

## **FOLLOW THE MONEY: The Therapist As Detective**

RICHARD TRACHTMAN, PH.D.

Money is a taboo subject in our society which affects therapists as well as their clients. To the extent that therapists are able to talk about money at all, they invariably focus on the fee; even when presented with issues that have to do with how money is involved in a client's intrapsychic or interpersonal lives and not with the treatment relationship. This presentation challenges the reader to pay attention to their own response to a case study which does not involve questions related to the fee, and to separate his own needs and concerns about money in order to think of clients as separate individuals who must deal with a reality that impacts not only on day to day adaptation but also on their emotional and interpersonal lives and even on their identity formation. It asks the therapist to think of money as a lens through which to view intrasychic and interpersonal issues and, like a detective, to follow the money as a path toward understanding the impact of the most powerful external force shaping the client's development and adaptation.

### **Introduction**

I would like to start out by telling you something about how I first became interested in the area of money and psychotherapy. In the 1980's I was a supervisor at the Washington Square Institute for Psychotherapy and also seeing some clients at this clinic. One of those clients had come to treatment because he was about to graduate from an MBA program and was conflicted about choosing between a very lucrative, but high-stress job, and one that was more relaxed but not so lucrative. As the treatment unfolded, it was revealed that the underlying conflicts had to do with issues such as loyalty, shame,

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oedipal rivalry and sexual identity. But I did not realize, at that time, that, rather than being unusual, the connection of money to a client's intrapsychic problems was commonplace.

I was helped to correct this perception when I read a collection of articles edited by David Kruger called *The Last Taboo; Money as Symbol and Reality in Psychotherapy and Psychoanalysis* (1986). As a result I began paying more attention to money as an issue to be addressed in therapy and I found that most of my client's did have money related problems that were not just practical and reality based but involved beliefs, attitudes and behaviors that were rooted in their upbringing. I also started writing articles and running workshops having to do with money and psychotherapy, and money and relationships.

Money is a taboo subject in our society and it affects therapists as well as their clients. I wrote about this in an article published in 1999 called *The Money Taboo: Its Effects in Everyday Life and in the Practice of Psychotherapy*.

To the extent that we therapists are able to talk about money, we invariably focus on the fee. Just last year an on-line journal called *The Candidate* (which is primarily for psychoanalytic candidates, supervisors, and their teachers) devoted their entire annual issue to money. However, in their call for papers, almost all of the suggestions for articles had to do with issues related to the fee. In response to this, I published an article called *Beyond the Fee: Addressing Non-fee Money-related Issues in Psychotherapy and Psychoanalysis* (2008). It focused on issues, including the meaning and importance of money in our clients' intrapsychic and interpersonal lives.

In my presentations and workshops, too, I have found that therapists find it extremely difficult to discuss money except in relationship to the fee. They ask questions having to do with how to communicate to the client about the fee contract, how to deal with clients who are resistant to paying for missed sessions as well as their countertransferences, their own responses to clients where fee issues are involved. They may be angry at a client who refuses to pay for a missed session or embarrassed about their own difficulty raising fees. But those are the issues they invariably raise, even in response to presentations that clearly are addressed to questions that have to do with the client's intrapsychic beliefs and attitudes about money or money-related behaviors that have no direct relationship to the therapy itself or to the fee. Today I will be presenting a case study that will involve a client's relationship to money with no relationship to the fee. I challenge you to pay attention to your own response when it comes time for the question and answer period. How hard will it be for you to think of questions related to how your clients' relate to money when you are not involved as the therapist to whom he or she pays a fee? Can you separate your own needs and concerns in order to think of your

client as a separate individual who must deal with a reality that impacts not only on his day-to-day adaptation but also on his emotional and interpersonal life and even on his identity formation?

Before moving on to the case presentation I want to tell you about two books about money that I have written, which may help you to further explore your own relationship to money and how that might impact on your money related countertransferences. This past September I published my first book about money called *Money and the Pursuit of Happiness In Good Times And Bad* (2010). This book contains many case examples, observations and conclusions drawn from my work as a psychotherapist, including my thoughts about money and psychopathology and money and mental health. It also approaches the concept of happiness using the findings from research in the area of Positive Psychology as well as philosophy, literature and popular culture. And it contains 12 exercises which a therapist could use to explore his own relationship to money.

