

Temple Tracts: Issue 3, Volume 2

Ethical Consumerism

Eve Poole



William Temple
Foundation

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Introduction

Everywhere we go, every available surface seems to boast adverts for every conceivable product or service, without which our lives are desperately incomplete. Even the stained-glass windows in Ely Cathedral's Lady Chapel display an elegant series of corporate logos, creating a shrine for consumerism bathed in ethereal light. Consumerism seems to be the sea in which we all swim, but the saints are testimony to living counter-culturally. Are there ways we can achieve this too, ideally without coming to a sticky end?

This book sets out the theological argument for an embracing of consumerism as a God-given unquenchable desire, with the need for this desire to be more deliberately schooled away from the ego and back towards God. It looks practically at how we can use our consumption ethically, not only in our spending decisions, but also in how we consume resources more generally. The book also makes suggestions to support these changes, and offers a framework for the individual audit of your consumer activity.

Working Definitions

Consumerism is usually about shopping and other purchasing activities. It is also about your wider stewardship of resources, like the consumption of time, your community and the environment. 'Ethical' in this context has a Christian flavour, but is likely to be recognisable to all people of goodwill.

Reflections

The book introduces a new model for the auditing of your consuming, which asks you to look at your choices in these areas:

MONEY

TIME

RELATIONSHIPS

ENVIRONMENT

YOU

As you read through the book, keep these headings in mind, and award yourself a red, amber, or green for how well you are doing on each one. There are also a series of questions throughout the book, to guide your reading and reflections.

Theological accounts

Richard Harries (1936-)

Richard Harries was Bishop of Oxford between 1987 and 2006, during which he wrote a book called *Is There A Gospel for The Rich?* (Harries, 1992). His is chronologically the first discussion of consumerism that we will examine, because of its focus on the issue of desire.

Harries was writing into a prevailing theological landscape of furious anti-capitalism. Championed by a range of theologians around the world and particularly influenced by Liberation Theology, one writer who exemplified their line was Daniel Bell Jr. His strong view was that capitalism was a 'competing technology of desire' and a form of sin, idolatry, and madness (Bell, 2001: 2f). In responding to this critique, Harries instead turns to the work of the 17th Century theologian Thomas Traherne, to examine whether desire might actually be the proper starting point for Christians (Harries, 1992: 79). Traherne argues that, because God is so prone to give, 'it is of the nobility of man's soul that he is insatiable... the noble inclination whereby man thirsteth after riches and dominion, is his highest virtue, when rightly guided'. He does, though, remind us that 'insatiableness is good, but not ingratitude' (Traherne, 2007: 15f).

So might our insatiability be a noble spiritual good that just needs to be correctly channelled? Harries concludes that Christians should work with desire not against it, by exploring alternative and more spiritually enriching forms of economic growth, instead of railing against growth per se. But in doing so, they should follow three cardinal principles:

1. First, the aim is not wealth as such but increasing the resources of society so that the quality of life for all might be improved;
2. Secondly, while affirming growth as a legitimate expression of the Christian understanding of what it is to be a human being, it is necessary to do everything possible to channel growth towards areas that do not involve the destruction of the environment or the use of non-renewable resources;
3. Thirdly, Christians should have a particular concern for bringing about economic growth in the developing world (Harries, 1992: 87).

Harries is a gifted wordsmith, and leaves us with these two pithy aphorisms:

'We are stewards of God's bounty, in the last analysis trustees rather than owners. We have a leasehold, not a freehold' (Harries, 1992: 119).

'The risen Lord, whom Christians seek to serve, calls us to follow him not only in our personal lives but by denying ourselves, taking up our cross and following him into the companies, markets, exchanges and parliaments of the world' (Harries, 1992: 175f).

