

THE PROBLEM OF CONSUMERISM IN FREE MARKET CAPITALISM AND HOW TO RESPOND AS CHRISTIANS

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I. Perspective

There have been several worthwhile critical evaluations of free market capitalism as a macro economic system from the Christian theological perspective lately. Works by John Hughes, Miroslav Volf, and most recently, Daniel Bell are highly theoretical and worthy of our attention.¹ However, because these important works are addressed to capitalism at the macro-economic, theoretical level, they offer no strategy for practical or personal implementation. They offer critiques

¹ John Hughes, *The End of Work: Theological Critiques of Capitalism* (Oxford: Blackwell Publishers, 2000); Miroslav Volf, *Work in the Spirit: Toward a Theology of Work*, (Wipf and Stock Publishers, 2001); Daniel M. Bell, Jr., *The Economy of Desire* (Grand Rapids: Baker Academic, 2012).

which, important as they are, provide little which theologians, lecturers, pastors, and Christian scholars can personally embrace in order to implement or influence the system of capitalism in any meaningful way. To be sure, all implementation must be preceded by careful analysis. But after the analysis, what then? While theoretical critical evaluations of capitalism are important, in the final analysis what ultimate good to the average Christian consumer, investor, or business person are such critiques? Ethics is called "practical philosophy" because it is where the proverbial rubber hits the road of how now shall we live. The question of how to evaluate free market capitalism from a Christian perspective is one of utmost importance, but equally so is the subsequent question "what is my personal economic response to this critique?"

As an example of this, back in 1991 Craig Gay wrote a very thorough work entitled "With Liberty and Justice for Whom?" which was a survey of the then current evangelical debate over capitalism. Gay critically surveyed the views of the evangelical left, right, and centre, and offered his personal critique of capitalism as a system. Gay's ideological perspective was laudable: he was appreciative of the benefits and capacities of free market capitalism but critical of its inabilities and inequities. In the end, however, after 230 pages of ideological discussion, all he offers as a solution to the challenges and excesses of systemic free market capitalism was three pages of advocating a return to Sabbath keeping as a way of "limiting economic rationality."² This response may, indeed, had some merit, but it was inadequate and impractical as he never explain whether this return to Sabbath keeping should be at the macro or micro economic level, or

² Craig M. Gay, *With Liberty and Justice for Whom? The Recent Evangelical Debate over Capitalism* (Grand Rapids: Eerdmans, 1991), 236-38.

how it should or could be implemented. Thus, a fine critique but in the end, so what?

Perhaps if we were an Adam Smith or a Karl Marx, an Alfred Von Hayek or a John Rawls we might be in a better position to be able to influence others regarding the macro-economic system of free market capitalism. But most of us are not, and we must adjust our task accordingly. Our task remains first to offer a biblically sound critique of free market capitalism as a macro economic system, but then to also offer a thoughtful, biblical, micro economic, or personal response. That is what this paper intends to do: offer a narrow, limited biblical Christian critique of the values of free market capitalism and provide a specific, personal Christian response. While responding to a macro-economic critique with a micro economic personal reply may seem inconsequential, on the contrary, it is the biblical pattern. After all, Jesus challenged an erroneous macro religious system one changed life at a time.

II. Statement of the Problem

The whole world seems to want to be capitalist these days. Wherever you look—China, Vietnam, Indonesia, Mongolia and Myanmar—many countries seem to want to join the capitalist band wagon. And why not? Capitalism has demonstrated its ability to not only increase standards of living for workers and consumers, but also to handsomely reward those investors who put up the capital and take the risks. Adam Smith, David Ricardo, and those who followed them would argue this is as it should be.

But the success of capitalism and free markets depends on more than investors with their capital, it equally depends on consumers who are willing to purchase the goods and services which this free market offers. Free market capitalism is when consumers pursue their greatest personal advantage in market exchanges in an attempt to attain the

highest level of satisfaction of their wants.³ But this is precisely where it becomes ethically complicated. The free-market economic structure of competitive exchange between producers and consumers has given consumers and investors unprecedented economic prosperity and an historically high standard of living, yet the very success of that free-market capitalism exchange depends, in part, on on-going and ever-increasing materialistic consumer consumption which was expressly singled out by Jesus as being against the values of the Kingdom of God.

