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Article

Speculating the Subject of Money: Georg Simmel on Human Value

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Abstract: This article initiates an inquiry into the sources and frameworks of value used to denote human subjects in modernity. In particular, I consider the conflation of monetary, legal, and theological registers employed to demarcate human worth. Drawing on Simmel's speculative genealogy of the money equivalent of human values, I consider the spectrum of ascriptions from specifically quantified to infinite human value. I suggest that predications of infinite human value require and imply quantified—and specifically monetary-economic—human value. Cost and worth, economically and legally defined, provide a foundation for subsequent eternal projections in a theological imaginary. This calls into question the interventionist potential of claims to infinite or unquantifiable human value as resistance to the contemporary financialization of human life and society.

Keywords: Simmel; Dodd; Foucault; money; value; financialization; secularization; theology

1. Introduction

The question of human value—its sources and justifications—and the practice of pricing human life remain a challenge to moral and theoretical discourse in the West. They also persist as sources of cognitive dissonance for social practice. Voices from across the political spectrum decry the bald or naked economization of human value. Even most defenders of free-market logic and rational choice shy away from full-throated claims for a straightforward pricing of human life. If anything, such must be done with utmost qualification and casuistry. Yet, such practices form the bedrock of economic policy and planning, actuarial and insurance practices, not to mention the wage system itself and its direct, monetary valuation of human labor. There is a widespread unease at quantifying human value, and recognition that it is implicated in practices like human slavery and trafficking, coupled with the awareness that our modern political and economic institutions would cease to function without it.

Inquiries into the broad swath of human history and civilization present a different picture, however, one wherein there appears a widespread practice of societies placing a monetary value on human life. One might even venture to say this is the norm. The question then becomes why, for a certain period in human history, this practice became construed as problematic, impossible, and even morally offensive. The deviation from the norm appears to be a conception of abstract, infinite, or otherwise *non-quantifiable* human value, a notion of worth conceived of often in *explicit resistance* to economic categories. This ideal is often the implicit substrate that is depicted as under “erosion” by the infiltration of money, pricing, and accounting measures into all areas of life. Even as this perspective continues to be marshaled in contemporary debates, greater understanding of its sources is necessary. In assessments of the “financialization of life”, what tacit paradigms are operative, and what traces remain, serving as norms motivating critique [1–3]?

In the study of human societies, therefore, a central thread one needs to trace is the practice of determining human value in some relation to—whether conformity with or in contradistinction

to—monetary economic categories. Seismic shifts of cultural proportion have apparently taken place in the broad transitions from archaic, to classical/medieval, to modern postures mediating money and human value. Such an evolution is not unlike the one Charles Taylor attempts to document in his massive *A Secular Age*. Taylor asks how the West transitioned from a cultural paradigm in which belief in God was presumed and taken for granted to a condition where belief is optional [4]. Similarly, I hope to identify some of the operative factors in the transition from an episteme wherein monetized human value was standard practice to one where infinite, abstract, and/or nonmonetary human worth is taken as an ethical and conceptual norm.

This comparison to Taylor is not arbitrary: the question of monetization and economic erosion of traditional social and “sacred” ties is bound up with debates about the nature of secularization. As we shall see, religious discourse, and theological and philosophical argumentation in particular, was centrally operative in the emergence of the new paradigm of abstract or infinite worth. Arguments marshaled against the financialization of life in early modernity are but the culmination of centuries of a new mode of thinking that eschewed the longstanding practice of evaluating human lives and bodies monetarily. The ongoing resistance to quantification in our contemporary moment is noteworthy because it continues to serve as an implicit ethical center amidst debates about the commodification of human life in modernity, even as many of its apparently theological supports have disappeared. To what extent do such “secular” paradigms of protest remain theologically informed or even derived?

One starting point for this inquiry is a progression explored by Georg Simmel in his study of money’s effects on human society, culture, and self-understanding. He notes the transition from the widespread valuing of human life via money to the idea that such was anathema, some sort of affront to human dignity and worth. Following his gestural intuitions, I sketch three perspectival moments around the nature of human value in relation to money and economic categories more broadly: the archaic approach of directly quantifying human value through money, the transition to a phase of positing infinite human worth resistant to such calculations, and the move to our modern moment containing vestiges of claims to infinite worth with increasingly prominent practices of direct quantification.¹

Genealogically, I am interested in how and in what ways each shift is not constituted as a clean break or radically new eruption of thought and practice, but contains traces and reconfigurations of previous frameworks.² In what ways do theologically and philosophically informed accounts of infinite, non-quantifiable human worth make use of an earlier monetized imaginary? How are monetary categories translated and sublated into philosophical claims about value? More troublingly, perhaps, have such normative invocations of infinite worth relied upon and perhaps conveyed the very economic categories against which they protest? Furthermore, in the shift to modernity, are we witnessing a “return of the repressed” monetary categories or—if we depart from “subtraction theories” of secularization—the emergence of a new synthesis and development? How does the secularization of theological notions of human worth (rightly contested as this narrative is) contribute to a new ensemble of values and techniques involved in current practices of the financialization of life?

