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A Heideggerian perspective of Georg Simmel's *The Philosophy of Money*

Abstract: In this article, I will juxtapose Simmel's theory with Martin Heidegger's thought. I intend to gain, by this, possibly fundamental (in the existential ontological, Heideggerian sense of the word) sight of his position. In Reading Simmel "by using Heidegger," I will inquire about his interpretation of "being-in-the-world" and about a place that the phenomenon of money occupies within the limits of being-in-the-world. As it may turn out, this method of analysis will enable us to look at Heidegger's thought in a new way, revealing a certain kind of anachronism or at least a one-sided view of human beings. The question is as follows: whose interpretation of the existential-ontological structure of Dasein is more adequate, Simmel's or Heidegger's?

Keywords: being-in-the-world, money, Dasein, Simmel, Heidegger

Georg Simmel's *The Philosophy of Money* is one of the most intriguing philosophical works of the turn of the 20th century. Simmel sets as a goal for himself, a synthetic approach to the economic dimension of human existence, and tries to realise this goal, not by way of narrowly defined economic sciences, but by means of strictly philosophical reflection, which attempts to find answers to fundamental questions of philosophical anthropology and social philosophy. It is from within this reflection that he encounters the phenomenon of money, wherein focused is all that is significant in economic problems. He navigates within this area and no other, the economic theory and practice that are adequate in his times, to which he is, in one way or another, a hostage and debtor. This can give cause for many doubts about the validity of the theses and claims formulated by him. However, this cannot apply to the existential-social premises of human economic activities that are indicated in his work, and which should be acknowledged as being—in an overwhelmingly greater measure—unchangeable throughout the history of the human species. The matter of validity cannot be raised here. But, of course, what is most valid and legitimate is the question of the accuracy of the formulation of those messages.

In this article, I will attempt to pose precisely this question. To this purpose, I will juxtapose Simmel's theory with Martin Heidegger's thought. I intend to gain, by this, possibly fundamental (in the existential ontological, Heideggerian sense of the word) sight of his position. In Reading Simmel "by using Heidegger," I will inquire about his interpretation of "being-in-the-world" and about a place that the phenomenon of money occupies within the limits of being-in-the-world. As it may turn out, this method of analysis will enable us

to look at Heidegger's thought in a new way, revealing a certain kind of anachronism or at least a one-sided view of human beings.

The question that I am intentionally posing in Heidegger's language is as follows: whose interpretation of the existential-ontological structure of Dasein is more adequate, Simmel's or Heidegger's?

Formulating the research objective in this manner means that I will not be focusing on investigating the sphere of the history of ideas. I am, in particular, not interested in how Simmel influenced Heidegger or how Heidegger read Simmel and what he borrowed from him. We know, as it is attested e.g. by Gadamer, that Heidegger read Simmel extensively, but practically never quoted him (Pyhtinen 2010: 91). We also know that this reading inspired Heidegger's concept of being-in-the-world (Krell 1992: 95), in particular his understanding of the phenomenon of death (Coyle 2018: 59). However, my article—which I would like to stress again—is not about examining this type of historical influences and references; rather, it is about following the structural analogy between two texts: *The Philosophy of Money* and *Being and Time*. It is, as such, a hermeneutic work, which consists in translation. Simmel's reflections on the phenomenon of money are “translated” into the language of Heidegger's existential analytics. The tool of Heideggerian analytics is supposed to allow us to shed light on the Simmelian concept of money and to “extract” the interpretation of existential structures which is implicitly contained in it. As the next step, this will enable me to ask a question about which understanding of being-in-the-world, Heidegger's or Simmel's, is a more adequate interpretation of human being. What will help me to answer this question will be referring to the theological-postsecular discourse, which is provoked by Simmel himself when he applies the Neoplatonic concept of the absolute to the phenomenon of money.

