

Money

and what we expect of

Health

four papers from 1968 to 1974

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Introduction

Questions about money keep on coming up in my supervision work. Some of them are fairly accessible: how does money affect our practice? Some are more remote, hard to get hold of and therefore easy to brush aside, to do with the changing faces, forms, and powers of money.

Both kinds of question are in these four papers written thirty years or so ago. I am printing them out like this now in the hope of encouraging others to try their own mixing of private and public experience of money.

There is much in them with which I still agree, though I wince occasionally at the language. In particular the exclusively masculine pronouns and my fondness for the word appropriate. If I were writing them today there would be more emphasis on medicine as experimental and on death as prescriber, but otherwise I can imagine lively and productive seminars organised round them. For instance, reading David Healy on the management of drugs in *The Antidepressant Era* alongside what I say about the management of money, or comparing the "reformulations" of cognitive analytic therapy with what I say about bracketing.

And on the continuing relevance, indeed urgency, of Marx let me refer to Hernando de Soto's *The Mystery of Capital*, a book of which Margaret Thatcher has said "it should be compulsory reading for all in charge of the wealth of nations".

There's some obscure stuff about money in these pages. But we don't understand money, and we shouldn't pretend we do. Indeed, it sometimes seems as if it's money that understands us rather than the other way round. Which surely can't be good for our health? But money talks. So let's talk back.

MONEY AND MENTAL CRISIS

(reprinted from *New Society*, 20 June 1968)

It is a familiar embarrassment of the contemporary British scene that there are two ways of getting both education and medical care: either by paying direct or through the state. Though we spend a lot of time and words in arguing whether or not this double system should continue to exist, the nature of the mysterious concept which is at the centre of the controversy, money, is seldom discussed. I want to try and initiate such a discussion by looking at one area in which education and medicine overlap: that of public reaction to private, personal breakdown.

Breakdown is a concept best defined by reference to particular cases. An intelligent, idealistic young social worker whose world collapses round her after an abortion; a university student failing in his exams and taking to drugs in his inability to move forward into a money-earning job; the wife of a doctor whose marriage has broken up because her husband did not want children; a middleaged, unmarried businessman whose firm was "taken over" in the same month as his mother died; a woman of 45 whose husband has no interest in her except as the mother of children who have now grown up and left home: these are all people who in one way or another have reached a point where they "can't go on", where they "don't know which way to turn", where they must have help.

The question arises: what kind of help? How should we, both as functioning citizens who are not broken down, and also in our own moments of personal breakdown, define what happens in this kind of situation?

Some years ago, Professor Halmos described with justifiable irony how our secular society, both inspired and embarrassed by its Christian traditions, tries to answer these questions in practice. Lacking any generally accepted secular concept of personal "crisis" except that of "illness", we have gradually extended the use of terms like mental health to cover an ever wider range of human experience, while the social services have taken over much of the work previously considered the province of the churches. In this silent revolution, hopes of personal regeneration that previously sought fulfilment in some religious communion, can now be imperceptibly transferred to the bureaucratic state of which we are all passive members.

The result is that the great majority of people, when confronted by personal breakdown either in themselves or in their immediate circle, seek to define what has happened either in terms of illness, or of the individual's failure to adapt to society. Neither of these approaches commands universal assent, as is proved by the support given to the "anti" view, that it is society which is sick and that the proper social reaction to personal breakdown must include various forms of political action.

These themes are much discussed. But discussion of money, the most effective agent working for reciprocity between individual and society, is regularly glossed over in a way which would have been inconceivable fifty years ago. This is almost certainly because most of the work being done in this field is insulated from direct awareness of the transfer of money. A psychotherapist's private practice is today exceptional in that money continues to play an important part in the personal relationship. It is therefore relevant to the wider problem to consider how money enters into such a practice.

Take the example of John T. He is in his middle forties. His mother's family were small shopkeepers. His father came from a labouring background, but later moved to help his wife with the shop she inherited. John now works as a skilled technician, earning about £1,700 a year. He is single. In his middle thirties, he suffered a schizophrenic breakdown, and subsequently spent short periods in hospital, in delusional, hallucinated and catatonic states. He was well looked after, and was among the first to benefit from the pharmacological revolution in the treatment of psychiatric illness.

When he was 44 he read a book on psychoanalysis from which he got the notion that some people believed the kind of experiences he had been through could have a meaning. This seemed to him to make sense. He had always been convinced that there was method to his madness. The trouble had been that no one else seemed to agree with him, so, being a reasonable man, he had reckoned that they were probably right, which meant that he must surely be mad. He now decided to find one of these people who apparently agreed with him. It took him six months. He has now been coming to me for two years, once a week. Allowing for holidays and illness, it costs him rather more than one tenth of his income.

Much has happened in these two years. Here we are concerned with two themes, meaning and money. The idea that psychoanalysis is primarily concerned with meaning is not a new one. But with John T the question centres on the fact that meaning is not something we have given to us, but something we have to make for ourselves.

The financial investment he makes in coming to me will be justified if he can make meaning grow where at present there is only a falling apart into the concreteness of the all too objective thing-in-itself on the one hand, and the hopeless privacy of delusion on the other. His risk, and my ethical dilemma, is that no one can be sure whether he can do it or not.

The situation is further complicated by the fact that something in him already "knows it all". His interest was caught by that book three years ago precisely because he already believed that what had happened to him was meaningful. But it is a meaning he can't share, even with himself. It is a secret, something rare and precious, to be hugged in the dark night of utter privacy. It gives him the kind of total insight which the scholastic philosophers attributed to

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the angels. And who, having that, would exchange it for the thickly woven veil of ambiguities which constitutes human meaningfulness?

So I am not only the man with whom he hopes to find the meaning of his madness. I am also the devil who threatens the extraordinary power and uniqueness conferred on him by a vision that he alone enjoys. As such he would gladly annihilate me. Only if we can hold together these two opposed "moments" in his attitude to me, can he be helped.

It is here that the fact that he pays me is so important. He hires me to do something with him. The threat which I represent is thus under his control, to the extent that he knows that it is he who, by paying me, makes my power over him. He can destroy me in relation to himself by withdrawing payment. But the money represents an even more total power over me. It is a constant reminder that he and I are there only because he chose to believe there is meaning in his madness. It is a meaning that requires an interpreter. Enjoying the authority of paying, he can afford to concede authority to the interpreter whom he has himself set up.

Yet money has not only this outer relevance to our mutual roles. It is also intimately involved with metaphoric processes within his imagination. The association between money and sexuality - in particular masculine, seminal sexuality - has become a commonplace of psychoanalytical thought. In John T's case, his reading of the book which brought him to me coincided with a conversation with a friend which led him, for the first time, to feel that he could masturbate without incurring an intolerable legacy of guilt. Masturbation and childhood fantasies about masturbation, especially in relation to his father, played an important part in our talks during the first year.

Some of these fantasies touched on the same areas of experience recently explored by Professor Marcus in his study of Victorian pornography: for instance, the associations between sexuality and money implicit in the use of the word "spend". In the second year, the figure of the mother assumed greater importance. He described experiences during his psychotic episodes when he was convinced that his mother was "Jewish", by which he meant a compulsive hoarder of money. This came to be emotionally linked with his adolescent fantasies about women's breasts, which in their turn lead back into that most difficult area of a man's infantile experience where breast and penis are somehow known in and through each other.

Anyone who has worked psychotherapeutically with psychotically inclined people knows how difficult it is to establish a consistent "grip". The feeling of a gear which catches, and then slips again, is all too familiar. In this case with John T, the fact that money passes directly between us is one potent factor in maintaining the necessary "grip".

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What would happen if the personal relationship were insulated from the monetary nexus, as would be the case within the national health service? One can only guess. Experience suggests that a necessary stage in John T's development will be for the double involvement of the analyst in both the paternal and maternal figures to emerge as a critical problem, only to be resolved by the painful differentiation of the one from the other.

Such differentiation would imply John T's surrendering the luxury of his claim to some kind of superhuman insight, in exchange for which he might hope to recognise the human meaning within his psychotic experiences. I can well imagine how easy it would be for the analyst to accept the double role of father and mother if the personal relationship were itself embedded within the comfortably androgynous totality of the state health services. But whether it would then be possible for us to distinguish the two, without the convivial, if occasionally abrasive, copula of the direct monetary link, I doubt.

In the present climate of social thought in this country, it is difficult to express such a doubt without appearing to take sides in political controversy. But it would be a pity to remain stuck at the level of present day party attitudes for fear of touching some of the deeper emotions which lie behind them. One cannot participate closely in the private world of a man like John T without being persuaded that the health of our public world requires a much more comprehensive understanding of the nature of money than informs the usual discussion about financing the social services. Meanwhile, I believe it must remain an open question whether John T's chances of finding a tolerable middle ground between his private delusional experiences, and the public beliefs of his environment, are not actually reduced by a system which fails to encourage him to use his own money in his attempt to generate meaning where society sees only madness.

