

Money and a Room

One woman gets real

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All I could do was to offer you an opinion upon one minor point—a woman must have money and a room of her own if she is to write fiction; and that, as you will see, leaves the great problem of the true nature of woman and the true nature of fiction unsolved.

—Virginia Woolf, *A Room Of One's Own*, 1929

I'm not sure when money came unhooked from security—tucking my small allowance into the bottom drawer of my white leatherette jewelry box with its twirling ballerina—and began to mean shame. Maybe it was the first time I bounced a check. Maybe it was during interviews for teaching jobs, when I charged suits, plane tickets, and conference fees on credit cards despite the queasy warning tug in my gut—*you don't even know where you'll be living this time next year*—and then charged wine-bar evenings with my friends to mute the fear. Money abusers need the same advice as alcoholics: *Pay attention. You have a problem.* But for too long it's been easier for me to live with that problem than to examine its cause: The lies I grew up on became the lies I told myself.

On New Year's Day of 2007, as snow whirled up and down my street, I totaled up all I owed: \$22,000 in credit card debt on seven different consumer and store cards, just under \$26,000 in car debt, and \$80,000 in student loans, all to be paid on a salary of what was then \$47,000 a year. A small-town Alabama doctor's daughter, I'd imbibed years of my family's unspoken belief that going into debt for anything but land was shameful. It was an article of their Republican faith: the right kind of people would always have money because they always worked for it, and so they would always be able to write checks for anything they wanted. Yet like my education in that other unspoken reality of our Southern Methodist world—sex—learning about money was for me a process of trying to decipher the unwritten rules separating good girls from bad, keep my parents' affection

and approval at any cost, and bridge increasingly puzzling gaps between theory and practice. My family lived on 300 acres of land, and bought more. We maintained horses and bird dogs and relatives. We wrote checks for used cars and tractors and trailers and private-school educations. Because we lived on a farm and needed to drive ourselves to school, my younger sister and I shared a much-loved 1982 Oldsmobile with a mildewed vinyl top and mismatched hub-caps that my father had bought for \$500 from an elderly patient; “it’s in great shape,” he crowed, “it only ever went to the grocery store and church.” Six feet tall by age fifteen, I was taken to department stores and dressed in double-knit slacks and size-twelve shoes from a stack of seven or eight boxes, all the manager could roust from the back room. “Better get all of these,” my mother sighed, “since we’ve finally found some that fit.” She swiped her credit card and smiled at me: In my lonely, rocky adolescence, scarred by boys who stole my English-class journal and read it aloud in the school halls, this was one need she could meet. I would wear those shoes until, ten years later, the last pair fell apart.

Yet money was also yoked to the wider world against which my sister and I, in particular, were warned, a world in which—with money on our side—we might move in ways our parents did not. I loved books more than anything—at that time, you could walk into Waldenbooks with a \$5 bill and walk out with a paperback and change. “Waste of money,” my mother said. “That’s what libraries are for.” But we lived half an hour from any public library, and I’d read everything in the little library at school. “Drop me off,” I’d beg, “just leave me there while you run errands.” But I was seldom allowed to go anywhere alone, physically or imaginatively. I was a girl: wandering, in any form, was dangerous.

Of course the world is full of threats. But in the conservative Deep South, tightening the leash on girls is more about enshrining parental—particularly male—authority than equipping them to judge their own safety and act on it. “Nobody but soldiers from Fort

Benning at the mall,” my father said, refusing my sister’s plea to go window-shopping—age sixteen—with her friends. “Just trolling for teenage girls.” But the dangers were, I see now, imagined as well as real, and a daughter’s transgressions were uniquely suspect: desiring the company of people—especially boys—her parents don’t know, wandering beyond fences her parents have built to keep her safe, makes them, in their fear, snatch at any means to keep her where she’s always been. I remember my father’s scorching words when I straggled into the house after dark from chasing a truant pony through the woods, or got a B on a test, or smeared an extra chunk of butter on my bread. “How much do you weigh now?” he barked when he saw me shove my teasing little brother. “I mean it. How much do you weigh? See how much bigger you are? You could hurt him. *Control* yourself.” I remember his look of disbelief when he saw my sister and me sitting with a group of friends in our den, a boy’s hand on my knee. It wasn’t only chagrin at my growing up, that look; I was nineteen or twenty by then, in college, tall and shy, never having even kissed a boy. He was surprised that any boy would find me attractive at all.

