

THERAPISTS AND MONEY

PART I

Can you be a compassionate therapist and a smart businessperson as well? This is a question which challenges many in our field and I will spend the next two columns talking about the intersection between money and therapy.

It seems we have our own idiosyncratic relationship with the green stuff (or as some clients seem to use, checks with Tinkerbell on them). I have yet to meet a lawyer or doctor, for example who starts out their first meeting advising that they have a sliding scale. This disclosure is often made before the client has suggested in any way that they may not be able to pay the basic professional fee for services. I invite colleagues to discuss this question among yourselves: How often do initial clients, when faced with the choice of \$110 or \$70 (or \$40) say, "Oh, I'll pay the \$110"? When does your disclosure of a sliding scale fee up front communicate your discomfort with charging your highest fee? How much does experience play into this? I would suspect that the more experienced therapists will be more comfortable with your role as a professional who is entitled to be paid an appropriate professional fee.

When I was teaching ethics at Antioch, a question which sparked an active discussion with the students involved the client who claimed that they could not pay our full fee and then after six months of therapy, informed us that they would be gone for the next three weeks on their trip to Europe. How would you feel about this? Exploited? Accepting? The majority of students felt that it was fine that the client claimed he/she did not have the money to pay the full professional fee, yet did have the money to travel to Europe. When I asked these students if it mattered whether or not *they* could afford to go to Europe, they generally said that it did not. Some actually said that the Europe trip was *therapeutic*.

One of the best therapists I know is now practicing for a Native Washington Tribe because he could never feel comfortable with the fee-for-services model. He continually struggled with a question that is probably unique to therapists - if we are providing compassion and empathy as part of our service, does a substantial professional fee somehow undercut these? While my friend was a very experienced MFT, he still had trouble with what he found to be an inherent conflict in the joined roles of therapist and businessperson.

Money can also trigger our greatest demons. As a family lawyer, I have seen otherwise fine people (usually men) become viscerally reactive over any threat to their financial concerns. My wife, who is an experienced therapist, often marvels at how some clients who are struggling financially will still be sure that their fee is paid (sliding though it may sometimes be), while others who are extremely secure financially will play around with the fee, either failing to pay for a number of sessions or wanting to negotiate a lower sliding scale fee when they certainly can afford to pay the full professional fee.

Even therapists themselves can become overly acquisitive. I know of a therapist who puts on large, heavily attended workshops for both colleagues and lay people. I attended a four day workshop recently by this person and was surrounded by over 150 others, many of whom

had paid up to \$1,500 for the privilege of learning from this man and he didn't even show up for the last two days of the four day program. His substitute was adequate, only. There were people there from the East Coast, Midwest, Jerusalem, Peru and Australia. Scores of people had taken many days away from their own practices and incurred substantial economic burdens to attend this workshop. In the back of the room were tables packed with books and tapes extolling this person's marvelous approach to therapy. It felt like a pretty exploitive milieu.

At the end of the workshop, I wrote a letter, saying that I was "profoundly disappointed" in the whole experience and that I had felt swallowed up by this person's marketing machine. Two days later I received a large envelope from his organization and I remember thinking, "How nice that they responded so promptly to my concerns. Maybe it's a book or a tape with an expression of regret." Instead, the envelope contained a number of fliers for this person's next extravaganza, with the implicit invitation to become part of the very marketing machine I had just deplored in my letter.

Thankfully, irony is one of my pleasures in life.

Ten days later I received a form letter in response to my expressed concerns thanking me for my unspecified feedback. We live in a society surrounded by people who are chasing the buck. I heard today on NPR a story about organizations who try to combat anti-American sentiment throughout the world by bringing students to this country to experience our culture and lifestyle. While our society would seem open and free compared to many, I'm sure that visitors would still be disturbed by the primacy of the almighty dollar in our culture and the intensity of the striving for material wealth. As we see, it can infect the best and brightest in our field - either those who cannot charge what their services are worth or those who charge whatever the market will bear, whether or not the service merits the expense.

One therapists' adage I have always found extremely useful is that we consider our own reactions to a client, as this is diagnostic. (If a client pisses us off or evokes our sympathy or makes the hair stand up on the back of our necks, we can safely assume that others in their environment react the same way.) Another adage which bears thought is that a therapist's relationship with money and fees offers a window into that person's sense of worth. If we have the slightest discomfort around the fee we charge, what are we thinking about ourselves and our value? Just as hubris can hobble us on one end of the spectrum, doubt can limit us on the other.

As with virtually every issue, sunlight cleanses and illuminates. Those of us who do not talk about money - our fees, discounts and collection practices - deprive ourselves of vital information without which we can't understand ourselves within our professional world.