Perhaps the present revival of interest in the sociological work of Marx will lead to a more sympathetic understanding of money as an essential factor in the reciprocity of individual and society. No one has taken money more seriously than Marx, and in his robust analysis of its obscene generative power there is none of that virginal anxiety evoked by the word in some social service circles.

Leading us back as it does to Malthus and beyond, Marx's work is filled with insights not only into money as a function of the relationship between individual and society, but also as involved in the relationship between our conscious, thinking selves and our bodily thinghood. It is his understanding of this twofold working of money which gives Marx's work a relevance far beyond the political attitudes usually associated with his name. Money is generative in a sense that complements sexuality. It is only when the two are taken together that a man like John T can experience the congruence of father and mother as the source not only of his biological identity, but also of that social contract without which there can be no language, no human meaning.

MONEY, BREAKDOWN, AND SOCIETY

(reprinted from *Twentieth Century* magazine, 1968/4 - 1969/1)

I

The Seebohm Committee on Local Authority and Allied Personal Social Services opened their report by recommending :

a new local authority department, providing a community-based and family-oriented service, which will be available to all. This new department will, we believe, reach far beyond the discovery and rescue of social casualties; it will enable the greatest possible number of individuals to act reciprocally, giving and receiving service for the well-being of the whole community.

To act reciprocally: it is a noble design, worthy of general support. Yet money, one of the most subtle, pervasive, and revealing agents of reciprocity, was not included in the committee's terms of reference. Free to overlook the strategic political problems associated with money, the committee were able to ignore the uncomfortable philosophical problems as to the various kinds of reciprocal action possible in the personal encounter between helper and helped. The result is characteristic of much in our national life: a work of conscientious administrative thoroughness which remains oddly silent on those passionate controversies in which both authority, and our acceptance of authority, are grounded.

Yet if "to act reciprocally" is to be more than a pious intention, we cannot avoid the question of authority within the helper-helped encounter. At the centre of the personal engagement lies the challenge: by what authority do you claim to be able to help me? Some years ago, Professor Halmos analysed one aspect of this question in his book *The Faith of the Counsellors*. With the decline in religious authority, we have gradually extended the concept of "illness" to cover an ever-wider range of human experience, so that the social services, invoking the new authority of science, have taken over much of the work previously done by the Churches. In this silent revolution, one of the most significant of our century, hopes of personal transcendence that previously sought fulfilment in an active commitment to some religious faith can now be imperceptibly transferred to a bureaucratic but blessedly scientific medicine of which we are the passive recipients.

But here too the problem of authority asserts itself. In his inaugural lecture at the Maudsley Hospital in October 1968, Professor Sir Denis Hill talked of psychiatric education during a period of social change against this background:

For centuries, while steadily acquiring knowledge about the biological nature of man and the pathogenesis of diseases which afflicted him, medicine remained powerless to counter their effects and could do little to alter natural prognosis. Nevertheless the social role of the doctor was safeguarded by the public image of a benevolent and all-wise authoritarianism and this became necessary to medicine. This was a false image which the advent of scientific medicine has done much to undermine. Indeed, authoritarianism in all walks of life has become suspect and is no longer acceptable to an increasingly educated, sophisticated, and open society.

To pretend that we can grasp this problem of authoritarianism within the social services without also tackling the problem of money is a wilful evasion of realities we all accept in other spheres of activity. Yet this is what we do when we exclude money from the 'bracket' of the encounter when two persons meet in a situation that defines one as helper and the other as in need of help.

We must not overstate the case. We want to use money as a servant, not be ruled by it. There may be good reasons in the nature of the help required for such exclusion. And we must recognize that money can be excluded from this personal encounter for a variety of reasons. The person in need of help may be unable to afford to pay; the helper may for some reason not need to be paid and may therefore offer his services free of monetary payment; or they may meet within an institutional framework which forbids person-to-person payment. But for whatever reason, the result is the same: the area of reciprocal action is restricted so as to protect the authority of the helper. Emotions which reach down into the physiology of our bodies and out into the passionate engagements of politics, war, and religion, emotions familiar on the shop floor of industry, in the supermarket, between parent and child, husband and wife, on the stock exchange and in the betting shop - all these lack their habitual focus when helper meets helped in a context that excludes the copulative intercourse of money.

II

The reasons why the public services insist, at present, on such exclusion are many. Some are acknowledged, some not. Most general is the argument that the services must be available to all. Such a reaction to the days of widespread poverty is historically justified. We can be grateful that there can be no going back. But in the more open and sophisticated society of today there are wide areas of social activity within which we are groping towards new understandings of the nature of money, of the various complex ways in which it is involved with questions of authority. A Prices and Incomes Board, plans to extend the cognizance of the law into industrial bargaining, theories of a social wage and of "negative" income tax, and

behind them all the perennial argument as to the nature and justification of property - all these are recognized as requiring a new dialogue between the State and society. We have to ask ourselves whether the social services are an exception. Does the mandatory exclusion of money from all personal encounter prejudice the question as to what kind of 'service' is appropriate to the particular situation? Does it in some cases blind us to the fact that what a person needs is to be fought rather than to be helped? If we seriously intend to develop these services so as to enable the greatest number of individuals to act reciprocally, then I believe we should recognize that we have here an opportunity, and a need, to study the authority of money as it has never been studied before.

We can get at the heart of the problem by considering the work of Marx. Marx's writings give dramatic and effective expression to the age old belief that money lends itself with a special and deadly facility to the exploitation of man by man. Yet he was also bitterly contemptuous of those Utopian socialists who, he believed, completely failed to understand the vital, generative principle concealed within money. If we remember that he has proved to be both a liberator and an enslaver of men, we may be able to find in his analysis of money the clue to that ambiguous authority to which money can either give us access or deliver us in slavery.

Marx says that when I exchange this for that through the medium of money I am exploiting a kind of split in the nature of things. Money is the crystallization of this process of exchange, but it draws its power as capital from the peculiar generative effect of this split in things which we exploit when we say: "I'm not going to treat this orange as an orange, but as equivalent to something else". It is this crucial moment in which we devalue the orange as orange that Marx calls the conversion of the orange into a commodity, and it is at this point, where the man in the street gets mixed up in the world of things by making that conversion, that money has its origin.

It is the next stage in Marx's analysis, when not things but human labour is bought and sold in the market place, which has caught the imagination of millions, responding as it does to their own experience of how money can open up a hidden division in our own nature. Yet I believe that if we want to get close to the slippery ambiguity of money as both servant and master we must consider very carefully this first step in Marx's argument, where he shows money sparking into being by the friction of man's wants against this original splitness in things. Because it is here that Marx, writing in a philosophical tradition alien to us matter-of-fact Englishmen, lifts a curtain on one of the more inaccessible areas of experience in which we act reciprocally on one another. He is asking us to take very seriously indeed the way in which we are all engaged in a ruthless exploitation of this peculiar ambiguity in things by which they are both themselves, and yet not themselves. He is identifying the source of that energy which we experience every day in the handling of money with a kind of latent self betrayal within nature which we exploit in our wanting; and he argues that this exploitation is the ground within which our own exploitation of ourselves is rooted.

This is, I believe, a very profound truth, a truth whose significance has barely begun to unfold. It is a truth that has been completely missed by the utilitarian collectivism of the early days of the Welfare State, as it was by the Utopian socialists of Marx's own time. Marx wants us to recognize that money involves us in action which is not only productive and consumptive in the world, but also constitutive of the world. If we follow his difficult argument through, and especially the elusive concept of "the collective labourer", we realize that such action takes place on two levels. One is the level of production and consumption, supply and demand, the level studied by economists. But the constitutive level in which money involves us is of a different order altogether. Marx talks of it in terms of the creativity of the artist. We can also think of it in terms of those religious beliefs which conceive of the world as sustained by a constant creative act, a reciprocal act in which man naturally strives to participate.

Marx knew that he was saying something which would be very difficult for those "within" society to grasp, yet very simple for the outcast, the proletariat. He knew that there are truths which are more accessible to the man who is desperate and rejected than to the man with a full stomach and easy conscience. Yet he has fathered an intellectual system that has proved vulnerable to easy takeover by precisely the kind of bureaucratic authoritarianism which he most hated.

The reasons for his failure cannot concern us here. But I want to argue that Marx's central distinction between human action that is productive-consumptive in the world, and constitutive of the world, is now familiar to us within another tradition that has developed since Marx wrote, and that this other tradition enables us to widen the frame of reference within which we can both experience and study the peculiar authority of money.

We meet these same two levels of experience within the existential and psychoanalytic tradition, in the radical distinction drawn between actions that take place on a level of consciousness polarized in terms of subject and object, and actions that originate on that level that psychoanalysis has (unhappily) described in terms of "the unconscious", and which the existential phenomenologists describe more satisfactorily as "ante-predicative". The sincerity with which we analyse our dependence on money conditions our ability to recognize that our subject-object consciousness is dependent on an earlier commitment to the constitution of reality; while, conversely, the extent to which we recognize how our own sense of personal identity is rooted in the necessary contrast between these two levels of experience, conditions our attitude to the social authority of money.

