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MONEY AS A TOOL FOR NEGOTIATING SEPARATENESS AND CONNECTEDNESS IN THE THERAPEUTIC RELATIONSHIP

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ABSTRACT: It is nothing new to suggest that money has meaning. Whether or not one accepts Freud's (1908)linkage of money and feces, within our culture money is frequently seen as a direct pathway to feelings of power, agency, self-directedness, and personal satisfaction. Trachtman (1999) states, "Money, psychologically speaking, is our projection onto coins, bills, bank accounts, and other financial instruments of our beliefs, hopes, and fears about how those things will affect who we are, what will happen to us, and how we will be treated by others or by ourselves . . ."(Trachtman, 1999, p. 283). Yet this material is often unavailable for therapeutic exploration or understanding until it explodes into the therapy, often in unmanageable and countertherapeutic ways. This article will look at some of the ways in which money can be utilized to negotiate the ever-changing tensions between self and other, object and subject, intrapyschic and interpersonal, connection and separation that appear in every relationship. In particular, it will explore some ways that money issues within the therapeutic relationship can be turned into significant tools for understanding and working with anxieties about connection and separateness, both within and outside the therapeutic dyad.

KEY WORDS: money; separation; connection.

Nearly twenty years ago I began working with Lois, a woman just a little younger than myself, who was moving quickly up the all-male corporate ladder of her firm. One of the first women executives in her business, Lois came to therapy because a recent breakup with a boyfriend had been a crushing blow from which she seemed unable to recover. Her sadness was carrying over into her work world, where she would often burst into tears with little provocation. In those early days of women's transition into high powered careers, it was considered a deadly flaw to cry in front of colleagues, and Lois had been quietly, but directly warned that she needed to get control of herself or she would find herself off the fast track. After quickly establishing a positive working relationship, Lois began to make good use of the therapy. Her depression diminished significantly, and she felt hopeful and positive about herself and her future in both her career and her relational worlds.

However, although Lois was bright and eager to learn about herself, she was unable to engage in fruitful exploration of what turned out to be a pattern of negative relationships with men. She began dating again, but each man with whom she became involved was, in one way or another, painfully unavailable to her. For example, she fell in love with a married man, then with a friend's boyfriend. While we attempted to examine some of the issues involved, an interesting, at first unrecognized impasse was developing within the therapeutic relationship: the question of her fee became a silent companion to our work. I initially thought the fee issue was mine alone. Lois was not particularly sophisticated about psychotherapy, and although her salary had doubled and then doubled again during the time we had been working together, it simply might not, I told myself, have occurred to her to suggest raising my salary as well.

This self-deception on my part could not last long. Lois was extremely grateful to me for the help I had given her, and she was an aggressive, successful businesswoman. It was highly unlikely that she had not thought about my fee, and I began to suspect that she had decided, as a good businesswoman, to leave it up to me to bring up the question. Given Lois' tremendous narcissistic vulnerability and concomitant sense of entitlement, I imagined that this attitude would assuage some of the humiliation of paying for the therapeutic concern and caring that, as she had put it on several different occasions, "people should get for free." (See Slavin and Kriegman, 1998, for a discussion of this dynamic in the therapeutic relationship.) I wondered how to bring the question into the therapeutic space without putting myself in a one-down position, while at the same time protecting both Lois' self-esteem and the therapeutic relationship. I was also struggling with my own conflicts around money, including my fear of being rejected or dismissed by her if I did raise her fee, and personal and professional issues about how much the work I was doing was worth.

Although I recognized that, despite my misgivings, there were some important therapeutic indications for raising Lois' fee, I did not yet understand that my questions were themselves key to many aspects of Lois' relationships with others. Who owes whom, what and how much, was a basic, unspoken theme not only at her job, but in every relationship in which she had ever been involved. It was not until I actually brought up the money question directly, however, that this material came alive in the therapy. When I told her that I was going to be raising her fee, Lois simply nodded and said, "That makes sense." She asked how much, and when I told her, she smiled, agreed, and went on to speak of other things. Although I asked about her feelings about the increase, she said little about it until the end of the session, when she said, “See, that wasn’t so bad. But you should have asked for more.” Although there were many dynamics involved, this interaction highlights an often unarticulated and perhaps even unrecognized aspect of what Trachtman (1999) has called “the money taboo,” which will be the focus of this article: the use of discussions about money to open up dynamic issues in the world of relationships.