The World of Everyday Life

In *Being and Time* (German: *Sein und Zeit*), Martin Heidegger refers to a category of “readiness-to-hand” as a primary way of being, which is encountered by the Dasein. Readiness-to-hand determines the character of what is encountered, and the character of the environment that is constituted upon readiness-to-hand, and is called “the world” (Heidegger 1993: 66–72). The world, may we remind ourselves, is not an objectively given space, in which Dasein and Seiende can be found, but a moment of an adequate way of being of Dasein, which is “being-in-the-world.” To simplify this matter, Dasein is in the world in such a way that it encounters what is ready-to-hand, what can be held in one's hand and used for something else, which is then, again, ready-to-hand to be used for yet another thing. This whole sequence of readiness-to-hand has ultimately/absolutely, again, as a point of reference, its own being of Dasein (Heidegger 1993: 84). For what drives the creation of this sequence is concern *vel* solicitude *vel* care. The entirety of this *um-zu* sequence—“in-order-to”—, whose template is being of Dasein, is the world, exactly. The world is the horizon of care by Dasein for that which is ready-to-hand.

That which is ready-to-hand is, by Heidegger, called a tool. With the help of tools, Dasein gives the product as “what-for” (*Wozu*) tools. But this product is also for the purpose

of being a tool. Heidegger gives an example: a produced shoe is for wearing (tool-shoe) (Heidegger 1993: 70). In this way, a certain interpretation of the primary way of human being arises. The totality of these relations is what creates the human world. The world is therefore a horizon that Dasein unfurl around themselves, being concerned for its own being and “realising” this concern by caring through the use and the manufacture of tools.

Heidegger does not hide, that for him, the source of inspiration for this kind of “sequential” interpretation of everyday being-in-the-world was Aristotle, who, in *Nicomachean Ethics*, presents a similar sequential interpretation of human activity, where human beings espouse other successive goals/goods. The only goal in itself / absolute good here is human happiness (Aristotle 1954: 1097a–1097b), which Heidegger identifies with Dasein’s being. Heidegger, nonetheless, modifies this Aristotelian interpretation of human activity, identifying its intermediate goals with tools, which leads to identifying the world with the workshop. Human beings live in the workshop, in which they practise their craftsmanlike production of goods (“values”), which are brought into existence by the power of concern for one’s self by the craftsman, who is Dasein.

Georg Simmel also follows the Aristotelian, “sequential,” interpretation of human activity. At first glance, his concept seems to be a naive anticipation of Heidegger’s existential-ontological solutions because it adopts a psychologicalising and maneuvering approach within the limits of a presupposed subject-object structure. Here emerges an analysis of goal-sequences, and of intermediate character of each following goal and perspective of the “maneuverability” of each goal sequence, i.e., its relation to realising needs/desires/ideas of an object. Finally, here emerges the levelling of intermediate goals with resources for further successive goals, and even an insightful analysis of the phenomenon of the tool.

Simmel’s intention, however, is not to interpret the everyday world as a workshop but as a space of exchange, i.e., a market. All movements “...rest upon the fact that I want something that someone else owns, and that he will transfer it to me if I give him something I own that he wants.” (Simmel 2004: 210). Although the language of Simmel’s analysis can be regarded as “weaker” than that of Heidegger in terms of explanatory power and problematising depth, it is his diagnosis that is, despite this, competitive in relation to Heidegger’s, for it gives an alternative, namely a market-defined interpretation of being-in-the-world.

Heidegger reduces what is the existentially primary substance of being-in-the-world, to making *vel* producing, and human rationality to productive *vel* technical rationality. Meanwhile, the Aristotelian model is general enough that it also allows for another understanding of being-in-the-world and of the rationality, which governs it. One can be concerned about (reinforce, provide for, and sustain) one’s being. The key to the second possibility is reckoning, which is the estimation of gains and losses, as well as the establishing of the value of things.

Incidentally, what this implies is that, in his later works, eg., in his essay *Gelassenheit*, Heidegger erroneously identifies reckoning with technical/productive thought (Heidegger 1959: 14–15). Because insofar as the latter means producing goods, reckoning means their multiplication.

