

# **The Experienced Influence of Money in Social Work Related Psychology**

The total number of characters of the report  
(with space and footnotes): 134.543  
Equaling number of standard pages: 56

Michael Bøgh Pedersen,  
Student nr.: 20123259  
Supervisor: Sarah Awad

**Master Thesis,  
Cultural Psychology.**

Aalborg Universitet  
5th of August 2019

## Acknowledgements

*A great thanks is owed to the three psychologist who generously offered their time, experiences, insights and opinions. Whilst approaching my topic and questions with great interest and curiosity.*

# Abstract

The present study is interested in exploring *to what extent money could influence the experience of psychologists employed in jobcenters, with regards to their interaction with clients*. To answer this question I ask three sub questions; (1) *How could psychologist perceive their clients relationship to money?* (2) *How could psychologist experience the influence of money in their work with clients?* And, (3) *What attitudes and beliefs does the psychologists themselves hold regarding money?*

The study start by introducing some criticism of main stream psychology's relationship with the topic of money, as well as a brief overview of relevant perspectives from sociology and psychology, long with some possible definitions of money within a psychological framework. It then outlines a theoretical framework, constituted by the approaches of Financial therapy and Humanistic psychology.

To explore the problem statement a explorative embedded mixed method research design is outlines, based on a main qualitative phenomenological interview, supported by the quantitative Klontz Money Script Inventory-Revised (KMSI-R), conducted as a reflective exercise, where the interviewees will be reflect on their scores after conducting the survey.

Using Interpretative Phenomenological Analysis (IPA) to analyze the phenomenological interviews, four overarching themes are presented these are,

*'The perceived influence of money on the life of the citizen'* revolves around the interviewees observations relating to how money influences their citizens lives in various ways *'The professional autonomy form economic sanctions'* relating to the interviewees experience of being part of the jobcenter, *'The influence of money in public- contra private practice'*. Drawing on their previous experiences with private practice the participants gave their perspective on how the influence of money differs from public employment to private practice. As well as *'The Psychologist Personal Relationship to money'* a smaller theme, relating to the interviewees own relationship to money. In addition to these four themes, the analysis also contain the results of the conducted KMSI-R survey, and the interviewees reflections on the four money script in relation to their own score.

The problem statement is answered based on the analysis and following discussing, employing the theoretical framework, along with relevant perspectives from the introduction, the results of the KMSI-R, and the interviewees reflections on those.

A number of factors are related to play a role in the influence of money, revolving around the citizens feelings of financial insecurity, worry and stress, both in relation to their situation as well as the use of money as motivation. The psychologist's protected position autonomously from the economic sanctions and the decision making, seeming to encourage a empathic process as well as enabling the psychologist to regard the citizen with unconditional positive regard. As well as the psychologist own relationship to money, as being somewhat relaxed in general, with an notion to avoid financial by being careful with money management.

# Table of Contents

<b>INTRODUCTION.....</b>	<b>1</b>
POWER, MONEY AND THE BOURGEOISIE.....	2
FROM SOCIOLOGICAL CRITICISM TO PSYCHOLOGICAL VARIABLE.....	3
Financial therapy.....	6
<i>Definitions of money</i> .....	7
PROBLEM STATEMENT.....	9
<b>THEORETICAL FRAMEWORK.....</b>	<b>10</b>
FINANCIAL THERAPY THEORY APPROACH.....	11
HUMANISTIC PSYCHOLOGY APPROACH.....	13
<i>Maslow's hierarchy of needs</i> .....	13
The motivational life.....	13
The hierarchy of needs.....	14
<i>Rogers' client-centred therapy</i> .....	15
Congruence.....	16
The empathic process.....	16
<b>METHODOLOGICAL FRAMEWORK.....</b>	<b>17</b>
MIXED METHODS.....	17
INTERPRETIVE PHENOMENOLOGICAL ANALYSIS.....	18
KLONTZ MONEY SCRIPT INVENTORY-REVISED.....	20
<i>Money scripts</i> .....	20
<i>Scoring</i> .....	21
<b>METHOD.....</b>	<b>21</b>
SAMPLE POPULATION.....	22
ETHICAL CONSIDERATIONS.....	23
PROCEDURE FOR DATA COLLECTION.....	23
<i>Materials</i> .....	24
<i>Transcription</i> .....	25
PROCEDURE FOR DATA PROCESSING.....	25
<i>Thematical Analysis</i> .....	26
<i>KMSI-R Analysis</i> .....	26

PILOT INTERVIEW .....	26
<b>ANALYSIS .....</b>	<b>27</b>
THE PERCEIVED INFLUENCE OF MONEY ON THE LIFE OF THE CITIZEN .....	29
<i>The apparent influence of money</i> .....	29
<i>Money as motivation</i> .....	30
<i>Social factors in money related issues</i> .....	32
<i>Connection between the citizens issues and their money related behaviour</i> .....	34
THE PROFESSIONAL AUTONOMY FROM ECONOMIC SANCTIONS.....	36
<i>Being part of the jobcenter</i> .....	36
<i>Money as an indirect influence on the alliance.</i> .....	37
<i>The interdisciplinary cooperation.</i> .....	39
THE INFLUENCE OF MONEY IN PUBLIC- CONTRA PRIVATE PRACTICE .....	41
THE PSYCHOLOGIST’S PERSONAL RELATIONSHIP TO MONEY .....	42
SUMMARY OF THEMES .....	44
KLONTZ MONEY SCRIPT INVENTORY-REVISED .....	45
Scale interpretation:.....	45
<i>KMSI-R Score Results</i> .....	45
<i>KMSI-R reflections</i> .....	46
Money avoidance .....	47
Money worship .....	47
Money status .....	48
Money vigilance .....	48
KMSI-R as a tool.....	49
SUMMARY OF KMSI-R SCORES AND REFLECTIONS .....	50
<b>DISCUSSION .....</b>	<b>51</b>
THE PERCEIVED INFLUENCE OF MONEY ON THE LIFE OF THE CITIZEN .....	51
<i>The apparent influence of money</i> .....	51
<i>Money as motivation</i> .....	52
<i>Social factors in money related issues</i> .....	53
<i>Connection between the citizens issues and their money related behaviour</i> .....	54
THE PROFESSIONAL AUTONOMY FORM ECONOMIC SANCTIONS.....	55
<i>Being part of the jobcenter</i> .....	55
<i>Money as an indirect influence on the alliance.</i> .....	55
<i>The interdisciplinary cooperation.</i> .....	56
THE INFLUENCE OF MONEY IN PUBLIC- CONTRA PRIVATE PRACTICE .....	57
THE PSYCHOLOGIST’S PERSONAL RELATIONSHIP TO MONEY .....	58
METHOD DISCUSSION .....	59

CONCLUDING SUMMERY.....	60
POSSIBLE FUTURE DIRECTIONS.....	62
TABLE OF FIGURES.....	63
REFERENCES .....	63

## Table of Appendixes

**APPENDIX 1 – ERKLÆRING OM INFORMERET SAMTYKKE (CONSENT FORM)**

**APPENDIX 2 – INTERVIEW GUIDE**

**APPENDIX 3 – KMSI-R BRIEFING AND DE-BRIEFING**

**APPENDIX 4 – PILOT INTERVIEW TRANSCRIPT**

**APPENDIX 5 – PILOT KMSI-R DE-BRIEFING TRANSCRIPT**

**APPENDIX 6 – 02 INTERVIEW TRANSCRIPT**

**APPENDIX 7 – 02 KMSI-R DE-BRIEFING TRANSCRIPT**

**APPENDIX 8 – 03 INTERVIEW TRANSCRIPT**

**APPENDIX 9 – 03 KMSI-R DE-BRIEFING TRANSCRIPT**

# Introduction

*“Money may be a myth, but it is never a fiction. And sometimes, the myth is greater than the reality”* (Krueger, 1991, p. 223)

Money seems to be everywhere and nowhere at once. We use it almost every day, but seldom address it in civil discourse. Like the water in our bodies, it can go unnoticed as long as needs are met, but stranded in the desert, it might soon become an all-consuming fixation.

The introductory quote from David Krueger encapsulates the apparent dynamic money plays in our life’s. We, as everyday people, might not address money in social discord, thus resorting to personal- or social myth creation and personal history in our understanding of money and the role it might play.

A number of scholars have raised the issue that psychologist, despite growing awareness, also neglect the issue of money’s role in the therapeutic space (Britt, Klontz, Tibbetts, & Leitz, 2015, pp. 17–18). Raising the issue, both Krueger and Trachtman argues that beyond fees, money is by large a taboo in therapy (Krueger, 1991, p. 210; Trachtman, 1999, p. 278).

My interest in money and its potential influences in therapeutic relations comes from two sides. I started to developed an interest in the topic after my 8<sup>th</sup> semester internship at the project called Rute 42 at the jobcenter in Aalborg Kommune. This project was aimed ad marginalized youth, suffering from different relational-, or mental health issues (Pedersen,-b Unpub). Being reliant on public welfare often presented further issues relating to money for the youth, which spurred my interest further when I later became personally interest in finance and how it might relate to psychology. I first explored the topic in my 9<sup>th</sup> semester project, *Money, and its possible influence in the therapeutic space* (Pedersen,-a Unpub) The point of this project was to get acquainted with the topic and lay out a potential theoretical and methodological framework of understanding and potential future research.

The following paper is a further development of the previous project, drawing on the knowledge gained, and applying some of the methodology and theory discussed in Pedersen (-a Unpub) such as Interpretive phenomenological analysis, The klontz money script inventory and Financial therapy theory, while broadening the

theoretical foundation and discuss empirical findings made using an embedded mixed-methods research design.

## *Power, money and the bourgeoisie*

As money have taken a backseat in mainstream psychology, it have been more heavily featured throughout social theory, often with an interest in its effects on power and social interaction. Karl Marx, Max Weber and George Simmel all worked on the relationship between the individual and the social structures, as well as the alienation created by the powers affords to the social structures during modernity (Inglis & Thorpe, 2012, p. 19). In most of their work, Power and money is often directly equated. Making money the object that affords certain individuals, or social structures, power over others.

In his *Manifesto of the Communist Party* from 1848, Karl Marx hypothesized how there would be a final class struggle between the capitalist Bourgeois and the working Proletarian classes, leading to a new working class societal order, thereby being free of social conflict (Ibid, p. 17). Marx' criticisms of capitalism, did make ripples in politics with the forming of workers unions and socialist party's (Mueller, 1982, pp. 153–155), as well as the formation of the Soviet Union.

With the rise of socialism came the political counterweight in the form of Libertarianism. According to Max Weber, humans deal with the chaotic world by using culture to giving meaning to concerns and object in the world, which provide us with a sense of security and divert our attention from the uncertainty of reality (Inglis & Thorpe, 2012, p. 17). In this way Weber sees modern society as based on an *instrumental rationality* (Ibid., p. 23) for example, being motivated by making profit, whereas pre-modern individuals would be oriented towards a value-oriented *substantive rationality* (Ibid.), like religious beliefs. (Ibid., pp. 22-23)

We see here how money gives different levels of meaning. According to Marx, not having money if unfair, being poor is a social issue rather than an individual one. In the works of Weber money brings on an instrumental rationality. What was before a matter of belief and spirituality, became a matter of accumulation and rational thought. George Simmel also sees a heighten rationality based on money, which influence our interactions and morals (ibid., p. 25). Money is *impersonal* and

---

*universalizing*, due to its universal relevance to anybody, and tend to alienate people from each other based on the interactions that money itself brings about (ibid.).

According to Weber and Simmel, money is not only a tool of power and social status, but brings along with it a (alienating) change in social interaction and rationalization itself by its use. We might refer to this as a sort of bottom-line logic.

## *From sociological criticism to psychological variable*

In the following we shall see how money, and its role in psychology research and therapy has developed and continues to evolve. Money and its role and effect in our mental health have in general been a ignored topic in mainstream psychology (Britt, Klontz, Tibbetts, et al., 2015, pp. 17–18). There might however be shift happening in the wake of the 07-09 financial crisis. This shift is marked by the forming of Financial therapy theory (FTT), the emergent field of financial therapists and the financial therapy association .

