Final Payments Short Guide

Final Payments by Mary Gordon

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The following sections, if they exist, are offprint from Beacham's Encyclopedia of Popular Fiction: "Social Concerns", "Thematic Overview", "Techniques", "Literary Precedents", "Key Questions", "Related Titles", "Adaptations", "Related Web Sites".

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Characters

The novel is told in the first-person narrative by Isabel Moore, who embodies the paradoxes of Christian theology in her search for love and a meaningful existence. As a teen-ager, she has a remarkable capacity for hatred, directed primarily toward Margaret Casey, who attempts to trap Isabel's widowed father into marriage. Gordon portrays Isabel's conflict as classically Irish Catholic, with her natural sensuality at war with her sense of guilt at what she perceives as her greed and selfishness. Love, she understands, is a desire that, for most people, cannot be fulfilled. In working on a survey of the needs of old people, Isabel learns the horrors of age, the desire of old people for someone to love them for themselves, a need that cannot be met. Isabel, in her attempt to assuage her guilt at being unable to love Margaret Casey, narrowly escapes an earthly form of damnation.

Isabel's father, although dead when the novel begins, haunts her throughout her search for love. He was an intellectual snob, selfish in his demands for his daughter's attention; yet her memory of his love is the sustaining force of her life. Gordon's portrayal of this relationship exemplifies the tangled complexity of human relationships that marks her best writing.

Isabel's two lovers are not fully developed characters. John Ryan, a political hack, is an arrogant boor who exploits women. Hugh Slade, although a considerate, skillful lover, has no strongly-defined personality.

Margaret Casey, the family housekeeper, is without doubt one of the most unattractive women in contemporary fiction. Beyond her physical ugliness, she is entirely without sensitivity to the feelings of others and is selfishly focused on her own needs. That Isabel, apparently so intelligent, can be so easily taken in by Margaret's greedy demands is a demonstration of the power of shame and guilt.

Social Concerns

Mary Gordon's fiction, like the work of other American writers of the 1970s, reflects the impact of the social and political issues arising from the Vietnam War, the civil rights movement, and the women's movement. However, for Gordon these issues were peripheral to her central concerns in her first novel. Rather, Gordon asked the contemporary questions in a new context: What is the role of the Irish-American Catholic woman raised in a workingclass neighborhood? What penalties must this woman pay as she attempts to break away from society's traditional expectations of her? What right does she have to pursue her own desires at the expense of those she should be expected to help? Gordon explores these questions of moral responsibility in a society whose values are in turmoil.

Isabel Moore, at age thirty, after eleven years of caring for her widowed, invalid father, enters the outside world for which nothing in her experience as a dutiful Catholic daughter has prepared her, much like a medieval nun leaping over the walls of her enclosure. In seeking her own destiny, Isabel, sexually repressed and emotionally starved, is set free and rushes headlong into the sexual revolution to test the limits of her freedom. In pursuing her own desires she cannot escape guilt and a strong sense that she is acting selfishly. She has betrayed the teachings of her beloved father, and in the eyes of the Church has sinned against the ideal of charity. Moreover, she has broken away from the Church's repressive definition of the chaste woman and has become a public scandal. As Gordon portrays her, however, Isabel is not an innocent victim of oppression. She is aloof, critical of others, and capable of nastiness toward Margaret Casey, her father's housekeeper who once had hopes of marrying him.

Techniques

Isabel Moore tells her own story, an effective device because the reader perceives her as a reliable narrator. The considerable irony of the story originates with Isabel's clear-eyed understanding of her own emotions, coupled with her inappropriate decisions throughout the story. Gordon successfully draws readers into the story by pushing them to feel anger at Isabel's wrongheadedness. The irony is deepened by Gordon's sharp sense of humor and precision of language. She sharply attacks the feckless behavior of the working-class Irish who Isabel describes as "always defending something, probably something indefensible — the virginity of Mary, the C.I.A. —

which is why their parties always end in fights."

Isabel observes both herself and others with a coldly detached intellect.

Gordon's prose is marked by a stunning use of metaphor. Margaret Casey's ugly coat fits her "like a cheese box."

The zipper of Isabel's skirt when she has gained a gross amount of weight left on her flesh "the marks of small teeth, as if I had been pecked by a bird."

The story is a series of incidents loosely connected without a strong plot. The tension lies in Isabel's accurate perception of the events in her life, and the inability to summon the will to save herself. Isabel's salvation comes, in a theme characteristic of Gordon's work, through her woman friends and Father Mulcahy. He is one of the religious figures, priests or nuns, that appear as minor characters in Gordon's fiction who, despite their human weaknesses, reflect the Christian ideal of charity.

