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Desire and Intellect: Individuation in Capitalism, or Simmel vs. Marx

Abstract: The aim of this text is to compare Simmel's and Marx's notions of two subjective faculties, desire and intellect, and the role each plays in modern capitalist societies. While Simmel understands the faculties as individual, Marx's critique of political economy presents their social, public, and trans-individual character. These two perspectives differ over the particular economic sphere in which we ought to locate the social production of subjectivity. Simmel locates such production in market exchange, the formal, symbolic expression of which is money, thereby leading to the notion of an intersubjective social reality as the effect of monetary relations between desiring and calculating individual subjects. Marx, for his part, treats both desire and intellect as trans-individual faculties, and locates the social production of subjectivity in the sphere of production as subsumed under capital.

Keywords: Capital, desire, intellect, modernity, subject, individuation

This essay is intended to contribute to the philosophical critique of contemporary capitalism. According to the thesis advanced in the final section, such a critique should include an analysis of the mode of production of present-day forms of life. This "production of forms of life" is called here "individuation" (or rather "trans-individuation") and it is this concept that I believe might prove to be most useful for a philosophical inquiry into the contradictions of contemporary capitalism: how are the desires of the multitude mystified by the ongoing commodification of education, training, and leisure?; what does the alienation of contemporary cognitive, affective, and collaborative labour look like today?; and to what extent is the ability to organize, resist, and cooperate independently subsumed under the logic of capital's self-valorization? These are just examples of questions that a materialist political philosophy should start with if it wants to analyze the possibilities of a post-capitalist scenario.

Individuation is not only a problem to be analyzed by the social sciences and political economy. It is a philosophical problem, in so far as we are still lacking a proper conceptual vocabulary to describe how forms of life are produced in the web of social and economic relations. It was also one of the key problems for the first theoreticians of the social sciences; Georg Simmel's philosophical sociology of modernity is one of the best examples of an attempt to grapple with the issue. It is through the reinterpretation and critique of classical notions of individuation that we might be able to produce the conceptual tools to describe the modes of individuation in our contemporaneity.

This essay's contribution lies in its critical re-evalution of Simmel's phenomenology of modern forms of life in capitalist modernity from the standpoint of Marx's critique of political economy. Although I adopt Marx's perspective, it is the dynamic of Simmel's *The Philosophy of Money* and its focus on desire and intellect that drive my analysis. Rejecting Simmel's concepts of desire and intellect as individual faculties constructing intersubjective social reality, I would still like to retain his focus on these faculties as a key to analyzing individuation in capitalism. Simmel's mystification of the trans-individual character of desire and intellect—my main thesis in this essay—still presents a good starting point for designing an adequate vocabulary to describe the mystifications of individuation in contemporary capitalism.

Desire and Intellect in Modernity-Individual or Trans-individual Faculties?

Georg Simmel's work is widely considered a classic theory of modernity. His views on life in major cities (Simmel 2002), on the role of art and aesthetics in modern culture (Simmel 1997) and on the function of money in developed capitalism (Simmel 2004) have contributed immensely to the formation of the social sciences (Köhnke 1996: 24). In addition, Simmel's analyses seem to be gaining in relevance today not *in spite of* the changes in contemporary societies, but *because* of them.

Some of the most characteristic traits of Simmel's theoretical stance-notably its philosophical meta-level, which embeds social theory in a metaphysics of life (Lebensphilosophie) to combine questions of life, death and the social production of subjectivity (Pyyhtinen 2012a)—were not only instrumental in establishing new areas of philosophical inquiry (popularized in Germany as "philosophical anthropology" and "philosophy of culture" (Fisher 2008)), but are also responsible for the long overdue appreciation of his relevance to contemporary social theory. Simmel's focus on the dynamic between individuated forms of life and life in general has inspired Scott Lash to coin the idea of a "sociological vitalism," or Lebenssoziologie, for the information age (Lash 2005). Olli Pyyhtinen, as for him, considers Simmel's vitalism to be a prefiguration of the role played by the notion of life in contemporary political and social theory (Pyyhtinen 2012b: 2–3). Further, Simmelian concepts seem to describe a society in which knowledge, information, communication and intellectual cooperation between creative subjectivities determine relations of production and communication even better than they do the capitalist societies of the first wave of globalization. For example, current research on risk and privacy in knowledge society (see, e.g., Gross 2012; Coll 2012) makes use of Simmel's analyses of the social function of knowledge and secrecy. More generally, Simmel's constant striving to find a common, stable core of the increasingly elusive experiences of modern life, make his work on "money economies and their relation to precarious individual life-situations" acutely relevant "in an age of global economic turbulence" (Harrington, Kemple 2012: 7). It can be reasonably claimed that because Simmel was able to apply his "vitalism in sociology" or "sociological metaphysics" to the question of money in capitalist economy, his general social theory pertains very well to the contemporary world in which capitalism continues to be the hegemonic mode of production and exchange.

