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WHY THE DEVIL TAKES VISA

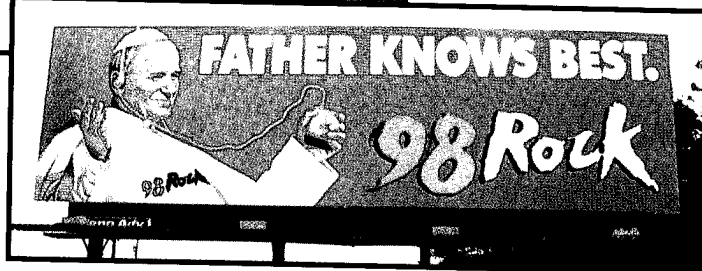
A Christian response to the triumph of consumerism.



Every person under the sun must eat to live, and in that sense we are all blameless and glorious consumers—as at a feast lovingly prepared by a grandmother. There is nothing wrong, and much very right, about consuming to live. Hence Rabbi Tsvi Blanchard speaks winningly from the Jewish tradition of “consecrated consumption.”

What worries some people is that the affluent, technologically advanced West seems more and more focused not on consuming to live, but on living to consume. (I confess at the outset to being one of these ambivalent creatures, fat but troubled in paradise.) The problem with consumption, and the consumer capitalism that has pushed it to feverish historical extremes, is the fact that it has become so all-consuming.

Even Americans—citizens of the premier “nation of consumers” (Richard Tedlow)—recognize



Twice as rich and a little less happy:

"In 1957, when economist John Kenneth Galbraith described the United States as *The Affluent Society*, Americans' per person income, expressed in today's dollars, was less than \$8,000. Today it is more than \$16,000. So, believing that a little more money would make us a little happier (which we do), are we happier?"

"We are not. Since 1957, the number telling the University of Chicago's national Opinion Research Center that they are 'very happy' has declined from 35 to 29 percent. In fact, between 1956 and 1988, the percentage of Americans saying they were 'pretty well satisfied with your present financial situation' dropped from 42 to 30 percent."

—David Myers, *Society in the Balance* (forthcoming)



SHOP
TIL YOU
DROP

problems with the extremes to which we have taken consumption as a way of life. Recycling containers, nonexistent ten years ago, now stand sentry outside every home in my suburban neighborhood, bearing testimony to one of the most obvious problems.

We are sensitized to the ecological damage of an intentionally wasteful society fostered by "planned obsolescence." Perhaps some environmentalists indulge in hysteria and hyperbole, but however overstated their warnings may be, there is no denying the murky brown clouds of smog hanging over Los Angeles, or Lake Michigan beaches closed to swimmers because of raw sewage seeping into the lake.

A problematic feature of consumer capitalism is the inescapable barrage of advertising—its coaching and coaxing of multitudinous desires. The *New York Times* has estimated that the average American is exposed to 3,500 ads per day. So inundated, we are hardly aware

of how pervasive and invasive these images and messages are.

Their force struck me last winter when, in the course of researching the subject of consumption, I spent three days at a Christian community devoid of televisions and radios, and removed from billboard-besieged highways. Arriving back at Chicago's O'Hare Airport, I felt assaulted by posters and billboards hyping svelte, suave men and incredibly coiffed, air-brushed women—even though a few days before I had passed them by without a second thought. Deprived of these stimuli for half a week, the ads seemed hollow, artificial, even unnatural. I heard myself mutter, "This is not the way things are supposed to be."

But consumer capitalism is much more pervasive, and much less obvious, than smog or billboards. Look harder, and you can see it at work all around—shaping attitudes, bending behaviors, grinding an endless series of lenses through which to see and experience the world in a particular way. You see it at the medical clinic, where doctors must pump a certain number of patients through their doors to meet the required profit quotas of Health Maintenance Organizations. You see it on the calendar, defined not so much by holy days as by a string of commercially hyped holidays. You see it at the ballpark, where owners and players sour even devout fans with their struggle over already exorbitant salaries and box-office revenues.

I asked Lendol Calder, a historian in New Hampshire who devoted his doctoral dissertation to consumerism, "When did you first begin to notice the depth and breadth of consumerism in our culture?" He recalled a Christian camp for college students of several nationalities. A get-acquainted exercise divided campers by nationality, charging them to choose a song representing their culture, one that all could approve and sing to the rest of the assembly. Most nationalities reached consensus, practiced, and were ready in 10 to 20 minutes; nearly all the groups chose folk songs from their native lands.