More recently , I have written another book called *Money and Psychotherapy: A Guide For Mental Health Professionals* (2011). which is scheduled to be published by NASW Press this March. It contains one section that discusses a variety of countertransferences a therapist may have in relationship to money.

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Today I want to demonstrate, through one case study, that we need to be focusing more on the client's intra-psychic relationship to money in psychotherapy, and to how this intra-psychic relationship gets manifested in his behavioral and interpersonal styles.

Why is this important? Because money is the most pervasive cultural influence shaping our beliefs, attitudes, and behaviors.

I like to think of the therapist as a kind of detective searching for clues to the mystery of why people think, feel and behave in the ways they do, and what gets in the way of change. Yet, because of a money taboo in our society, which inhibits both clients and therapists alike from talking or even thinking freely about money, something is hidden and we are unable to follow a common dictum of the detective: that, in order to solve the mystery, we should "follow the money."

I imagine the therapist as a Sherlock Holmes type character. He is bent over, peering through a magnifying glass with which he examines possible clues. In my imagination money is not only the magnifying glass, the lens through which we can view aspects of our clients internal lives, but also a clue and, often enough, a component of the problem in itself. If we do pay more

attention to it, money will not only serve as a lens through which we can better view the client's psychosocial environment but it will also provide at least some of the reasons for his problem.

What I want to do is to give you some idea of how I think about money when I am working with a client. To do so I will present a case study of one recent client and how my thoughts, and the interventions based on them, affected the unfolding of the treatment. In considering this case it will help if you know that I maintain an office in a rural area in Columbia County, New York.

### **CASE STUDY: PAUL**

The client, whom I will call Paul, first contacted me by e-mail, indicating that he had found my name through an Internet search. He was surprised to find a therapist near his home, in the rural area where he lives. In his e-mail he revealed that he was married, 70 years old and he stated that he needed to quickly get a handle on issues involving finances and marriage.

Here I should note that the name of my website is [moneyworkandlove.com](http://moneyworkandlove.com) and that the two issues that he specified, money and marriage, are reflected in that title, while the third important issue which arose in his treatment was work.

I called Paul, in response to his e-mail, and an appointment was set for two weeks later. In the interim he sent me a summary of his history, writing that "Going over the same ground as in previous therapy could take months just to get up to speed."

The two most important revelations in this summary were:

- First, his father had a heart attack when Paul was an adolescent, which troubled the youngster because of his mother's insistence that he be quiet and not make any disturbance during his father's long recovery.
- Second was a recurring dream: he was in a theatre trying to watch something, but his father's silhouette was positioned in front of him so he could not see.

In the intake interview Paul told me that he had been trained in the arts and had been moderately successful as a photographer. But, when photographic technology changed, his skills were less in demand and he had eventually found himself unable to work in his profession. By contrast, his wife had started a business in which she became financially successful. He claimed that she had become resentful that he was not chipping in financially. He described his having to ask her for money every six weeks or so, which resulted in fights about how irresponsible he was being.

He had been using his privileged checking account, which resulted in his owing money. He was also withdrawing money from his IRA when he was short of cash, thus diminishing his future financial security..

He also revealed several other things of note:.

First, he and his wife had never talked about how they would handle their money. He just accepted that what money he had earned was his and what she earned was hers. But he did not have sufficient assets to cover his expenses, which was why he had to ask his wife for money.

He said he could understand why she would resent it and consider him irresponsible. On the other hand, he could see no way that things could change.

Second, when he and his wife moved to the county about ten years previously he told her that he would like to take six months just to paint – a plan she agreed to. But six months had turned into ten years, during which he continued to work at his art, making abstract paintings on canvas, encaustic monoprints and works on paper. But he could not sell them.

A lot of his expenses were for art supplies. In addition, his paintings were accumulating and he had to rent a storage bin to house them.

He did consider himself a serious artist and found the work he was doing very engrossing. But, he claimed, his wife had no real understanding of or appreciation for what he was doing and, he was sure, she thought he was just playing around. To her, he said, the measure of serious work was that it provided income.

