

THE PSYCHOLOGY OF MONEY

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What are they doing here? And why are they letting themselves lose all that money? Money means a lot to them back home. Why doesn't money mean anything to them in Las Vegas? They can't all have personality disorders (or can they?).

They look normal enough - "normal" as defined not psychologically but statistically: middle class, mostly white, many of them over-weight (no matter their age), and wearing the sort of clothes you see in supermarkets and malls. Demographics say that roughly half their marriages end in divorce; that the fathers spend less than 10 minutes a week in conversation with their children; and that 20 percent of their teenagers haven't talked to either parent for more than 10 minutes in the last month. If they are couples, it's statistically likely that both work and that on weekdays they spend an average of only 20 minutes "alone together," as the old song put it. They work that hard - and hence spend so little time together as families - because they feel they don't have enough money. The vast majority of them share the same attitude toward money: a pervasive, potent mix of acquisitiveness and insecurity. Few, no matter what their financial standing, feel they have enough, and most feel they have nowhere near enough. They are people for whom job security is a thing of the past, and, if they are under 50, they have good reason to fear that Social Security will be drying up by the time they retire.

To them, taxes (even for their children's schools) are anathema, and most want the government to balance-its budget. They want to slash federal programs, especially welfare (though it's only three percent of federal spending), because, they tell pollsters, they hate people getting something for nothing. Yet ostensibly that's why they come to Vegas: on the chance that they can win a lot of money and get something for nothing. Still, gambling is at best a puzzling behavior for people with fundamental insecurities about money.

But even if we accept occasional gambling as a form of "entertainment," there are casinos and lotteries all over the country now. If money is their most prominent personal as well as political concern, why make an expensive trip to stay in a pricey hotel that (despite the pools and shows) is really a gambling den, where the odds are decidedly with the house, and where there's little to do but gamble, drink, eat, and see scantily clad people sing and dance? We know that, next to money, they're worried

about crime-so why come to a city where homicides are 56 percent higher than the national average, and rapes and robberies 17 percent higher? Something unusual, even bizarre, is going on in Las Vegas.

These people check in at the Luxor, a black pyramid with Nile River gondola rides, depictions of ancient deities, and a surreal mix of Egyptian and Manhattan decor ... or the Excalibur, a cinder block and fiberglass monstrosity supposedly suggestive of castles, with dime-store mannequins dressed cartoonishly like knights and ladies fair ... or the MGM, where you walk in through the open mouth of a giant lion and the cast of The Wizard of Oz greets you at the door .. or the Mirage, with live tigers through one entrance and sharks swimming in a huge tank behind the check-in desk ... or the new version of Bugsy Siegal's old Flamingo, with its great pink flashing neon ... or Circus Circus, where trapeze acts soar over your head. They check in, these demographically normal people, leave their gear in rooms that (except for the most expensive) are basic Holiday Inn-type quarters, and take the nearest elevator down to the casino.

They'll spend most of their time in the casino, losing money. No matter what the decor, these casinos are very much the same. Hundreds and hundreds of slot and video poker machines fill every available space, ringing, buzzing, flashing. Mazes of them surround what are called "the tables" - tables used mostly for blackjack, with a few for roulette wheels and craps. In a corner, usually roped off, there's a section for poker and baccarat. Most of the casinos also have a "sports room," where you may bet on any game being played anywhere.

The vast majority of these demographically average visitors (who would never call themselves gamblers) prefer the slots and video poker. They plant themselves at these machines, and spend most of their time pouring money in - to the tune of billions a year. Twenty-two million people have to lose only \$45.46 each to equal one billion, give or take a few pennies, and it's not uncommon to lose that much in an hour or less. At home these same people - it cannot be overemphasized - would drive many miles to save that much money shopping.

