CHRISTIAN FRUGALITY

By REDMOND MULLIN

WHO WOULD WANT 'Here lies a frugal man' to be his epitaph or to make 'frugality' a self-sufficient objective in their lives? It is a familiar view that the tag 'frugal' implies at best small-minded dullness and at worst a narrow meanness. It seems that frugality is not in fashion; indeed, it contradicts the behaviour and aspirations promoted by western consumer cultures. For this reason, as dialectic would make one expect, in public and private, religious and secular spheres, strong arguments have been urged for changes in attitudes and choices whose results must be behaviour which is frugal in effect but not in name. Perhaps sectarian, literary and cultural associations endow the words 'frugal' and 'frugality' with negative connotations in ordinary discourse. My primary concern here is christian frugality; but an examination of the cultural values associated with the terms and their history will provide the context for my discussion.

If the orientation of this article is to be understood, my own starting point must be clear. I write as a lay Christian, absorbed with family and business affairs. I am an everyday, working sinner and do not claim to be a worthy exemplar of the christian life. However, I am concerned that my economic behaviour endorses an ethic of wealth which is in many respects anti-christian, and that my unfrugal exploitation of goods and resources expresses a profound, destructive fecklessness. It is because these are common faults that it seemed reasonable to accept an invitation to write this article, exposing my reflections and observations to other concerned Christians, with the aims of reaching a few constructive conclusions as well as pointing towards further questions.

'Frugality' refers in this paper to an individual's, group's or society's handling of money, goods or resources. It is applied, consistently with its roots, to economic behaviour. It embraces careful husbandry, a low demand on resources, the use of the minimum goods required and conservation of whatever has not been used to be saved for the future. True frugality is a function

of rationality. Keeping to normal colloquial usage and avoiding the terminology of cardinal and moral virtues, I suggest that it is associated with, but distinguished from, abstinence, sobriety, temperance and austerity which regulate indulgence of the appetites and may express secular self-control or religious self-denial. Some of this will be elaborated later, but I note here that the austere mystic may be frugal, but that austerity not frugality is likely to be the precondition for mysticism. Taken to excess, frugality will decay into parsimony, meanness, unkind severity and blindness to the God-revealing glory of material things. Married to greed, it emerges as the miserliness of an unconverted Scrooge. Its opposites are wastefulness, luxury, lavishness, the unreasoned and purposeless consumption of goods and resources. Frugality is in itself neutral of value, neither virtuous nor vicious, but frugal practice can be a sign that the economic implications of christian teaching are having real impact on peoples' lives.

There is a further preliminary distinction to be made. The prudent poor will be necessarily frugal, and so will the majority within a nation in wartime. My primary concern is with elected not imposed frugality, but the two may not christianly be kept apart, as I will show. It would be obscene to embrace the famine-stricken and involuntarily hungry within this concept of frugality, which assumes some measure of self-denying choice in the use of goods.

Secular frugality

There are non-christian arguments for frugality. A consequence of the view that animals, and even plants, have rights and embody independent values within a terrestrial community which includes humans is that they must be husbanded and used carefully, not merely for reasons of utility, but because their status demands this. In judgments affecting both people and impersonal creatures, the latter will be placed lower on the scale of values, but not at the zero point. Some seventeen hundred years before modern arguments were elaborated on this point, Porphyry had written:

> . . . he who is led by his passions is innoxious only towards his children and his wife . . .; but he who is led by reason, preserves an innoxious conduct towards his fellow citizens, and still more so towards strangers, and towards all men . . . and is therefore more rational and divine than the former character; thus also, he who

> does not confine harmless conduct to men alone, but extends it to other animals, is more similar to divinity; and if it was possible to extend it even to plants, he would preserve this image in a still greater degree.[1]

Analogous conclusions could be based on a Hopkinsean perception of the unique, precious, expressive character of individual material creatures: Scotus's *haecceitas*, 'this-ness', the first of the three ultimate differentiating features of physical beings. From any such group of premisses, strong arguments for frugality must emerge.

