

ENOUGH BY DESIGN · CHAPTER ELEVEN

Enough at Home

Chapter Eleven of Enough by Design

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Chapter Eleven of Enough by Design. The whole book, with every chapter, is at business.hautelumiere.life/library/enough-by-design (DOI https://doi.org/10.5281/zenodo.23989348).

A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

ABSTRACT

Every household that sits down to talk about money brings at least two histories to the table, and they rarely agree. One adult grew up in a house where money was never mentioned and always present: a parent who went quiet when the post arrived, a kitchen where the price of things was known to the penny and never said aloud. The other grew up in a house where money was spoken about freely and spent freely, where a good month meant a meal out and a bad month meant a meal out on a card. Neither history is wrong. Each one is a set of instructions the body learned before it could argue with them. And when the two adults open the same bank statement on the same evening, they are not reading the same document.

CHAPTER ELEVEN

Enough at Home



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Two archives at one table

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One adult grew up in a house where money was never mentioned and always present: a parent who went quiet when the post arrived, a kitchen where the price of things was known to the penny and never said aloud. The other grew up in a house where money was spoken about freely and spent freely, where a good month meant a meal out and a bad month meant a meal out on a card. Neither history is wrong. Each one is a set of instructions the body learned before it could argue with them. And when the two adults open the same bank statement on the same evening, they are not reading the same document.

Ammanuel Santa Anna's *Ecstatic Economics* has an exact name for this. The body, he writes, is "an economic archive — a living record of every money-related experience you've had since before you could speak." He lists what goes into it, plainly:

> *The first time you watched your parents argue about bills. The first time you understood that your family had less (or more) than others.*[25]

The earlier chapters of this book have treated scarcity as something designed: by rules, measures, contracts, and the habits of an organisation. A household is the smallest organisation most people will ever run, and the most intimate. Its rules are mostly unwritten. Its measures are a bank balance checked at odd hours and a feeling in the chest. Its contracts are the lease, the loan, the phone plan and the unspoken agreement about who handles what. Its habits were set, in large part, in two other houses, a generation ago.

This chapter brings the book's argument home. It takes the four kinds of scarcity from chapter 1, the two-column ledger from chapter 2, the capability map from chapter 4 and the intangible inventory from chapter 5, and works them through one household across one year. The household is a composite. Its people, figures and events were set by the writer to teach the method; it is not a real family, and nothing in it is evidence that the method produces any particular result. It is a way to see what the tools ask of real people at a real table.

A word on what this chapter is not. It gives no advice about investments, pensions, mortgages or debt products, and nothing in it should be read as such; those decisions belong with a qualified adviser who knows the household's whole position. Nor does it say that a changed attitude will change a balance. Santa Anna is clear on this, and the chapter holds to his line: the practices he offers "will not pay your bills, fix systemic inequality, or resolve structural injustice."[96] What they can do is make a household's own choices visible to it. That is smaller than a promise and more useful.

The household

The household in this chapter, a composite, has four members. Ruth is forty-four and works as a hospital pharmacist on a shift pattern. Daniel is forty-six and runs a small joinery business from a rented unit; his income moves with the season and with the building trade. Their daughter, Leah, is fifteen. Ruth's mother, Esther, is seventy-eight, lives twenty minutes away, and since a fall last winter needs someone to look in most days.

Their combined income, after tax, averages about $7,400 a month across the year, with Daniel's share ranging from roughly $2,100 in a slow month to $4,900 in a good one. They rent. They carry a car loan with eighteen months left on it and a credit-card balance of about $6,300 that has stayed near that figure for two years. Every figure here is the composite's, set by the writer.

Asked separately how they feel about money, Ruth says "careful, and tired of being careful." Daniel says "fine, until it isn't." Leah, asked the same question, says she does not know what they earn and assumes they are either fine or broke depending on the evening.

That last answer is worth sitting with. A fifteen-year-old who cannot tell whether her family is fine or broke is living inside the household's habitual scarcity without access to its figures. She is learning the archive without the ledger.



