

1

Me, Myself & Money

Goal: The aim of this unit is to increase self-awareness about how personal values, feelings, beliefs, and attitudes toward money influence professional practice and interactions with clients.

Human services professionals and workers continually strive to understand the impact of personal beliefs on professional practice in order to better serve clients. Self-awareness is a central element of social work practice and is a tool to regularly examine how our own beliefs about and experiences with age, race, class, culture, religion, gender, sexuality, family traditions and other factors influence our work. The National Association of Social Workers' (NASW) Standards for Cultural Competence (2001) states that "social workers shall seek to develop an understanding of their own personal, cultural values, and beliefs as one way of appreciating the importance of multicultural identities in the lives of people."

Self-Awareness About Money

The process of developing and applying self-awareness takes place continuously and is especially relevant in relationship to money, given its complex personal and social meanings. Indeed, "each one of us has developed our own unique understanding of what money means and the story it keeps telling us."¹

People's ideas about and relationships to money elicits a wide range of responses. There are people who desire endless amounts of money regardless of need and others who hoard money. People may become envious or depressed when

they do not make as much money as their peers; there are those who feel uncomfortable or selfconscious for having more money than others. Still others find themselves continually taken in by scam artists, believing against all rationality that they will soon realize the dream of easy riches. These examples reveal the complex and emotionally-laden meaning of money.

The emotional pain caused by poverty and economic deprivation may persist even when objective conditions improve. Some adults cannot forget the sting of youthful embarrassment for not having the expensive trendy clothes worn by other teenagers. Decades later they may remain painfully self-conscious about fitting in. People who feel emotionally deprived may compensate for these feelings through compulsive shopping or hoarding. The connection between consuming as a way to cope with sadness and reduce stress is well-known. “Shop-therapy” is a common term for the temporaryemotional feeling of well-being that shopping can bring.

Early Experiences Shape Ones’s Relationship to Money

A person’s early experiences often shape his/her level of comfort talking about money. Many families shroud financial information in secrecy, and children learn at an early age not to ask their parents how much money they make or have in the bank. In contrast, immigrant families may have a child charged with translation who also might have responsibility for financial transactions. A child growing up in poverty may be well aware that money runs out before the end of the month. Food insecurity, utility turnoffs or eviction due to non-payment of rent, can make financial matters a painful, shameful, and uncomfortable topic into adulthood.

Cultural and social values also influence our approach to money. For example, in many circles it is considered rude to ask someone at a social event, “How much money do you make?” Likewise, most people would not casually ask an acquaintance how much they pay in rent or for their mortgage even though people routinely speculate about their friends’ and neighbors’ income and expenses. Money and wealth are often a yardstick used to measure success. Being less wealthy than one’s peers may elicit feelings of failure and low self-worth.

Noticing how we talk about money may affect others

Self-awareness includes becoming cognizant of the implicit messages that our words about money and financial matters convey. The language of money includes terms such as broke, loaded, penny-pincher, spend-thrift, and shopaholic, which communicate powerful messages that can send unconscious signals to others. These language cues may induce feelings of discomfort or judgment.

Societal values further influence personal feelings about money and wealth. People often measure success and failure of themselves or others monetarily. Until recently, gender roles shaped attitudes toward money. In middle-class families, societal norms defined men as breadwinners and women as full-time homemakers. Despite greater role sharing, many men and women, depending on their cultural values, remain uncomfortable when a wife earns more money than her husband.

In the end, each of us has his/her own narrative or “money story” that affects our attitudes and behaviors. We cannot assume that clients share our attitudes and values about money, even if they share our age, race, class, gender, ethnicity, gender preference or sexual orientation

Self-Awareness Exercises

Given the many cultural taboos surrounding money as a topic of conversation, frank and open discussions about money are not the norm and may make both clients and social workers uncomfortable. The following exercises provide you with the opportunity to explore your own attitudes toward money and economic security. There are no right or wrong answers. The purpose of the exercises is to increase practitioner self-awareness.

Exercise One: The Family Context

Reflect upon or jot down your childhood perceptions of economic security. Would you say that you (or your family) often worried about economic security or that you felt generally secure about finances? How do you think your childhood perceptions influence your feelings about money and economic security as an adult?

Exercise Two: Cultural Norms (Age, Gender, Culture, and Class)

Take a moment to reflect on your self-definition or your identity. How do you think that these attributes affect your feelings about money? Describe how your age, gender, ethnicity, class status, and neighborhood/community influence your feelings about yourself, money, and economic security.

Exercise Three: Communication Styles

Growing up, to what extent was money, financial assets or the lack thereof, openly discussed? Would you say that your family frequently or infrequently provided you with information on these topics? Would you have felt comfortable or awkward raising a question about family finances? How do you think your childhood perceptions, experiences, and family communications concerning money and finances contribute to your comfort zone in discussing these issues today as an adult?

Exercise Four: Language Awareness

Words and phrases convey powerful and often value-laden messages. Despite our best intentions and efforts to refrain from being judgmental, the use of language inevitably communicates attitudes and biases. NASW Guidelines for Language Use asserts that “language can reinforce either inequality or balanced, accurate, and fair treatment of individuals.” The following exercise is designed to help social workers become more self-aware of the meanings of money conveyed by the language we use. In the table below, Column One (“Phrase”) contains a list of everyday phrases about money. In Column Two (“Implied Value”), indicate whether the phrase carries a negative or positive association. Column Three (“Restate Meaning”), offers the option to restate the meaning of the phrase using value-free language.

