

SUMMARY

Each person has a characteristic style of dealing with money, a style that is representative of that person's general psychology. While most people are oblivious to their money style, saying simply that their style is that they want more, a close look will reveal a host of feelings centering around money. By beginning to understand the individual's money style, one can begin to resolve the conflicts that surround it.



CHAPTER 3

MATERIAL INCENTIVES IN CHILDHOOD AND ADOLESCENCE

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The role of money and material incentives in childhood and adolescence is complex just as it is in adulthood. The process of growing up is one of socialization and acculturation, of learning how to be a successful child and adult. The definition of a successful child and adult, communicated both verbally and nonverbally, is taught and interpreted to the child, first by his parents and immediate relatives, and later by school and peers.

We would expect the role of money, the child's socioeconomic milieu, and tangible material rewards to change from earliest childhood as the child progresses towards adolescence. The assumption is that the child increasingly comes to understand the role and value of material incentives as they operate in the adult world as mediated and interpreted to him by parents, by observation of how they operate in other families, by the school, and by peers.

There is not a simple 1:1 relationship between material incentives and behavior, given the complexity of the human psyche. For example, an adolescent in rebellion may *choose* to smash the personal property of his parents as a way of getting even with them and punishing them.

In early childhood, prior to age six, money has little direct significance. There is some direct value to it. A child may see that his parents are unable to afford something that another family can purchase. The child may ask his parents why he cannot have a particular toy like that of his friend. His parents may answer with: "They have more money than we do." The child is learning that money is significant and that it may control whether he will be given something he wishes.

A basic issue concerning the learning of attitudes about money involved whether the parents will use money and financial incentives to train the child in autonomous development and toward the acquisition of pro-social

conduct or as a tool to manipulate the child more directly towards their wishes. This is an important issue, but sometimes in early childhood it is not always possible to delineate between the two clearly in any specific situation. When a parent says to a seventeen-year-old boy: "If you continue to see that girl, I won't buy you a car" it is clear that money is used as a manipulative tool in order to control. When a ten-year-old is given a dollar to mow the grass, it is not necessarily clear whether this is a controlling tactic or an effort to build autonomy and pro-social conduct in the child.

It is the overall intent and game plan of the parents, conscious or unconscious, that is of importance. Indeed, it is necessary to evaluate the general strategy of the parents actually being implemented in order to shape the child's attitudes towards money and work and not to consider specific acts in isolation.

Let us begin with the ideal manner in which a parent would train a child. It is desirable for parents to use material incentives as tools to enable the child to learn to behave in a prosocial manner, maintain and enhance age-appropriate behavior, and facilitate the acquisition of new behavior that is in the child's interest. Independence training is critical particularly in highly competitive, achievement-oriented cultures such as that in North America.

Within this context, material incentives are simply another socially reinforcing stimulus that a parent has at his or her disposal. In addition, the parent at each appropriate age can train the child with regard to an understanding of the value of money and its importance in the acquisition of more mature behavior.

A parent can have a child open a bank account in the first grade and deposit an allowance of a dollar per week into this account. When the child has sufficient funds, he may be allowed to purchase some desired object. The child would be responsible for making the deposit, monitoring the size of the account, and selecting appropriate purchases with parental guidance.

The child would learn the value of a savings account, of saving regularly, the importance of delay of gratification, and the ultimate utilitarian value of the funds. Since the final decision concerning the purchase would be a collaborative effort of parents and child, a further lesson in democratic planning is included. The child learns also that his or her wishes are important and respected by the parents. This is collaborative, guided, independence training.

Parents frequently resort to other mechanisms. A parent may use material rewards to threaten a child. The parent may say, "If you don't cut

the grass, you won't go to the movies!" In this case the parent is trying to associate a failure to perform a desired act with later punishment. The parent demonstrates control in a direct way to the child.

Such an approach as a general strategy is a negative one. It is generally more desirable to teach children to perform positive acts that are subsequently rewarded than to threaten them with the consequences of negative actions. When parents teach a child to associate a failure to comply with their instructions with punishment, they are not helping the child to acquire motivation to perform actions.

