

THE OVERSPENT AMERICAN

**UPSCALING,
DOWNSHIFTING,
AND THE NEW CONSUMER**

Juliet B. Schor

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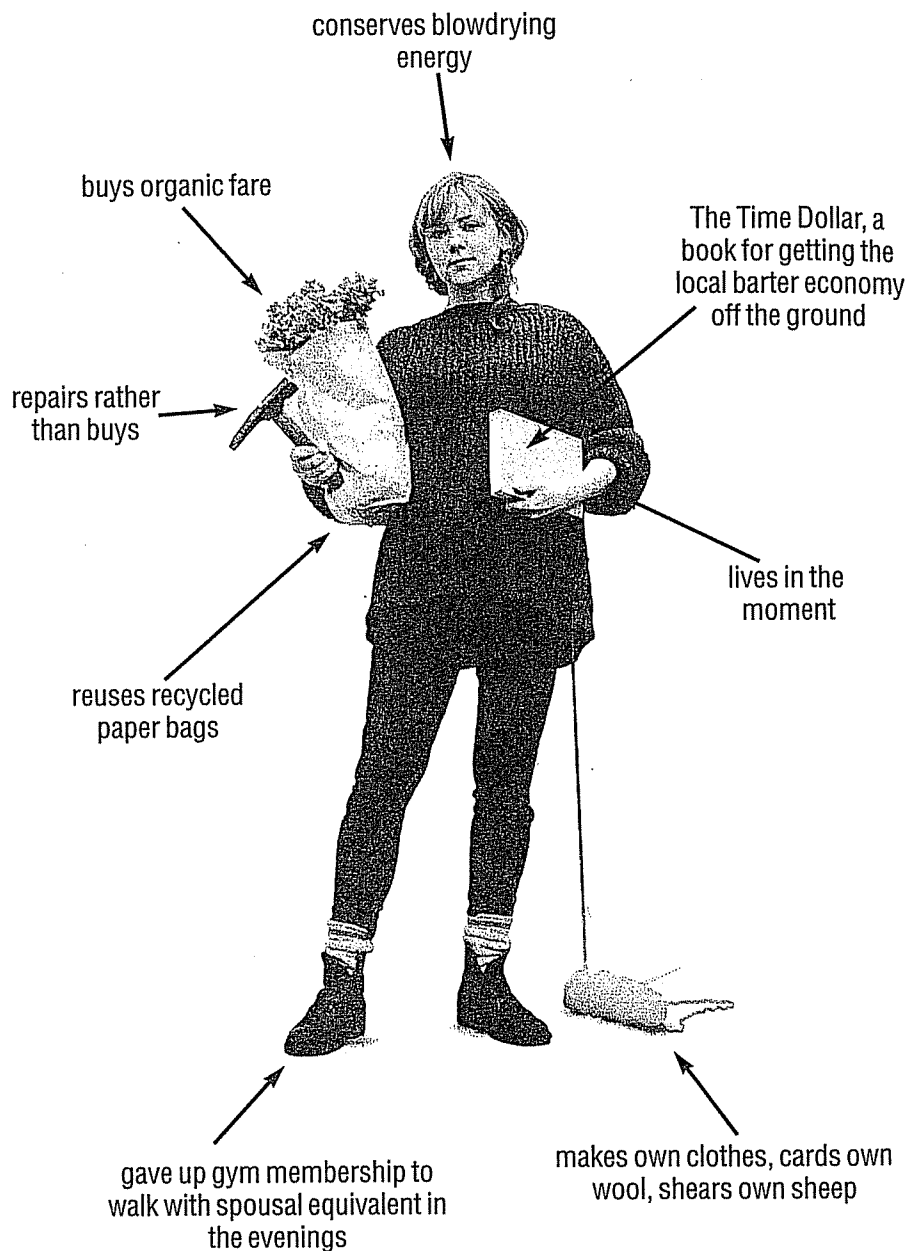
FOR PRASANNAN,

who taught me the value of money

5

The Downshifter Next Door

Profile of a Downshifter



By the mid-1990s, consumerism was beginning to worry people. In surveys, 75 to 80 percent of the public was agreeing that the country had become too materialistic, even too greedy. They felt that Americans had become addicted to shopping, were spending wastefully, and had lost the values of thrift and prudence. They worried about how the ascendance of materialist values was affecting young people. Of course, we need to take these sentiments with a grain of salt. People often romanticize the past as a golden age of better values. And consumerism is an easy target when it's somebody else's disease. (These surveys show that people are more likely to attribute materialism to others than to themselves.) But that having been said, there's little doubt the nation's consumerist turn has generated considerable unease.

For some, dissatisfaction with the work-and-spend culture has become palpable enough to spur them to action. They have begun "downshifting." In the years from 1990 through 1996, nearly one-fifth (19 percent) of all adult Americans made a voluntary lifestyle change, excluding a regularly scheduled retirement, that entailed earning less money. Just over half of these people, or 55 percent, consider their lifestyle change to be permanent. And nearly all of them (85 percent) are happy about the change they made. Surprisingly, given the popular perception, downshifter are no more likely to be women than men. And they are hardly wealthy; almost half made \$35,000 or less before their change.

Another 12 percent of Americans were involuntarily downshifted, that is, through no choice of their own their incomes were reduced. They lost a job, had their hours reduced, or suffered a pay cut. But even among this group, one-quarter (24 percent) consider the change "a blessing in disguise." So just about one-fifth of the adult American population is happily living on less.

Why is this happening? Primarily because people have had it with demanding jobs and stressed-out lives. One-third of Americans say they always feel rushed, just over one-third say that their lives are out of control, two-thirds say they want more balance, and about 60 percent would like to simplify their lives. Downshifting is a response to

these daily realities. The most common reason cited for downshifting, by a wide margin, is "wanting more time, less stress, and more balance in life." Downshifter also articulate the need to do something more meaningful with their lives and to spend more time with their children. They accomplish these goals by working less—much less. Before changing their lives, about half of all downshifter worked more than forty hours a week, and more than half of those worked in excess of fifty. Afterward, half (48 percent) logged in fewer than thirty hours. Of course, their incomes and spending were also reduced.

In this chapter, I profile a variety of downshifter. For most, the change has been voluntary, but some began the process with a lay-off. These profiles are not in any strict sense representative. My sample was not random, and it did not reflect the full diversity of downshifter. I deliberately chose individuals who had gone through major lifestyle changes. (This is one reason I have included only one couple with young children.) I have also not included people who

TABLE 5.1 Prevalence of Voluntary Downshifting

Question: *In the last five years, have you voluntarily made a long term change in your life which has resulted in your making less money—other than taking a regularly scheduled retirement? (For example: switching to a lower-paying job, reducing your work hours, making a career change, or quitting work to stay at home.)*

Yes	19%
No	81

TABLE 5.2 Prevalence of Involuntary Downshifting

Question: *In the last five years, have you undergone a lifestyle change which has resulted in your making less money—but was not of your own choosing? (For example: losing your job, having to take a lower-paying job, being unable to find full-time work, or being forced to change occupations?)*

Yes	12%
No	88

are spending downshifter but not income downshifter, that is, those who continue to earn at a certain level but have reduced their spending in order to save more. Eventually many of these also reduce their hours or stop working. (The thrust of the following chapter is this downsizing of spending.)