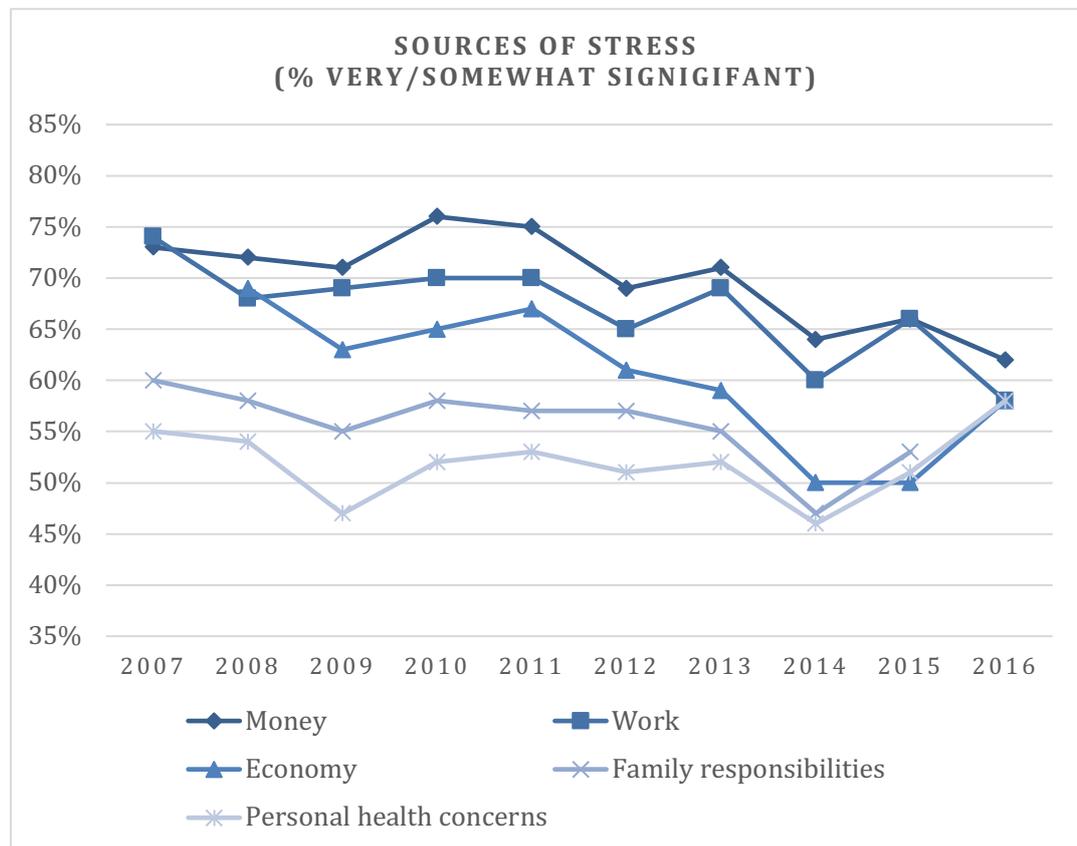
Money and personal finance seem to be able to impact our mental health, as also argued in Pedersen (n.d.-a, pp. 3–4 Unpub). Many of the top stressors in Holmes and Rahe's (1967) *Social Readjustment Rating Scale* seem to have direct or indirect relation to the individuals financial state or a change to it, such as being the life events '*fired from work*' ranked nr. 8 or '*Divorce*' ranked nr. 2 (ibid. p. 216).

Money and economy have also been a consistent top source of stress in the American Psychological Association's annual *Stress in America Report* during the reports history (American Psychological Association, 2012, p. 17, 2015, p. 2, 2016, p. 23, 2017, p. 4). While stress related to the economy have tampered off in later years, money and work persists as top stressors (see also figure 1).

David Krueger (1991) raised the issue that money "*may be society's last emotional taboo*" (ibid., p. 209). And argues that this taboo is not only limited to society and civil discourse, but is also being practiced in the therapeutic space.

From a psychoanalytical perspective Kruger understands money as being both symbolic and real as the same time. He proposes to understand it in terms of three overall contexts. 1) Money as an exchange medium, 2) the value and attitudes about money and 3) money as an object of transference, harming the development of the

individual or therapeutic relationship (ibid., p. 210). In this perspective money can play a part developing fear of wealth, risk, or autonomy as well as lead to addiction to money, compulsive spending, or problems using or acquire money (ibid., p. 211, 214-221).



*Figure 1: Somewhat, and very significant sources of stress in America, according to American Psychological Association, Economy 2007 and Family responsibilities 2016 omitted due to a lack of publicly available data.*

Drawing on the earlier works of David Krueger, Trachtman (1999) also argues that there is a money taboo in mainstream psychology, where both therapist and client tend to ignore money related issues, beyond payment and fees (ibid., p. 278). Trachtman traces this taboo back to the early days of psychology where Freud equated our willingness to talk about money as we would with feces, anal eroticism and obsessional neurosis (ibid., pp. 276-277 & 279). The money taboo can take a number of forms, for instance as a shame of having more money than others, anxiety of not having enough money or money-conversations as a social distancer in some cultures (ibid., pp. 279-280) Trachtman defines the underlying problem as such;

---

[The money taboo] becomes a problem to the extent that people value each other and themselves in terms of money, as *persons of account* or as *of no account* based on income or net monetary worth. Our value as individuals can not be measured by money but it is undeniable that this is exactly what many people try to do. (Trachtman, 1999, p. 280)

Trachtman note that, being largely ignored in most therapy, money is however often an issue in therapy involving married couples since money is the most prevalent stressor in marriages (ibid., p. 278). Ultimately Trachtman argues that it is important to talk about money, both in therapy and everyday life. Not to make money important itself, but to rid the individual of money based illusions that are holding them back. Therapists therefor needs to encourage this conversation with clients, and in turn explorer their own money taboo in order to do so effectively. (ibid., pp. 281-283 & 287-288)

Declaring a specific phenomenon as *the last taboo*, is simultaneously running the risk of neglecting other issues. On a societal basic one could also argue, at least in the west, that anger for example, is a significant societal taboo. In therapy however, societal taboos are often meet with a greater degree of care and reflection, and whether money is *the last* or just *a* taboo might just be a semantic argument. The argument of using conversation about money to empower the individual seems very appealing. Trachtman's argument could be a strong point, in line with the general therapeutic goal of helping the clients overcome certain issues, in the form of symptoms or irrational needs, thereby aid in the client developing a greater degree of freedom (Møhl & Kjølbye, 2013, pp. 10–11).

As Trachtman observed, money seems to have been a topic in couples- and marital therapy. Margaret Shapiro (2007, p. 289) argues, from therapeutic experience, that money is an important therapeutic tool in couples therapy. Money can serve to facilitate underlying issues in couples relationship, like togetherness and commitment, since it's easier to argue about money then the hopes, fears and vulnerabilities that money can represent (ibid., pp. 288-289).

Money-management have also been considered a tool in the treatment of addictions. *The three T's* (Rosen, Bailey, & Rosenheck, 2003, pp. 171–172) approach incorporates three money management functions, *Teller*, *Training* and

---

*Treatment-linked spending* (ibid.). The Teller function is meant to insure essential payments and restrict the client's access to funds as to not overspend. Training is meant to help the client to budget and review expenses, while the treatment-linked spending is meant as an abstinence-reinforcing reward in exchange for meeting abstinence related goals. (ibid.) The three T's approach has further been developed into the *advisor-teller-money manager* methodology (ATM) (ibid., p. 173), which in a clinical trial have shown to be effective in the treatment of cocaine addiction (Rosen, Rounsaville, Ablondi, Black, & Rosenheck, 2010, pp. 711–713).

## **Financial therapy**

Money and its role in our mental health seems to have gotten traction in recent years. Following the 2007-09 financial crisis a new body of research was formed seeking to unify the knowledge of psychology and money management. Financial therapy theory (FTT) seeks to benefit both fields by researching assessment and treatment of psychological aspects like behavior, cognition and emotion, as well as economic aspects in its relation to financial health (Britt, Klontz, & Archuleta, 2015, p. 3).

While financial therapy has gotten some traction in the United States in later years, the service seems absent in Danish practice of psychology. It is however important to note that a permit is needed to operate as a financial advisor in Denmark, meaning that if a psychologist would want to advise on transactions or financial products (credit, investment, incurrence etc.), they would have to procure the necessary competences and apply for a permit from Finanstilsynet (Erhvervsministeriet, 2018, jf. §3). From an ethical perspective, it would otherwise be important to address this limitation, so as not to mislead the client, how might expect such services to be naturally included in the financial therapy.

In a 2013 Forbes interview, Financial Therapist Amanda Clayman notes that psychological problems sometimes can be seen in the way we handle money. That our internal psyche displays in our financial behavior is due to the overall importance of money. (Cheeks, 2013)

With my clients, some of the most common issues that come up center around problems with managing cash flow and debt, chronic

under-earning or overspending, making emotion- and anxiety-based financial choices, as well as allowing money to become a source of conflict in relationships. (Cheeks, 2013)

Amanda Clayman note that anxiety, stress and overall low amount of self-regulation is often a factor in the development of poor habits regarding money-managements. Whereas ones relation to money often can become a behavioral cooping tool, just as an overuse of alcohol, drugs, food or exercise. The main difference here being that money are unavoidable, unlike the object in other addictions, which make the focus on financial therapy on creating a healthy balance, rather than cutting it completely out. (Cheeks, 2013)

Amanda Clayman sees her role as a financial therapist as to promoting financial competence by understanding and accepting the part money plays in our lives, and also states that;

“Ignoring or behaving impulsively with money is at the root of many financial issues. Sound financial health isn't about building wealth, per se, but about self-care and self-determination.” (Cheeks, 2013)

Money seems to has taken a backseat in psychological practice and research, or at least it might just has been in a slumber until cultural developments, such as the resent financial crisis in 07-09, highlighted the issue. If so, Trachtman’s advise to encourage the money conversation internal in the discipline, and in turn with clients, might be more relevant than ever before. The short overview above highlights a practical notion of a need to address the topic of money’s role, and potential influence, in therapy. Before we exchange this notion for a problem statement, let’s take a brief view of some possible definitions of money.

## Definitions of money

In its most basic form, money as a concept can be perceived as a semi-universal resource-token. Semi-universal in that money in some material forms, like American dollars or European euros, are more widely accepted around the world then smaller currencies like the Danish kroner. Money is a resource token as it can be exchanged for almost any material- or non-material resource.

---

This basic conceptualization of money as a neutral mediator in the human exchange of goods doesn't seem to do it justice. Taken the perspectives from sociology and psychology into account, money doesn't seem to only act like a neutral resource token, but seems to have a deeper impact on the human psyche and cultures at large. Especially when transformed into debt or when it comes into contact with certain social and cultural practices, as well as personal life events.

Trachtman (1999) proposes that money as a psychological phenomenon can be understood in terms of object relation, and our symbolic experience with, or expectations to, our self, others, and money. In short, money functions as an extension of our self, since our perception and understanding of money is generated in terms of how we view ourselves and others. (ibid., pp. 283-285)

The object relation, and social basis, of money is clear in Trachtman's definition, containing six conditions that influence the individual and the individual's perception of others;

“Money, psychologically speaking, is our projection onto coins, bills, bank accounts, and other financial instruments of our beliefs, hopes, and fears about how those things will affect who we are, what will happen to us, and how we will be treated by others or by ourselves based on six possible conditions. We think of these conditions as follows: 1) I do have enough money, 2) I don't have enough money, 3) I have too much money, 4) *s/he* does have enough money, 5) *s/he* doesn't have enough money and, 6) *s/he* has too much money.” (Trachtman, 1999, pp. 283–284)

This definition captures both a personal and a social relationship to money, in a need/fairness paradigm, aligned with the criticisms of Marx and Weber and Simmel's definitions of money as bringing about alienating interactions (Inglis & Thorpe, 2012, pp. 22–23 & 25) and what I termed a bottom-line logic earlier.

Thus this perspective of money ignores a potential broader socio-cultural dynamic that we interact with money in. Money can also be defined as a non-neutral contextual cultural artifact, “*a cultural tool which has a specific meaning in each culture.*” (Yamamoto & Takahashi, 2018, pp. 334–335). Defined as such, money and its complexities within cultural contexts becomes apparent. As an example, let's say

that you are moving homes, if you have your friends helping you with the move, they might take offense if you try to pay them for their efforts, as its customary in Danish culture to offer them food and drink as a thanks - not the monetary cost associated with either the food or the hours worked. In the case of hiring a professional moving company the exact reverse would be the case, hence the socio-cultural contextuality in Yamamoto and Takahashi's definition.

Money is chosen as the focus in this study, as it is the base term, while terms like personal finance will refer to money as well. Other terms, like economy or finance, would sometime mean the same, but would in other situations mean something else, it could for instance refer to the economy as a whole, something political. There is, for instance, a difference between thinking about the economy, or thinking about money, although they might mean the same, depending on the context.

## *Problem statement*

Departing from relevancy of money in everyday-life, social-history. This study aims to research the potential influence on money in applied psychology. Applying the following problem statement and three sub-questions.

