

Why do we spend money on happiness we can't afford?

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(RNS) James A. Roberts was watching an ABC News Nightline episode on basketball legend Shaquille O'Neal recently when he heard about the size of the retired player's Florida home: 70,000 square feet.

Even for a man who spends his time studying consumer behavior as a marketing professor at Baylor University, Roberts was stunned.

His latest book, "Shiny Objects: Why We Spend Money We Don't Have in Search of Happiness We Can't Buy," tells the story of the American Dream gone awry by profligate materialism. The size of O'Neal's home offered further proof.

To Roberts' mind, what began as "Keeping up with the Joneses" has morphed into "Keeping up with the Gateses" (or, perhaps, the O'Neals).

"With the Internet, we don't have to compare ourselves with people living next door, we compare ourselves with the richest people in the world, and people aren't going to be happy," he said in a phone interview.

Writing about people's extravagant spending habits is all the rage, with multiple experts on consumer behavior publishing accounts on the addictive -- and often ruinous -- nature of America's favorite pastime. Roberts' "Shiny Objects" is not particularly novel. The statistics quoted are well known: Seventy percent of

Americans live paycheck to paycheck; baby boomers are retiring with only \$50,000 in savings.

Roberts' book may be different in one respect. A deacon at Calvary Baptist Church in Waco, Texas, Roberts offers a critique of the church, too.

As might be expected, he bashes celebrity preachers Benny Hinn, Joyce Meyer and Creflo Dollar for a prosperity gospel theology that promises a hundredfold return on any donation to their ministry. But Roberts also indicts megachurches for accepting corporate financial support.

"Megachurches," he writes, "have become a prime distribution and marketing channel with companies including McDonald's, Ford, Chrysler, Target and Coca-Cola, lining up to sponsor conferences and outreach efforts, as well as offering free samples and test drives directly to worshippers."

Scholars who study megachurches say that's a gross overstatement. At most, 10 percent of megachurches have collaborated with corporate companies, said Scott Thumma, sociologist of religion at Hartford Seminary.

"Corporations and religious leaders have always been intertwined," said Thumma, a leading expert on large congregations. "Any long-established mainline congregation with an endowment has a vested interest in the health of the stock market."

Dave Travis, CEO of the Leadership Network, a Dallas-based think tank for large churches, added that while some church-based conferences accept sponsorships, those are mostly for book and software publishers of materials aimed at church employees.

Roberts takes a more sanguine view of smaller churches, including his own, that

offer classes to help churchgoers get a grip on debt.

A fan of radio personality Dave Ramsey and his Financial Peace University, Roberts leads a church discussion group based on Ramsey's 13-week class. The class teaches people how to keep a monthly budget, pay cash for groceries and draw down on debt.

"The Bible is pretty clear, in my reading, that we need to keep money in proper perspective," he said. "It can't be the driving force in our lives."

But while many middle-class churchgoers are wising up and realizing they need more discipline in managing their money, Roberts doesn't hold out hope for society at large, which he claims is quickly dispensing with the financial sobriety that accompanied the 2008 recession.

Case in point: Black Friday sales topped 9 percent over last year, proof of what he calls "consumer short-term amnesia."

"Sad to say, I don't think we've learned our lesson from the past recession," Roberts said. "We tightened our belts and hunkered down for a while, but as soon as we see blue skies we're back to our profligate ways."

If he has any advice for budget-conscious holiday shoppers, Roberts said he would encourage people to try "experiential materialism," in which people spend money on an experience such as a ball game, a good meal at a restaurant or an upcoming vacation.

"It gives us a chance to look forward and create a memory that will last a lifetime," he said. "Anything else I might give my wife, she'll appreciate the thought, but the gift will be long forgotten."