

could go to work to earn extra income if something went wrong. By contrast, the family of 2004 has already put everyone to work, so there is no extra income to draw on if trouble hits. Worse yet, even with two people in the workforce, after they pay their basic expenses, today's two-income family has less cash left over than its one-income parents had a generation ago.

### Understanding the Text

1. Why does Elizabeth Warren despair of formulating a precise definition of the middle class? Which group of people does she use to represent the middle class in this article, and why?
2. For what reasons, according to Warren, has the increase in income for median-earning families over the past generation not resulted in improved quality of life?

### Reflection and Response

3. To which social class would you say that you yourself belong? On what do you base your answer? Money alone? Other factors mentioned by Warren in her second and third paragraphs?
4. How, if at all, does Warren's analysis shed light on your own family's circumstances?

### Making Connections

5. Warren mentions another writer included in this anthology: Juliet Schor (p. 61). Where do Warren and Schor differ?
6. During the Great Recession that began in 2008, Warren played a leading role in creating the U.S. Consumer Financial Protection Bureau. Find out what its mandate is. Which of the issues raised by Warren in the reading above will this new federal agency seek to address? Which are beyond its purview? Explain.

## Lethal Consumption: Death-Denying Materialism

**Sheldon Solomon,  
Jeff Greenberg, and  
Thomas A. Pyszczynski**

This piece argues that amassing wealth contributes to our happiness in a problematic way not often discussed: it lets us believe our lives have no endpoint.

All three authors are pioneers of terror management theory, which attempts to explain a host of human behaviors as ways to deal with the reality that we don't

"last forever" — we die. Sheldon Solomon teaches at Skidmore College; Jeff Greenberg, at the University of Arizona; Thomas A. Pyszczynski, at the University of Colorado, Colorado Springs.

Modern man is drinking and drugging himself out of awareness, or he spends his time shopping, which is the same thing.

—ERNEST BECKER, *THE DENIAL OF DEATH*

### A Terror Management Account of Conspicuous Consumption

How does terror management theory help us to understand humankind's insatiable lust for money and conspicuous consumption of goods and services? For Becker and terror management theory, conspicuous possession and consumption are thinly veiled efforts to assert that one is special and therefore more than just an animal fated to die and decay. Spending eternity in a heavenly afterlife is a quaint and attractive prospect (e.g., Islamic Jihad's Sheik Abdulla Shamni's 1995 [reported by Abu-Nasr, 1995, p. 1A] description of heaven as "a world of castles, flowing rivers, and lush fields" where the blessed "can eat the most delicious food, the most luscious fruits and the tenderest cuts of meat"), but ultimately intangible and empirically uncertain, whereas large piles of gold, enormous mounds of possessions, and lavish consumption are ineluctably real and symbolically indicative of immortal power. The notion that the urge to splurge is fundamentally defensive death denial above and beyond the quite legitimate pursuit of material comfort and aesthetic pleasure is supported by both the historical record and contemporary empirical research.

**ineluctably:** inevitably.

**aesthetic:** related to the appreciation of beauty.

## Historical Record

### *Money and Possessions in Indigenous<sup>o</sup> Cultures*

Psychoanalytic anthropologist Geza Roheim studied the economic behavior of indigenous peoples in New Guinea and Melanesia in the early 1900s to understand the psychological underpinnings of money and avaricious<sup>o</sup> possessiveness. Roheim (1934) found that the primary motive for acquiring money and possessions in virtually all known tribal cultures is ultimately symbolic and ceremonial, in the service of gaining and maintaining prestige, and has little to do with money as a rational medium of exchange of goods and services:

*In the life of the people of Duau whom I know, and also in the lives of other New Guinea and Melanesian people, money . . . plays a conspicuous role. The shell-money in question signifies wealth, but even more than wealth it means social prestige . . . the great aim in life for everybody in Duau is . . . in piling up and distributing yams. But however "rich" anybody may be this makes no difference in practical life, it does not mean less work and more pleasure. . . . In societies of this kind wealth means magic power and magic power means wealth. (p. 401)*

The underlying motive for accumulating money is thus to acquire magic power through social prestige.

