

Title: To have and have not
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We are a society oppressed not by lack but by surfeit; not by strife but by ease.

-George Carey, archbishop of Canterbury, 1999

THE negative effects of greater wealth and wider choice have attracted much attention. The greedy, personally damaging trend of overeating and becoming obese has drawn particular scorn. Equally, being able to afford plenty of injurious, habit-forming tobacco and alcohol is no automatic advance in human welfare. A survey of 10,000 children in northwest England shows that those with surplus pocket money are the ones who buy alcohol at the youngest ages and grow up to be binge drinkers.

Modern expectations that the problems of excessive consumption would fade have not been realised. Dental students, told in the 1970s that tooth decay would vanish and, before their careers were over, they would need a second job, have been horrified (or delighted) to find that the mass ingestion of fizzy drinks has caused an epidemic of caries.

The exponents of "happiness economics", or rather unhappiness economics, seem to envisage people as gluttonous automatons sinking into sullenness when the novelty of a new product wears off, but goaded into a further frenzy by the next offering of the wants-creation industry. Despite the likelihood that newly affluent groups will splurge at first, an inverted U-shaped curve of response is possible: initial and swelling excess followed by a settling to more modest consumption.

Affluence is not a one-off state, as the waves of consumption in post-war Germany suggest. If affluence can systematically transform in one direction, presumably it can alter in the other. The weariness of satiation need not mean appetites so jaded they can be prodded into life only by fresh material stimuli. Revulsion at excess can bring its own shift away from the pursuit of mammon.

THE new puritanism is an authoritarian approach that would love to undermine capitalist society. It is an illiberal response that seems affronted by economic success, is hostile to individual rights and seeks to suppress rather than persuade.

The approach is quite different from older attempts to steer people away from misusing their incomes, such as the voluntarism of the 19th-century temperance movement.

Thus (un)happiness economists are seizing on the finding that happiness does not increase proportionately above some rather arbitrary threshold of income, or more accurately that people will not declare they are positively happy when quizzed by interviewers. Armed with surveys apparently supporting their view that affluence is ipso facto self-defeating, advocates of the new puritanism are proposing extreme interventions in the market.

In a critique of Oliver James's book *Affluenza*, Andrew Oswald says James advocates banning foreigners from owning mass media in Britain; insists that attractive young men and women in advertisements should be banned; and makes several similar pronouncements, ending by insisting that education should be less

focused on exam results and divorced from the needs of industry. Despite his sympathy with parts of the analysis, Oswald understandably concludes that Affluenza is "ranting, sensationalist and journalistic".

Consider another book review, this time of the magisterial treatment, *The Challenge of Affluence*, by Avner Offer. It's by an American psychologist, Barry Schwartz, who concludes by saying he is not sure that Offer would endorse his proposals, "but it seems to me that if he takes his own analysis seriously, he should. And so should the rest of us."

Schwartz criticises Offer's book saying it amounts to a frontal assault on the view that choice is good and that raising gross domestic product multiplies the options for more and more people.

On the contrary, choice may have made us worse off, at least in the US and Britain.

There are two reasons. First, we may be paralysed or reduced to exhaustion by too wide a choice and left unsatisfied by the feeling that something we did not choose is still on the table.

Second, we are incapable of exerting self-control and as a result we indulge our short-term interests rather than long-term ones. Offer's book contains a chapter on the obesity epidemic to bolster this point. More broadly we acquire new possessions, says Schwartz, only to feel short-changed and thus continue trudging on the "hedonic treadmill".

Beyond material possessions we seek status and jostle for positional goods. All this uses up our time, which is finite and should not be wasted. Time is taken away from nurturing friends and family, including marriage partners (Offer shows an inverse relationship between marital stability and GDP.) Inequality increases, which subjects us to psychological and physical harm. Insecurity is heightened. Poor us! So far these accusations are well known, though the evidence is more comprehensively researched in Offer's book than ever before.

The question is: what is to be done? Here Schwartz steps in on his own account. Rather than raising GDP to expand resources for all, including the poorest, he wants to tackle poverty by "a significant redistribution of wealth". He argues that the logic of Offer's analysis is that the rich will benefit, too: stripped of some of their wealth, they will be less plagued by choice and less tempted to lose self-control. "This is a true Pareto optimal policy."

Moreover, instead of policies to raise GDP, we should provide better schools, better health care, greener parks and more comfortable community centres. The working week should be reduced. A new system of national accounts should be introduced to measure "what really matters to wellbeing".

Schwartz does not so much as hint at what would be involved, nor does he say explicitly how his program is to be decided on and carried out. One can guess straightaway that the decisions are to be lifted out of the hands of the fallible individual, but with the costs landed squarely on their back.

Distressed as he is by humanity's failure to make what he thinks are the right choices, and the failure of the economics profession to grasp what those choices should be, Schwartz wants to substitute politics, meaning power relations.

His solution to the sins of fallible consumers, to be imposed by presumably infallible politicians and bureaucrats, chimes with that other fashionable consumption-reducing program, the one playing on fears of global warming.

"Don't be an Exxon," says James Russell, of the Clinton Global Initiative. "Work out what you can do to drive down energy consumption. Travel agents should push hotels for carbon disclosure."

