The Cash Economy: Evolutionary Progress or Evidence of Atavism?

“I had somehow imbibed the opinion that, in the absence of slaves there could be no wealth, and very little refinement,” writes Frederick Douglass in *Narrative of the Life of Frederick Douglass* (117). This statement incongruously suggests that he believes that slavery, an inherently vile institution, is the only means to sophistication and prosperity. Although he later modifies his opinion, this initial comment warrants analysis in light of the changing nature of the cash economy. Relevant are the differences in the manifestations of the cash economy as an institution of progress in Fanny Kemble’s *Journal of a Residence on a Georgian Plantation* and Douglass’ *Narrative*, and as an atavistic force in Frank Norris’ *McTeague*; of particular importance in this characterization is the way in which the money is acquired.

In her *Journal*, Kemble’s many attempts to introduce the cash economy to the plantation demonstrate her view of participation in the cash economy as an integral part of one’s advance in society, supporting the conclusion that the institution is a product of evolution. She offers each slave one penny for every day that they can boast clean hands and faces, but later speculates that they will quickly “return into the condition of brutal filth and disorder in which [she] found all of them” when she leaves the island (Kemble, 317). This implies that the incentive to earn had the power to civilize, but removed from it one would rapidly descend back into savagery.

Kemble further praises the slaves that earn money through industriousness. Impressed at the carpenters who busy themselves in their leisure time by constructing a boat that ultimately earns them sixty dollars, Kemble is equally disturbed at the notion of how much the slave’s lives could be improved if they received the money their daily labor produced. She dedicates many passages to this notion in her discussion of Ned the Engineer, whose free white counterpart easily earns plenty to comfortably support a family with access to all modern conveniences.
Later, her offer to pay willing slaves to labor for her at clearing paths through the brush after their normal working hours demonstrates her desire to impress upon them “the rightful relation between work and wages” (Kemble, 217).

Notably, while Kemble esteems those who possess the willingness and the ability to labor, she candidly expresses her distaste for those who refuse to work, such as Mr. Butler and the poor white population of the South. She herself chafes under the idleness of her married existence, reflecting longingly upon her laboring days in which she “literally coined money,” rather than lived by the unpaid toil of others (Kemble, 139). Additionally, she contrasts with Thorstein Veblen’s ideas in *The Theory of the Leisure Class*, as she determines one’s worth not by the utility of the products of his labor, but rather by the money his labor merits. In her careful distinction between the field hands and the mechanics and artisans, Kemble reminds the reader of the field hands’ savage nature, and the mechanics’ and artisans’ greater intellect which she says must “result from even a partial degree of cultivation” (Kemble, 63). This differentiation crystallizes the understanding of her belief that man’s evolution and progress are inextricably linked to his ability to earn money through his own labor.

Douglass epitomizes Kemble’s vision of a man who evolves partially in response to participation in the cash economy, so his *Narrative* is another example of money acting as a catalyst of progress, rather than a hindrance to it. For him, his advancement begins when he first takes pride in his appearance and scrubs himself clean for a prize of a new pair of trousers and a refined look; here, he “work[s] for the first time with the hope of reward” (Douglass, 43). His delight at the concept of profiting from his own efforts is the foundation for his evolution throughout the course of the book. Though his time spent in bondage under Mr. Covey briefly
impedes Douglass’ progression, their fight prepares the latter for a more rapid and determined ascent toward civilization.

Later returned to Baltimore, Master Hugh hires Douglass out to a shipbuilder, under whom he learns a trade, making him worthy of Kemble’s respect by separating him forever from those savage slaves who toiled in the fields. Similar to Ned the Engineer, Douglass’ worth directly relates to his ability to labor in a task that commands great sums of money, even though the wages support his Master rather than himself. Douglass writes that he “was able to command the highest wages given to the most experienced calkers. [He] was now of some importance to [his] master” (Douglass, 104). He goes through the motions of a free working man: obtaining work, making contracts, and collecting his wages; still, he surrenders the money to Master Hugh. His transformation remains unfinished until he negotiates with his Master the right to hire his own time; given the opportunity, Douglass labors with more dedication and industry than ever before. Unlike Ned the Engineer, Douglass escapes to freedom and feels the joy of laboring for reward; his work is new, dirty, and difficult, but inspires within him “a pleasure [he] had never before experienced” (Douglass, 119). Throughout the Narrative, Douglass’ evolution from brute to man is enhanced by his increasing participation in the cash economy.