Not the Americans. They debated over 20 minutes, then an hour. Some wanted a rock song; others suggested a series of country songs. At last they settled on the Coca-Cola jingle "I'd Like to Teach the World to Sing." The tune ringing in his ears, Lendol realized that commercial culture was what really bound these Americans—these American *Christians*—together.

It is not just consumerism in its most undisguised, hackneyed manifestations that should concern us, but consumerism as an ethos, a character-cultivating way of life that seduces and

insinuates and acclimates. This, too often, is consumption militates against the Christian virtues of patience, contentedness, self-denial, and generosity—almost always with a velvet glove rather than an iron fist. It speaks in sweet and sexy rather than dictatorial tones, and it conquers by promises rather than by threats.

That is what envelops us, as surely as the air we breathe. But not as naturally as the air. Consumerism and the capitalism that created and has sustained it is not a force of nature. It has a history. Of course it cannot, and should not, be reshaped overnight. It did not itself appear overnight, but instead over the course of centuries. Yet the fact that it cannot be changed wholesale immediately is no excuse (at least not for Christians) for failing to engage it critically, understanding it as best we can, and resisting its ill effects wherever and as vigorously as we can. People can make history and change the course of cultures, though not within circumstances of their own choosing. Consumer capitalism, both for good and for ill, is a pervasive and foundational reality of our day, yet people can significantly respond to it and potentially change its course.

I. When Capitalism Was Unthinkable

Several essential features of today's capitalism were either unimaginable or positively condemned throughout most of Christian history. We no longer question the legitimacy of making money with money. But throughout church history, up through the Reformation, the charging of interest was proscribed. In earlier eras, the church would have regarded stock market speculation as nothing more than profligate gambling. We suffer no crisis of conscience, nor even a second thought, about consuming goods or experiences solely for relaxation and amusement. Yet Puritans and our Christian forebears of other strains understood consumption principally for pleasure as sinful indulgence.

We presume the obvious rightness—as long as it is done legally—of making a profit, and indeed, maximizing that profit. It did not so easily make sense to the church fathers.

"Business is in itself an evil," Augustine flatly declared. And Jerome suspected, "A man who is a merchant can seldom if ever please God." At the end of the first century, the author of the *Didache* would not have gone in for building a mutual fund portfolio: "Never turn away the needy; share all your possessions with your brother, and do not claim that anything is your own. If you and he are joint participators in things immortal, how much more so in things that are mortal?" In the second century, *The Shepherd of Hermas* counseled directly against investment and the accumulation of profit, arguing that Christians are aliens to this world and have no call to amass worldly wealth. "Instead of fields, then, buy souls that are in trouble. . . . Look after widows and orphans and do not neglect them. Spend your riches and all your establishments you have received from God on this kind of field and houses!"

Much later, in the Boston of 1635, a Puritan merchant was charged by the elders of his church with defaming God's name. He was hauled before the General Court of the Commonwealth and convicted of greed because he had sold his wares at 6 percent profit, 2 percent above the maximum allowed by law.

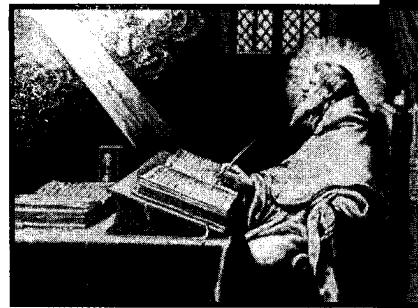
One more example should suffice to drive home the point that capitalism and consumerism have not always been with us.

Max Weber argued that while modern capitalist employers depend on the principle of increased "piece-rates," or more pay for more production, such a thing was not at all second nature to a traditional or precapitalistic way of life. Again and again, he says, employers in the early capitalist period found that raising piece-rates did not automatically raise production. For example, Weber observed that if a hired hand were offered an increase in wage per acre of hay mowed, he would not increase his production but would rather work until he made the same amount to which he was accustomed, actually reducing his production. "The opportunity of earning more was less attractive," said Weber, "than that of working less."

But, as Weber realized, it was not just that working less was more attractive than earning more. There was simply no conception of an economy that might limitlessly increase—of progress and career tracks and salary increases. The traditional man or woman saw no sense in making more than necessary to meet his or her customary needs. So, as Weber put it, "A man does not 'by nature' wish to earn more and more money, but simply to live as he is accustomed to live and to earn as much as is necessary for that purpose. Wherever modern capitalism has begun its work of increasing the productivity of human labour by increasing its intensity, it has encountered the immensely stubborn resistance of this leading trait of pre-capitalistic labour."

