

THE EMBEDDED MARKET · CHAPTER TWELVE

The Kitchen Table

Chapter Twelve of The Embedded Market

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Chapter Twelve of The Embedded Market. The whole book, with every chapter, is at business.hautelumiere.life/library/the-embedded-market (DOI https://doi.org/10.5281/zenodo.23989474).

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

It is a Tuesday evening, and there is a letter on the kitchen counter that nobody has opened. Everyone in the house knows roughly what it is. It is from the landlord, or the bank, or the energy company, and it is the second one. The first was opened, read, and put back in its envelope. Nobody said anything about it at dinner. Every chapter of this book so far has been about organisations: a railway, a carmaker, a hospital, a firm and its suppliers. This one is about a household, because a household is where most people first meet the market, and where they first learn whether voice is safe. Karl Polanyi wrote about civilisations, and Albert Hirschman about firms and states, but the three things Polanyi said a market most easily forgets it is holding, people's working lives, the places they live, and the money they run on, arrive in every household as a wage, a rent and a balance. The letter on the counter is one of them.

CHAPTER TWELVE

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HAUTE LUMIÈRE · THE EMBEDDED MARKET · CHAPTER TWELVE

A letter on the counter

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The claim of this chapter is that a household has a membrane too, made of a dozen or so relationships that carry its income, its home and its health, and that the same rhythm of exit and voice keeps it alive. It also has a second membrane, inside the first: the conversations between the people who live there. A household that cannot speak about money at its own table will struggle to speak about it to anyone else.

The examples in this chapter are composites, assembled from ordinary situations and labelled as such. None describes a particular family. None of what follows is financial advice. It is a way of seeing which relationships in a household carry information and which have been reduced to a price.

The three fictitious commodities, at home

Polanyi's argument, traced at the start of this book, was that labour, land and money are not commodities in the ordinary sense, because none of them was produced for sale. Labour is human life. Land is nature and place. Money is a token created by banks and states. Treating them as if they were ordinary goods, he argued, puts the people who depend on them at risk.

At the scale of a household those three abstractions become very concrete.

Labour is the job. For most households the largest single relationship is with an employer, or with the clients of someone self-employed. It carries the income on which everything else depends, and, very often, a large share of the household's daily time and stress.

Land is the home. A rent or a mortgage, a landlord or a lender, a neighbourhood, a school within reach. The place a household lives is, in Polanyi's sense, not something it can easily treat as a commodity, because moving is expensive, slow and hard on children.

Money is the bank and the bills. The current account, the credit card, any loan, and the providers of the things that must be paid for every month: energy, water, a phone, insurance.

For each of these, the question this book has asked of firms applies unchanged. Is this a relationship in which the other party can tell us something, and in which we can tell them something, before it is too late? Or is it a relationship in which the only signal is that one of us leaves, or stops paying, or sends a letter that nobody opens?

The job: voice where it is most expensive

Consider a composite. A woman in her forties has worked for the same mid-sized company for eleven years. She is good at her work. For the past year her workload has risen steadily as colleagues who left were not replaced. She has not said anything, because the last person who raised workload in a team meeting was described afterwards as not a team player, and because she needs the job.

She is in Hirschman's position exactly. Exit is possible but costly: a search, a risk, perhaps a pay cut, at an age when changing employer is harder. Voice is possible but has been priced high by one remembered meeting. So she does neither. She stays, and she begins, without deciding to, to do a little less, to care a little less, to come in a little later. The researchers who extended Hirschman's model called this fourth response neglect, and it is the most common response to a job that has stopped listening.

Chapter 3 set out what a leader can do to lower the price of voice. This chapter asks what the employee can do, on her own side of the membrane, and the answer is three things.

First, separate the concern from the complaint. A concern framed as a request for information is cheaper to raise than a grievance. *I want to make sure I am spending my time on the right things; can we look at the list together?* carries the same information as *I am overloaded*, at a lower price.

