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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2005). Laboratory rats even hoard blocks of wood. That is, adaptive behaviour is not always functional. Indeed, evolution could hardly work without useless activities becoming functional in new ecologies. A hoard of flints knapped by hominids (Wynn 2002) need not be evidence of an instinct for armouries among survivors of battles between groups; the collecting instinct could have run free in makers of axes for butchering or hunting.

Thus, adaptive capacities for hoarding could account for accumulation of coins. The gold or silver need not be felt to be beautiful to look at or delightful to touch (as reductionism disposes L&W to suggest). The miser may simply be scrabbling through his hoard. The cop-out of invoking play is unnecessary, gambling is not analogous and it is unhelpful to relate drug addiction to obsessive-compulsive disorder (Grisham & Barlow 2005).

Hoarding needs no coins (nor money-processing chips, as L&W revealingly invoke twice), nor marks on a screen or in a ledger; the miser can go through his fortune in his head. Some people find entertainment in mining caches of data. Selfishness or incompetence about potential for knowledge from one's own database is a serious problem in the information industry (Lai et al. 2005).

Just credit information can be "a functionless motivator," although the strength of a delight in money as such is likely to come from its use to acquire immediate or delayed access to goods and services. It adds nothing to claim that money activates the brain's bump for collecting (or the cultural role of a collector). Like any mental processes, thoughts and feelings about money activate neural pathways and also pathways through the economy when overt in social activity. Hence, locating critical brain areas for people's normal or abnormal collecting of useless objects (Anderson et al. 2005) in no way substantiates the "metaphor" of a drug; it merely provides a starting point for characterizing the cellular expression of genes for the instinctual capacities that develop into accumulation of resources – or of junk. The irreducibly social system of an economy is also necessary for the hoarded resource to be the tool for collecting any purchasable resource.

So why do L&W start with the idea of a psychoactive drug's mimicry of neurotransmitters at receptors in the brain and then stepwise empty it of all content, even metaphorical? The only necessity is if money's power has to be physical, in cause and in effect. Psychoactive drugs are substances that alter ion movements at synapses. What L&W call "sensory drugs" are material stimuli to sensory receptors of the rare sort that elicit greater and greater reactions as the stimulation becomes extremely strong. This monotonic relationship is peculiar to unlearned reflexes however; liking for sweetness becomes contextualised socially or nutritiously to the particular level familiar in a food or drink, for rats (Booth et al. 1972) as well as for people (Booth et al. 1983; Conner et al. 1988). Furthermore, this may be the only piece of appetitive behaviour that is innate in human beings. (The baby-like rounded profile does not elicit particular movements.) The game is up when the only example of a "cognitive drug" (the metaphor for money) is pornographic pictures and text. Contrary to L&W, there is little or no evidence in human beings for innate sexual arousal at the sight of the real thing: the power of pictorial erotica results from acculturation, not genetically programmed wiring between inferotemporal cortex and autonomic efferents to the genitalia. The clincher is textual erotica, and indeed spoken words: linguistic capacities may be instinctive but not English or French verbiage, about sex or food.

Sexy sights or sounds are not "illusory" either. What's missing when they are bought rather than freely offered, in the flesh or just by photo or phone, is the other person. Even intense sweeteners are not illusions: their sweetness conveys what the consumer wants them for (Freeman et al. 1993). Similarly, it is not an illusory quality of money that makes monetary gifts "socially awkward," nor is it a trade instinct somehow separate from reciprocal altruism. A gift is expected to be attractive to the particular recipient: resorting to money instead of a personally appropriate object shows lack of empathy, which is poor acculturation of the biological capacity for altruism.

In summary, the capacity to develop the cooperative or individual activity of collecting items for their own sake is likely to have selective advantage in ecologies where resources are much more limited at some times than at others. In a species with much nonmaterial culture and activity, resources hoarded to no extrinsic purpose can include artefacts of society that are also nonmaterial, such as a balance at the bank that others only dream of. Money may derive all its attractions from services and goods it buys. Then (contrary to L&W) money can fulfill the hoarding instinct in biosocial cognitive actuality – no illusion and not dependent on brains that can use coins as neurotransmitters.

Hoarding behavior: A better evolutionary account of money psychology?

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Abstract: The target article authors have been drawn into two metaphoric models of attitudes toward money that have prevented them from developing a convincing evolutionary theory able to account for the various behaviors they list and categorize as either tool-type or drug-type. Instead, hoarding could provide an evolutionary model that is better supported by behavioral and neurological evidence and could account for the whole range of behaviors they review. Moreover, the authors' focus on money as the common denominator of these behaviors brings an ideological bias to their inquiry.

Metaphors play an important role in scientific heuristics. The spontaneous or systematic identification of common properties across distinct categories of objects and the transfer of models across phenomenal modalities may indeed reveal essential similarities that were not obvious in the first place. This is often the first step toward the construction of a hypothesis which may eventually lead to a scientific theory that explains a set of previously unrelated observations as resulting from the same general laws. Metaphors are nevertheless double-edged because there is always a risk that they trap the imagination of scientists and preclude further advances. Niels Bohr's planetary model of the atom provides an example of this phenomenon. Lea & Webley (L&W) select two metaphors among the many that may bear upon money in contemporary Western cultures. Mindful of the limits involved in the heuristic use of metaphors, they nevertheless embrace drug and tool as the most likely to provide insights into the biological significance of the behavior of contemporary humans toward money. The case they make is persuasive, but in the rhetorical rather than scientific sense, as it is difficult to see how their dual theory could be falsified. Of course, as topologist René Thom used to say, a metaphor cannot be false. But the point is: how much trust can we place in such intuitions and for which purpose? All that glitters is not gold. At best, the authors' two root metaphors can help classify the other metaphors which have been propounded in the past to explain money-oriented behaviors.

It is surprising that L&W have not taken into consideration hoarding behavior, also called collecting behavior, as a possible evolutionary ground to account for the various forms of attitudes toward money that they review. From the beginning of modern psychology, hoarding has been considered a human "instinct" (e.g., James 1890, Ch. 24); and the continuum between this self-preservation strategy and the behavior of many animals (mammals, birds, and insects) that hoard food or collect

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