This helps situate debates about the contemporary monetary valuation of human life amidst the mercurial sense that the “cash nexus” continues to transform relationships, desires, and loves. What notions of the self and subjective value undergird characterizations and critiques of such practices? Is it simply that such practices never “went away” despite a modern philosophical and theological overlay resistant to the idea of esteeming human worth through money? Can we speak of a return of archaic practices of the monetized value of human life? Or is what we now confront

¹ Obviously, such a typology itself needs massive qualification, since we cannot speak of an “archaic,” “classical,” or “modern approach” in any thoroughgoing, monolithic, or enclosed sense. It functions for the time being as a heuristic.

² I take genealogy not as an attempt to trace linear lines of influence or discern pure “bloodlines” of conceptual relation, but to mark the shifts and permutations that contain echoes and redeployments of earlier categories in new contexts and toward new ends. On genealogy in this sense see [5,6].

something radically new? How have theological and philosophical discourses (those purportedly central to the formation of the self in the West) drawn upon and interacted with monetary economic concepts and practices?

In what follows, I review Simmel's basic presentation, hone in on specific elements in his genealogy, and set out several sites of investigation. My claim is that employing a monetary lens allows us to perceive one crucial link in the chain of permutations of human value in Western thought. Money—both as material technology and attendant conceptual category—offers a determinative scaffolding that is thoroughly engrained in our notions of value and worth. In reaction to, incorporation of, and efforts at distance from monetary economy and the power of price, practices of human valuation have transmuted this monetized scaffolding in various guises. Unearthing it is requisite for reckoning with its presence. What follows, then, are a set of speculative reflections as I move through several “stations” of potential inquiry. In limning such sites, I hope to chart a course for future investigation as part of the important emerging conversation around the confluence of religious and philosophical discourse with monetary economy.

2. Simmel's Genealogy

Georg Simmel's *The Philosophy of Money* is a multifaceted and sprawling work, covering matters of culture, psychology, religion, and philosophy in an attempt to provide a sociological account of money's effects on society and human consciousness [7].³ Simmel's chapter, “The Money Equivalent of Personal Values,” explores money's role in establishing benchmark valuations of human life. He sets out a broad trajectory of change from more bare and forthright monetary estimations of life and worth in archaic societies, to departures or even subversions of such economic logic brought about by developments in philosophical, theological, and ethical modes of thought.⁴

Simmel begins by observing that, in ancient societies, it was a commonplace to establish fixed valuations of human life based on monetary compensation for murder or accidental deaths. Simmel's sources are vague, but he appears to have in mind here various practices in the Ancient Near East, ancient Greek societies, and among Germanic tribes, grouped loosely under the category of *Wergild*.⁵ This term denotes practices of quantifying insults and injuries and establishing terms of compensation. Its fundamental logic can be seen in the talionic reciprocity of Hammurabi's code, in the Solonic reforms and emergent legal traditions of Athens, as well as in the Torah. The term also encompasses prices for ransom of captives and reparations for loss of life. *Wergild* thus provides one conceptual starting point for thinking about estimations of human value. It was conceived of as a social good, as an intervention and stabilizing force used in part to avoid spiraling intra- or inter-communal violence in blood feuds.

Simmel begins with *Wergild* as a fundamental and widespread attribute of ancient societies, one that is “obviously purely utilitarian,” but he does not explore factors in its emergence ([7], p. 359). The genesis of this concept is partly related to new conceptions in private property and possession, a transition from early subsistence to agrarian economies in the archaic period that marks a departure from modes of primitive accumulation. It also appears to index developments in abstract cognition, where a mediating third category is brought in to negotiate incommensurate goods or values. Whereas Hammurabi's code reflects identical, reciprocal exchange (“an eye for an eye”), employing a talionic principle that appears readily comprehensible, the notion of providing payment in money or in kind for an offense or injury is of a different order. In other words, arguably, it is an additional step

³ The work did not receive significant attention initially, partly due to its resistance to disciplinary categorization. In Simmel's own telling words: “I know that I shall die without intellectual heirs, and that is as it should be. My legacy will be *like cash*, distributed to many heirs, each transforming his part into use according to his nature—a use which will no longer reveal its indebtedness to this heritage.” Quoted in [8].

⁴ Relevant studies of Simmel here include [9–11].

⁵ See, e.g., [12,13]. Alternatively spelled *Wergeld*. Ingham notes the philological connection between “money (German *Geld*), indemnity or sacrifice (Old English *Geild*), tax (Gothic *Gild*) and, of course, guilt” ([13], p. 90).

in social and/or conceptual development to posit repayment or compensation for a wrong through the giving of an item not immediately related to the offense. What concepts and practices have to be in place to assert that, e.g., in cutting off your arm, I have removed something that *belongs* to you, and am now in your *debt*, and that, what is more, by *paying* you with these three bags of barley, which do not appear to have much to do with your lost arm, I *compensate* you for this loss?

Such forms of exchange might emerge in parallel with barter, itself coincident with new notions of private property, where non-identical goods are exchanged on the basis of some negotiated sense of qualitative and quantitative equivalence. And yet, as economic historians and anthropologists have persuasively argued, there is little evidence for the emergence of barter outside of a monetized imaginary [14,15]. In this case money represents that capacity for and token of the abstract “third” category that mediates these incommensurate goods. The implication, then, is that the cultural emergence of communal practices mediating non-identical compensation for injury or death is bound up with the invention of money and its uses in society.