*To what extent could money influence the experience of psychologists, employed in jobcentres, with regard to their interaction with clients?*

- 1. How could psychologist perceive their clients relationship to money?*
- 2. How could psychologist experience the influence of money in their work with clients?*
- 3. What attitudes and beliefs does the psychologists themselves hold regarding money?*

The chosen sample population in this study is psychologists working in Danish jobcenters. This population is chosen based on previous experience (Pedersen,-b Unpub) and a potential higher degree of money-related-concerns on the part of the client (Pedersen,-a Unpub, p. 21). However, it is important to note some slight

differences in language and terminology; What I call clients above is called citizens (or *borgere* in Danish) in the domain of a jobcenter. Strictly speaking, it is the jobcentre who is the client, as it employs and utilises the psychologist professional expertise in various ways, to the benefit of the jobcenter and the citizen. The terms *client* and *citizen* will be used synonymously throughout this paper, referring to the individual in direct contact with the psychologist, not the institution employing the psychologist. These dynamics will be elaborated further in the section describing the sample population, but it is important to note here as well, since the problem statement is worded as to be easily understood for those unfamiliar with the practices of jobcenter psychologist.

The problem statement and its sub-questions will be explored using an exploratory embedded mixed-methods research design, containing of both qualitative- and quantitative methodology. The qualitative part will be made up by phenomenological interviews applying Interpretative Phenomenological Analysis as its model of analysis. The quantitative part will support the qualitative part by introducing the Klontz Money Script Inventory, followed by a debriefing interview as a reflective exercise.

## **Theoretical framework**

The theoretical basic for this study and discussion of the empirical results is made up of Financial therapy theory (FTT), as well Humanistic psychology, represented by Maslow's theory of motivation, as well as Rogers work on the client-centred therapy, congruence and empathy. FTT is chosen as it is a psychological approach that focuses on the interactions and dynamics, integral to the individuals relationship, beliefs and behaviours regarding money and personal finance. Maslow's hierarchy of needs is chosen as it might inform how money could transcend the hierarchy in different ways, based on the individuals resources and motivations. While the work of Rogers might serve to highlight different dynamics in the psychologist work with their citizens.

---

## *Financial therapy theory approach*

The emerging field of Financial therapy theory (FTT) is a relative new psychological approach and body of research, with the Financial Therapy Association (FTA) established in the wake of the 07-09 financial crises. The goal of FTT is to merge and expand the field of psychology and money management by researching ways of evaluate and treatment psychological aspects of financial health. FTT seeks to do this with incorporation of cognitive, emotional, behavioural and relational aspects of financial health. Adopting both interpersonal and intrapersonal aspects of money (Britt, Klontz, & Archuleta, 2015, pp. 3–4).

Key to FTT's efforts to access financial health is four money scripts that influence our beliefs and attitudes towards money. These money scripts are often develop in childhood or early life, passed on from parent to child, formed by money related events, *financial flashpoints* (Lawson, Klontz, & Britt, 2015, p. 23).

*Money avoidance* (ibid., p. 24-26) is characterized as a systematically avoidance of money related issues and a failure to deal with these. Money avoidance is related to over- or underspending, disgust, anxiety or fear of money, and can result in a contradictorily relationship to money, wishing they for more money, while seeing money as something negative and corruptive. The money avoidance score is likely to decrease with the age rang 18-30 scoring 23% higher than the 61-80 age rang. The money avoidance script is also more prevalent with mental health professionals than financial advisors. (ibid.)

*Money worship* (ibid., pp. 26-27) is a tendency to pursue money as an item of happiness, power of safety, as well as show affection with money. Money is seen as a solution to problems, while the need for money is difficult to satisfy. Money worship is more prevalent with young and single individuals, while being related to a lower net worth, workaholism and hoarding. (ibid.)

The individual with a pronounced *money status* (ibid., pp. 27-28) scripts will tend to view him/her-self with others based on their socioeconomical status, and equating their self-worth with their net-worth. Being directed inward, where money worship is outward directed, the money status script is more prevalent with individuals who are young, single, and have lower levels of net worth and education. Money status is also

associated with lower levels of self-actualization and happiness, as well as gambling and workaholism. (ibid.)

Lastly will the individual with a high degree of the *money vigilance* (ibid., pp. 28-29) script tend to be concerned about money, watchful and alert about spending, and might distrust the spending of others. Money vigilance is also related to a higher net worth and income, along with decreased risk of overspending and gambling, and increased risk of workaholism. The money vigilance script are more prevalent with business professionals (ibid.)

These money scripts represent unfinished emotional baggage and are often carried over from parents attitude towards money, or their money related behavior. Money scripts are associated with debt, income and socioeconomic status, and can be assess via the *Klontz money script inventory* (Lawson et al., 2015, pp. 23–24 & 27), as a step in the financial therapists treatment to improve the clients financial health (ibid.). This is done by assessing the clients' money scripts early in the processes as to establish which script is dominant. When the dominant script is uncovered, the script can be challenged with the client, as to disrupt the associated believes, attitudes and behaviors of the script (ibid., p. 29).

For further assessing disorderly money behaviours like gambling- or compulsive buying disorder, the *Klontz Money Behavioural Inventory* (KMBI)(Klontz, Britt, Archuleta, & Klontz, 2012, p. 18) can be deployed as an extension to the KMSI, along other relevant diagnostical tools.

Money scripts and the Revised KMSI will be explained further in the *Methodological framework* section of this study, as it is applied in answering the problem statement.

Money scripts and money behaviors can be essential tools in assessing the financial health of clients. While these are based on cognition (Johnson & Takasawan, 2015, p. 325), that is just one in a plurality of ways to approach financial therapy. A number of practice based models to approach financial therapy is suggested, amongst others is motivational interviewing, with a focus on six stages of change (Klontz, Horwitz, & Klontz, 2015, p. 348), as well as a number of humanistic approaches to financial therapy, integrating gestalt – and client centered therapy to financial therapy (Johnson & Takasawan, 2015, pp. 330–336). Johnson and Takasawan (2015., p 329) furthermore calls for more research on the combination of

a humanistic approach to financial therapy, as there have been positive effects of integrating these approaches.

## *Humanistic psychology approach*

Formed around the 1960's Humanistic psychology is concerned with matters of consciousness and the continued lifelong development of the individual.

Initiator Abraham Maslow wanted a response to the, at the time, dominating psychoanalytic and behavioural approaches. Which he found objectifying of the individual, as the individuals fail to rely on factors outside of the individual's own powers, such as upbringing and unconscious and social factors. (Jacobsen, 2011, p. 109)

Maslow and many others began forming a wholesome and positive psychology, wanting a disruption from the dominant approaches and the negative perception of humans and their abilities. This '*third force*' of psychology was to develop a body of knowledge regarding our ability to make choices, what we value, and how we optimise our self-expressions, along with other positive abilities humans might possess. (ibid., 109)

Humanistic psychology, like existential psychology, deals with matters of existence, but in a less structured and defined way (Jacobsen, 2011, p. 109)

While both utilize a phenomenological methodology (ibid.)

## Maslow's hierarchy of needs

In his (1954), *Motivation and Personality*, Maslow lays out his theory of motivation and study of self-actualization. This is done by logical exclusion of a number of factors that must be included in a motivational theory, drawing on a variety of relevant literature, as well as clinical experiences and observations of healthy individuals (ibid., p. 35)

## **The motivational life**

Maslow classifies the motivational life of the individual as being defined by goals or needs, as opposed to drives, "*the 'pulls' rather than the 'pushes'*" (ibid., p. 26) as he puts it. Motivation is also defined as being multiple, rather than single-minded. Motivation is furthermore classified as dynamic, referring to many states at the same

time, rather than being a singular defined state of motivation cut off from the rest of the individuals somatic and psychological aspects. Classifications of motivational behaviour is flawed in this perspective, as the individual might seek safety rather than food, or self-esteem rather than sexual gratification. (ibid. 23-25)

Sound motivational theory should, on the contrary, assume that motivation is constant, never ending, fluctuating, and complex, and that it is an almost universal characteristic of practically every organismic state of affairs (Maslow, 1954, p. 24)

The individuals environment and situation is also important to consider in its motivations, as the environment partly informs the barriers and value object that the individuals orients its goals and needs. (Maslow, 1954, p. 28)

## **The hierarchy of needs**

Maslow's theory of motivation is constituted by five needs that makes the basis for the next, as they are relatively satisfied in a hierarchal order (Maslow, 1954, p. 47). It takes its starting point with the (1) *The basic needs* (ibid., p. 35), these are made up of physiological needs, such as hunger, thirst, (2) *the safety needs* (ibid., p. 39) containing security, stability, protection, dependency and freedom from anxiety, fear and chaos. (3) *The belongingness and love needs* (ibid., p. 43) is the need for affectionate relationships with others, be it individuals, family or groups. (4) *The esteem need* (ibid, p. 45) relates to the desire for a stable and high evaluation of one self, to have self-esteem and self-respect, while being viewed with esteem by others. (5) *The need for self-actualization* (ibid., p. 46), the highest of the needs, is the need for self-fulfilment, where the individual actualizes his or hers potential. This need might be the most subjective as everyone's ideals are different (ibid.). Each needs is dependence on the relative satisfaction of the previous need, as a new need emerges when the former need is satisfied or partly satisfied. Maslow notes the important point that satisfaction is not about being fulfilled 100%, but rather having some kind of relatively high percentage of satisfaction, as the needs emerges slow and gradually as the percentage increases. (ibid., 53-54).

A lower needs will become dominant if it is left unsatisfied, as the detriment to a higher need. Everything unrelated to the need will become irrelevant, as well as inform the future prospects for the individual. If the individual experiences extreme hunger, for example, the individuals will be consumed with the wants and thoughts of foods, “*For our chronically and extremely hungry man, Utopia can be defined simply as a place where there is plenty of food.*” (ibid., p. 37). (ibid., p. 37 & 57)

Central to Maslow’s view on motivation is the thrill seeking and reduction, as determined by which needs are meet. If the organism has a deficiency and lags basic needs, it will tend to reduce thrill seeking behaviour, whereas it will increase thrill seeking behaviour as higher needs are meet and a surplus is present. (Jacobsen, 2011, p. 111) Maslow rationalizes this relationship in terms of satisfaction and dissatisfaction, stating that “*Wanting anything in itself implies already existing satisfactions of other wants*” (Maslow, 1954, p. 24) as the present of continued thirst or hunger would take president over activities such as home decoration and the composing of music (ibid., 24-25)

While criticism can be raised of Maslow’s work and theory being methodological casual and lacking rigor. Maslow’s work continues to be relevant in clinical psychology, as well as the education and employment sector. (Jacobsen, 2011, p. 112)

## Rogers’ client-centred therapy

Carl Rogers’ client-centred therapy was a response to the lag of new therapeutic methods, in the formation of humanistic psychology. Finding that the existing psychoanalytical- and behavioural therapy’s to be closed and impersonal, the therapist being neutral and concerned with transference. Rogers client-centred therapy is based on Rogers’ notion that, if authentic, the relationship between therapist and client itself could have a beneficial and curative effect in itself.

A directly personal relationship between the client and therapist as two individuals is there for crucial. The therapist is helping the client getting to know oneself, with the goal of increasing the clients trust in themselves, while acquiring diminishing defences and embracing the here-and-now (Jacobsen, 2011, p. 119).

## **Congruence**

Rogers' concept of *congruence* (Rogers, 1961, p. 61) is essential in therapist's efforts to be authentic towards the client, without facade and "*openly being the feelings and attitudes which at that moment are flowing in him*" (ibid.). Without being fully achievable, the goal is to heighten the degree of which the therapist's feelings are available to him or her, so they can aid the therapist awareness of what is going on inside of themselves, to be addressed if appropriate or inform the therapist in general. (ibid.)

Congruence aids the relationship between therapist and client, as the client should get a sense of talking to a person, rather than a professional front. A sense that the therapist is genuine will give the client trust towards the therapist, which will aid in the efforts of personal change for the client. The therapist should furthermore approach the client with *unconditional positive regard* (ibid., p. 62). Meaning that the therapist should regard the client with positive feelings "*without reservations, without evaluations*" (ibid.), as the therapist should not approve or disapprove of the client based on their behaviour, without conditions and non-possessive. The therapist should rather strive towards *empathic understanding* (ibid.), where the therapist gain the perspective of the clients feelings and opinions, and successfully communicate this to the client. While rare, the client will recognize this and feel understood, which will help to facilitate change. (ibid., p. 61-63)

## **The empathic process**

The empathic understanding is acquired through the empathic process (Rogers, 1961, p. 63), where the therapist lay aside their own views and values, as to enter the perspective of the client and gain sensibility to the changing experienced feelings of the client (Rogers, 1975, p. 3). Overall the empathic process and understanding have three effects on the client. (1) By being accepted the client can adopt a caring attitude towards him- or herself. (2) being understood and listened to makes it possible for the client to listen to him- or herself more accurately. While (3) adopting a greater degree of empathy towards him- or herself, becoming more acceptance and empathic, and in turn more congruent towards him- or herself.

In this way, the empathic process shows how empathic understanding is not only acquired by the therapist, but also can be adopted by the client, enabling him become a more effective therapist for him- or herself. (Rogers, 1975, pp. 8–9)

## Methodological framework

In order to study possible influences of money in social-work related psychology, an exploratory embedded mixed-method research design will be deployed. A qualitative semi-structured interview will make up the bulk of the empirical data, this interview will focus on the experiences of psychologist employed in jobcentres regarding how money might influence their clients, themselves and their work with the clients.

