

Money Hungry

Everyone who grows up in a household where there is a lack of material resources knows what it feels like to want things you cannot have, to want what money can buy when there is no money to spare. Poor people know these feelings intimately. And so do individuals who are raised in homes where material resources could be available but are withheld because of avarice or domination. In patriarchal households, dominating males often withhold funds for basic necessities as a way of maintaining coercive control over wives and children. Usually, patriarchal abuse in relation to finances is talked about publicly only in relation to domestic violence. Yet there are many homes in this society where physical violence is not present wherein financial withholding by a patriarchal head of household is the accepted norm. These men do not just control the money they make, they often control the spouse's income as well. Children in these households may grow up with an extreme sense of material lack even though the financial assets of the family are more than enough to accommodate needs and desires.

In our patriarchal household, my parents believed it was the man's responsibility to provide for the family's material needs. Both my parents based their thinking about gender roles on conventional sexism. They felt the man should work outside

the home and the woman should work inside the home. My father kept from my mother knowledge of how much money he made and what he did with it. He gave her a specific amount of money for household needs based not on her calculations but on what he believed was needed. When what he gave was not enough, she pleaded, cajoled, and at times begged for more.

Daddy was not a benevolent patriarch. He believed in domination and coercion. Raised in a single-parent home where there had been few pleasures and lots of hard work, he believed only in providing basic necessities. His attitudes clashed not only with the desires of his children, but also with mama's desires. While she believed it was important to work hard, she also believed it was important to have small material pleasures and delights. Whereas dad thought new school clothes and material were never needed, she understood our desire to have the occasional luxury. He rarely did. In our household there was always tension around money. That tension was rarely expressed by overt conflict between our mother and father, yet it was always there whenever we needed something that cost money.

Mama was a genius when it came to taking a small amount of money and making it go a long way. Proud to have a husband who was willing to work hard and provide for his family when we were growing up, she never complained about our father's lack of generosity. She never complained when she cooked him special food, different and more expensive than the food she ate. Yet the underlying tensions around money were always there in our household. Those tensions were most expressed by sexism, by mama's dependency on dad's income. When she no longer had small children and did the occasional work outside the home, dad simply withheld more from the household funds he gave to her.

Both our parents lived in a better economic situation than that of their family of origin. Our father knew that he had less money to spend, less control after marriage and he seemed to deeply resent the economic responsibility of children and family.

Mama had never lived on her own or worked outside the home. Dependency was a norm for her. She saw it as female destiny. Being taken care of was a source of pride and traditional power. That pride was eroded over the years as our dad constantly used his financial power to control and dominate. Like many of the women sociologist Arlie Hochschild describes in *The Time Bind: When Work Becomes Home and Home Becomes Work*, working outside the home never made mama independent but it did give her a sense of self-esteem and a small amount of money to spend as she so desired.

Growing up in a large family without lots of money, I was always aware of the enormous economic burden children constituted. As young kids, when we wanted more than our household could afford, we did what most children do—whined, sulked, pleaded. But ours was a discipline-and-punish household—one in which no child could express displeasure for long. Early on we learned that if we wanted material objects beyond the basic necessities of life we could acquire them by doing odd jobs. Looking back it amazes me that when we asked mama why we could not have weekly allowances like other children we knew, she never talked about a lack of funds. She never gave voice to a sense of lack, to disappointment or anger about her family's economic fate. From her perspective we were doing well, better than most working folks with large families to feed.

Children could do odd jobs and make money. I was often “hired” by my teachers to do work around the house, to spend the night in the home of an elderly retired teacher just to be on hand in case she needed something. The money I made from these jobs, like that of my siblings, was handed over to mama. She used it to buy schoolbooks and special little things that we needed. Among us seven children, we had different responses to this arrangement. Some of us, especially my brother, resented not being able to spend money we had earned on whatever we wanted. In relation to her children our mother

duplicated the manipulative use of money that our father used in relation to her.

Conflict around money was especially depressing to my psyche as a child. I was always willing to give up material desires and just accept whatever came my way. I found this a less stressful strategy than holding on to unsatisfied desire, but it was also true that unlike my siblings my major passion in life was reading, and books could be found at the library for free. I longed for pretty clothes. Instead, mama always chose for us, basing her decisions on money, whether we were getting used or new clothing. Now looking back I assume she did this to make things fit into her limited budget, but she never gave this as an explanation.

In my childhood fantasy life I was quite taken with notions of poverty and asceticism. At times I dreamed of joining a religious order. These fantasies were inspired by religious teachings but also by the fact that I just found it psychologically less stressful to give up attachment to material goods. Unlike my siblings I did not know how to ride a bicycle or play tennis, nor did I dream of playing a musical instrument or driving a car—things that cost. When I went away to college, to a world of class privilege, my material desires surfaced, again mostly around the issue of clothing. My clothes always exposed my class background; they were cheap and often garish. Sometimes I wore the expensive hand-me-downs of my classmates because it was acceptable to wear each others clothes. The only time in my life that I ever felt like stealing was during my undergraduate years when I longed to wear beautiful clothes that were usually expensive.