Two key sites of inquiry for Simmel are slavery and bride price, both of which appear to establish monetary value for a whole human life. The slave’s price, Simmel surmises, is linked to forecasted labor power. For female slaves, the price is modulated by labor power and “aesthetic” categories such as the slave’s appearance. In the case of wives, price is fixed by tribal custom. Both cases represent an important advance from a presumably more primitive stage of acquiring slaves and wives via conquest and robbery. Not unrelated to *Wergild* type mediations to stave off violent retribution, monetary categories enter in to allow the transmission of humans among individuals and communities in a way that signifies some consensus (a type of agreement that, of course, significantly excludes those bought and sold).⁶

Beginning with this widespread practice of bald quantifications of the value of human life, limbs, organs, and status/honor (hence payments for insults), Simmel traces its transmutations into realms of law and justice, as well as in the emergence of an apparently novel idea of abstract and infinite human value. The primary archive we have of these practices of categorizing life through money appears in legal codes. *Wergild* is at once an economic and moral conception: as diverse communal proportions become standardized under some authority structure, codes of legalized recompense emerge. This moment of standardization marks an important juncture, where localized and individualized estimations of worth of a life, injury, or insult are detached from particular contexts and extended across a unified territory. This may be considered one step in the progression toward abstract value attributed to a human life.

These initial, generalized abstractions are radicalized, according to Simmel, in religion and in Christianity, in particular. From Christianity derives a notion of absolute human value: “Over and above all the details, relativities, particular forces and expressions of his empirical being stands ‘man’, as something unified and indivisible whose value cannot possibly be measured by any quantitative standard and cannot be compensated for merely by more or less of another value” ([7], p. 362). It remains unclear in Simmel’s account whether Christianity (and preceding Judaic and Greco-Roman ethical codes upon which it draws) is a distinct paradigm operating in opposition to the monetary-economic, or whether it builds upon it. His description includes language of radical novelty and of synthesis and cultural development, from “lower” to “higher” and “more civilized”

⁶ This opens up lines of inquiry into particularities of race, class, and gender in the fashioning of selfhood monetarily. While often missed by sweeping narratives of the self’s development in Western thought, such factors are central to notions of identity in the West, so often oppositionally construed. Indeed, in what ways might the persistent monetization of slaves in modernity’s colonial project be necessary for the types of universal (European) subjectivities being postulated ostensibly apart from economic categories? Such themes are explored variously in, e.g., [16,17]. Furthermore, how might bride price open onto questions of the exclusion of women in emerging theories of social contract, as explored in, e.g., [18]. In both cases monetization provides the double and a suppressed alterity that allows the fashioning of ideal subjects unencumbered by monetary-economic categories.

cultural forms, for which Christianity is a key symbol and driving force.⁷ He certainly does not provide details of the mechanisms of this transition, but mentions in passing the role of ecclesial and legal authority, penance, language of grace and the infinite worth of the soul, as well as the construction of internal conscience and practices of self-policing. These elements require exploration for the ways monetary economy may or may not be operative. The next section explores several of these sites in relation to the question of law and equivalence.

3. Money, Law, Justice

One starting point for understanding the monetary evaluation of human life are legal codes and invocations of justice. Compensatory schemes appear foundational to correcting infractions of communal equilibrium, where balance must be restored.⁸ Identical, reciprocal exchange is the fundamental logic. As noted, while the principle of reciprocity may still be operative, it is subject to additional layers of abstraction when incommensurate goods or monetary payments are brought in to correct imbalances or extinguish debts.

A critical stabilizing factor here, facilitating generalized abstraction of value, is sovereignty. The state (or other authority structure with the means of enforcement) establishes a fixed set of proportions, an authoritative accounting system that provides guidelines for compensation and in so doing enforces certain forms of valuation and terms of exchange. Simmel mentions this dynamic in passing, but I believe it is crucially important. Sovereignty is a central category for understanding the function of money, and by extension, is significant for grasping money's influence on subject formation and human valuation. The abstracting power of money, which Simmel recognizes and puts great stock in as a change agent in society, is neither a spontaneous nor intrinsic aspect of money. Or, better, it may be an intrinsic aspect of money, but only when money is properly understood in its function within legally and institutionally legitimated networks of exchange.

In other words, to invoke money is to invoke the state or other centralized, regulating, and enforcing authority that makes its circulation possible [13,22]. This is why money and law are co-implicated.⁹ Not only does money lend its quantitative logic to legal categories of injury, compensation, and punishment, but legal frameworks legislate what may circulate as money, and what money's proportional relations are to other goods used as accounting bases. In considering the subject that is formed through the discipline of legal codes, we must also attend to the subject formed through monetary quantification.¹⁰

Punishment soon becomes conflated with legal codes that stipulate material compensation. To the utilitarian aims of providing quantitative restitution is added an institutionalized aim of inflicting pain on the transgressor. Simmel sees this conflation as partly owing to the intervention by sovereign authority:

As long as or in so far as the consequences of an act of damage for the perpetrator are carried out by the victim himself, it will—apart from impulses of vengeance—be restricted to compensation of the victim. The victim is not interested in the personal situation of the criminal; his action is determined by utility and not by consideration for the person. This situation changes as soon as an objective power, such as the State or the Church, takes over the responsibility for the expiation of the crime. Because the damage to the victim is now no longer a personal event but rather a disturbance of public order or a violation

⁷ Simmel treats Christianity rather monolithically, and so genealogical work should ask *which* Christianities, if any, are operative in this transition. For Simmel on religion see [19]. For a treatment of the category of "religion" in general and the question of civilizational development, which notes in passing the significance of money for Axial Age religious paradigms, see [20].

