HAS WE CHANGED OUR PENNY-PINCHING?

Four hundred years after their

BY CARRIE CONAWAY PHOTOGRAPHS BY JOHN GOODMAN
HING WAYS?

arrival, the Puritans still have a reputation.>>
Ever since they came to New England to establish a society based on Calvinist religious principles, the Puritans have been characterized as hardworking, educated, and perseverant, but also as penny-pinching, moralistic, and prim. Early on, this reputation may well have been deserved, as Puritan society was one of history’s most diligent, pious, and rigidly controlled. But the Puritan influence in New England had begun to diminish even before the Revolutionary War as the colonial economy and society adapted to greater trade and interaction with outsiders. And it wasn’t much longer before Puritanism existed only in the legacy of the social institutions they had created, rather than in people’s hearts and minds.

Yet even today, New Englanders are commonly described as frugal, conservative in their taste, or taciturn—characterizations which could as easily apply to the region’s first immigrants. It seems difficult to imagine, though, that such regional differences in social or economic behavior could persist in an era of geographic mobility and mass communication. How strong is the connection between modern New Englanders and their Puritan heritage?

The Puritan Ethos
The first New England settlers, having chosen one of the most difficult parts of the East Coast on which to eke out an existence, were more in danger of starvation than of ostentation. One contemporary observer described colonial New England as a place where “rich men growe pore and poore men if they come over are a burthen.” The land was poor and rocky, the growing season short, the winters harsh.

But the hardscrabble lifestyle the land demanded turned out to be fortuitous in reinforcing their religious beliefs. The dedication and toil required for survival in New England meant that hard work was a necessity, and work was the key means by which the Puritans glorified God. Puritan theology held that there were an elect few chosen to receive salvation. But since it was impossible to know in advance who was among the elect, all people were obliged both to behave in a way consistent with their salvation (their spiritual calling) and to work assiduously in their profession and improving their skills and talents through education (their temporal calling). “While no amount of diligent behavior could prove election, the failure to strive was conclusive evidence that one had not yet been offered saving grace,” writes historian Stephen Innes in Creating the Commonwealth, a survey of the economic history of New England. As a result, the Puritans were under intense social pressure to work ceaselessly, save for “due recreation” and rest. Idleness was considered a dishonor to God, as was waste of material goods. For the Puritans, the more time and materials were put to practical use, the more the community produced and therefore the more was God glorified.

Puritan social institutions also reinforced their values of work and self-restraint. No longer did they have to try to graft their abstemious beliefs onto a preexisting social structure, as they had in England. In the New World, they were able to create communities in which every institution worked together to glorify God. The family served as the centerpiece of the social system, and families were expected to reflect and model community standards. The schools—a key social institution because of the Puritans’ concern with continual improvement in one’s calling—reinforced social values in children through a strict religious curriculum and focus on productive labor. Legal sanctions tied up any loose ends. Debtors who had reneged on their payments not only were detained in prisons, but also had to provide for their own food, fuel, and clothing while in jail. More broadly, the 1648 edition of the Massachusetts Book of General Laws and Liberties stated that “no person, Householder or other, shall spend his time idly or unprofitably under pain of such punishment as the Court of Assistants or County Court shall think meet to inflict.” According to Innes, “Nowhere else in the early modern world...was the rhetoric of the calling so all-pervasive in public and ecclesiastical discourse.”

The family was the center of the Puritan social system and the primary means by which its values were transmitted.
Indeed, the early New England settlers stood out from their colonial compatriots as particularly hard-working and self-restrained. Because the Puritans shared a cultural heritage with the settlers of the other colonies, who were also primarily British Protestants from the lower and middle classes, one might have expected that the colonies would not have varied much culturally. But in fact, colonial culture was hardly uniform, since different colonies attracted settlers with different reasons for uprooting themselves from the Old World. Some colonies drew frontiersmen looking for short-run gain, whereas New England tended to attract people looking for a pious, civic-minded community. These differences were not lost on their contemporaries. John Winthrop, the first governor of Massachusetts, often noted what he felt were Virginia’s mistakes in recruiting residents, saying that Virginia’s settlers were “unfit instruments, a multitude of rude and misgoverned persons, the very scumme of the Land.” Meanwhile, the weight the Puritans placed on the calling turned them into not only the most productive of the American colonists, but also one of the most industrious societies in history. They worked an average of 4 hours for every 1 hour of rest, double the 2 to 1 ratio common to societies from ancient Rome to pre-revolutionary China to modern America. Even those New England residents who were not descendants of Puritans shared their ethic of hard work and material moderation, simply because survival in New England required it of them.

Population growth patterns exacerbated the cultural bifurcation between the colonies. In the Chesapeake colonies like Virginia and Maryland, families would bear three or four children on average, and half would die before reaching adulthood. The population in these colonies did grow, but only because the number of immigrants exceeded the number of deaths. By contrast, in early New England, most population growth was locally generated. Families typically produced between six and eight children and only lost an average of one before adulthood. At the same time, immigration into the region was relatively low. These patterns meant that New England’s population was predominantly home-grown. The region’s culture could therefore focus inwardly, cultivating deep and long-lasting roots.

