

HOW CAN THE BIBLE GUIDE OUR CONSUMPTION?

By Brian Albright, PhD

Financial decisions can be connected to several challenges that people face in life. Personal debt and working long hours can cause stress on families. The businesses that supply people's needs are regularly accused of harming the climate and exploiting labor. Even the perception of growing inequality between the "haves" and the "have nots" can result in social tension. Contributing factors to these major issues include: the corruption and overreach in government, the embrace of greed in the pursuit of short-term profits in business, and the teaching of the sole pursuit of heaven in the afterlife ignoring the here and now in religion. Do consumers have any responsibility for these problems? Feeling helpless by the enormity of the economic system and a sense of being slaves to the unstoppable forces of the market, people default to a sense of paralysis, unable to make a difference through their individual purchasing efforts. However, are there things that consumers can do to not only avoid the negative outcomes, but be part of the solutions? Furthermore, does the Bible provide any guidance to inform these purchasing decisions?

This article attempts to explore options, based on biblical principles, to align purchasing and consuming patterns with what God desires. Consumers can start to make changes beginning with the commonly known internal principles of living within their means, focusing on needs versus wants, and protecting their hearts against idolatry. However, there are additional, and potentially more complex outward approaches, where consideration of environmental impact alongside the need to ensure that people along the supply chain are treated rightly, which equally should be pursued.

Why should consumers be more intentional about their purchasing decisions? Their intentionality will lead to holistic human flourishing in all aspects of their lives; physically, mentally, relationally, and spiritually, which is God's mission. Their intentionality should not be pursued as a legalistic, judgmental list of rights and wrongs. Most likely, the choices should be viewed more as a spectrum, from not acceptable, to good, to better. The spirit of these efforts is not meant to simply point fingers in one direction or another or to absorb all the blame internally. There is no rulebook with easy answers, but more so a desire for clarity while recognizing nuance. Perfection is not possible, but that should not be an excuse for not trying. Pursuit of good purchasing actions should be a desire for the lives of all who desire to flourish as God originally planned.

This article will explore several questions that consumers should ask in their purchasing efforts. After starting with a scriptural theme, application of the principles that emerge towards consumption decisions will be made.

Can I afford this?

The rich will rule over the poor, and the borrower is a slave of the lender. (Prov 22:7)

When considering consumption, one of the first questions to be asked should be whether it is affordable. People need to develop the discipline of not spending more than they earn to avoid many of the hardships faced as a result of debt. The financial pressures of paying off past expenses at high interest rates takes a mental, emotional and relational toll on the consumer.¹

While usury is a topic specifically discussed in scripture, it is largely focused on guiding the actions of the lender not to oppress the poor with crippling debt and interest.² However, the biblical lessons still can guide on how debt can diminish flourishing. There is much debate regarding whether all debt is considered bad. For the sake of considering their purchasing patterns, consumers should recognize good versus bad debt. It is difficult to afford owning a home without taking on a mortgage, but one should consider what percentage of income is spent on housing. Similarly, educational debt may be appropriate if it leads to a correlating increase in earning potential. Sometimes healthcare debt is unavoidable. On the other hand, ongoing credit card debt, payday loans and other nefarious forms of debt, especially when used for nonessential goods, could realistically be put in the category of bad debt.

There are numerous programs and organizations, such as Financial Peace University,³ that exist to educate and empower consumers with tools for getting out of and avoiding the debt trap. In an effort to live within their means, consumers should ask the question, “Can I afford this?”

Is this purchase a need or a want?

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: The one who gathered much did not have too much, and the one who gathered little did not have too little. (2 Cor 8:13-15)

Culture, and perhaps the human desire for immediate pleasure, has created an insatiable desire for more material things as well as experiences. Unbridled consumption of food can lead to unhealthy bodies; hoarding can lead to unavailability of resources for those in need; and the quest for a bigger house, fancier car, or another outfit can lead to unhealthy amounts of work to pay for them. Purchasing choices must be made to pursue flourishing, which can require sacrifice and restraint.