The first evening: the ledger

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The first evening: the ledger

The household began where chapter 2 begins, with the two-column ledger, on last month's real statements. It took Ruth and Daniel an hour and a half, which is longer than the tool suggests, because they argued for twenty minutes about whether the joinery van was a household cost or a business one. (It is a business cost, and moving it to the business account was the evening's first concrete change.)

They marked each line absolute or relative, and each absolute line material or designed. The totals, in the composite:

	MONTHLY TOTAL
Absolute, material (rent, food, utilities, insurance, loan repayment, the minimum on the card)	$4,650
Absolute, designed (Ruth's commuting parking, Esther's care costs, Leah's phone, subscriptions they use)	$1,180

	MONTHLY TOTAL
Relative (a share of eating out, two subscriptions kept "because everyone has them", a gym neither used)	$940
All outgoings	$6,770

Two things surprised them. The first was that the relative column was smaller than either of them had feared. Daniel had expected a confession; he found a gym membership. The second was that the designed column held most of their stress. Esther's care was the largest line in it: a paid carer two mornings a week, $640 a month, booked through an agency at a rate neither of them had ever questioned. The parking at Ruth's hospital was $210, because her shift pattern had her arriving after the staff car park filled.

Then they wrote the enough line. Chapter 2 sets it as the monthly figure that covers both absolute columns in full, with a margin chosen for the unexpected. They chose a margin of $500, for a figure of $6,330.

Santa Anna's notes on financial freedom describe what the enough line is for, and the passage is worth quoting in full because it names the trap the household had been living in:

> *If you don't define what enough means, you'll never feel prosperous no matter how much you have. The goalpost keeps moving.*[97]

And then the release that the definition makes possible: by setting the line "based on your actual values and needs", a person creates "a finish line."[97] Ruth and Daniel's average income was above their enough line by about $1,070 a month. Neither of them had known that. Ruth had been living as if it were below, because she had never seen the figure. Daniel had been living as if it were well above, because in good months it was.

The finer point here is that the household's average and its month were different instruments. An income that varies needs an enough line set against the slow months, not the average. In their slowest months, the household's income fell below the line. The work of the year, then, was not to cut. It was to smooth: to let the good months carry the slow ones on purpose rather than by accident.

The sufficiency question, first

Before the second evening, Ruth asked a question she had found in Santa Anna's book, and the household answered it before looking at any figures. Chapter 12 returns to this question; it belongs here too, at the household's own table. It is the reflection that closes one of his chapters:

> *When was the last time you experienced genuine sufficiency — the bodily sense of having what you need, wanting nothing more?*[98]

Ruth's answer was a night shift the previous spring when the ward was quiet and she sat with a cup of tea and a patient who could not sleep. Daniel's was a Saturday in his workshop, finishing a table for a client who had waited months for it. Leah's, after some resistance, was a holiday at a cousin's house where nobody had a schedule.

None of the three scenes involves spending money. All three involve time that was not owed to anyone. That is not proof of anything, and the composite was built to make the point visible. But it is the kind of evidence a household holds about itself that no budget can show it, and the house's practice puts it at the top of the ledger page so that the figures serve it.



The second evening: where the archive speaks

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The second evening: where the archive speaks

The second evening was the hard one, and the chapter would be dishonest if it pretended otherwise.

Running the capability map from chapter 4, the household named its domains: home, work, health, Esther, Leah's schooling, rest, money. Filling the "most alive" column first, as the tool asks, went well. Filling the money row did not.

