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Introduction

In fact, money does not purchase happiness. Neither does materialism nor consumerism. New research indicates that consumerism or materialism is not only a personal problem but also an environmental problem. In our contemporary society we have countless shopping malls/centers where individuals use extra time spending their cash than ever before. This explains why the number of Americans filing for the bankruptcy is ever increasing. The co-authors in "Affluenza: The All Consuming Epidemic" have discussed into details the concept of consumerism or materialism. Generally, this is an anti-consumerist book that contains 30 chapters and it is divided into 3 sections, which as well have medical overtones. Section 1 talks about Affluenza symptoms, section 2 two describes its causes, and section 3 talks about the treatments. The book defines Affluenza as "a painful, contagious, socially transmitted condition of overload, debt, anxiety, and waste resulting from the dodged pursuit of more" (Graaf et al 2). This pursuit of more therefore results to the problem of over-consumption. The book describes the American's "addiction to stuff" or consumerism and toll it is taking on families, communities, personal health, and the world. The book notes that Affluenza is most common in United States but it is thinning out worldwide as Americans' lifestyle of overwork and over-consumption is replicated. Therefore, this paper analyses the concept of crazed consumerism or materialism that leads to the problem of over-consumption in our society. This problem results from a variety of things hence the paper also explores its causes. These include the increasing availability of credit cards, competition for acquiring more among the consumers, and consumers'

insatiable need for more stuff. Moreover, one of the major effects of over-consumption that is, making consumers to become bankrupt is discussed in this paper.

As stated above, the snowballing credit cards availability in our modern society is one of the main causes of the problem of over-consumption.

Americans' materialism has been greatly contributed by the ease of acquiring goods among the consumers. With these credit cards, shopping is very easy since people do not need to carry large amount of cash to shopping malls or centers that is considered to be insecure. Thus, the rising availability of credit cards in the society leads to crazed consumerism among Americans and citizens from the other countries. The authors in " Affluenza: The All Consuming Epidemic" in their discussions verify that Americans prefer credit cards than cash when shopping, " One of the first things we do when people come here is cut up their credit cards.. The whole availability and ease of credit cards makes it hard for people to remember that they are dealing with real money" (Graaf et al 19). Thus, by consumers not directly dealing with their cash, they end up buying more stuff and this result to the problem of overconsumption. Moreover, the book discusses the continuing decrease in savings rates among the Americans, " when the film Affluenza was produced, Americans were saving just under 4 percent of their incomes, half the German rate and only a quarter that of Japan. That seemed, at the time, very bad news, since the savings rate had been about 10 percent as recently as 1980. But today our national savings rate hovers near zero and in some months falls below that line" (Graaf et al 21). This means that people spend all their earnings in consumption hence do not save their money. This

is mainly contributed by the ease of shopping as a result of the availability of credit cards. Majority of my family members and friends possess these cards hence they use them in their day to day shopping. I have also experienced some complaining about purchasing stuff they did not need when using these cards. I have also heard some of them complaining that at the end of months they even do not get a single cent since these cards deduct their monthly salaries to pay for the stuff that they had acquired through credit. The other cause of over-consumption is the competition among the consumers. The level of competition among the neighbors is increasing at an alarming rate. For example, the authors note that, " On America's streets of dreams, the competition is fierce. McMansions. Double McMansions.. Deluxe McMansions.." (Graaf et al 25). This competition therefore brings about the problem of overconsumption as consumers purchase more stuff than they need. The co-authors also talk about the concept of " keeping up with Joneses," which in reality verifies that there is fierce competition among the consumers. The book notes that, " In one magazine ad from the '50s, readers are encouraged to " keep up with Joneses" by driving what that family is driving: a Chevy" (Graaf et al 29). Thus, this competition directly leads to overconsumption problem. I have personally experienced a friend of mine trying to compete with our neighbors for stuff. After spending his cash on expensive stuff he ended up over consuming and eventually became bankrupt. This person owed many people and they took an action of suing him in court. His properties were auctioned to at least pay some debts but this did not solve the problem. At the end he was declared bankrupt and went through a lot of challenges up to a point where he became insane. After

going through debt counseling, the man realized that he was the one who contributed to his fate by trying to compete with others in materialistic things.

