

Book Review

Affluenza: The All-Consuming Epidemic (2nd Edition)

Barbara O'Neill

Author: John De Graaf, David Wann, and Thomas H. Naylor

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Affluenza: The All-Consuming Epidemic is a “must read” for any financial counselor or educator who has discussed the concepts of happiness, voluntary simplicity, over-consumption, “stuff,” “keeping up with the Joneses,” and/or “enough” with clients or students. As an extension of the widely acclaimed 1997 PBS television documentary, *Affluenza*, and its 1998 sequel, *Escape from Affluenza*, the book cleverly employs the terminology of illnesses in its chapter titles to describe a powerful “virus” termed *affluenza*. Chapter titles describe affluenza with terms such as congestion, convulsions, aches, scars, exhaustion, etc. This illness itself is defined as “a painful, contagious, socially transmitted condition of overload, debt, anxiety and waste resulting from the dogged pursuit of more.”

Almost 300 pages in length with 30 chapters, *Affluenza: The All-Consuming Epidemic* is divided into three sections that also have medical overtones: “Part One: Symptoms,” “Part Two: Causes,” and “Part Three: Treatment.” The foreword is written by Vicki Robin, a well-known simplicity advocate and co-author of *Your Money or Your Life*. In the book’s introduction, the co-authors describe Americans’ “addiction to stuff” and the toll it is taking on personal health, families, communities, and the planet. Key statistics about imbalance in people’s lives are provided: for example, since the late 1990s, more Americans have declared personal bankruptcy than graduated from college; and Americans work more hours than do citizens of any other industrialized nation. The co-authors note that affluenza is most prevalent in the U.S. but is spreading worldwide as Americans’ lifestyle of over-consumption and overwork is replicated.

Part One consists of 14 short chapters that provide evidence of the extent to which affluenza has taken hold. Chapter 1, “Shopping Fever,” notes that two thirds of the \$11 trillion U.S. economy is spent on consumer goods and that Americans spend 6 hours a week shopping and only 40 minutes a week playing with their children. Shopping malls, such as Potomac Mills in Virginia and the Mall of America in Minnesota, have become major tourist attractions. More recently, online shopping has become a lucrative affluenza “carrier.” Chapter 2, “A Rash of Bankruptcies,” describes the increasing availability of credit cards, the low U.S. savings rate, and the startling fact that 1 in 70 Americans file for bankruptcy. Chapter 3, “Swollen Expectations,” describes a variety of ways that Americans today have higher material expectations than previous generations (e.g., housing, cars, electronic goods, etc.).

“Chronic Congestion,” Chapter 4, describes the pitfalls of being “all stuffed up.” Resulting problems include a large increase in the number of self-storage facilities, jam-packed houses and cars, traffic congestion, and more. Chapter 5, “The Stress of Excess,” discusses the stress and exhaustion that many people feel in their lives due to time famine, sleep deprivation, too many choices, and possession overload. The latter is described by the co-authors as follows: “where you have so many things, you find your life is being taken up by maintaining and caring for things instead of people.” Affluenza is a family “disease.” Chapter 6, “Family Convulsions,” describes associated problems such as high divorce rates, overscheduled children, and “people living in houses with one another but not connecting with one another.” In Chapter 7, “Dilated

Barbara O'Neill, Ph.D., CFP®, Professor II and Extension Specialist in Financial Resource Management, Rutgers University, Cook College, Rutgers Cooperative Extension, Cook College Office Building, 55 Dudley Rd., New Brunswick, NJ 08901, oneill@aesop.rutgers.edu, (732) 932-9155, Ext. 250

Pupils,” children’s advertising is discussed, as well as their television viewing habits and obesity rates. Corporations have recognized that the American consumer lifestyle begins at an early age.

