

**Book Review of
Money: From Fear to Love
Using the Enneagram to Create Wealth, Prosperity and Love**

By Dr. Margaret H. Smith

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Reviewed by Dave Hall

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Dr. Margaret Smith has written an engaging and ambitious book that goes far beyond the subject of money-management to look at how people with different personality types and different instinctual priorities relate to money, scarcity, prosperity, and abundance. Along the way, we learn much that is new and thought-provoking, not only about how the nine Enneagram types relate to money, but also about the underlying complexities of the Enneagram itself. Smith has a penetrating grasp of the manifold structural patterns contained within the Enneagram diagram, and she uses her insights into these patterns to deepen her exploration into how the Enneagram, both as a personality system and also as a structure for making-meaning, can help us to understand our often unconscious motivations and behaviors in the realm of money.

Smith begins her book with an arresting *mea culpa*, written after she watched *Inside Job*, a movie which details the workings of the Wall Street, government, and academic institutions that led to the global financial crisis in 2008:

“I am part of what happened just as much as the Wall Street execs who used fake invoices to pay for high-end prostitutes and cocaine. As a Harvard graduate student, I bought into the culture of economists who knew everything, were all head and no heart, and not only never questioned the excesses of Wall Street, but benefited from it in various ways. I never questioned the responsibility of economists in government, nor did I use my good mind and training to look more deeply. I let my improving financial situation in the 2000s lull me into a false sense that everything was fine. I was co-opted.

Why did this happen? When we live in a system marked by this much fear, greed, and lack of love, we are all affected and all brought down by it” (p.11).

The intimacy and honesty of Smith’s introduction sets the tone for the book as a whole, which continually asks us as readers to examine our own hearts, minds, and guts, and to ask ourselves: Am I living and relating to money from a place of openness, love, courage, and compassion? Or am I reacting and contracting in the face of my fears about money – living inside constricting stories about scarcity, about my own ignorance or incompetence, about aggression and status and zero-sum competition?

To help us ask such questions in a fruitful and focused way, Smith creates a highly-structured model for looking at money and at how people with different types and dominant instincts relate to it. Part I, entitled “Nine Domains of Money,” offers a novel and compelling way of understanding money through the lenses of nine “archetypal” orientations toward wealth and prosperity: 1-*Budgeting*, 2-*Spending*, 3-*Earning*, 4-*Beliefs*, 5-*Knowledge*, 6-*Risk Management*, 7-*Planning*, 8-*Wealth Building*, and 9-*Balance*. These domains correspond to points 1-9 on the Enneagram, and at a glance, the reader can see how they might relate in interesting ways to the nine corresponding personality types on the Enneagram. The domains operate, however, at a deeper and more universal level of meaning, and all of the personality types will have their own unique relationship with each domain. Smith’s nine money domains are based on an even more universal “domains” model, created by Don Riso, that seeks to articulate “the nine essential components of [all] complex systems, be they natural or designed by humans.”¹

“Nine Domains of Money” is my favorite part of the book. I found something profound and essential in Smith’s discussion of each domain, and she offers a “mundane vs. spiritual practice” at the end of each section to help us tie our concrete work around money into a deeper practice of personal unfolding. On the subject of Budgeting, for example, she says “We can have some pretty strong reactions to budgeting. We rationalize that it is confining, tedious, boring, even unnecessary. We rationalize that we can budget intuitively without having to look at actual numbers. At the same time, we have a small niggling sense that our resistance to this Domain causes us pain. When we resist Domain 1, we tend to feel scattered, out of control, held back, guilty and ashamed” (p. 37).

This is a fairly spot-on description of my relationship to budgeting, so I was grateful for the suggestion to practice what Smith calls “in breath out breath, inflow outflow:”

“This spiritual practice is akin to the meditation practice of paying attention to your breath. We breathe in and out over six million times a year. It’s repetitive, continual, perhaps boring. But it keeps us alive! Rather than being resentful or bored, we should be grateful for every in breath and out breath we take. In the same way, money comes in and goes out of

our life continuously. It is a bit tedious to track. Possibly boring. But at the same time, it signifies that we are alive. We are using resources and generating new resources. There is nothing to resent and everything to be grateful for” (p. 40).

I appreciate a passage like this not only for its healing wisdom but also for the subtle way Smith weaves her underlying Enneagram perspective into the discussion. Without calling attention to it schematically, Smith suggests that this practice can help us loosen the passion associated with Type 1 (Resentment) and can lead us instead toward *gratitude* (a gift often associated with Type 7, the growth point for Type 1).