There are many historical antecedents to today's downshifter. David Shi's *The Simple Life* is still probably the classic work on the recurring waves of people who have opted for intentionally simple living. What makes today's trend different is that downshifter are not dropping out of society, few are living communally, and most are not ideologically motivated. They are smack in the middle of the American mainstream. But they are swimming against a long-standing current of "economic progress."

TABLE 5.3 Voluntary Downshifter by Type of Downshift

Question: *Which of the following best describes the lifestyle change you made?*

Changed to a lower-paying job	29%
Reduced work hours	12
Quit working outside the home	16
Changed careers and/or went back to school	17
Started own business	10
Reduced the number of jobs held	2
Refused a promotion	1
Other	12

TABLE 5.4 Hours Reductions Among Voluntary Downshifter

WEEKLY HOURS	PRE-DOWNSHIFT	POST-DOWNSHIFT
< 30	7%	48%
31-40	40	31
41-50	24	14
50+	28	7

The Path to "Freedom": Alice Kline

There is no typical downshifter profile, but Alice Kline's mentality (although not her income level) is just about as representative as any that I encountered. Alice, along with her husband (a chemical engi-

TABLE 5.5 Demographic Characteristics of Voluntary Downshifters

SEX	Male	48%
	Female	52
EDUCATION LEVEL	Some high school	8
	High school diploma	21
	Some college	30
	Four-year college degree	25
	Postgraduate degree	14
CHILDREN UNDER 18	None	53
	One	17
	Two	20
	Three	8
	Four or more	3
RACIAL/ETHNIC BACKGROUND	White Caucasian	85
	African American	9
	Hispanic	4
	Asian	0
	Other	2
MARITAL STATUS	Married	54
	Single, never married	24
	Divorced, separated, or widowed	19
	Living with partner	3
AGE	18-19	3
	20-29	18
	30-39	34
	40-49	27
	50-64	15
	64+	4

neer) and two children, lives in a well-to-do Boston suburb. In her midfifties, she is an attractive, articulate professional in the advertising business—hardly a countercultural type. Alice stayed home to raise her children, and when they reached junior high, she took the first full-time position she'd ever had, at a high-fashion company that made handbags and women's accessories. She adored it. "My job was my identity. That's what made me important, and that's what confirmed my skills." In the ten years she worked for the company, she moved up the ranks, to the position of merchandising director. It was a fast-paced and exciting life. But eventually she found it somewhat disquieting. "I was in the Orient twice a year. I was in Europe

TABLE 5.6 Primary Reason for Downshifting Among Voluntary Downshifters

Wanted more time, less stress, and more balance in my life	31%
Wanted to spend more time caring for my children	18
No longer interested in material success	5
Succeeding in today's economy is too difficult	5
Wanted a more meaningful life	15
Wanted a less materialistic lifestyle	3
Other	23

TABLE 5.7 Pre-Downshift Incomes of Voluntary Downshifters

< \$10,000	7%
\$10,001-25,000	30
\$25,001-35,000	18
\$35,001-50,000	17
\$50,001-75,000	7
\$75,001-100,000	6
\$100,000+	5
Don't know/refused	11

once a year. I was never not on a plane. And I had children, and I was married, and, I mean, my lifestyle was really pretty strange." She came to realize this strangeness while "walking down a main street in Hong Kong, which is hung with flags and signs and lights all in Chinese. And I felt very much at home. It didn't feel like a strange place. I was halfway around the world. And I didn't miss anything, and I didn't miss anybody."

Everything changed when Alice was laid off, after her company was sold. First she grieved. Then she picked up the pieces and went into job-search mode (counseling, group support, Monday morning meetings dressed for work). She ended up taking a job at a public relations firm, but the price was a \$20,000 salary cut, one-third of her former earnings. The PR job didn't work out, but it did teach her about her psychological makeup. When her supervisor let her go, "it was, like, 'Fine, I'm on unemployment, don't bother me for a while. I need to think, about what I want and what I need.'" So she did a little networking, made some contacts, and began freelancing

**TABLE 5.8 Post-Downshift Attitudes
Among Voluntary Downshifters**

I'm happy about the change, and I don't miss the extra income very much.	28%
I'm happy about the change, but I miss the extra income.	35
Losing the income was a real hardship, but I'm still happy about the change.	19
I'm unhappy about the change.	15

**TABLE 5.8 Permanent versus Temporary Change
among Voluntary Downshifters**

Question: *Do you think your lifestyle change will be permanent or just temporary?*

Permanent	55%
Temporary	44

for an advertising company. "Situation assessment kind of writing, which I can do in my sleep. And I was happy as a clam. I could write at midnight, I could write in my jeans. I thought, this is wonderful, this is what I want to do. I want to be left alone." The company liked what she was doing and wanted her on board full-time.

"They had to beg me, because I had cut loose psychologically and emotionally from the working world. I really had." She agreed to work full-time, but only if she could work a four-day week. "I'm not invested, I'm not attached. If they fire me, I will go write. And because I'm not so anxiety-ridden about, am I going to succeed here or not? I think I'm doing good stuff." On the practical side, things have also changed enormously. "My commute is three minutes. I don't travel. Little by little, I've been getting closer to what I want to do. I still haven't figured out how to leave before seven, seven-thirty at night, because yes, I'm certainly cramming five days' work into four days. But padding around in my nightgown on Friday mornings is worth anything." Although Alice was originally downshifted involuntarily, she is among the nearly one-quarter of job losers for whom the experience has been a blessing. She wouldn't even consider going back to the kind of life she had. "I'm not willing to take that pressure anymore—absolutely not willing."

Like most downshifters, Alice has undergone a major change in her relationship to money, time, and work. "Four years ago, if somebody had said to [me], 'What will you do in five years?' that question would have terrified me, because I had no plan, I couldn't see what the future held. And now I do. So the prospect of more time and less money is much more comfortable now for me than it was a couple of years ago." She believes there's an inevitable trade-off between time and money. "That's just it. You know, pick one."

There is no question that Alice Kline has paid a high price for what she has gained. "I've given up money, and I've given up striving to reach top management. I will never be a vice president of a company. I, like, stopped, you know, midclimb. And bailed out."