Ruth wrote that the household was able to "meet its bills and save a little in good months." Daniel wrote that it was able to "do what it likes, within reason." The gap between those two sentences was the gap between their archives. Ruth had grown up in the quiet house; Daniel in the loud one. When Daniel suggested the household could take a holiday in the summer, Ruth's chest tightened in exactly the way Santa Anna describes in the passage on the bank balance: "Even if the number is objectively fine—even if you have more than enough—there's often a subtle bracing, a vigilance, a readiness for threat."[99]

What helped was not resolving the disagreement. It was naming it as a conversion problem rather than a character flaw. In capability terms, the household's money was being converted into very different felt lives by its two adults. Ruth's archive converted a surplus into anxiety, because surplus in her childhood had always preceded a shortfall. Daniel's archive converted a shortfall into denial, because shortfall in his childhood had always been followed by a good month and nobody had mentioned it. Neither conversion was wrong. Both were costing the household something.

The book offers a practice for exactly this, from the side of the body rather than the spreadsheet. It asks a person to notice, when money is discussed with a partner or family member, "what happens to both of your bodies?"[100] Ruth and Daniel tried it, a little awkwardly. Daniel noticed that he talked faster. Ruth noticed that she stopped breathing out. They agreed, as a rule for the household, that a money conversation would pause whenever either of them noticed their own pattern and said so. It sounds small. It is the household's version of chapter 10's hard conversation, and it is a rule they designed themselves.

The designed lines

With the ledger and the map in hand, the household turned to the designed column, which is where chapter 1's argument says the most room usually is. It found three designed scarcities worth working on, and one it decided to leave alone.

Esther's care. The paid carer cost $640 a month and covered two mornings a week. The other five days were covered, unevenly, by Ruth before her shifts and by Daniel when the workshop allowed. It was the largest designed line in the ledger and the largest source of friction in the week.

Looked at as a design, the problem was not the price of the agency. It was the shape of the arrangement: a fixed booking, chosen in a hurry after the fall, that matched neither of their schedules. The household did

three things. Ruth asked the agency for its rates on a different pattern and found that two shorter visits cost less than one long one. Daniel asked Esther, for the first time directly, what she wanted, and learned that she would rather have company at lunch than help in the morning. And they discovered, by asking around Esther's street, that a neighbour two doors down was already looking in on another resident at lunchtime and would welcome a small payment to add Esther. The care did not become cheaper by much. It became better matched, and the friction fell.

There is a caution in that paragraph that a household should not miss. Care for an ageing parent is one of the places where abundance language is most easily misused, inside families as much as in policy. "We can manage it ourselves" is sometimes true and sometimes a way of asking one person, usually a daughter, to absorb a cost nobody has counted. Chapter 3's bypass test applies at home: if a change asks anyone to accept less support because their attitude is expected to adjust, it has failed the test. The household checked that the new arrangement asked less of Ruth, not more, before it kept it.

The parking. The $210 a month was set by Ruth's shift start and the hospital's car-park rules. She asked her rota coordinator whether her late start could move by thirty minutes on the four days she drove; on two of those days it could. The saving was about half the line. The rest was material, at least for this year.

The card balance. The $6,300 on the credit card had sat near that figure for two years because the household paid the minimum and, in good months, spent a little more. This is the line where the chapter is most careful. It does not advise on debt; a household in this position should talk to a qualified, independent adviser. What the household itself did was a design change, not a financial product: it agreed that in any month where income exceeded the enough line, a fixed share of the excess would go to the card before anything else, and it wrote the share down. The card balance is a material constraint. The habit that kept it level for two years was designed, and the household redesigned the habit.

The line it left alone. Leah's phone plan was the most expensive in the house. It was also, she argued with some force, the way she kept up with the friends she had made after changing schools the year before. The household marked it relative, then partly absolute, and kept it. Chapter 3's argument about positional goods applies: some relative needs are worth keeping, and the point is to keep them knowingly.

The household's intangibles

The fourth tool, the intangible inventory from chapter 5, is built for firms, and the household was sceptical it would apply. It turned out to be the most revealing of the four.

Asked to name the household's most valuable intangibles, Ruth and Daniel listed: Ruth's knowledge of Esther's medications and medical history; Daniel's knowledge of the business's accounts and the household's tax position; Ruth's knowledge of the household budget, such as it was; Daniel's craft; the relationships

with Esther's neighbours; and Leah's knowledge of the household's digital accounts, passwords and subscriptions, which turned out to be more complete than either parent's.