Given Simmel's relevance to the philosophical critique of the present-day economy, this paper asks whether the Simmelian notion of individuality and understanding of money in modern society can help us grasp the current dynamics and logics of individuation in capitalism. By individuation, I understand the way an individual develops and uses the generic psychosomatic faculties of the species (Virno 2003: 186). Individuation in capitalism thus refers to the mutual relationship between, on the one hand, individual experience and actions, and, on the other, the general structure or "real abstraction" of capital (Sohn-Rethel 1978) insofar as it socializes the generic faculties of human beings as labour power, which in late, cognitive capitalism, becomes increasingly more synonymous with generic creativity and the ability to use language than with the repeatable expenditure of physical energy through manual labour (see e.g. Virno 2004, 2008a; Vercellone 2007; Dyer-Witherford 2010).

If Simmel's theoretical approach to the question of individuation in contemporary capitalism is so topical, it is due to his focus on the interplay between market monetary relations and the subject's relations with the world and with others, i.e. the faculties of desire and intellect. Simmel's *The Philosophy of Money* offers great insights into the mutual relationship between the monetary economy, the multitude of subjective desires and the social reality of the intellect. However, against Simmel, I argue in this paper that desire and intellect are not individual faculties that create social reality by establishing intersubjective relations mediated by money, but instead trans-individual faculties, whose social reality is primary, pre-individual, and goes beyond the intersubjectivity of the market. This paper thus aims to show that Simmel's treatment of desire and intellect as individual ultimately fails to grasp the trans-individual logic of capital's subsumption of the social production of subjectivity (Read 2015: 1–12). Yet some thinkers, such as Hardt and Negri, still refer back to Simmel's work in trying to describe the trans-individual character of the ongoing transformation of labour processes:

by grasping the flow of value and its transformations as dynamics of subjectivity, [Simmel] manages to anticipate central aspects of the passage from large-scale industry to the new biopolitical forms of accumulation. [...] He anticipates the power of money in a society tragically commodified, but a society that is also pervaded by the production of subjectivity [...] Simmel emphasizes the growing social role of the intellect and cognitive production as parallel to the expansion of the money economy. [...] Simmel's occasional mystifications regarding money and finance should not blind us to the real power of his analysis. The impressionistic analytic is exemplary as an intuition or, better, an anticipation of the future in which money and finance extract value biopolitically from the production of subjectivity (Hardt, Negri 2017: 194–195).

Hardt's and Negri's focus on the *production of subjectivity* in contemporary capitalism both brings them close to Simmel's philosophy of money and separates them from his analyses. The key difference between them resides in Simmel's "mystification," not so much regarding "money and finance," but precisely that of desire and intellect, subjective faculties whose social reality in capitalism is not formed through the objectification of individual desires and intellectual calculations, as Simmel would have it (Habermas 1996: 410), since from the outset it is transindividual, directly social and productive—especially when desire and intellect become the means of production of the general intellect, as Karl Marx himself had predicted they would (Virno 2007; Vercellone 2007).

In recent years, accounts of the transindividual experience of intellect, community, desire and life more generally have mostly come from contemporary Italian political philosophers and French authors such as Bernard Stiegler, Frédéric Lordon and Étienne Balibar (Read 2015). For the Italian thinkers, Simmel constitutes a point of reference in their endeavors to grasp the radically public (i.e. "trans-individual") character of intellect (e.g. Virno 2004) or the social reality of immaterial labour (e.g. Lazzarato 1996: 147). But the problem of trans-individual desire is also present in philosophical readings of Lacanian psychoanalysis and its notion of the unconscious, insofar as it is neither general, nor intersubjective, but trans-individual, similarly to the symbolic structure of language (Chiesa 2007: 43; Lacan 1997). Also the philosophical notion of materialism that emerges out of Lacan's theory stresses that the trans-individual, unconscious desire of the Other is the proper reality of the process of individuation (see Johnston 2008).

In what follows I attempt to compare Simmel's and Marx's analyses of desire and intellect in capitalism. The aim is to show the difference between a perspective that starts from individual faculties, experiences and actions, and reconstructs social reality as the objectification of relations between individuals (Simmel) and one that sees individuals as products of a transindividual social reality that determines the social production of subjectivity (Marx). I provide no systematic analysis of individuation, or rather transindividuation, in capitalism, nor do I reconstruct Marx's inaugural systematic critique of the subsumption of the social production of subjectivity under capital. Rather I show how, in *The Philosophy of Money*, Simmel sees the process of objectification of individual desires in money and the function of intellect in a society based on monetary exchange, and contrast his view with the trans-individual notions of desire and intellect that we find in Marx's critique of political economy. I do so not without some help from Lacanian psychoanalysis and post-Operaist discussions on the concept of the general intellect.