At its best, and I found this true of the entire section on the Nine Domains, Smith’s book demonstrates an ability to unobtrusively weave a highly-patterned Enneagram perspective into her descriptions of money and how we relate to it. In fact, much of the enjoyment I got from this book lay in discovering the various structural patterns underlying her discussions – and in appreciating how the author further developed these patterns to create new understandings.

For example, in her chapter on the “Nine Money Types,” the author creates a 3x3 matrix which arrays three underlying *motivations* against three typical types of *behavior* to generate nine ways that people relate to money:

NINE MONEY TYPES	ASSERTIVE Put forth <u>maximal effort</u> for sake of money	DUTIFUL Put forth <u>limited effort</u> for sake of money	WITHDRAWN Put forth <u>minimal effort</u> for sake of money
IDEALISTIC	7 Optimizing	1 Ordering	4 Personalizing
WILLFUL	8 Exerting	2 Giving	5 Minimizing
HOPEFUL	3 Striving	6 Securing	9 Settling

The horizontal rows in the chart represent underlying *motivations* vis-a-vis money: deep emotional orientations that Smith labels “idealistic,” “willful,” and “hopeful.” For

each row, the author shows us how this deep-seated – and generally unconscious – motivation leads to a pervasive feeling or attitude toward money: *frustration* for 1s, 4s and 7s; *rejection* for 2s, 5s, and 8s; and *attachment* for 3, 6s, and 9s. Readers familiar with the Riso-Hudson teachings on the Enneagram will recognize that Smith is creating her own version of the “Dominant Affect” triads to investigate how people unconsciously relate to money as an object in their lives. ² This strikes me as a powerful insight: because money tends to represent so many different things to us – to stand in, as it were, for things like security, or love, or validation – we may find ourselves enmeshed in the same kinds of primitive feeling-states around money that we experience around other significant figures in our lives. Furthermore, as with our relationships with other people, our relationship with money – and all that money stands for in our unconscious lives – may have deep roots in our early developmental experiences with our caregivers. *Did I feel safe and secure? Did I feel seen and loved? Did I feel connected?* Smith’s model points us toward all the ways that these questions continue to operate in the realm of money.

The vertical columns represent typical behavioral styles that certain personality types adopt toward money. Here, Smith includes the terms for the three “Social Styles,” or “Hornevians,” identified by Riso and Hudson (“Assertive,” “Dutiful,” “and Withdrawn”), but once again she puts her own spin on these triads in order to focus on how these behavioral styles play out in the realm of money: Assertive types are willing to put out *maximal* effort for the sake of money, Withdrawn types only *minimal* effort, and the Dutiful types a kind of *limited* effort that seeks to achieve a “natural balance of giving and getting” (p. 131). She provides the further insight that Assertives tend to think *strategically* about money, while the Dutifuls tend to think *tactically* and the Withdrawns *conceptually* about money. This succinct formulation seems true to type, in my experience: 3s, 7s, and 8s are good at big-picture planning and goal-setting; while 1s, 2s, and 6s all have their own kinds of hedges around whole-hearted commitment to wealth-accumulation; and 4s, 5s, and 9s would often rather *think* about having money than actually go out and make it.

Wisely, I think, for the bulk of her readers, the author keeps her theoretical scaffolding largely in the background, concentrating her discussion on real-life examples culled from the many interviews she conducted in researching this book. I am calling attention to them because I suspect they will spark fruitful connections in the minds of readers who, like myself, enjoy pondering the complex patterns of meaning contained within the structure of the Enneagram. I have read through this chapter twice now, and I am impressed by how much the author manages to consolidate and nuance my understanding of the Enneagram itself, even as she carries out a very practical and concrete exploration of how these nine Money Types feel and act in the real world.

The rest of Smith's book is devoted to individual chapters on the nine Money Types. In each chapter, she explores how a certain Money Type feels and behaves in each of the nine Domains of Money. She further breaks down each Money Type into its three instinctual variants: for example, the Self-Preservation 1 she characterizes as *disciplined*, the Social 1 as *principled*, and the Sexual 1 as *corrective* (135). This means that each chapter contains 27 distinct snapshots of the type's three instinctual variants operating in the nine domains.

This kind of taxonomic treatment has its inevitable strengths and weaknesses. On the strength side of the ledger, it ensures an even-handed treatment, in which every type and instinct gets equal air time. It also makes this book a handy reference, in which it is easy to look up a certain type in a certain domain and be immediately oriented to the discussion. On the weakness side of the ledger, it may be a challenge for some readers to read this book cover-to-cover, but I don't see this as a serious drawback. I simply did what I usually do with longish books on the nine Enneagram types: I read my own type's chapter, and then I read my wife's, and then I started dipping randomly into sections on the other types and domains, checking up on various friends and colleagues and family members to see how they related to money. Everywhere I dipped into the discussion, I found something insightful and informative.