Themes

Isabel's quest for self-definition raises a number of disturbing questions throughout the novel. Central to the narrative is the attempt to define Christian love. When her mother died, Isabel became the intellectual project and confidant of her teacher-philosopher father, whose influence is both destructive and salvific. The novel opens on the day of his funeral. While her father had encouraged her intellectual independence and guided her aesthetic sensibility, he refused to acknowledge her sexuality. At the age of nineteen, she had a brief affair with her father's favorite student. Her father's horror at this discovery filled Isabel with shame and guilt. When he suffered a stroke shortly after this, Isabel sacrificed the next eleven years of her life to his care.

The Irish Catholic neighborhood and parish that have defined Isabel's life expect her to continue to serve in some approved subservient role — housekeeper to a priest, perhaps. Paradoxically, her best friend is an alcoholic priest, Father Mulcahy, who supports her desire for freedom.

Breaking free of her restraints, Isabel first has an affair with the oafish husband of one of her friends (herself a lesbian who has rejected him), then with Hugh Slade, an unhappily married man with children.

Isabel is flooded with guilt and humiliation when her lover's wife publicly confronts her; she is shamed into abandoning him. She retreats to the upstate home of Margaret Casey, her family's former housekeeper who had taken over the care of Isabel and her father when Isabel's mother died. Consumed by guilt and in a burst of Christian charity, Isabel decides to atone for both her sexual sin and her previous meanness to Margaret by devoting her life to the care of the old woman.

In a series of scenes parodying the self-abnegation of a medieval nun, Isabel lives in poverty, becomes grossly fat by gorging herself on junk food, and makes herself ugly with a terrible haircut. She is a textbook case of clinical depression and self-hatred. Ultimately she recognizes the excess of her sacrifice and is saved, in a recognition during the Holy Week liturgy, by her friends and Father Mulcahey. At the novel's end, she pays off Margaret Casey with money from the sale of her father's house (the "final payment" of the title) and plans to return to her lover.

Key Questions

Gordon's novel raises difficult questions that do not appear to be satisfactorily answered. As in most of her fiction, she deals with painful questions about guilt, evil, and the responsibility of human beings to care for each other, and especially for those who are most unlovable. She compounds the difficulty of her questions by seeming to reject the answers of traditional religion, yet creating some of her most sympathetic characters, like the alcoholic Father Mulcahy, as intrinsically good. Her use of irony presses readers to face unpalatable truths about human weaknesses and failures.

1. Isabel's relationship to her father is complex. He believes he is acting out of love, but is his love for his daughter destructive or life-giving?

2. Isabel's relationship with Margaret Casey raises the question of charity. Do what extent to we owe it to unlovable people to alter our own lives to assist them?

3. Is the reader meant to have any sympathy for Margaret Casey? Does she represent a force of evil in this story, or is she a helpless victim of her circumstances?

4. Is Isabel's sudden transformation from an asexual, dutiful daughter to a sensual woman having affairs with married men realistic? Or does this change, as one reviewer has suggested, seem like a fairy tale?

5. Is Isabel entirely innocent in her pursuit of Hugh Slade? Is she indeed guilty of breaking up his marriage?

6. Do Gordon's male characters seem less realistic and interesting than her women?

7. Is Gordon rejecting the beliefs of organized religion, in this case the Roman Catholic Church?

8. What is the source of the strength that enables Isabel to save herself? Her own will power, a religious revelation, the compassion and support of her friends?

9. Does Gordon ever define Christian love, a question she raises throughout the narrative?

Literary Precedents

Because of its Catholic background, some critics compare Gordon's work to the fiction of Graham Greene, J. F. Powers, and Flannery O'Connor. Like Greene and Powers, Gordon portrays priests who struggle with questions of faith and the meaning of the religious vocation. However, for Gordon, these figures are minor characters. She focuses on the lives of women, whose questions the Church does not satisfactorily answer. O'Connor, herself a Catholic, portrayed southern Protestants. Her work (she died in 1964) does not reflect the influence of the women's movement. Gordon, however, is strongly committed to feminist issues.

Related Titles

The theme of parent-child relationships, both benign and destructive, is explored in later novels, The Company of Women (1980), Men and Angels (1985), and The Other Side (1989), in which Gordon portrays the Irish heritage in America and the role of the Catholic Church.

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