While 2 Corinthians 8:13-15 can teach much about generosity, the description of a sense of equality can also help to clarify purchasing goals. The picture painted here is not one where having an abundance of things is, in itself, wrong but it points towards the ideal for everyone to at least have what they need. God's description of equality sets a baseline for what is needed for human flourishing and confirms that plenty exists to meet others' needs. Consumption should model the pursuit of this notion of equality, as should all economic pursuits and business.

The process of deciding what is a need is not easy and can lead towards a never-ending cycle without clear answers. Is a BMW necessary, or will a Honda suffice? Should the home purchased be 2,500 square feet or will 2,000 do? Is another vacation the best way to rest at this time? Reducing these decisions to legalism and petty rules burdened with "don'ts" and "shall nots", and the "holier Than thou" mindset must be avoided.⁴ If this consideration leads to paralysis, sadness, and judgment, then it is not accomplishing the desired end.

While God speaks of abundance and enjoying good things, limits can also lead to flourishing. While purchasing goods, even of high quality, is not inherently wrong, are they being used to the extent of their life, or are they quickly discarded. One needs to learn to cultivate an attitude of contentment (1 Tim 6) realizing that God knows exactly what is needed (Matt 6:32). It is possible to enjoy and affirm the goodness of material things without embracing the greedy trappings of consumer culture.⁵ In an effort to live a simpler life of contentment, consumers should ask the question, "Is this purchase a need or a want?"

Is this purchase more important to me than God?

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Tim 6:10)

Much of scripture encourages the conditioning of the heart to remain in alignment with God's will. The Sermon on the Mount warns that one cannot serve both God

and money (Matt 6:24) as well as the effort to store treasures in heaven not earth (Matt 6:19). The parable of the rich young fool (Luke 12:16-20) begs the question of willingness to give up what is owned; and even Jesus was tempted materially (Matt 4:8-9, Luke 4:5-7).

Consumption provides daily opportunities for persons to check on what they prioritize in their hearts and minds. If their identity is found in a neighborhood or vacation spot, what is driven or worn, the school attended or the group belonged to, as opposed to in Christ, the condition of the heart should be questioned. Prioritizing these over Christ points to idols in their lives.

It is important to consider two different pitfalls of this idolatry, one being relational and the other eternal. In his article “Relationships in the Age of Consumerism,” Bryan warns that consumerism can tempt people to see personal and social relationships in selfish, individual, possessive, and covetous ways. He states, “Market-driven forces are usurping roles once assumed by families, friends, and communities in providing meaning in our lives.”⁶ If consumers find themselves sacrificing their personal relationships for material and experiences, consumption might be an idol.

The second pitfall to avoid is seeing consumption through a sacred/secular dichotomy worldview. Separating the things of God (sacred) from the things of this world (secular) can lead to Christians not concerning themselves with their purchasing decisions, instead focusing solely on eternal salvation in heaven. The scriptural warning “not to store up for yourselves treasures on earth...but store them in heaven” (Matt 6:19-20), is often used to support this devaluing of the material world. Roller challenges consumers to be careful of this misunderstanding by contributing to the common good here on earth as well as to the eternal destiny of people (disciple-making).⁷ In this sense, pursuit of eternity becomes an idol. If people truly pursue holistic human flourishing through their consumption, then purchasing should accomplish both the common good here on earth and disciple-making for eternity.

Consumers must consider whether they are consuming the *meaning* of goods as opposed to the goods themselves. When meaning is found in status, their image, or in what they lack, concern should emerge. “God certainly wants us to enjoy the goodness of creation, but the creation and its pleasures should not become our idols.”⁸ In an effort to not make an idol out of material things, consumers should ask the question, “Is this purchase more important to me than God?”