Therefore, this paper will argue that in order to be faithful, consistent Christians, we should be economically reserved. We should be ideologically reserved in our endorsement of free-market capitalism because of our awareness of, in addition to its creative and productive powers, capitalism's promotion of and dependence on excessive consumer consumption and attachment to material goods for its success. We should also be personally reserved in our consumption in order to help avoid the sins of envy (commandment # 10) and idolatry (commandment # 2) which result from placing our devotion to material goods higher than our devotion to Christ. And, we should be personally reserved in our investing in order, to the best of our knowledge and abilities, to not invest in corporations which consciously and intentionally promote consumerism and materialism.

We will accomplish this with a brief look at the ideals of free market capitalism, a consideration of the current state of free market capitalism, an investigation of the consumption values promoted in and by capitalism, an examination of the biblical perspective on consumption, and a comparison of the biblical values with those

³ James Halteman, *The Clashing Worlds of Economics and Faith* (Scottsdale, PA: Herald Press, 1995), 118-19.

advocated by contemporary capitalism. We will then conclude by offering a suggested limited response for individual Christian consumers and investors.

III. Free Market Capitalism Ideals

Adam Smith famously said, in his often quoted passage from *The Wealth of Nations*, "It is not from the benevolence of the butcher, the brewer, or the baker, that we can expect our dinner, but from their regard to their own interest."⁴ This has been commonly taken to mean that Smith was advocating a ruthless, individualistic, even selfish, self-interest. But this common understanding is a mis-understanding: such was not the case. In an earlier work, "*The Theory of Moral Sentiments*," Smith argued that charity was also a prominent moral sentiment which ultimately complimented a benign self-interest. Self-interest, according to Smith, was not pure selfish gain at the expense of another person, but was instead a pursuit of that which was economically in one's own personal interest while at the same time taking account of the values of others and being aware of that which was in their interest, too. This inter-dependence⁵ between economic actors (producers and consumers, or producers and their competitors) ultimately, for Smith, rendered self-interest even virtuous.

A similar advocacy of a benign or virtuous self-interest has been advocated by 20th century philosopher John Rawls in his seminal work "*A Theory of Justice*."⁶ Here, Rawls argues that if all ethical

⁴ Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations* (University of Chicago: Encyclopedia Britannica, 1952) Book 1, chapter 2, paragraph 2.

⁵ Halteman, *The Clashing Worlds of Economics and Faith*, 123.

⁶ John Rawls, *A theory of Justice* (Cambridge, Massachusetts: Belknap Press, 1971).

decision makers, in this case producers in the free market economic system, operated from what he labelled a "veil of ignorance" they would not, indeed could not, pursue their own economic advantage to the detriment of others. The veil of ignorance would operate by assuming the economic actors did not know who might benefit or be burdened by their decisions and actions. Thus, one cannot act economically only to one's own advantage and to the detriment of others, for one never knows if those disadvantages will not also flow back to oneself. A quick example of this would be the manufacturer who knowingly pollutes the local water supply; the same water supply from which the owners, managers, and employees all must drink. In this simple case a business acting to its own advantage (saving disposal costs by dumping pollutants into the local water supply) is not only acting contrary to the greater good of the community, but also counter to its own well-being. To be sure, the veil of ignorance only works if all economic actors do, in fact, assume that the burdens or negative effects would flow back to themselves, and if an economic actor could with reasonable certainty deduce the negative effects would not flow back to themselves, it becomes easier to ignore this ignorance veil. But, acting under this veil would effectively staunch any temptation to act selfishly in the market or to one's own advantage but to the disadvantage of others.

Rawls' "veil of ignorance" in this sense bears a striking resemblance to Jesus' statement in his sermon on the mount in Matthew 7:12, "So, in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets." This "do unto others' precept of Jesus" in the Beatitudes, along with Rawls' "veil of ignorance" and Smiths' benign self-interest balanced by charity all indicate that when making decisions (in this case, economic decisions in the market) ideally one should not choose or act solely in one's own self-interest. Instead, these statements reflect that the ideal motivation for economic actors in the competitive free market is a benevolent self-interest which factors in how this decision or choice

affects others and thus intentionally chooses and acts for the good of others in addition to acting for one's own interests. A study worthy of importance but beyond our capacity in this present work would be an historical investigation into whether this benign self-interest has ever truly been a significant motivation in and for free market capitalism. Regardless of the historical trajectory, benevolent self-interest is not what prevails in the market place today.