It is, of course, nothing new to suggest that money has meaning. Whether or not one accepts Freud’s (1908)linkage of money and feces, within our culture, money is frequently seen as a direct pathway to feelings of power, agency, self-directedness, and personal satisfaction. Trachtman (1999) states, “Money, psychologically speaking, is our projection onto coins, bills, bank accounts, and other financial instruments of our beliefs, hopes, and fears about how those things will affect who we are, what will happen to us, and how we will be treated by others or by ourselves . . .” (Trachtman, 1999, p. 283). Phillips (1998) puts it this way: “Because money is the solution to poverty, it can make us believe that we are impoverished only by lack of money. So money becomes a kind of greedy symbol for anything and everything we might want” (p.82).

In this article we will look at some of the ways in which money can be utilized to negotiate the ever-changing tensions between self and other, object and subject, intrapyschic and interpersonal, connection and separation that constantly fluctuate in every relationship. In order to get there, however, we must be willing to step into a world not discussed in “polite society”: the world of money. With Lois, for example, when I broke the money taboo, I found myself directly involved in one of the complex relational interactions that plagued Lois in “real life.” Not only did we suddenly have to face Lois’ unspoken feelings about money and power, but we found ourselves deep in the “mire” of Lois’ fears about dependency and intimacy. Untangling the multi-tiered meanings of my request and her reaction to it led us through many painful discussions and gradually into a new and deeper understanding of Lois’ conflicts over separateness and connection.

Freud’s (1908) suggestion that money represented feces does not do justice to the complexity of the subject or the difficulty inherent in discussing it in analysis. Numerous books and articles have been written on the topic since then, and of course money has taken on new meanings in contemporary society. As Dimen (1994) points out, psychodynamic consideration of money today must take into account not only intrapsychic, but also cultural, social, class, and gender meanings, as well as the practicalities of down to earth, concrete financial and insurance arrangements. According to Krueger (1986), however, even though therapists today are aware that "(t)reatment can be facilitated or sabotaged by the degree of thoroughness with which money matters are dealt . . . the theory and practice of exchanging money are among the least examined of transactions in psychotherapy and psychoanalysis . . . " (Krueger, 1986, p. viii).

Nearly fifteen years after Krueger published this comment, and despite a growing body of literature on the topic, however, money is still seldom directly addressed in the formal coursework of analytic institutes. (See Trachtman, 1999, for a further discussion of this problem.) The issue is often only brought into supervision at times of crisis, or when a therapist wants to raise her fees. Obviously, this problem is not one that occurs only for members of our profession. Krueger (1986) wrote that in contemporary western cultures, "most of us have learned to talk more easily about sex, yet remain seclusive, embarrassed, or conflicted about discussing money. Money may be the last emotional taboo in our society" (p. vii). Further, although Freud (1913) believed that it was possible to separate psychological meanings from the practicalities of running a business, we know now that the two are deeply intertwined.

Therapists' conflicts about running a business and about taking money for our work often intersect with, complement and/or parallel clients' feelings of entitlement or confusion about wishes to be taken care of in ways reminiscent of the concurrent and complementary interactions described by Racker (1968). Slavin and Kriegman (1998) have described unarticulated conflicts of interest between therapist and client which can also often make it hard to explore openly the meanings of money. For example, it is often difficult for both therapist and client to become comfortable with the business side of the therapeutic relationship, to reconcile the wish to be genuinely caring and/or cared about with the reality of paying for the therapy, and to acknowledge the therapist's financial need.