If I were to ask for something more from this very thorough and well-thought-out book, it would be further exploration of the "mundane vs. spiritual practices" introduced in the book's first section. In particular, I think these practices could provide the author with a way to bridge and integrate the two different approaches in this book – one approach using the lens of the Nine Domains of Money and the other approach exploring her Nine Money Types. I have an example of what I mean for Type and Domain 9, but first I want to mention a couple more of my favorites from among these wonderful practices.

Smith's recommended spiritual practice for Domain 2, "Spending," is called "deep listening." It draws upon the recognition that we are "*supposed* to be nourished by our spending," a recognition that Smith says "can be at once comforting and startling" (p. 43):

"Rather than spending reflexively, we can choose to spend consciously from a place of deep listening to our bodies and our inner voices....What do I really want and need in this moment? When we allow ourselves to listen deeply to our needs and the world's needs, we will be fed, supported, loved, and touched by how connected we really are. Cultivating a practice of deep listening will enable you to connect to what truly nurtures you,

which is the second step on your way to creating wealth and experiencing prosperity” (p. 45).

For Domain 7, “Planning,” Smith offers a definition of planning that reconciles the apparent opposites of living in the moment vs. planning for the future:

“When we plan ahead from a mindful place, our planning ahead is about living fully in the moment. When we live fully in the moment, mindful of everything that we are experiencing, we recognize how we are meant to be savoring this moment *and* how we are meant to be part of the glorious unfolding of each moment. In this recognition, we see that we can only be a part of this glorious unfolding if we participate in the process” (p. 69).

I found tremendous comfort, clarity, inspiration, and wisdom in these recommended spiritual practices. As I suggested above, however, I think it could have been powerfully instructive to weave them back into her later chapters on the Money Types, as these practices seem to operate quite fruitfully at the intersection of Domain and Type. The precise nature of this intersection is addressed, briefly, in one of the “FAQs” at the end of the book, and Smith’s comments are intriguing: “What I have found,” she writes, “is that each of the Types has a special ‘home’ that corresponds to the Domain of their number....Developing a healthy relationship to our ‘home’ Domain is our first order of business” (p. 310).

This thought-provoking statement is not worked out fully in the book itself, but it seems to me that Smith’s recommended practices are one key to working it out. Take Type 9 as an example: the withdrawn, hopeful, and conceptual tendencies of this type lead to an orientation toward money she calls “Settling.” This type’s “special home” is the 9th domain of money, which she identifies as “Balance.” Seeing these terms together, we can sense immediately the particular challenge for Type 9: how can I achieve balance *without* doing it at the expense of a capacity to act forcefully, with direction and focus? Smith’s recommended practice, called “active receptivity,” addresses this conundrum:

“When we cultivate active receptivity, we let go, surrender our will, and are actively receptive to grace....To our egoic minds, prosperity is something we make happen, not something we receive. We believe that we are prosperous by our own efforts, and poor by our own failings. We do not consider the possibility that our prosperity is a grace that we receive when we work to our fullest potential, establish our commitments, do good work, and simply stay on track, like water flowing effortlessly downstream” (p.80).

The practices recommended for the nine domains all have this quality of reconciling apparent opposites in a dynamic synthesis, wherein the false oppositions of the egoic realm are transformed into something truer and more essential. This dynamic, reconciling energy is the fundamental transformative energy of the Enneagram itself, and Smith demonstrates a subtle feel for how it works in our spiritual practice. I hope that, in a future book, or perhaps in a revised re-issue of this book, she develops these promising transformative practices even further.

¹ This quotation, and further information on the Nine Domains, can be found at www.ninedomains.com.

² For more on the Dominant Affect Groups, see Riso, D.R. & Hudson, R. (2000) *Understanding the Enneagram: The practical guide to personality types*, rev.ed. Boston: Houghton Mifflin Company. The Riso-Hudson understanding of the Dominant Affects is based on the work of W. R. D. Fairbairn, a British object-relations psychologist. For a concise introduction to his writings on the affects (pervasive feeling-tones) that we develop toward our caregivers in infancy, see Greenberg, J.R. & Mitchell, S.A. (1983). *Object relations in psychoanalytic theory*. Cambridge: Harvard University Press.