IV. Capitalism Today

In his important work *Ethics in Excellence: Cooperation and Integrity in Business*, Robert Solomon argues that business and virtue go hand in hand.⁷ Solomon uses an Aristotelian model of virtue ethics to make his claim that corporations should be more than profitable, they should be virtuous, too. However, in order to be virtuous, a business must recognize their responsibility for the prosperity of the community as distinct from its own pursuit of profit. Solomon even argues that the ultimate goal of business is not to make a profit but to contribute to the prosperity of the community, and thus to the business's continued operation. Profit is still important, though, but it is the by-product of success within the community, not the cause of it. Continued existence and contribution to the greater good is the ultimate goal of business, then, according to Solomon, not maximized profit.

Based on this depiction of what virtuous capitalism ought to look like, Solomon proceeds to argue that the current state of free market capitalism is far from this ideal of virtue, practicing instead

⁷ Robert Solomon, *Ethics and Excellence: Cooperation and Integrity in Business* (Oxford: Oxford University Press, 1993).

what he calls "cowboy capitalism." He asserts that capitalism today has embraced a false Hobbesian view of "the war of all against all," in which economic producers pursue their own narrow self-interest in the continued struggle of the economic survival of the fittest. This moral business environment is not what Adam Smith envisioned. Solomon argues the irony of this "cowboy capitalism" is that businesses are caught in a dilemma as the greater good of the community is frequently at odds with their individual business goals.

A generic example is: when a light industrial manufacturer, say of furniture, pays wages which are competitive in the labour market, but are not sufficiently high to support a family in that particular community. Thus, reliable, long term employees can't afford to take the job, the employer must hire less stable, less experienced workers, there is higher employee turn-over, and employees have less money to be able to afford to buy the very furniture produced at the plant.

V. Capitalist Values

In the middle of the 20th century, economist and retail analyst Victor Lebow made an observation in the spring 1955 issue of the *Journal of Retailing* which is certainly even more true today than it was when he wrote it over a half century ago.

Our enormously productive economy demands that we make consumption our way of life, that we convert the buying and use of goods into rituals, that we seek our spiritual satisfactions, our ego satisfactions, in consumption. The measure of social status, of social acceptance, of prestige, is now to be found in our consumptive patterns. The very meaning and significance of our lives today expressed in consumptive terms. We need things consumed, burned up, worn out, replaced, and discarded at an ever increasing pace. We need to have people eat, drink, dress, ride, live, with ever more complicated and, therefore, constantly more expensive consumption.

This attitude or value is commonly referred to as "consumerism," with its focus on the subjective consumer, or as "materialism," "with its focus on the material objects of the consumers" desire. Both terms describe an economic attitude in which goods and services are purchased and consumed in ever increasing quantities, and where this excessive desire to accumulate and consume material goods is believed to convey increased social status, success, and happiness.

In his seminal work "The Theory of the Leisure Class" written at the beginning of the 20th century, economist Thorsten Veblen first described this concept of consumerism or materialism as "conspicuous consumption." Veblen describes what for him was an irrational behaviour in his observation that:

It is true of dress in even a higher degree than of most other items of consumption, that people will undergo a very considerable degree of privation in the comforts or the necessities of life in order to afford what is considered a decent amount of wasteful consumption; so that it is by no means an uncommon occurrence, in an inclement climate, for people to go ill clad in order to appear well dressed.⁸

Veblen was the first to identify this behaviour of irrational consumption amongst the then newly arising middle class. While certainly not all consumption can necessarily be labelled irrational, the rate of consumption continues to increase and the attitudes which foster and accompany it continue to expand. Commenting on this recently, the *New York Times* observed that in traditionally strongly Buddhist Thailand, "Consumerism is now the Thai religion."⁹

⁸ Thorsten Veblen, *The Theory of the Leisure Class: An Economic Study of Institutions* (Mineola, New York: Dover Publishing, 1994) .

⁹ *New York Times*, 19 December 2012.