May we notice that the way of being of what is a subject of a transaction is not readiness-to-hand but exchangeability. Provided that what is exchangeable can be further called a tool of realising concern for themselves, so then it is no longer a tool of making products. In so

being, it is what enables for the acquisition of commodities, i.e., sourcing them on the way through further exchange.

One may assume that the difference between the world as a workshop and the world as a market greatly decreases when one considers that being of Dasein has, according to Heidegger, a character of *Mitdasein*, that is—simplifying the matter—being with others and amongst others (Heidegger 1993: 116). A craftsman, occupied with their craft, is existentially referencing other Dasein (other craftsmen), whom are inevitably encountered as an element of being-in-the-world that is different from ready-to-hand tools. As such, his being has a characteristic of solicitude (*Fürsorge*). This solicitude can have a *modi* of both, concern for and interest in others as well as indifference toward and even animosity toward others. In one way or another, Dasein always considers others as being-with in the same world (Heidegger 1993: 121–122). This, however, does not change the fact that it is still a world of readiness-to-hand, i.e., a world of craftsmanship, which is, according to Heidegger, the basic definition of the worldness of the world. That there are other craftsmen in my workshop and my workshop is also their workshop complicates the Heideggerian description of the world as a workshop, but cannot stand it and certainly does not transform it into a market. Because the world as a market would assume a completely different model of being-with, which is not an “addition” to the readiness-to-hand of that which surrounds Dasein, but is a essential and infeasible element, even a source of exchangeability of commodities surrounding Dasein. For the equivalent to ready-to-hand tools within the market world is exchangeable commodities.

If, on the basis of *Being and Time*, some kind of placement of the Simmelian market world were possible, it seems to me that it would be a certain *modus* of “the They.” Dasein is pervaded by a certain kind of convention, seized by that which is the currently practised, separates itself from the workshop of its work, and therefore loses itself, throwing itself into a market-mercantile exchange *vel* speculation, which, to Heidegger, is a state of decline and treason by the craftsman against their craftsmanlike nature. Dasein as being in a workshop realises itself here negatively as fleeing from the workshop and losing itself in the illusion of (the inauthenticity) of mercantilism. A merchant would, therefore, also be a certain but extremely declining and inauthentic instantiation of a craftsman. Confirmation of which could be that the market is never its own Dasein world, and so is the workshop. The market is a world in common with others, in which *das Man* governs.

Money

Simmel’s intention is to reflect upon a differentiated position and role of the phenomenon of money in the human world and, in the words of Heidegger, in a being-in-the-world that is constitutive of itself around Dasein. As we already know, the thought and described world is here as a market, i.e., horizon of exchangeability. In an exchange, goals can be differentiated, i.e., that which are to be obtained, and resources, i.e., that which are to be offered. A resource can be anything in my possession, possessing in itself a certain sense *vel* place in my life, which become suspended together with the resource’s being committed in the process of exchange. Beside these circumstantial resources, Simmel differentiates tools,

which, as such, are resources for a goal, and which do not possess any sense *vel* meaning apart from the realisation of a goal, i.e., only of and for a goal do they possess sense. “The tool is an intensified instrument, for its form and existence are predetermined by the end, whereas in the primary teleological process natural objects are only later made to serve our purposes” (Simmel 2004: 209).

The above description of a tool does not differ greatly from that of Heidegger's. It determines, nevertheless, a certain gradation of tools and their certain ideal. That is to say, he places, at the top, that which is of being a tool, as it is said: “pure-tool,” the such, which can be implemented in the realisation of all possible goals; such, which is a pure equivalent of the will *vel* power of an object; a tool, flexible in its applications and not obscuring itself with its “objective” substance and quality of goals, which it is to allow to be achieved because it in itself possesses no substance nor quality (Simmel 2004: 209–212).