The Multitude of Individual Desires and The Desire of Capital

Simmel sets out from a fundamental neo-Kantian opposition between being and value (Simmel 2004: 56–58). As every being is determined according to its predicates, but also has a place on the scale of values, it thus bears some value for an individual. The key issue for Simmel is to show that value has an objective character and cannot be reduced to subjective mental processes. Moreover, his intent is to show how the objective character of the social world and culture emerges from inter-individual transactions. This notion of culture, to be found in The Philosophy of Money and in Simmel's thought more generally, is rooted in an idealistic conception of the relation between object and subject as willa will to take possession of, to consume, the object. For Simmel, culture is what mediates this will, defers it in time and ultimately transforms it from an animal drive into a culturally mediated desire (Simmel 2004: 61–70). The process of creating culture is understood here as a gradual "objectification" of mental life in the form of symbolic systems (Simmel 2004: 457–458). Simmel presents the precise mechanism of this objectification as an "expression of life," and later as a sort of dialectic between "more life" [mehr Leben], or pure force of life, and "more-than-life" [mehr-als-Leben], or the forms in which this force expresses itself (Simmel 1999: 232). Cultural progress is depicted as a general transition from the determination of our actions by natural causes (feeding our drives with objects of consumption) to the determination of our actions by goals, which are the same as values

(Simmel 2004: 207–210). We desire on account of values. A system of values is nothing other than a system of goals that exceed natural drives; and culture is the transition from the limitation of subjective freedom by external objects to the limitation of subjective freedom by objectively valid values (Simmel 2004: 283).

The Philosophy of Money thus aims to present the economy as a sphere of exchange in which objective values are formed thanks to money's being a pure, fully functionalized medium of exchange, values that then come to regulate subjective desires. Simmel's philosophy is therefore both a philosophical anthropology in which human beings are described not only as symbolic animals (the expression is Cassirer's; see Moss 2015: 166), but also as "exchanging animals" (Simmel 2004: 291), and a transcendental philosophy in which monetary relations are presented as *a priori* categories of culture. The anthropological thesis is founded here on a transcendental construction: subjective desire—economic exchange—objective value—function of money.

Simmel understands subjective desire in terms of closeness and distance, which is the logical consequence of grasping the subject-object relationship as a desire aiming at unification with the object of desire (Simmel 2004: 72-73). We start desiring the object when we make an effort to get close to it. The moment of making an effort to acquire the object is the point at which economic activity starts for Simmel-one sets out at a remove from the object and strives to get close to and, ultimately, consume it. Because the obtaining of an object is an issue of will and practice, and not of intellectual presentation, the distanced object acquires a value that is not only a subjective representation, but a value "measured" by the magnitude of the effort (Simmel 2004: 73). This value can be compared: if I want to obtain an object from another person, I have to assess how much effort I have put into obtaining what I already have and how much effort I'd have to put into obtaining what she has. In a situation of balanced power relations between two subjects, an exchange will occur in which both persons assess the effort already expended and the effort potentially needing to be expended. Economic exchange is fueled by our desiring distanced objects, and this desire acquires an objective character upon assessing the effort needed to gain such objects. Whence emerges an objective economic value. Whereupon we cease to have the simple drive to consume an object and begin to desire the object's value (or the object as value), which is a result of our and/or others' efforts (Simmel 2004: 77-79). Still, the exchange aims to end up with an object of greater value for us than the one for which we exchanged it (Simmel 2004: 81). The nature of value according to Simmel is therefore both objective and subjective: it has an objective character in the act of exchange, but ultimately retains something subjective, since what ultimately gives an object its value is our desire.

Price is the expression of objective economic value and it is always socially produced: as the effect of inter-subjective relations, their knowledge about others' desires, the quality of the objects, and so on (Simmel 2004: 92–99). Price is, in this sense, a sociological phenomenon *tout court* (Simmel 2004: 98). Economic value then emerges as an effect of the relative existence of objects in the exchange. While the substance of value is desire (Simmel 2004: 66), money is its pure expression (Simmel 2004: 118). Money thus constitutes the medium of reification, not of social relations (that would be a Marxist thesis), but rather of the social being of objects (Simmel 2004: 129–131). Hence the functional character of money: its essence resides in functionally expressing quantifiable relations between

the economic values of objects and is irreducible to any material substance (raw minerals, coins etc.). Money is purely symbolic in character (Simmel 2004: 144) or, in Cassirer's terminology, it is a purely functional rather than substantial concept. It leads to a complete objectification of economic value and enables the transformation of drive (*Trieb*) into desire (*Verlangen*):

The feeling that we call 'instinct' appears to be tied to a physiological process in which stored up energies strive for release. The instinctual drive terminates when these energies find expression in action. If it is simply an instinct then it is 'satisfied' as soon as it has dissolved into action. In contrast with this direct causal process, which is reflected in consciousness as a primitive instinctual feeling, are those actions that arise, so far as our consciousness is concerned, from a representation of the ends that they will achieve. In this case we experience ourselves as being drawn rather than driven (Simmel 2004: 214).

