

Money Matters in Psychiatric Assessment, Case Formulation, Treatment Planning, and Ongoing Psychotherapy

Clinical Psychoeconomics

Joel Yager, MD* and Jerald Kay, MD†

Abstract: Trainees often receive little guidance concerning money matters in patients' lives and treatment, that is, clinical psycho-economics. Accordingly, this article considers: a) practical approaches to inquiring about intrapsychic and interpersonal influences of money matters pertinent to psychiatric assessment; b) how money matters should impact case formulation; c) how money matters realistically impact treatment planning; and d) money matters in ongoing psychotherapy affecting transference, countertransference, and clinical supervision. To supplement their clinical experiences, the authors conducted a limited narrative review via PubMed, followed by snowballing for articles of interest. Evidence suggests that money matters influencing intrapsychic and interpersonal lives commonly cause emotional distress, generating a range of dysfunctional behaviors. These reactions manifest as explicit conflicts, implicit issues, and unequivocal money-related pathologies. Clinical vignettes illustrate specific issues. By explicitly addressing money matters in patient's intrapsychic and interpersonal lives, trainees can enrich their assessments, case formulations, treatment planning, and ongoing psychotherapy.

Key Words: Money, psychotherapy, clinical assessment, case formulation, treatment planning

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Money matters. As a concrete resource, money can help individuals meet many of their needs through buying material goods, services, discretionary time, and opportunities, and it can significantly influence relationships. Consider the oft-quoted adage, "I've been rich and I've been poor, and rich is better."

Beyond practical value, money carries abundant symbolic meanings. Regardless of wealth or poverty, thoughts and behaviors connected to acquiring, possessing, and disposing of money, and feelings accompanying these processes such as greed, neediness, envy, pride, shame, guilt, obsessions, self-satisfaction, and love constitute key themes underlying both intrapsychic and interpersonal conflict.

Individuals think often about what to do for and with money. They engage in numerous simultaneous conscious, preconscious, and unconscious neuroeconomic trade-offs involving choices of goals, effort, and timing. Consistent across cultures, perhaps more common in consumer-oriented societies where many accrue large debt, concerns about money pervasively shape consciousness and behavior (Harris, 2001). For virtually all patients, money influences seeking, receiving, and sustaining psychotherapy (Morey et al., 2007).

Notably, despite money's central role in patients' psychic lives, many psychiatric and other mental health trainees—and some seasoned psychiatrists, psychologists, and other mental health practitioners—skirt around financial issues during their initial evaluations of patients,

and often subsequently as well. Some clinicians would rather talk about sex than money. Whereas sex talk might seem "dirty," money talk might feel "filthy," a bias possibly connected to enduring effects of Freud's associating money with feces (Freud, 1959).

Some trainees confess that inquiring about finances feels "too personal," voyeuristic, or just plain nosy. Trainees may fear that asking about money could trigger patients' concerns about their therapist's greed, focusing on getting paid. Some clinicians feel that inquiring about patients' financial matters might be unprofessional or outside one's scope of practice. However, it is not.

In recent years, literature to help trainees address "clinical psycho-economics" has been meager. By clinical psycho-economics, we refer to the roles that money matters play in patients' intrapsychic and interpersonal lives and in their treatment. Trainees often fail to appreciate the importance of integrating patient's key concerns about money into their case formulations and treatment plans.

To address these gaps, this article's aims are to briefly consider: a) practical approaches to inquiring about intrapsychic and interpersonal influences of money matters pertinent to psychiatric assessment; b) how money matters should influence case formulation; c) how money matters realistically impact treatment planning; and d) money matters in ongoing psychotherapy affecting transference, countertransference, and clinical supervision.

METHODS

Sources informing this discussion were identified via selective literature searches using PubMed. We searched for publications containing (within the title/abstract) terms a) "money" and "psychiatric assessment" or "psychotherapy" (47 titles—four pertinent articles), and b) "finances" and "psychiatric assessment" or "psychotherapy" (16 titles—three pertinent articles). Using a snowball technique, for each pertinent article, PubMed's lists of "similar articles" and "cited by" publications were examined. References in these articles were perused for others of interest. Other sources appeared in the gray (nonrefereed) literature. Clinical vignettes illustrate specific issues.

RESULTS

Although several informative articles were published decades ago, few pertinent articles have been published within the last few years (Barbour, 2018; Gans, 1992; Geistwhite, 2000; Hersh, 2020; Jellinek and Beresin, 2008; Motherwell, 2002; Newman, 2005). Snowballing identified robust scholarship in the broader psychological and social science literature and uncovered pertinent writing in the gray literature (e.g., Brenner, 2021; Kelly, 2021).