So how has she been managing, making \$20,000 less, putting two children through college? Granted, the Klins are comfortable, and her husband still has his job. But her salary was one-third of the family income. When she lost her first job, her son panicked. Her husband was "hyperventilating, because he didn't really know if we

could manage. They couldn't see they wouldn't starve." The family is more relaxed now, but they have had to make significant changes in their spending habits. Alice used to do a lot more impulse buying. "Clothes. Kids. Gadgets, whether it was a VCR or things like that." At the time of our interview, with one child still in college, vacations were limited to nearby Maine. Financially the Klines are doing more thinking about what they spend, more budgeting. "It's like we've let go. We've let go of a lot of things."

Does she feel financially deprived? "In a sense. I can't do things for my kids the way I could without thinking. If somebody wants a piece of stereo equipment, that has to be thought about. It's not like they're never going to get it. There are no extraneous expenses. It's just a much more planned life." Of course, her job-related expenses are lower. As almost all downshifter attest, working costs money, whether it's transportation expenses, child care, takeout food because you're too tired to cook, or a shrink to deal with the pressure.

And for women especially there are always the clothes. Alice's job was in fashion, so her expenditures on clothes were particularly high. "I had to dress. And I had to spend money on clothes because I had to look a certain way." Not that she didn't enjoy buying clothes. "I wasn't in that business by accident. I'm always going to have a funky pair of earrings on. I think it's fun to dress, I love clothes. But I like to do it on my terms, not because of pressure to look a certain way. I have to spend all money on clothes? I don't really want to do that. I'd rather buy something pretty for the house. [Now] the pressure is gone. I don't know when the last time was I bought something." Like many downshifter, Alice is "living off a wardrobe that's fairly deep. But I buy very little for myself. And probably can't afford to buy a lot of stuff for myself."

Learning to live on less is a process. "I think it's like going on a diet. When you're used to spending at a certain level, or you're used to eating at a certain level—which I'm also trying to deal with—I don't know that you can make huge transitions all at once, unless you have to. You kind of do it in stages. So I think that I will keep transitioning to different ways of spending my money or finding certain things that are important. I'm more willing to spend money to entertain people in my home than to put something on my back. So there's changing values within the money."

Alice Kline didn't begin her lifestyle change by questioning her consumer values. "I can't say that I don't think it's fun to do things or that I don't think material things are important. But"—and here I believe Alice describes the quintessential change that most downshifter go through—"what I'm willing to do to get there has totally changed." The importance of money has fallen relative to "quality of life, what I do for a living, the actual content of what I do, connection with friends, connection with other people, connecting up on a personal level even with people that I work with. The quality of my life at work was terrible. It was so tense." Now she is excited about her work, and although she hasn't perfected the routine, "it's coming, little by little."

Alice strongly believes that money is freedom. She found total financial dependence on her husband demeaning and confining. But she has gained other freedoms that she will cling to just as tenaciously as the financial liberation she gained when she went to work. "I really can say no. I can say, 'I want to do it this way.' I believe that I can structure my life and my work life on my terms. I never believed that." Now she's finding out "how little money can I live on and still have what I define as freedom. It's like finding out how little food can I eat." She laughs.

The Work-and-Spend Cycle in Extremis: Jennifer Lawson

Jennifer Lawson was forty-one when we met and had some months earlier taken a voluntary layoff from a prestigious computer software and consulting firm. She lived with her boyfriend in a condominium in Cambridge. While she was not a typical yuppie—she didn't have a college degree—she was definitely in flight from the excesses of the work-and-spend cycle. She was living on unemployment, doing no extraneous spending, and thrilled to be out of the working world.

Jennifer had grown up in a middle-class family, but as a rebellious teenager, she married a man her parents hated, had a child, and missed out on college. Finding herself a single parent early on, she was forced into low-paid women's factory work in the upstate New York town where she grew up. She fought the company for a higher-paid (male) job driving trucks, but after more than a decade she

wanted a change. She moved to the Boston area and serendipitously landed a job at the software firm. She worked there thirteen years, moving up the ranks, despite her lack of a credential, in various technical positions. By the time she left, she was making just over \$40,000 a year. She'd come to a dead end in her job, had never really cared about software or computers, and, after so many years, was tired of the weekly grind. Her son was out of college, so she asked for, and was given, the company severance package.

For Jennifer, the upward creep of desire was at the root of her problem. She thinks back to 1980. "At that time, I was thinking that if only I could make \$10,000 a year, I'd be fine. And there I was, thirteen years later, making \$42,000 a year, and I still wasn't breaking even. I was just about exactly as much in debt as I was when I was making \$10,000 a year. It just didn't make any difference. And I'm sure if they had given me a raise to \$60,000, I would've managed to spend \$65,000. That's just the way I've always been about it. And many people I know are the same way. Once you get to \$40,000 a year, then you develop a lifestyle that requires \$40,000 a year to support it. And if you keep doing that, then every year when they give you raises you just adjust your spending upward, and it doesn't really help anything."

Like many of the women she knows, Jennifer frequently spent her lunch hour doing recreational shopping. "I'd be in a bad mood, I'd go shopping at lunchtime, I'd try on a dress, I'd say, 'Well, I kind of like it, you know, it's only \$89, I'll buy it.' I buy it, I bring it home, and never wear it. I didn't really like it." Or she'd go for one item and return with "seven or eight other things, because I'm easily distracted and I'm not very good at making quick judgments. And so I'd stand there and waffle for a minute, and I'd say, 'Ehh, do we really need another sofa pillow? Oh, all right, I'll take it.' Because it was easier than walking away from it."

If an item cost less than a few hundred dollars, Jennifer would buy it without thinking very long. They'd go to California every year to visit her brother. Eat out. See first-run movies. Like the other dual-earner couples in her building, she and her boyfriend kept the UPS man busy with mail-order shopping. What did she buy? "Small household accessories. There's a company called Horchow that sells gifts and trinkets and objects to put on your bookshelves. Lots of

books, lots of records, almost anything you can think of that isn't a major appliance comes mail-order now." My favorite examples were on her terrace. "Even though we don't have a yard, that hasn't kept me from populating the entire porch with expensive gardening accessories. Because I like to garden, so I buy things from Smith and Hawken and Dwight Flower Farms."

Her boyfriend was into consumer electronics. "He loves the Sharper Image catalog and the *Electronics Digest*. He always wants a newer VCR, and we have a laser disc player. It's certainly not necessary. I mean, it's the same kind of machine as a VCR—like, the picture quality is better. And you know, a few people have them. And the discs for them are very expensive, and you can't record your own, but he's a programmer. We have a nice home Macintosh that we mostly just use as a toy. We have a nice printer for it. He likes to mail-order software for it; he's been talking about a new, faster modem to add to it. We don't have a fax machine yet, but he really thinks we need one."