Parents frequently resort to blatant bribery. "If you do X, I'll give you Y." The child learns that he is performing a prosocial response for his parents' benefit rather than his own. It would be far more desirable for the parent to teach the child a sequence of activity that would directly aid the child's own interests and result in what behavioral psychologists refer to as natural rewards or reinforcers.

Motivating a child to do homework to obtain good grades is a form of teaching that generates tangible, positive consequences. Instruction that results in praise, social success, and personal accomplishment is the most effective way to encourage positive behavior. At first the actions occur because of their utilitarian effects and later as ends in themselves. This process is referred to as functional autonomy (Allport, 1961).

In order to look specifically at the role of material incentives in childhood and adolescence, I will use a developmental framework that uses concepts derived from Erik Erikson, Erich Fromm, object relations theory, contemporary family therapy, and social learning theorists.

1. INFANCY AND THE EARLY CHILDHOOD

In infancy the material situation influences the child indirectly. The parents' socioeconomic status and their attitudes toward money and property influence the manner in which the child is treated. The child does not directly perceive the material situation apart from how it is mediated by parents and environmental contingencies.

If the parents are poor and both work, the child may be left alone for relatively long periods of time. Problems may develop with regard to the development of basic trust vs. mistrust and basic security vs. insecurity (Erikson, 1963). The child will feel intuitively, on a nonverbal level, that he or she is not being well cared for and is not truly wanted, and that something is fundamentally wrong with the care administered.

The child is not able to understand the system of interdependent relations and economic conditions that create this milieu. During infancy material variables operate but are of indirect, rather than of immediate relevance, and the child does not comprehend clearly the system of relations in which he or she functions and develops. What the child learns is mediated largely through the environment created by the parents. The basic learning that occurs is unconscious, emotional learning related to basic survival and security functions.

2. CHILDHOOD (PLAY AGE)

By age four the child is well able to differentiate from the environment so as to appreciate the differences between self and other objects. The range of movements has been extended, the use of language refined, and the ability to manipulate objects as independent entities has occurred. At this point, the child begins to emulate others more directly.

At this stage, the importance of the material environment becomes greater. The child watches the way his parents, other members of the family, and members of other families use money and objects and the way they employ these to influence their own lives and the lives of others.

For most children, toys are purchased at this age. If the parents are prosperous, they may lavish toys on their child; if the parents are of modest means, the child will have fewer toys. In wealthier homes, toys are frequently bestowed in such quantity as to demonstrate that their purchase and provision has little meaning for the parents. Toys may come to have little value for the child.

Parents may or may not punish the child for the breaking of toys. Parents who express little concern whether children break or misuse toys usually communicate the following: a) material possessions are always there and new ones will come; b) the possession of material objects is a right to be taken for granted and not something to be earned; c) the child need not act as if toys are a custodial trust; and d) the child may do whatever he or she pleases with them with impunity.

Parents can provide more positive orientations if they teach the child that toys do have value, are limited in quantity, must be cared for, and require a sense of responsibility. Additionally, the child may take pride in exercising this custodial function satisfactorily. Finally, by having a more finite quantity of toys the child may learn to appreciate each of them more.

3. CHILDHOOD (SCHOOL AGE)

During this stage the basic ego strength developed is that of competence. Erikson has defined competence as "the free exercise of dexterity and intelligence in the completion of tasks, unimpaired by infantile inferiority" (Erikson, 1964, p 124). During this period, the child attends school, and for the first time, has to confront external demands imposed by school authorities and, at the same time, must find a place within a peer culture.

This stage is quite important. For the first time, the child is able to materially compare the economic situation of his family with that of other families, particularly if the child attends a public school situation where children may vary significantly in familial socioeconomic background.

Parental resources and attitudes are important here. If the child comes from a poor family, does the child have sufficient money each day to purchase lunch? If the parents are wealthier, do they give the child a ten-dollar bill, in order to purchase a three dollar lunch and not ask about the change?

