In his recent encyclical *Laudato si’*, Pope Francis has issued a wide-ranging warning about the intertwined social, moral, and environmental crisis humanity as a whole is currently facing. This crisis is dramatically manifest in problems associated with climate change and other forms of environmental degradation, but it is neither limited to nor rooted in these difficulties per se: “the present ecological crisis is one small sign of the ethical, cultural and spiritual crisis of modernity,” Francis writes, which is rooted in a “misguided anthropocentrism” (§119). Distorted views of human beings and our relationship to the natural world, along with misguided ideas about the point of human life, have precipitated difficulties that no one can now avoid, including families “as the basic cell of society.” (§157). The Pope repeatedly (and rightly) emphasizes the extent to which the natural, social, economic, and moral realities of human life are interconnected. We will neither succeed in grasping the character of the problems we face nor in understanding potential solutions unless we get to their heart. “We fail to see the deepest roots of our present failures, which have to do with the direction, goals, meaning and social implications of technological and economic growth” (§109).

These “deepest roots,” which are implicit but not analyzed in *Laudato si’*, have unfolded historically. Before modernity, the Pope correctly implies, there was not the combination of ideas, attitudes, practices, and technology that in recent centuries has both enabled our extraordinary achievements and produced our enormous problems. Those ideas include the widespread view that human happiness and fulfillment depends on the open-ended acquisition of material possessions—what Francis understatedly refers to as “the disordered desire to consume more than what is really necessary” (§123). Consumerist capitalism caters to this conviction, a historically produced symbiosis of consumer desires for stuff and entrepreneurial desires for profits. Where did it come from? The historical puzzle put in its simplest, starkest terms is how a religious tradition in which avarice is a deadly sin, and which had shaped Latin Christendom for over a millennium by the time of the Reformation, gave rise to the most consumerist societies in the history of the world.

One influential answer to the question since the early twentieth century has been the Weber Thesis, the argument by the great German sociologist Max Weber that economic modernization via capitalism came fundamentally through an indirect, unintended “elective affinity” between capitalism and (especially) Calvinist Protestantism. Calvinists in the sixteenth and seventeenth centuries, Weber argued, were anxiety-ridden about their elect status in predestinarian theology and looked to worldly success as an indirect means of discerning it. Virtues such as hard work, self-denial, honesty, and frugality tended to produce economic success that quieted the anxious
Calvinist psyche and collectively created modern capitalism as a by-product of the psychological effects of Reformed Protestant theology. The Weber Thesis has worked its way into the basic intellectual assumptions of many educated persons, where it frequently remains today, often as a vague association of Protestantism with modern economic innovation and of Catholicism with medieval economic backwardness. But the Weber Theses has its problems. As scholars have long pointed out, the most economically advanced and capitalistically minded regions of Europe in the sixteenth century were Italy and the Flanders, regions that were and remained Catholic, and where profit-seeking economic habits long preceded the Reformation. Additionally, Calvin and other Reformed Protestant theologians were concerned not to encourage but to restrict merchants’ desire for profits and Christians’ acquisitive desires in general, a concern that persisted well into the seventeenth century. They were much more traditional than modern in their denunciations of avarice.

Weber was on the right track, though, in looking to Christianity in the Reformation era as a key to understanding the genesis of modern attitudes, practices, and institutions related to modern capitalism and consumerism. He was also on the mark in thinking about their emergence as something originally unintended. Seen from the perspective of the many biblical denunciations of the pursuit of wealth and its idolatrous dangers, how did Christianity produce an economic ethos antithetical to its own teachings, an ethos that underlies the distorted anthropology and desires that historically over the long term have generated the ecological and social crisis decried by Pope Francis?