In the world of readiness-to-hand described by Heidegger, as being such a tool, we can consider exclusively the skilled and passionate hand of the craftsman who makes, for theirself, various auxiliary tools (vaunted *instrumenta infinitorum modorum*), which even when, like a robot, they work almost autonomously, they are yet still extensions of the hand. For this is where “readiness-to-hand” comes from.

In the Simmelian word of exchangeability, money is in the place of the hand. It is ideal, i.e., the purest form of a tool, within the limits of exchange (Simmel 2004: 210–211). In the same way as being-in-the-world (in-the-workshop) cannot be thought of without the hand, so being-in-the-world (-in-the-market) is not possible without money. Money is the existential of being-in-(such an understood)-world. It can be here or there ontologically absent like in markets of primitive societies but being nothing other than its negative ontological presence—it is, in such situations, the future, i.e., an inevitable perspective of development. Let us reiterate that money is not one of the phenomena surrounding us, which is but does not have to be, but is an internal, existentially necessary aspect following Simmelian understanding of being-in-the-world.

Meanwhile, to Heidegger, money, insofar as it appears at all in the market-world, is something greatly marginal. *Dasein*, here, is a demiurge that, by itself, makes tools, thanks to which it can effectively care for its being. Money can appear here only insofar as the preparation of the act thereof requires acquiring something that *Dasein* cannot obtain nor make. Money can therefore appear only outside of *vel* on the limits of the market-world... This means that, on the plane of existential-ontological description of being-in-the-world, there is no place for it. In yet another way: money can appear only there where the sequence of craftsman like work falters due to a lack of some link. The absence of or the dysfunction of some ready-to-hand tool is “mended” then by using money. Insofar that it would yet become a primary and constant element of the world, the world would have to be in decline, a world of inadequacies, for world, here, means production. Although I do not have any knowledge of Heidegger's statement upon this topic, money would have to emerge as a human-alienating fetish.

Simmel also notices that money, although having to be a universal and pure resource, becomes almost inevitably the goal of human activity. However, Simmel approaches this with understanding. A resource, which enables the realisation of all goals, is, after all, all of these goals *in potentiam*. Obtaining such a resource is synonymous with virtual,

although fully effective and definitive, possession of all these goals. What is essential is that the pervading of the world by money brings, according to him, a series of advantages, ones such as, for instance, the calculating essence of modernity (Simmel 2004: 448–450). Simmel notices, of course, the possibility of an intemperate fixation on money, which is not something that money would do to people by itself but rather what a certain negative modus of its being used would do.

It is interesting that predicating being-in-the-world on a “pure” tool, that which is money, in one way or another is threatened by its absolutisation and fetishizing to a significantly greater degree than in the case of the hand, whose being (ab-)used does not pervert its essence to such a degree even in the case of masturbation. What is becoming prevalent here is a certain ambivalence of money, which perhaps may be the cause of Heidegger’s not having considered this phenomenon in the area of existential analytics, and of its not emerging on the horizon of inadequate Dasein being oneself. Let us weigh the following, that Dasein, working with the hand in its own workshop, does not submit to illusions *vel* temptations of omnipotence, but on the contrary, in Heidegger’s account, lives in the horizon of its own finitude, which determines the limited possibilities of the hand *vel* the craft. The craftsman, focused on work, is conscious of his being-toward-death (Heidegger 1993: 260–267), with which he is on friendly terms with. Meanwhile, Dasein focused on exchange, and thus, in essence, in pursuit of money, not only ignores the perspective of its own finitude, but, on the plane of unconscious living, actively negates and tries to overcome it. Dasein focused on money, i.e., on the power of its own exchangeability, brings its being toward will to power. It only wants power, and only wants it for only power in itself. It does not use power to take care of its being (?), but rather intensifies and cares for power, which is its being.