The whole Chapter 3 of the *Philosophy of Money* is devoted to analyzing the structure of desire in the developed monetary economy, in which money goes from being a pure means to obtain objects to the goal itself, i.e. the sole purpose of desire (Simmel 2004: 217).

The transcendental structure of the Simmelian construction (subjective desire—economic exchange—objective value—the function of money) thus operates as follows: money is the purely functional expression of the value of objects; objects acquire value in the social practice of exchange; and what is expressed in the social process of exchange is the subjective desire of objects through the objectification of the value of subjective effort. This forms the basis of Simmel's concept of "sacrificial price," i.e. the price that represents the objectified value of a subjective willingness to undertake effort, to sacrifice in order to obtain a given object (Simmel 2004: 100). Value arises in the exchange process, because the process involves exchanges between a multitude of subjective desires according to objective rules.

Simmel's theory of value helps him locate the source of value in the exchange process. The economic presupposition it thus shares with most classical and neoclassical economic theories is the notion that the objective character of market value results from communication between different subjective perspectives and subjective acts of valorization. The philosophical presupposition here is thus that the only desiring subjects in the exchange process are the subjects of the exchange themselves, i.e. the market actors. Yet the theory thereby manifests an inherent aporia. For, according to Simmel, the source of added value in the economic exchange resides in the subject's exchanging one object for another with greater value for the subject, although the objective rules of the exchange determine the value as equal. At the same time, he claims that the proper structure of desire in the developed monetary economy reverses the relation between means and ends, thus turning money itself into the proper object of desire (Simmel 2004: 232–233). What is then desired is the substratum of the objective value, a pure symbol of economic value, and not the object itself.

Now, if the objective character of economic value was the result of the intersubjective reality of individual desires, then market exchange would forever remain an exchange of commodities via money (which would remain a pure means to an end, i.e. to the desired object). But if money becomes the end itself, then the subjects of the exchange effectively desire abstract wealth as such as represented by money. However, if this can happen, it is not only because money is "the reification of the general form of existence according to which

things derive their significance from the relationship to each other" (Simmel 2004: 127), but because it is also a form of value (Marx 1996: 80).

The problem, as Paul Kamolnick (2001) stresses, is that Simmel is unable to think in terms of subject-structure relations, whether in the context of the problem of relation between the individual action and the social system, or in his analysis of economic value. As a result, Simmel looks for a cause-effect relationship and ultimately falls into a vicious circle. In the case of economic value, we know that value cannot exist without exchange. However, it remains unclear whether value exists before exchange and only acquires a monetary form when it enters an exchange relation, or whether the process of exchange itself creates value. If the latter, what would compel the subject to enter the relation of exchange, since no value is available for exchange prior to the act of exchange itself (Kamolnick 2001: 71). Cognizant of the aporia, Simmel notes that the relationship between exchange and value is a "never-ending process [...] between the two, in which every exchange refers back to a value, and each value refers back to an exchange" (Simmel 2004: 84).

Marx's theory of value escapes this idealistic thinking, wherein two elements determine each other through their never-ending mutual reference. Marx never claims that value the substance of which is abstract labour (Marx 1996: 68)—exists independently of the exchange process: value can exist only in monetary expression, i.e. in the process of commodity exchange (Heinrich 2004: 53). However, the source of value is not thereby exchange, but labour. According to Marx, commodities are produced in order to be sold—precisely as *commodities*. As such, their value functions from the very beginning as a "real abstraction" of capital's process of valorization. This view on the relationship between exchange and value solves the aporia present in Simmel's theory.

The upshot is that, pace Marx, Simmel cannot describe the process of individuation as a social process. This inability stems from his insistence on opposing the subject to the forms in which she objectifies her actions (Kamolnick 2001: 81). For Marx, by contrast, individuals are from the outset results of social relationships and individualizations of social species-being (Read 2015: 70–71). This notwithstanding, Simmel was right to recognize desire as one of the most important elements of the individuation process, and although he ultimately opted to defend the bourgeois idea of culture as based on the notions of individual desire (and intellect), his reflections on the circulation of value and money focused precisely on the problem of the production of subjectivity, even if in a mystified manner.