Second, raise it in the channel where it costs least. For many people that is a one-to-one conversation rather than a meeting, and a written follow-up rather than a corridor remark. A short note after the conversation, saying what was agreed, turns a voice into a record.

Third, keep exit available, quietly. Rusbult and her colleagues found that people with better alternatives were more willing to use voice as well as exit, because speaking cost them less.[48] Knowing what else is possible, keeping a professional network warm, having some savings set aside, does not mean planning to leave. It means being able to speak.

Luminous Moral Development asks the question that sits underneath every one of these choices: "How many people stay silent in the face of wrongdoing because the power dynamics in the room make speaking up feel dangerous?" A workload is not usually wrongdoing. But the same dynamic governs the smaller silences, and they add up.



The home: a landlord who knows your name

HAUTE LUMIÈRE · THE EMBEDDED MARKET · CHAPTER TWELVE

The home: a landlord who knows your name

A second composite. A couple with a young child rent a flat from a private landlord who owns three or four properties. In the first two years the landlord came round when something broke, mentioned when he was thinking of selling, and once let them pay a week late without fuss. Then he handed the properties to a letting agency, and the relationship became a portal. Repairs are logged online and assigned a reference number. The rent is collected automatically. Nobody at the agency has ever been inside the flat.

Nothing about this is wrong. It is very common, and for many tenants it is more efficient. But in the language of this book the relationship has been disembedded. Information that used to travel inside it, *the boiler is making a noise*, *I may need to sell next year*, *we are having a hard month*, now travels, if at all, as a reference number or a notice.

A household cannot reverse the letting agency. It can do three small things that keep the membrane alive.

Keep one human channel. Find out the name of the person at the agency responsible for the property, and use it. A repair request addressed to a person is answered differently from a ticket.

Report early and in writing. A problem raised when it is small, with a dated note, is information. The same problem raised when it has become a leak is a dispute.

Speak before the letter. If the household is going to have trouble with the rent, the cheapest moment to say so is before the payment is missed, not after. That is not always possible, and nobody should pretend it is easy. But the evidence of every chapter in this book points the same way: voice that arrives before exit is worth far more than voice that arrives after it.

The money: the bank, the bills and the unopened letter

Go back to the letter on the counter. It is the clearest single image of a household membrane that has stopped carrying signals inward. The information is physically present in the house. Nobody is reading it.

Ammanuel Santa Anna's *Ecstatic Economics* explains why in terms of the body rather than of arithmetic. Money anxiety, the book argues, is held in the nervous system, and a person in a state of shutdown about money is not being lazy or irresponsible. The book is blunt about what does not help: "Shaming someone in dorsal vagal about their financial behavior is not only cruel". The sentence goes on to say that shaming is also counterproductive, and it is. A letter that nobody opens is not a failure of character. It is a household in which the price of voice about money, even voice to oneself, has become too high.

The practical response is the same one this book has offered every organisation: lower the price of the signal. For a household that might mean opening post together, at a fixed time each week, so that no one person carries it alone. It might mean writing the three numbers that matter on a single sheet, income, fixed costs, and what is left, and looking at the sheet rather than at the bank app, which is designed for transactions rather than understanding. It might mean, for the household in difficulty, calling the lender before the missed payment, and asking what options exist.

The High Frequency Workbook gives a principle that applies here as much as to any budget: "Every financial decision is a values decision." Deciding not to open the letter is also a decision, and what it values is a few more days of not knowing. That is an understandable value. It is rarely the one a household would choose if it chose consciously.

The same book makes a larger claim, which this chapter tests rather than assumes: that "the patterns you see in your financial life are the same patterns you see everywhere else." If that is true, a household in which nobody opens the post is likely to be a household in which other uncomfortable information also waits on the counter. That is worth noticing without blame. It is also worth noticing that the reverse holds: a household that learns to open the post together is practising a habit that will serve it in every other conversation.