A key question, which emerges here, is as follows: is this only an inadequate modus for using money, or rather an inadequacy of being-in-the-world (market)? What depends on the answer is whether we acknowledge the market-world and money, from a theological standpoint, as being a hell that humans have afforded themselves on earth as an effect of their nature having been tainted? And the only rescue can be found in the world of craftsman-like seclusion, to which only the very few commit, perhaps only thinkers and poets, those somewhere on the margins of the modern world? Is it also possible to seek such a formula of modernity, with what is for it an appropriate market and money, which would be capable of resisting the hegemony of the autotelic, and based upon money, will to power? To this question, it seems to me that Simmel does not provide a sufficient answer.

Theological Post scriptum

The god of the workshop is the craftsman of the world (demiurge from Timaeus). The ethos of the workshop is the ethos of accepting finitude. One can flee from it, losing oneself in “the-They,” but, there is basically always possibility of return (being-toward-death). God-the-Savior in a Christian sense, who is an escape from inevitable being-toward-death, does not appear here. The craftsman is, however, not an atheist, he is religious, although in a completely different way than for which Christianity enables. The craftsman seeks in this

that which is divine, inspiration, afflatus, and support for his work. The craftsman does not cede to God the realisation of that which is required by concern for being.

This is a religion of sublimity, very reminiscent of the religion of ancient Greece, as Walter Friedrich Otto describes it, for example.

Meanwhile, God of the market is God-the-Savior of the Judeo-Christian type, whose great Christian mystic of the late Middle Ages, Meister Eckhart called the God-cow, which is always loved “for-the-sake-of-which” that which it can give. Eckhart, here, clearly hears the echoes of the mercantile rationality. Quid pro quo. I give God my faith, deeds, fasting, alms, etc.; he gives me eternal life after death, and here, within my lifetime, consolidation (Augustyniak 2009: 158–166).

It is interesting that Simmel sees the possibility of yet another interpretation of God, which closely coincides with the role of money. The Christian turns to God, who is not so much a partner of exchange as an excellent “pure” tool of every kind of appeasement, and achievement of every goal. For he is, as he repeated after Nicolaus of Kusala, coincidentia oppositorum, the conciliation of opposites. It is a substanceless existence, in which everything is virtually contained. Such a god is, of course, the theological equivalent to money (Simmel 2004: 237). Money would be the secular equivalent to the Christian god, his true and only incarnation, and modern capitalism would have a strictly theological basis in the Christian economy of salvation.

This conclusion is as inspirational as it is rousing of significant doubts. Especially when being considered in the context of the mystical thought of Master Eckhart, to which Nicolaus of Kusala directly referred. What speaks for the veracity of the above conclusion is that this radical vision of God as of an apophatic, total pureness of being had become most consequentially elaborated upon by Eckhart, who created at the end of the Middle Ages, i.e., at the turn of the modern (market-money) era. Nonetheless, what speaks against this conclusion is that the condition sine qua non of seeking such an understood god is, according to Eckhart, the complete overcoming of mercantile logic, characteristic of the market-money interpretation of the world (Meister Eckhart 1958: 4–20).

Here the question arises of how, in perspective of this doubt, emerges an essentially affirmative interpretation of the money, which is proposed by Simmel. That which reveals Eckhartian Divinity to man is freedom without domination and dominion, the ecstatic joy of creating in oblivion of oneself, in the losing of oneself in creativity. Is it possible to think money, and precisely, the way it is distributed in society and the culture of its use, in such a way that it evokes in us the way of being that was postulated by Eckhart? This is a question of the most infinite. It is what seems to me to be a intuitive stream of Simmel's investigations. This question is completely foreign, moreover, to Heidegger who is dependant upon Eckhart, for whom money, as should be assumed, is definitely more a demonic than a divine thing.

Simmel, following the reasoning of this question, finishes his work, filled with religious adoration of money with invocation: “Money is nothing but the vehicle for a movement in which everything else that is not in motion is completely extinguished. It is, as it were, an *actus purus*. [...] As a tangible item money is the most ephemeral thing in the external-practical world; yet in its content it is the most stable, since it stands as the point of indifference and balance between all other phenomena in the world. The ideal purpose of

money, as well as of the law, is to be a measure of things without being measured itself [...]” (Simmel 2004: 517).

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