As aforementioned, the problem we encounter in Simmel's theory is not only his inability to solve the question of the source of value, but also his understanding of desire as an individual faculty (that is objectified in value and money). Marx's theory of value and his notion of capital as a self-valorizing value (Marx 1996: 161) enable us, by contrast, to understand the transindividual structure of desire in capitalism. The aporia in Simmel's philosophy sketched above bears on the following question: why do we desire money in capitalism? The desire of money as an end in itself, which Simmel describes, stands in contradiction with his theory of value as based on subjective desire. For Simmel, individual sacrifice is possible only if the subject desires a specific, substantial object—if desire is individualized. The desire for money can only be a desire for a means to acquire an end; the subject has no reason to desire money as such. Indeed, what sort of subject would do so? Marx's theory of value and his notion of capital enable us to answer these questions, and thus mark a key failing of *The Philosophy of Money*, i.e. the lack of a systematic analysis of money as money capital (Kamolnick 2001: 73–75). Simmel's description of the increasing dominance of "objective culture" over "subjective culture," i.e. the increasing cultural significance of money as a symbolic form of exchange, resembles Marx's depiction of commodity fetishism. But while Simmel's late writings do contain references to such fetishism, he was only able to describe it as an autonomization of objects from the ends for which they were created (Simmel 1997: 70). By contrast, the notion of commodities in capitalism can be explained. This force is capital.

Capital is, first, value and, as already seen, value exists according to Marx only as expressed in money, i.e. in the process of exchange (thus does the "form of value" acquire the "money form"). Capital is, second, value that desires self-valorization, that desires surplus value. This means that capital reduces all forms of labour, including "spiritual" or immaterial labour (Lazzarato 1996), to the form of value, i.e. to quantifiable and measurable labour (Harvey 2010: 19–20; Harvie 2005). It also means that it desires to produce commodities (including services) "pregnant" with surplus value (Lebowitz 2003: 10) and to realize this surplus value on the market. The general formula of capital's desire, of valorizing value, is therefore M - C - M', meaning that capital in money form (M) is circulated for the sole purpose of acquiring more abstract value (M'). But value here is not subjective; it is the monetary expression of the abstract labour embodied in commodities. Capital functions here as a subject that desires self-valorization. In other words, capital itself is the subject of the desire of money as end in itself.

Using Lacan's terminology, we could say that capital's function in organizing desire in capitalism is structurally similar to the function of the Other in organizing the individual's desire.¹ We are not the ones who desire money in capitalism (although we desire money to buy means of subsistence and some individual autonomy); it is capital that desires more of itself. This desire is subsequently imposed on intersubjective reality by capitalists, who function as "personifications of capital" (Heinrich 2012; Haug 2006). Marx's critique of political economy thus grasps capital as a transindividual reality of desire in capitalism that is constitutive of the social production of subjectivity. Although the source of value is labour, both commodity fetishism and the mystification—work to organize the desires of market actors and to turn money into an autonomous object of desire. A trans-individual understanding of desire based on the notion of capital solves the aporia present in Simmel's attempt to present desire in capitalism as always and only a multitude of individual desires.

Individual and General Intellect

György Lukács once remarked upon the philosophical "brilliance" of his former teacher, writing:

¹ This thesis is my attempt to reformulate Slavoj Žižek's famous thesis that the *objet a* has the same function in the economy of desire as surplus value in capitalist economy (see Sheehan 2012: 80).

'Brilliance' means his lightning grasp and striking expression of a yet undiscovered philosophical matter, his ability to see the smallest and most inessential phenomenon of daily life so sharply *sub specie philosophiae* that it becomes transparent and behind its transparence an eternal formal coherence of philosophical meaning becomes perceptible (Lukács 1991: 145).

This "impressionism" in philosophy, as Lukács goes on to call his "lightning grasp and striking expression," is undeniably the biggest merit of Simmel's philosophical and sociological insights. Some of the most remarkable examples of this "method"—if "method" is understood as "the way we go after a matter" (Heidegger 1986: 111)-of looking at daily life sub specie philosophie are to be found in The Philosophy of Money. The concepts of value, desire and money as the symbolic form of economic exchange are instrumental in this work for some of the most extraordinary philosophical descriptions of greed, extravagance, ascetic poverty, cynicism or the blasé attitude contained in theoretical meditations on modern forms of life (Simmel 2004: 239–259). Nevertheless, an apt phenomenological analysis of forms of life still can be prone to mystification brought about by economic relations in capitalism. Concerning Simmel's philosophy of money, one cannot shake the feeling that his notions of money and value (and, of course, desire) are constructed so as to provide conceptual support for a phenomenological depiction of life in capitalist society, and not to open up the possibility of a philosophical critique of the mystification of social relations in their subsumption under capital. I've tried to argue for a transindividual understanding of subjective faculties that goes beyond an individual understanding, such as Simmel's attempt at a phenomenology of monetary relations and market forms of life. Only a philosophy of transindividuation can enable us to develop a genuine critique of the process of individuation modeled on market relations, and locate the social production of subjectivity in the process of production as subsumed under capital.