The inner membrane: speaking at the table

Every relationship above runs through a second, smaller membrane: the conversation between the adults in the house, and between the adults and the children. A household whose members cannot talk to each other about money will not talk well to a landlord, an employer or a bank, because whatever they say outside has not first been said inside.

Ecstatic Economics asks two questions about this that are worth putting to any household exactly as written. The first: "When you discuss money with a partner or family member, what happens to both of your bodies?" The second: "What economic somatic patterns did you inherit from your family of origin?"

These are not idle questions. Most adults learned what money talk feels like long before they had any money, at their own parents' table, from the tone in which bills were discussed, or the silence in which they were not. A person who grew up in a house where money was spoken about only in anger may find that their shoulders rise when a partner says *can we look at the accounts*. A person who grew up in a house where money was never mentioned may not notice that they change the subject every time.

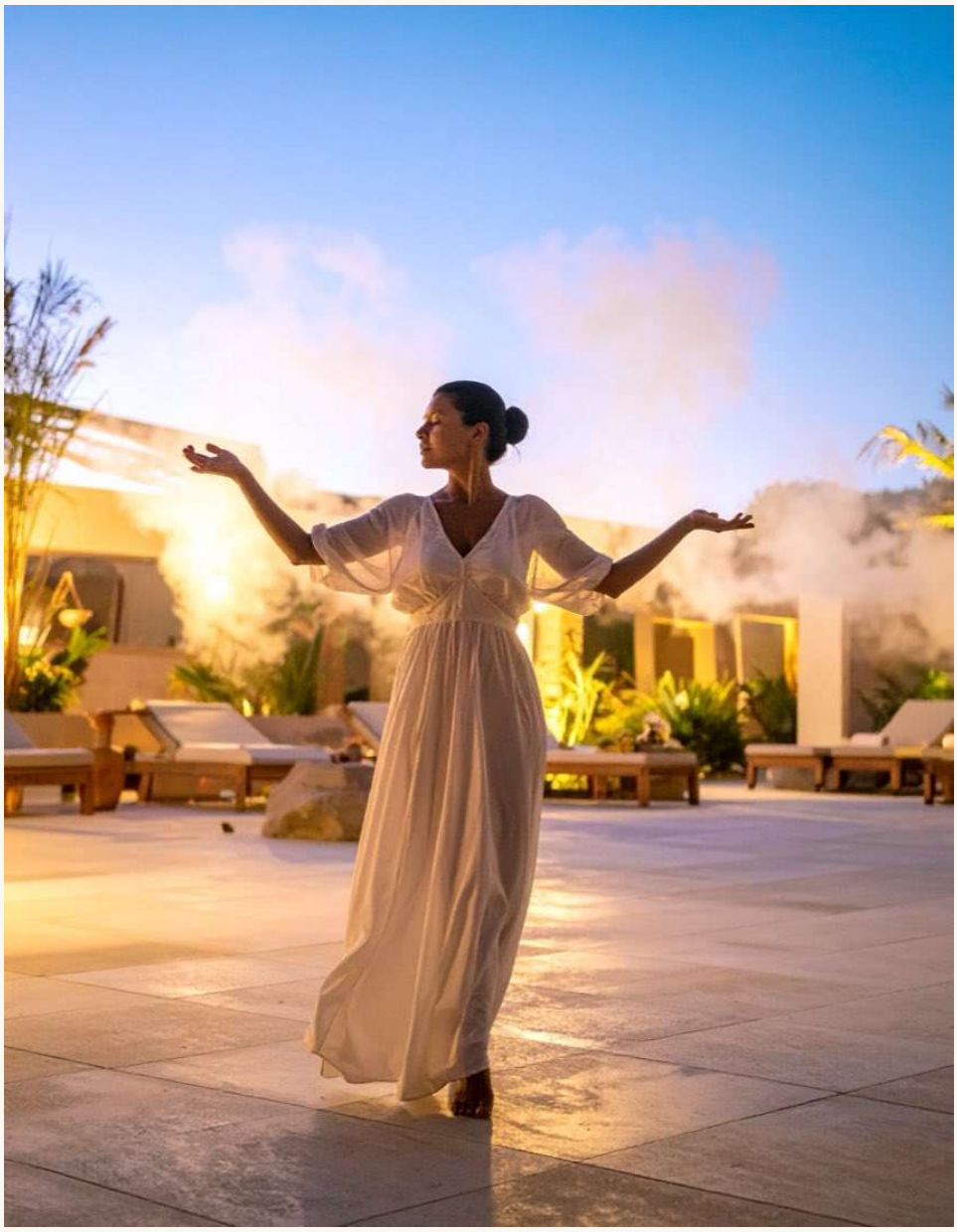
Hirschman's three words apply here with surprising precision.