⁸ A classic study of the role of legal codes in maintaining social solidarity and equilibrium is [21].

⁹ As Georg Friedrich Knapp, in his classic study of money, notes, "money is a creature of law." See [23].

¹⁰ The Western "canon" often looks to the Greeks as one key site for the emergence of the Subject, where the human as such is taken as the measure of all things. This development should not be evaluated without attention to the revolutionary impact of money on Greek society and thought as explored in, e.g., [24,25].

of an ethical religious law, the condition of the criminal becomes the final purpose of the action taken, whereas formerly his situation was only an indifferent accident for the person who sought compensation. Only here can we talk about punishment in the full sense of the word . . . Money fines thus take on a totally different meaning from the former monetary compensation for wounding and killing. They are not supposed to compensate for the damage done, but to inflict pain upon the culprit ([7], p. 366).

This account troubles the dominant tale told about the origins and necessities of sovereignty. The fable posits the importance of an enforcing authority to regulate retaliation and prevent escalating communal violence. Sovereign power claims to prevent the “war of all against all” (Hobbes). In the case of money and law, the authority claims to provide a stabilizing standard (both in both monetary weights and measures and in legal codes) that prevents idiosyncratic reprisals or personalized reckoning systems of compensation. Yet, it is the distantiating and anonymity provided by sovereign mediation that transform compensatory schemes into punishments for offenses to sovereign authority itself. What was previously a utilitarian aim of compensating for loss now becomes construed as an offense to the honor of the governing power, and so must be punished accordingly. Sovereign power thus makes pain central, institutionalizing it.¹¹ Rather than simply making fines about economic repayment, sovereign power, with its “monopoly” on the means of violence, makes violence the means and ends of the punitive monetary circuit.¹²

Simmel explains, furthermore, why it is advantageous for sovereign power to reduce relations to monetary ones: this is the best way to extract obedience and manifest true obligation. The endless search for internal dispositions of subservience and postures of fealty can be mitigated, and successful service is rendered through extraction of monetary value:

The State cannot actually compel anybody to serve his military service, or to respect the life and property of others, or to testify, as long as the person is ready to accept the punishment for breaking the law. What the State can do in such circumstances is only to ensure that the guilty person accepts the punishment. Only with respect to one single category of the law is the enforcement of positive compliance possible, namely liability to taxation. The discharge of this duty can be enforced in the strict sense of the term—as can monetary private legal obligations—by removing the appropriate value from the liable person by force. Certainly it is true that this compulsion refers only to money payments and not even to economic services of any other kind. If someone is obliged to give a definite contribution in kind, he can never really be coerced into delivering it if he does not wish, under any circumstances, to produce it. However, something else that he owns can be taken away from him and transferred into money ([7], p. 401).¹³

¹¹ This is a central concern and object of criticism in [26]. Innes has been influential in credit and state theories of money, which maintain the centrality of the state in money’s function. In this study he traces the gradual displacement of compensatory schemes by punitive ones as a result of state mediation of reparations. Both Simmel’s and Innes’s reflections should be brought into conversation with Foucault’s study of modern disciplinary mechanisms and prisons. Relevant as well are Harcourt’s reflections on the centrality of punishment to neoliberal forms of governance, explored in [27]. It may also be important to bring these dynamics into conversation with ideas of “the body in pain” as well as the place of “the flesh” in Western notions of the self. See, respectively, [28,29].

¹² Readers familiar with William Cavanaugh’s revisionist genealogy of the modern nation state vis-à-vis religious violence may note the resonances here. Cavanaugh claims that the image of the state as stabilizing peacemaker in answer to the wars of religion is ideological. In what ways might this trade on a more longstanding dynamic of sovereignty invoked to bring the stability of monetary and economic equivalences through the veiled institutionalization of violence? See [30].

¹³ This of course assumes that the one punished has resources to be converted into money. If not, obedience does not appear attainable in the way Simmel supposes. Such a person could be transferred to a debtor’s prison or work program to provide the equivalent of value in labor to the state. But, following Simmel’s logic, such a person could refuse to work, and would then simply need to be punished by the authority. This may be another insight into why the poor are deemed superfluous in society—not only failing to produce for the engines of capitalist industry, but being ultimately ungovernable by lacking monetary resources to extract. In actuality, it seems that the economy of pain and the offering of suffering are the most assured type of obligation that the state can extract.

Extracting money via compulsory taxation or fines is the one way in which sovereign power can enforce obedience. What is significant is that this authority structure encourages and facilitates a relationship mediated by money. Quantification allows for a better means of management and regulation, and the authority can garner better “returns” in obedience when couched in monetary obligation.¹⁴

Simmel’s observation that money is a “claim upon society” here gains traction with implementation by the state.¹⁵ The promise and deferral among the community that money facilitates are regulated and enforced in this case by sovereign authority. In this sense, then, while money has taken on various forms throughout history, and can be described in a variety of ways, a fundamental feature of monetary economy is regulation by some sovereign authority structure—be it chief, council, emperor, king, or state, for instance. This highlights the link between money and legal codes, whether formal or informal, as well as practices of recompense enforced by communal authority structures [13].