Peter Sedgwick (1948-)

The most complete theological account of consumerism is to be found in the work of the Theologian Peter Sedgwick, and particularly in his seminal book *The Market Economy and Christian Ethics* (Sedgwick, 1999). His major contribution to the debate is to explain that consumerism is essentially a search for self-identity (Sedgwick, 1999: 95f). He traces its roots to a Christian ethic of pleasure derived from Arminianism and the Cambridge Platonists, and tracks its evolution from Sentimentalism through Romanticism to the present-day. In doing so, he identifies its central paradox:

It arose out of the Romantic discovery of the possibility of infinite desire, and the solipsistic fascination with one's soul. By art, and by hedonistic consumption, it seemed possible to achieve a resolution of personal identity in a civilisation that had largely abandoned faith in the Judaeo-Christian God. The irony is that this search for identity destroys itself, for the infinity of desire cannot be satisfied. (Sedgwick, 1999: 133. See also 1999: 83f; 86-8)

Sedgwick would agree with the likes of Bell that consumerism has been allowed to become a 'competing desire' in opposition to Christianity, but not very consciously so, nor irreparably. The damage it does, though, in taking consumerism out of a theological context, is to render it morally empty. Without a properly moral context, a secular narrative of consumerism makes social action not altruistic idealism but hedonistic self-interest. Consumerism as a selfish search for identity quickly becomes vocational, and its very limitlessness becomes dangerous. So any theology of consumerism must begin with desire (Sedgwick, 1999: 88; 98; 135f; 146-9). But it must also pay attention to the theological issues of identity, self-transcendence, creativity and education. This is because we have all become dependent on the stimuli which consumer society gives us. Indeed, we have become addicted to this stimulation, and 'our inner identity is threatened and weakened. ...By overstimulation, the identity withers away' (Sedgwick, 1999: 149).

So what might a Christian account of identity look like?

'It should be creative, recognizing the importance of fulfilment in art and design, and in employment. Creativity is one great theme which cannot be ignored. Secondly, it should be marked by restraint and an absence of compulsive desire which so marks contemporary consumerism. It needs to find its true identity in a relationship with that Spirit of love and truth which was present in the ministry of Jesus, and which raised him from the dead. That Spirit can empower human creativity but it can also lead communities into relationships which do not simply depend on wealth, consumerism or paid employment. Finally, a Christian identity can provide a security in the fragmented world of the global economy, where all local identities are challenged and even sometimes destroyed by the power of the market' (Sedgwick, 1999: 272).

He concludes that 'how far the churches can offer a vision of a fulfilled human identity, that embraces consumption, work and the market as the means of its fulfilment, but also transcends it by fulfilment through religious faith and relationships within a local culture, is one of the most pressing questions which the churches face today' (Sedgwick, 1999: 203).

Reflection: Where do you get your sense of identity from?

Rowan Williams (1950-)

The contribution by the former Archbishop of Canterbury Rowan Williams is to extend these themes of desire and identity into an opportunity for grace. Williams, too, sees in consumerism the temptation of acquisitiveness, and the restless search for completion through 'things.' He challenges this impoverished mentality as one which, in Christian terms, totally underestimates the nature of grace. Grace does not gratify, and will overflow any neat hole that we expect it to fill. Williams argues that it is childish to imagine that we are on the verge of completion, and that the latest gadget, accessory or experience will make us – finally – happy. Consumerism plays into a narrative that imagines we just have a few neat gaps left that the market will fill for us, at a price.

For Williams, growing up requires us to stop desiring the end of desire (satisfaction) and to come to terms with the incurable character of our desire. Nothing on earth should satisfy us. We are designed to be restless until we find our rest in God, so we should embrace this yearning in our character. Instead of trying to put an end to it, we should instead long only for 'a steady and endless enlarging of

the heart' through God's overflowing grace, and though others who might offer us unexpected transformation and growth (Williams, 2000: 153; Williams, 2002: 243). It is in desiring grace that we are most likely to find peace.

Discussion

From these thinkers we have built up a picture of consumerism. It is a desire that is susceptible to sin because it can be misdirected. And as a search for identity and completeness, it needs a theological narrative to release it from the infinite loop of insatiable selfishness. But it is a crucial part of our DNA that we should embrace not deny, if we can school it properly and direct it towards God.