Eventually, the only places I wandered, anymore, were within my own mind, fueled by books I gulped indiscriminately, a high-school diet of Stephen King and Thomas Hardy and *Catch-22* and *The Sound and The Fury* (which I loved, although I couldn’t understand it) and bad historical romance novels and textbook poetry I tried to imitate in my journal. But perhaps that kind of wandering is most unforgivable, because it’s invisible, hard to see, hard to punish except by shame, inheritance, indirection. A good girl’s life is lived in a panopticon, her parents the all-seeing eye at the center, their approval her ultimate reward—held, always, just out of reach. Too many books distract from chores and Making Pleasant Conversation and Being There for Others. Too many books are subversive, even if nothing else in a good girl’s life even comes close to earning that distinction.

Music is subversive too. In junior high I chanted to myself the Run-DMC and Beastie Boys songs boys traded at school lockers—*to rock a rhyme that's right on time is tricky!*—but never dared to bring them home. In high school, prowling the Wal-Mart music department, I picked out a Janet Jackson cassette. My mother frowned—*waste of money*—although the money was mine, saved from birthdays or earned from chores. While she waited in the checkout line, I sneaked back and shoved my bill across the counter, then thrust the tape, freed from its plastic cage, into my pocket. The lump of change grew warm against my thigh. Rebellious emotion snaked through my brain—*I'll buy what I damn well want*. Money could open the route to the real person hidden in my large, awkward good-girl body—the person I'd be as soon as I left home. Money would be rebellion and education and self-definition, all at once.

My credit card statements from my twenties—especially from graduate school in Chapel Hill—carry charge after charge toward that aspirational self, a wavering flag of opposition to the small-town world of *no*. Record stores and rock clubs and sushi restaurants and bars, where I unearthed a hard-drinking, hard-smoking, raconteur self to which others flocked, especially men. Grocery stores and clothing shops. New bookstores. Used bookstores. I bought books even faster than I read them; as any overextended book nerd knows, if you buy a book, then you somehow, by osmosis, possess what's inside. I got good at ignoring the little voice that said *you can't afford this*. There were student loans and, surely, someday, a job to pay them back. In the meantime, there were credit cards. Yes, I was in control.

In 2005, I moved out of my one-bedroom rental apartment to a teaching job in Iowa, hiring a U-haul, on my credit card, for my couch and dishes and boxes and boxes of books. Ph.D in hand, I swayed out of town under a massive load of aspiration and debt. “We are so proud of you,” my parents said. Yet when I brought them my dissertation, then my first short story collection, they smiled

and put it aside: “Frankly, we’re probably not going to read it,” they said. “You know we don’t understand all that stuff.” *All right, then.* A newly mulish voice spoke in me, clear. *Y’all don’t read what I write. So I’m gonna write what I want.* Yet the old pleasing habit was hard to break. Like a cat bringing wounded birds to the back door, I relayed to my parents carefully edited bulletins of my latest professional success: this conference acceptance, that publication, although I no longer sent them copies of anything I wrote. I relayed news of my successful third-year review in my tenure-track job. “Oh, honey, that’s great,” said my mother. “Hey, did I tell you about your brother’s new job? He’s a teaching assistant! In the biology lab, working for a professor!” For the next seven minutes, she described it, in great and prideful detail: after five years and three different colleges, my little brother was now taking the master’s-level science courses he hoped would help him get into vet school. In my graduate career I’d taught one or two undergraduate courses a semester, with full grading and course-design responsibilities for each one; at the time, when I’d tried to describe them to my mother, her boredom was so obvious I’d quit. “That’s great,” I said now. “I’m glad for him.” I didn’t mention the sexy but extremely problematic man who’d dropped into my life and then out of it that year, or the crushing depression, or the mountain of medical bills, or the award-winning essay in the prestigious journal that described, among other things, my relationship with her. I still haven’t.

I would have my own life in my first job, I decided, eleven hundred miles from home, and all that stuff with my family wouldn’t matter anymore. I would get my affairs in order and buy a house. The mortgage broker at the local bank looked at my debt-to-income ratio and struggled to say something tactful. “But you are on the tenure track,” he finally said, “and you’re working on your debt, and we can help you get a home. Someday.” A real-estate agent walked me through some euphemistically named “starter properties,” including a cottage with a phone-booth-sized bathroom right off the den and a view of the gas station. Through a series of friend-of-friend seren-

dipities, I ended up renting the house I plan to buy: a 1901 Sears Roebuck house with high windows and a backyard I've filled with perennials and vegetables. "In San Francisco," observed a visiting friend, "this is a \$950,000 house. You are so lucky to live here." I know, I said. I am.

And on that January day in 2007, I swore off credit cards for good. Floundering in a sea of APRs as high as 24 percent, I called a nonprofit credit-counseling program. "I can't make minimum payments anymore," I confessed, and I started crying. "We can help you," the kind lady said, and they have. Ever since, if I can't pay cash for it, I don't do it. This is the famous rule of financial guru Dave Ramsey, my fellow Southerner. "The borrower is slave to the lender," he quotes the Book of Proverbs, in a resonant metaphor for both the black and white Southerners who fill his audiences: we won't be part of the system of slavery, not anymore.