All this meant that, in the Christian-influenced West in which capitalism originated, for capitalism to succeed it required a theological foundation and legitimation. Capitalism had to be learned. Many important factors in addition to theology were at work, of course: technological innovations, the growth of cities, and other developments were necessary for capitalism to be born and to thrive. But pervasively Christian politics and people did not—in fact, could not—suddenly one

Making a profit did not always make sense to the early church. "Business is in itself an evil," Saint Augustine flatly declared.



day simply assume the rightness and goodness of profit-making, of taking interest on loans, of consumption for pleasure, of the accumulation of resources exceeding immediate needs.

Through decades they honestly and reverently grappled to interpret and shape their material lives in the light of God. Toward that end lay persons, and not just professional theologians, struggled to give theological credibility to what we now call capitalism and (eventually) consumerism. Of course, at no point in the development of capitalism did any theologian set out consciously to construct a theology of capitalism—let alone to justify such abuses of capitalistic economies as price gouging, addictive shopping, or ecological damage. This process of sanctioning capitalism and consumerism was

done without economics in mind, so that in looking back on a "theology" of capitalism and consumption we are talking about indirect and often even undesired effects.

THE THEOLOGY BEHIND CAPITALISM

Max Weber demonstrated in his venerable *The Protestant Ethic and the Spirit of Capitalism* that the mercantile way of life was not held in high esteem prior to the Reformation. According to Weber's famous and much-debated thesis, it was the Protestant, and particularly the Calvinist, understanding of a Christian's calling that paved the way for business to be accepted as an honorable and eventually exemplary way of life. Protestants following Calvin fulfilled their calling in the entirety of their lives, not just in any one part or specially "religious" sphere of life. For them, their calling was nothing less (if a bit more) than their daily work—everything they did from sunup to sundown. And evidence or assurance of their salvation flowed from the success of their calling.

Thus, suggested Weber, did the Protestant Ethic enable the spirit of capitalism. Still, it is perhaps more a theology of production than a theology of consumption. For, as Weber put it, the Protestant Ethic was not originally consumer-oriented or hedonistic. In fact, it featured a "strict avoidance of all spontaneous enjoyment of life."

But there were ironic consequences. As John Wesley famously worried, the Protestant Ethic must "necessarily produce both industry and frugality, and these cannot but produce riches. But as riches increase, so will pride, anger, and love of the world in all of its branches." He concurred that "we must exhort all Christians to gain all they can, and to save all they can; that is, in effect, to grow rich." Yet, "wherever riches have increased, the essence of religion has decreased in the same proportion." We have here a hint that the line between a theology of production and a theology of consumption quickly and easily blurs.

THE JUSTIFICATION OF CONSUMPTION

In a Weberian vein, the British sociologist Colin Campbell has traced the blossoming of a theology of consumption (*The Romantic Ethic and the Spirit of Modern Consumption*, 1987). To show how Christian theology and ways of life laid the groundwork for the later Romantic preoccupation with self and the self's pleasures, Campbell focuses on those extremely influential later Calvinists, the Puritans.

Campbell notes that for the Puritans, "an intensely personal, subjective experience" was used to gauge the authenticity of faith. As the historian William Haller put it, Puritans "were taught to follow by intense introspection the working of the law of predestination within their own souls." The "theater" of the most intense drama imaginable—eternal salvation or damnation—was inside "the human breast." Consequently, it came to pass that a melancholy bearing, self-debasement, and fascination with one's own death were considered outward signs of inward godliness. True faith, observes Campbell, was associated with a certain "profound emotional sensibility."

In short, Campbell argues that Romanticism and its precious cultivation of the emotions is in part Puritanism secularized. The eighteenth century saw increases in technology and affluence that lengthened life expectancy and prompted more optimistic attitudes about life and the world. The

Enlightenment took hold, and religion was forced to relax its grip. Yet even as old beliefs in sin, hell, and eternal damnation paled, "there was a reluctance to abandon the subjective states with which they had been associated" since these "religiously generated emotions had become a source of pleasure in themselves."

A secularized society seeks the satisfaction of this appetite for intense emotion by relishing the frights of a horror movie, knowing there really is no lunatic with a butcher knife behind us; or by delighting in an amusement park ride, realizing the roller coaster is not going to fly off the track. We pay money to savor the tears we weep, on cushioned theater seats, at a Shakespearean tragedy. So have our feelings become "a source of pleasure in themselves" and, as we will see, the primary "object" of our consumer culture.