Intrapsychic and Interpersonal Influences of Money Matters in Patients' Lives

Money connects to patients' values, identity, culture, class, sex, and family history (Trachtenman, 2008). How individuals manage money often reflects central aspects of their personalities and character (Hersh,

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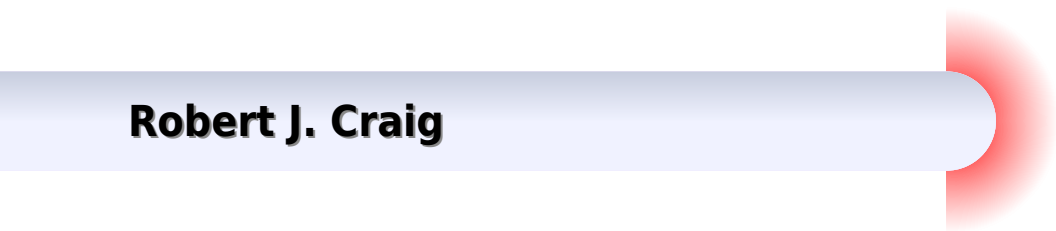
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The Clinical Interview Of The Adolescent From Assessment And Formulation To Treatment Planning

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The Clinical Interview Of The Adolescent From Assessment And Formulation To Treatment Planning:

The Clinical Interview of the Adolescent Francis D. Kelly (Ed. D.),1997 *Clinical Interviewing* John Sommers-Flanagan,Rita Sommers-Flanagan,2002-12-30 Includes case studies chapter summaries and new sections Features an online instructor s manual Integrates different theoretical models **Clinical Manual for the Psychiatric Interview of Children and Adolescents** Claudio Cepeda,Lucille Gotanco,2016-10-17 The psychiatric interview is the foundation of the psychotherapeutic process and is critically important to establish trust elicit useful responses assess patient behavior and psychopathology and establish treatment goals and plans Building on the success of its predecessor a highly regarded guide to interviewing young patients and their families Psychiatric Interview of Children and Adolescents has been thoroughly updated and painstakingly revised to address emerging issues and evolving treatment strategies in an accessible down to earth and comprehensive style and structure The book retains its comprehensive coverage of the principles of interviewing use of the AMSIT model for mental status examinations and evaluation of both internalizing and externalizing symptoms as well as its coverage of neuropsychiatric assessment psychiatric formulation comorbidities resistances and countertransference Additional features either notable or new to this book include The importance of diagnostic and therapeutic engagement in establishing trust with the patient and family and techniques for forging a positive emotional connection which the authors view as an essential responsibility for the clinician and a linchpin of successful practice A new chapter on the psychiatric evaluation of preschoolers and very young children which recognizes that assessment cannot be conducted based solely on adult report and which presents the multiples model multiple sessions multiple informants multiple experts multiple modes of assessment multicultural approach and multiaxial emphasis Expanded coverage of bullying including cyber bullying which has a pervasive and potentially pernicious effect on young people steeped in social media Recognition both throughout the book and in a separate chapter on family assessment that behavior problems in a child or young adult cannot be understood without the relational context of the family and that any family member s problems are best understood as manifestations of dysfunctions within the broader family unit Expanded coverage of the factors and issues involved in evaluating children and adolescents from special populations including those with neurodevelopmental disorders or intellectual disabilities those who are disadvantaged displaced or victims of discrimination and those with posttraumatic stress disorder related to terrorism or burn trauma The book s instructional aims are enhanced by the use of carefully chosen and compellingly crafted clinical vignettes that illustrate vital concepts and techniques and key points at the end of each chapter help the reader identify and remember the most important material Psychiatric Interview of Children and Adolescents will help clinicians master the skills and attain the insight they require to accurately assess and effectively treat this most vulnerable of patient populations Contemporary Art Therapy with Adolescents Shirley Riley,1999-01-01 Art therapy provides a particularly helpful method for treating adolescents A notoriously difficult age group

to work with teenagers often respond better to making artworks than they do to talking to adults It is the gift of the well trained art therapist to channel this creative impulse into therapy

Family-Based Therapy for Latine Adolescents ,
Brief Interventions for Adolescent Alcohol and Substance Abuse Peter M. Monti,Suzanne M. Colby,Tracy O'Leary
Tevyaw,2018-05-04 Bringing together leading experts this book demonstrates the unique value of brief motivational interventions for addressing adolescent alcohol and other substance use in a range of clinical contexts It presents cutting edge knowledge on the etiology and developmental context of adolescent addictive behaviors and reviews exemplary treatment approaches Effective strategies are described for intervening with diverse populations such as college students youth in the justice system and in foster care those with co occurring substance abuse and psychiatric problems LGBT youth and Latino and American Indian adolescents This book replaces the editors influential earlier work Adolescents Alcohol and Substance Abuse With an expanded focus on practical applications most content is completely new