Money is slavery when it's hooked to false systems of control, and it's freedom when it becomes an instrument of self-discipline and honesty—even if that honesty is at times uncomfortably self-indicting. "How can a rational being be ennobled by anything that is not obtained by its own exertions?" wondered the eighteenth-century English feminist Mary Wollstonecraft. "In fact, it is a farce to call any being virtuous whose virtues do not result from the exercise of its own reason." Wollstonecraft's words have a salutary sting for me, the recovering good girl who has too often clutched the leash of parental approval tightly around my own neck. Exercising my own reason, in my mid-thirties and beyond, has therefore meant honesty and self-discipline about money and the roots of my attitudes about it, starting with what it takes to get out of debt, and continuing to look as honestly as I can at how far I still have to go.

Bringing home an average of \$2,900 a month, I pay more than \$1,900 of that for rent and car and credit card debt, leaving about one thousand dollars for everything else, including but not limited

to: car and renters' insurance, student loan payments, utilities, groceries, clothes (clearance sales, mostly), haircuts, cat food, and yoga classes. Luckily, in my little town, I can walk a lot, or ride the sturdy old mountain bike I adore. Inspired by Wendell Berry, Deborah Madison, and Shannon Hayes, I grow, cook, and freeze my own vegetables. I don't have cable, and my cell phone is a pay-as-you-go Tracfone I use only for travel and safety on bike rides. If I want books—and I still do, negotiating that last bad habit—I buy used, online. I take on extra teaching in the summers and at the community arts center. I'm luckier than 99 percent of the world. Yet routinely I find myself down to my last ten dollars with a week to go until payday. I live with a constant undertow of anxiety.

But something always straightens my spine and sends me on my way. I am free of the old illusions about credit cards and the spending habits they fostered in me. I've written a story collection, essays, a novel and a half. I'm addressing the results of my choices. And I've discovered—like any former addict—the power of sharing my story, on my new blog, *The Cheapskate Intellectual*. In bad moments, I quote Samuel Beckett: *I can't go on. I'll go on*. In good moments, I remember: things won't always be like this.

This is a real achievement, my friends marvel. "Debt is a weight," my father agreed, when I told him, in a rare attempt at candor, that I had signed with the credit counselor. "It sucks the life out of you." Struggling under years of declining Medicare payments, the bulk of income for his small-town practice, he's a man with a burden too. His depressed region blames its decline on everything except the real causes: global warming that decimates farms and pine forests and corporations that now prefer to import their lumber from Thailand. *We're in this together*, I thought.

Then, in the summer of 2009, deep and struggling in my debt program, I learned that my parents had bought my little brother a house.

Make that a second house. When my sister was an undergraduate, planning on vet school, my parents had bought a two-bedroom condo in which she lived until she finished vet school and married. “And your brother can live here too when he goes,” they reasoned to me. “It’s a good investment.” Yet when my brother got into veterinary school, my family bought him a second, brand-new duplex in the same town, three miles down the road from the condo, which they still own and are struggling, after expensive renovations, to sell. “This makes me worry about y’all’s retirement savings,” I told my mother, struggling for objectivity. I was the oldest daughter, the good girl. I must not get angry. “What about—”

“We don’t need financial advice from *you*, Amy,” she snapped. We’ve never discussed it again.

The sibling who stayed home to manage the land, the hard-working son, my brother, one might say, is owed a return for his labor. Yet this is only partial consolation to my sister and me, who achieved a DVM and a Ph.D. on student loans, teaching stipends, and extra jobs to pay our rent. When I asked if they might cosign a loan with me on a condo in Chapel Hill—about \$80,000 when I started graduate school in 1997, and now worth closer to \$130,000—my parents balked: “Well, we don’t know,” they said. “What if you don’t finish the program?” I shook all over, so angry I couldn’t breathe. My GPA had never been lower than A–. I’d never failed to finish anything I started, or to try to reach any bar they set. But they saw only their good girl moving away from home, into unknown territory. Backing her with their money would be a vote for that unknown life beyond their world, would make it real.

Even though I’m thirty-six, this favoritism still rankles, ricocheting through me in other stories of parental blessings sought and denied: my sister and I come to seem like Esau and Jacob, just gender-bent, parent-tricked. We’re two high-achieving daughters who, like Johnny Cash’s “Boy Named Sue,” had to “get tough or die,” funding, with our own jobs and loans and credit cards, dingy graduate-school apartments in rental complexes where muggings and

break-ins were common. Our brother is the youngest son ensconced in the second of two new homes in the same town. “Be safe,” my parents always warned their girls, out there in the world. They ensured that our brother, by their standards, actually is.