Clothing becomes important particularly if the child is not in a parochial school where uniforms are worn. Children do observe keenly who is wearing the latest style designer jeans or other apparel, and it can make a difference in their status hierarchies. As children progress through school, they frequently learn to judge each other in part on the basis of socioeconomic status and by age-related symbols of conspicuous consumption.

The attitudes of the parents here are important. Do the parents demonstrate more concern with the child's achievement than with the clothes they wear? Do they encourage their children to develop friends based on the personal characteristics of these peers or based on their socioeconomic and social status? Do they teach the child to separate clearly what the child is from what he or she has? To paraphrase Fromm (1976): do the parents train the child to function in a Being mode or a Having mode? Does the child learn "I am who I am" or "I am what I have"?

The care of personal property is also important during this developmental epic. Do the parents continue to lavish gifts of clothing, watches and other objects on the child without requiring anything in return? Or do they instruct them on how to care for property? Do they teach the child that property has value, and that sometimes effort and sacrifice may be necessary in order to attain and preserve it.

It becomes clear that many parents begin to substitute the giving of material possessions for sincere interest, time spent, nurturance, and love. They substitute material giving for affection and shared activities, and children become aware and draw their own conclusions.

On a more positive note, this period of development is an excellent time for parents to develop meaningful interactions with their children and share a goodly portion of their lives. It is a propitious moment for parents to reinforce the values of industry and achievement within a context of close, warm and loving relations. Whether parents choose to attempt to buy their children's love by material means or to relate to them in an affectively meaningful form is one of the most critical issues in parent-child relations in childhood. The road the parents take will shape significantly the growing and developing sense of self-esteem and self-worth. Failure to provide adequate affection and nurturing may teach the child that he or she has little real value to the parents. Many conclude that if their parents do not love or care for them, who can?

Unfortunately, current child-rearing practices frequently cross the border of inattention into outright neglect. In the majority of homes in North America, both parents work and pursue independent careers and frequently do not return home until 6:00 or 7:00 P.M. At this point both parents are tired and yet must begin the ritual of feeding the family. By the end of feeding, cleaning, and opening the morning mail, many parents find little time to interact with their children, help them with their homework, or respond to them in a meaningful way. Interactions are frequently limited to chastising the children for problems that occurred in school that have been silently and bureaucratically communicated to the parents by teachers in the form of disciplinary notes.

Family interactions under these circumstances are often negative and frequently are limited to verbal criticisms of the children for their assorted failings – not doing well in class, not studying, not cleaning their rooms, not doing assigned chores, not having their friends call on the children's line, spending too much time on the phone, not answering when spoken to, etc.

Parents frequently justify this sad situation by pointing out that both parents work long hours so as to generate income, in order to "give the children more." That is, the parents' way of life is said by them to be organized so as to be in the best interests of the child. Such an attitude may result from economic necessity. However, it may also serve as a pretext for parents to pursue *their* own personal and material goals apart from the children's welfare. Still other parents have not learned that children have

needs other than material ones and many of the developmental problems in childhood and adolescence require parental assistance, emotional support, time and genuine interest.

The problem of two working parents is a new one for middle-class, although not for lower class society where it has been common for generations as a result of economic exigency. Middle class parents do not work for basic survival, although it is frequently couched in such terms. That is, two, three, and four cars in a family are desirable, but not a survival issue. Designer jeans are nice, but standard blue jeans are quite serviceable.

We are far from speaking of the privations that have led lower class mothers and single parents to work. Increasingly, economic necessities are secondary to the "personal fulfillment" and growth that is involved in mothers working during their children's growing-up years.

We would hope that if the mother is spending less time with the family, the father would spend more time in child-rearing tasks. This would be an improvement over the traditional maternal-dominated household, which was never desirable from a psychological viewpoint. Unfortunately, this rarely occurs.