The other subjective faculty in *The Philosophy of Money* that is modeled on market relations is intellect. Simmel inscribes intellect in his neo-Kantian-inspired philosophy of the subject, in which he treats intellect as "the mediator through which volition adjusts itself to independent being" (Simmel 2004: 434). Intellect is treated as means to acquire the desired object, in a way that is formally parallel to the way Simmel describes money. But at the same time Simmel opposes to this instrumental understanding of intellect a notion of intellect as an objective form of thinking and reasoning, constructing a dialectic of modern life between the individualist ego, on the one hand, and "communist" equality, on the other:

The dual role which both the intellect and money play becomes intelligible if one distinguishes their essentially objective content from their function or, in other words, from the uses to which they are put. In the first sense, the intellect possesses a levelling, one might almost say communistic, character; first, because the essence of its content is that intellect is universally communicable and that, if we presuppose its correctness, every sufficiently trained mind must be open to persuasion by it (Simmel 2004: 441).

These "communist" and "levelling" aspects of the intellect stand opposed to its private use in the monetary economy, a use that Simmel quickly identifies with calculating egoism (Simmel 2004: 445). Here we find the same opposition between the individual and the objective seen above with the concept of desire, although in the case of intellect we cannot speak of an objectification process, since intellect is the faculty by which the objective itself is grasped. So this time the argumentation runs in the opposite direction, going from the general and objective to the individual. If it wasn't for monetary, market relations of

exchange, in which the intellect is used for calculating the real and potential expenditure of effort by the subject, thereby facilitating economic exchange, the abstract character of intellect would lock subjects within abstract universality (as opposed to desire's locking them in the individuality of the animalistic drive):

By means of the intellect and viewed from its standpoint, everyone seems to be an enclosed self-sufficient element alongside every other, without this abstract universality somehow being resolved into the concrete universality in which the individual person only forms a unity in combination with others (Simmel 2004: 443).

"Concrete universality" for Simmel is the social world of intersubjective relations founded on money as the objective form of desire (economic exchange) and the objective character of intellect in its calculating and egoistic use. Egoism meets impersonality and universal validity; individual, but objectified desire and the objective intellect in its individual use end up requiring a third general symbolic form, one just as indifferent to individual qualities as money, namely law. "All three [law, intellect and money] extract from the concrete totality of the streams of life one abstract general factor which develops according to its own independent norms and which intervenes in the totality of existential interests and imposes itself upon them" (Simmel 2004: 446). The modern promise of individuality can be realized only by subsuming the individual under the abstract logic of pure, intellectual objectivity of law or money; the communist potential of modernity can be fulfilled only by the multitude of egoistic, calculating desires.

This understanding of intellect is completely confined to the sphere of market exchange. Little wonder that Simmel was able to treat the objectivity of intellect the same way he did the objectivity of money. Still, Simmel's impact on Lukács would not have been so great were he prone to leaving things at this level of unfinished philosophical abstractness. Interestingly Simmel's very discussion of intellect leads him to the reality of material economic processes, such as accumulation:

Finally, I want to refer to the very characteristic fact that the accumulation of intellectual achievements, which gives a disproportionate and rapidly growing advantage to those who are favoured by it, also has its analogy in the accumulation of money capital (Simmel 2004: 446).

The communist aspect of intellect is not only limited by the egoistical use that market agents make of it, but also by the accumulation of what Bourdieu came to call cultural capital. The accumulation of education, knowledge and skills goes against the abstract, formal equality of the market. Simmel here recognizes modernity's contradictory tendency to impose the formal, individual and egoistic use of intellect in the monetary, capitalist economy, when in reality intellect is not formal and individual, but material and productive:

The labour of countless generations is embedded in language and custom, political constitutions and religious doctrines, literature and technology as objectified spirit from which everyone can take as much of it as they wishto or are able to, but no single individual is able to exhaust it all (Simmel 2004: 454).

Right when Simmel acknowledges that intellectual skills are not only formal and equal, but also the effect of collective labour that is objectified and accumulated not in symbolic forms, but in material and immaterial commons (historical languages, institutions, products of culture etc.) and in what today we would call "human capital," as that point he also discovers the trans-individual character of intellect. It is the result of the accumulation of the social, material and immaterial, cognitive labour and the production of subjectivity, and at the same time a living productive force which exceeds the individual use of intellect aimed at acquiring the object of desire through market exchange.