Still in the a-religious domain, future generations and today's poor at home and overseas demand in justice that we should not wastefully expend food, mineral or other resources. The cultivation of resources to be realized long after our lifetimes, the responsible conservation of existing resources and a sparing use of the goods which are now to hand, so that more will be available where they are urgently needed, are expressions of a frugality based on justice. Privately or domestically this may take the forms of energy conservation (e.g., turning the heating down and lights out), sumptuary restraint (e.g. eating less and more simply) or the re-use and recycling of materials; but, given the vast size of the demands which justice makes, such gestures can seem puny, subjectively salutary though they may be. Therefore frugality has also to be considered a responsibility for governments. This does not remove the demand for frugality from individuals but adds a duty for them to urge their elected representatives to take action at national and international levels. This must have earnest implications for the christian Churches.

Frugality has always been a function of commonsense foresight or necessity, amongst the poor and those of moderate means eager for self-improvement. Popular, proverbial wisdom endorses this: 'Waste not; want not', 'scrimp and save' and the like are maxims of prudence for anybody threatened by indigence. These themes are elaborated by Samuel Smiles, the Plutarch to the confessors of the protestant work ethic. Although *self-help* has its origins within that set of attitudes and aspirations, and therefore relates to teachings of christian stewardship elaborated since Calvin's time by Robert Nelson, John Wesley and others, its import is primarily secular. It aims to show how an industrious labourer may by his own efforts improve his social and financial standing. Frugality is a prerequisite for this: 'Economy . . . is but the spirit of order . . .

it represents the ascendancy of reason over the animal instincts.'

The qualities to be sought are '. . . industry, frugality, temperance, and honesty'. Smiles's stories of the heroes of the Industrial Revolution are intended to demonstrate that

> The whole body of the working class might (with a few exceptions) be as frugal, virtuous, well-informed, and well-conditioned as many individuals of the same class have already made themselves. What some men are, all without difficulties might be. Employ the same means, and the same results will follow.[2]

This line of thought does not in itself provide any reason why someone should continue to be frugal after they had achieved long-term financial security for themselves and their dependants. At least, in a society all of whose members were financially secure, an argument for frugality thus based seems likely to fail.

In fact, the context for a secular discussion of frugality has altered radically, in the United Kingdom at least, since the austerities of the 1939–1945 war and its immediate aftermath. Beveridge intended to preserve the whole population from indigence and deprivation. The late 1950s and early 1960s were a period of extraordinary social and economic change. Disposable incomes increased for most of the population; a mass of consumer goods was on offer; new forms of credit (the polar opposite of frugal saving) became available. Although there have since then been shifts in affluence, the distribution of wealth and attitudes relating to it, one element has remained constant: the pressure on people to buy and buy again and, from banks and others, offers of the finance to do so, probably secured on property already mortgaged for years ahead. Even as I write, my bank invites me to consider a personal loan, so that I can take advantage of the sales: 'New washing-machine, micro-wave, hi-fi, video, TV, freezer, carpets, clothes . . . what takes your fancy? . . . why wait?' Television has worked as an icon of the consumer ethic and also as its evangelical pulpit. Advertising (with which I was much and am still occasionally involved) has helped to stimulate demand and has been the fashioner and originator of otherwise undreamt-of needs and aspirations. There are, of course, new and better methods on offer for saving and investment, but in no previous generation have ordinary people been so constantly, diversely and skilfully persuaded to spend their incomes as or before they have earned them.

There has been change of a different kind during the same period, which has destroyed much of the middle-class frugality practised in my own and my wife's grandparents' financially secure vicarage households, many traces of which endured in both our childhood homes. This was reflected in a recent conversation with a scottish friend: 'When I was young', he said, 'we always unknotted the string from parcels and carefully wound it. We put string in the string box, folded paper in the paper box. My children tear parcels open; they have to, because they're fastened with sellotape not string.' Packaging—regardless of the value of its materials—is disposable; and so are the products it contains. The products themselves are unlikely to be durably crafted. The number of purchases seems to have become more important than their true—as distinct from their perceived—quality. A recent article by Neil Postman (Professor of Communication Arts and Sciences, New York University) reflected both points. On television: 'People must direct their energies and thoughts to the one thing that counts: the existential pleasures of buying things. American things'. On american things: '. . . our businessmen have apparently lost faith in capitalist ideology, since they now believe it is better to improve the image of their products than the products themselves'.[3]

Indeed, in a keynsian analysis frugal behaviour could be seen as harmful to society, increasing the likelihood of unemployment because steady (increasing) demand from private and corporate consumers is required to sustain the economy. The alternative is deficit budgeting by government, which could be interpreted as transforming the micro-improvidence of individual labourers discussed by Samuel Smiles to macro-improvidence practised by nations.

