

# Simple Living *Beyond the Thrift Store*

PHILIP HARNDEN

How many times at Quaker gatherings have you seen this bumper sticker? “Live Simply So That Others May Simply Live.”

That message seems ready-made for Quakers, with our thrift-store wardrobes, our decluttered homes, and our plain meetinghouses. When we practice simple living, we collectively say a resounding no to the consumerism, materialism, and waste of modern industrial society.

But how often do we ask ourselves whether our simple living actually does enable other people to live? By living simply, do we really touch the lives of other people in the places where they hurt the most? And how attainable is a simple lifestyle for most Americans today?

Friends are well aware of the heavy environmental strain that consumerism puts on our planet, and we know that materialism has fed a rat-race culture of dissatisfaction and craving. But even those of us familiar with the failures of our economic system can recognize its successes. Clearly, vast numbers of Americans live comfortable, vibrant lives full of opportunities that

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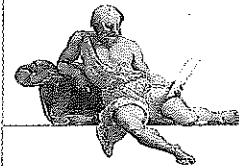
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could scarcely have been imagined by their own grandparents.

In his recent book *The Wisdom of Frugality*, Emrys Westacott turns a sympathetic eye toward simple living and its virtues. But he also explores the counterarguments put forward by informed and sincere people who value the longer and healthier lives, the greater social mobility, and the wider vocational options that economic growth has afforded them. He notes, for example, that simple living can descend into miserliness if penny-pinching and constant attention to prices, discounts, and bargains make us preoccupied with money. Or we may become intolerable zealots for a pious frugality. More importantly, Westacott raises the argument that simple living encourages people to accommodate themselves to the exploitations and inequalities of America's economic system. Advocacy of

## The Wisdom of Frugality



Why Less Is More—More or Less

EMRYS WESTACOTT

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## graceful simplicity

The Philosophy and Politics  
of the Alternative American Dream

JEROME M. SEGAL

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in effect, that people will be convinced to live a more simple life, not by our bumper stickers, but only when certain legitimate needs are within reach of a modest income. He maintains that the high cost of basic necessities in America has given us a society where it is harder for people to live simply.

frugality “could be seen as telling people not to ask for a bigger piece of the pie, but to learn instead the joys of living on crumbs.”

Some Quakers, too, have noted the limitations of simple living. In the December 2002 issue of *Friends Journal*, Friend Keith Helmuth wrote that simple living is not enough when it entails only “individually practicing incremental good works in the expectation that, cumulatively, they will result in significant, society-wide change.” He found “no convincing evidence that the kind and scale of change needed will emerge from an accumulation of incremental lifestyle changes.”

If nothing else, these perspectives can keep us humbly aware of the limitations of simple living, lest we become preoccupied with our personal purity. Our chosen practices may be sensible, satisfying, and even spiritually fruitful for us. But how might we move our simple living beyond the thrift store—beyond an individualized focus on decluttering, downsizing, and personal frugality?

Peter Maurin, co-founder of the Catholic Worker movement, used to say that he wanted to build a society “where it is easier for people to be good.” Perhaps we Quakers can move beyond a thrift store mindset by shifting our focus toward building a society where it is easier for people to live simply.

In his book *Graceful Simplicity*, Jerome M. Segal takes a fascinating position that may surprise—and even irritate—some Quakers. He contends that sometimes simple living advocates “take as their starting point a dubious thesis: that we Americans have more money than we need, and that we are the victims of ‘artificial desires’ inculcated by advertising and the general press

of our consumerist culture.” Segal believes that “this characterization of American life, while perhaps accurate for the top 10 or 15 percent of the population, largely misreads the life situation of most American families.”

He continues:

Contrary to those who offer advertising, consumer culture, or even human nature as an explanation of why we never feel we have enough, I argue that we have created a very inefficient society—one in which our very real and legitimate economic needs can be met only with high levels of income.

Segal’s perspective may come as a jolt to those of us who see affluence, overindulgence, and materialism as the problem and simple living as the solution. He argues that by focusing our attention on personal consumption—trying to convince ourselves and others that we do not need all that “stuff”—we mistakenly suggest that a comfortable life is readily attainable if people would just buy less. But fixating on personal consumption in this way overlooks the larger reality that certain basic needs—such as transportation, housing, and education—are disproportionately expensive in America. These expenses present major obstacles to living simply, especially for low- and middle-income families.