The fact that our social services exclude money from the personal encounter denies us an opportunity to study this complex and passionate area of experience in which so many of our personal and our public problems have their source. We are prevented from joining that wider debate between State and society which is such a vital necessity of our time. It also makes it

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easy for the one dimensional men to deny that those who go to the help of "social casualties" may be confronted by problems of necessary alienation, or to use an older idiom, of original sin.

III

The validity of existentialist and psychoanalytic methods of intervention in other people's lives is under constant attack. Recent examples are Professor Medewar's Romanes Lecture reprinted in *Encounter* for January 1969 and Professor Henry Miller's article in *The Listener* of August 29, 1968. This is not the place to confront such arguments. It is enough to agree that the controversy is important, and to acknowledge particular thanks to Professor Miller for emphasizing the importance of money. For it is essential that the public recognize how intimately political controversy about money is involved in the passionate theoretical debate between the various existential, religious, and psychodynamic approaches to personal breakdown on the one hand, and those practitioners who put their faith in the biochemical and behavioural sciences on the other. Only if these two areas of controversy are opened into each other, rather than kept anxiously insulated, will the debate be able to make its proper contribution to public policy on the social services.

Let us assume that Marx was right, and that money derives its peculiar social and technological power from the way in which it involves us on two levels, both as producers and consumers in, and as makers of, the world. We are conscious of ourselves as producers and consumers. But we are not necessarily conscious of ourselves as makers of the world. As Marx put it: life is not determined by consciousness, but consciousness by life. Now if this is true, then the utilitarian, Benthamite psychology that underlies so much of our social service work and which assumes that individuals naturally act in their own interest, is false. But our difficulty is that under present circumstances it is impossible to judge between the two, since by excluding money from the field of social work we have created an experimental situation that is heavily biased in favour of the utilitarian philosophy of man. If an individual does not naturally act in his own interest when freely offered all the benevolent expertise of the Welfare State, then he must be either mad, sick, or criminal.

In January 1969 six doctors working at an important London hospital wrote to *The Times* about the difficulties of controlling violent drug addicts. They described a situation in which doctors and police had no alternative but to pass the buck one to the other. Living as they do between the institutions of the Welfare State for which money is a dirty word, and the free market forces of a criminal underworld, drug addicts epitomize the dilemma of social casualties in need of help that can grip a complex situation in which man acts against his own interests, in which it is natural for a man to do things on one level of his being that contradict purposes that are his on another level. To meet such a need the individual must be able to challenge the

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authority of his own consciousness, while the public services require a concept of 'crisis' in personal life that can include both the categories of health and crime. It is my argument that to combine these two requirements we must be prepared to include money within the person-to-person encounter.

A local authority department such as the Seebohm Report recommends would need to articulate a working field between two poles. At one, man is treated as an organism, as a consciousness determined by life. At the other, as a centre of choice, as consciousness determining life. We cannot divide this field into two. Yet we have to recognize that the two poles stand in a state of natural contradiction to one another. Our working methods must be able to manage this contradiction.

A young pregnant girl who comes to a hospital outpatient department asking for an abortion can be taken as paradigmatic for the problem of organization. An appropriate response must include an objective medical examination and study of her environmental situation, and also some personal encounter that does justice to her need, at this crisis in her life, to accept responsibility for her own choice. Without the latter she is deprived of the uncomfortable but all too human experience of being not only a creature of circumstance but also the author of her own life. Such deprivation can of course be very welcome. It is comforting to be told that we need not take responsibility for situations in which we act against our own interests. But then we must remember that a less benevolent administrative system might decide to define our situation in terms of crime rather than sickness. For the paradox that has always eluded the utilitarian mind is that to deny our responsibility for actions on levels of experience of which we are not conscious, is to deny our right to act as a source of authority that can challenge the existing order of consciousness.

Many people working with social casualties recognize a genuine human problem here, but they despair at the immensity of the institutional difficulties that stand in the way of any sustained attempt to combine a response that treats the person both as a centre of choice and as an objective organism. The position would be changed radically once money were restored to its natural role as one function of choice.

We now have the knowledge and the political will to learn to use money as a servant, and not to allow it, either through poverty or administrative fear of its "constitutive powers", to rule us as a master. We need to learn from Marx that money involves man on two levels of activity, levels that are not necessarily aware of each other. Once it were accepted that a first aim of public policy should be constantly to extend the area in which persons learn to be aware of money not only as a means to produce and consume, but also as involving us in the 'antepredicative' constitution of reality, the need to balance universality against selectivity within the social services would not be seen as a matter of administrative statistics to suit the needs of the Exchequer and the convenience of long-term computer programming, but as a

unique political opportunity: an opportunity to implicate the individual as a centre of choice within the processes determining him as a creature of circumstance.

IV

What I am suggesting is that money as a function of choice be introduced into the social services; and that such a principle of selectivity is not opposed to the principle of universality, but underwrites it by introducing a personal commitment that is reciprocal to the public concern with the individual.

Mr Douglas Houghton has recently written that in order to pay for the social services it may be necessary to make "more social expenditure an acceptable, even a positively welcome, part of personal expenditure". How to do this is a mystery which will always elude a utilitarian political philosophy, whether individualist or collectivist in intent, which is incapable of realizing that man's energies are polarized between two levels of experience. The answer will only emerge if we educate ourselves to be aware of our double involvement in reality. We have developed admirable statistical methods of managing money, but our emotions about it remain as confused as ever. We need a revolution in our psychological attitude to money equivalent to that of Keynes in economics, so that we can begin to study how, in spending money, we participate on one level in an act constitutive of the world in which, on another level, we both produce and consume. Our social services could be organized as such a field of study.

To do so, the reversal in habits of thought would have to be radical. Public administration would have to adjust itself to the same reciprocity with the individual as obtains in private practice, and learn to be receptive to emotional and intellectual passions that might challenge the grounds of its own authority; while professional helpers of all kinds would have to be trained to identify reciprocal action between themselves and the helped at that "antepredicative" level of experience of which we are not always conscious. Such a reversal may seem too extreme to be worth considering. But seen in a wider context, I believe the upheaval can be recognized as necessary, if the social services are to contribute to the more general contemporary debate between State and society. Here we must refer to the work of Michael Polanyi.

In work developed over twenty five years, Polanyi has demonstrated the interdependence of personal faith and political commitment within the organization of scientific knowledge. He has argued that unless we recover a belief in knowledge as personal, passionate, and self accrediting, the tenuous link which at present relates the personal to the technological within our civilization will break. I am proposing that our social services need to be developed as a deliberate contribution to public study of this link between the personal and the technological.

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A working field able to manage the contradiction between man as objective organism and man as centre of choice needs a philosophy that can coordinate two modes of truth. To adapt the argument of Professor Medewar's Romanes Lecture, our social sciences have to recognize that the opposite of truth can be both a falsehood (as in the scientific training that enables a surgeon to operate accurately), or another truth (as in the political confrontation of rival "authorities" in the House of Commons). Polanyi's philosophy provides us with the appropriate frame of reference, by insisting that faith is necessarily prior to knowledge, and that the much vaunted objectivity of the positive sciences is a dangerous half truth that conceals the dependence of reality on the personal.

Such an argument threatens many established intellectual positions. In assessing this threat to the authority of the various special sciences that claim to tell us how we should or should not intervene in the lives of others, and in judging the sincerity with which those most involved come to meet Polanyi's argument, it is important to recognize that the question of money is involved. Otherwise we are in danger of being caught in a closed circle of argument by which the exclusion of money from the social service encounter is justified by appeal to the ideal of scientific objectivity, while the fact that virtually all social work being done in this country excludes the one decisive agent of passionate reciprocity between person and person, money, conveniently creates an experimental field that appears to endorse the objectivist ideal. Many people are trapped within this circle, not least the devoted professional workers trying to 'grip' the problem of drug addiction. My argument in this paper is an attempt to spring this trap.

In practical terms, we need a number of centres of the kind envisaged by the Seebohm Report, but working under conditions which can include money within the operational "bracket". With suitable links to the universities, the community centres would then be able to challenge, when necessary, the terrible simplicity of the anthropologies that prevail in Westminster and Whitehall. Within such a framework of reciprocal action, those who fall out of society can be met as persons able to contribute to the continuous reconstitution of that ultimate authority which in the last resort is what decides whether our breakdown is defined as madness, crime, sickness, or opportunity.

THE AUTHORITY OF MONEY

(Paper read at The Birmingham Settlement, October 9th, 1968)

1. A few months ago I published an article on the role of money in mental crisis. In this article I argued that we ought to study the role of money in all situations where society has to respond to private and family breakdown, since there is some evidence that the complete exclusion of money from the person to person relation in such a situation can inhibit rather than further attempts to 'grip' the problem. I supported my argument with reference to one particular client of mine, a man with a history of schizophrenic illness who comes to me because he is convinced there is some meaning in his various breakdowns which he must discover for himself. In our work together it becomes evident that money is for him intimately involved with this search for meaning, so intimately as at times to work as a function of what he calls his soul.