I am not starting to debate economics. My intention is to illustrate the fact that there is a well-established element within our culture which is necessarily inimical to frugality and contradictory of the values it represents, even before christian persuasions have been introduced. This predisposes me in favour of frugality precisely because this culture which rejects it is so menacingly destructive of values. Frugality could introduce a bias inducing a more liberating viewpoint than is represented by obsessive consumption. The trend within environmental and ecological groups has been to promote frugality on a-religious grounds, substituting a different terminology which signifies the same intentions and urges the same effects. Anticipating the next section of

this article I must affirm that my expectation would always be that sound secular ethics and philosophy would complement and be absorbed into christian thinking, because the Incarnation seizes ordinary human lives, thought and customs into a redemptive, supernatural dimension. At the same time, it contradicts values destructive of people and of human or creaturely values. In a materialistic environment, the contemporary realization of Jesus's life will challenge fashionable behaviour and judgments. Today, to be deliberately frugal could be Christ-like.

Resistance to the words 'frugal' and 'frugality' remains. One pretext has been mentioned above; but I believe that my discussion of Samuel Smiles may provide another reason for this. Popular and christian discussion of frugality, perhaps as late as the 1940s, was much concerned with the self-improvement of the ordinary working man. The new bourgeoisie, having successfully helped themselves out of austere times and the working class, may want to dissociate themselves from their origins. Until the last few years, working people had in any case enjoyed a prosperity which made frugality an alien concept to them: an unwelcome reminder of bad days left behind and of parental expectations now spurned. 'Frugality' was as outmoded as a flat cap and solid boots, even where new reasons to be frugal were acknowledged and accepted. There are here social, terminological, cultural confusions, but no necessary rejection of principle.

Before moving to the specifically christian discussion, I will define the multi-dimensional frame within which decisions concerning frugality are made. The physical factors are myself and others: people, non-human creatures, the environment, laws or rules affecting them. Scales of indulgence, for my purposes, run from satiety to narrow sufficiency: impulse may carry me to excess at either end of this scale; in terms of my determinable physical and socially sanctioned needs I may thrive or survive; religion or ethics may bias my behaviour towards the levels of survival or narrow sufficiency, or delimit my choices (e.g. if I am a convinced vegetarian). In every instance, the demands of other people and creatures should influence my choices. All decisions are taken within a definable timescale. To take one example, epicurean self-denial as training for future indulgence may not be regarded as 'frugal', whether in terms of my exploitation of resources, justice in relation to others or long-term economy. Religious commitment absorbs all of these and adds a new dimension to the model.

Christian frugality

Because Samuel Smiles so evidently expressed an evolution from protestant teachings of christian stewardship, I choose John Wesley to introduce this specifically religious theme. The inspiring concept is that we hold ourselves and all we possess in trust from God, who remains absolute Master of all. Our innate abilities and inherited endowments are entrusted to us by God in stewardship. Therefore we are required to labour hard in realizing business as well as other talents; and if enterprise thrives, our private, public and religious responsibilities increase proportionately. Our task is to be industrious and careful stewards of the talents placed by God in our charge.

Wesley based his great sermon or essay *The use of money* (1744) on this premise. The three rules of christian prudence he defined were: *gain all you can; save all you can; give all you can.* The second of these rules urged frugality on Methodists of the day who were already ascending financially because of their remarkable commercial success. They *were* gaining all they could, so: 'Do not throw the precious talent into the sea', warned Wesley; 'Do not throw it away in idle expenses, which is just the same as throwing it into the sea. Expend no part of it to gratify the desire of the flesh, the desire of the eye, or the pride of life'. Therefore they were to 'Despise delicacy and variety and be content with what plain nature requires'; they were to avoid expensive clothes and ornaments, and 'Waste no part (of so precious a talent) in curiously adorning your houses, in superfluous or expensive furniture, in costly pictures, painting, gilding, books, in elegant (rather than useful) gardens'. They were to avoid ostentation. Frugal children were to inherit before their less provident siblings. After this, a man should give as much as he could responsibly afford, having controlled domestic expenditure carefully, rationally, in the light of Christ's teaching: for, 'Brethren, can we be either wise or faithful stewards unless we thus manage our Lord's goods?'[4]