Then they ran chapter 5's question about sunkenness: is it held by one person? Every one of the first four was. If Ruth were ill for a month, nobody else could safely manage Esther's medicines. If Daniel were ill, nobody else could read the business's books or file its returns. This is the studio's single-person standard from chapter 5 in domestic form, and it is the most common designed scarcity in households. Nobody chose it. It accumulated, the way the studio's detailing standards accumulated in one project leader's habits.

The fix was the studio's fix, made smaller. The household set one hour on Sunday evenings for what they came to call, without irony, the money hour. The first fifteen minutes followed the question from Santa Anna's *High Frequency Workbook*, which he sets as the step in a weekly practice:

> *"What does my money need from me this week?"*[101]

The workbook gives its own examples in brackets: "Pay a bill? Adjust a budget? Have a conversation with a partner about shared expenses? Simply be witnessed?" The household found that the last of those was the one it most often needed. The remaining forty-five minutes rotated through the single-person knowledge: one week Ruth walked Daniel through Esther's medicines, the next Daniel showed Ruth how the business's quarterly figures were put together, the next Leah showed both of them where the passwords were kept and which subscriptions nobody used. Within three months, each of the four single-person intangibles had a second keeper.

The workbook describes a household's money as "a financial ecology", the living system of "where it comes from, where it goes, what it nourishes, and what it starves", and adds: "Like any ecology, it can be either regenerative or extractive."[102] The money hour was the household's way of making its ecology regenerative in the most literal sense. Knowledge that had been sunk in one person began to circulate, and the household became less fragile without spending anything.

Leah

The chapter's most important change involved the person with the least money.

At the start of the year, Leah did not know what her parents earned and read the household's finances off its moods. By the third month she was attending the money hour every other week. She was not shown everything; Ruth and Daniel decided what a fifteen-year-old needed to carry and what she did not. But she was shown the enough line, the ledger's three totals and the fact that, on average, the household was above its line.

Her reported response, in the composite, was relief. She had assumed the household was closer to broke than it was, because the evenings when money was discussed were the evenings when something had gone

wrong. A household that only discusses money in a crisis teaches its children that money is a crisis. That lesson goes into the next archive, and the next generation brings it to its own table.

This is the household version of the series' argument about intangibles. What a child learns about money is the most durable intangible a household produces. It is costly to create, impossible to sell, and it compounds, in one direction or the other, for decades. A family that designs, on purpose, what its children see of money is investing in the one asset whose returns it will not live to count.



The year, read honestly

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The year, read honestly

At the end of twelve months the household ran the quarterly review from chapter 12 for the fourth time and compared the pages.

The enough line had moved once, by $150, when Esther's care was rearranged; the household decided that was a real change in need, not a goalpost moving, and wrote down why. The relative column had fallen by $90, when the gym went. The designed column had fallen by about $260, through the parking and the care arrangement. The card balance had come down, though by less than they had hoped, because Daniel's business had a slow autumn. Three of the four single-person intangibles had a second keeper; Daniel's tax knowledge was still mostly his.

None of those figures proves that the method works. They are a composite's figures, set to show what the record looks like. What the record does show, in a real household, is the thing chapter 9 asks of every measurement: a prediction written down before, a result checked after, and an honest note on the difference. Ruth and Daniel's prediction in month one had been that the card would be gone by the year's end. It was not. Their note says why: a slow autumn and a decision, made together in the money hour, to keep the summer holiday. They would make the same decision again.

The thing neither of them predicted was the evening in month nine when Ruth opened the bank app at eleven at night, out of habit, saw a figure that was below the enough line because Daniel's invoice had not cleared, and did not tense. She knew the line. She knew the slow months. She knew the invoice was coming because they had talked about it on Sunday. The archive spoke, and this time it was answered.