Exit, in a household, is withdrawal: the partner who stops sharing what they spend, the teenager who stops mentioning what they need, the adult who quietly opens a separate account. Sometimes exit is healthy. Often it is the household's version of the railway's best customers driving off: the information leaves with the person.

Voice is the conversation: the request, the worry, the disagreement said aloud.

Loyalty is what holds the household together while the conversation is difficult. It is built, as the sibling book on gift and reciprocity argues, from what has been given before it was asked for: patience, attention, the benefit of the doubt.

For children, the price of voice is set early and remembered for a long time. A child who mentions that a school trip costs money and is met with a sigh, or a lecture, learns that bringing money into the open is expensive. A child who is thanked for mentioning it, and told plainly what the household can and cannot do, learns that it is safe. Neither child will remember the trip. Both will remember the price.



The neighbour and the doctor

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The neighbour and the doctor

Two relationships in a household's membrane deserve separate mention, because they are the ones most often allowed to thin without anyone deciding it.

The first is the neighbour. For most of history, a household's nearest neighbours were part of its economy: the people who lent a ladder, watched a child, noticed when the curtains stayed shut. Many households now know their neighbours only by sight. Nothing is lost on an ordinary day. On the day something goes wrong, a fall, a burst pipe, a lost job, the neighbour is often the only person close enough to notice before

anyone else does. A neighbour who knows your name is a voice channel that costs almost nothing to keep and is very hard to rebuild in a hurry.

The second is the doctor. In many places a family that once saw the same general practitioner for years now sees whoever is free. That is often the right trade for a quick appointment. It also means that nobody in the system holds the household's history in their head, and so nobody is in a position to say *this is different from last time*. Where a choice exists, keeping continuity with one clinician for the people in the household with the most complicated health is the medical equivalent of the garage that knew the cars, described in chapter 5.

Neither of these is a financial relationship in the narrow sense. Both carry information about the household's health, safety and capacity to earn, which is to say about two of Polanyi's three fictitious commodities. Both are, in this book's terms, part of the membrane. And both are kept alive in the same way as any other: by small deposits made before they are needed.

What this chapter cannot show

The household is the scale at which this book's ideas are easiest to test and hardest to measure. There is research on financial stress and health, on couples' communication about money, and on the effects of financial literacy programmes, but this chapter has not drawn on it, because the book's argument does not depend on any one of those findings and because most of it does not test Hirschman's model directly. The composites here are illustrations, not evidence. And the advice to keep exit available, through savings or a wider network, assumes resources many households do not have. Voice is cheapest for the people who could leave. That is a finding about the world, not a recommendation, and it is one reason the book has argued throughout that organisations, landlords and lenders have a responsibility to lower the price of voice from their side of the membrane, rather than leaving it to the people with least room to move.

A last finer point for the inner membrane. Money conversations in a household go best when they are regular and dull rather than rare and dramatic. A fixed half hour once a month, at the same time, with the same sheet of paper, lowers the price of voice more than any single honest conversation can, because nobody has to choose the moment and nobody has to wonder what the summons means. The meeting becomes furniture. And furniture, in a house, is what people stop being afraid of.