Some of these issues are particularly salient for social workers. As individuals and as a field of practice, we have a commitment to providing service for those who cannot afford high priced private practice fees. Because we are often conflicted about what we charge, many of us, even if we offer a "sliding scale," have difficulty opening up questions about money. Furthermore, since social workers are often women, gender issues, which I will discuss later, influence our attitude toward money and our comfort discussing it. Managed care plays an important, but sometimes silent role here as well(see, for example, Bornemon, 1976; Krueger, 1986; Klebanow, 1991; Lowenkopf, 1991; Herron and Welt, 1992). Not least important in the managed care muddle is the fact that social workers are reimbursed significantly less for psychotherapy than either psychologists or psychiatrists, thus reinforcing clients' and our own conflicts over our value and expertise.

Because of cultural taboos on discussion of money, as well as intrapsychic conflicts over the multiple meanings of the topic, it is not surprising that even for therapists who recognize many of the psychodynamic meanings, it may not be a simple matter to bring the subject into the therapeutic discussion. Not all clients are as firmly literal as one man who told his therapist, "A check is just a check. Your fee is just your fee. And if I forgot to pay it, it's just because I forgot," but many clients strongly resist their therapists' attempts to open up and explore the more subtle meanings of money negotiations, both in and outside of the therapeutic relationship. Money is, however, always in the room with us. Before the fee is set, before policies about cancellation are ever discussed, they are part of the therapeutic climate. Unexpressed and often even unrecognized issues of self-worth, feelings of deprivation, concerns about envy and competition may be contained in the apparently simple discussion of a therapist's fee, but even the most sophisticated of clients may never be able to open up this material without help.

I have found that recognizing that money is a way of titrating the struggle to balance separateness and connectedness can be a useful and meaningful route into these issues. In this context, therapist and client can develop a "transitional language" (to paraphrase Ogden, 1989) with which to talk about, examine and explore the many unarticulated, "messy" and confusing aspects of their developing relationship. Lois, for example, understood intrinsically that, as Klebanow (1991) commented, "he or she who posesses money has power as well" (p. 52). This issue, however, was far more complex than it might seem at first glance. For Lois, as we gradually came to understand, the question of power was directly related to what Ghent (1989) has described as a contrast between submission and surrender. Lois could not imagine a relational experience in which there was a genuine give and take of control, power, domination, and dependence.

In her experience, one person always had all of the power, and the other none. As we slowly worked on the complicated and often uncomfortable meanings of the exchange of money between us, we were also working, often without realizing it, on the possibilities of a new kind of relationship for her. She began to recognize her own version of Guntrip's (1973) "schizoid dilemma," that is, a struggle to manage the multi-tiered tension between a wish to be close and a fear of being engulfed, and a wish to be separate, and a fear of being alone and isolated. The idea that we could even consider negotiating money issues in a way that took into account both of our needs went a long way toward both ameliorating and opening up these previously unarticulated fears and longings.

I want to reiterate that I believe there is no single meaning for money. It has many different meanings for each individual, whether therapist or client, and I am therefore not suggesting that the tension between separation and connection is the central or the only meaning for money that we can or should explore. Yet looking at money in this light often paves the way to exploration of other aspects of both finances and personal relationships. As clients become comfortable looking at some of these issues in relation to money, they often also become more aware of some of the other, less easily engaged dynamics with which they endow their own or others' money. I have written elsewhere (Barth, 1998, 2000) of the importance of paying attention to apparently insignificant, concrete details in a client's life. These details can take us directly into the specifics of a client's psychodynamics, transference and countertransference issues, and other extremely important therapeutic matters. In matters of money, questions about fees, insurance arrangements and payment style, for example, can lead to significant information about issues of dependency, deprivation, envy, longing, connecting, and other aspects of relationship—both within and outside of the therapeutic interaction.

THE CASE OF ABBY AND JAKE

Abby was a highly successful businesswoman in her mid-thirties. Jake, her husband of ten years, had recently lost his own high paying position in a corporation that had downsized. They sought therapy because their relationship had become increasingly antagonistic since Jake had been out of work. It was difficult for their therapist to know what the relationship had been like before this change, but when they began treatment, they were locked in an ugly, painful to watch, apparently sado-masochistic struggle. In every session, Abby berated and denigrated her husband, who appeared to be settling submissively into a chronic state of depression. Despite the fact that Jake had supported her for most of their relationship, and that now she was earning enough money to support them in relative comfort, Abby was enraged at his failure to continue to bring money into the relationship.