My college roommate, a white girl from a working-class background, would steal things all the time. Without my knowledge, she frequently used me as her decoy. While the clerks in fancy stores were busy following the black girl around to make sure she was not stealing, the white girl was robbing them blind. We both found it difficult to be at a university filled with “rich” students (many of them were not wealthy—just upper class—but from our perspective, since neither of us

had any money to spare, they all seemed to be among the elect and the elite). During this period of my life I felt driven by material longings and lacks. I felt class shame around clothes. This period of my life helped me to understand my siblings better, their frustration at not being able to have material objects they longed for.

Like my mother I had a knack for making do with a little. I was always confident that any material object I desired could be found secondhand. I spent hours searching out the thrift stores where used luxuries would surface and were cheap, antique silks, cashmeres.

By age nineteen I had my own household. While we were not planning to have children early, if at all, I was ecstatic about settling down. My partner was content to let me take care of household stuff. And while we split household labor in perfect feminist fashion, decor and furnishing were mainly my domain.

Also from a working-class background, my partner had been raised in a single-parent home, in apartments. I had never known anyone who lived in an apartment growing up. In our small town almost everybody lived in houses. When the first projects were built, they were built like little duplexes, not like the apartments that would come later. To me it was vital to have a home, to make it the sanctuary you want it to be. My partner did not have any interest in homemaking.

Living together as students, our budget was limited. We did not see ourselves as working class. We saw ourselves more as bohemians who were beyond class. We were not into buying new things or trying to get rich; we just wanted to read, write, eat good food, and indulge in passions like buying books, records, and, in my case, clothes. The first real debt I incurred in my life beyond my school loans was for clothes. Tired of never having enough money, I decided to look for a serious job, and that meant I needed serious clothing. With a credit card given me when I was a student, I swiftly amassed a clothing debt I could not afford to pay. In the household of my growing

up, getting into debt had always spelled the beginning of financial ruin. When the creditors and bill collectors started calling, I felt more stressed about money than I had ever felt in my life and more ashamed.

My partner had no sense of shame. Time and time again, he told me “debt is the American way of life.” He did not allow himself to be stressed about money. If he had money, he spent it quickly and freely. I agonized about the way money was spent. Like me, he had come from a family where money was hard to come by. His mother was punitive about money, especially spending for pleasure. He recalled having to sneak records into their home so she would not become enraged that he was spending hard-earned money on nonsense. Rebellious against his home training, he spent money recklessly. We fought about money. And I was not surprised when I read somewhere that quarrels over money were one of the primary reasons couples split up.

Our quarrels about money reached an all-time high when I wanted us to buy a house. Since I had screwed up my credit record, he needed to acquire the loan on his own. He did not want the financial burden but ultimately consented to keep the peace. Obsessed with the desire never to be out of control financially again, I read all the books I could find on managing money. I learned how to keep a budget. I learned that if you put money into a savings account you could not keep taking it out whenever you needed something extra—you had to leave it and forget about it. When I came up with a plan for our financial situation where we would have a household account, putting in an agreed-upon amount of money monthly to cover all expenses then having our separate checking accounts, we stopped fighting about money.

Like many women who had followed the men in their lives to the places where they had work, I was always looking for work and trying to finish university so I could get better work. I never made as much money as the man I lived with, even when I did the same amount of work. If I taught three classes

as a lecturer, I made a mere fraction of what he made teaching three classes as a professor. Rather than trying to work out a financial plan based on money earned, we combined money earned and time spent in labor, deciding on equitable contributions based on that. This meant he always contributed more because he made more. Yet it was also true that I spent a disproportionate amount of my income on the household.

I often worked long hours for little pay and was usually miserable. My partner often encouraged me to quit working and work at home to become the writer I wanted to be. I was too afraid of becoming economically dependent on a man to stop working. My father's use of money as a tool of patriarchal power had instilled in me a fear of depending on any man. In truth my partner was not like dad when it came to issues of money, but I was still too afraid to stop working. My involvement with feminist thinking reinforced the importance of economic self-sufficiency.

While working gave me a sense of my own agency, I did not make enough money to keep myself in the manner to which I was accustomed. And when I separated from my partner of more than twelve years, like so many women, I suffered a major drop in income. My lifestyle changed drastically. I was in my mid-thirties, with school debts that were more than thirty thousand dollars. I could not afford to stay in the area we lived in, as there were no jobs for me, nor could I keep the house. Finishing my doctorate, I took a job teaching in New Haven at Yale University, where salaries for assistant professors were notoriously low and the cost of living high.