At this point, it is helpful to be reminded that Christians do not pursue these goals to deprive themselves of pleasure, but because they lead towards a more holistic flourishing. Ideally, these pathways will be chosen out of desire, not guilt, and done cheerfully, not begrudgingly. While the first three questions have an inward focus, the remainder of the article will shift focus outwardly, to how consumption decisions can have an impact on creation and the flourishing of others.

How does this purchase impact the environment and has everyone who made this product/service been treated well?

The Lord God took the man and put him in the Garden of Eden to work it and take care of it. (Gen 2:15)

Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. (James 5:4)

Consumption decisions can have a negative impact on the environment and people. Statistics show that the planet's resource capacity would require 5.1 earths if everyone consumed like Americans.⁹ While this claim seems impossible to prove, it is worthy of consideration in scrutinizing purchasing efforts. A roughly 2-degree Fahrenheit increase in global average surface temperature has occurred since the pre-industrial era (1850-1900) causing water levels to rise.¹⁰ Many workers in manufacturing do not earn a living wage and struggle to make ends meet.¹¹ Children routinely work, often under hazardous conditions such as in the mining of cobalt used in batteries for smartphones, computers, and electric vehicles.¹² The evidence of potential harm is difficult to ignore.

Scripture clearly mandates that those who follow Christ take on the role of managing, caring for, stewarding creation (Gen 2:15). Similarly, the care for one another, especially the poor and needy (Prov 31:9) through fair wages (Luke 10:7), is a clear directive. Economic activities, and specifically business transactions, have an impact on both outcomes. While decisions regarding exploitation of the environment and people primarily lie with those operating businesses, consumers also share in the responsibility by using their purchasing power to influence those decisions. Medley warns that "consumerism encourages us to view others as commodities, as objects to be exploited for our benefit. It abusively turns freedom of the market into a freedom from each other or a right to exploit one another for the sake of self."¹³ Oftentimes, businesses can excuse their decisions regarding using green materials or paying livable wages to employees based upon the consumers (the

market) not demanding it. When customers make their purchasing decisions solely on price and quality, and businesses make their decisions solely on profit maximization, then workers and the planet typically pay the cost. Christian consumers must require businesses to fulfill their biblical mandates by voting with their purchases.

Making decisions about consumption is typically not something that can be done in the moment. There is limited information to be gained from the packaging and advertising of a product beyond a certification stamp or a label with certain terminology. Homework is necessary in many situations to discover the reasons why companies are pursuing fair environmental and labor practices, and whether those motivations are intrinsic to who they are.¹⁴ Consumers must develop the ability to discern what businesses are doing by understanding their business strategies, including the marketing with which they communicate, the self-reporting tools they use to measure social and environmental outcomes, and the utilization of external accountability systems. The following will help to guide potential consumers in these three unique, but related areas.

Marketing

Consumers are often sent messages that businesses have good intentions. Companies try to be transparent, proving to the customer that they are doing the right thing. Green marketing, organic certification, recyclable packaging, support of various causes, positions on various issues, and trading standards are all part of the current advertising vernacular. How can consumers use this information to make better decisions and what cautions should be considered?

Companies making claims of adhering to Corporate Social Responsibility (CSR) can usually be categorized into those that are internal or external. Focusing on donating profits towards projects and the volunteering of employees (external) demonstrates care for the broader community. However, if this is the only communication of responsibility, consumers should be concerned about how these efforts could be masking how the company is actually operating their business. CSR models that communicate environmental standards and human resource strategies (internal) demonstrate a deeper level of ethical commitment. Additionally, CSR claims are most often self-reported and present the company in a positive light, with little or no proof to support their claims.

Cause Related Marketing (CRM), helping a cause, is another strategy that businesses use to encourage consumers to purchase products/services over competitors.