In contrast, money functions as an atavistic force in McTeague, likely as a result of Norris’ distaste for the emerging consumer culture of the time period. Born following the abolition of slavery and never a resident of the South, Norris lacked experiences even remotely similar to those of Kemble and Douglass, and his writing reflects those differences. His audience need not delve too far into the book for a first glance at Polk Street’s consumerist spectacle; the scene portrays the clerks and shop girls who rush to their jobs that consist of encouraging their customers to consume, amongst other examples of the endless flurry of activity that persists each
weekday. McTeague’s relaxing Sunday activities match the external calmness of Polk Street as few shops open and consumerism is curtailed, further demonstrating Norris’ aversion to weekdays full of such senseless hustle and bustle.

To begin to understand the impact of the cash economy on McTeague’s characters, one must consider the method in which each acquires money. Notably, the characters’ labor contributes to consumerist society rather than produces items with any utility. McTeague mends teeth, often for cosmetic reasons as in the case of Trina; she carves wood into the shapes of the animals from Noah’s Ark to sell at Uncle Oelbermann’s store; Marcus toys with various positions from dog tender to politician to rancher. Selina charges for hand-painting lessons, Maria Macapa cleans, Zerkow sells other people’s junk, former military man Mr. Sieppe struggles to maintain an upholstery business, Old Grannis is a veterinarian, and Miss Baker made dresses in her working years. In fact, Marcus’ time spent as a rancher is the only example of labor in McTeague that Veblen would not denounce. Had Trina not won the lottery, perhaps the characters could have maintained their reasonably adapted, yet useless, existences.

Known as “a great charity, the friend of the people, a vast beneficent machine that recognized neither wealth, nor rank, nor station,” the lottery was also the catalyst that brought about the downfall of many of the book’s characters (Norris, 114). McTeague’s desire to expend the money in some lavish fashion goes unfulfilled due to Trina’s primal instinct to hoard, and the existence of the money casts a dark shadow over McTeague, Trina, and Marcus. Trina’s greed gradually intensifies, from her refusal to help her own family with the small sum of $25, to her reaction to McTeague taking the money from the trunk and abandoning her: “Give me back my money and I’ll forgive you. You can leave me then if you want to” (Norris, 347, 8). McTeague
shortly thereafter murders her in cold blood, but the reader struggles not to think that she
deserved it.

The characters ultimately fail to overcome the power of the money. Even those mostly
spared the effects of Trina’s winning the lottery suffered at the whims of the cash economy in
other ways. Zerkow’s craving for Maria’s gold plates leads to her murder and his death. Grannis’
ultimate decision to sell his book-binding apparatus leaves him with plenty of money, but “sad
and unoccupied” (Norris, 322). The only instances of kindness and refinement in relation to
money occur when Old Grannis buys Trina and McTeague’s wedding picture for them, and
when Trina’s boss at the kindergarten gives her a dollar in recognition of her hard work.
However, these two gestures hardly counter the barbaric fights, cruel torture, and brutal murder
that ensue from the influence of the money. The desire for money, for all intents and purposes,
enslaves the McTeagues, the Zerkows, and Marcus, and leaves them unable to conquer their
animalistic tendencies. Even Uncle Oelbermann is defined by the money his business earns him,
as he experiences nothing outside of the world of work and money. Furthermore, Norris’
portrayal of McTeague instinctively travelling back through deep time demonstrates Norris’
belief in the damaging power of money and consumerism; after all of the suffering the money
brought, it ends up in Death Valley for only nature to claim.

While Douglass’ belief that the institution of slavery was necessary to the existence of
wealth and refinement proved to be a misconception, it can neither be said that free society
necessitated those qualities either. Men such as Ned the Engineer and Frederick Douglass, who
in their labor earned nothing, exhibited more refinement than their owners who labored none,
and more than McTeague and Marcus who could work for pay, but preferred to fight to the death
for money neither earned. Similarly, wealth existed without slavery, but none can say that
Trina’s wealth was worth her fate. In the end, the cash economy helped the industrious evolve, but served as an atavistic force to those who wished to prosper in it with money they did not earn.