And so it was that gradually and subtly, between 1660 and 1760, the middle classes reinterpreted Protestantism sentimentally, rather than Calvinistically. Weber's Protestant



Charles Finney and other revivalists helped along the sanctification of choice, a key component of today's consumer capitalism.

Ethic stressed "rationality, instrumentality, industry and achievement." What Campbell calls the Other Protestant Ethic stressed fervent feeling, sentimentality, luxurious introspection, and an abiding emphasis on self-fulfillment. This Other Protestant Ethic had a great influence on both evangelical and liberal Protestantism, as well as secular cultures.

We do well to remember that Western civilization did not go to bed one night full of faith and wake up the next morning absolutely secular. Even today, of course, faith is not finally vanquished—and neither is it unmarked by secularization. In our actual, messy world, Christians—quite apart from their ancestors' sobriety and wariness of hedonism—still had a thing or two to teach the world about consumption. Consider the example of revivalism.

REVIVALISM AND THE ARCHITECTS OF CONSUMERISM

By underscoring the importance of making a decision for Christ, Charles Finney and other revivalists helped along the sanctification of *choice*, a key component of today's consumer capitalism. Revivalism encouraged rapturous feelings and a malleable self that is open time and again to the changes of conversion and reconversion. This was simply translated into a propensity toward "conversion" to new products, a variety of brands, and fresh experiences.

In fact, peddlers were fixtures on the fringes of revival meetings, where they hawked counsel and medicines promising transformation of the buyers' lives. Modern advertising grew directly out of the patent-medicine trade. And advertising testimonials drew directly on the before-and-after pattern of evangelical testimony. The difference, as Jackson Lears notes, was that "In the patent medicine literature, soul-sickness took bodily form and required physical intervention. Suffering was caused not by sin, but by constipation, catarrh,

bilious liver, seminal losses, or the ubiquitous "tired feeling."

Not unlike a witness at a revival meeting, one Karl Barton of 1875 confessed that his life before his first bottle of Dr. Chase's nerve pills was a mess. "It was a pretty hard matter for me to call attention to anything in particular. It was a general, debilitated, languid, played-out feeling, and while not painful, depressing." In the ads the nerve pills were, of course, his salvation and road to a new, born-again life.

Other examples might be added to that of revivalism. In fact, Christians were in a remarkable number of cases architects of twentieth-century consumer culture. Many influential advertising managers and copywriters, for instance, were the offspring of ministers. Some famous individuals stand out, not least Coca-Cola magnate Asa G. Candler and department-store impresario John Wanamaker.

Candler bought the formula for Coke from its pharmacist-inventor in 1891. Brother to a Methodist bishop and a devout Methodist himself (Emory University's Candler School of Theology bears the family name), Asa, according to his son, made his faith "the central purpose" of his life.

Candler believed Coca-Cola cured his chronic headaches and promoted it with something like evangelistic zeal. "If people knew the good qualities of Coca-Cola as I know them," he said, "it would be necessary for us to lock the doors of our factories and have a guard with a shotgun" to control demand. In this spirit, he liked to conclude sales meetings with a group singing of "Onward, Christian Soldiers."

Coca-Cola was one of the earliest commodities to be massively advertised. In 1912, the Advertising Club of America declared it the best-advertised product in the U.S. Economic

orian Richard Tedlow believes that Candler's breadth of marketing vision grew out of his involvement in national and international missions.

John Wanamaker, founder of Wanamaker department stores, was a lifelong, intensely faithful Presbyterian. He was an inveterate Bible reader, a close friend and supporter of Dwight L. Moody, heavily involved in the Sunday-school movement, and refused to sell wine and liquor in his stores "on principle."

At the same time, Wanamaker, more than any other merchant of his time, brought French fashion to America. He had the country's biggest furniture showrooms and was pleased that he could translate "luxuries into commodities or into necessities" more rapidly than any other merchant.

Wanamaker, who died in 1922, was also a main player in the commercialization of the Christian holy days of Christmas and Easter. At Christmastime, Wanamaker turned the Grand Court of his Philadelphia store into a veritable cathedral, replete with stained glass, stars, and angelic statuary. The effect was so churchlike that gentlemen, upon entering, instinctively doffed their hats. The store was also sacrally decked out at Easter when Wanamaker displayed giant, 23-foot-long paintings of *Christ Before Pilate* and *Christ on Calvary*.