Furthermore will a quantitatively survey, in the form of the *Klontz Money Scrip Inventory-Revised* (KMSI-R) (Begina, Hickingbottom, Luttrull, McCoy, & Klontz, 2018), will be used to support and elaborate the main interview and in addition to possible offer new insights. *Interpretive Phenomenological Analysis* (IPA) (Langdrige, 2007a, p. 107), will be used as the analytical method, in order to derive a number of themes from the interview sessions.

### *Mixed methods*

Qualitative methods are concerned with exploring, interpretation and natural descriptions of what *kind* a given phenomenon is and what experiences these entails for the individuals possessing them. The quantitative methods explores how *much* of a kind a given phenomenon is or some aspects related to its numeric values (Kvale & Brinkmann, 2009b, p. 138; Langdrige, 2007b, p. 2).

Qualitative methods are interested in rich, subjective descriptions as its empirical foundation, with a subjective epistemology informing its methodology. While quantitative methods often is linked to a positivist epistemology, in its choice of methods and approach to empirical evidence, which is collected in a formalized manner (Langdrige, 2007b, pp. 3–4).

Mixed methods is the mixing of qualitative and quantitative methods. This can be done in a number of ways. In an embedded design one data set will support the other main data set, this is often done to get supportive data in experimental or

correlational designs. (Creswell, 2006, p. 67). In the explanatory design data is collected in two-phases, first quantitative data followed with qualitative data which then informs the initial data, which can be used to explain statistical results.(ibid., 71-72) The exploratory design reverses the two-phased design of the explanatory design, with initial qualitative data, informing the quantitative data. This design could be beneficial in the development of test (ibid., p. 75)

This study will utilise an embedded mixed methods research design, as this approach seems complementary to the exploratory nature of the present study. Where qualitative methodology can yield rich descriptions of the experience of jobcenter psychologist, while the quantitative methodology can support this effort with insights in the data collection as well as the analysis and discussion of the collected materials

## *Interpretive Phenomenological Analysis*

The philosophical perspective of phenomenology was formed by Edmund Husserl (1859-1938) at the turn to the 20<sup>th</sup> century. Stemming from the Greek words *phainomenon* (*what, shows itself*) and *logos* (*learning*), the study of phenomenology seeks to explore and illuminate phenomena as they appear, without the everyday preconceptions, values and stereotyping that we rely on in everyday life. (Jacobsen, Tanggaard, & Brinkmann, 2010, p. 185)

Being concerned with experience and acts of consciousness, Husserl wanted to break with the scientific ideals of positivism and objective perspectives at the time. Not being a methodology in itself, the philosophy of phenomenology has resonated with the forming of methodology in disciplines such as psychology, anthropology and sociology (ibid., pp. 185-187).

The phenomenological perspective is made up of four corner stones. *Intentionality* (ibid., p. 187) refers to the idea that every conscious act is aimed at something, it has intention. It recognises that we are not separate from the world, as we always will be orientated towards something in the world. In short, you cannot *think* without thinking about *something*. *Life-world* (ibid., pp. 187-188) is the pre-scientific level, and refers to the individual's concrete reality as it is experienced at an everyday basic, with all its presumptions. This is the departing point for every phenomenological exploration. In order to fully describe a phenomenon, presumptions and foregone-knowledge are reduced with *Reduction* (ibid., pp. 188-189), the act of recognition

and disregard for what is already known, in order to examine the phenomena fully. Leading to the *Essence* (ibid., pp. 189-190) of the phenomena, the goal of phenomenological analysis, accomplished with full and rich descriptions. Being the last corner stone it is linked to the first, Intentionality, in that just as every act is aimed at something, when this something presents itself, it is also in part presenting its essence. The essence is therefore not something added or derived, but already present within the phenomena.

Recognising the inherent subjectivity of experience and breaking with the scientific ideal of objectivity in natural sciences. The phenomenological perspective forms a basic for methodology that allow researchers to explore experience and acts of consciousness, while deriving an essence of these through reduction.

This study will explore the problem statement using *Interpretative Phenomenological Analysis* (IPA)(Langdridge, 2007a, p. 107). The purpose of applying IPA is to phenomenologically explore the individuals life-world, their experiences, and how these experiences are perceived and formed on an individual basis within a small homogeneous sample of a specific group (ibid., pp. 107 & 109-110). IPA departs from a general question, in this case *Can money be shown to influence the experience of psychologists interaction with clients*, and reduces this down to an essence via thematical analysis. The thematical analysis consist of a number of re-reads, note taking and theme consolidations, described in greater detail in the *Data Analysis* section. This analytical process then results in a number of themes, which are justified with the original quotes from the interview (ibid., pp. 110-112). In this way IPA stays true to the phenomenological perspective, as the essence points back to the original intentionality of the participants life-world.

It is important to note that the act of reduction should not only be viewed as an analytical process, but as a conscious process throughout the research process, including the interview (Kvale & Brinkmann, 2009c, p. 154). The research process is not without preconceptions however. I, as the researcher, is trying to answer a specific research question, which leads to a direction in my questioning of participants in order to get relevant answers in return. Furthermore are questions ordered in a way that is meant to facilitate an optimal natural flow, which in turn also makes some amount of preconception of the direction of how the respondents might answer the interview questions.

---

## *Klontz Money Script Inventory-Revised*

The *Klontz money script inventory-Revised* (Begina et al., 2018) consist of a 32 item questionnaire, where the participant indicate his or her level of agreement on a six-point Likert scale. The purpose of the KMSI-R is to make apparent to what degree a participant possesses four different money script, related to their attitudes and beliefs about money. (ibid., pp. 47 & 54–55)

In this study, the KMSI-R is deployed in order to aide in the discussion of potential themes related to beliefs and attitudes towards money.

### Money scripts

The KMSI-R identify four money script, each with different consequences to the individuals belief and attitude towards money, and in turn their financial and psychological health. These scripts are often formed in early child- or adulthood via *financial flashpoints* (Lawson et al., 2015, p. 23), in the form of individual or social events involving money. Furthermore is money scripts are often passed on from parent to child.

An individual with a high degree of *Money avoidance* (ibid., pp. 24-25) will tend to hold negative beliefs about money, perceive money as a taboo topic, as well as avoid money related issues in general. Paradoxical, they will also tend to be of the believe that having more money would solve the individual problems.

*Money worship* (ibid., pp. 26-27) can be categorised as an obsessive attitude towards money, where money is seen as the ultimate solution to the individuals problem, as well as becoming the vessel for showing affection towards others. Money is seen as the way to acquire power, happiness or safety – simply put; money is the answer to everything.

*Money status* (ibid., pp. 27-28) is often seen in combination with excessive wealth accumulation, since individuals with this money script will tend to equate their self-worth to their net-worth, to the detriment of the former. This belief can often be formed in early childhood as an result of poverty related financial flashpoint.

*Money vigilance* (ibid., pp. 28-29) can be associated with anxiety and mistrust of others regarding money. Money is perceived as a private matter, and regarded in a watchful and concerned attitude.

---

It is important to note that money script in themselves only indicates beliefs and attitudes towards money (ibid., p. 24).

## Scoring

The KMSI-R is scored by adding up the answers from each portion of the survey, relevant to a certain money script, the resulting number is then divided by the number of money script items (see also Appendix 3, *KMSI-R Scoring Procedures and Scale Interpretation*). Money worship for instance is covered by 7 items, numbered 10-16, a scoring example would look like this  $34/7=4,85$ .

In interpretation the scale we now have two key numbers, 34 and 4,85. An overall score above 4 on any given money script “[...] suggest you exhibit many characteristics of the money script.”. A score below or at 2 would suggest the reverse, whereas scores between 2-3 or 3-4 would suggest variant degrees of a certain money script. For greater detail in the results we can also refer to the added numbers, 34 in this example. Each money script have a four point scale of degrees based on a specific span of scores. A score between 31-38 results in “*Your response style suggests that you are at risk of developing money worship*”.

To summarise we can then say that this individual is at risk of developing money worship as he exhibits many of the characteristics related to money worship. We can then elaborate further by looking at the specific answers and see that items 12 “*It is hard to be poor and happy*”, and 16 “*Money buys freedom*” scores the highest with *strongly agree*, while item 13 “*You can never have enough money*” scores the lowest with *disagree a little*.

In the final analysis the KMSI-R can be utilized to elaborate and deepening the understanding of the psychologists own experience of money, and believes thereabout, as well as aid in the discussion of the emergent themes.

## Method

The following section will contain a number of considerations regarding the research protocol. Including a description of the sample population and the ethical considerations associated with the population. The data collection and processing, as well as the experiences gained during the pilot interview.

---

## *Sample population*

The sample population of this exploratory study is psychologist employed in jobcenters. The field of social work related psychology might experience money related topics more frequently than other forms of applied psychology, due to their clients being on public welfare. Since financial stress or frustration, as well as the clients personal relationship to money might be much more prevalent, it might also enrich the contents of this relatively limited study. While possibly also enriching the field of social work related psychology by getting a better understand of the psychologist experiences in this regard.

The employment of psychologists in jobcentres are a relatively new and divers phenomena, ranging from assessments work, related to rehabilitation or referring the client to other professionals or psychiatry to motivation work and – conversations, coaching along with psychoeducation (Pedersen,-a Unpub, p. 21).

As mentioned in the elaboration to the problem statement, there are a couple of distinctions between the practice of jobcentre psychologist, and what might be observed in private practice. First being the client dynamic, where it is the employer who is the client from a technical perspective. The Danish Psychological Association however outlines a broad definition of the psychologists client, which also extent to a given organizations *interests (interessenter* in dansish)(Dansk Psykolog Forening, 2012, p. 33) in some cases. This would explain how the client privileges also extent to the citizen, in the case of psychologist working in jobcentres.

The second being the *therapeutic relationship*, which often is not a therapeutic treatment in the classical sense, but as previously mentioned often revolve around motivational work, assessment, clarification of issues and psychoeducation, for the betterment of the individual as well as their ability to work, if possible. Another important distinction in the relationship between the psychologist and the citizen is the question of payment. The psychologists services and expertise are rendered available by the in jobcentres if deemed necessary, free of charge to the citizen, unlike private practice where the individual most often would have to pay the psychologist a fee. This dynamic seems rather unique, and is also a reason why the answers from this sample population could be different from other practices where the topic of fee's might be more prevalent to the practitioner.

---

## *Ethical considerations*

Ethics in qualitative research entails a number of elements, such as getting informed consent from the participants, being cognisant of the researchers role and ethical responsibilities, as well as possible consequences of the research (Kvale & Brinkmann, 2009a, pp. 89–95).

In Pedersen (-a Unpub, p. 25), I argued that anonymity and possibly confidentiality might be important to consider, since a jobcentre, as a part of public administration, in turn also is a part of political institutions and interest. Considering that there can be relatively few psychologist employed in a given municipality, and to allow the participants to speak as freely as possible, their anonymity will be kept on a regional basic. Identifiable information such as names and communes of employment will be redacted from transcriptions along with any other potential information that could compromise the anonymity of the client.

To alleviate these ethical consideration, and also adhere to best practice's and the *Ethical Guidelines for Nordic Psychologist* (Dansk Psykolog Forening, 2012, p. 34), a consent form was formulated (see also Appendix 1). The purpose of the consent form is to inform the participants of their rights, as well as the study in general in order to have informed consent.

Further ethical considerations was made in regards to the deployment of the KMSI-R, as it is designed as an assessment tool. The decision to deploy the KMSI-R was based on the fact that the participants would be trained mental health professionals themselves, dealing with psychological assessments on a daily basis. The KMSI-R would furthermore be followed by a debriefing interview, in the form of a reflective exercise, where the participants could share their thoughts and observations about the experience.

## *Procedure for data collection*

The data collection process consists of three steps, a main interview, the KMSI-R survey witch is followed by a debriefing interview. The participants were briefed on the purpose of the study and signed a consent form before initiating the interview. The consent form (see appendix 1), was formulated on the recommendations from Aalborg University (n.d.) and in line with Datatilsynets (2017) guidelines.

---

The interview questions are formulated with a focus on the psychologists' lifeworld experience, in accordance with phenomenological methodology (Tanggaard & Brinkmann, 2010a, p. 31). The goal therefore is to formulate the questions as to give the best possible understanding of the interviewee's experience (ibid.).

A semi-structured interview method is chosen over a more loose interview method, since the loose method often requires a greater degree of experience on the part of the interviewer (ibid., pp. 34-35). The semi-structured interview serves as a basis for the interviewer, while allowing for exploration of the interviewee's experience during the interview process, (ibid., p. 38).

The interview guide is structured with some initial open questions, meant to allow the interviewee to respond in a narrative fashion. These are followed by more concrete and elaborating sub-questions, meant to expand on the narrative and elaborate the information further. (ibid., p. 41) Projective questions will also be used, since this study in part is concerned with how the psychologist experiences the attitudes and beliefs of their citizens (ibid.).