This re-direction is not straightforward. As the theologian Vincent Miller argues, consumer desire has a 'system of formation' that structures desire in a similar enough way to Christianity 'to sidetrack it in subtle but profound ways' (Miller, 2005: 107). It weans us off God because it pretends to satisfy. As Williams warns, if we fall for the idea that we can be satisfied by anything other than God, we are lost. The mechanics of consumerism use anchoring and adjustment to keep ratcheting up our baselines, a bit like the 'basket of goods' used to calculate inflation. It included 150 goods and services in 1947, but includes over 700 today, costing in 'necessities' such as restaurant meals, package holidays, ebooks, and online video streaming services. Beautiful perfect people in adverts present these luxuries to us as being normal expectations. This stimulates in us the hormones necessary to make us feel inadequate and depressed if we too do not also have these things, and cannot keep up with our 'peer' group. So we consume, but are consumed by society's models of what good looks like, not God's. As Sedgwick reminds us, we are fighting for our very identity, and the one the market offers us looks very attractive indeed. If you are rich. But too many of these images conceal an ugliness beneath. Those 'externalities' like environmental devastation, human rights abuses, child labour, corruption and the free-riding on societal goods than too few companies seriously invest in.

Why do your trendy jeans only cost you £10? Because the company making them is out-sourcing their manufacture to a county where labour is cheap and standards are less rigorous. This means unsafe working conditions, insecure jobs, unfair wages, and environmental mischief. Just so you look cool. As the theologian William Cavanaugh puts it, 'the key question in every transaction is whether or not the transaction contributes to the flourishing of each person involved.' He argues that a revolution in consumerism can only take place in 'the concrete transformation of transactions that enslave into transactions that are free' (Cavanaugh, 2008: pviii; x). Nothing is really cheap – someone else is bearing the cost if you don't bear it, and they probably can't afford to.

But how to effect this Copernican Revolution so that we can drag ourselves back into God's gravitational pull? This book starts to provide some scaffolding for a more theologically sound consumerism, a consumerism that is centred on our greed for God. We're going to look at money, time, relationships, the environment, and you. Money, to be honest, is the least of our worries, but we'll start with it because it is probably the easiest to fix. So let's look at it in some detail.

Money

As I argued in my first *Temple Tract* [God and Money](#) (Poole, 2015), money is those physical coins, notes or tokens that are used daily to transact payments or purchases. But because much of this now happens electronically, money is also the information flows that reckon balances all around the world. And because the rich are now incomparably wealthier than the poor, money is also power and politics. These three functions link, so we can use the first two to influence the third. This technical use of consumerism to shape the economy around us is therefore our first ethical task.

Shopping

Before we talk about what to spend your money on, let's talk about shopping. Shopping has a bad press. But I think we should shop more, not less. Well, shop around and browse more, certainly. Because shopping is really about learning. I am indebted to Professor Michael Mainelli for this insight. At his Gresham College lecture on the subject (Mainelli, 2006), he described a eureka moment he'd had while out shopping with his wife. Reflecting on his wife's 'bizarre bazaar' behaviour, where she seemed to want to drift around looking at things for hours on end while he stood idly by, he realised that the key difference between the sexes is that, while women shop, men purchase. So if a man needs a new tie, he'll rush out in a panic in his lunch hour and come back with something that will do, but is probably not quite right, and is more expensive than it needed to be. Ask a woman about it, and she'll go through her mental rolodex and suggest just the thing. While you may or may not accept his gender point, but you will recognise the behaviour. In his example, women are better at purchasing than men, because for them shopping is learning. Their browsing means that over time they develop better data for optimising purchasing. And shopping under pressure, in a hurry and for convenience, is a death-knell for ethical consuming. You need to develop your ethical shopping databases, and this may take a little time. And you may need to be prepared to sacrifice the quick fix of a one-click order for a transaction that delivers more for the Kingdom.