The male therapist felt that he had made some headway with this difficult couple, especially when they began talking about buying a new apartment. He thought at first that this signaled their willingness to make a longterm commitment to the relationship and to recognize that they needed to look for something less expensive than the apartment in which they currently lived. In the course of numerous discussions, however, it became clear that they had significantly more money than they had originally revealed to him and were actually looking for a more expensive apartment. The therapist, who had been seeing them for a reduced fee, was surprised and angered at this revelation. Believing that he had been treated in much the same way that Abby treated Jake, the therapist brought the question of his fee into the therapy. Abby was extremely irritated at the therapist's request to look at this issue and to be paid more, and Jake was mostly silent during the discussion.

The therapist suggested that they needed to talk about the fee. Abby angrily replied that they were paying him to help them with their marital problems, not to talk about his needs. The therapist suggested that the way they had negotiated his initial fee was reflective of the marital problems on which they had been working. Abby snorted angrily and said that sounded like "therapy-ese." The therapist stood his ground, but was unable to get either partner to respond to the possibility that this interaction reflected anything about their relationship or their personalities. In the end, however, after continuing to push the point, the therapist did get them to agree to pay his full fee. He felt that, if nothing else, he had at least modeled to them both that one could stand up to Abby and negotiate, rather than be mowed down by the woman's angry and condescending manner. The therapy continued with no further reference to the fee. To his surprise, however, some months later he received a phone call from Abby saying that she did not understand something about the bill.

"You seem to have been overcharging us for some months, and you didn't bring it to my attention. What can that mean?" In the following session, the therapist reminded her of the discussion they had had over the fee before he raised it. Neither Jake nor Abby had any recollection of the conversation. Abby said he was unethical and demanded that he refund the money. Jake, perhaps relieved to have the heat off himself for awhile, remained passively uninvolved in the discussion. The therapist felt immobilized and enraged. This couple was extremely difficult, and he was resentful of their sense of entitlement and inability to recognize the value of the work he had been doing with them. What he finally said, however, was, "You know, there's no way that I can prove that we had this conversation, and no way that you can prove that we didn't. But what's interesting is that I've entered your system. You and I are having the same kind of difficulty that the two of you have—we each have our own view of what happened, and there seems to be no room for differences of opinion."

Abby became angrier, nastier, and louder, and the therapist told her, "I know you're really furious with me, but I really don't understand why there can't be two different opinions in this room. I have one memory of what we've discussed, and you have another. Why can't we be angry at each other *and* discuss it?" Her response was, "Because you don't know what you're talking about. If you won't pay me back what you owe me, there's no use continuing this conversation. I'll have my lawyer contact you." At which point she stood up and walked out, dragging her husband along with her. Interestingly, they returned for the next session. Nothing was said of the lawyer, and they paid the therapist's full fee. They returned, however, to the idea that there could be more than one point of view in the room. The therapist encouraged them to stop trying to resolve their differences, for the moment, and instead to simply acknowledge that they had conflicting perspectives. Sometimes he would ask Jake to speak first, and then would ask Abby for her version. At other times he would ask Abby to talk about what happened, and then would encourage Jake to tell him all of the details "as you saw them." He found that money was often a useful topic for exploring their different subjectivities.

While the couple remained quite difficult, the therapist felt that by becoming immersed in their system, through the financial negotiations, he had learned something important about what it was like to be inside their relationship. What he began to understand over time was that Jake, in his apparent passivity, was actually actively maintaining a separation from Abby and from the "fray," as he eventually labeled the intense conflict that seemed to be part of their daily lives. When the therapist began to understand that Jake's passivity was in fact a silent activity, and that it was specifically directed to managing the tension between separation and connection, he also began to see a different side to Abby's rage. It was surprising to him to see how much of a shift it made in the interactions when he articulated his new understanding that Jake's almost rigid separateness left Abby feeling frightened and alone in the relationship, and that her rage and controlling behavior might well be a reaction to a sense that she had no say in the level of connection and separateness in their marriage.