**THE PURITAN CONTRADICTION**

Even as the Puritans were building up a distinctive New England culture, its foundation was already beginning to decay. Perhaps this was inevitable given the dualistic nature of their faith. The Puritans were expected to work industriously in their calling, but they were also expected to eschew the material success that came along with this. This did not mean that they lived like paupers. Instead, they strove for a “middling” standard of living, not so austere as to inflict severe discomfort on families, but not so profligate as to incur the moral evils of wealth and other earthly pleasures. But this made the conflict between work and prosperity all the more difficult to manage. Some prosperity was acceptable, but too much was disapproved of.

This struggle moved to the foreground as New England developed into the economic powerhouse of the American colonies. Though the region did not offer as much as some other colonies in terms of cash commodities or natural resources, New Englanders found ways to grow economically both by producing the goods they needed and by exploiting the region’s comparative advantages through trade. The first colonial ironworks was established in Saugus, Massachusetts, in 1646; its products were made into everything from pots to nails to bar iron for resale. New England colonists also produced their own textiles, clapboards, and shingles, as well as artisanal products such as cheese and thread. The more enterprising New Englanders found success in the transatlantic trade, providing fish, flour, and other provisions to the sugar plantations in the Caribbean, tobacco and rum to fishermen, and lumber and ships for domestic and international use. (Over 1,100 ships were built in Massachusetts between 1696 and 1713 alone.)

The businesses that these New England entrepreneurs developed turned out to be excellent generators of long-run economic growth. Industries such as trade, shipbuilding, and rum manufacturing were dependent on a number of different commodities as inputs, which meant they created complex connections between suppliers and consumers. They also diversified the New England economy relative to those of the other colonies, which were much more heavily dependent on cash
crops like tobacco. As a result, Boston became the center of colonial trade activity throughout the 1600s. And even as Boston’s primacy in trade declined during the eighteenth century, its competitors were homegrown; 9 of the 15 most rapidly growing cities in the late 1700s were in New England.

In the end, the Puritans’ social strictures could not prevail against the powerful forces of economic and population growth that their work ethic had unleashed. As Max Weber famously argued in *The Protestant Ethic and the Spirit of Capitalism*, the religious underpinnings of the Puritans’ singularly driven behavior inevitably had to give way. “The bourgeoisie business man,” Weber points out, “as long as he remained within the bounds of formal correctness, as long as his moral conduct was spotless and the use to which he put his wealth was not objectionable, could follow his pecuniary interests as he would and feel that he was fulfilling a duty in doing so.” But being a capitalist was a lot easier than being a Puritan. Once the opportunity arose to have the same economic success without living under Puritan social strictures, the Puritan social order had little chance for survival.

**FROM PURITANS TO YANKEES**

But long after the Puritans had lost their tight grip on New England society and culture, New Englanders—with their now well-known Yankee—were still perceived of as industrious, frugal, and individualistic. One reason was that some of the best-known New Englanders of the era exhibited and promoted these qualities. Lydia Marie Child of Medford, Massachusetts, proclaimed in her popular 1832 book, *The American Frugal Housewife*, that “the prevailing evil of the present day is extravagance” and provided extensive advice for living within one’s means. Henry David Thoreau, also a Massachusetts native, took to the Concord woods in the 1850s because of his belief that “most of the luxuries, and many of the so-called comforts of life, are not only not indispensable, but positive hindrances to the elevation of mankind.” And Ralph Waldo Emerson extolled the Yankee virtue of self-reliance, saying, “The reward of a thing well done is to have done it.”

But just as importantly, the Yankee reputation persisted because of the region’s social and economic structure. After struggling through the post-Revolutionary War recession, the New England economy started to surge. By 1840, per capita income in New England was 25 percent above the national average, mainly due to the region’s lead in industrialization. As the nineteenth century progressed, jobs continued to grow in the region’s manufacturing industries, particularly in textiles, wood products, and boot and shoe making. At the same time, the country as a whole was experiencing a lull in immigration from the Old World, and New England received an especially small share of the newcomers. The resulting wealth and homogeneity in the region relieved any pressure on New Englanders to alter their still-Puritanical ways.

But New England stood at the edge of a profound change. The region’s greater level of industrialization had raised its wages above much of the rest of the country. Coupled with the region’s relatively accessible coastal location, this made New England an attractive destination for new arrivals during the immigration boom of the late nineteenth and early twentieth centuries. By 1920, nearly one-quarter of the region’s population was foreign-born, and 62 percent were either foreign-born or a child of an immigrant—double the U.S. averages. The presence of these newcomers could not help but push the cultural boundaries of the region, making New England increasingly similar demographically to the rest of the country.

Yet outsiders still observed a Puritan-influenced flavor to the region even into the 1940s. In his book *Inside U.S.A.*, written just after World War II, author John Gunther describes the “dominating items” of the Yankee character as “frugality, individualism, hardness, (and) eccentricity.” Gunther’s Yankees may not have been exact replicas of the original Puritans, but it’s not hard to trace their Puritan roots. These post-war Yankees were still working hard, saving their pennies, persevering in the face of adversity, and developing themselves as individuals in much the same way as their forebears. But Gunther also observed a number of forces of cultural change in the offing: the migration of Yankees to other regions of the country, the influence of still-high immigration rates, the differences in beliefs and behavior between the older and younger generations. A unique Yankee character might still be present, but its continued existence was increasingly uncertain.