Spending

Back to spending. So what does it mean when you 'spend' your money? Is it spent? Of course not. It travels. The New Economics Foundation has devised a clever tool to track this, called the Local Multiplier 3 methodology. It varies a little by area, but to give you an example, their study in Northumberland found that every £1 spent with a local supplier was worth £1.76 to the local economy, and only 36p if it was spent in a national chain-store. This is because of what they call 'blue hands.' If you imagine that everyone in your town has accidentally got blue paint on their hands, how much blue paint would be on your pound by the time it finished its journey? If you spend it in a national chain, the pound will probably head straight to London, or offshore, without getting any blue paint on it at all. If you spend it locally, the shopkeeper might take it out of the till to pop next door for a coffee; the waiter might take it next door to buy some milk; the checkout person might take it next door to the post-office; the teller might give it to an OAP; the OAP might pop it in the church collection; the vicar might use it to pay the local plumber, who might use it to buy his lunch, and so on. That's a lot of blue paint. When they modelled it, they found that £1 spent locally was worth almost 400% more. For the Council in Northumberland, this meant that if they were to spend just 10% more of their annual procurement budget locally, it would mean £34 million extra circulating in the local economy each year. So think hard when you 'spend' your money. Your money doesn't leave the system, it stays within it, so make sure you send it on its way rejoicing. Send it out to be salt and light.

Reflection: Which local enterprises do you enjoy? Could you support them more deliberately so that they stay in business?

In this way, your money acts like a vote. The more something gets voted for, the more it happens, which is why over time the market ends up just meeting the needs of the rich and powerful. But because the market is created by the sum total of all our individual actions and interactions that influence others in the market, it is what is now referred to as an ever-changing 'complex adaptive system.' A key characteristic of complex adaptive systems is their susceptibility to nudges, because they are such delicately balanced ecosystems. So while the sheer weight of the rich's demand forces a response from the supply-side, like David we can defeat Goliath with slingshots.

And if the Evangelical Alliance data is anything to go on, we are already on the march. 59% have chosen to move money to a more ethical form of investment, 68% have chosen to do business with a co-operative or a mutual rather than a private company, 88% have boycotted a particular company because of their practices, and 95% have chosen to buy a product or service specifically because they knew it was produced fairly and ethically (Evangelical Alliance, 2016).

Indeed, the best example of where Christians have made a huge difference is the story of the Fair Trade movement. Famously started in the UK in the 1970s by students from Durham, by 1998, the Fair Trade market in the UK was worth around £17million annually. Now it is worth over £1billion a year. In coffee alone, Fairtrade certified beans now accounts for almost a quarter of the UK's roast and ground market. Fairtrade bananas were only introduced in 1996. Now a third of the bananas we buy are Fairtrade certified, so in the UK we eat 3,000 Fairtrade bananas every minute. We created an entirely new segment, just by choosing positively in the backs of churches and through catalogues, and now at the checkout. In their recent survey, the Evangelical Alliance found that a whopping 90% of Christians polled buy Fairtrade (Evangelical Alliance, 2016).

As well as spending positively, you can avoid enterprises you dislike. Consumer boycotts have a noble history, from historical sugar and chocolate boycotts over the slave trade and indentured labour, to boycotts of Apartheid South Africa. Modern campaigns over animal testing, the fur trade, poor environmental and fishing practices, sweatshop labour, and human rights abuses, have resulted in several company climb-downs, in the face of falling sales and negative publicity, and social media has made it even easier for these campaigns to hit home. Over Christmas, campaigners reckon Amazon missed out on sales worth over £2.5m, after armies of UK consumers pledged to go Amazon-free in protest over their poor tax practices.

Reflection: Are you ashamed of your support for any businesses you use? What are your alternatives?