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One of the heavier burdens of modern American life is transportation. In 2014, it represented 17 percent of household consumer expenditures, second only to housing. Transportation also provides a good illustration of what Jerome Segal calls a decline in the “social efficiency of money” in our society:

[An] economic system operates most gracefully when it satisfies the needs of the population with the least expenditure of income. The social efficiency of money, the ratio of need satisfaction to income, is a measure of such gratefulness, and it tells us the extent to which a society makes simple living feasible. When it is high, then with modest incomes, needs can be met; when it is low, needs can be met only if income is high.

Segal points out that the money we now must spend on certain categories, such as transportation, will not buy us nearly as much as it once did. That money is “inefficient,” partly due to various social transformations. For example, it did not cost much for my grandmother to walk to her local fish

market or green grocer or shoe cobbler. But today most of those neighborhood stores have disappeared, so I must drive to the mall or the supermarket for my shoes and groceries.

For most Americans outside of urban areas, automobiles are now a necessity, not a luxury. In two-income families, even a second car may be needed. These expenses are not necessarily the result of a greedy impulse to keep up with the Joneses. In fact, they may be caused by changes we applaud: Women are no longer confined to the home; they have their own careers and need their own transportation.

Because of such social transformations, I must devote more of my budget to transportation than my grandmother did, even though my household earns a lot more money than hers. A small proportion of her dollars paid all her transportation needs; it takes a larger proportion of my dollars to meet my transportation needs. So even though I have more money, it does not stretch as far. When it comes to transportation, my money is not as "efficient" as hers was.

Social transformations have played a role in this change but so have legislative priorities and economic policies. For example, our dependence on the automobile came about partly because, beginning in the 1930s, leaders of the nation's auto, oil, and tire industries lobbied relentlessly for highway funding from state and federal governments. Meanwhile our nascent public transportation system stagnated. Today the burden of buying, maintaining, insuring, fueling, repairing, and driving our own individual vehicles falls on each of us. In terms of transportation, we have inherited a society where it is harder for people to live simply.

**B**y far the heaviest economic burden on mainstream American households today is housing. Research by Pew Charitable Trusts found that in 2014 the typical middle-income homeowner household spent 25 percent of its income on housing. Renters had it even worse, with lower-income renter households spending close to half of their pretax income on rent. Besides that, the threat of eviction hangs over these renters, who typically have no cash reserve to pay the rent when unexpected emergencies arise.

In "Forced Out," his 2016 article in the *New Yorker*, Matthew Desmond wrote about the eviction of renters in Milwaukee: "There are sheriff squads whose full-time job is to carry out eviction and foreclosure orders. Some moving companies specialize in evictions, their crews working all day long, five days a week." Desmond found that, in Milwaukee's poorest black neighborhoods, twice as

many female renters get evicted as male—and nine times as many women get evicted in the poorest black neighborhoods as do women in the poorest white neighborhoods. In the same way that incarceration is defining the lives of black men, eviction is shaping the lives of black women. Poor black men get locked up, says Desmond; poor black women get locked out.

Matthew Desmond has helped build affordable houses with Habitat for Humanity, and he calls such efforts "incredibly important." But he cautions that addressing the housing shortage with volunteer carpentry alone has limitations: "I don't think we can build our way out of this problem totally."

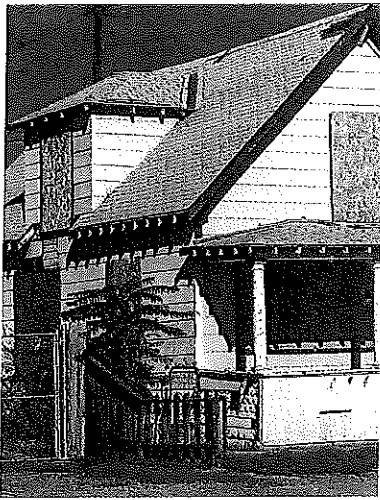
Some Friends have, like Matthew Desmond, generously devoted time to building Habitat houses, sometimes using skills honed by simple living. But the breadth of the problem calls us to move beyond hammers and nails to also become advocates for legislation and public policies that will effect widespread change. Habitat's own CEO, Jonathan T.M. Reckford, has addressed the importance of such advocacy work: "The housing need is far too great to build one house at a time. But that need can be met if we use our voices and not just our hammers."