Naturally she was maxed out on her credit cards. "Everyone else I know lives like this too. I mean, I was surrounded by people who do things like using reserve credit to pay their VISA bill at the end of the month, juggling one form of credit, and people kind of laugh about it. Everybody was in way over their heads, and the object of the game was to sort of tread water. Barring disaster, we were all paying."

"So, I felt like I was spending all of my life's energies doing something that I didn't much care about just to get a check every two weeks so that I could go out and buy some more books that I never had the time to read and some more records that I never had the time to listen to. And one of the things that sort of set off alarms was that I realized I had several occasions where I brought home either a new book or a new record and found out that I'd already bought that book or record. Which is really pathetic, you know. I've got stuff stacked up all over the house, and I'm never going to get to read any of them unless I'm in a major car accident."

Quitting her job was a blessing. She was able to calm down and quit smoking. She took up Russian and started to exercise. She no longer collapses into bed Friday evenings, spending the next two days vegging out and spending money. She goes into stores only to buy food. "And it's amazing how painless that has been, because,

you see, I'm surrounded by nice objects. I already have a house full of things. I have equipment and supplies for crafts that I was planning to take up years ago and hobbies I was going to try, all carefully mail-ordered and stashed away and never unwrapped. I have hundreds and hundreds of books. I have a television with cable. Unless you insist on seeing something the week that it opens, you can see it on TV a month later anyway. I haven't had any trouble amusing myself at all."

She finds her situation a little scary sometimes, although she realizes that with her boyfriend still earning a good salary she isn't going to be "sleeping on the subway grates." And, she says, their standard of living is still probably better than that of 99% percent of the population, "so we ought to be able to do fine."

Tales of Workplace Burnout: A Boston Support Group

While Alice and Jennifer are typical of downshifters in many ways, their partners' incomes are sizable enough that their financial adjustments have not been drastic. They live in the same places. Their kids are going to college. Their basics are assured. The four women whose lives I am about to describe were successful professionals whose career changes necessitated major financial retrenchments, for at least some period of time. But each one has found her new life more satisfying, exciting, and fulfilling. These women met through a Boston-area career counselor who ran groups for people interested in changing their work lives. After the six sessions, they continued getting together. I met with them as a group.

Patricia was a divorced mother of two teenagers whose work life was making her "truly miserable." After she left her husband in 1979, she started a career in marketing at one of Boston's largest high-tech companies. Initially she found marketing glamorous and exciting. She wanted "to be where the men are, because that's where the action is and that's where the money is. That was circa 1980. I was relatively successful. I certainly wasn't a superstar, but I did fine." When the company began having problems, so did she. "I had pushed myself beyond my limits. I started to burn out. And [it was] the classic burnout syndrome: forgetting everything and not being able to do the

things that you normally could do, being depressed, and all that." She developed a problem with her eye and had to take some time off from work. That's when she realized she wanted to leave.

Instead of quitting the company, she went back, thinking that she could shift into human services. She had decided she wanted a job helping people, having interpreted her eye problem literally. ("I don't like what I see, my eye's bothering me.") But the company was beginning to downsize, and human services was hardly its first priority. She remained in marketing. Work went "from bad to worse. I was in a ridiculous group. They were very much a bunch of young yuppies, very into status and very cutthroat. And I really wasn't interested. I just couldn't get excited about how many computers we . . . well, we never sold computers, but how a product was going to work, or whether we were going to introduce it, or whatever." That's when she went into counseling, thinking that "it would help me do what I wanted to do, because it's really tough to walk away from an income."

Nancy, the registrar at a Boston college, was also stuck in her job. "I had liberal arts degrees and no real direction and sort of fell into that work. And I worked my way up to a certain level where I could really have some impact. It took me until I was forty years old to really deal with the fact that I didn't like my work, and I've spent a long time doing it. I just needed to take a break. I worked all the time."

Her first downshifting move was spontaneous. She quit her job and did some consulting projects for about a year and a half. But she was barely eking out a living, so she went for occupational counseling. "It was like this epiphany, because I realized that I spent my life doing analytical, organizational, rule-bound things. And everything was on the other side. Everything was right brain." She realized that writing had been the one part of her work that she'd always enjoyed. But as the economy turned sour at the beginning of the 1990s, and being "pretty broke" herself, Nancy reluctantly applied for another registrar position. This time, however, the college was far out of town, in a peaceful oceanside area she had been fantasizing about moving to. She took the job without realizing how much she would dislike it.

Ellen was already in therapy when she joined the group. She had been working for fifteen years at a large company that sold building

materials. She had stumbled into the job in the late 1970s, on the very day she collected a final unemployment check. But within three years, she was ready to leave. She had been hired for her creative skills but was doing management work. It was a very male company, and she felt like a fish out of water. What kept her there was \$40,000 a year and a company car. "I was so afraid of living on the edge again" (as she had when unemployed). It was like being in an "unhappy marriage. [The job] paid the bills." Things clearly weren't working. Sitting in meetings talking about planning for the future, Ellen would get a clutch in her stomach and feel like running away. At about the same time, she went back to school in the evenings, through an independent study program with a new-age feel to it. During one retreat session, she resolved to quit. A few days later, her boss called her in to discuss complaints about her performance. She saw the opportunity she had "visualized" during the retreat, her "golden key." She negotiated a financial settlement and left on the fifteenth anniversary of her hiring.

When Linda came to the group, she was executive director of a nonprofit that focused on neighborhood redevelopment, an organization she'd been working with for about five years. She really believed in what she was doing, but it was consuming her entire life. "[I] had been offered the job before I moved to Boston, so when I moved here, I had known no one. I also lived in the neighborhood where I worked, so it was all-consuming in a lot of different ways." She wanted a life and didn't think it was compatible with that job. So she joined the group and quit her job about a year later.

What ties these stories together? "There was this universal theme among all of us, that, however you put it, we each wanted a life. And the life we wanted was our own. I think we have done that." Patricia believes all four have "walked away from a sure thing, we've all, you know, been willing to take the risk. One of the things that a lot of people don't realize is that you're not going to know, when you jump, what's down there. And I think, for a lot of people, it's just very frightening. You can't go from one sure thing to another sure thing, it just doesn't work out that way. Part of the process is the process."

Job unhappiness was the trigger for each woman. Patricia again: "I think we all got to the point in our jobs where staying with the sure

thing was more unbearable than going into the unknown. A lot of people would argue that they can't do it for financial reasons. And I think sometimes it's really the case. But I think a lot of people in our position could say, "I can't afford to do this." But, "we did, and we have, we've all managed." For all four, the group was a crucial part of being able to manage the change. In addition to moral and emotional support, they helped each other with practical advice, such as how to collect unemployment, where to shop to find the best coupon deals, and how to network without spending money.