However, *prestige* means to assume a commanding position in people's minds, and the word *prestige* is derived from words meaning conjuror's tricks, illusions, deceptions, or enchantment. People lust for money to quench their thirst for power, and all power is ultimately bound to issues surrounding sustaining life and forestalling death, ideally permanently. Again following Roheim (1934): "originally people do not desire money because you can buy things for it, but you can buy things for money because people desire it (sic)" (p. 402). Long ago, people began to measure themselves, not by actual achievement, but by garnering prestige (a conjurer's trick, recall) through the ceremonial acquisition of more symbols than one's neighbors:

*The beautiful skins or head-dresses or obsidians displayed at a dance by one rich man excite the interest and envy of visitors of wealth. . . . Such wealthy spectators return home determined to exhibit an even greater value of property the next year. Their effort in turn excites the first man to outdo*

**indigenous:** native to the area.  
**avaricious:** greedy.

*all his competitors. (A. L. Kroeber, Handbook of Indians of California, as cited in Roheim, 1934, p. 402)*

Here there is no hint of the rational exchange of goods and services (the typical definition of economic behavior); rather, what we see is the beginnings of a frenzied effort to use deception and illusion to acquire magic power over death through the pursuit of unbridled wealth, a frenzy that continues to this day.

### *Money and Possessions in Western Civilization*

Norman O. Brown (1959) built explicitly on Roheim's work in his examination of the history of money in Western civilization in a chapter entitled "Filthy Lucre" in *Life against Death*. Brown started by noting that it is very difficult for people today to recognize the true nature of money, because in contemporary societies we make a sharp distinction between the secular and the sacred. Money is now viewed as the rational medium by which we transact our affairs in the material (i.e., secular) world, completely independent of our admittedly non-rational relationship with the spiritual world in the sacred domain. Brown argued that the distinction between secular and sacred is a false and relatively recent one, in that all cultural contrivances are ultimately sacred in nature; all serve the same death-denying function, whether we are aware of it or not.

Money has always been used to buy and sell spiritual absolution<sup>o</sup> (e.g., medieval indulgences) and has always been first and foremost a sacred value, and only secondarily a secular medium of exchange; as Big Daddy knew so well in Tennessee Williams's (1955) *Cat on a Hot Tin Roof*, what we really want to buy with it is everlasting life.

*The human animal is a beast that dies and if he's got money he buys and buys and buys and I think the reason he buys everything he can buy is that in the back of his mind he has the crazy hope that one of his purchases will be life ever-lasting. (p. 73)*

Three examples point to this connection between money and the world of the spirit (and of death).

First, gold's value developed partly through its connection to life-giving myths. Becker (1975) observed that "the great economist Keynes noted that the special attraction of gold . . . was due to [its] symbolic

**lucre:** money (a word with negative associations, often used — as it is in this article — as part of the phrase *filthy lucre*).

**absolution:** forgiveness.

identification with the sun . . ." (p. 78) or that which gives life. In Egypt, gold was relatively ignored until it became a popular means of making replicas of a cowrie shell that was "prized as a token of life-giving powers as an amulet" to ward off the danger of death and to prolong the existence of the souls that were already dead" (Becker, 1975, p. 77). According to Smith (1929, as quoted in Coblenz, 1965), "the gold models soon became more popular than the original shells, and the reputation for life-giving was then in large measure transferred from the mere form of the amulet to the metal itself" (p. 24).

A second example pertains to the connections between the priesthood and money. The first mints were in temples and churches; the first minters were the priests:

*With the ascendancy of priestcraft it became the priests themselves who monopolized the official trade in sacred charms and in the exchange of favors for gold. The first mints were set up in the temples of the gods, whence our word "money" — from the mint in the temple of Juno Moneta, Juno the admonisher, on the Capitoline hill in Rome. In India the gold fee was the proper one to pay to a god, whose essence was gold. Whence the tradition of the earliest coins being imprinted with the images of the gods, then divine kings, down to presidents in our time. (Becker, 1975, p. 79)*

As can be seen, the very roots of the word *money* have ties to the spirit, and thus to death.