I ended this article with a reference to the work of Karl Marx. A number of people have since asked me to elaborate this reference, and I want to take the opportunity of your Warden's kind invitation to speak to you this evening to do so.

Marx wrote within a philosophical tradition which is alien to most of us in this country, and at a first, and even second, glance into his books we are likely to be repelled by the unusual vocabulary. Yet for those of us whose work deals with the private and social energies of individuals and families, with the ways in which those energies become distorted or paralysed, and with the problem how a person can gain access to energies which he both needs and yet fears, Marx has much to say. The fact that his name has come to be associated with one of the most frightening of contemporary tyrannies should not prevent our using his insights to improve the quality of our own work.

It is only through an understanding of money, so Marx argued, that we can recognise the source and nature of our human energies. But the trouble is, as the Russians found out after the Bolsheviks seized power, as the Czechoslovak communists are now having to learn all over again, and as Mr Tariq Ali will also learn one day, that Marx was more successful in showing how those energies can be released through an explosion than through a contained reaction. Marx can help us only if we can learn to talk about money and its effect on us without embarrassment, and within the social services this must involve an acceptance of a political and passionate quality in our work which challenges some of our accepted ways of thinking. To a student of Marx, there is something very strange about a society in which money, in the form of questions like prices and incomes policy and the redistribution of property, can play a major role in public affairs, and yet be completely excluded from so many of the personal encounters when society responds to private breakdown.

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I am no Marxist. What I have to say tonight would certainly be denounced by all good Marxists as revisionism of the worst kind. But nevertheless I find myself reading Marx, and then reading him again, because it seems to me that he is often describing, within a social context, the same dynamisms which I meet every week in my work with individuals.

In such work of professional psychological intervention in another person's life, a central problem of method is how to gain access to unrecognised energies which may substantially alter a person's life, but in such a way that he himself can structure a process of change which is structuring him. The various schools of depth psychology have developed methods for managing such change, and what I shall argue this evening, as my contribution to the research work you are developing here at the Birmingham Settlement, is that these methods of depth psychology have a much wider relevance than is usually recognised: a relevance that can only be properly appreciated within an intellectual and administrative frame of reference which comprehends Marx's analysis of money.

I shall group what I have to say under two heads: want, and work.

2. One reason why we all desire more money is to satisfy our wants. From the child's cry at the breast, to the set expression of hunger on the faces of the Saturday shopping crowds, we have to do with our wanting things which are outside ourselves. A great deal depends on how we understand the nature of such want.

In this country psychological and economic writing on this subject is mainly derived from two sources: nineteenth century utilitarianism with its roots in the psychological theories of the great British philosophers of the seventeenth and eighteenth centuries, and the biological sciences as they have grown from the Darwinian revolution. Marx's analysis of want does not fall within either of those traditions. It has its roots elsewhere, and opens the way to an awareness of energies and dynamisms linking man to nature which are closer to the insights of depth psychology than to either the utilitarian or biological traditions. Marx's analysis of the origin of money only makes sense if we are willing to entertain some of the paradoxical ideas which men like Freud and Jung have insisted are necessary to an understanding of human motives.

Money is derived from the market place, where we go to exchange this for that. This is something so obvious that it is easy to be deceived by familiarity into taking it as simple. Probably only those who have studied the transition from an economy based on direct exchange to one based on money can recognise how extraordinary a development this is. Money is rooted in a process of transformation by which human want can make two quite

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dissimilar things equal to each other. What do I do to this orange when I make it equal to this piece of soap? How is my wanting, my need, my hunger, involving me in my material environment when such an exchange of value is made?

Marx devotes the whole first Part of his magnum opus to this question, and his answer is an extraordinary one. We cannot hope to understand it unless we are willing to give up our simple view of things as merely outside ourselves, and accept instead that we are mixed up in the things we buy and sell in a way which we can compare, for instance, with the artist's involvement with the things he paints. Marx says that when I exchange orange for soap through the medium of money I am exploiting a kind of split in the very nature of both orange and soap, a split between what we can call the this-ness and the like-ness of the things exchanged. Money is the crystallisation of this process of exchange, but it draws its power from the split in things which we exploit when we say: "I'm not going to treat this orange as an orange, but as equivalent to something else". It is this crucial moment in which we devalue the orange as orange, by making it equal to something else, which Marx calls the conversion of the orange into a commodity, and it is at this point, where the man in the market place gets mixed up in the world of things by making the conversion, that money has its origin.

This, as I have said, is an extraordinary idea. If Marx had taken it no further, I doubt if we would have been reading him now. But he did take it further, to that stage in the economic progression when not things but human labour is bought and sold in the market place. It is this second stage in his analysis which has caught the imagination of millions, responding as it does to their own experience of the way money can exploit a hidden division in our own nature. Yet I believe that if we want to get close to the source of money as energy we should consider very carefully this first step in Marx's argument, where he shows money sparking into being by the friction of man's wants against this original splitness in things.

Because it is here that Marx, writing within a philosophical tradition very alien to us matter of fact Englishmen, lifts a curtain on one of the more inaccessible yet explosive sources of our social and private problems. He is asking us to take very seriously indeed the way in which we are all engaged, collectively, in a ruthless exploitation of this peculiar ambiguity in things by which they are both themselves, and yet not themselves. He is identifying the source of that energy which we experience every day in the handling of money with a kind of latent self betrayal within nature which we exploit in our wanting; and he argues that this exploitation is the ground within which our own exploitation of ourselves is rooted. The working class carries the true consciousness of our age, Marx says, because only the man who has nothing to sell but his labour can have first hand experience of what man does to nature when he uses money.

Now all this may seem far removed from the kind of problem you and I have to help with every day. But I know there are some doctors and social workers who on occasion feel that a particular case involves them in some "political" or "economic" problem which they cannot

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quite grasp, with the result that the appropriate response constantly eludes them. It is in such cases that Marx, with his unique mixture of politics, economics anthropology and psychology, can be helpful by training us to extend our frame of reference so that we can recognise cross-fertilisations between areas of our own experience which we do not normally connect with one another.

For instance, in considering this analysis of the energy of money as derived from an essential ambiguity and self contradiction within nature, we need to remember that the thing, the bit of nature, with which each one of us is most concerned and familiar, is our body. It is then interesting to see, within the various psychodynamic schools, the same sort of concern with a central ambiguity in our experience of the body as occupied Marx in his analysis of the change from thing to commodity.

There is the psychoanalytic theory that relates money directly to the infant's experience of its faeces as both subjective and objective, and to such questions as: are they part of me or not? are they alive or dead? why does mother set such a high value on my producing something which she then treats as valueless? Another school is interested in the similar ambiguities of the infant's experience of the breast, and of the mother's body as a whole, experiences in which the pleasures and pains of dependence on, and separation from, the mother involve the repeated awareness of the body as both in-itself and yet also inescapably and contradictorily involved in the mutuality of exchange with the mother.

Working as I do only with adults, and with adults who, on the whole, do not feel the need for a lengthy recapitulation of infantile experience, my own practice is more concerned with the ways in which this central ambiguity of the body as both thing-in-itself and function-of-intercourse expresses itself in adult sexuality. Here we have the paradoxical sense of our body as both an artefact and yet also a source of generation, a paradox which for some people can become a trap from which there appears to be no escape.

Common to all these psychological approaches, however, is the recognition that to develop an awareness of the body as rooted both in itself and in a contradictory mutuality with others, is to open up a polarity within ourselves which defines a field of energy. It is by entering into that field of energy and becoming part of it that the psychologist who believes in dynamic, analytic, intervention does his work. It is a field constituted of a cultivated awareness of myself as both I and it, an awareness that comes to question some of our most widely accepted ideas as to what is "subjective" and what "objective".

Marx's work is saturated with this same awareness of man as constituting himself out of the interaction of I and it. But he expresses it in terms of economic rather than physiological activity. He adds a dimension that is lacking in much psychological thought, and insists that money involves us in nature in a way that the behavioural and biological sciences cannot

comprehend. Through money our wants get caught up in energies which are far more potent than those derived from our personal biography within the family or from our personal physiology, energies which are collective rather than individual in their nature. Just what this implies becomes clearer when we consider the question of work.

3. We are all familiar with cases where an individual or a whole family breaks down because of some problem with work. Many of those can be helped by straightforward environmental measures. But there are others that seem to need to resist all efforts being made to help, as if work for this man or woman has become something more than a way of earning a living, as if how to work, what to work at, or whether to work at all, are issues involving something more important than the physical well being of self and family. One's first reaction to such cases, as with some unofficial strikes in industry, is often to think how utterly unreasonable they are being to do themselves so much unnecessary damage. But it may not be so much that they are unreasonable as that our own ideas of reasonable behaviour are too limited. There are times when we have to be able to enlarge our own frame of reference dramatically if we are to meet these problems, and here again Marx, with his strangely formulated insights into the nature of work, can help us.