In the UK the Christian lobby is still a force to be reckoned with. Even in the last Census there were 37.5 million of us. Just to put that into perspective, one of the strongest lobbies in the world is the US National Rifle Association. And they only have about 4 million members. Here is an example of what we might achieve with scale. Just a modest one, by way of illustration. How many pairs of shoes do you own? Apparently women own 20 pairs of shoes on average, but wear only 5 pairs regularly. With men, it's 7, with only a couple in regular use. Let's imagine that just one person in every Church of England church donated a pair of shoes to Oxfam. That's 37,500 pairs of shoes. Say they sell for an average of £2 a pair. That's £75,000. That's safe water for 75,000 people. It's over 10,700 mosquito nets, 300 farmyards, or 50 classrooms. It would fix over 3,400 wells, or educate 4,000 children. Just one person in each congregation, donating just one pair of unwanted shoes. Think what else we could do if we got organised, and if it was targeted purchasing rather than donations to charity shops. As the jeweller Greg Valerio has already asked the Church, what would it be like if clergy insisted that all the wedding rings they bless were made of Fairtrade gold?

Bank Statements

Perhaps the best way to audit your individual spending is to develop an obsession with your monthly bank statement. If this was the test for your ethical consuming, does it cover you with glory? Can you show that every line of it expresses a positive vote for the Kingdom?

First, are you proud of where you bank? Do you have more than one account, and could you spread your favours so that you are banking as ethically and productively as possible? Any savings you have could perhaps be invested in a Credit Union, or in peer-to-peer lending, or micro-finance schemes like Five Talents. This would ensure that your resting money is used to help someone in need, or to invigorate social enterprise. It is now far easier to switch accounts, and there are initiatives like Move Your Money that score banks for you against ethical criteria (see the links in the Resources section). And if you don't save, perhaps you might start putting away just a little each month, just in case. Even £500 in the bank is sufficient in most cases to keep people away from payday lenders. Half of all payday loans are made for things like washing machines and cars breaking down, or temporary absences from work, or gaps in benefits payments. These are also the reasons why so many people have to use foodbanks. Any cushion, however small, would help.

Next, your bills. Are your utilities as green as they should be? Recently, Christian Aid and Tearfund facilitated a campaign to help churches to switch their energy supply, The Big Church Switch, from fossil fuels to renewable energy, aims to demonstrate Church commitment to the planet, and not just to the cheaper providers. Launched on Ash Wednesday, it quickly caught the imagination of Christians across the UK. Over 500 churches have already made the switch, and counting.

Income. Does yours come from labour? Are you proud of your labour, and how well does it use your talents? Does your labour contribute to global flourishing? Do you also give freely of your labour through volunteering when you can? Perhaps your income derives from a pension or some investments. Are you actively managing these portfolios so that those running them for you are clear about your priorities? The Share Action organisation can help you with this (see Resources). Perhaps your income derives from benefit payments. Are you playing as fair as you can with the system, in spite of its flaws and the hardships you face?

Reflection: Is your income stream more like a bubbling brook or a polluted sludge? Could you clean it up at all?

Charitable giving

You may or may not tithe, but many traditions suggest that you start with an amount to donate, and work out your household budget from what you have left, rather than the other way around. Given that all you have is entrusted to you for stewardship by God, how are you using his wealth to serve his purposes? Can you give as a regular commitment - however small - to make your donations reliable and tax-efficient for the charities you support? Are you happy that your current giving is an accurate report of how you are expressing solidarity for those around you who are in need? You can also double-count some of this effort by shopping in charity shops, shopping online through charity portals like Give as You Live, or signing up for credit cards – if you need them - that support charities every time you make a transaction. And if you have no money to donate, you may be able to offer charities your time, expertise and prayers, and any spare items you have that their shops might sell.

Cash

Please do use cash with local businesses to keep their banking costs down. But please don't collude with tradesmen to help them avoid paying tax. In a recent survey, the Evangelical Alliance found that

only 39% of Christians polled had never done this, so we clearly have room for improvement (Evangelical Alliance, 2016).