When I took stock of my finances after the separation, I was upset with myself. Even though I had always worked, I still had structured my life on the assumption that I would be in the relationship forever, my income bolstered by his as his was by mine. And all the more so because while he made more money, he also recklessly spent more. Despite all my knowledge of and commitment to feminist thinking, I found myself in

the same economic place as that of many adult women who have spent ten years or more in a committed partnership with a man. My debts were many and my income was not great. It was psychologically demoralizing not to be able to keep myself in the manner to which I had been accustomed.

During these years at my first tenure track teaching job, my sole concern was paying off my debts. Coming to teach at an Ivy League institution where most students and professors come from privileged-class backgrounds brought me face to face with class issues that were not that different from those that had surfaced when I was an undergraduate and leaving home for the first time. Assistant professors often joked about not standing behind any of our students at the bank machine because it was just too depressing to see that they had more money. While this, no doubt, was true, it was equally true that many professors who lived on what they considered to be low wages had incomes that were supplemented by family money, or they hoped to inherit incomes from family at some point. Like many individuals from working-class backgrounds who enter the ranks of the privileged, I was unfamiliar with the workings of trust funds and inheritances. Yale was the place where I first heard discussions of these matters.

Financially naive, like many folks from poor and working-class backgrounds, I had never thought about the role of trust funds and inheritances. Debt was all I could imagine inheriting from my family. Discussions of class surfaced primarily in relation to spending money. Realizing that I owed more money than I had ever made in income depressed me. The fact that I was thirty-something and had no more money than when I was in my twenties added to that depression. All I desired was to pay my debts and save money. Unlike many of my peers I did not live beyond my means. As in undergraduate school, my colleagues spent huge sums of money on fancy eating and drinking. When I refused to indulge, I was teased. Unlike my undergraduate years where my financial situation often caused me

embarrassment and now and then shame, I was not bothered. I knew that my class position was different from theirs and that I could not pretend to be like them, or share their attitudes about money. It caused me greater distress to confront the reality that my class position was now different from my parents', yet my life was filled with the same underlying stress about money that had characterized our household. The desire to eliminate this stress led me to learn how to spend money wisely. In my mid-thirties, clothes continued to be the material objects which sometimes led me to overspend. In general, I was not a big spender. My flat resembled all the places I had lived in as a student. Still I was not tempted to live beyond my means, to live in a better place, because I wanted to be free of debt, to be free of the stress caused by financial worry.

This period of my life made me cautious about spending money. I felt a constant need to be frugal. Since I did not fit in so many ways at Yale, I did not expect to be awarded tenure despite excellent teaching and publications. Instead, I searched for another job. Hired by Oberlin College to teach a full course load on a one-semester basis for a reasonable salary, I finally had an academic arrangement suited to my first vocation—the desire to write. Unlike New Haven, the small town of Oberlin was a place where rents were reasonable and the cost of living low. I rented a house owned by the college and created a lifestyle that was more middle class. I bought nice furniture, art, and fancy dishes and made a home for myself. Even though years had passed since I had left my longtime companion, when I found a small old house to buy in Oberlin he bought my share of our previous place, thus providing me with the means to purchase a home for myself.

Most professors in the small town of Oberlin bought big houses, beautiful Victorians or fancy new places. All my life I had dreams of one day buying a rambling old house that would be full of books and wonderful treasures. Yet when faced with carrying financial burdens alone I took all the money I had and bought a little house with cash, a house I could afford, a

modest place. Buying this place kept me free of debt. It was not the house of my dreams but it was a comfortable dwelling that allowed me to pursue my most passionate dream of becoming a full-time writer.

I had read somewhere that only two percent of artists in our society are able to make a living from their work. Most of the writers I knew were trying to get teaching jobs so that they could be more secure. My teaching job at Oberlin did not pay a huge salary. Indeed, my income did not change significantly when I moved from New Haven to Oberlin, but the cost of living was significantly lower.

During my Oberlin years I wrote more books and became more engaged with Buddhist thought and practice. I liked combining liberatory narratives from Christian teachings with Buddhism. In both cases, living simply and sharing resources with others was a basic tenet of spiritual faith and action. Living simply did not mean a life without luxuries; it meant a life without excess. I had always wanted to have a sturdy fancy car and bought one for my fortieth birthday. In keeping with the practice of living simply, I bought an expensive used car which was still much cheaper than a new model.

Before I purchased this car, I drove a Volkswagen for years. I had no difficulty letting others who were in need borrow my car. This gesture was in keeping with my recognition of interdependency and commitment to sharing resources. However, once I bought a fancy car I found myself being less generous. Even minor repairs on this car cost lots of money. The one time I loaned it to a friend, it was returned needing repairs. Suddenly, I found myself more attached to this material object and also more protective of it. This was my first experience of owning a material object where identification with the object altered my relationships to others. It helped me to understand the fear on the part of those with greater class privilege that they or their objects will be damaged if they share resources.