The participant was then introduced to the KMSI-R survey as the main interview draws to an end, followed by a shorter debriefing interview. Presented as a reflective exercise this interview will revolve around the results of the KMSI scores and the participant's apparent reaction to these.

## Materials

The following materials were used in the conduction of the semi-structured interview, KMSI-R and subsequent reflective de-briefing interview.

- A. A consent form, inform the interviewees of the purpose of the study, as well as their rights and protections associated with their participation (see also Appendix 1)
- B. The semi-structured interview guide, with main and additional questions, to aid in the interview process. (see also Appendix 2)
- C. The KMSI-R briefing and de-briefing aid (Appendix 3), containing a short description of the KMSI-R, the KMSI-R (Begina et al., 2018, pp. 54–55) itself, and a scale interpretation translated to Danish. As well as a table with

---

short characteristics of the four money scripts. The characteristics was compiled and translated from (Lawson et al., 2015, pp. 24–29)

## Transcription

It is important to note that a transcription as a conversion, or translation, from speech to text, freezes the inherent dynamic nature of natural conversations, which can result in the loss of meaning (Tanggaard & Brinkmann, 2010a, p. 43). Being mindful of this, a simplistic transcription will be conducted, focusing on conveying the perceived original meaning, wherever it might be unclear. This is in part done by relevant note taking and transcription shortly after the interview is conducted (ibid.). A simplistic transcription is also chosen, since the IPA based analysis don't rely on phonetics or other speech elements (Langdrige, 2007a, p. 110, 2007c, pp. 73–75).

Each transcription will contain a short description of the context of the interview in terms of non-specific location (like 'the office of the psychologist'), mood and other relevant observations. This is done in order to recognize the interview as a social interaction (Tanggaard & Brinkmann, 2010a, p. 42), and not purely an exchange of information, as well as to help situate the interviewee and the interview situation (Tanggaard & Brinkmann, 2010b, p. 492).

Throughout the transcriptions the interviewer will be indicated with 'I', the interviewee will be indicated with 'IP', and every line will be numbered in order to provide specific reference. While deploying a simplistic transcription model, the following transcription conventions will be utilized to provide context and comment, where necessary;

- ... Indicates a short pause, (under 3 seconds)
- Indicates a longer pause, (over 3 seconds)
- ( ) Is used to indicate affirmation or comments spoken by the reverse party.
- / Indicates a reformulation of a started sentence.
- [ ] Is used for interview comment.

## *Procedure for data processing*

Coding and analysing research data, the process of data-reduction and -reorganization, can be classified in a number of ways. Top-down coding is informed by relevant literature, theory and its corresponding categories, while bottom-up

coding is informed by the data material, for example, quotes from the interviewee. (Kristiansen, 2010, p. 451) This study will apply a bottom-up coding, since the thematic analysis in IPA is based on the interview quotes, while the initial literature serves to inform the formulation of questions and discussion where relevant.

## Thematic Analysis

The conducted interviews is analysed in accordance with IPA's four stages of thematic analyses. (1) The first stage of the analysis consist of note taking of the general meanings in the transcription during reading and re-reading. (2) The general meanings are then developed into broader themes, before (3) these themes are further specified by reviewing them separately in chronological order. (4) The emergent themes are then continually re-checked against the interview quotes and potentially modified while laid out systematically in the analysis, justified by the interviewee quotes. (Langdridge, 2007a, pp. 110–111)

## KMSI-R Analysis

The results of the conducted KMSI-R results and the following debriefing interview is meant to aid the overall analysis. The quantitative KMSI-R scores will be laid out descriptively, along with the reflective debriefing interviews. These will later be compared and contrasted to the main interview to hopefully develop further insights from the participants during the discussion.

## *Pilot interview*

A pilot interview was conducted in order to try out the mixed-method research design in practice, and examine how the interview questions was understood and answered by the participant, in addition to see how the KMSI-R worked as a reflexive exercise.

The interview questions seemed to yield reflexive answers on the part of the participant. Due to the ambiguous nature of the term '*money*', the participant could at times be unsure what was meant, i.e. personal finance or some degree of economics. However this somewhat purposely ambiguity also made the question

more open to the participants interpretation. The participant was told that I was simply interested in their experience and what spring to mind on account of the question. This sometimes lead to multiple answers and addition reflections on a given question. The use of the KMSI-R seemed to yield personal reflections on the part of the participant, as intended.

The participant afterwards stated that she would have been primed for the main interview if the ordering had been different, had we started with the KMSI-R before the interview. The participant also found it interesting to reflect on the results after filling in her responses.

Based on the practical experience of conducting the KMSI-R a result table was compiled, the purpose of this table is to give a quick, one page, overview for the interviewer, and thereby aid in the talk about the results.

The participant felt that both the interview and KMSI-R, as a reflexive exercise had been a good and learning experience. The participant felt no discomfort talking about money on a personal level, even though the participant scored high on the money vigilance script and regarded money as a personal matter.

In light of this experience, very few changes made and the pilot interview will be included in the analysis

## **Analysis**

The following analysis will present the findings of the three semi-structured interviews with a thematical analysis based on the methodology of IPA. This will be followed by an overview of the results of the KMSI-R as well as the responses to the reflexive exercise that followed.

The participants have a number of commonalities. All three are female psychologist publicly employed in jobcenters. Their work assignments is similar, while being deployed in different departments. All conduct psychological screenings of citizens, have supportive and motivational conversational courses with citizens, as well as playing a consulting role in the interdisciplinary cooperation with social workers, mentors and other departments of the jobcentres. In addition to their current employment, all three psychologist have previous experience working with jobcentres in an external capacity, offering consulting and possible treatment. These previous experiences are drawn upon by the participants, as well as their experiences

---

from their current employment, ranging from little over a year to little over half a year of employment with their respective jobcenter.

While IPA's mode of analysis is thematical in nature, the participants is given three random female names in order to distinguish between them throughout the analysis, and aid in readability, while preserving the anonymity of the participants. The interview quotes are translated as literal as possible from Danish to English, in order to stay true to the participants experiences.

Four overarching themes emerged in the analysis of the transcribed semi-structured interviews. These emergent themes are interconnected in various ways, but organised into the following order with analysis appropriate subthemes.

*'The perceived influence of money on the life of the citizen'* revolves around the interviewees observations relating to how money influences their citizens lives in various ways, such as money as motivation, social heritage, and the link between the citizens issues and there money related behaviours.

*'The professional autonomy form economic sanctions'* relates to the interviewees experience of being part of the jobcenter, how money can be an indirect influence on the alliance, as well as the interdisciplinary cooperation within the jobcenter.

*'The influence of money in public- contra private practice'*, Drawing on their previous experiences with private practice the participants also relayed their perspective on how the influence of money differs from public employment to private practice.

*'The Psychologist Personal Relationship to money'* developed as a natural smaller theme, relating to the interviewees own relationship to money.

In addition to these four themes, the analysis will also contain the results of the conducted KMSI-R survey, as well as the interviewees reflections on the four money script in relation to their own score.

---

## *The perceived influence of money on the life of the citizen*

### The apparent influence of money

Money seems to play a large role in the life of the citizens according to the interviewees. Emma experience that money and financial concerns is a noteworthy factor in many of here citizens lives, and attributes this to her working with people who are on sickness benefits (*sygedagpenge*), and explains that this is often a new and sudden change to citizens lives, as well as being limited to an initial period of 22 weeks in general. This new, unknown and time limited situation, therefor can cause citizens to be concerned or frustrated, resulting in conversations about how to re-structure their lives in order to not be to hampered or stressed by their new situation. (Appendix 6, ll. 44-61)

Maja also experiences that her citizens are concerned about financial matters related to the benefits (*kontanthjælp*) they receive. These concerns can be related to sanctions and the possibility of losing the benefits all together in some instances (Appendix 4, ll. 82-87). She elaborates that she do not experience that it's about living in luxury, but rather having a little bit more than scraping by and just having enough for the essentials such as rent and food (Appendix 4, ll. 94-100).

While Maja and Emma often encounter money related frustrations and stress, Sofie does not find money to be an apparent prevalent issue in her sessions with citizens. She exemplifies this with a recent exchange with a citizen.

[...] I've had a conversation with someone on the way out the door saying 'No, I can't that and that day because I'm going to court', and then I say 'Oh, are you going to court? What is that about?' No, but that was because there was a bill he had not paid. I don't go into it, it's not my table, [...] / I suppose that can be a stressful factor, not having money, but I think many of those we sit with are so, in situation signs, used to be in, erm / to have very little money to deal with, so it might be something else for someone who had been well-paid, had a fixed income for many years, and then suddenly got-got into that (yes) bad financial situation. But it is not

---

something that I deal with quite a lot in my work, it is not something I talk to the citizen quite often. I can think about it, but I very rarely ask about it. (Appendix 8, ll. 44-54)

This example of a citizen mentioning a money related problem, going to court for not having paid a bill on his way out of a session, is a good example of how money had not been a topic in the given session. The issue is only mentioned by the citizen out of practical concerns. Sofie also mentions that the issue might have been more pressing for the citizen, had his situation been different, but as he is used to not having a lot of money, it is not as pressing in her work with the citizen. While Sofie is not experiencing that money is a prevalent issue in her session, she also attributes this to specific department she is a part of, having mostly to do with long term benefit recipients, whom have been in the system for a while. She notes that the money related issues likely would be more prevalent in departments where the citizens situation is newer and less established, and where the citizen haven't yet adjusted to the personal and financial change.

This notion fits Emma's experience of money playing a bigger role in her work with new arrivals on sick benefits, as mentioned earlier in this section, not yet adjusted to receiving public welfare services. Emma also explains that some citizens might not even receive benefits payments due to their personal finances being too healthy, and being frustrated about not receiving any benefits. (Appendix 6, ll. 81-93)

## Money as motivation

While it can be a positive thing that one can receive benefits, it also introduces issues for the citizens in its use as a motivator, via the amount given and the possibility of economic sanctions. Maja explains the dynamic as she experience it;

[...] I think it's somehow a love-hate relationship to it. They are sad that it fills so much, and fear of losing it, and according to a slightly negative view of money because it is seen as, you might say, also a means of motivating them back into the labor market [...]

(Appendix 4, ll. 96-99)

---

This observation by Maja is echoed in Emma's experiences, she notes the insecurity that can be accompanied by changes to the benefits payment. Whereas changes can have consequences for the individuals living conditions, and by extension their family and kids. Working with citizens who mainly have health issues, she also notes that it can sometimes be difficult for the citizens to afford the help they might benefit from, in the cases where the jobcenter is unable to supply or otherwise financially support the help. (Appendix 6, ll. 98-114) Money can therefore amplify the insecurity inherent in, sometimes sudden, sickness and unfamiliarity with a system which support the citizen now rely on.

It is especially because there are so many other things where the citizen is affected when they get sick, then it is because they have it unwell, eh, and then they have to deal with, besides, to be on benefit that is temporary, then they have to find some way to find this security again so that everything does not become uncertain for them, so it fills a lot this theme of uncertainty (yes), when in crisis. And then the economy is a big part of that, too.  
(Appendix 6, ll. 73-78)

While the economic insecurity related to a new situation is a recurrent them in newly unemployed citizens, it might be less so in citizens with longer unemployment, as Sofie do not experience a lot of money related issues with her citizens. She have the impression that it can be frustrating for the citizens, but that this is more of a topic in the citizens interaction with their respective social worker, rather than in her work. She would however address it with the citizen if she experiences that money was a significant stressor or somehow impeded the mental health of the citizen. (Appendix 8, ll. 130-141)

As the benefits payments are at a lower rate, relative to a paycheck, it does not only motivate towards employment, but also towards pensions, or other resolutions. Maja remarks, that this might be a point of initial doubt in the relationship if the citizen have a clear goal in mind, as they could be motivated in a purely economic sense (Appendix 4, ll. 103-110).

---

## Social factors in money related issues

A number of social factors were mentioned throughout the interviews in terms of the citizens' money related problems, most notably the concept of social heritage (social arv), the notion that aspects of one's parents' social standing, habits and resources are passed on to their children through upbringing and experience.

Both Sofie and Maja notes that the citizens they meet haven't got a lot of resources as well as having different issues in contrast to more resources rich citizens.