A final example concerns the contemporary world's dominant currency, the dollar bill of the United States. Look at the back of a dollar bill. Try to find anything about the use of the dollar as a rational medium of exchange between honest traders, but you cannot. Instead, see the real power behind money: God! *In God We Trust!* Now gaze to the left at the pyramid. There are no pyramids in the United States, so clearly they are not depicted on the dollar as cultural artifacts per se. Why else would there be pyramids on the backs of dollars, except as the ultimate symbol of death-denial and the royal gateway to immortality? Now keep looking up toward the top of the pyramid, broken off and hovering above a bit, apparently levitating,<sup>o</sup> the enlightened (literally) disembodied eyeball. According to Joseph Campbell (1988), this reflects the eye of God opening to us when we reach the top of the pyramid and attain immortality. Even the Latin phrases surrounding the pyramid and eyeball speak to immortality. Loosely translated,

**amulet:** an object thought to have magical power to protect the person who wears it.  
**levitating:** being suspended in midair.

the phrase *annuit coeptis* above the floating eyeball means "He favors new undertakings," seemingly giving God's blessing to the nation (and its currency), whereas *novus ordo seclorum* on the banner at the base underlying the pyramid refers to "a new order of the ages," or something that lasts into posterity (B. Fineberg, February 22, 2002, personal communication).

### **Money: The New Ideology of Immortality**

In the past, people's zeal for money and stuff in pursuit of prestige as magic power to ward off death was tempered somewhat by the edicts of the church against the desire for wealth as an end in itself and in support of the proposition that people are responsible for the well-being of those around them. Now that "God is dead," however, in the sense that the Judeo-Christian tradition has waned in power in the last century, the pursuit of money has become the primary immortality ideology for the average American; but now people are unencumbered by a sense of responsibility to the community and unrestricted by moral edicts against massive wealth:

*Money . . . buys bodyguards, bullet-proof glass, and better medical care. Most of all it can be accumulated and passed on, and so radiates its powers even after one's death, giving one a semblance of immortality as he lives in the vicarious enjoyments of his heirs that his money continues to buy, or in the magnificence of the art works that he commissioned, or in the statues of himself and the majesty of his own mausoleum. In short, money is the human mode par excellence of coolly denying animal boundness, the determinism of nature. (Becker, 1975, pp. 81–82)*

So God isn't dead after all: God has metamorphosized into money and materialism in contemporary society. We may not trust God anymore, but we do trust cash.

In accord with the notion that money, avaricious possession, and conspicuous consumption are essentially aspects of a secular religion — the dominant immortality ideology of the Western world — at a press conference one month after the September 11, 2001, terrorist attacks on the World Trade Center and the Pentagon, President George W. Bush responded (in part) to the question "is there anything you can say to Americans who feel helpless to protect themselves?" by stating "the American people have got to go about their business. We cannot let the terrorists achieve the objective of frightening our nation to the point where we don't conduct business, where people don't shop" ("Excerpts from the President's Remarks," October 12, 2001, p. B4). Bush reiterated this advice a few days later (reported in Carney & Dickerson,

2001, p. 4): "Well, Mrs. Bush and I want to encourage Americans to go out shopping." Beyond the egregious loss of life, one of the most disturbing aspects of September 11 was the destruction of what were central immortality symbols for most Americans, one economic, the other military. As Becker (1971) observed:

*Modern man is denying his finitude<sup>o</sup> with the same dedication as the ancient Egyptian pharaohs, but now whole masses are playing the game, and with a far richer armamentarium<sup>o</sup> of techniques. The skyscraper buildings . . . the houses with their imposing facades and immaculate lawns — what are these if not the modern equivalent of pyramids: a face to the world that announces: "I am not ephemeral," look what went into me, what represents me, what justifies me." The hushed hope is that someone who can do this will not die. (pp. 149–150)*

### Empirical Evidence of the Role of Death Denial in Conspicuous Consumption

Could the American Dream actually be just another psychopathological form of death denial raised to the level of civic virtue by cultural ideology? Is there any empirical evidence that bears directly on these claims? Yes. Kasser and Sheldon (2000) asked people to think either about their own death or about listening to music; they then answered questions about their expected financial status 15 years in the future. The results showed inflated fiscal expectations after thinking about death (relative to listening to music), both in terms of overall worth, and especially in the amount participants expected to spend on luxury items such as clothing and entertainment. This suggests that concerns about mortality play a strong, albeit generally uncon-

scious, role in economic aspirations and behavior.