In Chapter 8, “Community Chills,” affluenza’s impact on community life is described most notably as the increasing isolation, declining social capital, and lack of “sense of place” occurring in many neighborhoods. Evidence of private over-consumption that affects community life includes decreased participation in community organizations (“Once a nation of joiners, we’ve now become a nation of loners”), the disappearance of local stores in the wake of “big box” stores, and cocooning. Chapter 9, “An Ache for Meaning,” extends the discussion of affluenza’s effects by describing the lack of meaning in many people’s lives. It begins by describing a study of 1930s Civilian Conservation Corps workers. Despite laborious work during the Great Depression, years later “they remembered with deep fondness the camaraderie and the feeling that they were building America.” This study is juxtaposed with statistics about Americans’ high rates of clinical depression and loneliness and work performed solely to pay the bills. Chapter 10, “Social Scars,” discusses the increasing chasm between haves and have-nots, the so-called “Other America.” Shockingly, 10 million Americans go hungry every day, 40% of them children, and the majority are working families. To the affluent, however, the poor are almost invisible.

Chapter 11, “Resource Exhaustion,” describes affluenza’s damaging effects on the planet’s fragile ecosystem. Specific examples that are described include the logging industry, disposal of computers and other electronic equipment, air pollution from automobiles, and the loss of natural habitats and animal species. In Chapter 12, “Industrial Diarrhea,” affluenza’s damaging ecological effects are further explained with descriptions of the use of harmful chemicals and questionable waste disposal practices. “The Addictive Virus,” Chapter 13, examines spending on various addictions including gambling and overconsumption, noting that “affluenza victims get stuck in the more mode, not knowing when or how to stop.” “Dissatisfaction Guaranteed,” Chapter 14, begins with the observation that “The American race-car lifestyle is fast approaching burnout because it requires long stressful workweeks that eat up chunks of life, natural resources, and health.” Noting further that “material wealth does not create happiness,” the co-authors then discuss what really makes people happy and question whether Americans,

weakened by affluenza, have slipped down a few rungs on Maslow’s Hierarchy of Needs.

Following standard medical practice where symptoms are examined, a diagnosis is made, and a physician then tries to obtain information about the causes of a particular malady. Part Two of *Affluenza: The All-Consuming Epidemic* (six chapters) explores affluenza’s root causes. Chapter 15, “Original Sin,” reviews past history (including the ancient Greeks, the New Testament, and quotes by Lakota Sioux Chief Sitting Bull) for early evidence of affluenza. The take-away message is that affluenza is not new, but “during the last few decades, it has been spreading faster than ever before, as cultural values that once kept it in check have eroded under modern commercial pressures and technological changes.” This thought is further explained in Chapter 16, “An Ounce of Prevention,” which discusses past counteracting influences, such as the Puritan settlers’ prohibition of conspicuous displays of wealth and the influences of Karl Marx and Henry David Thoreau. In Chapter 17, “The Road Not Taken,” additional historical references are cited about work hours (e.g., a 30 hour work week was once common in some businesses) and spending.

Chapter 18, “An Emerging Epidemic,” describes post-World War II consumption in America and an explosion in spending resulting from pent-up demand, low-interest government loans, television advertising, and the expansion of private credit. In Chapter 19, “The Age of Affluenza,” the effects of advertising are further explored, including, most recently, Internet ads. The final chapter in Part Two, “Is There a (Real) Doctor in the House?” (Chapter 20), begins with these sentences: “What happens when we ignore the symptoms of a disease? It usually gets worse. That’s why affluenza is steadily spreading around the planet. Although symptoms like the stress of excess, resource exhaustion, and social scars are right in our faces, we tend to look the other way...” Misleading advertisements and claims by industry “front groups” with “responsible” sounding names are explored, as well as specific consequences of affluenza, such as health effects and its contribution to global warming.