Children are best served when they have two parents, both of whom actively participate in child-rearing. Other arrangements do not necessarily lead to negative outcomes, but they clearly are not as desirable when compared with the two-parent option. Currently, other forms of family arrangement are frequent as a result of separation, divorce, and death. Rarely do individuals strive to create one parent homes – although this trend appears to be increasing in recent years as well.

An increasing trend is to two-parent homes in which *neither* parent takes an active role in raising the children, particularly when they reach high school age. The absence of the mother from the household has not generally been replaced by a more active father taking primary responsibility for child care. *Kramer v. Kramer* remains more the exception than the rule.

Children in many one-parent homes now receive more attention from a single parent than millions do in two-parent homes. As a result of divorce and remarriage, the author has seen many four-parent families where none of the four pays attention to the children. The children are frequently shuffled from house to house in the hope that someone will take the time to do some genuine parenting.

If the American family is to reorganize itself on more productive lines, it will be necessary for both parents to take a more active role in family affairs. Fathers will have to learn that their children vitally need them and



that working is not a sufficient expression of the male familial role; similarly, many mothers will have to relearn that they do have responsibilities in their homes and not simply to themselves, their careers, and their self-actualization.

As child and family therapists can attest, egotistical children frequently reflect the values transmitted to them by their egotistical parents. Scratch a narcissistic child and you find narcissistic parents living out fantasies through the child or acting out projections of unresolved residual conflicts from their own childhoods. Frequently, the child has modeled himself after a parent who sees in his children only an extension of himself and a further source of personal gratification. The child as a separate entity simply does not exist for these parents. However, proper child-rearing *does* require that parents invest themselves in their children and strive to meet *their* needs as developing and, with increasing age, more autonomous beings.

4. EARLY ADOLESCENCE (12-16)

It is during adolescence that children begin to take on more adult-like characteristics. In school, they begin to develop preferences concerning the particular types of subject matter that they find of particular interest. Some are influenced by teachers. They begin to develop more significant interactions with peers and frequently become members of a specific social group. They begin to attend parties and develop both strong same-sex peer relations as well as burgeoning interests in the opposite sex.

This is a period in which the development of competence becomes of increasing importance in school, athletics, and social achievement. The child begins to get a taste of what some of the themes of adult life are about. During this period the role of money becomes more significant. The child becomes more aware of the type of neighborhood he lives in, whether he is going to the "right" school or not, and of the material position of his family. VCRs, CD players, computers, and other teenage status symbols become of increasing importance. For many children, particularly boys, the main goal is to get a flashy car when they are of age.

During this period it becomes clear whether the child is more oriented towards building a basic repertoire of skills related to personal competence or associating with status groups and/or possessions. It is important during this developmental epic that parents encourage their children to take the competence route. Even the most achievement-oriented of children require some reinforcement of this value system during this time where peer pressure is of enormous significance.

The ethical values of the parents and the examples they set are of significance. Do they emphasize the development of competence and autonomy or do they emphasize material acquisition and knowing the "right" people? Do they emphasize the importance of fair play and of doing things the "right" way or do they emphasize winning at any price?

Do the parents behave in their own right and in their own lives so as to set moral, productive, and loving models for their children? Do they spend time communicating and sharing experiences with the children so that they learn the importance of these values and skills? What kind of marital relationship do children observe in their own homes? Will they know how to be good spouses and parents based on their own parents' examples?

An illustration may suffice. Assume two fifteen-year-old boys very much want cars of their own when they are eighteen. One boy is required by his parents to hold a part-time job between fifteen and eighteen and to contribute a portion of each check towards the purchase of the car. During these years, his parents take an active interest in how the part-time job is going and commiserate with the boy about how dumb some supervisors can be at work and how greasy you get flipping hamburgers. They counsel the boy on how to deal with the supervisor and other fellow-workers. At age eighteen the boy goes with his parents to find a car that he likes and that is acceptable to his parents. They then buy the car.

