Payback: Debt and the Shadow Side of Wealth

Margaret Atwood. (2008). Bloomsbury. £9.99.

As fans of Atwood will expect, this is not about debt management or high finance but is instead a wide ranging, entertaining and imaginative exploration of the morality and meaning of debt. She shows that it is an ancient and central motif in religion, literature and the structure of human societies, discernable also in the social interactions of other primates - chimpanzees know the comparative value of a slice of cucumber and a grape, and will sulk if they are not doled out fairly. She says that ideas about what we owe one another are intrinsic in human imagination and a powerful force in our relationships.

Atwood wittily and touchingly recalls her own childhood overshadowed by the Great Depression when her upstanding father had to pawn his fountain pen to ‘spring’ her mother from the maternity hospital, and a time when *“although we weren’t supposed to talk about [money] or have an undue love of it, we were expected to learn to manage it at an early age”*. At 8 years old she got her first paying job wheeling a baby around in a pram. One thing led to another and she was encouraged to take her cents to the bank to earn something called interest. She remembers her confusion about how this interest could be earned without any baby-wheeling. Then she grew up and believed in banking and high finance while pooh poohing belief in fairies, as we all have done. We were so sure of the difference - fairies die if you don’t believe in them.

She explores her subject in five chapters. The first looks at our human sense of fairness, balance and justice and argues that for social animals dependent on give and take an innate module that evaluates fairness and unfairness and strives for balance is essential. She deplores the total abandonment of these principles that has led to ‘snake-oil debt’ being sold to people who could not possibly pay back and then parcelled into boxes and sold to institutions (including our pension funds) who thought they were worth something. Now, with things so out of balance, resentment builds and the other becomes despicable in our eyes.

Of course not all debts are financial, ancient religions had ideas about weighing of souls which if found morally wanting fell prey to a nasty fate (unless you could find someone to ‘eat’ your debt in return for cash) and such ideas of a ‘tit for tat’ cosmic justice persist because they appeal to our sense of fair play and balance.

In the second chapter, having asserted that debtor and creditor are two sides of a single entity and mutually necessary, she explores the concept of sin and asks which is morally worse: to be a debtor or a creditor? Sinfulness has been attributed to both. She says both lender and borrower are to blame if their arrangement doesn’t work out. The borrower for endangering his security by borrowing, the lender for seeking to make a profit (assumed to be excessive) from *"the desperation or excessive risk taking of the borrower"*. There is self-interest on both sides and bad judgment and greed.

A legacy of Atwood's childhood is a thorough knowledge of the Bible which leads her to explore the apparently interchangeable use of 'debts' and 'trespasses' in Christian liturgy ('forgive us our trespasses as we forgive those who trespass against us') and to discover that in Aramaic (the language spoken by Jesus) the word for debt and sin are the same. So we are admonished to forgive financial as well as spiritual and moral debts.

She notes that without memory there are no debts, and written contracts have aided the pursuit of payment and enslavement of debtors. Consequently social uprisings have usually included burning of the ledgers of the perceived oppressors. Similarly, she says *"without story, there is no debt ... [it] happens as a result of actions occurring over time"*.

Her third chapter discusses debt as the engine of plot in much Western literature, such as Faustus, Scrooge and Vanity Fair. She notes it was a very popular theme in the 19th Century. She reminds us of Eric Berne's five 'life games', one of which is 'Debtor', that Berne says can become a script, a plan for a whole lifetime. This debtor game can be played in various ways: we can play nicely and pay our debts on time or not nicely where we try to cheat with a 'try and collect!' attitude.

The dark side of the sense of fairness results in us either gloating when we think we've got away with it, or guilt. Or rage and vengeance when the unfairness has been visited on oneself. Her fourth chapter explores this 'shadow side' of debt: what can happen when we don't play nicely and what Berne calls a 'hard game' ensues. Many Shakespearean tragedies deal with violent revenge – Titus Andronicus, Hamlet and The Merchant of Venice. Atwood suggests that Shylock and Antonio are each other's shadow, Antonio being as culpable of not playing nicely as Shylock, two sides of a coin.

'Payback time' is the theme of her fifth and final chapter where she directs our attention to a discussion of our 'debt to nature'. Global warming becomes her focus (she is a luminary of Canada's Green Party) rather than the financial collapse which has become manifest since she wrote the book. She uses a Christmas carol story, with a wealthy investment banker type as Scrooge, to imagine a dystopian future (typical of Atwood) where the Spirit of Earth Day Future is a giant cockroach and humans are extinct. Choosing as her villain someone who now is a blame and hate figure for the financial collapse is unfortunate in my view. It makes our dismal future the fault of nasty rich businessmen not us ordinary folk. She confronts her 21st century Scrooge with the debt he owes not merely to humanity but to the planet ... *"I don't really own anything, Scrooge thinks. Not even my body ... how do I even begin to pay back what*

I owe? Where should I start?". She's right but I'd have preferred her Scrooge to be Everyman – we all must change our attitude, surely?

Atwood wears her learning lightly but beneath the jovial romp through debt lurks a serious scholar. Her insights are stimulating and she provides many interesting historical perspectives on her subject. Although not at all about psychotherapy or existential philosophy, this exposition on debt deals with an issue that is arguably a given of human existence. Discussion of debt leads inevitably to ideas about redemption and forgiveness. Many of my clients come essentially for redemption or forgiveness of sins (omissions or commissions, done or planned) although they do not express it this way. They may say *"Shall I leave my spouse, will it be fair to the children, what is owed to whom, how do I balance things?".* Or they may be in thrall to obsessive and self-destructive needs for revenge, unable to liberate themselves until the guilty have been punished or have admitted their guilt so that the psychic score can be settled.

The book is a good read and I have found it provides some useful alternative ways of looking at recurring issues in therapy, that may in turn benefit my clients.

Diana Pringle

Handbook for Theory, Research, and Practice in Gestalt Therapy

Philip Brownell (ed). (2008). Cambridge Scholars Publishing. £39.99.

Having recently completed the near-impossible task of attempting to identify and relate for the 3rd edition of the Handbook of Counselling Psychology the major therapeutic orientations which might be said to fit meaningfully into the 'humanistic approaches' category rather than any other, I found myself entranced by this elegant little hardback book. Creating the counselling psychology chapter reminded me that there is often more which links those of us within this broad humanistic frame than there is that divides us. At this point in the development of therapy, when we can so readily (and with good reason) feel our work is unappreciated and undervalued in the politically driven demand for evidence-based research, it is heartening to see how an international group of gestalt theorists and clinicians have found it possible to band together to make a strong case for their approach – and make it on their own terms and from a deepening of their own philosophy.

It may seem perverse to refer to a 351-page long Handbook as 'small', but the diminutive reflects both its pleasing compact size and also the affection which I felt for it as I carried it around with me. Good books, by which I mean books which in some sense 'feed' us, can come to feel