Purchase-triggered donations can be made at the point of sale to benefit partner nonprofit organizations. A company might donate the actual product/service to someone in need based on the consumers purchase, often called the “buy-one-give-one” model. While good can come of these actions, consumers need to look at whether a clear donation amount is stated (10 percent of the purchase price) versus an arbitrary, difficult to prove amount (10 percent of the profit). It is also important to consider whether the company is committed to a cause long term, or if they jump from cause to cause, based on whatever is popular at the time. Are they just doing this to make more money because it is a “*cause-de-jour*” or are they committed to real impact? CRM can be considered in a purchase decision but questioning the sincerity of the company is worth the time and effort.

There are other helpful questions to ask as a responsible consumer. Is the marketing too vague (“all-natural”), seemingly unprovable (third-party certification), or stating irrelevant details (such as saying they are free of substances that have been banned for a long time)?¹⁵ Does it overstate or exaggerate how responsible the product/service/company actually is?¹⁶ Does it leave out or mask other important environmental information?¹⁷ Does the company have one “token” green or socially responsible product, or do they offer many options? The challenges of assessing the authenticity of a company’s marketing strategy leads to detailed self-reporting models.

Self-Reporting

Historically, there are bad actors who have participated in waste dumping, false reporting, and discrimination. Significant challenges in discerning a company’s ethical authenticity requires being aware of “public relations stunts,” “window dressing,” and “greenwashing,” which are all claims to be environmentally and socially friendly, without offering evidence to back up their claims.¹⁸ While many are acting responsibly, consumers must educate themselves on the self-reporting tools used, and the questions to ask in order to avoid being tricked by companies who are not doing what they claim.

Various self-reporting measurement tools can demonstrate ethical activities. Two common tools are environmental, social, and governance (ESG) ratings, typically used by investors, and diversity, equity, and inclusion (DEI) programs and statistics. DEI efforts are organizational frameworks that seek to promote the fair treatment and full participation of all people, particularly groups who have historically been underrepresented or subject to discrimination based on identity or disability. These reports cover different scopes of topics (climate/environment, UN sustainable

development goals, diversity in various positions, compensation levels, development opportunities....) and target a variety of audiences (legislators, clients, investors, employees, customers....).¹⁹

What should consumers look for from companies in trying to discern their own purchasing based on the reports? While important, looking solely at statistics and demographic information is insufficient.²⁰ Are companies communicating action plans to promote change²¹ and engraining strategies in the organizational culture?²² Is executive compensation tied to environmental and social results in a meaningful way?²³ Do businesses have monetary losses from legal proceedings associated with unethical behavior like fraud, insider trading, anti-trust behavior, or malpractice?²⁴ Are companies trying to put the full responsibility on the consumer through recycling, or are they recognizing that they must be responsible for the production footprint as well?²⁵ Is the company communicating how they are offsetting their negative footprint through financial payments, or are they trying to improve their own processes?

Look for companies that are honest about their challenges, voluntarily disclose their lagging numbers,²⁶ and emphasize progress.²⁷ Transparency of imperfection signals the genuineness and strength of their commitment. Are there developed equitable hiring and promotion practices that interrupt bias and ensure that all employees are evaluated fairly?²⁸ Be careful of quota systems that guarantee a certain number of positions for specific people groups because that can lead towards reverse discrimination. How does a company handle misconduct and conflict resolution incidents like discrimination? Do they provide healthcare benefits, flexible and remote working policies, pay and salary, accessibility, and sick pay and leave policies?²⁹ Do companies shy away from including religion or interfaith engagement, or do they offer floating holidays so that their employees can choose their religious ones, consider dietary restrictions when ordering food for work events, and provide spaces for observance, such as prayer and meditation spaces, in the office?³⁰

Self-reporting tools are important, but further questioning can guide consumers to a deeper level, forcing businesses to convince them transparently regarding their true efforts. Still, that might not be enough, requiring more accountability.

External Accountability

As fallen people who are subject to temptation, both those operating in business as well as consumers, sometimes external checks and balances are helpful. How willing is the company to disclose their processes and actions to outsiders to vouch for their

efforts? New forms of legal registration, government regulation, and involvement of external evaluators are all enabling consumers to be more certain about the businesses they are purchasing from.