The second boy does nothing for his car other than turn eighteen. His parents never discussed the matter with him although they listened continually with one ear to his complaints about how life is not worth living without a car, how he will lose all of his friends if he does not get the car soon, how it will be completely his parents' fault if this happens, and how badly they will appear in the eyes of the other parents. Furthermore, no girl worth having would date him or consider him worthy of attention, love, or sex if he does not have a new Corvette or similar appendage of his fantasized, symbolic self.

When the boy turns eighteen, the Vette suddenly appears in the driveway thanks to his magnanimous parents who surprise him with it for his birthday. The question: which boy had the type of social learning experience that would best prepare him for adulthood?

Another important issue is the relationship between parental behavior and child development. It is a truism that children frequently turn out like their parents, both in ways they consciously seek to emulate and in more subtle patterns that are communicated unconsciously. However, we tend to overestimate the importance of modeled behavior, such as gestures, and patterns of speech in which children appear similar to their parents and to

underemphasize communicated and learned emotional patterns that are transmitted intergenerationally.

Clinicians frequently find in therapy that their patients have acquired the same types of emotional problems, patterns and conflicts that were possessed by their parents or grandparents and that have been absorbed in the familial womb through observations and modeling. These emotional patterns have been passed from generation to generation with such exquisite subtlety that their very existence remains largely unknown to family members themselves. Indeed, much within contemporary family therapy, particularly that area influenced by modern object relations theory (Bowen, 1971, 1978; Singleton, 1982) has given considerable attention to the importance of how emotional patterns are transmitted from generation to generation and how the next generation tends to act out the emotional problems of the former and even of generations still before.

Marital, family, behavioral, and non-analytic therapists generally are currently gaining an appreciation of the importance of historical variables but not as traditionally conceived by analysts. It is now common in family therapy, an area that always has emphasized the here-and-now, to trace how emotional patterns are transmitted over the generations (Satir, 1982). Similarly, analysts have learned that the first five years of life are but a part of a larger transmission process of intergenerational psychic and social communication patterns.

Attitudes toward money, material possessions, the values that motivate and energize our lives are important aspects of this intergenerational transmission process. Parental insecurities concerning the family finances tend naturally to be related to other personal insecurities, problems, and conflicts. All of these are easily learned by the children, converted into their own feelings of insecurity and grafted onto previously developed insecurities and mistrusts. The extent to which parents value possessions over friends, status over achievement, winning over competition, material objects over emotional honesty and genuineness, as well as the simple degree to which parents allow financial considerations to dominate their lives are of critical importance in the intergenerational transmission process.

Parents have an opportunity to create highly salutary conditions for their children's development by emphasizing the importance of emotional expression, open communication, ethical dealings with others, and helping one's fellow-man as opposed to exploitative and marketing orientations (Fromm, 1947), in which individuals base their lives on selling themselves and moving ahead at the expense of others. Indeed, much of what is called

success and "getting ahead" in contemporary society is based on the central importance of individuals acquiring these orientations. Parents frequently do not state these objectives directly. The example of the parents as they lead their lives in accord with their values and reinforce selectively behavioral patterns in their children is quite sufficient to communicate clearly the nature of these values and promote their acquisition.

Let us return to the theme of the parents who try to buy their children's love and respect by material gifts. These parents frequently come to a family therapy consultation session after their child has committed some anti-social act, such as stealing, cheating at high school sports, or using or selling drugs, and complain that they have given the child "everything" and the child has let them down.

These parents fail to view their children as developing and autonomous persons nor do they comprehend that it was part of their responsibility to foster this process. This fact is demonstrated by these parents' direct concern with the immediate social consequences of the act for themselves, rather than as an indication that something is wrong with their children's values and life styles.

Such parents frequently begin a first family consultation with a litany such as: "Doctor I have given this kid everything and look what he has done to me! Don't you think my child is completely ungrateful?" In the course of treatment, the thoughtful therapist must attempt to communicate to the parents something of the following:

"No, I don't think that you have done everything; certainly not everything you needed to do or should have done. You didn't give the child the love and affection that was necessary; certainly you didn't spend the time with the child that he or she needed so as to provide a good example of a decent, functioning and successful person who really cares.