Other spending

Do the proportions feel about right, in terms of expenditure on the various categories? Are you planting trees to offset unavoidable business travel? And are you spreading your spending to include businesses that need your support, even if they may cost a little more? The Ethical Consumer organisation has league tables so you can check the entries on your bank statement (see Resources). Could you alter any of these items next month, to favour more ethical enterprises?

This process is fraught with dilemma. We may deplore Amazon and ebay's tax gymnastics, but they offer a platform for thousands of small traders to operate, and they keep the Royal Mail afloat. And many demonised multinationals trail-blaze environmentally and provide the country with much-needed employment and tax revenue. But the Evangelical Alliance survey found that the majority of Christians are already choosing to shop ethically when they can, with 75% of those polled doing so either within the last month or sometime within the last year, and 87% saying that it is worth paying a bit more in order to support ethical businesses. What constitutes an ethical business may vary by individual, but the more we can get these numbers and this frequency up, the more ethical businesses will rise to the top.

We believe this to be the case, not just because we are salt and light, but because game theory suggests it too. Robert Axelrod's (1990) work describes a massive tournament of computerised games, submitted by a wide range of experts from diverse disciplines, all designed to play the classic Prisoner's Dilemma iteratively with one another. The tournament showed that by the one-thousandth generation the co-operative game called TIT FOR TAT (be nice, punish a defection once, resume being nice) was the most successful, and was growing at a faster rate than any other. He finds that in a system of 'games' that includes a mixture of 'nice' and 'mean' ones, the nice games will prevail. This is because the mean games destroy the environment they need for their own success, while the nice games 'train' the environment such that everybody benefits, ratcheting up their individual efforts and acting as a defence against subsequent 'invasion' by mean strategies. What is particularly attractive about this finding is that it suggests that individual and repeated actions in the market place can have exponentially positive effects. Axelrod's analysis suggests that these effects are surprisingly simply won:

What is most interesting is how little had to be assumed about the individuals or the social setting to establish these results. The individuals do not have to be rational: the evolutionary process allows the successful strategies to thrive, even if the players do not know why or how. Nor do the players need to exchange messages or commitments: they do not need words, because their deeds speak for them. Likewise, there is no need to assume trust between the players: the use of reciprocity can be enough to make defection unproductive. Altruism is not needed: successful strategies can elicit cooperation even from an egoist. Finally, no central authority is needed: cooperation based on reciprocity can be self-policing.

(Axelrod, 1990: 173)

You have a choice about whose products and services you use, and whether the majority of your purchases are convenient or cheap, or ethical and enriching. And is there anything that is not on your bank statement there that should be? More church and charitable giving, or enterprises you should be supporting with regular donations or your custom? It is quite a salutary process, auditing your bank statement. But if we all did it, the economy would start inexorably to turn back towards God.

Reflection: What would make you more proud of your bank statement next month?

Time

Time is money, they say. Some of us have time but not money. Some of us, quite the reverse. Few seem to feel they have this in balance, and of course it ebbs and flows over a lifetime. But it feels to me that we often use consuming to save time or to replace time. We save time through convenience shopping, and we replace time through guilt presents for absenteeism, or cash donations to causes we have no time to support. But time actually comes first. I started with money because it feels like the easy bit. Hard, but easy. But time? As you learn on day one of a time-management course, you can't manage time, only yourself. That is why it is so difficult.

We don't know how much of it we will ultimately have, but we are sovereign over our consumption of it. We may blame our lack of time on work or family, but we have chosen to consume our time in these ways, whether or not we now experience it as a tyranny. So the first step should really be to draw a pie-chart about how you spend your time. Look back through a few weeks in your diary. If you looked at your diary the way you now look at your bank statement, are you happy with the balance of your choices? Should you be gradually taking your time away from time-wasters into areas of your life where time will bless you? And even if you currently feel that 80% of your time is proscribed, how could you restructure the balance of it so that you have captaincy again, and can invest your time in better ways?

Reflection: If you had more time, how would you spend it? Is there anywhere to programme this in anyway?