This new perspective became even more clear around another financial interaction. Jake had begun working again. His mood was better, and the relationship seemed less tense and brittle, although there were clearly still some serious problems. For the first time, the couple failed to pay their therapy bill on time. When the therapist raised the question, Abby turned to Jake and said, "I thought you were taking care of that?" Jake shrugged his shoulders and said nothing. The therapist asked him to try to put his response into words. "She says it's my therapy and I should pay for it now that I'm working again. I told her no way. She's the one who needs help, and she's paying for the therapy." The therapist asked them to tell him about the specifics of their financial arrangements. "You don't have to tell me about the actual amounts," he said, "but let's talk about how you split up your finances." As they slowly, often quite painfully, shared information with him, he learned that they kept their bank accounts separate, that they paid bills separately, and that they each had their own investments. "You keep everything separate?" he asked. They nodded. While reinforcing that this was certainly an acceptable solution, he wondered if it also reflected some of the struggle they had been talking about in their relationship: that is, the tremendous difficulty they had finding a way to be connected while also maintaining some sense of separateness.

Interestingly, it was Abby who seemed to grasp what he was saying first. She was able to put into words some of her own anxieties about "merging" their accounts, especially her fear of being "eaten up and then spit out" by Jake, who she felt was a superior money manager than she was. "But it's more than that," she said. "I worry that I'll really put my faith in him—not just financially, but emotionally—that I'll become dependent on him, and that he'll drop me like a hot potato." It took many months before Jake was willing to admit that he, too, had difficulties trusting, and for the two of them to begin to work to find ways to be connected while maintaining their independence. Money had, however, become a potent symbol for their struggles in this arena, and now became a tool with which they talked about their relationship.

One of the difficulties in any therapeutic exploration of money as a relational tool, is that, to borrow from some comments that Simon (1986) made about power, it is not "a unitary concept . . . [E]ach person . . . has a particular version and vision of what power [or money] is, wherein it lies, who or what possesses it, and what are the forms of power [or money] that count in life" (p. 127) (material in brackets added). Money, of course, does represent power for many people, although even the type of power it symbolizes can differ from one individual to another. Becker (cited in Olsson, 1986) wrote, "In its power to manipulate physical and social reality *money* in some ways secures one against contingency and accident" (Becker, cited in Olsson, p. 61; italics in original). While Becker believed that money, because it can be passed on to one's heirs, offers an illusion of immortality and thus a defense against the fear of death, Phillips (1998) has wondered if the fantasy is not even broader. He asks, for example, what we imagine money will do for us. Does it offer protection from

> disappointment, or resentment about the frustration of relationships with other people? The possibility of self-sufficiency, of being exempt from dependent need? The guarantee of safety? . . . To be loved forever, never to be left out; to have people sufficiently responsive and attentive to his needs; to be treated affectionately, and with regard for his privacy; to be like the parents; to be free of grief. (p. 82)

Money begins to play a significant part in most therapeutic work from the moment that a prospective client first begins to *think* about going into therapy; yet it is often extremely difficult to find a way to talk about it, and it is almost impossible to take it past the basic and concrete discussion of fees and financial responsibilities. When a client loses his job, or when a therapist raises her fees, some of the unconscious meanings can suddenly explode into the work; but when this occurs the material is often colored and shaped by concrete financial issues which can disguise or screen the multiple, often confusing dynamics that the money has come to represent.

Perhaps because money can make both therapist and client feel inadequate, vulnerable, and/or powerless, while conversely seeming to give the other unfair advantages, both therapist and client may shy away from fully exploring this area of the therapeutic relationship. Money, of course, is one of the things that people in our society covet; relationships are another. Feelings of deprivation and desire can both exacerbate and be fueled by overwhelming or intolerable vulnerability and powerlessness. Greedy demands and stingy witholding are both frequently part of the viscious cycle that Klein (1957/1975) suggested culminated in the inability to take in or enjoy what one does get from the envied other.