Acquiring costly objects, whether those that fill functional

needs or those that are pure luxury items, has been the experience that has most brought me face to face with my own capacity for selfishness and greed. During the many years of my life when I made less and had few, if any, costly objects, I was always willing to be generous. The more money I made and the more objects I acquired, the more I was tempted to move away from the spirit of generosity and the closer I came to being seduced by greed. That greedy voice tells you things like you don't owe other people anything; you've worked hard to get your stuff, they should work hard; or you've earned it, you have a right to spend it on whatever you want. I was shocked that such thoughts would even enter my head.

I felt I was falling into the trap many individuals from poor and working-class backgrounds fall into when we move into more privileged class positions. Constant vigilance (that includes a principled practice of sharing my resources) has been the only stance that keeps me from falling into the hedonistic consumerism that so quickly can lead individuals with class privilege to live beyond their means and therefore to feel they are in a constant state of "lack," thus having no reason to identify with those less fortunate or to be accountable for improving their lot. Time and time again, I hear individuals who make a lot of money but spend way beyond what they earn speak of themselves as though they are poor and needy. They do not see themselves as victims of the culture of greed that hedonistic consumerism produces. Yet this faulty logic lies at the heart of their inability to recognize the suffering of those who are truly in need.

We all know that constant craving can produce an endless sense of lack even in the face of plenty. When people are materially privileged and can satisfy cravings at will, greed has no limits. At a time in my life when my income began to soar way beyond any amount that I had ever imagined, I observed how swiftly I began to fall prey to greedy thoughts and longings. This observation was a crucial one because I have spent so much of my life feeling proud of myself for not being a victim of hedonistic consumerism.

Experiencing how easy it is to be seduced by material longings enabled me to be empathic toward folks who do fall prey to the vicissitudes of greed, especially individuals who have lived most of their lives in economic circumstances that have never allowed them to indulge material desire.

Seeing that the tendency to fall prey to greed lies within myself and everyone else keeps me from feeling self-righteous. Many people who would never express greediness by hedonistic consumerism do so by hoarding. They derive a feeling of power over others, especially those who lack material privilege, simply by knowing that they have reserves stored away. These individuals may often live simply or even take on the mantle of poverty, but they are addicted to making and hoarding money. And they are as attached and identified with material resources as those individuals who express their greediness by flaunting excessive wealth and privilege. Money is their god even though they may never worship it in a manner that is visible to others.

While my parents did not discuss money matters openly when we were growing up, most of the poor and working-class folks in our neighborhood talked freely about money. Everyone talked about how much things cost. When I entered worlds where individuals were materially privileged, now and then I would ask about the cost of material objects they purchased, and again I would be told by someone, who would take me aside, that it was not polite to talk about how much things cost. This censoring of public discussions of money was not simply a matter of polite social decorum, it deflected attention from underlying competition about money. It allows those who have more to conceal their fortunes from others. It sets up the condition where individuals can feel no economic accountability to others. Most importantly, it enables those who have class privilege and know how to use money in a manner that is beneficial to hoard this knowledge.

In my transition from the working class to the ranks of the upper-middle class, I was continually amazed by my lack of understanding about the way money works in this society. Simple

information about interest-producing savings accounts and certainly all knowledge of investment possibilities were not known to me. And if you do not know something exists, you do not know to ask about it. It was only when I began to read books about money that I learned the importance of making a budget. Many poor and working-class people think that because they have so little resources available, it is not important to make budgets. From books, I learned that it is important.

Michael Phillips' book *The Seven Laws of Money* was particularly helpful. Written from a quirky perspective, his was one of the rare books about making money that emphasized the importance of doing work that one cares deeply about. It did not negate the notion that one could be a writer, an artist, and be economically self-sufficient. That was important to me since the ultimate goal of my working life was to reach a point where I would not need to teach to make a living but could concentrate on writing.

Understanding the class politics of money and greed has been essential to creating a life where I can be economically self-sufficient without hoarding and without refusing to identify with those who remain economically disadvantaged. Morally and ethically, it is important for me to acknowledge my capacity to be greedy so that I do not indulge in a form of spiritual materialism where I see myself as superior to, better than, and more deserving of a good life than those who are daily consumed by greedy longings. Ostentatious materiality, the flaunting of excess, erodes community no matter whether it is done by the greedy rich or the suffering poor. I have always felt a greater sympathy toward individuals who live most of their lives without material privilege indulging in ostentatious displays of material excess than those who have always been materially well off. Yet I know that if we are to live in a world where sharing of resources is a norm, everyone—the poor and the well-to-do—must resist over identification with material objects. That resistance challenges and changes the culture of greed.