

Living beyond one's means as reflected in old Russian proverbs

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This paper contributes to our research on the interplay between consumerism and living on credit [Vernikov and Kurysheva, 2021; 2022]. This time, we focus on the reflection of these institutions in Russian popular discourse embodied in old proverbs and sayings. We assume that social reality implies historicity, and the “primary knowledge about the institutional order ... is the sum total of an assemblage of maxims, morals, proverbial nuggets of wisdom, values and beliefs, myths, and so forth” [Berger and Luckman, 1991: 83]. Values are socially designed, i.a., through the promotion of respective lexicon and narratives. It also applies to the area of consumption [Schmitt et al., 2022; Wrenn, 2022].

We scanned the book by Vladimir Ivanovich Dahl [1862] «Proverbs of the Russian People» in order to identify commandments related to consumption and living on borrowed money. The section «Thrift vs. Squander» contains 84 such proverbs, the section «Borrowings»—158, «Generosity vs. Parsimony»—146, «Temperance vs. Greed»—93, and «Dandyism»—133; altogether 614 proverbs and sayings, or 2% of all those contained in the book.

We allocate the identified discourse elements by topic:

1. **Consumerism, waste and relative positioning in consumption.** The main messages here are: futile attempts of poor people to simulate the lifestyle of the wealthy; irony over conspicuousness and dandyism despite the scarcity of means; living according to one's status is a virtue; consumerism and waste are ridiculous.

2. **Household debt.** Proverbs send a clear message that borrowing is an extreme enforced measure which is better avoided; borrowing for unnecessary things is reprehensible; there is dignity in self-reliance; debt is a moral burden incompatible with the joy of living and serenity; debts are a swamp, and borrowing leads to a trap, captivity and bondage; hard work are the ways out of debt trap.

Disapproval of debt applies to both borrower and lender alike. Dictionary section «Borrowings» carries 41% of proverbs with negative connotations related to borrowers, and 37% of proverbs warning the lenders. We found not a single endorsement of the institution of household borrowing among the surveyed 30 thousand proverbs. The popular discourse prior to the 1917 revolution,

thus, tends to condemn household debt, debt bondage, irrational spending and living beyond one's means in general which lead to miserable financial condition. Such a strong body of proverbs suggests that conspicuous consumption, wasteful spending and living beyond one's means were actually widespread enough. But, at least, deep in the popular conscience they were condemned.

With regard to the socialist period under the Soviet Union, we rely on the dictionaries and collections of Russian proverbs compiled by Aleksandr Zhigulyov [1958], Maria Rybnikova [1961], Anatoliy Sobolev [1983] and Vlas Zhukov [1991]. This material enables us to monitor the evolution of the discourse. Some of the old proverbs and sayings were reformulated and purposefully advanced to the popular mentality. They tend to diminish the significance of money and material values, which was consistent with the then official ideology, and to counter commodity fetichism, which was related with perennial shortage of consumer goods. The message of selected proverbs could have changed sign after the re-coding.

The discourse radically changed course in the 1990s. At first, we see a propaganda of consumerism and hedonism, an encouragement of the wildest wants and expectations; and subsequently the discourse went on to rationalize consumer lending and render debt-driven consumption ethically acceptable or even desirable. The dilution and re-coding of traditional core values and meanings took place under direct supervision of the interested parties. Words and expressions carrying negative semantics towards consumerism and household debt, are deliberately filtered and phased out of public domain. Traditional discourse is ridiculed and marginalized, and popular proverbs and sayings fall into oblivion. Living and buying beyond one's means has become a socially acceptable and self-sustaining institution. That is no longer compatible with sustainable development nowadays.

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