The process began in medieval Latin Christendom long before the Reformation era. Although the Pope quotes St. Francis with admiring approval in Laudato si’, he and his earliest followers were not your average medieval Christian c. 1200. The monetization of the European economy sometimes called the “commercial revolution” began in the eleventh century. In an agrarian society without much currency in circulation, transactions of material things turned mostly on gift exchange and barter. The growing use of currency presented problems because money per se served no natural end—it was a means to anything and everything, and thus morally dangerous. In the eleventh and twelfth centuries, flight was the initial response by some of the most self-aware Christians to the social effects of commerce, including the emergence of towns in northern Europe. In this context we can understand hermits who sought to imitate the ancient Egyptian desert fathers, as well as new twelfth-century monastic orders such as the Carthusians and Cistercians. But some of the monasteries in these new religious orders themselves became wealthy through shrewd management of their resources, including donations by wealthy laity. (This would be a problem for male and female religious orders throughout the Middle Ages; the renunciation of wealth attracted wealth from laity who sought the prayers of those living manifestly holy lives.) Christian merchants, traders, and religious themselves were in large measure creating through their actions the problems associated with money and its moral and social effects.

How were biblical Christian views about money and avarice to be squared with the accumulation of wealth and the pursuit of possessions? The basic high medieval
theological solution to this problem was an achievement of the thirteenth-century religious orders that came from and worked in cities (rather than fleeing from them), namely the Dominicans and Franciscans. Based on the parable of the Rich Young Man and other biblical passages, plus the tradition of patristic and monastic commentary, the friars distinguished between the embrace of voluntary poverty as the full response to Christ’s commands, and an attitudinal detachment from possessions combined with a demonstrated willingness to give things away to those in need. The latter would contribute both to the salvation of givers and to the well-being of recipients by meeting the most basic needs of the latter, thus promoting both individual flourishing and the common good. Neither money nor material things were evil (nothing in God’s creation was evil per se); what mattered was how money and material things were used, the ends to which they were put. Economics was part of Christian ethics and subservient to it. At least in theory.

Throughout the Middle Ages, socioeconomic hierarchy was regarded either as part of God’s divinely willed natural order, or as the result of the Fall. It was taken to justify huge differences in wealth between rich and poor (analogous to the way in which neoliberal ideologies today refer to “the market” to justify the same). Wealthy medieval elites included not only rulers and aristocratic nobles but also popes, cardinals, and bishops; about the churchmen, the great twentieth-century economic historian R. H. Tawney said that they “preached renunciation and gave a lesson in greed.” Partly due to the example set by some of the Church’s wealthiest clergy, it’s unsurprising that many lay Christians didn’t live up to the ideal, most obviously in leading commercial cities such as Florence, Bruges, Nuremberg, and Paris. In the mid-fourteenth century, the demographic disaster of the Black Death made labor scarce, which boosted wages and facilitated more consumption among men and women of humbler social rank. Resenting this encroachment on their sense of social and cultural superiority, elites responded through increased consumption and sumptuary legislation (i.e., laws regulating who could wear what sorts of clothing and jewelry, depending on social rank).

We should note two things at this point. First, the striving for more and better things and the pursuit of profit did not start in the modern era, or only after the Reformation; it began with the upturn of commerce and monetization of the economy in the Middle Ages and was extended in the Renaissance, beginning in Italy. By the fifteenth century, Europeans were living in a society pervaded by buying, selling, lending, and borrowing, one more profit-seeking than ever before, in which markets and capitalist practices were familiar. But at the same time—and this is the second point—this still wasn’t a market society, because despite being strained, economic behavior remained constrained by Christian ethical norms and political legislation (e.g. not only guild regulations, but also sumptuary laws, the prohibition of usury, and so forth). Avarice remained and was denounced as a deadly sin, just as it had been for centuries.

Perhaps the biggest irony about the Protestant Reformation in relationship to modern capitalism and consumerism is that all the major Protestant reformers denounced avarice and pursuit of wealth, based on scripture. Their biblicism made them well aware of the many passages denouncing greed and warning of the dangers of wealth. They
insisted that biblical morality was needed to turn things around—not only in Martin Luther, but also (as I noted) in John Calvin, who is sometimes credited with being forward-looking with respect to entrepreneurship and the emergence of modern capitalism. Late medieval theologians had already been arguing that repayment for more than the amount of the principal on loans did not necessarily constitute usury. The notion of any direct connection between Protestantism and the emergence of modern capitalism is almost certainly mistaken.