Abnormal Child and Adolescent Psychology Linda Wilmschurst,2017-03-03 Written from a developmental perspective Abnormal Child and Adolescent Psychology is organized around five prominent and recurring themes the course of normal development proceeds in an orderly and predictable direction maladaptive behaviors represent deviations from the normal path maladaptive behavior is represented by a continuum of severity symptoms syndromes disorders based on the degree to which behaviors deviate from the norm individual interpersonal contextual and cultural factors interact in a reciprocal way to influence normal development and abnormal deviations theoretical input from diverse perspectives can guide our understanding of underlying processes that precipitate and maintain behaviors and the different developmental pathways that might result The revision will be divided into 5 sections all integrating the DSM 5 and will include a new chapter on child maltreatment and self injurious behavior

American Journal of Public Health ,1999-07 Clinical Child Psychiatry William M. Klyklo,Jerald Kay,2012-04-23 Clinical Child Psychiatry THIRD EDITION Making a psychiatric diagnosis in children can be challenging some clinicians say the incidence of some childhood disorders such as bipolar disorder and ADHD is over diagnosed while others say they are undiagnosed undertreated and are a large burden on society The drug treatment of child psychiatric disorders can also be controversial in children and adolescents This book fulfills the need for an objective clinically relevant source to dispel this confusion Clinical Child Psychiatry is a textbook of current clinical practice in child and adolescent psychiatry It is designed as a reference for clinicians that is both easily usable and authoritative a chairside reference for the consultation room This book addresses a defined series of clinical entities that represent the bulk of current treatment modalities and disorders encountered in 21st century practice It is authoritative in the areas addressed while at the same time being rapidly accessible in format To facilitate access it presents disorders in declining order of frequency The authors believe that worthwhile clinical work must be informed by both evidence based practice and by psychiatry s traditional attention to internal and interpersonal dynamics They are committed to an approach that is broadly

biopsychosocial while based on current clinical evidence for a pragmatic clinical focus The book is divided into four sections The first Fundamentals of Child and Adolescent Psychiatric Practice addresses assessment treatment modalities and planning Common Child and Adolescent Psychiatric Disorders and Developmental Disorders cover the diagnosis and treatment of the large majority of disease entities encountered in practice The final section Special Problems in Child and Adolescent Psychiatry includes a variety of topics such as foster care and adoption loss and grief and forensics New evidence relating to the areas of depression psychosis trauma New insights from genetics genomics and proteomics cleverly integrated into chapters on the individual disease with focus on their clinical application New chapter on consultation and collaboration within systems of care The book addresses a need for clinicians many of whom are beginners non psychiatrists or psychiatrists entering unfamiliar territory to come up to speed rapidly in providing more than perfunctory service to needy populations This challenge grows ever greater

Counseling Adolescents Competently Lee A. Underwood, Frances L.L. Dailey, 2016-03-31 *Counseling Adolescents Competently* is a comprehensive text for students and professionals compiling foundational and emerging skills in the counseling field Authors Lee A Underwood Ph D and Frances L L Dailey Ph D review extensive interventions ranging from assessment to diagnosis as well as fresh perspectives on working with this often challenging group Employing clinical case scenarios and profiles that demonstrate key issues this book helps the counselor in training to understand the relevant theories and research around adolescents to better engage in culturally relevant interventions and treatment planning Key Features Unlike most literature related to behavioral health services for adolescents this text is crafted specifically for the profession of counseling yet is applicable for all behavioral health providers Case scenarios address critical issues impacting today's adolescents including their characteristics technology issues diagnoses and typologies special needs and interventions involving treatment planning Themes that are commonly faced by teens including trauma grief loss emotional issues sexual development and peers are covered A diverse range of adolescents from both urban and non urban settings are examined This book addresses a broad audience that includes students in behavioral health training counseling and school programs the practicing provider and administrative clinical supervisors and educators

The Wiley Handbook of Disruptive and Impulse-Control Disorders John E. Lochman, Walter Matthys, 2017-08-21 The definitive reference to the policies and practices for treating disruptive and impulse control disorders edited by renowned experts The Wiley Handbook of Disruptive and Impulse Control Disorders offers a comprehensive overview that integrates the most recent and important scholarship and research on disruptive and impulse control disorders in children and adolescents Each of the chapters includes a summary of the most relevant research and knowledge on the topic and identifies the implications of the findings along with important next directions for research Designed to be practical in application the text explores the applied real world value of the accumulated research findings and the authors include policy implications and recommendations The Handbook address the nature and definition of the

disorders the risk factors associated with the development and maintenance of this cluster of disorders assessment processes as well as the evidence based treatment and prevention practices The volume incorporates information from the ICD 11 a newly revised classification system along with the recently published DSM 5 This important resource Contains a definitive survey that integrates the most recent and important research and scholarship on disruptive and impulse control disorders in children and adolescents Emphasizes the applied real world value of the accumulated research findings Explores the policy implications and recommendations to encourage evidence based practice Examines the nature and definition risk factors assessment and evidence based practice risk factors are subdivided into child family peer group and broader context Considers changes advances and controversies associated with new and revised diagnostic categories Written for clinicians and professionals in the field The Wiley Handbook of Disruptive and Impulse Control Disorders offers an up to date review of the most authoritative scholarship and research on disruptive and impulse control disorders in children and adolescents as well as offering recommendations for practice