They do not look like they're having a good time - especially for people who've come so far to, ostensibly, have exactly that. Watch their faces and what you see, with few exceptions, is actually a single face: a set expression, rather grim, focused in what is almost a stare, as they mechanically, rhythmically drop coins into the machines. At the roulette tables the expression is almost the same, with the grimness soured almost to glumness as the wheel rejects their numbers again and again. (It's hard not to take that

personally.) The blackjack tables are just slightly more animated. Only at craps do people seem to get excited, yep, cheer, moan, applaud - but craps is intimidating, and few play. Most remain at the slots.

They take breaks to eat, many queuing up on lines for a half hour and longer to save money at a \$5 buffet. This behavior is difficult to understand, since before and after eating they're willing to lose those same five dollars in minutes or even seconds at the games. Or they'll go to a show. Or lie in the sun by the pool (not so pleasant in a place that is often more than 100 degrees in the sun). Or they'll stand around to see the artificial volcano erupt in front of the Mirage, or the full-scale pirate ships (complete with actors) battle in front of Treasure Island. And, especially after dark, they'll walk up and down Las Vegas Boulevard, known as the Strip, with the same set expression that they have at the slots, staring, staring, staring, at each other, at the neon, at the shadows of the desert mountains, and walking in and out of the casinos, where they lose more money.

Since there are slot and video poker machines in virtually every drugstore, liquor store, supermarket, restaurant, bar, and souvenir shop - even at the airport - they lose money everywhere they turn. It is as though they are on automatic pilot, programmed to lose that which they most want.

But it is not enough to note their passivity, for nothing could be less surprising than the passivity of a people who, statistically, spend nearly half their leisure hours watching TV. It would be surprising if they weren't passive. And it's not enough to say - as these people mill together on a sidewalk waiting for an artificial volcanic eruption, or take photos in front of larger-than-life scenes from The Wizard of Oz - that they are subservient to spectacle. Most people, in most societies, have been equally subservient to their respective spectacles, gawking at any distraction no matter how little sense it made. Nor are their grim faces, ever-so-slightly frightened and just a hint angry, very unusual; you can see the same expression on people walking the average city street. Even what can only be called their tastelessness isn't unusual; after all, whatever else you can say about American culture, elegant it's not. What we lack in elegance we usually make up for in energy.)

What is fascinating and unusual about these people, when compared to how they spend their time elsewhere, is their complete abandon to the act of throwing it away money-money that in Las Vegas brings little in return except the act of throwing it away. For most of them, it is not a wild or pleasurable abandon. If anything, it seems a

determined and often even a cranky abandon. But it is abandon. They know what they're doing, and they do it with an almost frenetic (though also somehow glum) energy, and they've come a long way and planned a long time to do it. There is little evidence of the passion that (for me, at least) makes abandon worthwhile, but there is every evidence of the quality without which abandon cannot exist: fatalism.

There are few things more un-American in style than fatalism. People came to America to create "a city on the hill," based on a religious faith in progress. American politics, industry, and culture are fueled by this optimism. The GNP must increase, and life must get better and better. No other culture feels this as passionately as ours; no other bases its sense of well-being on such optimism. In America, to be fatalistic is to be seen as dour, depressed.

In our culture fatalism is reserved for quirky "noir" films, or for our great solitary novelists like Melville, Faulkner, Hemingway - but these are often suspect in the eyes of the people at large. Though we seem to have less and less to be optimistic about, people who question the national optimism are seen as a threat. So for average Americans to come a far distance to indulge, albeit not very consciously, in fatalism, particularly fatalism about money, is a phenomenon found on a mass scale nowhere but Las Vegas.

For it's not as though these people don't, on some level, know what they're doing. They're not stupid, after all. People who routinely operate the most complex technological culture in history cannot be considered stupid. They know the odds are with the house. They know that losing here is far more common than winning. And most of them have been here before. Las Vegas couldn't be profitable if people came only once; our population isn't large enough yet for that. It might be fair to say that for so many to come so often is a terrible comment on the dullness of their daily lives, but this doesn't begin to explain the fatalism of regularly visiting Las Vegas. They work terribly hard for their money, they know they are almost certainly going to lose some of that money in Las Vegas, and they come anyway.

