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### **Money: One Yardstick of the Self**

I have recently described myself, my work and my life in two contributions to *Voices*: "Do You Love Me, Yafah Booltiynski?" (Fall, 1975), and "Swastikas on Chopped Liver" (Spring, 1977), and it would be repetitious, therefore, to offer basic biographical details, except to say that I have just returned from spending a sabbatical year abroad. Being back in my office and seeing patients every day is, somewhat surprisingly, a welcome change. Florence, Salzburg, Zurich and Jerusalem were wonderful, but nothing equals being at home. The realization that my three children are all gone now to schools far away brings home the fact that time is indeed passing quickly and that life is short. I try to live each day as consciously as I can.

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I charge as much as \$75.00 for a 50-minute session, and furthermore, this is my usual and customary fee, even though I often charge less. Now that this is in the open, I may be able to dictate the rest of the article.

For years I must have deluded myself into believing that I was comfortable as a psychotherapist with money matters, and in seminars I have often spoken comfortably about them. We talk about payment and non-payment openly with our patients, not only in individual sessions but also in groups. The fact that not everyone is charged the same is used commonly as a starting point for important work with feelings of jealousy, hurt and anger. Money problems are dealt with not simply as administrative matters but they are also considered as possible sources of resistance. Nonetheless, why have I never finished my article on "Fees in Psychotherapy," the rough-draft of which has been lying peacefully in my desk drawer for several years? Why did I find it difficult to openly state my fee at the beginning of this article, even though I believe that I earn it honestly?

I remember reading an uncommonly honest article by Paul Chodoff (1964) several years ago on "Psychoanalysis and Fees." He raises many important points:

Since psychoanalytic treatment is almost entirely in the hands of individuals who earn their livelihood very largely from the fees they receive from their patients, one way of characterizing a psychoanalyst (and other psychotherapists-RBL) is an individual entrepreneur who is in direct competition with others in his professions, and in indirect or potential competition with purveyors of similar services in allied professions. The psychoanalyst is not immune to the competitive pressures and strains of such a position, and it seems likely that these must have some effect on his professional behavior. (p. 137)

He points out that fees and the economics of psychoanalysis in general are discussed more fully

in informal situations than in a formal or scientific context, and he remembers Glover's (1942) observations that "answers to questions about fees were less free and voluminous than were those to questions about technical principles in a questionnaire submitted to English psychoanalysts." (p. 99) Asks Chodoff,

does such uneasiness on the part of psychoanalysts (and on the part of psychotherapists in general-RBL) about the economic aspect of their professional role represent a hangover from a hypocritical era decreed by Freud, when the "professor" was supposed to be not interested in money, or does it suggest sensitivity on the part of the psychoanalyst about his public image, or even inner questioning about his worth? (p. 137)

I have worked hard over the years to become more aware and more conscious of the hidden conflicts I myself might have on such matters, and I had thought that by now I was comfortable with them and relatively free of conflict. But then, it was still difficult to write my opening sentence. Freud's society considered sex as a major taboo, and I learned only slowly how hard it was to overcome the taboo on discussing the details of one's income and other money matters in a striving and materialistic society such as ours. The fact that so many psychotherapists treat payment for their services as an unwelcome interference with their humanistic concern is to me clear evidence of the many great conflicts and confusions in this area.

Neither of my two analysts ever raised the question of fees with me. In those years I was much more eager than now to meet some nebulous standards of propriety and to do what was "right" and what was expected of me. In my first analysis my fees were usually paid early in the month, soon after I was given a statement. But, in the few instances when I was late, no mention was ever made of the matter. I used to be grateful for the patience, and for what I then thought was generosity and kindness, when no demands were made. Only much later did I see that such gratitude interfered with my freedom to experience anger and hurt, whose very existence I denied then. I was even hurt and angry simply about having to pay, but all this was ignored. I considered my analyst as a friend and his acceptance of me was so important that I did not recognize the seductive elements in our relationship.

My second analyst was even gentler. He did not even give me statements regularly, and in his very civilized manner he reportedly allowed many patients to build up big unpaid balances. Being orthodox in psychoanalytic philosophy and technique he paid careful attention to the minutia of our encounters, and he would always, without fail, start and end our hours on time, but money was never mentioned. In retrospect, our therapeutic alliance was based solely on a so-called "positive" transference and contained very few, if any, elements of a real relationship. He probably did not want to "tamper" with such "positive" transferences by confronting his patients about their delinquent payments, which may not only "contaminate" the natural development of the transference but also endanger the continuation of therapy.