The much more influential impact of the Reformation on the emergence of modern capitalism and consumption was indirect, but in a different way than Weber suggested. By the mid-seventeenth century, at the end of the Thirty Years War and the English Revolution, more than a century of religio-political conflicts had proven destructive, enormously costly, and conspicuously inconclusive. No rulers had been able to achieve their goals in enduring ways: they were unable to eliminate religious dissent or to create doctrinally uniform Christian moral communities coextensive with the political communities they ruled.

So what happened? To put it bluntly, from around the mid-seventeenth century, instead of continuing to prioritize religion so highly, Christians across denominational lines understandably and increasingly preferred to go shopping. Who would have looked forward to additional rounds of religio-political conflict after the devastation of the Thirty Years War? Especially in northwestern Europe (i.e. the Spanish Netherlands [modern-day Belgium], England, northern France, the Rhine valley in Germany, and above all in the Dutch Republic), we see from the mid-seventeenth century an increase in a household-based commitment to longer hours of more intensive labor linked to a desire to acquire more possessions geared toward comfort and enjoyment. The leading economic historian Jan de Vries has recently analyzed this as “the industrious revolution.” There is a huge irony in the fact that sixteenth-century Protestant leaders condemned avarice based on scripture, joining the traditional condemnation that Catholic leaders reiterated after the Council of Trent. Yet in the very period when Catholics and Protestants were being catechized in their religious identities, they were simultaneously departing in practice from traditional teachings pertaining to acquisitiveness, consumption, and pursuit of wealth—and often justifying their consumption on the basis of providing more for their families.

Despite many violations of Christian ideals and the reality of widespread economic sins before the Reformation, those ideals remained a brake on the unrestrained pursuit of wealth. Protestant leaders continued to emphasize that the individual pursuit of wealth was idolatrous and damaging to the common good willed by God. Yet in the later seventeenth and eighteenth centuries, the collective impact of widespread behavioral changes provided the basis for a critical ideological shift: the ideological legitimation of the industrious revolution involved the revaluation of avarice. Directly contrary to more than 1500 years of Christian teaching, some thinkers began to argue that the desire to acquire more and better things is not only not sinful, dangerous, and avoidable, but rather unavoidable and that its enactment is a good thing. They claimed that avarice is exactly the shared and benign human passion that would lead otherwise contentious individuals
to govern themselves, to agree (almost unanimously) on something that would drive their behavior, and would also provide the means to human happiness through material prosperity (not to mention increasing the wealth and thus the power of the state). A wide range of thinkers expressed variations on this idea in the seventeenth and eighteenth centuries, including Hobbes, Mandeville, Montesquieu, Hume, and Adam Smith. It remained only to give avarice a less unpleasant name, to make it sound less objectionable—and so a deadly sin was rechristened as benign and justified “self-interest.”

This transformation in socially widespread behavior and acquisitive ideology found its first and most influential political home in the Dutch Republic, which fought a war of independence with Spain between 1567 and 1648. Contemporaries were astounded by how this non-monarchical, decentralized, puny country with a small population and few natural resources grew wealthy precisely by deemphasizing religious priorities in favor of commercial ones. The ruling elites of the Dutch Republic were merchants from Holland’s cities, especially Amsterdam. They sanctioned and supported Calvinism as the nation’s “public church,” but they did not make it (or Lutheranism, or Catholicism) the state religion as did confessional rulers elsewhere in Europe. No one was required to belong to it or compelled to attend its worship services.

Contemporaries throughout Europe noted the combination of Dutch commercial success and (relative) religious freedom, based essentially on a distinction between public and private space. The Dutch started to forge what would eventually become the modern Western solution to the problem of religious pluralism and coexistence through the privatization and individualization of religion. This involved disembedding religion from the rest of life. Because of the disruptive conflicts between Catholics and Protestants in the Reformation era, “religion” as we ordinarily understand it was invented as something separate and separable from the rest of life. So long as one obeyed the laws of the state, one could believe and worship as one pleased—and buy whatever one wanted to. Religion and economic behavior were being distinguished from each other.