You could say that when you find that there are a lot of people who are unemployed, but who have some resources that they do not need to come over and have psychological conversations. So many of those who come to us are people who are challenged, who often also have some problems that make them unable to function optimally in the labor market, and that is both social heritage. Yes it is probably mainly social actually. (Appendix 4, ll. 38-43)

They also note a connection between social heritage, resources, level of education and the ability to move faster in and out of the system. While they don't see a lot of highly educated citizens in their work, they do experience some complex cases where various social and individual factors are relevant to consider in relation to the citizens' current situation. Sofie explains who sees the impact of social heritage and resources;

[...] There are always some where there is some kind of psychological problem, [...] where there is also often something cognitive that is either undiscovered or that one may not have fully taken into account, but which is quite large importance for work ability, or functionality [...] it is not academics you sit with, it is often some whose parents have also been on benefit payments. So there is somehow some socially recognizable heritage in it (yes), uh. The very well-off ones, they are probably fast inside the system and faster out, but-but when they end up here at my desk, it's often because it doesn't go so fast and because there's something a little more complex than so (yes), uh. It may well be that those who, and

---

now I say it in situation signs, have just had a stress load, they /  
them I have not so much contact with [...]  
(Appendix 8. ll. 87-90 & 92-98)

A similar observation is made by Maja, regarding the effect between citizens resources, education and variant degrees of association with the labor market, having had just a few citizens that had have a long and successful ability to hold down a job.

[...] They are not particularly resource rich those how come (yes).  
And those who are resource rich, or have been, and have had a  
connection with the labor market, they are of course there too. But I  
think that out of the really-really many citizens I have had, then  
maybe I have had two or three that have had a good and long  
connection to the labor market, and have an education, most of  
them have no education and worked as unskilled. So it has been  
some work here and there, a lot of internships. (Appendix 4, ll. 45-  
50)

Maja also provides a practical example of how social heritage might had an influence on a young citizens knowledge about taxes, with a mismanagement of funds as a result.

I had a really sweet citizen, she has not been more than 18, who  
was then paid benefits for 2 or 3 months, but she did not know that  
you also had pay taxes. The tax authority hadn't withdrawn  
anything themselves, so she was just thinking 'this is super cool,  
I've been paid more than I should', and had not thought about how  
to do or whether it's something to check for yourself. That would  
say, in the fourth month they then corrected the mistake, and there  
she got [ Less ] paid out, and then she was in a slightly troubled  
situation. (Appendix 4, ll. 181-187)

In this example of the young citizen, Maja explains that this is one of the situations where the interdisciplinary cooperation might be beneficial in helping the citizen get a better knowledge of how to manage money (Appendix 4, ll. 187-189). Maja also explained that the social heritage becomes apparent in this example, as the

---

citizen often felt a need to help out other family members with their finances, which might also be related to the citizen's sense of self-worth.

[...] there were some things she hadn't learned from home, and she quite often also felt obligated to pay for her, mother, or brother, or sister, or whoever, and help them financially. And there you can also look at what is the basis for the need to give, even if you yourself are going to do really bad, financially. And there are some personal things that come out oh, in relation to what you are worth? Then it becomes a question of self-esteem [...] (Appendix 4, ll. 211-216)

The influence of family members is also observed by Sofie, who elaborates on an earlier account with a citizen who told her that he was satisfied with his current situation, stating (in cursive);

[...] 'Well my dad has always been [reliant on benefits] and it went well, he was home with us', so you can say that he has experienced that it was just great that his father was at home. And that means that if he should open his own business would be, in his head, perhaps a little unrealistic (yes), or not a goal he dreams of. (Appendix 8, ll. 109-112)

According to these observations by Sofie and Maja, there seems to be a number of social factors adding to the degree of money related issues, notable the social heritage and resources available to the citizen, along with their level of education.

## Connection between the citizen's issues and their money related behaviour

Additional to the effects of social heritage, it is important to note that the citizen's the psychologists sees in their work at the jobcenter, are some of the more difficult cases due to the issues that lead them there. A fact that the interviewees seem very aware of in their reflections on experiences.

---

Emma notes that psychological factors like personality disorders and other mental health issues can affect their relationship to money and spending, in addition to the social issues. While citizens are seldom referred to her due to money related issues, these seem to arise in the process as secondary issues, derived from the citizens main issue. (Appendix 6, ll. 195-214)

This observation is also made by Maja, explaining that a citizen's mental health issues is the primary issue, but also can inform money related behaviors and possible aid in explaining some economic hardships.

I almost always would have first seen the mental that lies, the mental foundation you can say, and when they talk about these everyday things, when they talk about the economy. Then you can see that there is a link. But it will almost always be based on the psychological screening, which is focused on where they come from and what kind of psychological challenges they have [...]  
(Appendix 4, ll. 220-223)

Sofie also sees a link between citizens mental health issues and their relationship with money. She does not however go into a conversation specifically about money with her citizens, but rather how the citizens issues overall might be addressed using various strategies (Appendix 8, ll. 344-360).

The degree of which the influence of money, on the life of the citizen, is perceived seems to vary depending on how recently the citizens unemployment is. Recent unemployment seems to foster a higher degree of overall insecurity, and worry about their financial situation. While the financial stress and worry of long-term unemployed citizens are perceived to be less prevalent in the psychologist work.

The influence of money is also somewhat connected to the institutions use of money as a motivator, in regards to the citizens. This is perceived to cause some financial insecurity, as the citizen can stand to lose this help or get less in benefits payment. The citizen can also be motivated to desire and promote a certain outcome, as to get a larger benefits payment, which can introduce some doubt into the relationship between citizen and psychologist.

---

Social factors, especially the concept of social heritage are also perceived to play a larger role in the citizens relationship to money. The interviewees experience that the citizens they work with by large have fewer overall resources, a lower degree of education and sometimes have parents in a similar situation. Whereas citizens with more resources available and a higher degree of education seems to be move faster through the unemployment system.

### *The professional autonomy from economic sanctions.*

While the psychologists are employed in the jobcenter, and as such is a recognized and integrated part of the institution at large, they do however enjoy autonomy from having direct influence in the economic sanctions that their citizens can be subjected to in certain circumstances, also mentioned above in '*Money as motivation*'.

### Being part of the jobcenter.

Maja explains that she, and her colleagues, tries to distends themselves from the use of sanctions. If a citizen doesn't show up for an appointment, they would rather start a dialog, with the associated social worker, in an attempt to resolve the situation. (Appendix 4, ll. 64-67) In addition to the distance from the use of sanctions, they also want to distance themselves from the decision making function, as their role is to provide recommendations to the social workers on behalf of the jobcenter.

We try at least as far as possible to stay out of it [economic sanctions], so as not to mix things up too much, you might say (yes). Because if they suddenly think that what they say to us in terms of their finances can matter, it could also prevent them from talking as openly as they might need to get to the right place. So I think that would create some obstacles. (Appendix 4, ll. 69-73)

This separation of the psychologist and the decision making of the jobcenter also serves to provide a more open dialog between the citizen and psychologist. Sofie explains that the possibility of economic sanctions would properly highlight financial

---

agendas, both on the part of the citizen, as well as the jobcenter. But as she is without direct authority in relation to sanctions and the decision making, money plays a lesser role than it otherwise would. Instead she can focus on providing the best service for the citizens and work with their motivation when needed. (Appendix 8, ll. 400-429) Sofie is very pleased with this arrangement, and sees it as a protected position, while she also sometimes considers the financial realities, they don't play any role in her recommendations.

[...] Maybe just because I sit in this lucky, protected position, where I actually have nothing to do with it, and it's really nice, as a psychologist, not to have anything to do with / be able to take money from them or decide where to go or what to do if they are starting an internship. And I think that if psychologists came to have more influence in it, then it would be much harder to sit here, because then I would also be much more influenced by just the political and all these things. In this way I can write more simply, what I see, without having to take into account that it will be someone else's bit to find out what the heck you are doing about it. When I write that 'I think a special offer would be good for this one', I may well think 'but he will never get it', but it's not my table (no). I have to write what I see and what I think is the right thing, and then it is some other person's, in a situation signs, problem to find out whether it can be done financially or not (mhm). So in that way you might be lucky as a psychologist, in relation to the financial, and perhaps in fact why it is not so much of a factor. (Appendix 8, ll. 383-395)

### Money as an indirect influence on the alliance.

While the psychologists are somewhat shielded from the economic aspects of the jobcenter's functions, the ripple effects of money can still be observed in their work. This is often in the form of the citizens money related considerations and stress, related to the citizens current life situation and crisis. (Appendix 6, ll. 139-141)

This crisis can sometimes be rather detrimental to the citizen, Emma explains, as it is not just about the money, but the sense of security and potentially the identity of

---

the individual that are at risk and possibly need to be rediscovered (Appendix 6, ll. 139-148).

[...] It is adult people there, so./ Not someone who necessarily should start from scratch (no). So there / I've sat with people where-where they simply had to reset their lives. (Appendix 6, ll. 146-148)

In contrast to citizens who are recently unemployed, long term unemployed citizens can have a greater degree of acceptance. Sofie recounts her experience with a citizen how had to face trial due to unpaid bills, and recognizing that their perspectives might be a lot different due to their different lives.

[...] the thing with not just paying a bill, it makes very good sense when you are an addict, so in that way you can say, he/ It is not strange I think, and I actually do not think, for him, that it fills a lot. It would do for me, if I didn't pay a bill and should go to court, I will promise you that I could hardly get to work because I would lie awake at night thinking about it, and have bad conscience about it and something like that. But it says something about his life situation, versus my life situation, that for me it is very stressful if I had a bill I had not paid and for him it is more 'just another day at the office' (yes) -like, um. And that is what I should be able to see, I think as a psychologist, that my perspective should not be dragged down on him, for him it is a different situation. (Appendix 8, ll. 367-375)

Recognizing the apparent differences in her and her citizens lives, she also rationalizes his behavior based on his drug use. While she doesn't want to impose her perspective and morals on him, she instead empathize with his situation.

Maja also recounts an example where a citizen's situation caused here to empathize, as the citizen had a supplement to his benefits withdrawn, leaving him no other option than to move location. This had an impact on their progress, as he now had to prioritize his job search, instead of dealing with the issues that brought him to her (Appendix 4, ll. 125-135). This disturbed their work and Maja recounted the

---

professional frustration that it caused, not being able to do anything to change this decision, while also being a representative of the institution that made the decision.

[...] In that way, I was made responsible for it as part of the job center, but at the same time also had to help him stay in it, because all his [stress] symptoms came back. So it actually affected our work a lot now that I think about it. [...] because I can't go and talk to the benefits office on his behalf, but I can understand his frustrations, but that's often the way he just thought 'yes, if only you can explain the situation to them', but it is laws and paragraphs, and not the human aspect (yes), or the personal stories that make it possible to change the situation, so it became a bit difficult actually to sit in. (Appendix 4, ll. 140-143 & 147- 150)

Being autonomous from the financial aspects of the jobcenter does not exclude money related issues from the psychologist work, as the citizens life situations causes a continued influence of money on their sense of security, identity and overall mental wellbeing. Financial hardships can also cause the psychologist to recognize and empathize with the citizens situation, as well as being a point of disturbance of the professional process. In order to help the citizens in the best way possible, without having any final say, the importance of interdisciplinary cooperation becomes apparent.

### The interdisciplinary cooperation.

The participants stressed the importance of the interdisciplinary cooperation with social workers and other departments of the jobcenter. As the psychologists does not deal with financial matters themselves, the coordinating and counseling with social workers becomes important to help the citizen manage financial hardships.

Maja illustrates the distribution of labour between her and other efforts inside the jobcenter;

[...] I probably don't do much more than talk to them and listen to their stories. Trying to see if there is anything to be learned from it, trying to accept some of the losses they suffered, including financial ones. Sometimes working with a more realistic attitude on

---

how to manage this, what there it to do, uh. There are some home-supports [*bostøtter* in Danish] that can come in and help you look at all these financial challenges, in relation to putting budget and rents and all that we, it may sound a little frugally, but such general knowledge as to how to manage one's economy, that many have not learned from home. (Appendix 4, ll. 175-181)

While she deal with the citizens expectations, and the reflections that can arise from the experience, others deals with the more practical nature of everyday subjects like management of funds. This division of roles are echoed by Emma, whom also note the interdisciplinary cooperation in association with the practical efforts regarding money, while her role is more supportive (Appendix 6, ll. 47-69 & 150-159). In addition she also find it as a part of her work to help refer the citizen to others departments or efforts that might assist the citizen in matters like money management, when necessary.

[...] So this work in finding, where can this person get the best support, and there is really a lot to find out 'what is the kind of offers that are in [...] the municipality, what can we take advantage of? Is there any financial advice you can get for free? Is there anything, uh, urgent place to come in? Is there anything?' And it is actually our job many times to find out what kind of offers we can make use of, and uh-uh and help the citizen there (Appendix 6, ll. 171- 176)

Sofie also recount her cooperation with different parts of the jobcenter. Although she notes that the agendas and perspectives differ, social workers might be under political demands of higher employment rates, she also experience that her professional opinion is respected and weight in the jobcenters efforts (Appendix 8, ll. 232-263).