Grotstein (1986) suggested that symptoms are "not merely the result of psychodynamic conflict but are also attempts to restore balance to a critically imbalanced psyche" (p. 105). I would add that within each therapeutic dyad, in fact, within every relationship, "symptoms," problems, or apparently maladaptive interactions are also attempts to restore the equilibrium of the relationship. One of the hardest tasks for therapists is to participate simultaneously in and attempt to understand both the intrapsychic and interpersonal systems that a client is trying to balance, both alone and within the therapeutic relationship. Mitchell's (1993) image of analyst and analysand dancing together and gradually beginning to wonder why they are dancing a particular step is extremely useful as a model for this process. Ongoing examination of the choice of "music" and specific dances around money and financial negotiations that we engage in with each client can offer an important key to that client's dynamics.

THE CASE OF ERICA

Erica, an extremely bright, sensitive, and likable woman came to therapy after leaving a cult to which she had belonged for most of her life. She was a fascinating woman who combined qualities of tremendous fragility with surprising strength. From the beginning of our relationship, she occasionally missed sessions, always for what seemed to be good reasons: a sick child, a crisis at work, a former cult member who needed her help. She paid for these sessions with no question, but when I gently attempted to explore the meanings of the absences, she absolutely denied the possibility of any psychological motive behind them. Erica did well in therapy. The depression and anxiety which had brought her in began to diminish. Her relationships with her children and her own parents and siblings improved significantly, as did some work related difficulties that she only began to discuss a year or so into the therapy.

I thought that her absences might be her way of titrating the intimacy between us and particularly her dependency on me and, although I occasionally asked about the missed sessions, I did not press the issue. I did, however, wonder if I should stop charging her for the time. Erica was struggling financially, and she generally gave me some advance notice about absences. Furthermore, since it happened so regularly, I had also almost without realizing it set up my schedule to take advantage of the free time when it occurred. This is one of those easy, apparently non-conflicted, nonverbal interactions that occur almost without our notice, which I have found often contain cogent, unarticulated information about the dynamics of individual and the relationship. One day when I gave Erica her bill, I lightly, almost accidentally remarked that I appreciated that she paid for her missed sessions without ever complaining, but I wondered if she had any feelings or thoughts about it?

"Well," she said hesitantly, in her soft voice, "I hadn't thought about it before. But now that you bring it up, I guess it means I don't owe you anything." She gave me a small, tentative smile. Not immediately, but over a period of time, Erica and I gradually began to explore the issue of "owing." With the help of this "clue," we started the difficult work of teasing out a number of confusing, but extremely significant issues in Erica's relationship with her old cult as well as with her family, children, and close friends. A sense of indebtedness to the cult leaders, who had taken her in at a time when her life was in shambles, conflicted with painful feelings of hurt and rage that they had controlled her life so completely, and in some ways so destructively. As we discussed her unwillingness to be indebted to me financially, we were also able to open up her fears of feeling gratitude and even love toward anyone.

"I vowed never to let anyone have that kind of power over me again," she told me at one point. Erica almost consciously utilized money as both a symbolic and a concrete means of titrating the tension between connection and separation without losing either herself or the other. Not surprisingly, she broke her vow regularly; but when she felt in danger of being overwhelmed, of losing herself in a relationship, of losing control, she re-established her separateness by insisting on literally paying her own way, sometimes at great cost to herself and her relationships. Perhaps we would eventually have gotten to these issues even if I had not brought up the question of Erica's willingness to pay for her missed sessions, but the metaphor became an extremely useful one that we used throughout the course of her therapy.