At first the English lagged behind, but they learned from the Dutch and then wedded the lessons to a more aggressive (and enduring) world empire. The English and the Dutch—both were Protestant countries—fought a series of three naval wars in three successive decades starting in the 1650s, which marked the beginning of wars fought by Western nations primarily for commercial and economic reasons. They were simultaneously wars fought for an ideology of acquisitiveness, for subjects who sought more and better stuff as the means to the goods life as the good life. We see here the beginnings of a modern motivation for war that remains vibrant today, whether acknowledged or not, namely the defense and promotion of the pursuit of money, possessions, comfort, and enjoyment. In the US, it is sometimes called “our way of life.”

The Industrial Revolution that began in Britain in the late eighteenth century is often regarded as a sharp break with the past and the beginning of modern economic life. It is better understood as part of a longer history. Industrialization extended to a much wider range of the population new means and mechanisms to serve human
acquisitiveness. The spread and increasing sophistication of industrial manufacturing during the nineteenth century facilitated the flourishing of millions of people whose premodern ancestors had lived materially impoverished lives near subsistence level. Industrial manufacturing also depended on brutal and sometimes deadly labor conditions in its early decades in Britain, European countries, and the US, as it does today in China, Mexico, and other countries where egregiously paid factory workers in appalling and sometimes lethal conditions make most of the stuff we buy (recall the collapse of the Rana Plaza garment factory in April 2013 in Bangladesh, which killed more than 1,100 workers and injured over 2,500 more, most of them young women). The relationship among science, manufacturing technologies, capitalism, consumption, and the pursuit of money to satisfy self-determined human desires has been going strong since the late eighteenth century.

Also critically important for explaining the character of our current consumerist ethos is the political protection of individual rights. This too emerged from the increased individual religious freedom pioneered in the Dutch Republic. It was first institutionalized in the fledgling United States in the late eighteenth century as a way of dealing with the religious pluralism inherited from the Reformation era. Even though it isn’t spelled out in our laws, the political protection of individual rights includes the legal protection to be as acquisitive as one wishes. In the United States today, one can buy as much as one wants of whatever one wants, without regard for anyone else’s needs or well-being; the only restriction is one’s credit limit. The notion of “too much” has no socially shared moral meaning, because of the subjectivization of morality that is another corollary of the protection of individual rights and another of the long-term, unintended results of the religious disagreements of the Reformation era. “Too much” according to whom? Who are you to tell me what is “excessive”? So it is legal for the wealthy to have multiple vacation homes despite millions of people who lack adequate or indeed any housing. Hence Pope Francis’s criticisms of the brutal inequalities sanctioned by our global economic system.

The shift from household-based consumption to individual consumerism constitutes the most important change within modern industrial capitalism. Its ideological aspects began in nineteenth-century (post-)Romantic emphases on the individual, which remain intertwined with industrial manufacturing, modern advertising, and modern ideologies of the self. Now, more than ever, to be is to buy—the identity of a great many people is mediated in and through the things they purchase in a never-ending cycle of acquire, discard, repeat. We are told that buying X, Y, or Z will make us happy, then urged to discard it in favor of something better, newer, or more fashionable as soon as the purchase has been made. Behold a crucial underpinning of our “throwaway culture.”

What are we to conclude about the US, in which the majority of the population professes Christianity and simultaneously participates in the most consumerist society in the history of the world? Tocqueville’s words from the 1830s have proven to be a massive understatement: “people want to do as well as possible in this world without giving up their chances in the next.” It is hard to avoid the conclusion that Americans
(and Westerners more broadly) have essentially been engaged in a centuries-long attempt to prove Jesus wrong. “You cannot serve both God and Mammon”—*Yes we can.* “One’s life does not consist in the abundance of possessions”—*Yes it does.*

Considering our ideological disagreements about what is true, right, and good that are also a long-term, unintended outcome of the doctrinal disputes of the Reformation era, our consumerism without an acquisitive ceiling functions as a cultural glue that helps hold our society together. Whatever else people believe, very few indeed don’t buy into the dominant culture of consumption, whether at the level of Wal-Mart or Bloomingdale’s, in which online “retail therapy” for whatever reason is just a few mouse-clicks away.