The other cause of the problem of over-consumption in our contemporary society is our insatiable need for stuff. People are not satisfied with what their earnings can afford to buy. They end up overworking so as to get extra cash to fulfill their insatiable need for stuff. After working for long hours and getting additional cash, individuals congest in the shopping centers/malls to buy what they want hence this results to overconsumption. This urge to acquire more stuff has made it impossible for the consumers to stop over consuming, “ We have a lot more stuff and much higher material expectations than previous generations did” (Graaf et al 24). In addition to this, this insatiable need for stuff make Americans spend a lot of cash on the consumer goods that are not necessary, a phenomenon that results to the problem of over- consumption. For instance, the co-authors in *Affluenza* note that, “ Since WWII, Americans have been engaged in a spending binge unprecedented in history. We now spend nearly two-thirds of \$11 trillion economy on consumer goods. For example, we spend more on shoes, jewelry and watches (\$100 billion) than on higher education (\$99 billion) (Graaf et al 13). Many individuals that I have observed suffering from the over-consumption problem are people who are always not satisfied with the little that they have and their pursuit for more stuff makes them end up over-consuming. For instance, I have witnessed that some of my neighbors are never satisfied with what they get in life. This makes others work for long hours so as to satisfy their insatiable needs. After overworking, they end up

over-consuming.

The over-consumption problem has various major effects. Crazy Consumerism or materialism makes individuals become poor managers of their money. Thus, this makes many individuals misuse their cash on stuff that they do not need and at the end, they become bankrupt. There has been an increasing number of individuals who are declared bankrupt in the United States. Thus, the over-consuming culture among the Americans results to bankruptcy. Affluenza has discussed the concept of bankruptcy hence this demonstrates that it is one of the effects of consuming more than what is needed. According to this book, " In each of the past eight years more Americans have declared personal bankruptcy than graduated from college" (Graaf et al 4) In real sense, this has resulted from the problem of over-consumption where individuals use all what they earn in unnecessary stuff. Furthermore, authors note that the current rates of bankruptcy exceed those that were experienced during Great Depression and this verifies that overconsumption has become a major problem in our society. For instance, Affluenza notes that, " Each year, in fact, more than a million and a half people-up from 313, 000 in 1980, and including one of every 70 Americans file for personal bankruptcy Every 15 seconds, an American goes bankrupt" (Graaf et al 20). Moreover, on personal evidence, I experienced my friend going through bankruptcy and debt counseling after spending all he was getting from his salary as discussed in the third paragraph.

The problem of overconsumption can be solved. Its solution is in us hence there is a need for the society members to realize this and do the necessary. The possible solution for this problem is the society members to involuntarily

and voluntary start adopting simpler lifestyles. Through doing this, we will be satisfied with what we can afford and as a result the urged for wanting more will become non-existent. Affluenza explores various suggestions, which can help to eradicate this problem. The co-authors present to the readers the advice to lead simpler lives through study circles, voluntary simplicity movements, and websites among other resources (Graaf et al 186).

Personally, I have made some simpler lifestyle changes. I have been practicing to adopt non over-consuming behavior by purchasing only what I need. In reality, I have seen the difference because slowly by slowly I am deviating from the overconsumption culture.

In conclusion, the various causes that lead to consumerism or materialism can be avoided since they lie in our hands. What we need to do is to learn how to avoid these causes hence when we do this materialism and its problem of overconsumption will become a forgotten thing. This will save us from becoming bankrupt. One of the easiest steps that we need to take is to learn how to adopt simple lifestyles as discussed in the above paragraph.

Works cited

De, Graaf J, Thomas H. Naylor, and David Wann. *Affluenza: The All-consuming Epidemic*. San Francisco, Calif: Berrett-Koehler, 2005.