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Frugality Is Not Cheapness

Unintentional misuse of a word causes not only confusion but also misunderstanding of the word's meaning. The misuse of the word "frugality" in an article "7 Benefits of Being Cheap: Frugality can pay, sometimes in ways that are not financial," which is written by AJ Smith on ABC News, is an example. Throughout the article, the editor used the two words "frugal" and "cheap" interchangeably, and he concluded, "Just maybe, next time your friends, family or coworkers call you cheap, you'll consider it a compliment" (Smith, 2014). **This suggests that the editor equates frugality with cheapness and people should consider "being cheap" as a compliment (interpretive claim).** As these two words are both related to people's cautious behavior towards their money, they are often misused and misunderstood as having the same meaning. However, being frugal is not being cheap. It is important for one to understand the positive meaning of frugality and how embracing frugality could bring benefits in one's life.

First and foremost, frugality is not cheapness. In other words, one can be frugal without being cheap. According to Cambridge Dictionary, frugality is "the quality of being careful when using money or food." Similarly, frugality is defined as "careful management of material resources, especially money" in Merriam-Webster Dictionary. Cheapness, on the other hand, is often implied in "cheapskate" as a slang to address a mean or contemptible person, according to the Oxford English Dictionary. While frugality has positive connotative meaning, cheapness tends to cause harm. **Being careful with using money does not mean being vile or despicable; therefore, the two words cannot be used interchangeably (value claim).** American award-winning

author, Frank Sonnenberg, made this point clear as he claims, “People who are frugal understand the value of a dollar and make informed and thoughtful decisions. People who are cheap try to spend as little money as possible” (Judith, 2020). In other words, people who are frugal tend to carefully consider different options before making the decisions that could bring them the highest value in return. That means they are masters at putting their money into great uses and finding ways to get the most out of their investments or purchases. On the contrary, people who are cheap tend to spend the least amount of their money on everything without considering its quality or values. Besides necessities, they are prone to finding ways out of paying for other things, regardless of the impact it may bring to the quality of their lives and their relationships with others. Scholars who share their views on the positive meaning of frugality include Chris Farrell, an award-winning journalist and a senior economics contributor for American Public Media.

In Chris Farrell’s view, frugality indicates a virtue in sustainability. In his book, *The New Frugality: How to consume less, save more, and live better*, Farrell mentioned, “the Latin base for *frugalis* is *frux* and *frug*, words for ‘fruit’ and ‘virtue,’” and “[he] like the idea that frugality signals virtue bearing fruit through our savings, spending, and giving decisions” (Farrell, 2011). This suggests that frugality not only allows people to minimize living costs but also encourages them to live sustainably. According to Farrell, “The frugal are conscious consumers that try to be mindful of the ecological and social effect of their purchases and activities... The frugal approach seeks out quality, not quantity” (Farrell, 2011). For example, Farrell considers a purchase of high-quality bike in the \$2,000 range in replacement for a car as an act of being frugal. Commuting to work by riding a bike, or taking a bus in the winter, as Farrell explains,

allows the frugal to eliminate inevitable costs of driving a car such as gas, maintenance, and premium insurance. Yet, it enables them to reduce their carbon footprint (Farrell, 2011).

Besides being distinct from cheapness, frugality aims to bring worthy values for people who embrace it. Trent Hamm, the founder of The Simple Dollar, is a believer in the worth of frugal living. He points out, “Being cheap will ultimately save you money, but at the cost of happiness, convenience and even personal relationships. On the other hand, frugality will help you learn more about spending less and saving for long-term goals while still enjoying life” (Hamm, 2020). Frugal people deliberately manage to live below their means because they believe that frugal living would prepare them a pathway to financial freedom without taking their feelings, needs, and joy in their everyday life into account. For example, according to the journalist Chris Farrell, his parents did what they could to minimize the living costs – buying furniture at thrift stores and having it restored, using the clothesline instead of the dryer, going on family vacations during the off-season, and the like – but they were never cheap with him on the things that matter, such as health and education. As a result, Farrell and his siblings all got good college education and graduated with no student loans (Farrell, 2011). The story of Chris Farrell’s frugal parents illustrates how frugality can bring such values for people who embrace it.

Another example includes Sam Walton, the founder of Wal-Mart, who is well-known for his frugality and simplicity. Despite being rich, Sam Walton only flew first class once in his life. Yet, he drives the corporation’s red pick-up truck. “I hopped into Sam’s red pick-up truck. No air-conditioning. Seats stained by coffee. And by the time I go to the restaurant, my shirt was soaked through and through. And that was Sam Walton—no airs, no pomposity,” recalled Bernie Marcus, the co-founder of Home Depot (Moore, 2015). Walton’s frugal living results from his belief that, “Every time Wal-Mart spends one dollar foolishly, it comes out of our customers’

pockets” (Moore, 2015). Applying frugality into Wal-Mart’s culture, Walton has been able to minimize expenses and provide the nation a Wal-Mart that could allow its customers to save money and live better.

In summary, it is important for one to use frugality and cheapness distinguishably as these two words have opposite connotative meanings. **Although both words are related to people’s careful behavior towards managing their money, “being frugal” is taken as a compliment and “being cheap” is understood as an insult (passive voice).** While frugality aims to bring the benefits in one’s social and financial life, there is nothing appealing about cheapness. Unlike cheapness, it takes time and efforts for someone to become frugal and avoid spending more than what they can earn, yet still embrace sustainability and give back to the community in the act of wise spending.

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