He was an older man who long before was very active in the Vienna Psychoanalytic Society and who worked directly with Freud, in whose image he grew up professionally. Chodoff points out that although psychoanalysts have an opportunity to review and to resolve their conflicts and ambivalence about money in their personal analyses, "it may be that this conflict is not always gone into thoroughly enough in didactic analysis, thus contributing to later uneasiness about it. A psychoanalytic identity is formed largely by the process of identification

with senior analysts who themselves may not have resolved this conflict.” (p. 144) My analyst not only spoke with Freud’s same soft Viennese accent, but his consulting room also physically resembled the familiar photographs. It was larger than the “professor’s” room, but it contained the same variety of knickknacks and a similar collection of colorful oriental rugs on and around the couch. For whatever reason, money was never mentioned.

Many psychotherapists have rejected the psychoanalytic model as too rigid, authoritarian, and impersonal, and in discarding it, they have also shed the business suit and tie and much of the self-imposed discipline of the psychoanalyst. It is curious that so many have nonetheless maintained the same old attitudes about money. But then, how can one demand money, payment for one’s services, when one proudly labors in the shadow of the humanistic flag? Money represents power and the ability to control goods and services, and therapists who have not fully resolved within themselves their ambivalence and conflicts about authority cannot live with it openly and comfortably. As long as powerful institutions are always seen as inherently oppressive and virtue is defined in terms of rebellion against them, it is almost impossible to demand compensation from others for one’s services. In this framework, to expect and to insist on payment of fees for services is to join the exploiters, regardless of the rates.

One Jim Flynn (Heninger, 1975), a practicing psychologist in Spokane, Washington, likes to refer to the people he works with as “customers” since they do not like to be called patients (and to hell with reality-RBL). Even though inflation was constantly cutting his income, Jim decided to lower his fees one day, sending a letter to his “customers” in which he confessed that “at the same time that I was raising prices in a dizzying dance with all the inflationary forces rampant in our nation, another part of my mind was deciding that my fees were unfair, immoral, and at this time of our nation’s needs, unpatriotic.”

Jim Flynn may have derived sufficient satisfaction from proclaiming himself as fair, moral, and patriotic to offset the partial loss of income, but this would be only a short-lived joy, for the problem is deeper: “I realized the position I was playing in my family because I was earning so much dough was untenable. Because I was funding all of them it gave me a power and authority that dwarfed the others.” Having brought eleven children into the world, Jim Flynn could not really get rid of the power and the authority that were his as an inevitable consequence of being their father. However, he could and did minimize his discomfort in a role which he felt as constraining by lowering his income and by shifting some of his burden to others, his children. He began telling his family how much money was coming in and how much was going out (a third more than income in the first month), thus forcing them all to share his worries. Some psychotherapists, similarly uncomfortable with the possession of power and authority, perpetuate confusion when they fail to address realistically the financial obligations that patients incur in the course of therapy. False expectations are then raised in such situations that the therapist, like an idealized parent, is about to take over the real responsibilities of the patient. Since such expectations are based on reality distortions within the therapeutic relationship, they are not easily correctable.

I could not have been much older than five and barely able to understand the full meaning of what my father told me at our Passover seder table. Chanting the Haggadah he was carefully spilling little drops of red wine from his silver Kiddush cup each time he named one of the ten plagues by which the Lord had smitten the Egyptians. “Our enemies were human too,” said he, “and even though we rejoice in the punishment and in our redemption, our joy cannot be complete. Other human beings were suffering and dying. Enemies hurt and suffer just as we do.

So we spill a little bit of our wine, our cup of joy, in sympathy with the suffering of those people.”

I probably attempted to look as if I understood, but the full significance of this little tale became comprehensible only many years later. While not responsible for the pain and suffering all around me, still I am not free to simply ignore it. In a very real sense, being human, all men are my brothers. I can still sense the shudder and the cold sweat that ran down my back when my tires squashed the little animal that suddenly ran across the highway, years ago. Trying to maneuver the car to avoid it, we barely missed ending up in the ditch. It is thus utterly inconceivable to assume that I might in any way be indifferent to the real pain and the real suffering of my patients. Once involved with them I usually develop genuine liking for them and am often deeply touched, to the point of tears, by the pathos of their struggle. I have real concern for their welfare in a relationship that has not only important transference elements but also many real ones. My therapeutic alliance with them is not based on a “positive” transference but on real involvement, over, above and beyond the doctor patient relationship. But with this alliance in place, I treat them without condescension, not as helpless children in need of protection. I create conditions in therapy in which they are forced to find the strength to meet the demands of reality, which specifically includes my expectation that they pay me in full and on time. More often than not they claim inability to meet such demands, which they often describe as harsh, and protest as cruelty and greed. But usually they soon also find the resources within themselves to attend to the requirements of external reality and to meet them rationally. This often turns out to be the first decisive step in the long road towards a self-respectful independent existence.