The questions, then, are: What does money mean to them, what doesn't it mean, and what do they want it to mean? Of course, they come hoping to win money, a lot of money. A small percentage do win, and an even smaller number win big. They hope to win but, since they are not stupid, they expect to lose. It's clear that the slim chance that they'll win is the psychological mechanism by which they give themselves permission

to lose, letting themselves lose without feeling like utter fools. In other words, the slim hope of winning is their door into the fatalism of losing.

For isn't what they're really doing a rebellion against money?

In these United States money is our common denominator. It is the absolute standard of access and status-the "bottom line," as we say these days. Not only commerce but education, justice, art, the environment, health care, and often liberty itself must meet the standards and bow to the demands of money. There is precious little among us that isn't rationed, administered, and ultimately valued, in terms of money. The Constitution aside, most Americans consider themselves free insofar as they have access to money.

The "American dream" has come to mean an ideal not of liberty but of prosperity. Our unconscious or half-conscious definition of liberty has become prosperity." Contemporary politics is based on this equation. Most of our lives revolve around making money (as opposed to the human, communal value of our work, which was the standard for many eras), and most of us judge ourselves according to what we can show for our money. In America money is, if not quite omnipotent, at least omnipresent.

Money plays covert, even insidious, roles in our most intimate relationships. Divorcees who vie viciously for each other's money are only bringing to light what lived in their love from the beginning: the need to be valued - a need that tends to turn ferociously concrete when things go bad. Our secrecy about our salaries is a secrecy about how we are valued. Among men especially, the contest of who will pick up the check is a contest of dominance, and this is only one of the gentler ways men make money felt in their friendships.

It is no wonder that these people are grim as they not so much lose but leave their money in Vegas. Every dollar they sacrifice to the "games" is sticky with the pain of so much that is unadmitted and oppressive in their lives.

Thus losing money in Las Vegas is-more a ritual than it is anything else. For when we sacrifice something important and painful, even when it is against our practical interests to do so, and sacrifice in such a specific, even organized, manner, then we are in the realm of ritual.

If this ritual were conscious, if it were a choice, it might bring release, relief, and even happiness. But though these people make a choice to come here, and they know they'll likely lose, the ritualistic aspect of their behavior is hidden beneath countless layers of habit, denial, and a kind of conditioned blindness. (Psychotherapy wouldn't exist if

people didn't hide their major motives from themselves most of the time.) Since the ritual itself, as with so much about money, is unadmitted-repetitive, compulsive, and enacted in a setting that advertises itself as fun-there is 'a terrible tension in it, as there is in any action the well-springs of which cannot be acknowledged, or any rebellion that is an on doomed to fall. They come to Las Vegas to rebel against the oppression of money and to escape how they've surrendered their spirits so completely to money's laws and demands. That is the real vacation" they seek. But they seek it in a veritable maze of money, a city that exists to do nothing but suck money from them and that gives virtually nothing back in return.

Their rebellion against money plays into others' lust for money. They sense this, and thus the futility of their rebellion is total. They are, in Las Vegas lingo, suckers." And there is no way to be proud of being a sucker, or to feel when being suckered that one is somehow also being released. To be compelled to come here, and to submit so completely (though not very consciously) to being a sucker, is to take a vacation into defeat. It is the final victory of the daily grind over the seeking spirit, an unacknowledged submission to all the ways that money causes pain. Thus it is a ritual that defeats and trivializes itself precisely because it is so unconscious.

So for all its glitter, neon, and supposed gaiety, a depression hangs in the desert air over Las Vegas. You don't need to know the statistic that Vegas has one of the highest suicide rates in the world to feel death in the air. You don't need to remember that this city lies in the midst of the Mojave Desert, susceptible to earthquakes on the San Andreas Fault not 150 miles away - a city with lax building codes and thus more vulnerable to quakes than Los Angeles. (A major earthquake's disruption of power, water, and transportation in the 100-plus-degree heat would leave its million-plus inhabitants and visitors dead in days.)