This characteristic of monetized sovereign power extends itself into the community. In extreme cases of tyranny, claims Simmel, a purely monetary relationship with the controlling center contributes to the breakdown of other communal bonds of solidarity:

For the shrewd despot will always choose a form for his demands that grants to his subjects the greatest possible freedom in their purely individual relationships. The terrible tyrannies of the Italian Renaissance are, at the same time, the ideal breeding ground for the most unrestricted growth of the individual with his ideal and private interests . . . [P]olitical despotism has been found to be accompanied by a licentious private libertinism. For its own benefit, despotism will restrict its demands to what is essential for it and will make its measure and kind endurable by granting the greatest possible freedom for everything else. The demand for money payments unites the two viewpoints in the most practical way possible ([7], p. 401).

The purely monetary relationship between the regulating authority and its subjects is dispersed among the community and comes to shape subjects themselves. In essence, subjects become mini-tyrants, free to exert their will and whim with minimal legal restriction. The moral liberty and proverbial licentiousness of the tyrant are reduplicated among the governed.¹⁶ What is noteworthy here is the way in which sovereign power plays a role in the extension of monetary relations within a community. The supposedly “corrosive” power of money needs to be thought together with political power of this kind.¹⁷ Furthermore, the ways in which subjects are formed through the discourses of law and under disciplinary mechanisms of governance has everything to do with money. Money, law, and subject formation appear co-implicated. Thinking about human value in terms of categories of justice, at least archaically, is therefore not so distant from monetary conceptions.

4. Abstract or Infinite Worth

As we have seen, abstract value is approached in part through the intervention of sovereignty, when value markers for human life are stabilized and standardized, divorcing them from individualized and localized forms of calculation. Yet, these standards are subject to the whims of sovereignty and are not yet transcendently stabilized. Certainly, they do not yet rupture the calculative logic itself. Furthermore, while the notion of the great and exalted individual was present in antiquity, along with emerging notions of the status and dignity of humankind, there was no ancient

¹⁴ The propensity toward more immanent and internalized forms of monetized governance is explored in [31].

¹⁵ See Nigel Dodd’s explanation of Simmel’s view here in [32].

¹⁶ On the links between excessive wealth and moral laxity in ancient reflection on tyranny, see, e.g., [33–35].

¹⁷ It remains contested whether money actually corrodes cultural and relational ties or merely reconfigures them and in some cases creates tighter bonds of intimacy. Against the classic dirges by Nietzsche, Simmel, and Weber lamenting money’s deleterious effects, Viviana Zelizer claims such readings are simplistic and that money simultaneously breaks and makes bonds and intimacies. See [36].

conception of the human being as such conceived of as infinitely valuable, claims Simmel. Christianity accomplishes this by bringing humanity into relation with God as the ground of worth:

In that Christianity proclaimed the human soul to be the vehicle of God's grace, it became incommensurable with all worldly measures and has remained so. No matter how remote and alien this interpretation really is for actual human beings, its repercussions cannot be avoided where the whole person is at stake. His individual fate may be of no concern, but the absolute sum total cannot remain so ([7], p. 364).

For Simmel, Christianity implants in Western culture an idea of human worth exceeding any quantifiable categories. Simultaneously, money's increasing ubiquity serves to degrade its own prestige. The two notions of value move in opposite directions, with monetary calculation becoming more profane and estimations of human worth growing. This dynamic becomes visible in practices of penance. Simmel posits that Christianity contributes to an internalization of punishments through its particular mediation of an internal morality. Penance manifests as a type of self-punishment to atone for moral infractions. He also notes that money operates for a time as a satisfactory replacement for pain—one can either do penance or pay. This duplicates the parallel we saw between compensation through payment or through suffering seen in legal codes. Here it is mediated not by the sovereign state but by ecclesial authorities.

Yet, as money becomes more abundant and widespread it loses its sacral character and is no longer a satisfactory form of penance or payment for moral-spiritual infraction:

That such payment was later considered to be totally insufficient and inappropriate penance testifies not against but in favour of the growing importance of money. It is precisely because money represents the value of incommensurable things and has become more colourless and indifferent that it cannot be used as an equivalent in very special and uncommon conditions where the innermost and most basic aspects of the person are concerned. This is not in spite of the fact that one can obtain almost anything for money, rather, it is precisely for this reason that money was no longer used to settle the moral-religious demands upon which religious penance rested [7].

Money's neutrality and ubiquity contrasted with the micro-level differentiations in the formation of conscience through penance and other disciplinary practices like confession. Each individual human was unique and infinitely valuable in a way that appeared to conflict with monetary evaluation. Recall that money is a critical means by which sovereignty extracts obligation, since it is unable, Simmel claims, ultimately to police internal postures and conscience. Yet, in ecclesial practice this internal posture is the *very site* of policing. Following Simmel's logic, this is also why monetary governance becomes less central in this spiritual economy. Diverse and unique logics of interiority diverge from the monolithic and generalized logic of money.