Journal of Education for Social Work ,1999 **Cultural Psychiatry With Children, Adolescents, and Families** Ranna Parekh, M.D., M.P.H.,Cheryl S. Al-Mateen, M.D.,Maria Jose Lisotto, M.D.,R. Dakota Carter, M.D., EdD,2020-12-04 Rapidly changing demographics in the United States over the past few years have resulted in a majority of minority youth This has far reaching implications for mental health clinicians for whom knowledge of cultural context is critically important to understanding their patients and rendering effective compassionate treatment In addition to addressing cultural context the book addresses the emerging crisis of the COVID 19 pandemic and the significance of the movement for social justice

Clinical Considerations in Child and Adolescent Mental Health with Diverse Populations, An Issue of Child And Adolescent Psychiatric Clinics of North America, E-Book Warren Y.K. Ng,Alexandra Canetti,Denise Leung,2022-10-05 In this issue guest editors bring their considerable expertise to this important topic Provides in depth reviews on the latest updates in the field providing actionable insights for clinical practice Presents the latest information on this timely focused topic under the leadership of experienced editors in the field Authors synthesize and distill the latest research and practice guidelines to create these timely topic based reviews

Introduction to Clinical Psychology John Hunsley,Catherine M. Lee,2017-12-04 Introduction to Clinical Psychology An Evidence Based Approach 4th Edition by University of Ottawa authors Catherine M Lee and John Hunsley introduces students to the theories and practices of clinical psychology and conveys the important work done by clinical psychologists This text is designed to be helpful not only to those who will go on to careers in clinical psychology but also to those who will choose other career paths

Future Work in Clinical Child and Adolescent Psychology Mitchell J. Prinstein,2018-10-18 Preeminent clinical child and adolescent psychological scientists offer an agenda for future research in this compendium of thought pieces On a wide range of topics including ADHD depression self injury emotion regulation conduct problems addictions clinical assessment and therapy and many more scientists review the current state of the literature and offer specific recommendations for what

investigators next need to tackle to reduce mental illness among youth Chapters include a discussion of theories and methods in clinical child and adolescent psychology current funding priorities and the intersection of traditional clinical psychology research with the burgeoning field of psychological neuroscience This book is an essential resource for classes on clinical child and adolescent psychopathology and treatment It also provides a unique guide for undergraduate and early graduate students who are determining how to start their research careers in the field All of the chapters in this book were originally published as articles in the Journal of Clinical Child and Adolescent Psychology

Clinical and Diagnostic Interviewing

Robert J. Craig, 2004-10-30 Mental health clinicians in a variety of settings offer advice on clinical interviewing to students and new practitioners They cover basic elements philosophical approaches to interviewing patients with specific psychopathologies such as substance abuse and personality disorders children and adolescents and focused interviews such as assessing suicide potential and the forensic interview No date is noted for the first edition the second is revised to account for changes in standards and practices Annotation 2004 Book News Inc Portland OR booknews com

Bibliographic

Index, 1997 Assessment of Disorders in Childhood and Adolescence, Fifth Edition Eric A. Youngstrom, Mitchell J. Prinstein, Eric J. Mash, Russell A. Barkley, 2020-08-27 Now in its fifth edition this leading text and clinical guide offers best practice recommendations for assessing a comprehensive array of child and adolescent mental health problems and health risks Leading authorities provide an overview of each disorder and describe methods and procedures that take into account the developmental biological familial and cultural contexts of children's problems and that can inform sound clinical decision making The fifth edition has been thoroughly updated with the growing knowledge base on child and family disorders and evidence based assessment

Oppositional Defiant Disorder and Conduct Disorder in Childhood

Walter Matthys, John E. Lochman, 2016-12-12 Newly updated this is a comprehensive guide to ODD and conduct disorder CD in children aged 3-14 for professionals students and researchers Summarizes the most important empirical knowledge across a broad array of topics with a focus on the latest research and meta analyses as well as high quality older studies Includes revised diagnostic conceptualizations for ODD and CD from DSM V and the upcoming ICD 11 classification systems with particular attention to similarities differences and information about an angry irritable subtype for ODD Provides updated reviews of biological and social cognitive risk and protective factors and the evidence base for relevant treatment and prevention procedures Describes best practices for assessment treatment and prevention for children and their families based on the clinical and research work of the well respected author team

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