Relationships

As soon as you look at how you spend your time, you are likely to notice that you spend less time on relationships than you had intended. It is funny that we get so angry with multinationals for 'free-riding' on societal goods, but we ourselves regularly take our support networks for granted. This is a hidden example of selfish consumption – taking money out of a bank we don't always invest in. This isn't just about your nearest and dearest, your friends, relatives and god-children, it is about work colleagues, your neighbours, the church, the local community, and your wider citizenship role. How healthy is the balance between your consumption of them and your investing in them?

More broadly, our faith teaches us that while money, time, and the material world are finite, love is not. Love is the one string we have to our bow which is infinitely generative. But we often confuse it with time and money and our physical presence, and feel it is a rationed item. We consume God's love and the love of others, and we husband it greedily. But how could we love if our time was unlimited, our money was unlimited, and our capacity was unlimited? Perhaps this is the crowing measurement of our ethical consuming, if we can count all our transactions for love.

Reflection: Who needs more love from you?

Environment

We are people in relationship, not just with each other and in community, but with the world in which we live. Do you love the world enough? Like our idea that we 'spend' money, we have an idea that we can throw things 'away'. But where is away? Next time you groan about rinsing out a can for recycling, make it a prayer of thanks for the world God has made for us. And can you quietly and deliberately make being more green a faith priority, not just a good behaviour?

Useful notions that might help with this are about ‘enoughness’ and about the ‘weightless’ economy’. Enoughness is a challenge to the prevailing assumption that economic growth is normal, inevitable and good. Growth, like ‘utility’ is an empty concept. Growth for what? Often free marketers will answer that growth is about competition, and is good for the customer because it increases choice. But we know that increasing choice suffers from the law of diminishing returns. Columbia University’s Sheena Iyengar (2011) has conducted a famous jam experiment as a simple illustration of how too much choice actually paralyzes customers. In her experiment, she compared the behaviour of shoppers offered 24 jams to try with those offered just 6. Both were given coupons for a subsequent purchase, but those exposed to the larger selection seemed confused by the array of options, and tended to leave the shop empty-handed. A comparison across the groups showed that, while 30% of those customers offered the smaller selection bought jam, only 3% of those offered the larger selection did so.

Too much choice can also trigger guilt and regret, because there are too many options to evaluate, and whenever research is conducted into what people regret most in life, the overwhelming finding is that people regret what they haven’t chosen more than they regret a particular choice. Nowadays, we even have public policy bodies like the Cabinet Office’s famous Nudge Unit deliberately trying to redesign our ‘choice architecture’ to promote better social behaviour – it seems that too much choice is bad for us, and bad for society.

The other angle is about the weightless economy, which chimes in with our earlier discussion about the theology of desire. In 2006, the Comino Foundation commissioned a report from the Cambridge econometricians CEBR to model the effect on the environment if there was a shift away from the consumption of manufactured goods towards increased consumption of services and ‘experiences’. Their model showed that even a 10% shift towards the ‘weightless’ economy would reduce greenhouse gases by 6%, because intellectual, aesthetic, spiritual, physical and social activities, rather than the purchase of material goods, consume fewer of the earth’s natural resources. Specifically, their model suggested that the consumption of electricity would reduce by 5%, coal by 11%, and natural gas by 8%; and that the UK’s extraction of oil and gas would reduce by 17% (CEBR, 2006). Of course, this is just a model, but their findings agree with other research on patterns of consumption.

You

Another neglected resource is you. Made in God’s image; infinitely precious and unique. Mind, body and spirit. But do you cut corners around your health to save time? This might be about taking your physical health for granted, over-eating or being too busy for exercise. You might be taking your mental and emotional health for granted too, not investing in nurturing the things which support it, like sleep and the relationships we have identified above. And your spiritual life. We all take God for granted, which is a particular privilege of belief. But do we invest in our spiritual life through prayer and worship so that when our faith is tested we have the strength to prevail?

Reflection: If you loved yourself as much as God loves you, what could you do to convince yourself of this great love?