At the time I met with the group, two of these stories already had happy endings, one looked promising, and the fourth struck me as rather precarious. Patricia quit her job at the high-tech company, but her child support payments also ended, so her income dropped to virtually nothing. Never one to panic, and always resourceful, she took a series of jobs—selling Amway (hated it, could never close a sale), sales clerk at Filene's (hated it as well), outplacement, head hunter (didn't work out), substitute teaching. Eventually she filed a last-minute application for graduate school. When we met, she had recently finished her master's degree in social work, had put together a part-time fellowship and a part-time practice, and was looking for a supplementary part-time job. She had also sold her big house in the suburbs and begun to live out her (although clearly not everybody's) fantasy: she met, fell in love with, and moved in with a shrink in Cambridge. She says that, although her life is still chaotic, she really likes it.

Linda's story also ended happily. After quitting her job, she took a seven-week trip to Asia, where she'd always wanted to go. She came back to the "emotionally draining experience" of unemployment. After turning down some jobs, she decided to set herself up as an independent consultant. She got almost more business than she could handle, was in the process of acquiring some new credentials, and had already matched her previous salary. She also began a serious relationship and was in the process of buying a house, one well within her means. She remains financially quite cautious.

Nancy was also able to find work she loves, but her financial situation was not yet tenable. Her nonfiction writing courses led her to a mentor, some freelance writing, and eventually the editorship of a start-up magazine. Her income was not high enough to cover even

her modest expenses, but insurance money from her father's death was tiding her over for the first year. She has come to terms with the fact that she does not own a home, and may never own one. Although her situation is uncertain, she is "trusting that, somehow, it is going to work."

Ellen also went out on her own, but the market for her workshops on creativity and applied imagination is undeveloped. She finds herself volunteering too much of her time and underpricing her services. She worries that she needs more formal credentials. Meanwhile, even though she has become extremely frugal, she can't get her monthly expenses much below \$1,200. She had run down her savings and was on the verge of tapping into her retirement accounts. She let her health insurance lapse. She has periodic emotional crises about her situation and gets scared a lot. I felt scared for her too. At the same time, she says she's never felt healthier, or freer. More than the others, she has been grappling with psychological problems that run deeper than the problem of an alienating job. But she feels that her "world is a lot brighter" than it was when she worked fifteen years in a job she hated "in order to feel financially secure. There is some abiding faith that what I'm doing is absolutely right in the larger scheme of things. It's as though I can breathe again—very much so."

How have these women coped with living on less money? Patricia, who is the most financially comfortable of the four, buys fewer clothes and travels less. She paid off her credit cards when she sold the house and now tries to stick to a budget. Though she gave up regular manicures ("that was painful, but I did it"), she still has her hair colored and her skin waxed. Linda cooks more now, something she didn't do when she was working, because she didn't have the time (a common downshifter change). She also buys food in bulk when it's on sale and has made friends with local businesspeople who give her free faxes and other gratis services. She rents out the bottom floor of her two-family house. She brings her lunch to work meetings and is careful not to get parking tickets. Ellen and Nancy are scrutinizing their expenditures much more closely, especially what they spend in restaurants, even on coffee or muffins. Nancy gave up her Boston hairdresser of fifteen years (exceedingly difficult). Ellen meets people over coffee or breakfast rather than lunch.

She is sewing old clothes to make them wearable, having her shoes fixed. And she's buying postcards in hopes of cutting down on long-distance telephone bills. They help each other. When Linda needed a good outfit for a meeting with a CEO, Patricia went with her to Bloomingdale's and negotiated a 15 percent discount. They all spend less on entertainment, use the library more, and pay much more attention to what they buy.

Perhaps more than the others, Nancy now realizes that her previous spending patterns were tied in with her job. "As I worked harder and made more money, I had less to show for that money, because I just spent it, just to kind of keep myself going. I threw money away to compensate for all the emptiness." She also feels that being single is important. "I'm reminded that I'm a woman alone. I think even the notion of time and how I might fill my time would result in buying something. Go out and go to a movie and then maybe go over to the bookstore afterwards, that's what I did with my Saturday afternoon."

Like many downshifters, both she and Ellen are much more appreciative of the small amount of discretionary spending they do. "Everything's juicier for me now." "I'm more discreet now, but I really enjoy it." Nancy again: "It feels different to me because I'm engaged in what I'm doing." Spending less does not feel punitive.

Making It on One Income: Louise and John Mattson

Louise and John Mattson, whom we first met in chapter 4, are what we might call "traditional" downshifters. Louise quit her job working with disabled children just before the birth of their son, and she is planning to stay out of the labor market at least until their second child (on the way at the time of the interview) enters school. John is an engineer at a large company in Seattle. They are in their early thirties, both from middle-class families, both with college educations from the state university. They married young and live near where they grew up, in a middle-class but increasingly trendy neighborhood.

According to Louise, "I've always had in my mind that family is important, and that I would like to stay home with my children,

[and that] knowing the people you raise and are married to, that brings a lot of satisfaction in life." She and her husband have no doubts about their decision, but what they anticipated would be "pretty easy" is not. "Not that it's been extremely difficult, but, my gosh, it's really kind of hard to make a one-income family work." John earns in the midforties. They bought a fixer-upper house a few years ago for \$140,000 and have put at least another \$20,000 into it, plus a tremendous amount of work. They have something under \$10,000 in the bank and no consumer debt, and they put away the maximum amount each month into John's 401(k) plan. Louise drives a Ford Taurus wagon, which she considers the minimum she will accept for Adam in terms of safety. John has an "old tin box" for commuting. They watch their money, tracking the big expenditures on a spreadsheet. Louise is always looking for ways to save—reducing the grocery bills, buying children's clothes at garage sales, even doing her own diapers. If they eat out, it's for less than \$25. Their only really extravagant expenditure, she feels, was their wedding (\$10,000) and honeymoon (\$2,500).

I ask them whether they feel concerned about "keeping up with the Joneses," who, in the 1990s, live on two incomes. John answers: "This keeping up with the Joneses has a lot of different angles to it. And one of them I guess I kind of use to make myself feel better is that we're raising Adam in a way that we don't see a lot of other people able to do at this point. And it's really important to us. We look at friends who are making other choices, and it's kind of like, well, we feel like we're doing better at this than you. I don't know, we're into different rewards." Louise concurs that "we do feel, I think, pretty smug" (hardly a word one would associate with two such nice people). "Although it hasn't been ideal the way I'd like it to be in terms of time, because of the remodel, I do feel there's a light at the end of the tunnel. You caught us in the 'we've arrived' mode." She talks about how good it feels not to be dropping Adam off at the baby-sitter's, about wanting to be with him rather than to escape. They relish the fact that he's well behaved and a joy to be around and believe it has to do with the choice they've made. They also note that social comparisons are easier in a neighborhood like theirs, which is homey, not ostentatious.