**THE PURITAN LEGACY**

It is true that Southerners have their grits and zydeco, Yankees their pot roast and contra dancing. But we all watch the same television shows, read the same best-sellers, and get the news off the same wire services and Internet sites. And nearly half of us live outside the state we were born in, far higher than the rate even a generation ago. How likely is it that a distinctive regional culture could persist in modern America? It’s particularly hard to envision the persistence of Yankee culture, since its characteristics are predominantly economic. Working hard, saving money, avoiding debt, and spending conservatively are the hallmarks of the Yankee way, and these kinds of traditions seem much more easily influenced by broader social changes than traditions in food or music.

Indeed, these days it is often hard to see any difference on these measures between New England and the rest of the nation. For instance, according to the 2001 Survey of Consumer Finances (SCF), New Englanders are no more likely than other Americans to say they shop for the best terms for either bor-
BUT STILL PERSISTS
rowing or savings or to think that it’s a bad idea to buy on installment. We’re equally as likely to own homes and cars as anyone else, and we have roughly the same average balances in savings bonds, directly held stock, and mutual funds.

Where differences do exist, it’s difficult to say whether the differences are due to the legacy of Puritanism or to other factors. For instance, the median household income in New England is $52,000 per year, much higher than the median of $39,600 for the rest of the country. This might be due to a modern-day Puritan work ethic, but it might also be due to a concentration of highly educated workers, many of whom were born and raised out of state and thus presumably are not induced to hard work by the region’s Puritan heritage. Likewise, we maintain lower ratios of debt payments to incomes than the rest of the nation, but this could be caused by high incomes as easily as by low debt. Indeed, the high cost of housing in the region means that we hold an average of about $30,000 more in home-secured debt (mortgages and home equity loans) per household, something our forebears no doubt would have disapproved of.

The demographics of the region also explain some differences. Though we hold significantly higher financial asset balances—a median of $39,800 per New England household with any assets, versus $27,300 in other regions—most of the discrepancy derives from greater retirement savings. But it makes sense that we would have squirreled away more for retirement, since as a region, we are relatively old. Indeed, the median age for every New England state exceeds the nation’s. And our higher educational levels might be just as good an explanation for New Englanders’ higher labor force participation rates (about 2 percentage points above the national average) as our purported greater industriousness.

Yet our Puritan heritage still occasionally exerts an influence. For instance, five of the six states with the lowest bankruptcy rates are in New England (see chart below). On the one hand, this is partially attributable to the region’s higher incomes and lower debt-to-income rates, both of which reduce the likelihood that we will have financial problems in the first place. But on the other hand, when the first bankruptcy statutes were written at the turn of the nineteenth century, the Puritan influence on New England was much stronger than it is today. New Englanders’ sense of a moral obligation to repay debt, linked directly to their Puritan heritage, may well have influenced legislators to pass stricter rules on the amount of real estate and other property bankrupt households can exempt from seizure. As a result, today New Englanders have less incentive to solve their financial problems through bankruptcy. Somehow one suspects that the original Puritans would be pleased with this result, even if it derives from legal and social institutions rather than moral imperative.

Another area where the Puritan influence is still evident is consumption. Since New Englanders save at about the same rate as the rest of the nation, we obviously don’t spend less money overall than anyone else. But we tend to make more practical, less conspicuous or showy choices in what we buy. We are twice as likely to own savings bonds (though the value we hold in bonds equals the national average). We spend less of our personal income on retail goods, particularly motor vehicles and general merchandise, and more on housing. We are 11 percent less likely to own or lease a luxury car and 16 percent less likely to own three or more cars. And when we do purchase luxuries, we choose understated products: Coach, not Prada; Cadillac, not Jaguar; Rolex, not Cartier. A far cry from the felt hats, square buckles, and dark vestments of the Puritans, to be sure, but still relatively conservative by modern American standards.

Some vestiges of Yankee culture, moreover, may persist yet be slippery to observe. New England may well be home to more reused broken shoelaces, extra buttons, and hoarded twist ties than any other part of America, but no survey would ever tell us so. And visitors to the region may perceive archetypal Yankee characters around them—the laconic Maine lobsterman, the eccentric Vermont craftsman, the blue-blooded Boston Brahmin. But those observations may lie mainly in what visitors expect to see. Determining whether these stereotypes have any basis in reality is a more difficult challenge.

Perhaps the most important legacy of our Puritan heritage is the influence our culture has had on the rest of the nation. America may be a spendthrift country in comparison to Europe or Asia. But it might well be worse if it were not for the voice of the Puritans through the generations, subtly encouraging us to work longer and harder than our peers and reminding us to “waste not, want not.” New Englanders may be becoming more like America, but at some fundamental level, America is also like us. ※