Paul was at least partly identified with this position. He would look at his paintings and ask himself why he was doing this. He said he had a fantasy that he would take all of his work and create a bonfire with it. But this would not mean that he would stop painting.

As we got into the treatment, I recall several questions entering my mind, which led to further exploration. These were questions that might not have occurred to me if I did not consider the intrapsychic and interpersonal meanings of money to be an important area for exploration in therapy. These questions and some of the responses I received when I opened them for exploration, were as follows:

One question was: What is the connection between work and money? Why did Paul consider it important that he sell his paintings? Many people with artistic talent feel that it is sufficient to enjoy the process of painting without having to sell their work. I sensed that his wife's expectation for him to be gainfully employed was only part of the answer.

When I explored this with Paul he was not sure, at first, what to say about this question. It appeared that he had his own doubts about the value of what he was producing as an artist, and believed that, if at least his work was selling,

the money would be an external marker of its value. Certainly it would count for a lot with his wife.

Two other related questions were: “Why did this couple never think to ask whether the money that they made was theirs individually or theirs as a couple?” and “For whose benefit should it be used, and who was entitled to decide?” These are questions of ownership and control. Why was it just assumed that each owned the money he or she earned, and that Paul had to come – hat in hand – to his wife when he needed money?

I asked myself several related questions. “Why should a man of seventy whose professional skills had become outmoded and who was not likely to find meaningful employment, be expected to, or expect himself, to earn a living, when his younger wife was bringing in an income adequate for them both to live on?” After all, most people of 70 are retired and consider that a normal state of affairs. If it was the man who was still gainfully employed and his wife was painting, would this create the same kinds of problems in a family?

Even when they got married, and he was working as a photographer, he considered himself an artist. So another question is “Why should an artist have married a woman who could not appreciate what being an artist is all about and who is, instead, focused on money as the measure of value?”

Now let me tell you some of what happened when I started raising these questions.

My questions about the relationship between money and his art provided the most complex but eventually useful set of answers. It was clear, at least in his mind, that making some money by selling his art would meet his wife’s expectations and perhaps allow her to see his work as meaningful by her standards. And he partly identified with her view.

Since he had questions of his own, as to the value of what he was doing I asked him if it wasn’t valuable, in itself, that his art provided him with an activity that engaged him and that he enjoyed. This question went nowhere. What did become apparent was that, since he could come up with no answer as to why his artwork was of value, to have someone else buy his work would give it external validation.

Later it became clear that his need for validation also came out of a sense of isolation. He had no connection to anyone with whom he shared his artistic life. A customer would represent connection to an appreciative human being, if only a transitory one. He seldom talked with other artists and would have been loathe to expose himself to criticism by others.

One day, as we talked more about the meaning of his artwork, he revealed that he thought all great artists were also good draftsmen. He wasn’t bad,

but he could not draw as skillfully as a lot of other artists. His working in an abstract form allowed him to avoid having to become really skilled at drawing. I seized on this statement and suggested that his doubts about the value of his work were really a reflection of his own doubts as to his competence as an artist. He agreed that without an inner conviction that he was good, he could not be sure that he was not wasting his time. That, he thought, was why he was looking for external validation.

Realizing that most doubts adults have about themselves have their roots in childhood, I asked him if these experiences of non-validation might have started much earlier in his life.

He began to talk about the fact that his parents were benign and supportive, in the sense that they said he could become anything he wanted and were ready to support him financially in whatever schooling he required. But they had an ongoing love affair with each other that didn't leave room for them to be actively interested in what he might want to become. I realized that, if they had showed such interest it would have conveyed to him a belief that his interests mattered and were valued, not just because he was their offspring, but because he had a value of his own that should have been appreciated. I explained this to him and he seemed quite moved by this interpretation.

I recognized at this point that what he was describing was a kind of developmental deficit, a lack of opportunity for adequate mirroring rather than a trauma. Perhaps more traumatic to him, was the aftermath of his father's heart attack because this was experienced, not simply as a continuation of benign neglect, but as a withdrawal of whatever support or acceptance he previously had for self-expression in the home. It seemed to me that, in his recurrent dream of the movie he could not see because it was blocked by his father's silhouette, what was actually being blocked was a realistic view of who he could be, that should have been mirrored by his parents.