The table, again

Back to the kitchen. The letter is still on the counter. Imagine the household that opens it on Sunday morning, together, at the table, with tea. The news inside is no better than it would have been on Tuesday. But it is now information rather than dread. Someone writes down what it says. Someone else says, a little reluctantly, that they had a letter like it last month and did not mention it. There is a pause, and then a plan, and the plan includes a phone call on Monday to a person whose name they find on the second page.

Nothing about the household's position has changed except one thing. The signal has crossed the membrane. Polanyi wrote that markets must be held inside the life they serve. At the kitchen table, that holding is very small and entirely practical: a letter opened, a worry said aloud, a call made before the payment is missed. It is where most people first learn whether voice is safe, and where they can learn, at any age, to make it so.

This chapter draws on Ecstatic Economics *by Ammanuel Santa Anna,* Ecstatic Economics*, and on* The High Frequency Workbook. *For the household version of reciprocity and the deposits that make difficult conversations possible, see the sibling book on gift, reciprocity and trust, gift and reciprocity. For the Alpha Paper on building wealth that lasts across a family's generations, see* Alpha generational-wealth-1. *More at* hautelumiere.life.

The Tool: The Household Membrane

For one person living alone, a couple, or a whole family. Allow ninety minutes the first time, at a table, with paper, ideally at a calm hour rather than after a difficult letter. Repeat every three months. It is not a budget, though it sits well beside one, and it gives no financial advice. It maps which of your household's relationships can carry a warning in time.

1. List the twelve. Write down the relationships your household depends on, under Polanyi's three headings. *Work*: each employer, each main client. *Home*: landlord or lender, the letting agency if there is one, the school, the nearest neighbours. *Money*: the bank, any credit card or loan, the providers of energy, water, phone and insurance, and anyone you owe or who owes you. Add the doctor. Aim for between ten and twenty lines.
2. Name a person. Next to each, write the name of one human being in that organisation you could speak to. If there is none, write *portal only*.
3. Name the last signal. For each, write when they last told you something you did not already know, and when you last told them something. If neither has happened in a year, write *silent*.
4. Find the unopened letters. List anything, literal or not, that the household is currently not looking at: post, an account balance, a conversation about work, a worry about the home. Do not solve anything yet. Simply list. Then choose one, and set a time within seven days to look at it together.
5. Price the inner voice. Each adult answers in writing, privately first, the two questions from *Ecstatic Economics*: what happens in your body when money is discussed in this house, and what you learned about money talk from the household you grew up in. Then share one sentence each, without discussion, and stop there for the day.

6. Hear the children. If there are children, ask each one, at an ordinary moment, one question: *is there anything about money, or things we need, that you have not mentioned because you thought it might be a problem?* Thank them for whatever they say before answering it.
7. Choose one channel to open. From step 2 or 3, pick the single relationship where a warning arriving late would cost the household most. Do one small thing within a month to give it a human channel: learn a name, book a short call, send a note that says what is coming before it comes.

Reading the map. Count three things each quarter: lines marked *portal only*, lines marked *silent*, and unopened letters. The first two should fall over a year for the relationships that carry your income, your home and your health. The third should be small and should never be the same item two quarters running. A household whose most important relationships have names in them, and whose members can say a worry aloud at the table, has a membrane that listens.

Your page — run the The Household Membrane here, dated.

A note on method

All household examples are composites, assembled from ordinary situations and not describing any one person or family. Nothing in this chapter is financial advice.

References

1. Rusbult, C. E., Farrell, D., Rogers, G., & Mainous, A. G. (1988). Impact of exchange variables on exit, voice, loyalty, and neglect: An integrative model of responses to declining job satisfaction. *Academy of Management Journal*, 31(3), 599–627. https://doi.org/10.2307/256461

The Kitchen Table

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