At the same time, they do feel deprived in some ways; more

would definitely be better. John likes his occasional toys, and he's worried that he may have to give up more of those. This year he was pushing for a computer, partly for Adam, but they bought a new rug instead. John also shares the widespread middle-class fear of falling. "We're both middle-class. But [with] all the different things going on tax-wise, it's just very difficult to stay where we are. There's either a push to go up, by her getting another job, or kind of go down the drain. And we've got friends—I don't want to get into it, but they've been on welfare for five years now. And we live better than them, but we don't live a lot better than them. And they haven't earned a cent for five years." Falling is represented by losing the house, a prospect he concedes is unlikely.

Both Louise and John do have "high expectations of their financial future." But they believe that growth in John's income is not the only source of more leeway. They want to continue to "learn to scale back better on financials and not keep upscaling our home and cars." For now, as they await their second child, they are cautiously optimistic.

Susan Andrews: Struggling on \$18,000

Alice Kline and Jennifer Lawson have second incomes to rely on. The members of the support group are motivated by the excitement of the new careers and lives they've been able to construct. John earns a good salary. Susan Andrews's story, still in progress when we met, is more of a cautionary tale—about how difficult it can be to keep up a middle-class existence on a single income in a high-cost city such as Boston.

Susan is a registered nurse, thirty-two, and single. Some years ago, she gave up a job in clinical nursing at Massachusetts General Hospital, Harvard's flagship, where she'd been earning about \$45,000 a year. Like many other clinical nurses, she'd burned out working more than fifty hours a week, including nights and holidays, and taking on extra responsibilities. She had lost *balance* in her life, a word that resonates with many downshifters, and one that Susan used repeatedly. Her bottom line is to regain that balance, with a job that provides meaning, challenges her intellectually, and has reasonable hours and stress levels. She has ruled out a

return to clinical nursing. "My quote for the last year was, 'They could pay me \$100,000, and I wouldn't be here.'"

After leaving MGH, Susan took a job with an insurance company, along with a 15 percent pay cut. When that office closed, she began working on a per diem basis, but she hasn't found much work. The year we met she earned \$18,000. "This is not acceptable. I had to question the little lunch maybe once every two weeks, and it's the most inexpensive little turkey sandwich I can get."

The bottom line is that \$18,000 can't give her true balance. To find out what annual income would, she asks herself, "What is essential for me? What enhances me?" In the past, the answer has been to travel—"to take your adventure. Europe, \$2,000 Caribbean vacations, exploring." As a single woman without much personal life, she found these jaunts essential. Now she can only afford day trips. Even chipping in with friends for a cottage last summer was too stressful—they didn't stay within her limited budget.

Travel aside, the bottom line for Susan is her growing inability to keep up a middle-class lifestyle. Not luxuries, but basics. She comes from an upper-middle-class family. (The neighbors on either side of her parents' suburban home would probably "be considered millionaires.") She is keenly aware of what "society" expects from someone of her level. "I think a lot of the issues that I'm dealing with have to do with what society feels." Discussing the difficulties of keeping up her appearance, she notes that "in this society I find that important, and I struggle with not having the haircut and, you know, needing the contact lenses and not being able to afford the teeth cleaning. My hair's ridiculous now." She is also "embarrassed to be out and about" in "one level" of her wardrobe, describing it as too old and ratty.

She is upset about no longer being able to keep up her customary level of gift giving. "My brother and my sister have had a birthday, and I had a budget of \$5-7 for the gift, and that is not acceptable to me. Being a caregiver, I like to give presents. Now I can't go to the card store and buy a \$2 card. Christmas has always been a big, big budget thing for me. The people I used to give gifts to I gave cards. The ones I gave cards, they'll get 'Merry Christmas' from me. I feel reduced."

Coming to realize that she may never be a homeowner, Susan is frustrated by "society's" insistence that a person own to be a real part of a community. But in speaking of her relationship to the middle-class

society of which she has always been a part, we had entered territory so painful she could no longer speak aloud. "What do you do when your whole peer group and all of society says, 'You're living on \$18,000?'" Her voice becomes completely inaudible.

Susan Andrews is living proof of the power of class-based consumption norms. After two years of declining income, she found herself perilously close to the rock bottom of her middle-class world. Her emotional balance, sense of self, and belief in her ability to have a good life were all jeopardized by this experience. The pain, humiliation, and fear silenced her. Her situation became urgent, and despite her deep belief in what she was doing, she felt panic at times. She had reached the limits of her downshift. Meaning, challenge, and reasonable levels of stress were essential in a job. But so too was a salary of at least \$30,000 a year.

When \$18,000 Feels Luxurious: Jeff Lutz

Susan Andrews saw only one way out of her difficulties. Earn more. Some Americans are pursuing another path. Want less. Live more simply. Slow down and get in touch with nature. A growing "voluntary simplicity" movement is rejecting the standard path of work and spend. This is a committed, self-conscious group of people who believe that spending less does not reduce their quality of life and may even raise it. Their experience is that *less* (spending) is *more* (time, meaning, peace of mind, financial security, ecological responsibility, physical health, friendship, appreciation of what they do spend). Seattle, long a laid-back, nature-oriented city, is home not only to Boeing and Microsoft but also to many of these individuals. I spent nearly a week there in the summer of 1996, meeting people who were living on less than \$20,000 a year. Jeff Lutz was one of them.

After graduating from a small college back east, Jeff and his girlfriend Liza moved to Seattle, where they inhabit a nice, spacious old house in a middle-class neighborhood. They share the place with one friend; their rent is \$312 per person. Jeff is self-employed as a medical and legal interpreter and is putting a lot of effort into "growing" his business. Nicely dressed and groomed, he doesn't

look too different from other twenty-five-year-old graduates of the prep school and college he attended. But he is. Living on about \$10,000 a year, he says he has basically everything he wants and will be content to live at this level of material comfort for the rest of his life. Youthful naïveté? Perhaps. But maybe not.

Lutz grew up in Mexico. His mother, a writer and social activist, went to Mexico with her parents, refugees from Franco's civil war. His father was a lawyer from New York. Family role models helped form his commitment to a frugal lifestyle. "My great-grandfather, who escaped czarist jail in Lithuania, lived in Mexico with one lightbulb and a record player. He had three photos behind his bed. One was Tolstoy, and one was Gandhi, and one was Pious XXIII."

As a teenager, Lutz went to a private school in western Massachusetts. There he began to feel like "part of a herd being prodded along to do one thing after the next in semiconscious wakefulness. You go to elementary school, and then you go to junior high, and then you go to high school, and then you go to college in order to get a job, in order to compete with other people in higher salaries, in order to have more stuff. I saw really clearly in high school just where it was leading." At that point, he made up his mind about two things. First, "I needed to find a way to not be in a nine-to-five-until-I-died treadmill. I had a vision of life being much, much more than spending most of my life in a job that was somebody else's agenda." Second, "I wanted to learn how human beings could live more lightly on the earth."