Final Thought

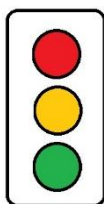
In the Evangelical Alliance poll, 87% either agreed or strongly agreed that living as a Christian in our consumer culture presents complex ethical choices, and we will never get it completely right. But 76% either agreed or strongly agreed that if that consumerism was eroding family and community life, God's consumerism would build it up again.

We've seen that Game Theory shows how being salt and light proves redemptive over time. Malcolm Gladwell embroiders this theme in his book *The Tipping Point* (Gladwell, 2000). The 'tipping point' is the moment of critical mass, the threshold, the boiling point. The online campaigning group 38 degrees chose this name because 38 degrees is the angle at which a pile of snowflakes becomes an avalanche. Gladwell says that if you want to start a trend you should follow the Law of the Few, and focus your resources on Mavens, Connectors and Salesmen. Mavens are those consumer experts to whom everyone turns for advice. They are the super-shoppers who are like a walking Which? catalogue. How could you both use and inform their expertise about the ethical consuming options that are available to us all? They are your consumer role-models. If they decide to switch banks or shop differently, everyone will follow their cue. They are both showcases and advocates for the cause. Connectors are those people who have a vast social network. They seem to know everyone, and they talk to everyone, so word spreads quickly. Who are the people in your network who are at the centre of gossip and the best way into the grapevine, and how could you infect them with enthusiasm for Godly consumerism as the next big thing? You should certainly tip them off when your Mavens have caught on. And locate your Salesmen – as many of them as possible. Who do you know who has charm and persuasion, and how could you inspire them to take up this mission? Their enthusiasm would be contagious. I am hoping if you are reading this you are all three already, and that your example will blaze a trail for others to follow. At the very least every pulpit, Sunday school and school assembly in the land should be trumpeting this message.

With the boom in free on-line content and free social media platforms, many people were mystified about how companies like Google or Twitter could achieve such astronomical market valuations when they weren't charging for their services. But then we realised that if you're not paying for the product, you are the product. It's the same with consumerism. If you aren't knowingly consuming, you are being consumed. So are we active consumers, for God, or are we being consumed, by the market?

Tom Beaudoin warns against the guilty pleasure of a 'spiritual spanking' (Beaudoin, 2007, p41). It is not enough to read something like this and feel corrected. Neither does it provide moral licence for diving straight back into bad consumer habits, your conscience cleared by having invested in this book. This book will have failed unless it spurs you into action. So it has set out a framework for you to review your current patterns of consuming, and suggested some fruitful avenues for more God-centred consuming. It is by no means definitive, and neither are the resources suggested at the end. But it is the start of a vital conversation, and one we must pursue urgently. Will you join me? @evepoole

Final Reflection



- MONEY: *Where could you vote your cash better?*
- TIME: *Where could you 'spend' some of your time more profitably?*
- RELATIONSHIPS: *Which of your relationships need more work?*
- ENVIRONMENT: *What more could you do to love our planet?*
- YOU: *What more could you do to nurture yourself as God's precious creature?*

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Acknowledgements

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Further Reading

Poole, Eve (2015) *Capitalism's Toxic Assumptions* (London, Bloomsbury)

Valerio, Ruth (2016) *Just Living* (London, Hodder & Stoughton)

Welby, Justin (due 2017) *Dethroning Mammon* (London, Bloomsbury)

Resources

Switch your bank account: <http://moveyourmoney.org.uk/good-money/>

Switch your energy provider: http://www.tearfund.org/en-sc/about_you/campaign/switch/

Join a Credit Union: <http://www.findyourcreditunion.co.uk/home>

Research investment funds: <http://www.3dinvesting.com>

Instruct your Pension fund manager: <http://action.shareaction.org/page/content/greentlightlanding/>

Download an app to check who made your garments: <http://www.notmystyle.org>

Alternatives to Amazon:

<http://www.ethicalconsumer.org/boycotts/boycottamazon/amazonshoppingalternatives.aspx>

General advice: <http://www.ethicalconsumer.org>

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