Sumptuary regulation of this kind was once most conspicuous with Puritans and Quakers, whose severe clothes were worn as a uniform and as a visible contradiction of the world. George Fox wrote in 1655:

> Or if he have a company of ribands hung about his waist, red or white or black or yellow, and about his knees, and gets a company in his hat, and powders his hair, then he is accepted, then he is

> no Quaker, because he has ribands on his back, and belly, and knees, and his hair powdered. This is the array of the world. But is not this the lusts of the eye, the lusts of the flesh, the pride of life?[5]

The 1691 Epistle to the Yearly Meeting of London Friends makes the intention explicit. Why? '. . . that Friends keep to their wonted example and testimony against the superstitious observation of the day'.[6] Quakers wore their stark clothes with deliberate polemic intent. There can at times be reasons for adopting an appearance of frugality without genuinely practising it. Jews in early fifteenth century Italy were advised by their elders to wear their furs under drab outer garments to avoid hostile, christian envy. This was ostensible not genuine frugality, but it was justifiable.[7]

There is a moderate, traditional teaching on christian frugality, which may be seen as having three principal elements. Frugality is one of that set of attitudes and habits which free the spirit by weakening attachment to material objects and passions, thus creating the liberating condition in which man is more open to God. In his discussion of christian sobriety, Jeremy Taylor states: 'A longing after sensual pleasures is a dissolution of the spirit of a man, and makes it . . . unapt for noble, wise or spiritual employment . . .'. So:

> Accustom thyself to cut off all superfluity in the provisions of thy life. . . Temperance consists in the action of the soul principally: for it is a grace that chooses natural means in order to proper and natural and holy ends: it is exercised about eating and drinking because they are necessary; but therefore it permits the use of them only as they minister to lawful ends; it does not eat and drink for pleasure, but for need; and for refreshment, which is a part or a degree of need.[8]

Frugality is a method available to the pious man, who does not withdraw from the world and does appreciate its pleasures, but who will not become their slave. Martin Luther encouraged enjoyment of God's creatures '. . . for therefore he created them'.[9] Francis de Sales was, like the Quakers, contemptuous and critical of foppery (a fine horse, decorated hat and sumptuous clothes), but insisted on the distinction between owning poison and being poisoned; a Christian could be wealthy in fact and poor in spirit. In this situation, where detachment and a christian simplicity are

demanded, it is argued that continual, moderate frugal restraint may be better than violent fasts or mortifications.[10] Finally, frugality is a manifestation of an established christian spirit; as à Kempis writes, '. . . grace delighteth in simple things and low things and despiseth no asperity nor refuseth to be clothed in old clothes'.[11]

Today I would add a latterly re-established theme. In a Church validated as christian through its solidarity and identification with the poor, frugal behaviour must be a sign of such solidarity. It is not enough that my sparing use of goods and sound husbandry will allow for a readier redistribution of wealth, or that changes in political policies encouraged by me might achieve the same end more effectively. The point, as stated by Jon Sobrino, is that:

> . . . a Church that arises in solidarity with the poor protests against their material poverty as being an expression of the world's sin, engages in a struggle against this poverty as a form of liberation, and allows itself to be affected by this poverty and its consequences as an expression of its own *kenosis*. Such a Church is indeed a Church of the poor.[12]

To be frugal is, as I have said, a necessary consequence of being poor.

What scriptural base is there for such thinking? After all, Jesus accepted the rich ointment, attended feasts, was accused of gluttony. The rich fool's frugality in making store against the future is ridiculed equally with his extravagant self-indulgence. It seems far-fetched to claim that the gathering up of the fragments after the miraculous feeding was intended to teach frugality; rather, it emphasized the scale of the miracle.