Instead, you tried to buy your child with clothes, VCR's, and a hundred other objects. I know that you meant these to be expressions of your love, but this is part of your problem, you have been unable to separate the giving of property from love and they are not the same. Really, your giving has not even convinced your child that you really care. Quite the contrary, your gifts are



viewed as consolation prizes because your child believes you are unwilling or unable to express love and affection. In fact, your child believes that you really don't care, certainly not enough to spend a minimal amount of time getting to know him or her. Your child doesn't share thoughts and feelings with you because he or she feels you wouldn't understand or want to understand.

You may not feel that these statements are fair, but they do represent the impressions that your child has drawn from watching you for the past sixteen years, and as such the burden is on you. Why does someone so close to you so misunderstand your motives and see you so differently than you see yourself? Perhaps your child is seeing a part of you that is all too real and which you have been unable to admit to yourself or see in this way? Perhaps it's time for you to begin to serve as a better role model for your child and to examine your own life and values? That is, although you have a right to expect your child to change, you need to begin also by changing yourself."

SOME CONCLUSIONS AND FINAL THOUGHTS

Attitudes and examples of the parents are highly important in shaping the thought, affect, and motivation of children towards material incentives and rewards. Money can be used to motivate a child to develop as an autonomous and productive individual with constructive life goals based on well-grounded ethical and moral principles. Conversely, money can be used as a method of bribing children to perform activities for the benefit of the parents or to demonstrate the control the parents have over their offspring. Parents can guide the children towards becoming fully functioning persons or toward identifying with possessions and social groups as an alternative to personal effort and achievement.

Studies of the multigenerational transmission process (Singleton, 1982) suggest that problems not resolved in one generation will become more severe in the next as each subsequent generation moves toward a lower level of differentiation. That is, parents tend to reproduce in their own lives the

problems previously demonstrated by their own parents and antecedents. Unless resolution is sought and attained, these emotional and behavioral patterns are perpetuated with greater severity in each new generation.

It is of particular importance that we begin the task of reconstructing the modern family unit on a sounder basis. The role of material incentives and financial rewards can be seen as a significant aspect of a larger set of psychodynamic, psychosocial, and intergenerational change processes currently playing themselves out within the context of a rapidly changing society. Whether the resolution of these developments holds future promise or disaster will depend on our capacity to assess these problems and our motivation to solve them.

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CHAPTER 4

POVERTY AND PSYCHOPATHOLOGY

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The absence (or shortage) of money is a condition which affects large numbers of people across the globe. That poverty has psychological consequences is a certainty although just how and in what ways it produces specific psychological damages, character traits and personality styles is much less clear. Since large numbers of poor people do not all have the same personality, the effects are obviously not uniform. Rather, poverty is only one among many influences, often being overshadowed by other considerations. In examining the interrelationship between poverty and psychopathology, I will present some conclusions and questions based on my own clinical experiences working with poor people.

Inseparable from poverty itself, although distinguishable in their effects, are such fellow travelers as inadequate nutrition, poor housing and insufficient medical care, as well as a host of social disruptions and problems. The inadequate nutrition resulting from poverty begins its malignant influence even before birth with the mother often being unable to provide an adequate intrauterine environment. This, as does severe nutritional deficiency at any age, may lead to death, but our interest here is the psychological outcome in the living. First and foremost is some compromise in brain development resulting in more or less dysfunction. This may be manifested as a degree of intellectual deficiency, a disability in one or several specific areas, problems in coping, rigidity in personality or greater than average irritability. Intrauterine nutrition may be adequate, but deficiencies arising later in the child's life may similarly produce brain damage and result in compromised brain functioning. Even when normal brain development does take place, there may eventuate physical defects such as rickets which can severely handicap the individual's physical appearance and competence, resulting in poor self-esteem and feelings of inferiority.

Inadequate nutrition resulting from poverty may occur at any age, but the later it appears, the less likely it is to produce brain damage and impair intellectual functioning. Instead, it is more likely to result in personality

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