The first two parts of *Affluenza: The All-Consuming Epidemic* describe the history, causes, and symptoms of affluenza in great detail. Like any other illness, once a doctor explores the symptoms and makes an accurate diagnosis, he or she then develops a treatment plan to make the patient better. Part Three (10 chapters) is the

treatment plan for affluenza. It begins with a 50-question quiz to “personalize” affluenza symptoms and includes dozens of action steps to combat it. The quiz is the focal point of Chapter 21, “The Road to Recovery.” The more “yes” answers that a reader provides (each worth 2 points), the more affluenza symptoms they have. Those scoring less than 25 points “have no serious signs of affluenza” while those scoring 76 to 100 points “have affluenza big time!” Full disclosure: I scored 24, just on the cusp of being infected. The quiz makes readers very aware of their personal affluenza vulnerabilities.

Chapter 22, “Bed Rest,” begins with advice to “Stop what you’re doing. Stop now. Cut back.” Several stories about “downshifters” who adopted a simpler lifestyle, both voluntarily and involuntarily, are presented, including the story of the late Joe Dominguez, co-author of *Your Money or Your Life*. Advice to lead a simpler life continues in Chapter 23, “Aspirin and Chicken Soup,” which discusses social supports to fight affluenza through the voluntary simplicity movement, study circles, Websites, and other resources. “Fresh Air,” Chapter 24, begins with the observation that “In the last decade, the aphorism ‘Stop and smell the roses’ sank to a more cynical ‘Wake up and smell the coffee.’” Readers are advised to take time to enjoy nature because “the stronger your bond with nature, the less money you’ll need, or want, to make.” This advice stands in contrast, however, to a cited poll where 34% of Americans ranked shopping as their favorite activity, whereas only 17% preferred being in nature.

In Chapter 25, “The Right Medicine,” the co-authors of *Affluenza: The All-Consuming Epidemic* pose the question “What if fifty simple things could save the earth? We’re talking about individual choices and actions taken by millions of Americans, without substantial changes in lifestyle.” Examples include using compact fluorescent light bulbs and reusable grocery sacks. Unfortunately, they note, we’d be “paddling against a flash flood, no-conscience economy.” Several higher-impact changes are then described, such as using energy efficient appliances and cars and reducing the consumption of meat. Many of these suggestions have financial benefits as well as envi-

ronmental ones. “Back to Work,” Chapter 26, explores ways to strengthen citizenship to build stronger communities, and “Vaccinations and Vitamins,” Chapter 27, describes ways to combat over-consumption head on (e.g., “Buy Nothing Day” and anti-spending ads).

“Political Prescriptions,” Chapter 28, explores a variety of ways that the government can combat affluenza. Some proposals (e.g., guaranteed paid vacation) undoubtedly would have a high price tag. Others (e.g., graduated retirement) would require changes in employer policies. The U.S. tax code could also be changed to discourage harmful consumption and reduce the need for low-income workers to hold multiple jobs to meet basic needs. Chapter 29, “Annual Check-Ups,” presents various indicators to measure community progress in the fight against affluenza. To make the “fight” personal, the co-authors note “A good step in repossessing your life is to identify what you value most.” From there, answer the question “Are your consumption expenditures consistent with what really matters?” “Healthy Again,” Chapter 30, concludes the discussion of affluenza by describing the benefits of “changing the script” of our lives.

Affluenza: The All-Consuming Epidemic is exceptionally well written and researched with extensive end notes for readers who want additional information about studies and facts that are cited within. At no point in the book are readers directly chastised for their past profligacy. Rather, they are educated about the dangers of excess consumption and gently prodded to make lifestyle changes with dozens of sound recommendations and success stories. The “Affluenza Self-Diagnosis Test” in Chapter 21 is a valuable self-awareness tool for financial counselors and educators to use personally and with clients or students. It can be used to initiate discussions about “sensitive” topics related to spending and to create a list of personal anti-affluenza action steps (i.e., those questions with “yes” answers). I have personally made several small lifestyle changes as a result of taking the quiz. They will not change the world, but they are a start. As the co-authors state in the last sentence of the book “It’s up to you, and indeed, it’s up to all of us.”