For households with less

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For households with less

This chapter has worked through a household above its enough line on average. Many households are not, and the chapter should say clearly what changes when the line is above the income rather than below it.

What changes is the first column. A household whose absolute, material needs exceed its income is facing material scarcity, and chapter 3's first question applies: if it is material, the claim is not an abundance claim and should be met with resources. Santa Anna's book is plain about this, in a sentence chapter 2 quotes and this chapter repeats because it is the floor of the whole argument: people in genuine material deprivation "need material resources, not consciousness shifts."[103] For such a household the tools still have a use, because knowing which constraints are material and which are designed is useful at any income, and the designed ones are often where public support, an employer's flexibility or a landlord's terms can be asked about. But no ledger closes a gap that is material, and no practice in this book should be used to suggest otherwise.

What does not change is the money hour, the second keeper and the conversation with the children. Those cost nothing, and a household with less has, if anything, more need of knowledge that does not sit in one person.

The table, again

The two archives do not go away. Ruth still stops breathing out when the post arrives, some mornings. Daniel still talks faster when a client is late to pay. What changed in the year was not their histories but the household's design: a line written down, an hour kept, knowledge shared, a child let in. The household is the same size, on the same income, in the same rented house. It is a little less afraid, and it knows why.

The money hour happens at the kitchen table, after the plates are cleared and before anyone reaches for a screen. Leah keeps the passwords. Esther, when she visits, has started to bring her own bank letters and ask for help reading them. The archive is being rewritten, one Sunday at a time, by the people who carry it.



The Tool: The Household Enough Line

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The Tool: The Household Enough Line

For a household of any size. One sitting of ninety minutes, then fifteen minutes a week. Keep every page.

1 · Before any figures, the sufficiency question (ten minutes). Each adult, and any child old enough, writes one recent moment when they had what they needed and wanted nothing more. Read them aloud. Note what the moments share.

2 · Name the two archives (ten minutes). Each adult answers in one sentence: what did money feel like in the house you grew up in? Then: what happens in your body when money is discussed now? Do not discuss the answers yet. Just read them.

3 · The ledger (thirty minutes). Run the Two-Column Ledger (chapter 2) on last month's real statements. Total the three columns:

	MONTHLY TOTAL
Absolute, material	
Absolute, designed	
Relative	

4 · Set the enough line (ten minutes). Absolute material + absolute designed + a margin you choose = the enough line: $. If income varies, also write the income in your slowest typical month: $. If the slow month is below the line, the year's work is smoothing, not cutting.

5 · The single-keeper list (fifteen minutes). List every piece of household knowledge held by only one person: medical, financial, legal, digital, care arrangements. For each, name a second keeper and the week the handover starts.

KNOWLEDGE	HELD BY	SECOND KEEPER	WEEK IT STARTS

6 · Choose one designed line to redesign (ten minutes). One only. Write: the line, what sets it (a booking, a schedule, a habit, a contract term), the one question you will ask and of whom, and by when. Check it against the bypass test: does the change ask anyone in the household to absorb more unpaid effort? If yes, choose again.

7 · Set the weekly money hour (five minutes). Day: · Time: · The first question every week: *What does our money need from us this week?* · The rest of the hour rotates through the single-keeper list.

8 · Decide what the children see (five minutes). What will you show a child of this age: the enough line, the three totals, the slow months? Write it down so both adults show the same thing.

9 · Date the page. In a quarter, re-run steps 3, 4 and 5 and bring them to the Quarterly Enough Review (chapter 12). The useful measure is whether the enough line held still while the other figures moved, and how many single-keeper lines now have two keepers.

This tool is not financial advice. Decisions about debt, savings, pensions, insurance and investments belong with a qualified, independent adviser who knows the household's full position.

A note on method

The household in this chapter is a composite built for teaching. Ruth, Daniel, Leah and Esther are not real people; every figure, event and outcome was set by the writer to illustrate the method, and none is evidence that the method produces any result. Nothing in this chapter is financial, legal or investment advice.

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