Marx's most famous conclusion about work in the modern world is of course that labour is necessarily exploited by capital. What he meant by this, whether he was right in his analysis, and if so, how to overcome such exploitation, are questions which we need not consider now. Instead, I want to look at the theory, or rather philosophy, of work on which his social and political analysis is based.

According to this theory, the split within the economic processes of society which results in the inevitable exploitation of labour by capital was not something which could be healed by social reform of the kind which has characterised our own history in the hundred years since Marx wrote. He saw it rather as the result of a more fundamental split in the nature of work itself. According to him, the primary fact about human work is that it is both collective and individual. In so far as I am I because of my economic membership in society and my biological membership of the human species, I share in the making of the world, which includes myself. But in so far as I am I as an isolated individual I must labour within that world as if I had nothing to do with the making of it. In the modern world, in the economic system which he called capitalism, Marx believed that these two aspects of what should be a unified experience of work have become split. So we have an outer situation in which labour is exploited by capital, and an inner situation of alienation between the creative and the toiling aspects of work.

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It is not easy to grasp the full implications of this theory of work without some knowledge of the philosophical sources on which Marx was drawing. In the first place, the theory was derived from the German philosopher Hegel, from whom it can be traced back to Greek philosophy, and Christian theology. I have found by experience that the best way of explaining the idea for many audiences is in fact in terms of Christian belief.

According to the Bible, God created the world, and afterwards created man, who then, following on his original sin of disobedience, had to work in the world. According to Marx, it is man-within-society-within-nature, man in his capacity of "collective labourer" as he calls it, who created the world in which we then live and work as individuals. Marx is in fact insisting that there is an element within human labour which partakes of a creativity which a Christian would attribute to God, and that this creative aspect of labour is associated not with man as individual, but with man as collective, with men as members one of another, and with man as member of a society which existed long before he was born and will exist long after he dies.

It is because what he calls capitalism cuts most men off from this source of creativity within their own work, leaving them as isolated, atomistic units deprived of their essential humanity, that Marx considers capitalist society to be sinful, and he envisages a time after the contradictions of capitalism have been overcome when all labour will partake of that genuinely creative quality which we normally associate only with artistic and scientific discovery.

Now whatever we may think of such a theory, there can be no doubt that it has proved to have an immense psychological dynamism. It is in terms of such dynamism that I want to consider it here. We can, I believe, recognise two distinct themes. On the one hand, we have the idea of man's individuality as rooted in his collective manhood, so that to talk of individual values in the tradition of English liberalism is, for the Marxist, at best nonsensical, and at worst dishonest. On the other hand, we have a concept of human labour as something immeasurably more potent than what most of us mean by the word. Now, if I believe in this theory of work, and many millions do believe it, how do I experience myself within such a framework of belief?

To get the feel of the psychological dynamism of this Marxist view of work we need to imagine a sort of pulse of energy. We can describe such a pulse from two opposed directions. By surrendering our atomistic individuality and all the greeds, selfishness but also values, associated with belief in the absolute worth of the individual, we are rewarded with the sense of participating in a creative potency that is supra-personal. We get the sense of immeasurable energies working through us and of having arrived at a new kind of relationship with nature, so that our labour is now felt to be both free and complete in itself in a way that is impossible for those who are the slaves of the split, capitalist, system. But this sense of participation in a supra-personal creative potency carries with it an extraordinary new responsibility. We are quite literally responsible for the world which we are now conscious of making, responsible

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for it not so much as an artist is responsible for his picture or a playwright for his play, but rather as the Christian god is responsible for his creation. How are we to assume this responsibility?

It is here that we come on the central psychological sleight of hand at the heart of the Marxist programme, the moment where the tension of his polar realism collapses in on itself. How can the individual assume a responsibility which he only experiences by denying his individuality in favour of his collectivity? Marxism has found no answer to that dilemma, except by an appeal to the millenium, to a future state when all these contradictions will be overcome. This failure is one of the most fateful facts of our century. Yet even while acknowledging the disastrous consequences of this failure, we need not allow it to blind us to the truth of what Marx says about our contradictory involvement in the energies of work. I think it is fair to say that Marx correctly diagnosed a central source of energy, both collective and individual, within modern society, but that his grip on his own dialectic failed him in the crucial moment of establishing the "stance" necessary if we are to gain access to this energy without being overwhelmed by it.

Since Marx wrote much thought, work, and blood, have gone into attempts to find a political solution to this unresolved dilemma which he bequeathed us. But it is not often recognised that depth psychology, and especially those schools of depth psychology which have accepted that man is not only individual but also collective in nature, has from its beginning been profoundly concerned with this same dilemma: to learn how conscious, individual choice can be educated as the necessary "valve" through which the vast resources of supra personal energy available to us can be articulated into society.

There are many men and women who get stuck or blocked in their lives at the age of 20, 30, 40, 50 or older, because they cannot appropriate to themselves the energies which went into their own making. They are imprisoned by the energy which should be flowing through them, because they cannot trust that to make is also to be made. In such cases, we could say that the task of psychological intervention is to enable me to recognise that what made me has the same authority as I discover in myself through my own activity, so that the answer to the question: where do I come from? lies in what I make of my life. This recognition is closely akin to the Marxian insight that work is not only what I do, but also what makes me.

It may be that psychoanalysis has tended to study this problem in a too personal and individualistic context. But it has learned to manage the release of human energy under control in a way which has so far eluded Marxism. If the two movements of thought could make contact with one another in a setting of practical case work, we would see that what has emerged from seventy years of diverse experiment and argument within the psychoanalytic field is a recognisable "stance" from which we could use the Marxian insights into the nature of work so as to gain access to energies which we must learn to assimilate into the everyday

intricacies of family and social life if we are not to become their prisoners. Where Marx's analysis complements that of depth psychology so valuably, is in its emphasis on the role of money as both creative and repressive. In his running fight with the utopian socialists of his day, Marx constantly insisted that a proper grasp of both these two aspects of money was essential to effective social action. And for him this must include recognition of the energies which bind us to nature not only through biology but also through the economic conversions of the market place, in which our want is both the cause and the result of a self-betrayal within the world of things on which we must feed and in which we must find ourselves in work.

4. I hope that I have not lost you in these obscure though tremendous Marxian thunder clouds. I shall try to come down to earth now for our conclusion. My intention is simple: to suggest that there is a common ground to the energies, frustrations and conflicts which make up the life of industry and politics, and to the psychological problems of many of the individuals who come to us for help, and that this common ground can be discovered through the study of Marx's work in relation to the findings of depth psychology. Once we recognise this common ground, we can begin to integrate those findings into the theory and conduct of our social services.

I have tried to demonstrate a field of energy which is largely ignored by academic psychology and by the more intellectual administrator or professional with his fear of violent emotions, but which is familiar both within the psychoanalytic consulting room and on the shop floors of industry. I have defined this field in terms of want and of work. I have argued that if we follow Marx, we cannot be content with the biological and behavioural explanations of want or of work. We have to add an economic and political dimension which comprehends man's relation with nature as a system of contradictions needing conscious choice and action of a kind unknown to the biological and behavioural sciences.

The possibility of such choice and action, and of the distortion, repression or exploitation of choice and action, is implicit in the fact of money. The question I am asking this evening is this: can we recognise these moments of choice, and thereby help individuals and families to new forms of action through access to sources of energy from which they are at present prevented, if we do not make ourselves conscious of the presence of money as an essential ingredient of the personal encounter between ourselves and those we are trying to assist?

My own answer is no. I think that when we work, within a secular society, as the professional interveners in other people's lives, we have to accept that there are two methods of intervention open to us, and that the decision whether or not to include money within that intervention is inextricably involved with the choice of method.

We have to choose between an objective, manipulative approach and what I will call (following Polanyi) a convivial, dynamic approach. There are many situations in which the objective, manipulative approach is the right one. In such cases, the exclusion of money from the personal relation contributes directly to the necessary objectivity. But there are also cases where an individual breaks down so completely as to compel some response from the social environment, yet where the reason for breakdown involves sources of energy outside the frame of reference of the behavioural and biological sciences. If in such cases we insulate ourselves from awareness of the cash nexus within which our encounter takes place, we achieve a spurious objectivity which may help to protect us from experiences which might threaten us as much as the person we are supposed to help.

But how are we to know that we are not denying him possibilities of choice which are concealed within the fascinating if abrasive copulas of money, choices of a kind which both Marx and the great pioneers of depth psychology have insisted are open to the man who is willing to accept new forms of energy and action within his life. The trouble is that if we try to apply what I have called the convivial, dynamic method within the public social services, we come up against the awkward fact that if the release of energy depends on choice, choice sometimes depends on money, which lands us with one hell of an administrative problem

It is of course an open question just how choice and money are involved with one another, and to what extent we should encourage or inhibit this involvement. The whole world is arguing about precisely this question. The Russians recently invaded Czechoslovakia as part of the argument. But we are all agreed that there is some connection, and it is to extend the area of choice open to all that we are agreed on the necessity for a national health and similar social services.