It occurred to me at this point that my value to him was exactly that the questions I was asking conveyed to him that *I was trying to understand what was important to him and what made him tick*. Why did he feel that he was not entitled to share in the family money? Why did he identify with his wife's position that, even at age 70, he should be contributing financially to the family? Why did he want to be a painter and why an abstract painter? What was there about the process of painting that was so engrossing? What did it do for him? Why, just because others did not want to buy it, did he question its value? Why did he think selling his painting was important? What kept him from being active in showing his work in those venues that were available to him?

The fact that I happened to be a specialist in the area of money and relationships and also what he would disdainfully think of as a “Sunday painter” did, nevertheless, equip me to ask questions and offer feedback that conveyed to him that I could appreciate what he was doing and what it meant to him.

One of the roads to my understanding him was my recognition that he had bought into the idea that money is a measure of value - and that if he could sell his art it would provide an external validation of its worth. When we went deeper into this, it became evident that what he was seeking was validation of his own worth from another human being, and that was something that ultimately could not be provided by money, or someone’s willingness to purchase his work.

Now let me tell you some more about how the therapy progressed. At one point I wondered aloud with him how he would feel about getting together with a group of artists to discuss some of the kinds of questions he was asking himself about the meaning and value of art? Doing this I imagined would not only help him with the questions themselves but would address his sense of isolation.

He was immediately interested in this idea and over the next few weeks he decided he would organize a group of artists he knew, to have a discussion about their work. He did not want me to run or facilitate such a meeting but used me as his consultant on questions of how to go about setting up and running the group. This was a positive development. He had come to treatment with a very passive, pessimistic stance, and now he was becoming active.

Another development which I believe was strongly indicative of therapeutic progress was a dream he reported, which he felt was very important. He dreamed that he was in the hallway, outside of the apartment he grew up in, and was being chased. He was fearful and rang the bell to his apartment to be let in. His father started to open the door, then was going to close it, but then recognized him and opened it again and they embraced. In this dream he felt he was receiving total and unconditional love. He also said it was a remarkable dream because, unlike the earlier movie theatre dream, where his father appeared as a silhouette blocking his view, this was the first dream in which he could actually see his father’s face.

One more change had to do with money and his relationship with his wife. They were no longer arguing about money and he was no longer feeling particularly concerned about it. He had told her that he wasn’t going to ask her for money anymore and she had said nothing in response. Since he had previously told me he didn’t have enough in his own accounts, to just take the

money he felt he needed, I asked, how this was possible. He replied, “Oh, it turns out we have a joint account.”

Surprised, I replied, “You mean you didn’t know you had a joint account?”

He said, “Well, I kind of knew, but I didn’t think the money was mine.”

I challenged him saying that the very meaning of the term “joint” as it applied to this account meant that it was theirs jointly, so how could it not be his as well as hers?”

This led to some acknowledgement on his part that there had been a part of him that wanted to be taken care of, and that if he had to ask for and be given money, this catered to his wish to be dependent.

But, now he felt differently. He was taking what he felt he needed. As a result, he and his wife were no longer arguing. In fact, she was telling him that they did not have to worry about running out of money so he was not worrying about it.

There was more to this than simply being reassured about the money. In a subsequent session he said that, in the previous six or eight sessions something within him had changed. The recent dream about his father was an expression of this change as was his clarity that he wanted to create and control the creation of the artists’ discussion group. He wanted to make his mark and to be recognized, and organizing the artists’ group was one way he was making his mark.

What he had to say about his wife had also changed. Whereas he had come into treatment worried about marital conflicts over money, he now wasn’t talking about money at all, and was describing his wife as someone who was supportive and encouraging of what he was doing.

### **Summary**

Because money is the most pervasive cultural influence shaping our beliefs, attitudes, and behaviors, therapists need to be focusing more on the client’s intra-psychic relationship to money and to how this gets manifested in his behavioral and interpersonal styles.

There is a saying about how detectives should solve their cases. It is: “Follow the money.” Psychotherapists are also detectives of a kind and can use money as a lens through which to examine their client’s concerns, while what their clients say about money can provide clues to the underlying problem. And sometime money is an integral part of these problems. The case presented in this paper illustrates just how useful it can be to follow the money in the course of treatment.

### References

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