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The Decline of Thrift in America: Our Cultural Shift from Saving to Spending

David M. Tucker

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From the beginning of our nation's history, with the Puritan and Protestant work ethics, through the 1950s, thrift was considered an important virtue, both with regard to the moral fiber of the country and as a support for its continuing economic well-being. The idea that deferring immediate pleasures to accumulate wealth for increased future value was considered virtuous, not just by the citizens but by politicians and the government as well. In this fascinating history of thrift, David Tucker describes how, after the Eisenhower period, thrift became an outdated, outmoded concept, and how the abandonment of thrift is in large part responsible for our current economic position.

Tucker begins his study by tracing the thrift culture in which America was born, which continued its dominance for more than a century. The notion that frugality was the best means for promoting the general welfare remained unchanged until the late nineteenth century, when an angry protest against more thrifty Chinese immigrants led to a reversal in cultural attitudes. A new ideal of a higher standard of living--supported by spending, consumption, and debt-- undercut the old virtue of thrift. Throughout the twentieth century, advertising, consumer credit, and a self-indulgent psychology have eroded the practice of frugality. In addition to this history, Tucker explores the dangers of the thriftless society, comparing America's current position to the economic rise and decline of the United Kingdom. With a savings rate that has fallen from 15 percent to 4 percent, and a government that routinely appropriates more than 100 percent of tax revenues, Tucker sees a moral deficiency in Americans. Thrift is no obsolescent virtue, he observes, if the nation is concerned with preserving a standard of living. This unique history and commentary will be a useful supplement to courses in current affairs, American history, and economics, as well as a significant addition to college, university, and public libraries.

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