But if we take seriously the kind of analysis of the creative nature of money which Marx initiated, then we have to begin asking whether there are not some situations in which the administrative convenience that excludes money completely from the personal encounter is not also sometimes preventing us from recognising that what appears to be an individual breakdown, an individual sickness, is in reality an opportunity for both individual and society to tap sources of energy and meaning which are not always accessible.

The fact that this problem of money is involved in the running fight between the psychodynamic and behavioural schools of psychology needs public recognition. The exclusion of money from most of the psychological work being done in this country certainly favours the objective, manipulative approach to psychological problems, at the expense of the convivial, dynamic approach, and an interesting study could be written on the effect which the National Health Service has had on the climate of professional psychological thought in Britain. But if the intellectual argument between the psychodynamic and behavioural ways of thinking is to be conducted honestly we must invoke the authority of Marx to insist on a

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widening of the whole frame of reference within which the argument goes on. Only if Marx is represented on the political and philosophical side of the argument can we do justice to the discoveries of Jung and Freud on the psychological side of the argument.

5. I conclude on a practical note. My own work commits me to the convivial, dynamic method. I am biased enough, both intellectually and financially, to believe that this approach is grossly undervalued in the organisation of those social services that have to do with breakdown, with the result that there is tragic and unnecessary waste. But there are certainly many situations in which my method would be completely wrong, in which the appropriate public response is in terms of objective manipulation of the body and environment. What we need are many more working groups in which actual case work can be discussed in a context that will encourage the recognition rather than the repression of the energy latent in money, latent in those complex situations where my sense of being I interacts and conflicts with my sense of being it, and where my individuality interacts and conflicts with my collective nature.

The kind of community-centred development envisaged in the Seebomh report and other contemporary thinking would I am sure be a move in the right direction. Within smaller administrative groups it would be possible to experiment with money as a function of the professional encounter and so to build up a body of experimental evidence which is at present lacking.

But there is also the question of the methodological status of the kind of professional intervention in other people's lives in which we are all engaged. Some years ago Professor Halmos showed in his book *The Faith of the Counsellors* just how confused we are on this question, and if I were successful in bringing money back into the centre of professional conduct the result would be a worse confusion, unless we can provide ourselves with a structure of public knowledge more appropriate to the necessary contradictions in which our energies have both their source and their expression. One step in that direction must be to involve the universities more closely with both the organisation and conduct of the social services. The universities are the only centres within our society which can provide an intellectual framework committed to questioning as a fundamental form of action, and it is questioning which should be the guiding principle of our work, a principle more fundamental than either welfare or health. Many of the questions I have asked this evening will, I hope, always remain unanswered. What is essential is that the questions be asked. For to ask a question is to open a choice, and it is only by extending and cultivating the choices open to us that we can gain access to those energies which will otherwise either destroy or imprison us.

THE COST OF HEALTH: PAYMENT, TREATMENT, TIME
(paper read to the London Medical Group, St Mary's Hospital Medical School,
26 February, 1974)

I want to start by drawing attention to the title of this talk. When I was invited by your Director of Studies to participate in this symposium on the Cost of Health I was asked to speak on 'Payment and Treatment'. It was at my request that the word time was added.

I think it is worth emphasising this change in title, because the argument I want to put forward this evening turns on this word time. In my approach to the cost of health I shall treat time, not money, as my primary interest. How we pay for treatment is, I believe, secondary to the fact that all treatment is costly of time. What interests me is how we experience, in both symptom and treatment, the costliness of time.

My main thesis is that what we expect of health depends on our attitude to time. We shall never be able to afford the health services we need while we expect them to do work which lies outside their scope. What society expects of health depends on a continuing dialogue between the professional services concerned and the public they serve. But by neutralising the costliness of time as between the professional and his client we prevent ourselves from recognising many unspoken assumptions about time which enter into both symptom and treatment.

As a result, the dialogue between professionals and public is collapsed in one of its most crucial dimensions. This collapse has the effect of confusing two kinds of expectation: what we expect of health, and what we expect of life. By neutralising the costliness of time, we prevent ourselves developing the conceptual tools necessary for differential diagnosis between those human problems which can be treated and costed in terms of health, and other kinds of problem which can not be treated nor costed in terms of health.

These other kinds of problem are familiar to those of us who work on the fringes of the national health service. I don't think the kind of problem I have in mind presents itself often in hospital work, except perhaps in the psychiatric departments. But in general practice it may occupy a considerable proportion of a doctor's time. One country G.P. friend of mine quoted a figure of 40% of his time as spent on problems which were not health problems at all. I shall later present a brief example of the kind of case I have in mind.

In making this distinction between what we expect of health and what we expect of life I am of course referring to some of the most elusive of doctors' dilemmas. I am not pretending to any new answers. But I do want to argue that these dilemmas belong inside the continuing dialogue between professionals and public. At the grass roots, in our consulting rooms, in the intake

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interviews of the various social agencies concerned, we must be able to ask questions which test what is expected of health against what is expected of life. Without these questions, one whole dimension of differential diagnosis is lost.

But these questions involve the costliness of time. To frame these questions with reference to a particular person in a particular situation, we have to ask how time is being valued by, and in, the symptom or problem presented to us. However we manage the money side, questioning the costliness of time belongs within our understanding of symptoms, within our judgment as to the right kind of treatment. It should be a part of what goes on between professional and client.

I want this evening to look at this questioning of the costliness of time from three points of view.

Firstly, I shall consider the nature of hope as giving us our most direct experience of the cost of time. This will introduce the first idea which I want to leave with you: that we can act on time, as well as in time.

I shall then look at this idea of acting on time as well as in time from the point of view of the contract between professional and client. I shall argue that this contract requires us to weigh the passing of time as between a beginning and an end. Here I shall refer, by way of illustration, to a recent intake at the Agency where I teach.

Finally, I shall suggest two particular themes to watch in our case work, themes which I believe are specially close to our experience of the costliness of time. These are accident, and mood. In saying something about these, I shall introduce the third idea which I want to leave with you: that we experience time not only as passing, but also as full.

So there are three ideas to watch out for. We act on time as well as in time; the need to weigh the passing of time as between a beginning and an end; and the contrast between the passing and the fullness of time.

Much of the work done in the caring professions has to do with hope. To a greater or lesser extent, depending on our particular professional calling, most of us here this evening act at times as practitioners of hope. Our presence can mean hope, and I think we must admit that there are many occasions in a working week when our presence is more effective than anything we do. Yet we have no recognised theory and practice of hope. As far as I know, Christians and Marxists are the only organised groups in this country concerned to develop such a theory and practice. Our secular social services do not insist on any training in hope as part of professional qualification.

It is, I believe, an extraordinary omission, an omission which must be made good if we are not to expect too much of health. One reason for this omission is that our training is dominated by sciences such as biology and chemistry which take time for granted. If our training paid more attention to disciplines such as law and history - disciplines which have as much, if not more, to do with human behaviour than biology - we would know more about the traditional complexities of action in time, and therefore realise how our work is disabled by this lack of any theory and practice of hope. But perhaps a more fundamental reason for our lack is that we live in a social and cultural milieu which has forgotten how the costliness of time expresses itself in human experience.

When this question of hope is raised in case work discussion, the practical problem which comes up again and again is: how can we distinguish between hope that is real, hope that is justified, hope that in some sense can be trusted, and hope which is illusory and in vain? Because we do not find it easy to agree on how to make such a distinction, we prefer to pretend that hope is a merely peripheral question, one that can be excluded from the central areas of scientific argument as to the structure and dynamism of human behaviour. I agree that it is one of the worst forms of professional incompetence to encourage a false hope. But in our proper concern to avoid this error I believe we are denying ourselves a resource which could do more effectively much of the work at present expected of the health services.

If we are to distinguish between real and false hope, and if we are to train people to make this distinction as part of a professional qualification in the caring services, we have to grasp a nettle which our present day behavioural sciences prefer to ignore. We have to recognise that the distinction between real and false hope is proved in a way that is quite different to the kind of proving which satisfies the natural sciences. The proving of hope involves us in work of a kind which does not only develop in time but also acts on time. It is this distinction between acting in time, and acting on time, which is crucial to a scientific understanding of hope.

Now I know this can sound very strange, and if we approach it too intellectually we can tie ourselves in the most awkward knots. But if we can reflect on the way hope manifests itself, you may recognise that in talking of acting on time as well as in time I am referring to something which is very familiar.

We can perhaps focus the idea by considering the relation between hope and experience. Can hope be disproved by experience? If we assume that hope has been learned from experience, that hope is something we have acquired since we were thrown into time at birth, then it follows that it can always be disproved by experience which is still to come. But that is not how hope works. Hope refuses to subject itself to experience. It is not hope which has to prove itself in experience, but experience which has to prove itself in the face of hope. Hope claims precedence over experience.