Elsewhere, though, there is a dire message. Lazarus, 'who would have been glad to satisfy his hunger with the scraps from the rich man's table', has evident associations both with the poor and with the Christ. The judgment sets a gulf between this compulsorily frugal poor man and the lavish rich. There is no point in despatching the poor man as prophet to the rich still on earth because 'they will pay no heed even if someone should rise from the dead' (Lk 16,19-32). In Matthew 25, Jesus explicitly identifies himself with today's living poor: 'Lord, when was it that we saw you hungry or thirsty or a stranger or naked or ill or in prison and did nothing for you?' And he will answer, 'I tell you this: anything

you did not do for one of these, however humble, you did not do for me'. It does not matter that I saw the poor man on film or television. To adapt Moltmann, what Christ clearly says is that this contemporary, poor, compulsorily frugal man, however encountered, approaches out of the future as my judge.[13] With him, Jesus is in total solidarity.

Conclusion

This is a moment at which secular and christian themes meet. My initial statement looked fashionably askance at frugality, which by itself maps no heroic track to any Grail. The developing argument has suggested other evaluations. As a negative symptom, a lack of frugality points to my dullness of spirit, carelessness of serious values and practical conformity with an outlook and consequent modes of behaviour which I theoretically reject. Positively, frugality may not provide the central drive for my moral behaviour, but its (possibly incidental) practice would demonstrate that other significant values were having real effect. For example, if I accept as crucial and complementary both that I must respond to demands made on me in their own right by non-human creatures, and secondly that they are an aspect of God's communication with me to which I have to respond, then frugality is an imperative not an option. Within the scheme of the Incarnation there are mutual demands between myself and non-human creatures.

Implied is the fact that my material behaviour should be interpretable as a protest, witness or prophecy against standards of consumption which are neither spiritual nor christian. There is a very positive aspect to this. I believe that Christians' behaviour today should be eccentric, if it is to realize the contemporary life of Jesus, instead of endorsing the deteriorating, modern ethic. This need not mean that we should, puritanically, put on a drab uniform of protest, although that could be an honourable course for some. It does mean that there should be a distinctive and prayerful election of the ways in which Christians should husband and utilize the creatures and material resources available to them. Its outcome cannot replicate the choices of 'northern', developed, agnostic societies; that decision would express unchristian distortion. The christian election will opt for frugal consumption because that is its valid course, which simultaneously makes a public or social criticism of contemporary values.

Frugality has a secular role in creating a predisposition favouring broader economic justice and even in fostering an outlook in prosperous nations which could permit its realization. This is significant, but there is an even stronger challenge to Christians. If I am not frugal, how can the suffering poor man recognize me as his brother? Today's issue of justice or benevolence depends on me. The christian issues are embodied by the poor in whom Christ resides and in relation to whom economic action is recognized as being for or against Christ. This should concern the individual and it should also concern the christian Churches. They should look to their own frugality and the frugality of the societies of which they are part. In this christian context, it becomes a specific responsibility of the organized Church to be outspoken and active concerning a government's husbanding, exploitation and disposal of the material resources it controls. It is the layman's task, perhaps, to establish this viewpoint and assist its utterance.

Discomfort with frugality was my starting point. I hoped to show that the negative connotations it has accumulated do it no discredit. We need to examine its true import instead of modern prejudices about it; this is the point of my essay. On reflection, it might be no bad thing to be called a frugal man. How therefore should this newly frugal man behave?

NOTES

[1] Porphyry: *On abstinence from animal food*, Book III, trans. Thomas Taylor, (Centaur, 1965), p 142.
[2] Smiles, Samuel: *Self help* ch.X (John Murray, 1969).
[3] *The Times* (London), December 27, 1985.
[4] *John Wesley* edited by Albert C. Outler (Oxford University Press, 1964), pp 238ff.
[5] *Journal of George Fox* edited by John L. Nickalls (Religious Society of Friends, 1975), p 205.
[6] From *Early quaker writings* edited by Barbour & Roberts (Eerdmans, 1973), p 556.
[7] Cf Marcus, Jacob R.: *The Jew in the medieval world* (Atheneum, 1969), p 194/5.
[8] Taylor, Jeremy: *Holy living* chap II, SS 182.
[9] Luther, Martin: *Table talk*, 92.
[10] François de Sales: *Introduction á la vie dévote* III, 4, 15 & 23.
[11] Thomas à Kempis: *Imitation of Christ* 111, 59.
[12] Sobrino, Jon,: *The true Church and the poor* (SCM, 1984), p 128.
[13] Moltmann, Jürgen: *The Church in the power of the Spirit* (SCM, 1977), p 128.