Psychotherapists, like physicians, generally prefer to see themselves as healers, and in spite of protestations to the contrary, they enjoy being described as wine counselors or priests and sometimes even as saviors. Even though they may work conscientiously and hard at correcting distortions that assign them magical powers that they do not have, they nonetheless benefit from the respect and the high regard in which they are held. They often prefer to deny and to insulate themselves as much as possible from their role as businessmen who are engaged in the sale of services in the market place. But aside from such other motivations as the enjoyment of working with human beings and of helping them, and the excitement of breathing life into individuals whose last spark of hope was almost extinguished, psychotherapists are generally in this business to make a living in it, and not mainly for the non-monetary rewards. When we obscure or deny this simple truth, for whatever reasons, we contribute to the deception of our patients and to the continued distortion of their reality. Such deception often represents the flip side of the self-delusion in which we psychotherapists see ourselves not as trained experts but as friends to our patients, overflowing with compassion. Although they are paying us, patients might well reach for such “as if” friendships out of their despair, ignoring the obvious similarity with other forms of “love” for sale. Furthermore, such a loving-like attitude is a counter-therapeutic imposition on patients, who are often not only very scared but also very hurt and very angry. These feelings must be provided with opportunities for safe and legitimate expressions within the psychotherapeutic relationship, and preferably, patients must be allowed to direct them *at* the therapist. So-called “friendship” and a constantly loving attitude towards patients interferes with their freedom to be angry at us and hate us. A therapist’s own needs for being loved are ethically best satisfied elsewhere. Gratitude on the part of patients is a welcome bonus, but all we may expect for our time and efforts is financial compensation, money.

I sell my expertise on a time basis. I value these services at a rate which is basically fair

to myself, not to others. My compassion, true interest, devotion, and dedication come gratis in the package. I expect to be paid at the same rate when they experience me as unkind or even cruel and withholding as when they believe me to be “good” and loving. As an expert I make decisions, whether to gratify my patients or not to, and whether to offer them solace or not. Such decisions are all mine and are based solely on my clinical experience, even though advocates of consumerism may accuse me of being arbitrary. But I always check and double check myself to minimize my errors, knowing that I cannot possibly avoid them all, and I am troubled by the fact that I am not perfect. Ever since I learned to accept this sad truth, I guard myself constantly against becoming careless or callous, for I know that every error of mine entails suffering and sometimes may even cost a life. I am rewarded by the payment of fees for all these efforts and by nothing more.

Selfishness for me is not a derogatory term. “If I am not for myself, who is?” asked Rabbi Hillel twenty centuries ago, but altruism has been elevated in Western thought since. The promise of rewards for dying on a cross for someone else’s sins has been bred into our value systems, aided by extolling the virtues of self-denial. While helpful in civilizing the beast, the transformation was not without a price: guilt for pursuing that which is desirable for the self.

My recently departed professor, John Dorsey, helped me pursue my self-love. I come first, even before my patients. Unless I love myself sufficiently and take very good care of myself, which includes earning a good living in terms of money, I cannot really offer of myself to others. I believe I am a good human being, but no saint. I am not even sure that saints are motivated by saintliness. When satiated I can offer my patients the right to hate me as well as to love me, and yet I remain there, with them and for them, throughout their ordeal. My patients are only obligated to pay me for my time and not to abuse me physically. When the dust from our many struggles together settles, this formula happens also to be the best arrangement for us becoming real peers in a real world.

I sometimes see patients for one dollar per sessions, and being well paid by others I do not resent it, and expect no gratitude in return. I shall never become rich from my work, but that is not my desire. Pre-verbal hunger for “more” is not satisfiable by *any* amount of money, it needs to be worked-through, as I learned from my own agony. Ben Sira who lived in Jerusalem, even before Hillel, counseled: “Do not indulge in too much luxury, and do not be tied to its expense,” and even though I like to live well, my tastes allow me to enjoy what I want without grabbing for more. I work hard and very conscientiously, and I am fulfilling an important, at times life-saving, role in an affluent society. I deserve and want to be rewarded financially in proportion to my contribution and to what is available to all in such a society. Since I am truly dedicated to my work as a healer and truly concerned with the welfare of my patients, I do not hide that part of me which is the businessman. My patients are expected to hand me their cash or checks, not to mail them to me, nor does my secretary accept payments. I accept no checks directly from insurance carriers or from other third parties. I earned the money, and I want to be paid directly and personally. It clarifies one aspect of our relationship.

In our materialistic society a person’s worth is often superficially determined by how much he earns. The moral and psychopathological consequences of such a distorted value system are best known to psychotherapists who frequently treat some of the tragic results of living that way. But, the degree of comfort or discomfort about earning money may, indeed, be a valid yardstick of personal and professional maturity, and of the sense of self. Only those who do not experience themselves as holy enough need to proclaim themselves as holier-than-thou.

## REFERENCES

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