The increasing valuation of the human soul with its uniqueness and individuality meets with the opposite trend in the development of money and in so doing accelerates and secures the abolition of penance as a fine. Money first attains the quality of cool indifference and complete abstractness in relation to all specific values to the extent that it becomes the equivalent of increasingly diverse objects. As long as the objects that may be acquired by money are limited in number, and as long as an essential part of economic values is excluded from being purchasable (as was the case, for example, with landed property over very long periods), money itself retains a more specific character and is not yet indifferent to either side. Under primitive circumstances, money may even possess the exact opposite quality of its real nature, namely sacred dignity, the quality of an exceptional value [7].

There are, no doubt, various reasons why Christianity facilitated a challenge to monetary notions of worth. Here we observe the convergence of monetary categories with a central technique of

formation of the self. As the interiority of conscience is forged through disciplinary religious exercises, money is implicitly present as a category of thought and practice, lending itself to new structures of internal value judgment even as it is excluded from them. Money's increasing profanity provides a hedge around sacred practices of penance, helping to define their limits and purposes.¹⁸

At the same time, however, the soul's construal as infinitely valuable, because derived from the infinitely valuable creator, relies upon the quantification afforded by money, for it must distinguish itself from this widespread and accepted practice. We might even ask what meaning an infinitely valuable being has in a society that lacks the contrastive conceptual position of a quantifiable and hence finite conception of human worth. The quantifying power of money, as index of value, provides the implicit basis upon which ideas of infinite or non-quantifiable human worth can be constructed. Without opposition to the reductive ubiquity of money, these latter notions have little significance.

The problematic co-location of money and penitential practice also calls for a broader examination of the reconfigurations of law and ideas of the legal code itself within Christian discourse. The valuations of the law are precisely one site of contention: language of gospel and grace is counterposed to foregoing, culturally accepted, and economically-informed categories of judgment and justice. Yet, the language brought to bear against the law is certainly not non-economic. Identities are reconfigured ("neither Jew nor Greek", etc.) as the result of cosmic transactions and ascriptions of value ("you were bought with a price"). Grace has been "credited" to humanity's "account". Economy appears central in the Christian challenge to and reworking of the law within the language of salvation—or redemption. As humankind is given divine, infinite value, what becomes of the quantitative judgments of the law, since law has not been abolished but fulfilled? Since debt is an operative category of law (recompense and/or suffering is required because one "owes"), what does the Christian rhetorical play on debt language contribute to notions of the self, either as perpetually indebted or as one whose debts have been cancelled?¹⁹

Penance and related spiritual practices like indulgences certainly bring these economic and quantitative logics to light. I also suggest that there is much more of a link between so-called atonement theories than often granted, particularly when the monetary-economic dimension is considered.²⁰ Early ransom theories make economy most explicit, with talk of a payment made for the sake of captive humanity, which is often construed as in debt bondage to death or the devil. But Anselmian satisfaction theory works in quantitative categories as well, with language of amounts of honor, sacrifice, and obedience needed to placate the sovereign and compensate for offenses committed. Later penal and juridical theories associated with the Reformers, working with explicit frameworks of guilt, punishment, and exoneration, carry this archaic monetary logic forward.

Rather than three distinct theories of salvation, genealogical links might be uncovered that display an undergirding economic logic in Christian soteriology. When the relation of money and law is considered in light of the centrality of sovereign power, it becomes easy to see how God as redeemer/king/judge in these schemas operates as the one to whom compensation is due (and/or from whom payment comes). Whether or not it is humanity or God (in Christ) who fulfills such demands,

¹⁸ It would be worthwhile to evaluate Luther's critique of indulgences in light of this phenomenon. Not merely a critique of works righteousness as conceptual problem, the challenge to indulgences may also be read as proclaiming the failure of money to compensate for and share equivalence with a spiritual economy. This would coincide with the more radical interiority projected by Luther's stress on individual faith and conversion, driving a sharper distinction between the economy of the soul and that of money. Suffering and penance are radicalized through the stress on anxiety, fear, and doubt that precede conversion.

¹⁹ One would need to consider Nietzsche's genealogy of debt and guilt, as well as legal studies of the resonances between moral, legal, and economic debt, such as [37]. Relevant here too is how this legacy becomes translated into contemporary economies of debt and what this contributes to ideas of the human subject, as considered in, e.g., [15,38].

²⁰ Consider, e.g., Gustaf Aulén's classic study of soteriology and the various classifications and oppositional relationships he creates between theories. He hopes in part to undo the economic reciprocity he believes at work in Anselmian and Reformed soteriologies by retrieving the divine subject commandeering the salvation process as emphasized in some early ransom accounts. If anything, however, his study helps reveal the economic logic that ties all these theories together. See [39].

this does not disrupt the monetary economic logic at play. God may be portrayed as loving and gracious—attributes that many claim disrupt economic logic—but God’s actions—as divine creditor and guarantor, for instance—are what appear determinative and foster a particular institutional and conceptual legacy.²¹ Put differently, it is verbs not adjectives that make history.

Given the ongoing mutual influence and mirroring between church and state in Western development, what are we to make of money’s role in the two economies of ecclesially-based conscience formation and policing, on one hand, and state-based techniques of body and population management, on the other? For it is in a modern biopolitical regime of governmental rationality that the two coincide, raising questions about the deployment of a money economy in regulating these practices in society.²² Money appears to provide at least one crucial element in the axis that differentiates internal, sacred postures of soul and conscience from external management of bodies in the profane public sphere. It may be that the polarity facilitated by money, dividing internal and external ascriptions of value, is precisely why economy becomes the site of convergence in modernity of these two loci of governance.