It's difficult to fully state the extent to which Simmel considered the social, trans-individual character of the intellect to be a negation of the formal-individual notion of intellect. What is certain is that he never abandoned the ultimately subjective perspective: just as the objectivity of exchange is aimed at acquiring an object of subjectively greater value, the development of the social productive force of intellect is evaluated in terms of the individual's capacity to grasp the development of social intellect:

How many workers are there today, even within large-scale industry, who are able to understand the machine with which they work, that is the mental effort invested in it? [...] In the purely intellectual sphere, even the best informed and most thoughtful persons work with a growing number of ideas, concepts and statements, the exact meaning and content of which they are not fully aware. [...] Just as our everyday life is surrounded more and more by objects of which we cannot conceive how much intellectual effort is expended in their production, so our mental and social communication is filled with symbolic terms, in which a comprehensive intellectuality is accumulated, but of which the individual mind need make only minimal use (Simmel 2004: 453).

These all constitute important insights into the contradictory dynamic of modernity, which acts like a sorcerer who is no longer able to control powers that he himself has unleashed. Simmel is able to trace this specific "relative stupidity," which is structurally similar to the "relative poverty" that Marx describes in the third volume of *Capital*, precisely because he focuses on the individual use of intellect. Regardless of its use in describing the conditions of modern life, this perspective fails to provide a critique of the subsumption of trans-individual intellect as a productive force under capital.

Marx, by contrast, devotes some of the longest chapters of *Capital* to describing the "incorporation of science" as an "independent power" in the production process (Marx 1996: 639) and the specific alienation of "intellectual potencies of the material process of production," which the workers face as the "ruling power" because it exists as the "property of another" (Marx 1996: 366). Marx's take on the relation between the individual intellect and the trans-individual, or "general intellect" (Marx 1974: 706), i.e. intellectual labour embodied in the means of production, differs from Simmel's through its focus on class relations. Workers do not comprehend the totality of the production process because capitalist private property belongs to another social class. Marx's perspective engages a general description of the development of social forces of production that are also—or rather are above all—intellectual forces of production embodied both in the means of production and its subsumption to the process of accumulation in class society provides an essentially different perspective on the social aspect of intellect to that of the calculating egoism of the market actor.

The whole section of *Capital* devoted to the production of relative surplus value presents the effect of what Marx terms "real subsumption" in the manuscripts of Volume I (Marx 2009: 104–121). Real subsumption occurs when the production and labour process is transformed technologically and organizationally by capital—by the introduction of cooperation in manufacturing, and later by machinery in the factory. And it differs from

"formal subsumption," which for Marx meant a purely formal, i.e. monetary, subordination of labour to capital, i.e. the establishing of a wage–labour relation. Real subsumption describes the subordination of the whole social process of production, from the cooperation in manufacturing to the development of science and technology, as well as to the self-valorization of capital, but also the development of the social forces of production:

The *social* productive powers of labour, or the productive powers of directly *social*, *socialised* (common) labour, are developed through cooperation, through the division of labour within the workshop, the employment of *machinery*, and in general through the transformation of the production process into a conscious *application* of the natural sciences, mechanics, chemistry, etc., for particular purposes, *technology*, etc., as well as by working on a *large scale*, which corresponds to all these advances, etc. (Marx 2009: 104).

The key focus of Marx's analyses of real subsumption and the development of social forces of production in capitalism concerns the social production of subjectivity, i.e. the development of the skills, needs, forms of cooperation and communication, embodied knowledge and the subordination of this accumulation of social wealth to the accumulation of capital. The social production of subjectivity in capitalism unfolds the generic character of intellect. Virno stresses that Marx's notion of cooperation is not restricted to the process of production, but points towards the sphere in which labour and production become public, in which the sphere of production becomes the public sphere (Virno 2008b). Cooperation does not only mean working together; it means communicating and acting together, exposing oneself to the others' eyes and ears, and regulating one's behavior according to the formal and informal rules of working and acting together. Cooperation in capitalism amounts to the subsumption under capital of this anthropological drive towards cooperating and communicating with other members of the species.

The most important fragment in Marx's writings on the intellect as social force of production is in the so-called "Fragments on Machines" from Notebook VII of the *Grundrisse*, in which Marx uses the notion "general intellect." In the *Grundrisse* Marx describes the accumulation of knowledge in fixed capital and the tendency in capitalism to reduce the importance of the worker's direct, physical labour to make her rather a supervisor of the direct production process (Marx 1974: 705). Virno adds an important twist to Marx's notion of the general intellect: in the wake of the crisis of Fordist industrial capitalism, the general intellect is no longer to be understood as the knowledge accumulated in fixed capital, but rather as that which belongs to living labour, as the human species' generic faculties to learn, communicate, remember and regulate collective actions (Virno 2007). This threshold marks a new phase of capitalist accumulation, in which the principal source of value is no longer workers' manual labour, but the intellectual cooperation of "mass intellectuality" (Vercellone 2007).