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This priority of hope over experience is the nettle we have to grasp if we are to develop a proper theory and practice of hope. It certainly involves us in intellectual difficulties which our natural sciences can ignore. But it also opens up human resources which the natural sciences can never tap.

These resources are familiar, yet very difficult to describe. The most careful and exact analysis of hope which I know is in an essay written by the French philosopher Gabriel Marcel in the darkest years of the war, when his country was occupied by the enemy. What he says is difficult, but no more difficult than his subject matter.

Here are three short extracts from his essay in which he tries to focus our attention on the actual working of hope.

We are quite unable to tell before an ordeal what that ordeal will do to us, and what resources we shall find we possess with which to face it.

Marcel is here reminding us of the familiar but elusive fact that hope is always 'beyond' anything we have so far experienced. It is always both 'here' and 'there'. It is this beyondness which we invoke many times every week in working with our patients and clients, when we allow them to take hope in our presence. But Marcel goes on to emphasise just how difficult it is to understand this self-sustaining resourcefulness of hope. He says that:

.....postulated at the very basis of hope ... is the truth that the more the real is real the less does it lend itself to a calculation of possibilities on the basis of accepted experience. Hope quite simply does not take any heed of this sum total.

And when we reach the intelligible core of hope, we discover that

what characterises it is the very movement by which it challenges the evidence upon which men claim to challenge it itself.

Taken out of context, these sentences of Marcel are difficult to understand. But it is worth pausing to reflect on them. For Marcel is here drawing our attention to a characteristic of hope which eludes the understanding of our behavioural sciences. Hope needs experience as the field within which to prove itself. But even while submitting itself to the proof of experience, hope simultaneously sets itself up as the judge of experience.

This is what we do when we go on hoping in spite of the evidence of experience. We invoke a power which can judge its own failure, which can prove itself in its own disproving. This is the kind of proving for which our professional caring services have to find room if they want

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to bring the resources of hope to bear on the varied human problems which present themselves.

But to understand this kind of proving, to analyse it, to train people in its use, we must recognise how hope stands in relation to time. Hope can be neither proved nor disproved within time. Hope takes its stand outside this passage of time, and if we are to be practitioners of hope we must realise just what this standpoint outside the passage of time implies. It implies that time is not something we can take for granted. It is not just there, waiting to be spent. It costs us something. When we hope against hope, when we make hope the proof of experience rather than the other way round, then - and only then - do we realise what each one of us has to pay for the time we have. Hope is how we experience the costliness of time.

What does all this have to do with the cost of health? It has to do with differential diagnosis between what we expect of health and what we expect of life.

I am arguing that the exclusion of hope from professional training in the caring services is evidence of how completely our society has forgotten that human life experiences time as costly. But this forgetting does not do away with the costliness of time. It merely means that our need to pay for the time we have expresses itself in disguised and distorted forms. One of these forms is an exaggerated expectation of what health can do for us.

To demonstrate how the ignoring of hope affects what we expect of health I want to consider the contract between professional and client in the caring encounter, and the way in which this contract influences the treatment expected and the treatment given.

This idea of a contract between professional and client in the caring encounter has been developed through the increasing self-awareness and self-confidence of social workers. But we know very little about the ways in which the cost of time influences this contract. Within the health services, we have neutralised the question of cost as between the persons concerned. As a result, both parties to the caring encounter are allowed, and indeed encouraged, to ignore an essential constituent of the contract between them. This ignorance may be a good thing; but it is nevertheless ignorance, an ignorance which affects the continuing dialogue between professionals and public as to what we can expect of health. I don't myself believe that this ignorance was any part of Nye Bevan's original vision of a free health service.

I work in an agency where we make the payment of a fee related to the client's means an integral part of the helping contract. So that you can place the kind of situation I am talking about in relation to your own work, here is an example of a recent referral. I am deliberately restricting myself to presenting an intake situation, so as to focus our attention on the contract at a stage most easily comparable with your own experience.

It is the case of a young man of 24 who was referred to us by his G.P. with this letter.

Thank you for seeing Mr I do hope you can help him.

I don't know much about him, as he has only recently become my patient, that is in the last 3 or 4 years. I see from his medical reports that in his short life he has already had seven different addresses. He is married and has a baby of 3 months old, and has quite satisfactory accommodation, and I think all went well as far as his medical history goes until his father died, which was in mid-October. He seems to have had a rather abnormal reaction to this bereavement, with a lot of phobias, depressions, he would cry easily and felt the urge to be violent, although I don't think he was ever abnormally aggressive...

His mother also is worried about him, and in fact I believe she took the baby to live with her as she was afraid he might harm the baby. The mother told me that he would wake her up at about 4.30 in the morning to discuss his anxieties.

Since November, he has had a series of doctors, as he has on a few occasions got the deputizing doctor out in the middle of the night, and hence has been given a variety of tablets, and told by some to throw the tablets of the other doctors away.

I don't think these tranquillisers and anti-depressant drugs will really solve any problems for him, and I hope I will not have to renew these prescriptions. I hope also he won't be calling out doctors in the middle of the night again, and getting something different next time.

Our own intake notes fill out the picture in some detail, but I will give you extracts only:

Nice looking Cockney lad, with an externally tough manner, obviously not used to putting his feelings into words, but eager to try to share his bewildered state of mind.

The trouble began when his father became ill and was hospitalised. They knew his condition was serious for a week, during which time he and his mother were almost continuously at the hospital. His mother is just 41, and his father was 53. His wife was 8 months pregnant when father was taken ill, and the baby was born two weeks after his father's death.

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Lorry driver's mate (the job was 'in the family'), for last six years. Had once stolen from his lorry, and spent a week in prison.

The marriage does not seem to have altered the pattern of dependence on the mother.

Wife cooperative, came with him. Prepared to involve herself in taking a fresh look at the whole family situation.

When he came to us this young man, whom we can call Bob, was off work because of anxiety as to the effect of his uncertain moods on his driving. In the course of explaining to him the kind of help we could offer he was told that it cost the agency between £5 and £6 an hour, and that we expected him to pay as much as he could afford towards that cost. He at once offered to pay £5 an hour. It was pointed out to him that this was surely unrealistic, considering he was out of work. He said he would go home and get a job. He was told to think it over and to come the following week when an agreed fee could be finalised.

I have deliberately chosen a case which has presented itself in the last two weeks, and of whose outcome I am ignorant, as it is the presenting situation which I want to share with you. There is obviously a lot that could be said about a situation such as this. The question to which I am limiting myself this evening is: how does this sharing of the question of cost between professional and client influence the treatment expected and the treatment given? And the answer which I am putting forward is that it obliges both professional and client to admit to each other that the costliness of time enters into their separate, or joint, judgment both of the symptom or problem presented, and of the treatment which is appropriate.

What happens is something like this. On the one hand, the professional has to make his judgment as to what can be done to help change the symptom or problem brought to him by the client. He is responsible for not wasting time and money - whether the money be that of the client or of the agency by which the professional is employed - by pursuing goals which are unrealistic. But he is also expected to recognize, on the basis of his much wider comparative training and experience, the value of treatment of which the client may be unaware.

On the other hand, the client is obliged to measure the reality of his symptom or problem in terms of money. He has to judge the effect of his symptom on what he expects of life in relation to the thousand and one ways in which money enters into the taste and texture of his living. To do this he must take into account elusive, binding, private intimacies of which the professional, however experienced, can never be aware.

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It is the interaction between these two judgments which constitutes the contract. And the one, crucial, characteristic of this interaction which I want to emphasise this evening is that it obliges both client and professional to assess the symptom, and the treatment, in terms of the passage of time between a beginning and an end. Because the contract price is expressed not only as so many pounds an hour. It is also expressed as so many hours. It involves some agreement - however provisional - as to the overall period of time during which the symptom will be subjected to treatment.

This need to assess both symptom and treatment in terms of the passage of time between a beginning and end influences what professional and client do together throughout their encounter. It is explicit in the initial interview when the contract is discussed. But it is present in each hour we spend together, influencing our selection of what is relevant to the work we are engaged on. How we understand and manage this selection is the key to much of our professional expertise, and it depends throughout on a 'weighing' of the passage of time against beginning and end.

We are now at the crux of my argument.

For this weighing of the passage of time as between a beginning and an end introduces both symptom and treatment to problems of time which are not taken into account by our biological and behavioural sciences. Beginning and end are not categories which exist in time. When we 'make' a beginning or 'make' an end, we are doing something which cannot be understood from inside time. We are doing something to time. The power by which we do this cannot itself be derived from within time.

Now I suspect that to many of you this sounds very obscure. But it is the fulcrum on which my whole argument this evening turns, and it is really much more simple than you may think, if you will only allow yourselves to remember those private moments when time has cost you something of your life. So let me repeat the point in other words, in the hope that some of you will recognise what I am talking about.

When we share with our client the costliness of the time we spend together we ask him to reflect on how experience and time relate to each other. We ask him to join us in a responsibility not to waste time. We ask him therefore to weigh the problem he is bringing us against his freedom to decide on his own beginnings and ends. This means that he has to respond to his problem in a way which subjects the sequence of experience to a bracketing.

