

What Money Can Teach Us

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Money is a big deal in our lives as lay people. It's an obscure big deal, though, because it can be painfully personal and in this society, talking about it is somewhat taboo. Each of us has a unique relationship to money. And in that relationship there's almost always suffering, or *dukkha* involved.

The suttas have lots of advice about right livelihood, money management and righteous spending. Most of this advice is considered common sense today. Following it can alleviate much suffering. But money, itself, has a mysterious power. Its nature is more abstract than we usually recognize, yet its impact on us is very real and concrete. In many ways it reflects the teaching of *anatta*, or impersonality.

You see, money is empty. It has no ongoing, substantial reality in and of itself. Money is just an expression of value. Even when ancient coins were really a specific amount of silver or gold, the value of those metals was, and still is, ascribed by social agreement. Now that money is just a piece of paper or a cipher in a digital account, it's totally abstract. It has no actual substance. The dollar bill just *represents* an amount of money. (Maybe it has inherent value to help start a fire.) The "money" a dollar bill represents doesn't really exist as a separate *thing* by itself. It's literally empty. It has value because each object bought with money has *its* value, from a lump of raw metal to a shiny, high-tech gizmo. The lump of metal can be turned into tools or jewelry, and the gizmo can perform valuable functions, like sending tweets to strangers.

These values in turn are based on meaning. What does it mean to have a tool or a jewel, or a tweet? The value of money is ultimately determined by the meanings we associate with it, and with what it buys, and with what our purchases do for us. Why do we want these things? *Whatever "reality" money has comes from our desires.*

Seeing How Money Hurts

If we want the things money buys so much that we crave them, feel we can't live without them, then we have the crux of the problem with money, because that craving and clinging causes *dukkha*. This is the Second Noble Truth: the cause of suffering is clinging. So you see why money is such a very fertile field for suffering: because we do cling to it, on all these varying levels of abstraction. In fact, probably the only thing we cling to more than money is the idea of our selves – which is another complex abstraction.

To end suffering, the teachings say you have to deeply understand it, to see how it works in your own mind. We have to penetrate to the truth of *dukkha's* origin. We can investigate *dukkha* through money in various ways. On the broad level, how does money work in our society? How do we feel about people who have too little money, or just enough, or too much? Our collective feelings about wealth in turn determine how we treat the poor, the middle class, or the rich. At what point does a society move to stop exploitation of the poor, or curb the power of the very rich? Money's values and meanings are adjusted through politics and changes in our laws. When we study this we see how a changing, abstract idea of money can give rise to very real changes in people's lives.

Less academic is the study of money in our own lives. Money can teach us a lot about how our minds lead us to suffer, and why. Ultimately, our feelings about this empty stuff called money can help us understand that empty thing we think of as our selves. Let's examine some of the core meanings that money has for us personally. I'll divide it into five progressively abstract categories: **solvency, security, comfort, freedom, status**. When any of these come under threat it causes anxiety, distress, genuine dukkha.

Solvency means the ability to pay bills when they're due. This is a value at the level of our basic needs. Scrounging to keep the power on or get food for the family is painful. Being in debt, getting farther and farther behind, is a worried existence where we cling for dear life.

Security means knowing you can take care of your needs, maybe even handle an emergency. Let's pause here to note: it's an illusion. There is no real security, but money helps... up to a point, and then the idea of security becomes a trap. It reinforces our sense of dependence on money. It causes suffering whenever we recognize that we just can't control everything, no matter how much money we have. I hear some of the super-rich have built structures at high elevations and stockpiled and fortified them, so they can fend off marauders after rising sea levels cause a global economic collapse. Now that's some nasty clinging.

Comfort means meeting our material needs and then some. Enough food, clothing, shelter, health care. The problem here is that after these things, the list just keeps growing. I mean, how can I get by without a car? Or without my lovely garden, which I can't maintain by myself anymore and have to pay a gardener? And of course I have to have some entertainment, travel, retreats, memberships, etc. New clothes. Dinners out. Etc, etc. Once we secure our needs, we start clinging to what we *want*.

Freedom means our ability to act as we wish. Money can allow us to change jobs, or move away from soured relationships, or go to Hawaii when the weather's been lousy too long. We need freedom, psychologically, and we can very easily abuse it, causing suffering to ourselves and others. Buddha recommends that when we have this level of wealth, we mind our ethics and use our resources for the benefit of all beings.

Status means social standing because of our monetary situation. "Clothes make the man," is an old saying that's becoming a bit outdated. But in this sense, status means having the possessions that command other peoples' respect and admiration; nowadays it may be the newest electronic gadget. A fashionable dwelling. Cars are losing some of their high-status luster, so that's kind of good. But jewelry's still very cool. And there's some powerful cache in just being known to be well-off. If you're known to be struggling, that has a social connotation. And when we directly face our monetary status, whatever it is, we usually suffer. Even if we have all the right stuff, we have to maintain it, and at the rate fashion changes, that requires a lot of shopping and spending. A lot of dukkha.

Learning From Money

So what can we learn from money, and how do we learn it? The first step, and the first of the Four Noble Truths, is recognizing the suffering we do. Then we study it, long and hard. This study involves meditation, contemplation, reading, listening to the dharma and meditating some more.

Recognizing our suffering may be the hardest step for some. This First Noble Truth was a breakthrough for the Buddha because our minds reflexively seek to shield us from dukkha. Rationalization, distraction, and outright denial are tactics we don't even know we're using to keep us from feeling our suffering. And I use the word *feeling* quite purposefully. Our regular meditation is the perfect time to practice tuning in to how it *feels* – in the body – when our thoughts and emotions brew up a big cup of dukkha.

If we hold our attention on those sensations with compassion, they can reveal their story. Often this revelation is called insight. Sometimes it's a slow process, where over time we perceive the pattern between cause and effect, or we begin to associate certain habits of thought with unhappy sensations. In this learning process it's important to avoid getting caught up in the mental habits that cause dukkha, thus compounding our suffering. That's why it's good to practice spotting our suffering during meditation, when the anchor of concentration gives us the mental space to note our thoughts without getting lost in them.

In the suttas, Buddha constantly urges his students to meditate a lot. But he also encourages reflection and contemplation, and learning the dharma. Sitting with the breathing is not the only way to study our suffering. Once we've had an insight or observation that lets us understand that, for example, we're suffering because we crave security, then we can contemplate the illusion of security and the truth of *anicca*, that everything is always changing, unpredictably. It may be painful to face the truth that life on earth is inherently insecure, but accepting that fact gives us a freedom no amount of money can buy.

Money is a great teacher. If we develop the ability to see our suffering during meditation, then as we deal with money we will spot those moments when one of the values or meanings we connect with money causes us to suffer. When that happens, make a note of it. Is it when you see something you want but can't afford? Is it when you wish you could quit your job but believe you can't? Is it when you finish your taxes and see your finances laid out before you? Pay attention to how you feel in that moment, and revisit that feeling in meditation or contemplation, and *study* it.

While money's a great teacher, we, as students, have to work at learning what it has to teach. That means studying our suffering to understand the Four Noble Truths: the truth of suffering, its cause, that it can be ended, and how to do that. Then we'll have solved much more than our financial problems. We'll have achieved liberation from suffering itself.