



**THE “ETHICAL ELEPHANT”
IN THE CLINICAL ROOM:**

**DEMYSTIFYING FINANCIAL AND
ECONOMIC DIVERSITY**

Friday, October 9, 2015

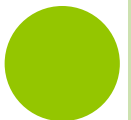
1 pm – 4 pm

Presenter: Martha Childers, LPC

**School of Social Welfare, KU Edwards Campus
Professional and Community Education Program**

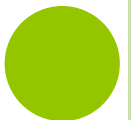
INTRODUCTIONS:

- Instructor
- Attendees



OBJECTIVES:

- Recognize beliefs about the meaning of money, understand the origins of such beliefs, and analyze the ethical implications for ourselves and our clients.



OBJECTIVES:

- Analyze and assess social and economic classes, identify impacts on beliefs and behaviors, and recognize how self-knowledge in these areas can help avoid imposing counselor values on the client.



OBJECTIVES:

- Explore fees, sliding scales, and other financial dilemmas and the effect on clinical relationships in a multicultural environment.



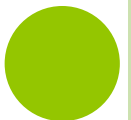
THE MEANING OF MONEY

- Break into small groups:
 - Choose a spokesperson
 - Explore thoughts about the meaning of money
- Spokesperson from each group briefly shares group's finding



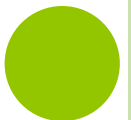
THE MEANING OF MONEY

- Presenter wraps up with additional information
- Prestige • Safety and security • Success • Power • Control • Adequacy • Self-worth • Competence • Commitment • Love • Feeling loved and accepted • Caring • Acceptance in society • Acknowledgement of relationship



THE ORIGINS OF BELIEFS ABOUT MONEY

- Pair up to share first memory of money
- A couple of willing individuals share experience



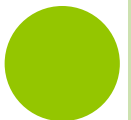
THE ORIGINS OF BELIEFS ABOUT MONEY

- Personal qualities
 - Personal characteristics and cognitions
 - Personal history
 - Social class
- (Falconier, 2011)



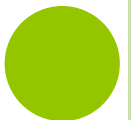
THE ORIGINS OF BELIEFS ABOUT MONEY

- *Personal qualities:* Spending styles . Risk tolerance . Financial management styles . Financial maturity . Gender commitment . Boundary setting . Trust . Power dynamics . Financial maturity . Financial management styles . Beliefs and the meaning of gift exchange and gift-giving behaviors . Status . Previous relationships . Communication patterns . Perception of “ownership” . Ideology



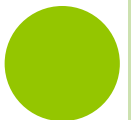
THE ORIGINS OF BELIEFS ABOUT MONEY

- *Personal characteristics and cognitions*: tendency toward catastrophic thinking, view of partner's trustworthiness, collaborative vs. selfish and controlling, stable vs. impulsive



THE ORIGINS OF BELIEFS ABOUT MONEY

- *Personal history*: economic hardship in childhood, family-of-origin financial histories



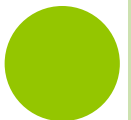
THE ORIGINS OF BELIEFS ABOUT MONEY

- *Social class, which affects:* education, income, financial security, career development and occupation, nutrition, health, longevity, social networks, attitudes about work, social mobility, and values



THE ETHICAL IMPLICATIONS FOR CLINICIAN AND CLIENTS

- Group discussion on the ethical effects of provider and client beliefs about money and the origin of those beliefs on the clinical relationship and payment for services



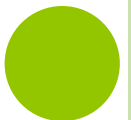
SOCIAL AND ECONOMIC CLASSES

- *Social classes (America):* Rich, Middle, Poor
- *Determinants of class:* wealth, income, education, occupation, membership in subculture or social network
- *Effects of social class:* education, etiquette, income, financial security, career development and occupation, language usage, nutrition, social networks, attitudes about work, social mobility, and values

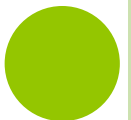


IDENTIFY HOW SOCIAL AND ECONOMIC CLASS IMPACTS BELIEFS AND BEHAVIORS

- Using cases as examples, the group will explore the impact of beliefs and behaviors resulting from social and economic classes

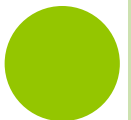


Break



RECOGNIZE HOW SELF-KNOWLEDGE HELPS TO AVOID IMPOSING COUNSELOR VALUES ON THE CLIENT.

- Break into small groups:
 - Identify a spokesperson
 - Discuss ideas on this topic
- A spokesperson from each group gives a short summary of findings
- Presenter summarizes and presents additional information



EXPLORE FEES, SLIDING SCALES, AND OTHER FINANCIAL DILEMMAS AND THE EFFECT ON CLINICAL RELATIONSHIPS IN A MULTICULTURAL ENVIRONMENT.

- Group discussion: What is a multicultural environment?
- Individuals share own financial dilemmas and the effect on their own clinical multicultural relationships



OVERVIEW OF ETHICAL CONCERNS

- Continuing the discussion, the group will explore ethical considerations.



WRAP-UP



FURTHER READING

○ Online Resources:

Barrett Values Center – Personal Values Assessment: <http://www.valuescentre.com/pva/>

Childers, M. (2014, October). *Couples and Money: The Last Taboo*. Presentation at the 5th Annual Conference of the Financial Therapy Association, Nashville, TN.

<http://www.childerscounselingservice.com/resources/>

Online Budgeting - <https://www.mint.com/>

○ Books and Articles:

Falconier, M. K., & Epstein, N. B. (2011). Couples experiencing financial strain: What we know and we can do. *Family Relations*, 60, 303-317.

Furnham, A. (2014). *The New psychology of money*. New York: Routledge.

Kinder, G. (1999). *Seven stages of money maturity: Understanding the spirit and value of money in your life*. New York: Delacorte Press.

Kobliner, Beth. (2009). *Get a financial life: Personal finance in your twenties and thirties* (3rd ed.) New York: Simon & Schuster.

Mellan, O. (1994). *Money harmony: Resolving money conflicts in your life and relationships*. New York: Walker.

Robin, V., Dominguez, J., & Tilford, M. (2008). *Your money or your life: 9 steps to transforming your relationship with money and achieving financial independence* (Rev. and updated). New York: Penguin.



Martha Childers, LPC

816-830-3181

martha@childerscounselingservice.com

www.ChildersCounselingsService.com