I think that people are quite responsive to what is written but, and so to speak on our part. But it is clear that the jobcenter has an interest in getting people into employment, it would be weird otherwise, that is what they do (Appendix 8, ll. 259-261)

While the interviewees do not deal with decisions, and operate with autonomy from the usual sanctions, they still observe the effect of these in a number of ways, such as the citizens stress, worry and crisis, that can have a deep impact on the lives and identities of a given citizen. As psychologist they find themselves empathic towards the citizen and their situation. While it is considered important to only provide recommendations, it can be frustrating when a citizens progress is impacted in a negative way by a decision. The interdisciplinary cooperation between different professions or departments of the jobcenter is seen as important in providing the citizens' with the practical help, while the psychologist support this effort in session with citizens, addressing their issues, reflections and expectations.

### *The influence of money in public- contra private practice*

A recurring topic in all three interviews was the interviewees contrasting the role that money plays in private practice and how it influences their work in the public sector. These observations were based on each psychologist's own experience as a practitioner in both sectors, and too some degree the experience of being a client.

Money seems to be more directly visible in private practise, as the act of payment seems to introduce some '*noise*' and asymmetry into the relationship, Sofie noted her initial discomfort of the act of payment;

[...] But like that with afterwards saying 'yes, it will be 331 kroner' [...]. I thought it was very strange, I had to get used to it a bit at the beginning 'and the Dankort [credit card] terminal is here, so you can just', so I thought it was very special. I didn't really care much for it, I wish we had a secretary outside who could take care of it, but that's how it is, you get used to it. (Appendix 8, ll. 336-340)

Maja also noted here experience of being on both sides of the table, paying for a service as a client, and then later being the one providing that service. As a client she found that it seemed asymmetric to pay for a service while she, as a client, also felt that she did a lot of the work. As a practitioner she also experienced the practical

---

considerations associated with therapy, such as getting payed for her services and being limited on time, despite the apparent benefits provided additional time could have for the client in a given situation. (Appendix 4, ll. 246-254)

A similar notion is made by Emma, whom often felt that the direct payment in private practice made her very cognizant of the time she allotted to her clients, rather providing a bit more than less. This introduced some noise in the relationship to the client in comparison to the more free-form construct of her services at the jobcenter. (Appendix 6, ll. 232-242) Sofie, recounting her initial reaction in the quote above, also experienced that money was more apparent in private practice (Appendix 8, ll. 332-340).

An example of addressing the financial aspects of the psychologists' work comes from Maja, who recounts her experience of addressing her motivations with a citizen whom, in frustration, charged her with being purely motivated by money. She understood his frustration in terms of his self-worth, and addressed the issue to great success (Appendix 4, ll. 260-288).

[...] there I think it was really important to say, I am her also because I would like to be her. I could also say no, but I actually choose using this time and investing in you. And I could sense that he responded really, really, really well to the fact that we were talking about this stuff (yes), and that it wasn't just financially motivated [...] (Appendix 4, ll. 285-288)

### *The psychologist's personal relationship to money*

While being asked about their personal relationship to money, a smaller distinguished theme developed regarding having a somewhat relaxed relationship to money, while also finding it important to have one's personal finances under control, since the absence of money would be a stressor. Emma explained that her relationship was;

Relaxed I think (yes), actually, yes... That, so yes, I have actually seldom thought about it, it may also confirm that it is pretty relaxed, uh. It is of course, uh/ Of course it will be a huge burden if

---

there is a shortage of them, which would create an uncertainty, or such. (Appendix 6, ll. 223-226)

This sentiment was also the position of Sofie, who did not have any desire to earn lots of money, but stresses that it is important for her to have her personal finances under control to avoid stress.

Uhm, I'm such a person who have my finances in order, it's running very well, eh, and I don't have such a huge need to make a lot of money, but I need to have finances, because when my finances are out of control, I think it is tedious and can be very stressful and seemed like it is completely horrible (yes). So I can easily understand the feeling that money or finances can stress, but/ and that is perhaps why I do not, because I can't handle that.  
(Appendix 8, ll. 325-330)

Maja resonates the notions of Emma and Sofie, in that it is important to manage finances. While she likes to spend money on others and herself, she also remarks that both her time as a student and experiences within her family have learned her to be cognoscente of money and their management.

[...] Well I think that I have a very sensible, if I may say so, relationship to money. I feel really bad about having to borrow money, and I always make sure my bills are paid, and so, and so you live on a rock. I feel like it has taken some time to get out of the SU [Study benefits] mindset, and then feel like it's okay to spend money. So I'm probably still running a bit on the student brain in terms of money and the value of money. I probably also have some things from home which-which makes my relationship with money that it's something to be careful with, and that it's something to make sure you manage properly. At the same time, I also like to spend money on others, and on experiences, and unfortunately also my car. [...] (Appendix 4, ll. 227-234)

---

Based on the above, the participant's own experience of money can be described to be somewhat relaxed but with the importance of management of personal finance in order to avoid it being a source of stress and worry.

## *Summary of themes*

The four uncovered themes in this analysis cover a wide range of money related experiences in the interviewees work as jobcenter psychologists as well as some previous experiences, related to private practice.

*'The perceived influence of money on the life of the citizen'* relating to the interviewees observations as to how money influences their citizens lives in various ways. There seems to be an association between feelings of overall insecurity, financial- stress and worry, and the duration of unemployment. Where these are present in a higher degree with newly unemployed citizens. The use of money as a source of motivation also is experienced to add to the citizens feelings of financial insecurity, as well as be a ground for possible doubt, since the citizen could seek a certain outcome on a financial basic. Social heritage, and the link between the citizens issues and there money related behaviours, are both factors in the resources available to the citizens, which tend to have few resources available to them.

*'The professional autonomy from economic sanctions'* relates interviewees experience of being part of the jobcenter, where they operate autonomously from the economic sanctions and the decision making. However they still experience that money can influence their work and the alliance with the citizen, in terms of empathy and sometimes professional frustration. They therefor also highlight the importance of interdisciplinary cooperation within the jobcenter, and their supportive role .

*'The influence of money in public- contra private practice'*, Based on their previous experiences with private practice the participants also recounts their experience with money in private practice as being more noisy and introducing a asymmetry, as the payment process is very visible, as suppose to the jobcenters free offer to the citizens.

In the theme *'The psychologist's personal relationship to money'*, the relationship to one own money is in general described as relaxed, with an emphasis on the importance of money management.

---

## *Klontz Money Script Inventory-Revised*

This section will start by relaying the results of the KMSI-R survey, along with the reflections of the interviewees upon each money script regarding their scores, how they relate to these. This is followed by a summary of the KMSI-R scores results and the reflections, where the scores and reflections will be related to each other.

### **Scale interpretation:**

The following scale interpretation from (Begina et al., 2018, p. 55) was used in analysing the KMSI-R scores, these are also the interpretations that was relayed to the interviewees during the reflexive exercise.

Scores below, or equal 2 suggesting that the individual do not exhibit the money script. Scores between 2 and 3 suggesting that the individual may endorse one or more of the beliefs associated with the money script. Scores between 3 and 4 suggest that the individual exhibits some characteristics of the money script. Scores above 4 suggest that the individual exhibit many of the characteristics of the money script. (ibid.)

### **KMSI-R Score Results**

The following results (see also figure 2) was obtained from the interviewees by the KMSI-R surveys

The money avoidance script mean score was 2,15 with the lowest score of 1,9 and the highest score being 2,6. Suggesting that the interviewees on average endorse one or more of the beliefs associated with the money avoidance script.

The money worship script mean score was 2,4 with the lowest score of 1,7 and the highest score being 4. Suggesting that the interviewees on average exhibits many of the characteristics associated with money worship script.

The money status script mean score was 1,3 with the lowest score of 1 and the highest score being 1,6. Suggesting that the interviewees on average exhibits no money status script

The money vigilance script mean score was 3,3 with the lowest score of 2,3 and the highest score being 4,6. Suggesting that the interviewees on average exhibits many of the characteristics associated with money vigilance script.

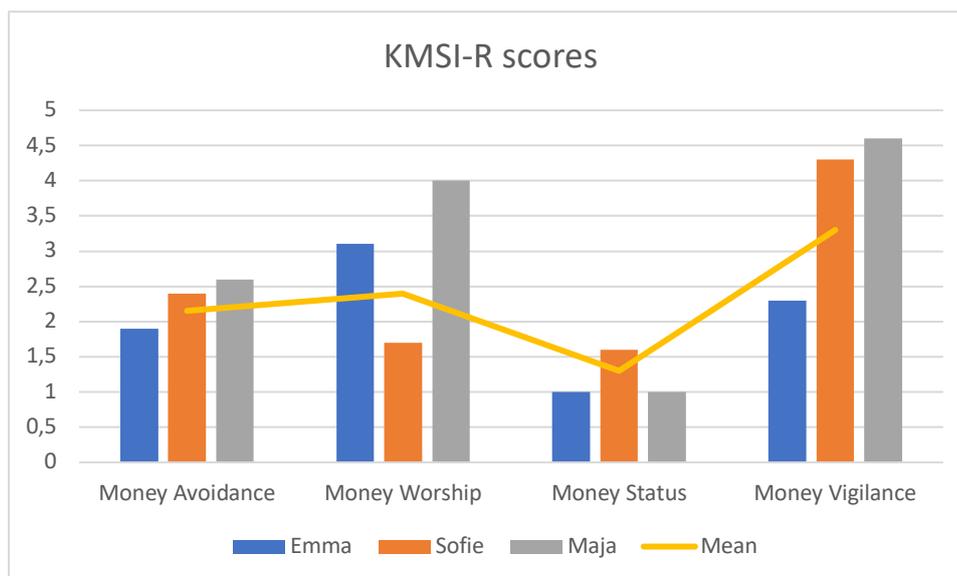


Figure 2: Scores and mean value of the KMSI-R results

The overall results of the KMSI-R survey are rather homogenous, with the interviewees scoring highest on the money vigilance script (mean 3,3), indicating that some of the characteristic of the money script might be present. The lowest scoring script was the money status script (mean 1,3), indicating no presence of the script. While both money worship (mean 2,4) and money avoidance (mean 2,15), indicate the endorsement of one or more of the believes associated whit these money script.

## KMSI-R reflections

The following was relayed from the interviewees immediately after filling out the survey and their scores were calculated. These are reflections and reactions to their scores, based on a simplified characteristics of the individual money scripts, as well as the KMSI-R survey in general. The characteristics that the interviewees was presented with are based on Lawson et al. (2015, pp. 24–29), a English version of the characteristics presented will be included in the beginning of each sections (in cursive).

---

## Money avoidance

*'Characterized as an avoidance of money and money-related issues, and a general negative and taboo-focused attitude to money, in addition is money avoidance also associated with the feeling that more money would solve the individual's problems.'*

Emma and Sofie's scores both indicated a little agreement with the beliefs associated with money avoidance. Emma found the characteristic relatable in others, but did not necessarily relate much to it herself (Appendix 7, ll. 7-19). Sofie explained that she never really talked to anybody about money, and that she did not find it important to her, as long as she had something left at the end of the month (Appendix 9, ll. 12-15 & 27-28).

While not displaying any characteristics related to money avoidance, Maja felt a little caught off guard and dough full about the level of agreement with '*Rich people are greedy*' statement (see also Appendix 3), relating it to parents coming from very different economic backgrounds. This was therefore a stereotypical statement that she was conflicted about (Appendix 5, 7-13), settling on a little agreement.

## Money worship

*'Can be characterized as the belief that money can be a solution to everything, that money will make the individual happier, safer and more powerful, the more money you have.'*

Maja's reaction to her scores, indicating that she agreed with many of the money worship characteristics, was "[...] *do I want it to be like that? No! But it is probably correct enough.*" (Appendix 5, ll. 21), agreeing with her score. Emma also noted some recognition with the statements, scoring to indicate that she agreed with some of the statements. While seeing the '*Money is power*' statement (see also Appendix 3) in a societal context, rather than relating it to herself, she did however see money as enabling possibilities, while not perceived as a source of happiness (Appendix 7, 28-38)

Exhibiting none of the characteristics of money worship Sofie explained that "*I won't be happier by having a million [...], but I'll be unhappy if I owe a million*" (Appendix

9, ll. 38-39), and further noted that she would also prefer her money was spend sensible (Appendix 9, ll. 37-43).

