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SBW notes

from the field of gerontological social work practice

MONEY IS A CLINICAL ISSUE

Social workers who are comfortable exploring all other aspects of the older adult's life often avoid initiating financial discussions or have difficulty keeping them on track once they are underway.

Let us consider three clients. **Mr. X** is a 70-year-old single man whose income is supposedly limited to SSI. He just went on a spending spree and his room is filled with new purchases. You are concerned that he may be newly engaged in some illegal activity. **Ms. Y** is an 82-year-old widow with large credit card debt – based mainly on purchases of jewelry from the Home Shopping Network. Although she complains about the calls and letters she receives demanding payment, she shows no signs of curbing this habit. **Ms. Z** is a divorced 85-year-old woman who denies herself all but basic necessities despite a substantial bank account that she is saving for "a rainy day." You believe that her quality of life would improve if she was willing to spend some of that money now, but she cannot be persuaded. **But, before undertaking what many consider a difficult conversation it may help to consider 4 C's.**

Control

Do you know what control of money means to your client? Knowing what the saving and spending of money means to the individual client is essential to any intervention. Mr. X may not share the news that his sister has begun to augment his income out of shame. Ms. Y's responses to the sales staff on the Home Shopping Network may reflect loneliness and desire to connect. Ms. Z may have been scarred by childhood poverty and so unable to accurately assess her current financial situation.

Confidentiality

Are you clear about how you will use the financial information you receive and the safeguards to protect it? Mr. X may erroneously believe that you will inform social security of his allowance, Ms. Y may not understand why you must contact the credit card company – not knowing that her debt may be negotiable. Ms. Z will not give out any information at all for fear that her savings account is in jeopardy. Release forms, clear explanations, and stating that you appreciate and honor confidentiality concerns are essential.

Contract

Does your client understand the purpose of your meetings and your professional role? The contract – or oral agreement – between you must be broad enough to encompass a range of areas for discussion. If Mr. X sees you as the person who fills out forms and Ms. Y and Ms. Z see you as a friendly visitor, they will find your exploration of money management out of place. Your reasons for seeing the client may need to be widened, re-stated, or even repeated at each meeting.

Comfort

Do you view money management as an integral part of a holistic client assessment and care plan? The practitioner who understands that thoughts and feelings about finances are tied up with all other areas of the client's functioning will recognize that exploration can flow naturally from whatever is under discussion at the moment. The comfortable practitioner will not introduce the agency or entitlement form needed for capturing the information at the beginning of the interview (when it is a distraction and curb to open sharing) but at the end (when accurate capturing of facts and figures and an explanation of what will be done with them will be reassuring.)

Turn the page for more SBW Notes...

The 4C's (continued)

Consideration of the 4 C's is the beginning, not the end, of ease in discussing finances. Nor do the problems of Mr. X, Ms. Y or Ms. Z exhaust the range of issues. Perhaps you need to discuss the collection of fees. Or adult children are conflicted between paying for more home care and preserving their parent's estate. Money management is an emergent issue in social work practice with older adults – one to which SBW Notes will return in a later issue. We invite stories of your struggles and successes.

FEEDBACK FROM OUR READERS

"I enjoyed reading your SBW notes on 'who is the client', and the emphasis we've placed on different people in the system. The Family Systems perspective emphasizes that all members in the system are the client – but programs define the client according to their mission and the funding source or the primary payer. As a social worker in geriatric care management practice, one has to be sensitive to and inclusive of all members in the system. I agree with you that it is an ongoing challenge, requiring good clinical skills and self-awareness, to work with each person in the system, family caregivers, paid caregivers, the older person and all those people who are connected, to promote the well-being of the older person and family. It should be noted that attention has been given to those who have Alzheimer's disease, by the New York Chapter of the Alzheimer's Association which has been working with people with early stage dementia for at least 16 years, as well as working with family members."

-Leonie Nowitz, LCSW, Geriatric Care Manager

"I'm writing to thank you so much for running the story. She was so proud of it, she had it hanging in her room at the nursing home the entire time...and whenever anyone came, she would tell them all about it....it meant a lot to her, and was a part of her final days."

- Cheryl L. Franks, in response to our feature on her grandmother in the June 2006 issue of SBW Notes

"You are doing such important work!"

"I enjoyed reading your May issue of SBW Notes… also the call to social workers in their work with clients who are being abused."

THANK YOU FOR YOUR INTEREST IN SBW NOTES.
WE LOOK FORWARD TO YOUR CONTINUED SUPPORT AND FEEDBACK!

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