You don't have to think of the sexual desperation in a place where prostitutes are listed in the Yellow Pages (as "escorts") and where naked women and "boylesque" shows are advertised everywhere. You don't have to listen to stars who croon love songs in the midst of all this lovelessness. You don't have to attend the massively hyped boxing matches where men pound at each other to satisfy the frenzy of bettors. You don't have to think much, don't have to analyze. You have only to look at these faces.

In them you'll see the appalling cost we pay for the dominance of money - how it has seeped into our spirits, our psyches, so much so that we come to Las Vegas to both wallow in and exorcise its power. These things cannot be done at the same time, so it is

a helpless attempt. And that, finally, is what these faces broadcast: helplessness - the expression of people who don't really know what they're doing but feel compelled to do it anyway.

If this sounds extreme - well, that too fits Las Vegas. It is hard to imagine a city more extreme, more overt, more in the grip of compulsions. It is hard to imagine a place exposing its psychology more nakedly, under the garish tints of its neon. It used to be that Vegas made a kind of sense. At the end of World War II it was a tiny desert gambling town that few knew of and fewer cared about. Here, in 1946, Bugsy Siegal and others invented the modern casino. For nearly three decades the gangsters held sway, while the city grew in population and fame.

Gangsters, almost by definition, have contempt for society for normal life. Their very existence is an expression of that contempt, and they built this city in their own image. Its garishness, its sexuality, and especially its play, "the games not of chance but of odds that sucked money from all who came here, reflected their temperament, their values, and above all their secret. That secret, the core of their contempt for society, was simply this: that they could not exist, and certainly could not profit, unless supposedly normal people desired what they offered - desired to escape from a moral code they could not live without but could not entirely live within.

The town made a kind of sense because it seemed aware of its purpose, its secret; and it was small and private and, in its way, rather sophisticated. No one walked into a casino casually. Men wore suits and ties, women wore evening clothes. Their fashions and manners suggested that they had come to do something special: transgress. The ritual was almost conscious.

By the mid-1970s the place had grown too big, and was too much in the public eye, to be run overtly by gangsters. Corporations began to take over the casinos. Gradually they've come to call their hotels "resorts," not casinos; and they refer to what goes on there as gaming," not gambling. The gangster casinos used to be dimly lit; the corporate casinos tend to be bright. The gangster casinos were openly, even proudly, sexy and sly in atmosphere; the corporate casinos hide behind The Wizard of Oz, circuses, knights.

People used to enter a casino formally; now they wear the same outfits they wear to their hometown malls. The corporations are in effect saying, "It's a right to do this, it's good clean fun, nothing to feel shady about." The gangsters' Las Vegas liked feeling shady - relished it, in fact. The corporate Las Vegas denies shadiness in their decor while offering it in their services. The city is as up-front as it ever was, for it can deny

neither its purpose nor its psychology; but the people it draws are less up-front, pretending they're doing something quite in keeping with the way they normally live while doing things, especially with money, that they would never normally do. The toll this takes is seen in their pleasureless faces.

A gangster's rebellion is evident, and their casinos invited license and rebellion. A solid citizen's unconscious rebellion is torture. The solid citizens have come to Las Vegas to defile the very thing that, in their own eyes, makes them solid: money. As in the old Las Vegas, they do here what they can't do elsewhere; but unlike the old Las Vegas, they do it furtively, rarely looking at each other, each alone in front of their machine, pretending to attempt to win what they are almost certain to lose: the money that defines and confines them, the money they slave for and that gives them the small freedoms that excuse their slavery.

Every nickel, every dollar, is alive with pain here. Here the American dreamer is the American sucker. Here, in the last truly wide-open and wild town of the Wild West, everything we've paid so dearly for is stripped bare, our dark side gleams in a neon glow, and we leave finally exhausted by our own helplessness - trying to put the best face on it, telling each other we've had a good time-and usually broke. We go back home, and settle back into the grind of making the money that we've just lost - back to spending 20 minutes a day with our spouses, talking 10 minutes a week with our kids, and accumulating enough money to vacation again in Las Vegas.

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