

Therapy in Times of Financial Crisis and Global Despair: Taking Care of Our Clients and Ourselves

Ofer Zur, PhD

Many of us are faced with clients who have or are about to lose their jobs, houses, or life savings as people across the U.S., and indeed around the planet, are confronted with the current global economic crisis. Therapists talk with greater ease about abuse, depression, anxiety, even death and sex than about issues related to money. However, this is not the time to avoid the subject. Money is one of the most potent metaphors of our culture. In fact, money, sex, and time seem to be the “big three” of our culture. Money issues are tied to security, self-esteem, identity, and power. Neglecting to discuss financial concerns with clients is tantamount to ignoring the proverbial elephant in the room. Not only can this be confusing, it is in fact “crazy making” to not discuss obvious issues that are so crucial to our survival and mental health.

To further complicate the matter, many therapists themselves are hurting financially, and are fearful about their own financial futures. Following are some suggestions and insights on how to interact with clients around the existing financial crisis and ways in which to safeguard our own self-care.

General Points

- Don't avoid the feelings of fear, panic or despair if your clients bring them up or if you suspect this is on their minds.
- People worry about money regardless of how much money they have or how many houses they own. Losing large percentages of one's resources is as upsetting for those with a few thousands dollars as it is for those with millions.
- Invite clients to express their concerns and respond with empathy and compassion.
- Many clients benefit from the simple fact that they share their deepest fears and sense of failures with an empathic listener.
- Assist clients to think clearly about their issues in realistic terms by differentiating between exaggerated anticipation of doom and more reasonable possibilities.
- Help clients to think also about the metaphoric symbolism connected to the financial crisis. If we have “enough” we hardly think about it. However if we don't have “enough” we can hardly think of anything else.
- Don't hesitate to get into the nitty-gritty details of your clients' situations. Some clients benefit by making and sharing detailed itemized budgets. Such budgets can give both of you a more realistic picture of the situation.

- Brainstorm with clients how they can change or reduce their expenditures. Refer to financial advisers or accountants if necessary.
- Teach stress management techniques, such as breathing, thought stopping, taking a break, watching movies, exercising, or meditation.
- Pay attention to suicidal ideation and note pre-mature thoughts of divorce or separation.
- Inquire how the financial issues affect marriages, intimate relationships, or relationship with children. Therapists themselves have reported increase in marital conflict and dissatisfaction during times of financial stress.
- Share with clients your thoughts, feelings or situations, as clinically appropriate and at your comfort level. Different clients benefit from different types and degrees of disclosure.

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Practice Management

- Be flexible in regard to fees, frequency, and even in clients taking a break from therapy.
- Don't hesitate to bring up the issue of whether clients can afford therapy, or not. If you don't bring it up, clients may simply drop out of therapy without processing the termination.
- Be responsive when clients suggest reducing the frequency of visits, reduced fees, discount or sliding scales, or propose a bartering arrangement. Lowering your fee when necessary or reducing frequency allows you to still cover your expenses. When clients prefer a reduced fee, take the time for compassionate negotiation. It's OK to say "let's try this new fee schedule for the next two months and evaluate it again then."
- Some clients are too proud to pay a reduced fee and prefer to reduce frequency or barter. Learn to negotiate with each client in a different way that suits him or her.
- Some clients may prefer to shift to cheaper and less time consuming tele-health where therapy is conducted by phone and/or e-mail.
- Document the negotiation process and your clinical rationale in the clinical notes.
- Be cautious with allowing clients to defer payments. Accumulating more debts may not be helpful to many clients who are already deep in debt and may be counter clinical and difficult or impossible to collect.

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- Some clients may propose a bartering arrangement. Be open, receptive and thoughtful to clients who propose a bartering agreement. Generally, bartering for goods is less complicated than bartering for services. Consult with an expert before you enter complex bartering arrangements.
- Learn and teach your clients the philosophy of intermittent-long-term therapy, where clients come back to therapy at different times and junctions during their lives.

Therapists' Self Care

- Acknowledge your own concerns and, if appropriate, seek personal support, consultation, therapy or counseling to effectively process your own financial concerns.
- Practice what you preach and employ stress management techniques that are known to be effective: exercise, meditation, etc. This is not a good time to skip your exercise, yoga or Pilates classes. Eat well, get sufficient sleep, and engage in activities that renew your sense of vitality and hope.
- Volunteer in ways that will assist the less fortunate. Sponsor food drives, book drives or toy drives. Increase your civic responsibility.
- Talk to people who will focus on solutions and positive possibilities rather than those who exacerbate your fears and worries.
- If you are so inclined, focus on spiritual practice and community.

Crisis Is an Opportunity

- For many of us, and our clients, the financial, housing and job crisis may trigger other crises. This may be a chance to work on both ends (of course, deal with the crisis at hand first). If appropriate, and with special attention to timing, work with your clients, and yourself, on the potential blessing of the crisis.
- Nurture a deeper appreciation of intimate and loving connections.
- Develop clear priorities by defining what is important, necessary, essential, and sustaining in contrast to what is unnecessary, frivolous or lacking in essential quality.
- Entertainment that brings people into closer interaction with each other, such as board games, card games, backyard badminton games, and hikes is free.
- Get in the habit of sharing, borrowing, re-using and creating rather than buying and contributing to pollution. Save for purchases rather than buying on credit. Question the consumerist identity. 

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