A few random statistics regarding the rates of consumption and the comparative impact of that consumption bear this out:

- In 1900, a total of \$1.5 trillion was spent by public and private consumers. By 1975 it was estimated at \$12 trillion. By 1998 it doubled to \$24 trillion.¹⁰
- plastics consumption was 5 million tons in the 1950's, it is over 100 million tons today¹¹
- between 2011 and 2017, it is predicted that globally over 144 million air conditioning units will be sold¹²
- there is almost enough money spent annually on make-up to eliminate global hunger and malnutrition¹³
- there is three times as much money spent annually on perfume as is needed to eliminate global illiteracy¹⁴
- more money is spent on ocean cruises than is required to give everyone clean drinking water¹⁵

An interesting related question is whether this increased consumption actually increases human happiness. Do the values of consumerism and materialism, and the practice of conspicuous

¹⁰ Worldwatch Institute, "State of the World 2004: The Consumer Society," <<http://www.worldwatch.org>>.

¹¹ *Green living tips Newsletter*, 4 May 2012, <<http://www.greenlivingtips.com/articles/consumption-statistics.html>>.

¹² *Green living tips Newsletter*, 4 May 2012, <<http://www.greenlivingtips.com/articles/consumption-statistics.html>>.

¹³ New Economics Foundation and The Open University, *The UK Interdependence Report, 2006*, <<http://www.neweconomics.org>>.

¹⁴ New Economics Foundation and The Open University, *The UK Interdependence Report, 2006*, <<http://www.neweconomics.org>>.

¹⁵ New Economics Foundation and The Open University, *The UK Interdependence Report, 2006*, <<http://www.neweconomics.org>>.

consumption truly lead to increased social status, success, and happiness? In his 2004 book, *The Paradox of Choice: Why More is Less*, psychologist Barry Schwartz argued that the increased multitudes of consumer choices available today has not, in fact, increased our happiness at all, but instead has contributed to our anxiety.¹⁶ The ancient Chinese philosopher Lau Tsu captures a similar thought in a proverb from the Tao Te Ching, when he writes

"There is no calamity like not knowing what is enough;

There is no evil like covetousness.

Only he who knows what is enough will always have enough."

Acknowledging, though, that consumerism and materialism are common values today still leaves unanswered an important question: are the attitudes and values of consumerism and materialism creations of the capitalistic free market, or are they simply attitudinal components of larger cultural trends which capitalism has been smart enough to see and savvy enough to respond to and exploit? This very important question was addressed in the early part of the 20th century by marketing professor Paul Nystrom. Nystrom noted back in 1928 that the attitude and value of consumerism seemed, at that time, to be a product of a larger philosophic shift to, what he termed, a philosophy of futility. Nystrom comments:

One's outlook on life and its purposes may greatly modify one's attitude toward goods in which fashion is prominent. At the present time, not a few people in western nations have departed from old-time standards of religion and philosophy, and having failed to develop forceful views to take their places, hold to something that may be called, for want of a better name, a *philosophy of futility*. This view of life (or lack of a

¹⁶ Barry Schwartz, *The Paradox of Choice: Why More is Less* (Harper Perennial, 2004).

view of life) involves a question as to the value of motives and purposes of the main human activities. There is ever a tendency to challenge the purpose of life itself. This lack of purpose in life has an effect on consumption similar to that of having a narrow life interest, that is, in concentrating human attention on the more superficial things that comprise much of *fashionable* consumption.¹⁷

Thus, while free market capitalism may be part of the reason for the departure from old-time standards of religion and philosophy, with their attendant values of thrift, efficiency, and modest living, to modern consumerist values of excessive materialist consumption, according to Nystrom this shift may also be one component of a larger world view shift which free market capitalism did not itself create but has been ready to meet and take advantage of. In other words, free market capitalism may not be responsible for creating these values of excessive consumption and vain materialistic living, but due to profit and wealth generated through meeting these values, the free market certainly capitalizes on and perpetuates them.

VI. Biblical Values

Any discussion of Biblical values regarding money, possessions, wealth, poverty, and especially critical assessments of economic systems must keep front and center the understanding that modern capitalism as a system of production, distribution, and consumption was unknown during all of the biblical period. While the basic human desire for acquisition was certainly present, the means of attaining such was vastly different in biblical times than it is today. In biblical times the economic system was zero sum at a relatively low or subsistence level. What this means is that there essentially was no economic excess, only just enough, a minimal or subsistence amount to go

¹⁷ Paul Nystrom, *Economics of Fashion* (New York: Ronald Press, 1928), 68.

around and meet the basic needs of all. Thus, if one person acquired more or excess and grew rich, that excess came necessarily at the expense of someone else. Thus, the rich only could get rich by taking from the poor. This occurred through literally stealing (the repentance of the tax collector, Zacchaeus, in Luke 19 indicates this did happen), or through common hoarding so that there was not enough left to meet the needs of others. Thus, wealth was not generated through increased productivity as in capitalism; wealth was hoarded at the expense of others.