His experiences in Mexico motivated these sentiments. "I spent a week with some Mazotec Indians in the mountains. And some of these kids my age, one of them had a Washington Redskins jersey. I mean, Spanish is their second language; they spoke Mazoteco, and yet they were listening to Michael Jackson and they wanted to buy my sunglasses and they wanted to buy my watch. And they wanted me to bring more sunglasses and watches so that they could resell them to their friends. It was very clear that our culture was sort of surrounding other cultures through the media. I grew up watching *The Love Boat* dubbed in Spanish."

In college, he designed his own major in environmental studies. But unlike many young people who begin their work lives enthusiastically believing they can combine improving the world with making a good

salary, Lutz never really considered that path. "The things I was interested in were pretty outside the box." Near the end of his college years, he came across an article by Joe Dominguez, the creator of a nine-step program of "financial independence." Dominguez's program, contained in his best-selling book (with collaborator Vicki Robin) *Your Money or Your Life*, promises freedom from the grind of the working world, not through getting rich but by downsizing desire. Dominguez and Robin believe Americans have been trained to equate more stuff with more happiness. But that is true only up to a point, a point they feel most of us have passed. Doing it their way, you don't need to save a million dollars to retire, but just one, two, or three hundred thousand.

The program involves meticulously tracking all spending. And not just tracking it but scrutinizing it, by comparing the value of whatever you want to buy with the time it takes to earn the money for it. That calculation involves determining your real hourly wage, by taking into account all the hours you work and subtracting all job-related expenses, including the cost of your job wardrobe and takeout food because you're too tired to cook. Equipped with your real wage rate, you can figure out whether a new couch is worth three weeks of work, whether four nights in the Bahamas justify a month of earning, or whether you want to stick with the morning latte (even those half-hours add up). People who follow the program find that when they ask these questions, they spend less. Much less.

Jeff was getting close to financial independence, which entailed earning enough to spend between \$800 and \$1,200 per month, including health insurance. He says he does not feel materially deprived, and he is careful to point out that voluntary simplicity is not poverty. While he decided against the lattes, he does own a car and a computer, goes out to eat between one and three times a month, rents videos, has friends over for dinner, and buys his clothes both new and used. His furniture is an eclectic mix—nothing fancy, but nothing shabby either. He is convinced that "a higher standard of living will not make me happier. And I'm very clear internally. It's not a belief I picked up from somewhere." It's "something that I've gained an awareness about."

The Voluntary Simplicity Movement

The voluntary simplicity movement is too small to be represented in the downshifter surveys I have conducted. So I cannot estimate its size or demographic composition with any accuracy. Certain demographic features, however, seem salient. Simple-livers tend to be middle-class whites, with at least a college education. They are more likely to be women and are unlikely to have young children living at home. (Although it is possible to live simply with children, financial realities make dramatic downshifts rare.) Simple-livers are more likely to be single, to have grown children, and to be a little bit older.

The circumstances that lead some people to a simple lifestyle do seem similar to those of downshifters. Some simple-livers are reformed shoppers, such as Doris Shepley, whom we met in chapter 3. Oppressed by the prestige house she had bought a few years earlier, she was determined to leave it for some kind of cooperative housing situation, where she would find not only lower monthly expenses but a community of people. Most simple-livers, however, appear to have been prompted to change their lives by their work situation; they opted out of areas such as corporate management, administration, and computers because of stress or a lack of meaning in the job. I found simple-livers in a variety of work situations (working for themselves, out of the labor market during a transitional phase, doing part-time work). Some were already financially independent. A large fraction were involved in some kind of volunteer or service work. The idea of "giving back" after having lived a good material life was a prominent theme.

The movement puts great emphasis on the idea that there is no one way to do this and that each person decides for himself or herself how to spend money. Nevertheless, on such limited budgets individual differentiation is necessarily limited, so common strategies have emerged. Downscaling to smaller houses or apartments and driving used cars are common strategies. In Seattle most take advantage of the many thrift shops and secondhand markets the city offers. (One pregnant woman, facing a tight situation, explained that after some soul-searching she had asked people coming to her baby shower to bring only secondhand gifts. That way their dollars

would go further.) Simple-livers commonly talk about what they call "clutter" (an excess of material possessions) and their experiences with divesting. (One couple was progressively selling off their furnishings because they preferred sparse surroundings and moving periodically in order to explore new neighborhoods.) They often socialize with other simple-livers and steer away from restaurants, first-run movies, and expensive entertainment. Having reduced the pressures from the workaday world, simple-livers are able to do much healthier and more time-intensive cooking, so they buy fewer convenience foods. (On the other hand, Cecile Andrews, the doyenne of Seattle's simplicity circles, eats out nearly every evening.) Simple-livers generally take the money-saving habits of downshifters one or more steps further.

While most of the people I interviewed had a strong community orientation, there are aspects of this lifestyle that emphasize separateness, independence, and self-reliance. Couples often keep their finances separately. Simple-livers limit their spending by bartering their services and limiting shared restaurant meals and gifts.

Finally, simple-livers insist that although they might meet the government's criterion, they are not poor. This is true, but for reasons they sometimes do not recognize. Few Americans can thrive on \$10,000 a year. Simple-livers can because they are rich in cultural capital (Bourdieu's term) and in human capital (economists' term for education and training). Some started with hefty bank accounts or homes of their own. Because they tend to be at least middle-class and well educated, they are able to manage the world around them. They have social and personal confidence, know how to work the system, and have connections to powerful people and institutions. Unlike the traditional poor, they have *options*—including the option of jumping back into mainstream culture.

Beyond Bourdieu: Can Less Really Be More?

While it's difficult not to be infected by the enthusiasm of this group, their enthusiasm also raises questions. What's different about them that they have been able to buck the national religion? They insist that they're average people, that anyone can do it. Consider-

ing that most members of this rapidly expanding movement are relative newcomers, can their lifestyle be successfully maintained over a long period of time? Although most say they don't feel deprived, can this really be true all the time? Doesn't it get tiresome to pinch pennies? Is saving money just another status competition (finding the cheapest car) that is every bit as self-defeating as spending money when people end up spending *less* than they'd like to because of social pressures? And pragmatically, how many Americans with younger children can really save \$100,000 or more?

Perhaps the most telling question is the most obvious one. If it's true that less is really more, why isn't everyone trying to live on \$15,000 or \$10,000 or even \$6,000 a year (as some members of this movement do)? Are the rest of us just deluded, slaving away at meaningless jobs, buying a lot of useless junk, as this movement sometimes implies? To use the economists' term, is there really a "free lunch" that most of us can't see? Or does the less-is-more philosophy entail value changes that most Americans have not yet confronted?