The Benefit-Corporation (BCorp) is a legal tool created specifically to address the inability of society to trust the self-reporting of companies. Instead of focusing solely on maximizing shareholder value, a BCorp is legally required to take into consideration anyone who is materially affected by that company's decision-making, like workers, customers, local communities, wider society, and the environment. These companies are audited by third parties and required to report their progress to the public.³¹ Consumers with specific purchasing needs can seek out BCorp companies or trust them when they see the certification on the product/service.

While the involvement of government in general regulating everyday business practices is complex and needs to be considered carefully not to limit economic opportunities, sometimes it is a valuable option to ensure ethical compliance. Agreed upon standards by society can effectively monitor and control the worst of actors. For example, aspects of worker safety, consumer protection, and waste disposal are all significant enough for government to ensure through law. There are further questions to ask of those we purchase from. Are companies accountable to external bodies: not only regulators, but also industry associations and trade bodies?³² Do the external bodies publicly support meaningful regulations to ensure that their entire sector or industry will do the right thing?³³ Do companies continue to adhere to standards even when they are rolled back by government officials?³⁴

Additionally, companies should be willing to engage with suppliers, partners, competition, and even critics to produce the best ethical outcomes. Do they invite constructive activists to engage who not only call them out if they fail, but also acknowledge when they're making progress?³⁵ Do companies cooperate with a broad network of partners, including competitors to set science-based targets and clearly defined business transformation metrics?³⁶ Are suppliers held to the same higher standards that are pursued within these companies?³⁷ These actions are challenging because they could compromise competitive advantages, but they can lead towards a broader system change³⁸ and produce better outcomes for the common good.

Conclusion

In conclusion, any efforts to improve consumption decisions must start with the correct *why*? If the why is political correctness, or a rule-bound duty for some eternal reward, peer pressure or feelings of guilt, then half-hearted efforts will be

unsustainable and likely to lead towards manipulation. However, if the motivation is intrinsic, an authentic desire to see God's missional plan for holistic human flourishing in oneself and in others, true transformational change is possible.

Will these ethical purchasing efforts cause the price to go up for the consumer? Will less consumption cause the economy to stop growing? Yes, purchases might cost more, which is an important factor to consider, but someone is paying a cost to provide goods and services. In a conversation with several international MBA students, one student made this statement reflecting on the factories back at home where many in their family work. The student said, "If you are paying \$5 for a t-shirt, then someone is paying a price, most likely my family." Consumers must be willing to pay more, but investors, owners, and employees also should be willing to receive less to ensure ethical business transactions and ensure reliable purchasing opportunities. In addition, if people consume less, the economy may grow more slowly unless the increase in consumption is transferred from those who already have enough to those who don't have enough.

It is also important to recognize that not all people have the luxury of considering whether they can "pay a little more" for these purposes. Many want to be ethically responsible in their purchasing but are stretching their paychecks simply to meet basic needs. In such situations, the answer is not to ignore the strategies communicated here because that still could lead to personal, environmental, and human harm. Nonprofit organizations should step in to support families in need to provide programs so that all can participate in such purchasing.

Often times, accountability in a loving community can help with proper decision making. This is where the church, as well as Christian business leaders and academics, could develop trustworthy systems to empower purchasers. Small groups of Christians grounded in love and genuine care for one another can meet regularly to help each other consider their personal debt decisions, their discernment of needs versus wants, and to point out when they see purchasing decisions that could potentially become an idol in lives. The church can be a place that brings together the experience of businesspeople to ask the external questions of business on behalf of the church community to guide individual purchasing decisions of the congregants. These leaders can shepherd all those who work in various businesses to guide their own workplaces to care for the environment and people. Finally, theological and business academics should be working together on both research in this field, and training current and future ministry and business leaders to develop businesses that enable the purchasers of their products to spend ethically. Biblical

principles can guide purchasing habits and business practices in ways that create flourishing for all.

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