Money as civilizing ritual

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Abstract: Although theorizing the non-tool motivations for desiring money is a worthwhile goal, Lea & Webley (L&W) offer a view that is too individualistic, too biological, and ultimately too linked to a tool-based view of money motivation. I argue that our fascination with money is social, learned, and ritualistic. Through the magic of money rituals we overcome biological motivations and become civilized.

Lea & Webley's (L&W's) contention that money is a tool with which to accomplish objectives is hardly surprising, new, or a challenge to existing thought. It might have been more so if, rather than as a utilitarian tool, money had been regarded as a metaphor for possibility. It frees and stimulates our imagination. As Sartre (1943) observed, "Stop before a showcase with money in your pocket; the objects displayed are already more than half yours" (p. 753). It is this imaginative hedonism (Campbell 1987) that leads to consumer culture. That money is a drug is a more novel contention, but it is sketched out so roughly that no implications or predictions can be drawn. That is, the present account offers little theoretical understanding of money as drug.

The non-tool, "drug uses" of money discussed are especially centered around restrictions on money usage (sect. 4.5), or what McGraw and Tetlock (2005) call taboo exchanges. L&W explain that "Gifts and sex are the currency of the moral and romantic economy, and to confuse them with the currency of the material economy is somehow to contaminate them" (sect. 4.5, para. 4). This is an important observation, but it is ill-explained without invoking ritualistic notions (e.g., Belk 1996; 2005; Belk & Coon 1993). Recognizing that gifts and romance are key ritual motifs in contemporary society is necessary for understanding these "magical" non-tool uses of money by individuals.

Ritual money magic is also found at the institutional level. While U.S. monies proclaim "In God We Trust," in using money we express our trust in social institutions including money-coining governments, lending, savings, and credit institutions, merchants, stock markets, insurers, and retirement funds. These are the social institutions that "magically" safeguard, multiply, and guarantee the worth of our money. The rituals that these institutions perform, and in which we participate, are civilizing rituals that express our shared peaceful and cooperative intent, without which our lives would be solitary, poor, nasty, brutish, and short.

Seeking a non-ritualistic, non-cultural, biological basis for money motivations is misguided. As L&W point out, money is too recent a human development to have direct evolutionary bases. Their attempt to link it to other supposed instincts with presumably evolutionary bases is not useful. That such links might be speculated offers no evidence of their merit. It would be similarly specious to speculate on biological motivational links for other recent strong incentives like television viewing, Internet usage, or fashion purchasing. Such behaviors are more likely socially motivated and learned. They too are part of our cultural rituals. Any connection of these acts to biological motivations is tenuous, superficial, overly speculative, and quite probably fallacious.

Even if it were worthwhile speculating on biologically linked money motivations, the choice of reciprocal altruism and play as underlying "instincts" is problematic. Reciprocal altruism is a cynical view of human nature based on problematic sociobiological analogies. Non-reciprocal genuine altruism also exists (e.g., Rachlin 2002), and not just among close kin. Learned motivations better explain our exchange-related money behaviors. Children have no inherent attraction to money and must instead learn to desire it, use it, and thus become "civilized."

Play is a more likely a basic human motivation, but its link to money motivations is very weakly developed by L&W. Based on their reference to children exchanging toys on the playground, it appears that L&W see play as a tool facilitating trade rather than as an end in itself. Like reciprocal altruism, this conception of play is ultimately described by L&W as more tool-like than drug-like. Contrary to assertions by L&W, children's play with toys is initially more possessive than exchange-based (e.g., Furby 1978). Like shopping, (e.g., Falk & Campbell 1997), children's exchange of toys is another socialized, imitative, civilizing, ritual behavior that must be learned.

Alternative underlying non-tool motivations for money-related behaviors are more likely than reciprocal altruism and play. They include the drive for power, the need for distinction, and the desire for social acceptance. Money is a means to power. Money and the things it can buy can bring prestige and status. Certain things money can buy make us more attractive to others and help us fit in with similar others. Within these social realms, accumulated money can become a means of "keeping score." However, because we learn civilizing rules not to directly tell people how much money we have, we indirectly make claims to wealth, power, and taste via our possessions and expenditures.

Money motivations are learned in the same way that manners are learned. This learning includes "civilizing" social rituals that facilitate mating and social relationships (e.g., rituals of romance and gift-giving), that announce or claim individual or group status (e.g., conspicuous consumption, consumption communities, and displays of cultural capital), and that curb envy (e.g., tipping, staging banquets, and other forms of wealth redistribution involving either real or symbolic sops; cf. Foster 1972), thereby reducing the threat of violence by the have-nots of society toward the haves. Most of these civilizing rituals *overcome* rather than indulge more basic motivations. They are social and cultural in nature rather than purely psychological or biological. They are what make us most fully human.

Money as tool, money as resource: The biology of collecting items for their own sake

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Abstract: Money does not stimulate receptors in mimicry of natural agonists; so, by definition, money is not a drug. Attractions of money other than to purchase goods and services could arise from instincts similar to hoarding in other species. Instinctual activities without evolutionary function include earning a billion and writing for *BBS*.

Stephen Lea and Paul Webley (henceforth L&W) spoil a strong case for a biologically based desire for money itself by inventing the incoherent concept of a "cognitive drug." They fail to recognise the hoarding instinct as a likely evolutionary origin of enjoying accumulated money for its own sake. More broadly, they do not allow that an inherited capacity can provide the basis for nonfunctional activities. Most generally of all, they seem to presuppose that, to have a biological basis, behaviour must be reducible to operations on material entities such as nicotine, saccharin, and coins; as a result, they miss the realities in social institutions and culture, and indeed of conscious and unconscious mental processes.

Many species collect items of food, in stocks far larger than needed at the moment or anticipatable from past individual experience (Morgan et al. 1943). Size of cache is not tightly regulated by selective value to ancestors, such as duration of seasonal lack of food or of torpor while hibernating (Munro et al. 2005). Ageing affects hoarding in mice nonfunctionally (Chen et al.

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