Me, Myself, and Money: Language Awareness

Phrase	Implied Meaning	Restated Value
Bread		
Dough		
Hundies		
Trailer Trash		
White Trash		
Ghetto Fabulous		
Deadbeat		
Bling		
Live Large		
Filthy Stinking Rich		
Sugar Daddy		
Loaded		
High Class		
Low Rent		

Practice Exercises

The first sets of exercises are designed to increase self-awareness about the ways in which your “personal money story” might shape your attitudes, beliefs, behaviors, and language. The following case illustrations will enable you to explore real world situations in relation to clients and illustrate how your “money story” may influence your professional practice.

Case Example One: Julia M.

Ms. Julia M. is a single, 25-year-old Mexican-American woman who has been admitted to a hospital emergency room. Her roommates brought Julia in because they couldn't wake her up. Medical reports indicate that Julia ingested a dangerous combination of Ambien, Vicodin, and alcohol. When Julia is stabilized, the hospital transfers her from the ER to the psychiatric unit. You, as the social worker, conduct an initial intake interview.

You find Julia open and articulate, but very shaken and scared. Julia shares that she graduated from a well-regarded public university in Chicago in 2008 with a Bachelor of Arts in Business Administration. Her family, recent immigrants to the United States are extremely proud that she graduated from college. She is the first person in her family to earn a college degree. Her parents were not thrilled when she announced her plan to move to New York City to look for a job and live on her own. Despite their reluctance, they gave her a modest amount of money (all that they could afford) to help her get started.

Julia did not know many people in New York City. A mutual friend helped her find a three-bedroom apartment in Manhattan renting for \$3,000 a month that would be shared with other young women. Julia also found a job working as a customer service associate for a large bank, drawing an annual salary of \$35,000. Between rent, clothes, furniture, and other living expenses, Julia quickly ran up \$11,000 in credit card debt. Without savings and anticipating the pressure from her parents to come home, she did not turn to her family for financial help.

Julia was determined to be independent, but in short order she found that she couldn't pay her bills. A co-worker, who occasionally worked at a topless bar, brought Julia there. After some hesitation, Julia started working at the bar on weekends. She earned good money, more than she had ever had. She made enough to buy herself designer clothes, dinners at expensive restaurants, and a top-of-the-line HDTV.

Julia started drinking and taking some pills that the other dancers gave her to help get her through the day and to cope with inappropriate, annoying customers at the bar. On a few occasions, Julia overslept and was late to her job at the bank; she was fired. She began working four full shifts per week as a topless dancer, something neither her roommates nor her family knew anything about. She started having panic attacks and a surreal sense that she wasn't "in my own body." She began using greater quantities of pills and alcohol, resulting in the episode that brought her to the hospital. Julia is adamant that her overdose was an accident.

For Discussion:

The following questions are designed to help you consider how personal biases or preconceived ideas may influence how unexamined, personal values, attitudes or professional practice and could be detrimental to treatment interventions.

There are no right or wrong answers. Please be honest in your responses.

1. Discuss your views about women who work as topless dancers. How does this fact about Julia impact your opinion of her or influence your conceptualization of her problems?
2. Julia quickly got into debt and overspent on rent and commodities. To what extent do you think her financial problems contributed to her winding up in a hospital? Would you consider economic problems to constitute part of the presenting problem? Why or why not?
3. Julia graduated from a good college with a B.A. in Business Administration. What do you know about the job market for new college graduates? How would this impact your thinking about the choices that she made?

Case Example Two: Lucy W.

You are a social worker employed by the Legal Aid Society of New York City. The Legal Aid Society is a private, not-for-profit legal services organization dedicated to the belief that low-income New Yorkers should have access to quality legal representation. As the worker assigned to the criminal practice unit, part of your responsibilities involve assisting the attorney in developing a defense for your clients. The following case is based on a true story. Consider how your personal attitudes and feelings about this case might influence you.

In 2003, Lucy W., an African-American mother of two young children (ages nine and two) returned home after a 12-hour shift at McDonalds to find a horrific tragedy. Both children had perished in a house fire. The babysitter had failed to show up to watch the children and there was no backup. Lucy feared that if she did not go to work, she would lose her job as an assistant manager at McDonalds. As a single mother, Lucy's job was the family's only income. If she lost her job, she would have no way to feed or house her children. The entire family could wind up homeless. Lucy decided to go to work, leaving the children alone. This choice resulted in terrible consequences. Lucy not only lost her children to the tragic house fire; she also faced criminal charges. The District Attorney charged Lucy with "reckless endangerment" and "child endangerment" for having left her children unattended, charges that could result in a sentence of up to 16 years in prison.

For Discussion:

1. How do you feel about mothers who leave small children unattended? How could your feelings impact your work with Lucy? Do you think what Lucy did was a crime she should be punished for? Why or why not?
2. Lucy faced a terrible choice: Leaving her children unattended or risk losing her job. Why do you think she made the choice that she did?
3. In your capacity as a social worker employed by the Legal Aid Society, what arguments would you make in Lucy's defense?
4. Explain how race and gender and motherhood intersect in our society to put people at increased risk for poverty.
5. What kinds of social programs can you think of that would help prevent these kinds of tragedies from occurring?

NOTES
UNIT ONE

1. Kreuger, Richard and Mary Casey (2009), *Focus Groups: A Practical Guide to Applied Research*, SAGE Inc.; 4th Edition