It is my belief that the process of putting into words, out loud, to another person, ideas and feelings that have not been spoken, even if they have been thought, is a key component to what makes psychodynamic psychotherapy work. As Spence (1982), Daniel Stern (1985), Donnell Stern (1997), Bromberg (1998) and many others have noted, experiences change when they are put into words. While it is crucial to the analytic process to respect the importance of *not* articulating everything, of sitting with the unformulated, sometimes for many years, it is also extremely important to recognize that when spoken out loud to another person, experiences can take on new meanings, allow for interesting connections, and provide the possibility of new, often surprising changes of perspective. Given both the cultural taboos and the emotional meanings of money, a therapist's request that an analysand talk about even the smallest elements of his or her use of and relationship to money can arouse feelings of shame, embarrassment, guilt, and fear of rejection in an analysand; and asking for and listening to this information can evoke related responses in the analyst.

I have found, however, that by looking at the small, apparently inconsequential financial matters of everyday life, we make room for dissociated, unformulated, and unarticulated emotions to emerge in small, manageable doses. By focusing on the little details, we help analysands (and ourselves) to build a language for talking about, tolerating, and gradually understanding experience which has never before been put into words, and which feels intolerable. In another context, Sullivan (1954/1970) wrote of the importance of detailed inquiry into matters which allowed for anxiety to emerge in tolerable doses for exploration. These ongoing discussions of "insignificant" money issues make it much easier to explore painful, affectively loaded material in those raw and explosive moments which occur in every analysis. Furthermore, because talking about these small details enhances analysands' abilities to discuss more complex and less easily accessible feelings, experiences and beliefs, this process also leads directly, if gradually, to the examination of the symbolically laden material that is the epicenter of analytic work.

THE CASE OF JARROD

This process is exactly what did not happen in my work with Jarrod, who began therapy in his late twenties. The middle of five siblings, he was viewed in the family as the "greedy" one. In fact, it seemed to me, he felt deprived and intolerably needy most of the time. Working in a not-for-profit agency at one of their entry-level jobs, he could barely afford his rent and food. He had little money for therapy and less for other luxuries. He had some insurance coverage, and I have a policy of seeing a certain number of low fee clients and had an opening at the time, so I began to work with him for a substantially reduced fee. The treatment moved slowly, but despite my feeling that we were grinding through each session, over the next few years Jarrod was promoted to a position of leadership in the non-profit work he had chosen as his profession, and he was living with a woman with whom he was discussing the probability of getting married.

From time to time, I considered raising his fee, but there were always reasons not to: he was moving out of his apartment in a drug-ridden neighborhood to a nicer, but more expensive area of town; his girlfriend lost her job; he wanted desperately to buy some new clothes. We spoke about his family's money troubles, disturbing arguments between his parents over his father's income and his mother's failure to find work. At times we also discussed his wish that his parents could have been more generous with him, his fledgling recognition that they had little to give, either financially or emotionally, and his resentment about the lifestyle decisions they had made that had kept the family from ever being able to feel financially safe (choices which, by the way, were not very different from those Jarrod was making himself). We did not, however, talk about the small details of his daily financial life, nor did I ever share with him my own occasional thoughts about raising his fee and deciding not to. And I never asked him how he felt about paying me what he paid.

Then Jarrod got a new job with a substantial raise, and I told him that I would be increasing his fee. He nodded, looked hesitant, and then said, "Okay. My insurance will cover some of it." To my question about how much it would actually cover, he replied that he now had fifty per cent reimbursement for therapy. I was amazed and pleased, and began to try to figure out how much I could raise his fee before it changed what he actually paid me. He looked startled. "But I've been getting fifty percent insurance for several years; so if you raise it that much, I'll be paying a lot more than before." I was, to say the least, stunned. Hurt, anger, resentment, feelings of betrayal all came later, as did many fruitful, but often painful discussions about our relationship and the work we had been doing.

The idea that ours *was* a relationship and that I had needs and expectations in connection to him surprised Jarrod at first, then opened up a new phase of an old issue: the idea that "adults" were neither omniscient nor omnipotent. Although space does not allow me to discuss the experience more fully, it is my belief that if I had been paying attention to and asking Jarrod about the many small details of his financial life, I would have known this was going on long before, and we would have been able to talk about these issues in a less hurtful way. As it was, this episode ushered in some crucial work on what Loewald (1980) described as the necessary, but mutually painful, process of recognizing the flaws and failings of parents and parent-figures. Perhaps this "outburst" as Mitchell (1993) has called it, was necessary for the work; but I think we would have been far better prepared if I had been asking about the apparently insignificant financial details that had been hovering on the edges of our interactions throughout the analysis.

