

GUIDANCE PROCEDURES AS VIEWED BY A SOCIAL WORKER

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It is certainly trite to say that times have changed, but this is obviously true in un-numbered aspects of our life in this country. This fact is also obvious in the work of a family counseling agency such as the one I have worked in for the past seventeen years. Today, we very rarely are requested to give financial counseling or budgeting help, although money and its uses appear as problems to our clients and always did. It is true that the income level of our clientele has changed markedly. Attitudes toward money have shifted at least as much as income, and with amazing rapidity. What seems almost the same client who asked his caseworker in the 1940s to help him figure how to make the grocery money stretch to feed his family now is engaged in juggling his time payments to permit purchase of a second car. This is seen graphically, also, in the change from saying seriously, "Money can't buy happiness" to the semi-humorous quotation, "The only thing money can't buy is poverty."

All this is not to say that we in family agencies do not counsel in the financial area. But this is now likely to be only part of treatment of primarily psychological problems in the families coming to us. Many of these problems are illustrated in the family's use of its money. As you well know, money is a very convenient subject when almost any two people are "spoiling for a fight." This was true of a middle-aged couple who came to the agency recently requesting marriage counseling because they were on the verge of divorce. Each saw the other as most ungenerous, and their attitudes toward money were the clearest example they gave of their conflict. They had married late, so had formed these attitudes quite firmly before marriage. Mr. Brown was working at considerably less pay than he was used to, due to having to find a new job at the age of 50, through no fault of his own. This fact added much weight to the need he had always felt for financial security, a need growing directly from a childhood spent with irresponsible, improvident parents. Mrs. Brown also worked, really felt "her" money should be hers alone, and needed possessions so much that she always had plans for the next item they'd make a down payment on. You can imagine the terror this inspired in the very insecure husband.

I might report that this couple did make sufficient adjustment to continue what is basically a happy marriage, a marriage neither wants to dissolve. Mrs. Brown is a stronger person than her husband and was able to grasp the significance of his fears and to permit him to accumulate a small savings account, which means security to him. Also, Mr. Brown took a new look at their "hidden" security in health insurance, social security savings, and potential retirement benefits.

Perhaps you would be interested in a few more illustrations of the financial aspects of personality problems. Broadly, it seems to me the primary problem of our clients is that of very low self-esteem, a feeling of personal "worthlessness". This is most striking in many of the men we counsel and is often accompanied by doubts of personal adequacy of all kinds, but especially their masculinity or sexual adequacy. To earn plenty of money and provide things for one's family has become in our society the chief criterion of masculine adequacy. Increasing emphasis on the material has not only added weight to this concept, but has pushed many men to pursue what has been called "the suicidal cult of manliness". Dr. Nathan Ackerman explains modern man's dilemma this way: "To prove his merit, it is not enough to be a man; he must be a superman --- The more he succeeds, the more he dreads failure." Thus, we see family breakdown speeded up as the father works two jobs - or as the mother goes to work although it is not really an economic necessity.

The low self-esteem of some individuals is seen in a desperate need for an expensive car. Some will do without much more important things for a second car in the family. One young man I am counseling is terribly impatient with himself because at 25 years of age, with a high school education, he is not "vice-president of something", as he puts it. This, in spite of the fact he has already acquired what his father achieved at 45. You can imagine the depth of his personality problems when you compare this with the fact that he has no deep personal relationship to anyone, though he is married and has two children. Because he cannot give of himself, he is pushed endlessly and unreasonably to give money and things as a substitute. He is currently most distressed because he has proved to himself again that it is not worth while to invest in people and their friendship. The proof came when none of his co-workers would co-sign for a loan he needed. The obvious facts for their refusal he cannot yet accept. To him, it is simply further evidence that no one cares about him.

Symptomatic behavior resulting from low self-esteem takes many other forms which can affect a family's economic position. There is the importance of personal appearance to some individuals, where clothing simply must be of the best quality to hide the inner insecurity so keenly felt. In families with very little income, we often see the desperate importance of new and fancy clothes at Easter and for graduation. To some men, buying drinks with their fellow workers seems essential.

One of the factors we are seeing increasingly in this area results from the growing incidence of alcoholism. The children of an alcoholic are particularly prone to place emphasis on material possessions. This results from the atmosphere of a home where human values and the worth of the individual have taken at least second place while the household revolved around the drinking of one member. These children were not given the parental attention or love they needed, thus find it impossible to be very giving themselves or to put much faith in another person.

Borrowing and credit buying come in for their share of use and abuse as means to satisfy material needs of some of the people I have described. Where serious character problems exist, we often note a curious lack of connection between incurring an obligation and the inevitable need for repayment. Somehow, credit buying and even borrowing produce great optimism in the beginning, as though a source of income. Much later, when the consequences of the "obligation" become crucial, some of these people behave as though this part had nothing to do with the initial transaction. Paying back is then seen as an unreasonable demand. The amount of immaturity in such feelings is as apparent as the lack of responsibility also illustrated.

By this time, you may well be wondering what, if anything, can be done about such serious problems. To proclaim a cure for all these ills would be ridiculous. However, I have seen marked changes in an individual's or a family's use of money when family relationships have improved or when an individual's inner security has increased. Fortunately, most individuals have a real desire for growth in maturity. No family wants to be a "bad" family for its children. Our counseling about family finances takes its place in the total scheme of counseling to improve family relationships. An integral part of any such process is helping the client see reality more clearly. If he can see that one more monthly payment really will make a difference, he may then be helped to postpone the purchase he thought essential. When a man can acknowledge that he spends too much on liquor only to get back at his wife or her extravagance, he may also be able to see how childish his behavior is. Of course, it is in such a situation that there is enormous advantage in working with several family members, for the wife may hopefully also see the childlike rivalry which is wrecking the budget. If either one can begin in the smallest way to give to his spouse in affection or even attention, the cycle of interaction takes a different turn.

Sometimes this kind of process takes a good deal of time, but eventually many families are able to focus upon the things that really matter. Then money can assume its appropriate place in the family's life - an important place, to be sure, but not first. It is usually necessary for some of this emotional growth to take place before budgeting help can be at all successful. Then, this orderly method of handling the family finances may be quite helpful and add to general comfort and well-being. With some families the discipline of discussing expenditures regularly with a social worker adds just enough weight to produce success.

In addition to the counseling of agencies like ours and others dealing with these problems, I should like to suggest that those of us with genuine concern for our nation's families have an additional responsibility. While I cannot begin to enumerate the ways of discharging this responsibility, we do need to do what we can in our own

particular niche to further the mental health of our communities. Certainly we can as interested Americans develop awareness of the increasing trend toward materialism and its devastating effects upon all of us. This is dramatically put in Robert Osborn's book, "The Vulgarians", as he suggests we need to see 'what over-weaning desire for money and comfort is doing to America - and understand, perhaps, why beats the heart so slowly and whence comes the silver slick of cancer on the soul.'