Like this anti-global warming campaign, the anti-affluence drive may become politically powerful. Both propose regimes run by people who, like the Puritans of old, are convinced they are right to think society needs to be prevented from consuming. At least the ostensible aim of the climate lobby is to reduce the negative externalities of carbon emissions; the anti-affluence lobby wishes to oblige us to reduce consumption as an end in itself.

The new puritans will need coercive measures to get their way, not just because of the dead weight of human fallibility of which they complain so loudly. Today there is a counter-movement among the young: not the drop-out or voluntary simplicity movements we saw in the 1970s but a new aggressively consumerist trend. This is "bling bling", a hip-hop craze that promotes free spending on flashy jewellery and a lifestyle of ostentation. The dominant urban youth culture celebrates materialism, reports the Financial Times of Britain when describing bling bling; in the US it celebrates hyper-consumerism. One way or another, the excesses of affluence are always with us.

If external restraints on the ills of affluence are unsatisfactory for one reason or another, whence cometh our help? The answer may be summed up in two words: our consciences. All the world religions contain scepticism about aspects of earthly life, virtually by definition, but it is Confucianism (strictly a philosophical system) that seems to come closest to Christianity in providing a means for curbing opportunism on the part of the individual.

Yet Confucianism does this by external means: the threat of public shaming. We would argue that this is less likely to be effective than the internalised restraint implied in the Christian conscience, the "policeman in the mind". One feature alone would seem to guarantee this: the fact of portability. Those brought up in the Christian tradition carry their moral code always with them. It cannot be abrogated by a change in context or abode. The words on a T-shirt seen in Australia can never apply: "It's only illegal if you get caught".

For a Christian, wealth and material possessions are not of themselves the problem. As St Paul reminded his protege, Timothy, it is not money but rather the "love of money" that is "a root of all kinds of evil". Affluence tends to affluenza when the accumulation of material wealth becomes an end in itself and especially when people begin to measure their worth and that of others in purely material terms.

In recent years, social scientists have warmed to this Christian theme. In a comprehensive analysis of *The Loss of Happiness in Market Democracies*, Robert Lane sums up his argument as follows:

"(a) When income is plentiful compared (with) companionship, people who (b) believe that income and wealth are the primary sources of wellbeing, (c) see themselves and others primarily in terms of income and wealth, (d) engage disproportionately in activities they think will bring material success (rather than activities that are intrinsically enjoyable), and (e) derive their life satisfaction from their success or failure in materialist pursuits will (f) enjoy relatively lower wellbeing than others."

In other words, materialism may very well make you sick. Intrinsic goals, on the other hand, have been found to promote wellbeing and ward off symptoms of psychological distress. Intrinsic goals are characterised by less reliance on the approval of others: "By self-acceptance, good relations with others, a desire to help the community, and physical fitness and good health," as Lane says.

Christians are unsurprised that secular social science should turn up such convincing evidence against materialism as a source of meaning and purpose, let alone happiness, in this life. Christians believe that life's meaning and purpose - and the ultimate source of joy, if not happiness - is to be found in the biblical injunction to love God and love one's neighbour as oneself. Christianity also recognises the inherent difficulty of doing just these things and Christians are therefore unsurprised to witness a world in which misery and lack of meaning are the markers of so many people's lives.

Stripped of a framework of morality, the market economy will call forth perversions of justice and humanity in the name of material progress. The upside of increasing affluence is that people come to recognise and welcome the need for moral restraint of untrammelled market forces, whether it be to protect weak and defenceless human beings or to promote environmental amenity. The superior record of developed market economies in upholding human rights and battling environmental degradation compared with non-market economies, both developed and less developed, speaks volumes in this regard.

Without a moral compass, participants in the market economy can find that increasing affluence leaves them cold, or worse, clinically depressed and anxious.

The downside of affluence is the subtle substitution of extrinsic materialist aspirations, which are life-diminishing, for intrinsic motivations, which are life-enhancing.

Affluence can breed affluenza. Unlike the natural tendency for growing prosperity to increase the value placed on goods such as universal human rights and environmental amenity, it is not clear that the value of intrinsic goals in personal motivation is similarly enhanced. Indeed, by strengthening the links between extrinsic goals and material abundance, growing affluence may undermine the qualities that may otherwise lend affluence some lasting value.

Fortunately, as with Dick Whittington, the bells may yet sound the call to "turn again". People may learn to accommodate higher material living standards in ways that do not undermine their wellbeing. This may take the form of a religious awakening or a more secular adjustment in outlook and values. We should not discount the power of scarcity - in this case of wellbeing - to call forth a supply response.

Affluenza is a disease but the antidote is at hand. Heavy-handed intervention to curb the excesses of advertising agencies and other stimulants of materialism are neither warranted nor likely to succeed.

But new mechanisms to cope with growing affluence are required bulwarks against materialism and the "senseless and harmful desires that plunge people into ruin and destruction" (1 Timothy 6:9).

This is an opportunity and a challenge to Christians, as well as all those who see ultimate value and purpose beyond what we can taste, touch and see.

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