Today, free market capitalism is a positive sum economic system where economic excess does exist and can be either consumed, given away as charity, or invested in greater economic productivity. Thus, in free market capitalism, wealth is derived primarily from the application of investment capital to the production process, which generates greater productivity at lower costs, or efficiency, and a return on that original investment capital. This requires savings from deferred consumption which are then channelled as capital investment into the productive process with the goal of receiving a return on investment from the profit generated by the scale and efficiency of the production process. It is important to understand the difference between these economic systems when examining the biblical passages on wealth and material possessions.

In his book *The Clashing Worlds of Economics and Faith*, Christian economist James Halteman argues that Christian scripture is not against high income.¹⁸ Neither the Old Testament law and prophets nor in the teachings of Jesus and the epistle writers does it state there is anything biblically wrong or unethical about having much money. There are two attendant factors though, which determine the morality of the possession of money or material goods: consumption and charity. Halteman states that the Bible is not against high income

¹⁸ Halteman, *The Clashing Worlds of Economics and Faith*, 64-67.

or wealth, but it is against both high consumption and low charity. Both high consumption and low charity deprive the poor of the means necessary for economic survival. If one is rich and consumes all of what one has by oneself, little or nothing is left for others. If one hoards and doesn't spend at all, again, nothing is available for others. This is precisely the ethic which Jesus is addressing in Luke 12:16-21 when he tells the story of the rich landowner who is blessed with a bumper crop. The bumper crop is a blessing from God and is not condemned. What Jesus does condemn, and what God judges the man for, is that he hoards his wealth by building bigger barns to store it, and does not share it with others in charity, but instead retains it all so that he can consume it himself. Thus, the hoarding and lack of charity is what prompts God to punish him by taking his life.

Similarly, in the parable of Lazarus and the rich man in Luke 16, the rich man's wealth is not what sends him to Hades, it is his lavish lifestyle of excessive consumption and his lack of charity to the poor beggar Lazarus. In this story perhaps more clearly than any other passage we see the biblical attitude toward wealth: wealth is to be used to bless others, not to be used in lavish consumptive living or hoarded.

A great challenge of free market capitalism when compared to these biblical values of not hoarding for excessive consumption, is that capitalist markets thrive on, indeed, depend upon continued, ever-increasing, and excessive consumption for their existence and profit. It is this challenge or tension which prompts us to ask the all-important question what, then is a Christian supposed to do? How do we as Christians purchase, use, and consume material goods without giving in to consumerism and materialism? And, how do we as Christian investors invest our capital with integrity in the marketplace if that same free market relies upon and perpetuates values of excessive consumeristic consumption and materialistic hoarding, which scripture condemns? Do we never shop again? Do we hide our money under the mattress?

VII. The Christian Response: On Being Economic Reservists

Some have argued, particularly on the consumer side of this dilemma, that a full and complete extraction of us from the free market system is the only way to escape the pervasive influence of consumerism and materialism. Since we are partly material beings declared ontologically good by God, living in a material world also declared good by God, it would seem extraction is neither laudable nor possible. And, changing the system at the macro-economic level is probably not practical, for even if we don't agree with Marx that all history is ultimately formed by economic factors, we nonetheless must accept that economic systems are large, influential, complex social structures which evolve over long periods of time and would be resistant to systemic change even if we were in a position to implement such change. Even the position of Chairman of the US Federal Reserve Bank, a position often noted as being the most powerful economic position in the world, would seem to offer little ability to actually change the economic system at a fundamental or structural level, if the comments and actions of Alan Greenspan and Ben Bernanke over the last twenty years are any indication.

The answer, then, to the challenges of consumerism and our question of what are we to do appears to lie in the area of reform, but not a reform of free market capitalism as a macro-economic system, but a reform of us, as individual consumers and investors, to a position of being economically reserved towards capitalism. Being economically reserved is defined as being wisely moderate or balanced in our purchasing, consuming, and investing.

A biblical example of this reserved attitude is found in the book of Ecclesiastes. Ecclesiastes is a practical biblical book concerned with how we ought to structure and live our lives in the midst of a difficult physical existence. Five themes emerge along this line:

1. The purpose of life is not to be found in the material world, in possessions, nor in pursuit of possessions. In this direction lies folly and meaninglessness.
2. The purpose of life is centered in God.
3. We must be wise in our approach to life so as to live within God's limits.
4. The self-centered life is foolish and meaningless.
5. We are ultimately accountable to God for our lives.