5. The Self and Its Exchanges

In light of conscience formation as central to the interiority that we have come to take for granted in ideas of selfhood in the West, identity appears implicated in the monetization of human value. Many theories of identity claim that self-construction occurs partly (or fully) through relationships and via one’s sense of commonality with and distinction from other subjects (who themselves are co-emerging). In a sense, various exchanges take place between oneself and another, even as these I-Thou poles are in formation [43,44]. To what degree can we see the impact of monetization on these relational exchanges, both in mirroring and transforming them? What theological dimensions are relevant for consideration here? Much work remains to be done to unearth these links. Simmel’s intuitions provide one provocative route forward.

For Simmel, one path toward abstract and infinite value is made possible through ideas of humanity’s relation to an infinite subject—God. The soul can then become “the vehicle of God’s grace . . . incommensurable with all worldly measures.” Implied here is a notion of exchange in which the value of the divine subject is transferred to that of the human-in-relation. As Simmel puts it:

For the first time in Western history, a real ultimate purpose for life was offered to the masses, an absolute value of existence, quite independent of all the details, fragments and contradictions of the empirical world: salvation of the soul and the kingdom of God. Now there was room in God’s house for every soul, and every single one, the meanest and the lowest as well as the soul of the hero and the sage, because each was infinitely valuable by being the representative of its eternal salvation. Through their relationship to the one God, all significance, absoluteness and transcendency was reflected back upon them. The tremendous authoritative dictum that preached an eternal destiny and infinite significance of the soul suspended with one stroke all that was merely relative, all merely quantitative differences in worthiness ([7], p. 363).

The description here is ambiguous. While Simmel appears to conceive of the sources as “quite independent” of quantitative measures, there is a sense that this notion of absolute value depends upon such fragments if only to subsume and sublimate them. The result is a conception of value that either extrapolates from and exceeds or breaks with quantification. If it exceeds it, it can be said to make use of a more fundamental understanding of quantitative categories, generalizing them infinitely. If it

²¹ The theological history of this economic logic is explored, idiosyncratically, in [40].

²² Of course, in addition to Foucauldian reflections on biopolitics and governmentality (societal and administrative levels), it will be important to consider how ideas of the care and government of the self (micro-level practices) interact with monetary economic conceptions. See, respectively, [41,42].

breaks with quantification, the seeds of quantification remain in this oppositional construal, requiring the negation for the construction of quantification's other.

Augustine is one key figure to whom the search for theological sources of selfhood often turns. For Charles Taylor, Augustine posits God as the stable Subject and ground for a symbolic order, providing the scaffolding for interiority ([43], pp. 127–42). A fixed, absolute structure to reality is assured by God, and the self is called forth in part through striving to perceive and relate to this ground of ultimate reality. The fixity and stability of number (drawing on Pythagorean and Neoplatonic sentiments) provide evidence of consistent ordering in a rational universe that enables continuity for this emerging subject. An overarching, external, and independent framework is thus perceptible and provides a sense of foundation. The power of the number and of mathematical certainty index a Logos who makes extensions of one's identity across time (and, ultimately, into eternity) possible.

Such a fixed table of values in the universe, into which the soul is transposed and over which God is supreme, invites speculation as to its conceptual sources. In such a schema, God may either be conceived of on a continuum with such values, as their pinnacle and fruition, or be kept radically transcendent to and distinct from such a hierarchy. In either case, it appears that a notion of quantifiable value that can be categorized and ranked is required, whether to be superseded by an ultimate value, or oppositionally depicted against a transcendent value. In what ways are culturally fundamental, economically inflected categories of worth subtly at work?

Worthwhile to consider here as well is not only how Augustine construes human relationality to God but how he posits human relationships with one another in light of this overall framework. Within the hierarchy of values and concomitant loves/desires is the well-known distinction between *usus* and *fructus* [45]. All things are to be *used* in the pursuit of finding true *enjoyment* in God. Earthly loves cannot be the ultimate resting place of desire's gaze. The position of the neighbor here and the degree to which Augustine posits or indirectly contributes to a type of means-ends calculus is the subject of debate. Is (proto-)utilitarian logic at work? Is there a sense of mobilizing certain goods for the sake of profit, for the accumulation of greater, eternal goods? To what extent does such a framework—marshaled for the glory of God and good of humans, who will be most fulfilled when rightly oriented to this God—indirectly foster a legacy of instrumentalizing human life for the sake of an abstract goal or gain?

In light of Simmel's reflections, the legal subject, valued in part through quantifiable means, may be seen as reconfigured through Augustinian and broader Christian frameworks. In what sense is a more primary assumption of the monetary worth of human life assumed and subsumed into more abstract schemas? If monetary categories define relations among persons under situations regulated by sovereignty, this may provide a backdrop to an understanding of humanity as standing before its divine king and creditor. Release from the law through economy reinscribes both, seen now at once cosmically and in the space of radical interiority.

6. "Return" of the Pricing of Life

Simmel's speculative recounting here is, of course, completely up for contention. It serves as one provocative starting point for thinking about money, human value, and subject formation. Theorizing the shift from an early, culturally unproblematic (or, at least, uncontested) utilitarian calculus used to measure human value and administer justice to cosmic construals of infinite human value exploding all attempts at quantification might shed light on the points of contention today around these very issues. It may also provide a framework for constructive proposals to mediate these conflicting impulses.