Groping for reasons, I search our family’s inherited stories about men, women, and money. Sons, especially youngest sons, need a little extra help. “It’s not easy to follow two sisters like y’all,” both my parents have told me, separately, as if that explained everything. Women just have to man up—*face reality*, I was told, *stop dreaming over those books or your whole life will just pass you right by, you’ll never actually experience anything*—because our lives, what we desire and suffer and fear, are never quite as real, never have quite the same claim on the family’s attention, as those of the men around us, whose orderly universe depends on good girls remaining happily in place. When girls make mistakes, we must be corrected. Once I brought home what I thought was a beautiful antique chair for the house I already dreamed of, paid for by the summer job I’d found myself, cleaning cabins at a Colorado dude ranch. I was nineteen. My parents and brother gathered around me and my first adult purchase, shaking their heads and laughing—*you paid how much for that?*—until I cried. And they kept laughing. When my brother brought home another horse, another cow, and then another, my parents praised his entrepreneurial sense, turned out his animals on their own pastures, and paid the feed bills. Each new animal was one more thing anchoring my brother home.

We inherit lies and contradictions. But we do make our own mistakes. In January 2009, driving back to Iowa from Alabama via Virginia—a route I’d never gone before, having visited friends over the holiday—I found myself at nightfall seven hours from home without enough money for both gas and a hotel. I had listened with joy all day to inauguration events and speeches on the radio, felt a surge of hope as I drove past American flags floating over car lots and malls, watched traffic streaming south to Washington as I went north. Yet when I stopped at an Ohio toll plaza to fuel up, my

checkbook confirmed what I knew: I didn't have enough money for gas and a hotel room too. How had I made such a mistake? I don't know. But with no credit cards, I had no cushion. I was seven hours from home. The snow was deep. I couldn't sleep in my car. I could keep driving till I reached my house, but I was too exhausted to stay awake, despite the coffee I'd been chugging. I'd skid off the road and I would die. In the toll plaza, I begged the kind woman at the information desk to let me use the phone, since my little Tracfone was nearly out of minutes. My mother was home. I explained the situation and burst into tears. Sighing, she agreed to fax her credit card number to a hotel when I stopped. The woman at the desk, and the security guard, patted me on the shoulder and helped me stop crying. *I have always depended on the kindness of strangers*, said that famous Southern traveler Blanche DuBois, as exhausted and broke as I felt in that moment. In these strangers' eyes, I could see an observation that made me burn with further shame, the same thing people must have thought looking at Blanche: *Honey, you don't look poor*. And more: *You're too old to be calling your mama*. This was embarrassing. Worse was the hiss deep in my brain: *I'm broke because my parents aren't buying me any damn house*. They aren't. But they didn't force me to run up \$22,000 worth of credit card debt, either.

Navigating a culture wrecked by incredibly bad financial choices—mortgage bubbles, too-big-to-fail banks, wobbling currencies and greed—the only way to steer a clear path ahead, as individuals and institutions, is to look clearly at how and why we got here and take responsibility for what we've done. Struggling with money and love and family, we can connect the truths we learn to see in our formative relationships with all the forces in this world that are selling us lies. I shudder with disgust when some designer tries to make me believe a dress assembled from twenty-five dollars worth of material by workers making three dollars an hour is worth \$1,500, and with horror when I remember the fate of Lily Bart in *The House of Mirth*, who takes laudanum and dies because she has no man, no money, and therefore

no prospects. I'm a single female English professor, not an old-maid schoolteacher of the nineteenth century—thank God—and I remember Emerson's advice when I think about the shape my life can continue to take: "This time, like all times, is a good one, if we but know what to do with it." I try to dismiss blame, pursuing my Woolfian room of my own, fighting to clear the mental and emotional space necessary to keep becoming myself. I try to reconcile the twelve-year-old girl in me, who still wants her parents' approval, with the thirty-six-year-old woman I actually am. Sometimes, I win.

By June 2011, just as my young lilacs are blooming, I expect to have paid off my credit cards and my car, killing almost fifty thousand dollars of debt in four years. I've been lucky; I have tenure. My parents, who gave me a childhood rich and joyous in many ways, have the right to do as they choose with their money. So why tell of it at all? I see so many people like me, though, toggling between debts and jobs and emotional inheritances. In silence, in over our heads, we think we're doing all right. We're not. We think we're alone. We're not. To keep moving forward, we have to look backwards as well, and we have to tell the truth. The more we speak it, the less it rankles, and the less what once seemed great injustice comes to matter. Everyone, with the passage of time, can get a little mercy. *God bless the child who's got her own.*