This bracketing affects his understanding of both symptom and treatment. What we do together, the way we treat his problem, depends on how we manage the contrast between the flow of experience, and the power by which we impose brackets on that flow. What the client expects of treatment opens up into some kind of questioning as to what he expects of life. The

client says to himself: what happens to me must make sense not only in terms of the flow of time, but also in terms of the power that sets limits to that flow. When he says that, he makes himself responsible for coordinating time and experience in a way which no longer takes time for granted.

This returns us to hope. For hope is one way we coordinate the ongoingness of experience with the bracketing of experience between beginning and end. By acting on time as well as in time, hope coordinates what happens to us during our lives with the fact that only a limited amount of time is made available to us for living. Hope gives to human behaviour a tension, what has been called 'intentionality', which can easily elude the understanding of our natural sciences. This tension depends on the costliness of time, on the experience of time as costly of life. Hope is the resource which enables life to make its own brackets.

We draw on this resource every day without realising what we are doing. We take its presence for granted. But when we set ourselves up to intervene professionally in situations of breakdown and crisis we cannot take our tools for granted. We are supposed to know what we are doing. Hope is what we are working with, and whether what we do works or not depends on our understanding of how hope enters into and determines both the flow and the bracketing of human behaviour. If our health services, and our caring services in general, are to draw on this resource, we need new standards of proof in our case work. We have to prove the effectiveness of what we do not only in terms of before and after, but also in terms of beginning and end. I want to conclude by suggesting what this kind of proving could involve for the cost of health with reference to two aspects of Bob's case.

The crisis which brought young Bob to our agency is, I believe, typical of many situations which make inappropriate demands on our health services. It was triggered by the unexpected shock of his father's death, and its presenting symptom was unmanageable moods. With regard both to the unexpected and to mood we need to be able to differentiate between problems of health and problems of living.

Medical use of such terms as shock, stress, reactive - as in the idea of a reactive depression - bear witness to the difficulty many of us have in assimilating the unusual, the unexpected, into the ongoing flow of our experience. There are many citizens who react just like Bob did when faced with such a difficulty. They go to their doctor. What treatment do they expect, and what treatment are they offered? If these questions are to become part of the dialogue between professionals and public we must realise that they involve many unspoken assumptions as to the nature of accident in general.

Our understanding of accident is intimately and inextricably involved with our attitude to time. If the only time with which we are familiar is passing time, then the shocks and accidents which befall us present themselves as incongruous interruptions in what we assume should be

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a natural and homogeneous flow of experience. A sudden death, the unexpected loss of our job, an unforeseen betrayal, seem to have no 'hold' on the passage of time. They present themselves as nothing but shock, interruption, gaps in the fabric of meaning.

But if we are familiar not only with passing time, but also with the bracketing of time between beginnings and ends, then our attitude to accident is very different. For accident is no more incongruous in relation to the passing of time than are beginning and end. The accidents of life are just as meaningful as its beginning and end. Once we are prepared to take seriously the power by which we bracket time, an accident presents itself not as an interruption but as the coincidence of two brackets. Such a coincidence can remind, by the intensity of its pressure on the passage of time, that whatever time we may have is only available to us between a beginning and end, or, in other words, that time is always full as well as passing.

This contrast between the fullness and the passing of time is the third of the three ideas which I want to put before you this evening. This is the contrast which enables us to weigh the bracketing of time against its passage, and to understand the resourcefulness of hope.

But can the distinction between the passing and fullness of time help a man like Bob? Can we use it to help him make sense of what he is going through? It is certainly not easy. Living as he does in a society which has lost any consciously shared experience of the fullness of time, we must admit that the chances are that the unexpected shock will remain a nonsense. Perhaps the best we can do for him is to encourage him to forget it. But it need not be so, if the professional caring services to whom he turns in his distress will only wake up to the problem of time.

And there are people around who can help us. There are significant minority groups in our society who are interested in the contrast between the fullness and the passing of time, and in how this contrast opens up a new understanding of the place of accident in human life. Some Christians are. Some Marxists are. The social anthropologists are developing valuable behavioural models round their distinction between diachronic and synchronic experience. There is even that strange but, I believe, trail blazing sub-culture which centres on the study of the Chinese Book of Changes. They have an extraordinary insight into the way the passing and the fullness of time are coordinated in the apparent accidents of human experience.

Groups like these could help us a lot. If our caring services are to show the Bobs of our society how to react to the accidents of their lives, we need to learn from these various traditions. They in their turn have much to learn about what makes people tick from looking more closely at what goes on between professional and client in the doctor's consulting room and the social work encounter. We need a new dialogue between the theory and practice of accident.

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One result of such a dialogue would be to transform our approach to the treatment of moods. The letter from Bob's general practitioner which I read to you refers to one of the growing charges on our health services. With the development of psychotropic drugs, what we expect of health is becoming, and will become so increasingly, a question of what to do with moods. (I use the vague and 'unscientific' word mood deliberately, in order to emphasise that this is a problem which concerns the laity as much as the professionals.)

We are finding it difficult to differentiate between the cost of health and the cost of moods. We get very indignant when we realise how much the manufacturers are charging the health service for their mood changing drugs. But we have no means of measuring how much the health service may be overcharging itself, in failing to keep its contract with the public open to ongoing dialogue between professional and client. Between Bob and his doctor there was no dialogue as to what to make of his moods.

The first pre-requisite for such dialogue is to consider how moods affect our experience of time, and here I believe that the distinction between the fullness and the passing of time proves itself an essential analytic tool.

Moods elate, moods depress. Moods make us light hearted. Or they make us heavy, weighing us down. If we are familiar only with passing time, it is easy to overlook what everyday phrases like these are telling us about the kind of leverage, or purchase, which mood has on time. From within the passing of time, all we expect of mood is that it will go away. Regretfully, if it is a light mood, a mood of joy. Thankfully, if it is grief, depression.

But once we allow ourselves to remember that the time available to us is full as well as passing, then the lightness and heaviness of mood assume a new relevance. We recognize in this lightness or heaviness our most intimate and most familiar experience of how the fullness and the passing of time interact on each other.

Think of the way time is speeded up when we are happy. We talk of the end of some happy occasion 'coming in no time at all'. Or think of the way time is slowed down, perhaps even to a suicidal standstill, when we are deeply depressed. How do we understand what mood does to time in this speeding up or slowing down? Is it real, or 'merely imaginary'?

My argument is that it is real, and that what we experience in our moods is the fullness as distinct from the passing of time. Moods disturb, interrupt, congest, the free flow of time because they derive their weight, their intensity, their spontaneity, from an experience of time which ignores passage. We are familiar with this experience in phrases like: time is up, take your time, the time is ripe. In phrases like these we recognise that 'to be in time' is not only to be thrown into an ever flowing stream, but also to keep time in a way familiar to us in music and in dance.

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The need to keep time: that is what our moods are about. To keep time: to coordinate fullness with passage. And this coordination is like the beat of a rhythm, a beat which falls always between brackets, between the tick and the tock, between a beginning and an end.

It is when we lose this beat that moods disable rather than assist us in the job of living. The proper treatment for such disabling moods must start with remembering that what time we have for living is made available between limits. We can begin to make something of our moods when we are prepared to be interested in what makes time available.

How one says that to a man like Bob is of course another problem: a question of technique and method which I can't go into now. But to avoid misunderstanding, perhaps I should say that I would not use the kind of language with which I am talking here.

I hope that these necessarily brief remarks on accident and mood will suggest to some of you how my general argument could apply to certain aspects of your own work. I have tried to argue the need for differential diagnosis on a generous, anthropological scale, if we are to avoid the danger - the inflationary danger - of expecting too much of health. As the key to such differential diagnosis I have proposed that we need to attend carefully to certain ways of experiencing time which we usually overlook.

If the problem of cost is shared between the professional helper and the person in need of help, the contract between the two has to take time into account. In varying ways, ways which assist in differential diagnosis, this affects our understanding of the symptom presented. The symptom can be questioned not only in terms of processes taking place in time, but also in terms of human resources which can act on time. It is these resources which we need to be able to draw on if we are to define the boundaries within which health can be costed. Without these boundaries we shall always expect more of health than we can afford.

I realise that to carry conviction my argument needs to be supported by case work. There is plenty available. But it is not easy within our present helping services to find a context within which case work can be presented and argued with a concern for the costing of time which is shared with the client. What is needed is an arousal of interest in the problem of timing - in all its aspects - at the grass roots, among professionals of various kinds struggling to come to grips with symptoms which may or may not be suitable for medical treatment.

For those who are interested, I suggest that we can make a beginning by asking, in all our case work discussion: what are the presuppositions about time implicit both in the symptom presented and in the treatment expected and given? Are we - professional and client - assuming that life is free just to spend time? Or are we open to the supposition that life may carry with it an obligation somehow to pay for time? It is round these questions that we can begin to differentiate what we expect of health from what we expect of life.