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In a second study, Kasser and Sheldon (2000) wondered whether fear of death disposed people to become greedy over-consumers of scarce natural resources. Following either a mor-

tality salience or music control induction, participants engaged in a forest-management simulation. The results were striking. First, people asked to ponder their own mortality reported intending to harvest sig-

**finitude:** limitedness.

**armamentarium:** the whole range of tools and materials available to complete a certain task.

**ephemeral:** not lasting.

nificantly more of the available acres of forest than their counterparts in the music control condition (62 vs. 49 acres, respectively). Second, mortality salience significantly increased the desire for profit, leading Kasser and Sheldon to conclude: "Interestingly, the results suggested that mortality salience particularly enhanced feelings of greed, or the desire to acquire more than other people" (p. 350). For many in our culture, out-competing others, out-earning them, may be central to feeling of special value. Indeed, in a currency-based culture, how much money you earn and have is an indication of how much you are valued in the culture, and this is spiritual currency as much as, if not more than, it is financial currency. This finding suggests that greedy plundering of natural resources is at least partially engendered by concerns about death.

Another way in which mortality concerns may contribute to consumption is suggested by two studies by Koole and van den Berg (2001) demonstrating that mortality salience increases people's preferences for scenes of cultivated nature over wild nature. Cultivated scenery provides the illusion of order and control over nature and thus may also serve to manage our fears about the realities of existence. By compulsively controlling nature, we create the illusion that we can avoid death. In Becker's (1971) words:

*Life in contemporary society is like an open air lunatic asylum with people cutting and spraying their grass (to deny untidiness, hence lack of order, hence lack of control, hence their death), beating trails to the bank with little books of figures that worry them around the clock (for the same reason) . . . filling shopping carts, emptying shopping carts . . . and all this dedicated activity takes place within a din of noise that tries to defy eternity: motorized lawn mowers, power saws, giant jets, motorized toothbrushes, . . . (p. 150)*

In summary, the historical record and empirical research provide convergent support for the proposition that the denial of our mortality is at the root of humankind's feverish pursuit of wealth.

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### Understanding the Text

1. Which effects of human greed do the authors of this piece consider problematic? Why?
2. What do the authors identify as greed's root cause? Reconstruct as much of their reasoning as you can.

### Reflection and Response

3. Which examples offered in this excerpt do you find convincing? Which, not? Why?
4. Some might argue that there is a simpler connection between compulsive moneymaking and the fear of death than the one advanced in "Lethal Consumption": Conveniently, making money keeps us too *busy* to worry about death. What do you think?

### Making Connections

5. The authors of "Lethal Consumption" dissect the pictorial elements of a U.S. dollar bill to press their case that our thinking (and *subconscious* thinking) about money has a magical aspect to it. Scrutinize both sides of a dollar bill. Do the elements of it cited in "Lethal Consumption" have the effect on you that the article claims for them? Why or why not? Does a dollar have visuals or words in its design that the authors of "Lethal Consumption" don't mention but which call their ideas into question, or complicate them?
6. Research the history of the design of the U.S. dollar bill. What thinking actually went into it? How does your research square with the authors' claims?
7. The authors of "Lethal Consumption" refer to two writings by David G. Myers, whose piece "The Funds, Friends, and Faith of Happy People" (p. 15) is the first reading in this anthology. Write a positive or negative response to the following:

The word "happiness," as employed by such psychologists as David G. Myers, is, in the end, too vague to be of much use in determining the real effects of money. Thankfully, the authors of "Lethal Consumption" avoid the "happiness" trap.

Start your paper off with this block-indented quote, and say why you agree or disagree.



# 2

## How Does Money Shape Relationships?