MANAGED CARE AND GENDER ISSUES

Two final issues that come up in relation to money are: (1) managed care and (2) gender issues. We all recognize that managed care has had a tremendous impact on the practice of psychotherapy and psychoanalysis today; but even when clients are paying for their therapy through managed care or other forms of insurance, just as when a parent or spouse takes responsibility for the fee, there are many details regarding financial arrangements and negotiations that can and should be examined within the therapeutic process. Not only the issues of an client's daily financial life, but also the many dynamics related to the payment of fees can be discussed directly. How do they feel about the managed care company, for example, and what sort of service are they getting from it? How do other providers treat them? What are their expectations and concerns, their worries and their wishes in regards to their medical treatment in general? What about psychotherapy?

An entire generation is growing up without the benefit of what was once a traditional relationship to a family doctor, a change which, like most, has both benefits and flaws; but these clients come into therapy with ideas about treatment and payment that are often significantly different from those of their therapists and that must be discussed and examined as part of the therapeutic work. Many of us hesitate to open these doors, often because of our own feelings about the managed care system; however, we need to find ways to talk among ourselves about not only the irritations of contemporary providership, but also about our attempts to survive in this world. This means beginning to talk openly not only about the managed care system, which has been the subject of some recent conferences and much casual discussion, but also about fees, a matter which is still incredibly difficult for analysts to address directly with one another. Only when we are able to bring this material into the class and conference rooms, however, will it regularly make it to the consulting room as well.

The second issue, that of gender and money, has received more attention. According to Donnell Stern (1997), it is time for "the rest of psychoanlaysis . . . to catch up with its feminists and theorists of gender . . . who have been arguing for years that power relations, especially those revolving around difference, are central to the constitution of subjectivity and interaction" (p. 10). As therapist and client work to find an optimal balance of connectedness and separateness, preconceived individual and cultural expectations based on gender will color the demands, expectations, and understanding of just how power will be divided in each therapeutic dyad; and money, which has gender-related significance in our culture, may well be one of the tools and the symbols by which this is done. In a fascinating review of the subject Benson (2000) has cited a number of studies that show some of the different ways that men and women relate to money, not only in the ways we earn it, but also in the ways that we spend, invest and save it.

Burnside (1986) and Herron and Welt (1992) report that male therapists frequently charge more than female therapists with the same experience, degrees, and background. There are many different possible explanations for these findings, and I do not have time or space to explore them here; but these issues, like many others, can play a silent, unnoticed role in therapeutic relationships and therefore need to be brought "out of the closet," not only in therapy, but also in psychodynamic training. Even when, as is often true, men and women either do not fit or actively renounce cultural stereotypes, talking about these dynamics among ourselves and with clients can open up the dynamics of money and relatedness that inevitably occur in the analytic process and in life.

CONCLUSION

I am by no means suggesting that all financial issues are about separation and connection. Human dynamics are, as Pine (1985) has suggested, "endlessly complex," and the dynamics that crystallize around money and financial negotiations are equally complex. It has been my experience, however, that the link between money and relatedness is frequently neglected, and since they contain so much of significance, and can also be the cause of major disruptions and failures in therapeutic work, I believe it is worth our while to take some time to focus specifically on them. One area that money frequently highlights is the sphere of power negotiations, including the crucial and sometimes subtle negotiations by which we all attempt to find and maintain an ongoing balance between separateness and intimacy, aloneness and connectedness. Money is a way of titrating and organizing power shifts, and paying attention to the small, manageable details of money in daily life can provide us with language with which to talk about these shifts. Putting into words the many-tiered perspectives on the interplay between therapist's and client's needs, vulnerabilities and strengths is not always easy even with insightful, articulate clients. Money negotiations can provide a key hole through which we can view a multitude of other dynamics—if we can just get our eyes to the opening.

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