A number of Friends meetings around the country are already involved in issues of affordable housing, with several operating their own low-rent housing units. In addition, we have individual Quakers with backgrounds in housing advocacy. The experience of these knowledgeable Friends can draw us into the work of building, not just individual houses, but also building a society where it is easier for people to live simply in affordable, comfortable homes.

**A** third burden on American households involves education. Along with housing, education is our biggest source of debt today, with mortgages and student loans dwarfing auto loans or credit card debt. We may be tempted to blame personal debt on what Rebecca J. Rosen calls the "earn-and-consume hamster wheel" that seems to trap so many Americans. But in "The Circles of American Financial Hell," published in *The Atlantic*, Rosen explains:

At its core, this relentless drive to spend any money available comes not from a desire to consume more lattes and own nicer cars, but, largely, from the pressure people feel to provide their kids with access to the best schools they can afford (purchased, in most cases, not via tuition but via real estate in a specific public-school district).

Seen this way, Rosen says, housing and education merge into the same spending spiral:



*By far*

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“For the most part, where a family lives determines where their kids go to school, and as a result, where schools are better, houses are more costly.”

After the housing bubble burst in 2007, the buyers who lost their homes were sometimes disparaged for unwisely trying to purchase houses costing well beyond their means. Overlooked in this analysis were the parents who were seeking, not prestige and luxury, but better schools for their kids. Writes Rosen:

It’s all too clear why parents will spend their last dollar (and their last borrowed dollar) on their kids’ education: In a society with dramatic income inequality and dramatic educational inequality, the cost of missing out on the best society has to offer . . . is unfathomable.

As Rosen puts it, “Breaking the bank for your kids’ education is, to an extent, perfectly reasonable: In a deeply unequal society, the gains to be made by being among the elite are enormous, and the consequences of not being among them are dire.”

Echoing what Jerome Segal has written about the social inefficiency of money in our society, Rosen concludes:

In a sense, the people who say rising wages would help are onto something, but the key is not getting households more money—it’s about building a different system. . . . That would require systemic changes—changes to the tax code, changes to corporate-governance practices, changes to antitrust law, changes to how schools are funded, to name a few.

This is the sort of systemic change needed to build a society where it is easier to live simply.

Transportation, housing, education—these are three of the heaviest burdens pressing down on Americans today. Does our simple living provide a practical way of relieving these burdens? Let’s consider again the questions raised by our bumper sticker “Live Simply So That Others May Simply Live.”

First, by living simply do we really touch the lives of other people in the ways that we imagine? How much do our simple lifestyles lift the burdens that most encumber hard-pressed Americans? The honest answer seems to be: Not much. It is difficult to see how my decluttered house helps a person without any house at all, or how by riding a bike I could improve the life of someone dependent on a rickety car to get to work. Our simple lifestyles by themselves do not have much impact on the lives of these people.

Despite the many virtues and rewards that we individual Quakers find in living simply, we must recognize that our efforts—when only personal and apolitical—fall short of helping others to “simply live.” As Jerome Segal put it, to “change the lived experience of mainstream life in this country, we have to go well beyond personal economies.” We will have to take our commitments beyond the thrift store.

Second, how attainable is a simple lifestyle today? Can most ordinary Americans live on less? The surprising answer: Not really. As damaging as our consumerist culture can be, acquisitiveness alone may not be what has trapped so many Americans in the “earn-and-consume hamster wheel.” As we have seen, what burdens Americans most is the high cost of essentials such as transportation, housing, and education. The seductions of materialism and the lures of Madison Avenue may not be the chief forces that keep Americans from embracing the simple life. In our profoundly unequal and financially inefficient society, it takes a lot of income to obtain dependable transportation, secure housing, and quality education.

For Quakers in America today, finding a balance between personal and political strategies means looking beyond the thrift store to merge our personal simple living practices with collective work for wider systemic change. Without abandoning our simple living commitments, we can together move beyond their limitations and turn our attention toward enacting economic policies and social priorities that will build a society where it is easier for all of us to live simply.

Maybe someday we’ll even have a bumper sticker for that. □