The point in dwelling on revivalism and such men as Candler and Wanamaker is that, to follow the historian R. Laurence Moore, Protestantism in clear if sometimes strange ways "was excellent preparation for the pleasures of modern consumer hedonism." It sanctified choice.

It brought Christianity lock, stock, barrel, and Bible into the marketplace and redefined faith in terms of the market-



Consumer evangelism:

The architects of modern marketing were often devout Christians who saw a link between faith and consumer prosperity. Coca-Cola's Asa Griggs Candler (left) ended sales meetings with the singing of "Onward Christian Soldiers."

Department store magnate John Wanamaker (below, on right) decorated his store to look like a cathedral, complete with stained-glass windows. At the same time that he promoted Sunday schools, the YMCA, and the "simple life," Wanamaker was the first to bring French fashions to the masses and boasted he could turn "luxuries into commodities or into necessities" more quickly than any other retailer.





Most Adaptable of All Razors
NOTE THE ANGLE STROKE



Selling the good life:

"Cultures must generate some conception of paradise or some imaginative notion of what constitutes the good life. . . . After 1880, American commercial capitalism, in the interest of marketing goods and making money, started down the road of creating just such a set and system of symbols, signs, and enticements, just such a vision of the good life. . . . At the heart of the evolution of this commercial aesthetic were the visual materials of desire—color, glass, and light. Used for centuries by the royal courts and by the military to excite devotion, loyalty, and fear, and by religions to depict otherworldly paradises, these materials were now mobilized in the United States . . . to suggest a *this*-worldly paradise that was stress-free and 'happy.'"

—William Leach, *The Land of Desire*



place. It refined close observation and exquisite stimulation of feelings, and, "since the Protestant imagination was free to venture forth on its own without the intervention and control of priests, it luxuriated in novelty."

II. Making Consumers

It would be a gross distortion to act as if Protestantism alone invented and sustained consumer capitalism, though Protestantism's effects are significant if we are to understand the influence of consumerism on Christians. Still, it is crucial to note other historical factors essential to the birth and growth of consumerism. In terms of the push and pull of the everyday economy, historians are agreed that production-oriented capitalism moved on to become consumption-oriented capitalism because capitalism itself was so successful.

Until the twentieth century, most American homes were sites not only of consumption but of production. Even as late as 1850, six out of ten people worked on farms. They made most of their own tools; they built their homes and barns; they constructed their furniture; they wove and sewed their clothes; they grew crops and animals, producing food and drink; they chopped wood and made candles to provide heat and light. One nineteenth-century Massachusetts farmer, for instance, produced so much of what he needed at home that he never spent more than \$10 a year.

The Industrial Revolution changed all that, very quickly. As the factory system and mass production came to dominance over the space of decades, it displaced home production by cheaply producing a host of commodities formerly made at home, driving out cottage industry and forcing millions into wage labor. From 1859 to 1899, the value of manufactured goods in the United States shot from \$1.9 billion to \$13 billion. Factories grew from 140,000 to 512,000.

Rather suddenly, this economic system could produce many more goods than the existing population, with its set habits and means, could afford and consume. For instance, when James Buchanan Duke procured merely two Bonsack cigarette machines, he could immediately produce 240,000 cigarettes a day—more than the entire U.S. market smoked. Such overproduction was the rule, not the exception, throughout the economy. From flour manufacturers to stovemakers, there was a widespread and acute recognition that the amount of goods available had far surpassed

the number of buyers for those goods. Further, new products emerged for which markets needed to be developed. For instance, when Henry P. Crowell of Quaker Oats (benefactor of Moody Bible Institute, where a building is named after him) built an automated mill in 1882, most Americans ate meat and potatoes, not cereal, for breakfast.

There was, in short, a huge gap between production and consumption. How to close it? Industrial production's momentum had already built up, so cutting production was not feasible. Manufacturers decided instead to pump up consumption, to increase demand to meet supply. But they realized consumption was a way of life that had to be taught and learned. People had to move away from habits of strict thrift toward habits of ready spending. To be adequate consumers, they had to depart from a dependence on traditional skills, on production by families and artisans and local merchants. They had to learn to trust and rely on a multitude of products and services manufactured and promoted from far away by complete strangers.

By trial and error, manufacturers arrived at methods for reshaping people's economic habits. They instituted