Is this approach too cautious, too limited? Focused too much on individual behaviour when the problem is the system? Christian economist James Halteman argues that reforming the economic system of capitalism, as badly as that may be needed, is simply not possible because the world is increasingly post-modern and post-Christian, which means biblical Christians have less and less influence. Our shrinking influence on social and cultural institutions means we simply have less leverage to initiate or bring about any systemic change.¹⁹ This may dishearten some, but it need not. It is time for Christians individually and the church corporately to adopt counter-culture living, returning to a model of Christ against the culture²⁰ which Christianity abandoned so many centuries ago in the aftermath of Roman Emperor Constantine's conversion. We may not be able to transform the system, but we can still transform ourselves by living lives with greater biblical economic integrity and possibly, by the extension of our transformed witness, influence and inspire others around us to transformed, reserved living, too. And, if a critical mass of consumers in the free market lived economically reserved, transformed lives

¹⁹ Halteman, *The Clashing Worlds of Economics and Faith*, 8-9.

²⁰ H. Richard Niebuhr, *Christ and Culture* (New York: Harper and Row, 1951), chp 2.

which rejected the values and excess consumption of consumerism and materialism, it could, indeed would alter the values to which the market appeals and which it promotes.

One prominent example of advocating just this approach to economic change is the seminal work of Ronal Sider, originally published in the late 1970's but since updated, *Rich Christians in an Age of Hunger*.²¹ While not an exclusive critique of free-market capitalism per se, Sider examined capitalism and free markets and the role they play in our current economic environment as he looked at the issue of wealth and poverty in general. In the process he offers an important critique of the attitudes of Christians, especially first world Christians, towards wealth and poverty. He concludes that in order to live biblically consistent economic lives and not be possessed by our possessions nor consumed by our consumption, we must first and foremost endorse and practice simple economic living. His most basic concept of simple economic living is the graduated tithe, in which all income past an amount pre-determined to be sufficient to meet basic needs is incrementally given away, until one rapidly arrives at a point beyond which one is giving away all income. This powerfully addresses both biblical qualifications for a right attitude toward money and possessions: low consumption and high charity.

We must be realistic. Such an attitude of low consumption and high charity by Christian consumers and wise, responsible investing by Christian investors most likely will not overcome the problems of the materialist and consumerist values endemic within contemporary free market capitalism. But they will change us, one consumer and one investor at a time. That is precisely what many of the more theoretical critiques of capitalism miss.

²¹ Ronald Sider, *Rich Christians in an Age of Hunger* (Dallas, TX: Word, 1997).

ABSTRACT

Christian consumers and investors who live in capitalist societies face an inherent paradox: their society's free-market economic structure has given them unprecedented economic prosperity and an historically high standard of living, yet the very success of that free-market capitalism depends in part on on-going and ever-increasing materialistic consumer consumption. What is a Christian consumer or investor to do?

In order to be faithful consistent Christians, we should be economically reserved in our endorsement of free-market capitalism because of our awareness of, in addition to its creative and productive powers, capitalism's promotion of and dependence on envy and attachment to material goods for its success. This becomes evident as we investigate the ideals of free market capitalism, consider the current state of free market capitalism, explore the consumption values promoted in and by capitalism, examine the biblical perspective on consumption, and compare these biblical values with those advocated by contemporary capitalism.

撮 要

活在資本主義社會中的基督徒消費者和投資者，均面對一個固有的矛盾：社會上的自由市場經濟結構讓民眾享受前所未有的豐裕，和歷史上的高生活水平，然而自由市場資本主義的空前成功部分靠賴於持續加劇的物質消費。基督徒消費者和投資者應如何自處？

作為忠誠信實的基督徒，我們必須對自由市場資本主義有所保留，因為我們意識到在此經濟體系的創造和生產力背後，資本主義實際在鼓吹和靠賴人們的妒嫉心理，並對物質的依附，才得以成功。當我們探討自由市場資本主義的理念，考慮目前的經濟情況，並檢視資本主義所鼓吹的消費價值，再查考聖經有關消費的教導，與現代的資本主義比較，以上提及的評論就更形明顯。