To see what those transformations might be, it is helpful to think about the difference between downshiftners and simple-livers. Downshiftners have experienced a change in which time and quality of life became relatively more important than money. They would prefer more of both, but forced to choose, they make a lifestyle change that increases their time and reduces their earnings. Simple-livers, by contrast, transcend that trade-off. They find a (low) level of sufficiency income, beyond which spending more is no longer positive. Indeed, it may well be negative, because it creates "clutter," stuff that needs taking care of, harms the environment, or alienates them from their peer group. Less is more not only because it allows them freedom, but also because less just becomes more.

Sounds great, but what's the catch? Why couldn't Susan Andrews do it? Susan, like most downshiftners, went partway. She barely noticed giving up that part of her spending that went for nightclubs and restaurants. Even giving up the luxury of Caribbean vacations was not a real sacrifice. But beyond a certain point, reduced spending started eating into her basic identity and her ability to maintain her social position. To successfully go beyond the first stage of spending reduction (probably about 20 percent for most people), a more profound values transformation is necessary. Just dropping

down doesn't work. To maintain psychological comfort, most of us must transcend the strictures of the current consumption map. We must go "beyond Bourdieu," if you will. The first step is to decouple spending from our sense of personal worth, a connection basic to all hierarchical consumption maps. The second is to find a reference group for whom a low-cost lifestyle is socially acceptable.

In contrast to those of us caught up in the competitive spending process, simple-livers struggle against the dominant cultural assumptions about consumption, continually chipping away at the symbolic meanings of consumer objects. They reject the idea that their worth as a person is determined by the size of their house, or that they are incomplete without good china and a silver service. They symbolically connect their cars with pollution rather than power and sexuality. They no longer feel they have to appear in society in first-run clothes. Rejecting the standard meanings of commodities, they emphasize function over symbolism. How are they able to do this? Granted, it is not easy. The association between consumption and social identity is forged when we are children and exerts a powerful pull on our psyches. Many simple-livers struggle with these issues. As a counterweight, nearly all of them have made a strong moral commitment to what they are doing: they feel that our commercialized culture embodies bad values, they have experienced it as personally dysfunctional, or they are aware of its devastating effects on the environment. "Consumption as usual" comes to feel less and less ethically comfortable. Perhaps most important, they find safety in numbers. In Seattle and the Pacific Northwest, a low-spending, alternative, but decidedly middle-class lifestyle is emerging. The fact that more and more other middle-class people are living this way makes it far easier to deal with the inevitable psychological difficulties of letting go of spending as a way of life.

Of course, for some the inevitable psychological difficulties of reduced consumption are never surmounted. "Simplicity" is involuntarily imposed on millions of Americans. In my survey, 12 percent of the population reported that they had suffered an involuntary income loss in the 1990s. The majority had lost their job and been forced to take a lower-paying position. More than 40 percent had reduced their spending by 50 percent or more. As ethnographic accounts reveal, many of these downward transitions leave perma-

ment scars. For people to whom identity and consumption are deeply fused, losing the symbols of success and personhood is a bitter blow. Marriages founder on such episodes, as divorce lawyers can attest. While husbands and fathers suffer with their reduced manhood, their wives and children may not be able to reconcile to a reduced standard. Sometimes forever.

"Happiness Is Inside": Jonathan Wharton

While simple living has taken off in the Pacific Northwest, simple-living newsletters, study circles, and lifestyles are springing up around the country. Even in a high-cost area such as Boston, I found plenty of people who were transforming their work lives, spending habits, and values. As an industrial designer, Jonathan Wharton was struggling with these issues in both his personal and work life.

A fifty-two-year-old former consultant at Arthur D. Little, Jonathan started his own industrial design consultancy in 1975. It did well, and he lived comfortably in an expensive suburb with his wife and kids. But over time, questions about his work surfaced. "The basic philosophy behind design is that you're developing tools that make a person's life easier to live and more luxurious. [But] it's been my personal experience that that's not necessarily so, that as we acquire these things, they don't necessarily enhance our lives. They become anchors: they don't free us, they hold us down. They require being taken care of. If you buy a boat, you either maintain it yourself, which is okay, or you pay somebody to maintain it, but somewhere along the line the monies necessary to maintain it have to be earned. So I began to look at what is really labor-saving in our society. Do a lot of the time-saving devices that we've developed really save time, or do they just add stress to our lives?"

On an even more basic level, he asks about how products shape our lives. "Do some of the products make the establishment of community difficult, do they separate and isolate people more?" He ruminates about the dishwasher. "Is a dishwasher really necessary for a household of two people?" Now divorced and living with a woman, he recalls the role of the dishwasher in his earlier life. "It was great, but it changed the social interactions of the house. When

dishes were done [by hand], there were usually two or three people. When the dishwasher comes into the realm, it's one person who deals with it." And what about the environment? At one time, Jonathan believed that people could learn to appreciate nature through appreciating man-made things. "I wanted to get people to appreciate the aesthetics." Now he worries that the man-made stuff is creating more isolation from nature, and destroying it in the process. He also realizes that there's a strong inertial component to technology. "Over generations, things become part of your expected life—washing machines and dryers, the telephone, electricity. There's a limit to how far people are willing to back up."

Yet he himself has backed up quite a bit, earning only \$12,000 the year I interviewed him. There's tremendous ambivalence in his discussion. His income is low because his business is not earning much, but at the same time, he is choosy about what he designs and for whom. The combination of divorce, reduced income, and a personal search for meaning has changed his relationship to products. "I was a thing junkie for a long time, so it's really hard. If there's something that I want, I ask myself what's motivating me, why do I really want this, what am I going to do with it? Just about anything. From a tool to a book to a piece of clothing or a chair, what is the life cycle of this thing going to be for me? How am I going to deal with it? I'm not making a moral judgment, it's the reality of what am I getting by buying this, what am I adding to my life by having it?"

At the same time, he is quite clear that living on less has improved the quality of his life. In the past, he was driven and stressed out. Now he has a sense of personal freedom and possibilities that did not exist before. He is nervous about his financial situation, but "less so" than he's ever been. The change in income has "brought to the foreground for me that happiness is inside, not outside. I really like to live in a nice house, and I really like to have nice things, and I like to stay warm, and I like good food, but those are extras." Even living in a small rented place, driving a 1985 car, no longer patronizing the theater or doing luxury vacations, he believes that he has all those things now. "I have come to believe that you can get those things with less money than you would think if you're willing to work a little bit. The good food if you're willing to put the effort into finding out how to do it rather than always going out to a

restaurant. If you want fresh basil in the middle of winter, maybe you have to process it yourself and freeze it." And so on.

Simple living is not mainly about spending less, but about living differently. "If I think, like I did for twenty-five years, that if I keep working at this thing, at this one thing, and keep working at it, then eventually I'll have all these other things, then that's a direction. I'm not sure I believe that anymore. I'm not sure that they can all be purchased. Some of it has to be gotten in another way."