Even if the post-Operaist reinterpretation of Marx's understanding of technological development is far from orthodox, it is faithful to his philosophical, materialist grasp of the function of intellect in modern capitalist society. Intellect materializes in the means of production, in technology, which is socialized as fixed capital (as privately owned value), but also in the skills and knowledge of the "collective worker," the subject of the social process of cooperation. And it is also the generic potentiality of the human species to communicate, cooperate and learn—the general, or rather generic, intellect, which is coextensive with the linguistic faculty (Virno 2003)—that in contemporary capitalism becomes the prevalent form of exploited labour power. This trans-individual notion of intellect wouldn't be possible without Marx's material and social conception of the intellect, which is not built on the opposition between "communist," "leveling" generality and individual, egoistic use as Simmel would have it—but on one between the historical and social accumulation of skills, knowledge and abilities, and the generic, potential faculty of the species to learn, cooperate and communicate.

Summary:

Philosophical Critique of Capitalism as the Critique of the Individuation Process

The aim of this text was to compare the way Simmel and Marx describe the role of desire and intellect in modern, capitalist societies. I've tried to show that while Simmel understood them as individual, subjective faculties, Marx's critique of political economy presents their social, public and trans-individual character. These two perspectives differ over the decision as to which particular economic sphere we ought to locate the process of the social production of subjectivity. Simmel locates this production in market exchange, the formal, symbolic expression of which is money, thereby leading to the notion of intersubjective social reality as the effect of monetary relations between desiring and calculating individual subjects. Despite his attempts to create a notion of value that would not be coextensive with the neoclassical notion of value (e.g. the one to be found in Böhm-Bawerk's work, see Simmel 2004: 530), the treatment of desire and intellect as ultimately individual faculties meant restricting the notion of subjectivity to the sphere of market and exchange. Marx, for his part, treats both desire and intellect as trans-individual faculties, and locates the social production of subjectivity in the sphere of production as subsumed under capital. The desire of economic agents is over-determined by competition, that is, fueled by the imperative to valorize capital. In capitalism economic value is capital, but its aim is to be valorized; capital therefore can be understood as the subject that desires self-valorization. In order to accomplish this, it subsumes the social process of production and modifies it, developing social, including intellectual forces of production. In effect, it makes the species-being, the generic human potentiality to act together, to cooperate, to learn, the creativity that characterizes human species directly productive through the different mechanism that Marx summed up with his notion of the "real subsumption." The economic sphere, in which Marx locates the social production of subjectivity, is the sphere of production subordinated to the process of capital accumulation.

This is not to say that Simmel's philosophy does not provide us with any important insights into the dynamic and tendencies of capitalist modernity. On the contrary, the "impressionistic" style of his philosophy allowed him to develop a highly original and valuable phenomenology of modern forms of life. But we must not forget that this is only a phenomenology. A philosophical critique of capitalist modernity, and especially capitalist contemporaneity, should move from the phenomenology of the forms of life towards the critique of the process of individuation. In order to achieve that conceptual change of perspective, it is imperative to move from the perspective of individual faculties regulated by the objectifications of intersubjective relations, a perspective modeled on market relations, towards an analysis of the individuation, or rather trans-individuation process as it refers to the trans-individual character of subjective faculties—both in the sphere of production and the "real abstraction" or the general structure of capital which is the form of value that desires self-valorization.²

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² In this text I've chosen to analyze desire from the perspective of the structure of capital and intellect from the perspective of production. This decision was motivated by the style of Simmel's philosophy and his argumentation in The Philosophy of Money. But it would be equally possible to show that desire, or affects more generally, functions as the transindividual force of production in capitalism, and that intellect-understood as the general faculty to create representations-becomes the faculty of the capital-subject. A rich contemporary literature of affective labour (e.g. Hardt 1999; Fortunati 2007) and the political economy of affects in capitalism (e.g. Lordon 2013; Stiegler 2012, see Read 2015: 143–167), together with analyses inspired by Deleuze's and Guattari's Capitalism and Schizophrenia, are clear attempts to philosophically grasp desire and affects as transindividual forces of production. Even Marx's notion of "animal spirits" (Marx 1996: 331) can be seen as an early formulation of the productive character of affects in capitalism. On the other hand, many critical analyses of financialization and of the role of algorithms in the distribution of value in financialized, cognitive capitalism show to what extent the self-valorization of capital (in the case of financial markets "fictitious capital") is regulated by the transindividual relations of value and information (see e.g. Pasqualle 2014). André Orléan, a French economist from the regulation school, goes even further and claims that financial markets function as a "cognitive machine" that produces an opinion for the actors on the financial markets that regulates their behavior. This opinion is not just an aggregate of individual opinions of the market agents, but the expression of the way "the market thinks" (Orléan 2008). Orléan's view of financial markets is probably the best description of the way the structure of capital-subject regulates the way individual market actors think and behave.

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