The modern state’s protection of individual rights institutionally solved the problem of coexistence among contentious Christians and the failure of early modern rulers to achieve their objectives. But the rights it protects have facilitated more than the solution to a political problem. Which again brings us back to the Pope’s analysis in *Laudato si’*: consider the relationship between consumerism as an expression of the exercise of individual rights and the environmental impact of the industrial manufacturing that produces all that stuff, including the world’s petroleum-powered vehicles. Our current environmental and social crisis is rooted in a sanction of human acquisitiveness as the high road to happiness. It is the cumulative effect of acquisitive human desires on the natural world itself in ways that now threatens our collective, global long-term environmental sustainability in the long term, with profound implications for families and the individuals that comprise them.

This is only a skeletal outline in answer to the question I posed at the outset about how the consumerist ethos in which we live and move and have our being arose out of Christian societies and a Christian culture whose authoritative texts and theological traditions condemned as sinful and dangerous the very things most Americans today take for granted. Although commercial practices and the pursuit of profit were thriving in the Middle Ages, long before the Reformation, it was the religious disagreements and disruptions among Christians in the sixteenth and seventeenth centuries that led to the ideological transformation of avarice from deadly sin to benign self-interest. Without that shift, a full-blown capitalist and consumerist society like ours is difficult to imagine. Because Christian truth in the Reformation era proved so irresolvably and consequentially contentious, religion itself had to be redefined, restricted, and disembedded from the rest of life in a process that has never been neat and tidy. But for centuries it has left economic life increasingly and largely independent of traditional Christian views about money, material things, and the pursuit of possessions. As a culture and civilization, this is what we have bought into. And the globalization of this acquisitive ethos is central to the distorted anthropology that lies behind the ecological and social crisis that occupies center stage in Pope Francis’s encyclical.

A few words by way of conclusion. I am a historian. My task and my training equip me to try to understand the past and change over time, trying to shed light on how the past became the present and thus to increase our self-awareness about the character of
the world in which we live today. I am not a policy specialist, nor am I a prophet able to foresee the future. In giving talks about my book, *The Unintended Reformation*, including talks about these issues concerning the relationship between Christianity and consumerism, often those in the audience want to know, essentially, “Now what? Where do we go from here?” Sometimes it seems I’m being asked not only to interpret the past but also to solve present problems. Our acquisitive attitudes, behaviors, and institutions are very deeply ingrained, and virtually all of us participate in them to a significant extent. They are not going away anytime soon.

We can’t as individuals change a world economic system premised on global markets. We are all born into a culture and institutions not of our own making. But none of us is compelled to believe there is no difference between a need and a want; no one holds a gun to our heads and makes us buy a fifteenth pair of shoes; and no law prevents us from donating the money we would have spent on Christmas gifts to sisters and brothers in Haiti or Somalia or Bangladesh or West Kensington in North Philly who endure the constant pain of their poverty. We can all find ways to be less acquisitive and more generous, if we want to. We can voluntarily redistribute our wealth among those whose poverty precludes them from flourishing. This can and should take different forms, depending on the specific situation in which we find ourselves. But do we want to? We first have to see there is a problem, a fundamental contradiction between the Gospel and our open-ended pursuit of stuff. That it is self-indulgent folly to think economics is somehow independent of ethics, or even worse and more self-indulgent, that the ethical outcomes of minimally regulated capitalism and unrestricted consumerism are always and everywhere for the best, for everyone affected. The entire tradition of Catholic social teaching since *Rerum Novarum* (1891), not to mention the entirety of traditional Christian teaching about money, possessions, avarice, and the pursuit of wealth, begs to differ. What Pope Francis has done, repeatedly and uncompromisingly, is to remind us of this fact.

Where do we go from here, as heirs, whether we like it or not, of the past that has made the present? As a first step, we look at ourselves honestly and ask uncomfortable questions about how, usually without our awareness, the idols of greed and a desire for ever more and better stuff have blinded us to the needs of others around the corner or across the world. Then, with God’s grace, we start to act.