For Simmel, money could serve as a regulative ideal useful in constructing an ideal template for social relations. This stemmed in part from the correlation between money, human value, and relationality that we have explored. As Nigel Dodd explains, Simmel proffered an idea of "perfect money" as a horizon of possibility that coordinated potential arrangements for humans in society ([46], cf. [47,48]). Simmel's concept of perfect money is a regulative, "Kantian" ideal that establishes perfect equilibrium of exchanges in society. Perfect money is not a reality, given the ebbs and flows in trust as

well as knowledge that cause prices to fluctuate and introduce a distance between money as sign of value and the value of the commodity it represents. Dodd makes the link with Simmel's exploration of socialism, which signals a removal of the money sign from society, now unnecessary due to a more perfectly calibrated relation between goods and needs. Such a reality is most likely not achievable, but serves as a guide by which to orient social relations.

Noteworthy here is the tension Dodd identifies between what Simmel sees as money's abstracting and equalizing power coupled with the qualitative differences enjoined by socialism's emphasis on complementarity:

In PM [*Philosophy of Money*], Simmel associates ethical perfection with a form of *absolute* equality whereby individuals are treated as *identical*. Besides absolute equality, he also refers to *complete* equality, and *communistic* equality. The form of equality he associates with conceptual perfection in *Soziologie*, on the other hand, is *relative*, based on individual *difference*: "Society is a construct of unlike parts." ([46], p. 153; cf. [49]).

Here we see questions of price, abstract worth, and relationality come to a head in contrasting visions of society around competing bases of evaluation. The abstract equivalence afforded by money does have an egalitarian function, reducing all individuals to a sameness and flatness. And yet, the equality promoted by a socialist vision, at least in Simmel's estimation, emphasizes the unique contribution of each part to the whole, thriving on difference and diversity. Simmel's critique of Soviet forms of state socialism was precisely their failure to realize this vision by instead instituting a bureaucratized and reductive quantification that obliterated difference.

Almost paradoxically, achieving ideal socialist qualitative relations requires the perfection of money, where money so purely and precisely coordinates the value of commodities in exchange that it drops out of the equation. In other words, a social arrangement without money is one that allows valuation based on differing standards of worth. Such is achieved, however, not without money but through money and its radicalization and perfection. Simmel acknowledged that such was ultimately impracticable but served as a guiding principle. This vision of socialism is not entirely unlike a Marxist prognosis of the need to proceed *through* capitalism and its radicalization in order to facilitate the transition to communism. Whereas, in the case of Marx, such progress was made through changes in relations of production, in this angle of Simmel's vision, the possibility is captured in alterations in money's efficiency and function.²³

For Simmel, then, money's reductive equivalence and leveling effects were to be resisted precisely—and paradoxically—through intensification of money's consequences. This was for him one way to negotiate its increasing and apparently inevitable ubiquity, reconciling it to a vision that retained qualitative distinction and evaluative measures disassociated from money. This attempt also continues to negotiate the paradox of money's effects as in part conveyed through Christianity: the abstract, infinite, or non-quantifiable aspect of the soul moves dialectically with money's abstracting power, so that each reinforces the other. Rather than simply an outpost of resistance to money's quantification, the abstract human value championed by (some streams of) Christian theological discourse may *amplify* money's abstracting capacities in human society as the West has developed.

Here we see that some of the internal contradictions and tensions in Western economy and society are in part the inheritance of Christianity's own ambiguities and tensions. *Each* individual soul is loved intensely by and brought into relation with God, highlighting qualitative distinction, as well as individual identity and worth. Yet *every* soul is valued in this way, and in relation to the *infinite* God, providing an equalizing and flattening function. The paradoxes traced by money—at once providing a

²³ Such a hope is what continues to undergird alternative monetary schemes, with digital currencies like Bitcoin taking center stage as utopian possibilities of radical abstraction that might somehow promote free and egalitarian societies.

concrete pricing function to certain lives or facilitating an abstract and unquantifiable worth of life in general—mirror the paradoxical effects on the soul of relation to God.²⁴

If the idea of non-quantifiable human value is part of a Christian legacy in the West, how should we interact with, mobilize, or—if we deem such necessary—dismantle it? Is it a good that merits defense and rehabilitation? Or might it actually amplify monetarily quantified evaluations? Simmel's provocative reflections and preliminary genealogy raise both possibilities. The contemporary battle against the quantifying power of money is not as straightforward as it might initially appear. The matter is not as simple as finding non-monetary sources of value or eschewing the price mechanism and reductive power of the number. For money's various capacities, forms, and effects appear deeply tied to the legacy of theology and philosophy as they have developed in the West (cf. [50]). The major tools of analysis and resistance appear to have emerged, troublingly, from the same concepts and practices that have led to our current predicament. How we value human life is one central site of contestation, one that requires teasing out and mapping these relations more clearly, as we determine where we are, what we value, and who we want to be.

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²⁴ This paradox is traced by Foucault in regard to pastoral power and the role of the shepherd, who at once prizes each individual sheep and yet may sacrifice one for the sake of the whole. This prefigures modern biopolitical focus on populations through the management and expendability (because abstract) of individual bodies. Again, economy is the site of convergence of these impulses. See [41].

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