## **Money status**

*'Is associated with an attitude that money makes one different from others, on a socio-economic basis, and have a tendency to correlate one's self-perception with one's income, relative to the outside world.'*

While none of the interviews exhibited agreement or characteristics of the money status script, they still had some reactions to the statement. Sofie did think that she equated her worth to her wealth, and while she is doing well she “[...] *still wear flat shoes, with rubber on, without a fancy brand [...]*” (Appendix 9, l. 55), thereby agreeing with her score (Appendix 9, ll. 49-56). Maja remarked that statements associated with the money status script made her a little angry, thinking that somebody could agree with those (Appendix 5, ll. 30-32). A similar reaction is found in Emma’s reflections as she remarked on the statements associated with the script being provocative in general, to the point of being funny, but mentions the ‘*Poor people are lazy*’ statement (see also Appendix 3) especially struck her. Explaining that it might be a question of ones views on humanity, but that she these statements are very far removed from her view and work. (Appendix 7, ll. 45-65)

## **Money vigilance**

*'Can be characterized as a pervasive worrying attitude about money and a possible distrust of other people's consumption of money. In addition, money is seen as a private matter and something to take care with.'*

While her score indicated that Emma could show some characteristics of the money vigilance script, she found herself relating to it in a number of ways, being relaxed but still vigilant about money matters, and perceiving money as a private matter. She related this to the Danish stereotype of the Jutlanders, being careful and private about money, as talk about money could be considered rude. (Appendix 7, ll. 72-85)

---

A common reflection between all three interviewees regarding money vigilance was the notion of circumstance, and how they might have responded differently if their situation were different (Appendix 5, ll. 47-; Appendix 7, ll. 90-92; Appendix 9, ll. 102-103) Emma relates this to her work with citizens, stating that;

“I know that some of the citizens I have had who have been threatened on the basis of their existence, for financial reasons, if they had filled it in, then it would have stood out in a whole different way [...]” (Appendix 7, ll. 92-94)

Both Sofie and Maja relate their scores to their time as a student, having to be vigilant with finances (Appendix 5, ll. 38-45; Appendix 7, ll. 67-74 ). While both have a score that indicates a high degree of agreement with the vigilance script. Sofie don't identify herself with the script in her current situation, she sees her response to the statement in terms of a general notion of how one should act if things was different (Appendix 9, ll. 77-92). Maja seems to identify herself with the script to a higher degree, relating this to her upbringing and family, in addition to her time as a student, and current work life (Appendix 5, ll. 38-44). Like Emma, she also regard money as a private matter, and remarks that the statement '*It is extravagant to spend money on yourself*', made her reflect on deeper level about self-worth and how she would find it a bit boundary crossing to talk with others about her own money. (Appendix 5, ll. 55-61)

## **KMSI-R as a tool**

Following their results and reflections upon these, the interviewees was asked experience and how it might apply to their work.

The KMSI-R generally fostered interest and reflections about money for Emma, while she also felt provoked by the statements at time, she noted that this was due to the moral content in regards to ones views on money as well as people (Appendix 7, ll. 101-119) Sofie remarked that while she did not see a use in her work, she could see it as a viable tool for a social worker or another psychologist, having to deal with more money related issues then she have had during her shorter employment at the jobcenter (Appendix 9, ll. 117-127). Maja explained that while she felt that she had clear opinions, some statement made her question her level of agreement. Reflecting

---

on it she might be inclined to agree more with the statement that ‘*Money buys freedom*’, due to her wish of travel and how money could facilitate that, as well as the possibility money had afforded her family (Appendix 5, ll. 63-88).

## ***Summary of KMSI-R scores and reflections***

The scores of the klontz money script is overall very homogenous. None of the interviewees identifying with any characteristics associated with the money status script (mean 1,3), Money vigilance is the most prevalent money script (mean 3,3), indicating that the interviewees might exhibit some characteristics associated with the money script. The scores also indicate that the interviewees endorse one or more belief’s associated with the money avoidance script (mean 2,15), as well as the money worship script (mean 2,4).

These scores is somewhat represented in the interviewees reflections, as the money status script was remarked upon as being aggravating or provocative to a comical degree, this rejection of the beliefs of the script is in line with the score indicating no presence of the script. Money vigilance script, the highest mean scoring script, also seem to be in line with its results as it produced a variety of responses. The two highest scoring interviewees connected their scores of money vigilance to their time as a student, having to be vigilant with their finances. All three remarked upon that how their circumstance reflected their responses, as they might respond differently if there situation was different. In relation to the money worship script, was money seen as powerful in a social context, while enabling possibilities, and being important for happiness by its presence, as a lack of money would decrease happiness, while money was not perceived as causing the happiness itself. With the second lowest mean score, after the money status script, the money avoidance script was described as relatable in terms of others, mostly removed from the interviewees themselves, somewhat consistent with the score indicating a little agreement.

The KMSI-R fostered reflections on the interviewees’ relationship regarding money and remarked on its moral content as fostering interest and occasionally doubt in relation to their beliefs, while other beliefs was clear to them. From the experience the interviewees saw a use for a tool as the KMSI-R, either in their own work or as a tool for social works.

---

## Discussion

The discussion section will start by discussing the results of the analyses using the theoretical framework, along with relevant perspectives from the introduction. The four main themes will be discussed on the basis of the subthemes that constitutes them. The results of the KMSI-R, and the interviewees reflections upon those, will be included in the theme related to the psychologists personal relationship to money, as well as other elements of analysis where appropriate. The discussion will end with a discussion of the method used and possible limitations of the study, followed by a concluding summary of the study and answer to its problem statement.

### *The perceived influence of money on the life of the citizen*

The theme related to the perceived influence of money, in regards to the citizens lives was constituted by a number of subthemes. These related to the apparent influence money had on the citizen, as experienced by the interviewees, how money is used as a source of motivation, as well as how social factors relate to money issues. As well as the connection between the citizens issues and their money related behaviour.

### The apparent influence of money

Departing from the perceived influence of money on the citizens lives, money was generally perceived to play a large role. Both in terms of a new situation, being recently unemployed, as well as worries regarding the benefits they receive. The influence of money also seems to be different, newly unemployed citizens having to adjust their lives, compared to long term unemployed.

The experience of sudden unemployment may be a financial flashpoint in some cases, forming a higher degree of some money scripts. As Emma replied in her reflection of her money vigilance scores, that she could see some of her citizen's score high on the money vigilance script, but for completely other reasons, due to their circumstance (Appendix 7, ll. 92-94) and a heighten degree of alertness and

---

watchfulness would be consistent with the money vigilance script (Lawson et al., 2015, pp. 28–29).

Another instance of a possible money script could be Sofie's example, of her citizen, seemingly unworried that he have to face court due to unpaid bills (Appendix 8, ll. 44-54). Being pure speculation, based on the second hand account alone, the citizens relaxed attitude toward the situation, could on the surface seem to be a possible display of the money avoidance script. Where money is disregarded as something negative, and the individual might neglect to deal with ones finances (Lawson et al., 2015, pp. 24–25).

## Money as motivation

The dynamic of money as a motivation of the citizen by the jobcenter, highlights how the citizen might be influenced by money in their new situation as unemployed. Emma explained how the monetary elements of sudden sickness and unemployment, could amplify the insecurity inherent in the new situation (Appendix 6, ll. 73-78). The monetary motivation could also lead to some doubt on the part of psychologist's, as the citizen might be motivated by higher benefits payment on pension or other resolutions. (Appendix 4, ll. 103-110)

In terms of the insecurity the citizens experience as part of their new situation, we might see the financial aspect of this insecurity in terms of Yamamoto & Takahashi (2018, pp. 334-335)'s definition of money as a cultural tool with specific meanings in different cultures. It could be argued that money could have some kind of meaning related to security, as the lack of money seems to promote insecurity, the presense should conversly provide security or safty. This notion is somewhat coopereated by Emma, in explaining the importance of redisvoering a sence of secuity (Appendix 6, ll. 73-78) and Majas notion of a love-hate relationship to the benefits, due to a fear of losing them, causing a slightly negativ view on money (Appendix 4, ll. 96-99).

To get a better understandig of how the citizens might be motivated in their new situation, we can relay the notion of money being related to safty in terms of Maslow's theory of motivation and the hierarchy of needs. The five needs in accending order being, (1) the basic needs, (2) the safty needs, (3) the belongingness and love needs, (4) the esteem need and the (5) need for self-acutalization, where the higher needs are dependent on a saftisfactory level of fulfilment of the lower needs

---

(Maslow, 1954, pp. 47–54). It might be reasonable to assume that needs, like the need for esteem and possibly the need for belongingness, would suffer due to recent unemployment, depending on the situation. This brings us to the safety need, being the dominant motivator for the citizen. Assuming that money is related to the safety need, the possible deficit of money, or prospect of a deficit - and thereby deficit of safety, then might begin to inform the citizens relationship with their future. Money could in this sense motivate the citizen to resolve the issue, finding a satisfactory level of safety again. This notion might be cooperated by Majas experience in the subtheme '*The apparent influence of money*', stating that it is not about living in luxury for the citizens, but just having a little more to get by on (Appendix 4, ll. 94-100), which could be explained as a wish to raise the need to a more satisfactory level.

### Social factors in money related issues

This subtheme revolved around the interviewee's notion, that a number of social factors were in play in terms of their citizens money related issues. These being a lack of resources and education, as well as the matter of social heritage.

Social heritage and its impact on the citizens relationship to money could be understood in terms of the financial flashpoints (Lawson et al., 2015, p. 23), that serves to create or strengthen certain money scripts. Combining this with the notion of the citizens mostly having few resources and a low level of education (Appendix 4, ll. 38-43; Appendix 4, ll. 45-50; Appendix 8, ll. 87-90 & 92-98), it might be beneficial to consider the money scripts that are associated with these socioeconomical markers, as to get an idea of the potential dynamic.

Money worship is related to lower net worth along with money status, which is most prevalent with younger individuals and lower levels of education (Lawson et al., 2015, pp. 26–28). These money script also have an interesting dynamic since money worship is directed towards the individual itself, being concerned with money as a source of happiness and safety, as well as a solution to the individuals problems. While the money status script is directed outwards, perceiving others and oneself in terms of socioeconomical status. (ibid.)

Applying the example of Majas young citizens however, who got into problems as a result of not knowing to check her taxes, as well as helping her family members

---

financially on a regular basis (Appendix 4, ll. 181-187 & 211-216). while Maja mentions self-worth in relation to this example, neither the money status or money worship seems to fit the short description. It could however be consistent with some level of money avoidance (Lawson et al., 2015, pp. 24–26), as the citizen arguable avoided dealing with taxes and overspend in her efforts to help out her family.

While money worship and status might fit in terms of the general socioeconomical markers of lower education and net worth, the example does not seem to fit. It is however also important to note that the citizens might have other issues, that could play a significant role in their overall behaviour.

### Connection between the citizens issues and their money related behaviour

It is important to note that while this study's focus is on money and its influence as it relates to the experience of psychologists employed in jobcenters, and their interactions with clients. While the interviewed psychologist experience that money and the related behaviour can be an issue, this is however not the focus of the interviewees, as they primarily experience money as a secondary issue, arising from other, primary, issues. That is however not to say that there is not a connection between the two, as Maja describes, that she experiences this link in her talk with citizens about their everyday life, she does however still base her approach on the main issue and the psychological screening (Appendix 4, ll. 220-223), the observations is also shared by Emma (Appendix 6, ll. 195-214) and Sofie (Appendix 8, ll. 344-360), whom also addresses these secondary issues in their ordinary counseling. It is not obvious that the criticism, raised by David Krueger (1991, p. 209) Trachtman (1999, p. 278), of money being the last emotional taboo should be valid here. In the conduction of the interviews it rather seems the case that money related issues was simply a side effect of the situation. As money seemed to be a common topic, due to its influence upon the citizens, as described in the subtheme '*The apparent influence of money*'. Money related issues might instead be a normal emotional and structural topic, akin to its prevalence in couples therapy, as described by Trachtman (1999, p. 278)

---

## *The professional autonomy form economic sanctions*

### Being part of the jobcenter.

While being a recognized part of the jobcenter, the psychologist's explained that they distance themselves from the use of economic sanctions, preferring dialog to resolve the situation (Appendix 4, ll. 64-67). Maja explained how it could be detrimental to her efforts and relationship with the citizen, if the citizen get a sense that their interaction with the psychologist could have financial consequences, as this could create obstacles. (Appendix 4, ll. 69-73) This need for open and sanction free dialog was also relayed by Sofie, whom also remarked on the psychologist as having a protected position, as they do not sanction the citizen and simply provide recommendations, rather than being responsible for any final decision making (Appendix 8, ll. 383-395 & 400-429). The notion of the importance of staying outside the deciding and sanctioning part of the jobcenter would also crucial from the perspective of Rogers client-centered therapy, as this arrangement seems essential to the psychologist work, as it allow the psychologist's to approach the citizen with unconditional positive regard (Rogers, 1961, p. 62).

### Money as an indirect influence on the alliance.

While enjoying a position free of decision making and financial sanctions, the interviewees also remarked that they still observe the effect of these. Manifesting itself as the citizens money related stress and considerations, in regards to their current situation (Appendix 6, ll. 139-141). In the interviewees account of how they handle these situations, there seems to be a humanistic influence from the client-centered approach, as they utilize the unconditional positive regard as well as an empathic approach to their situation. As exemplified by Sofie in her interaction with the citizen going to court due to unpaid bills “[...] *I think as a psychologist, that my perspective should not be dragged down on him, for him it is a different situation.*” (Appendix 8, ll. 374-375). Instead of passing judgement based on her own beliefs, she instead try to makes sense of the situation from the perspective of the citizen, while recognize her own feelings about that kind of situation (Appendix 8, ll. 367-

---

375). Another example of the empathic process and following understanding can be found in Majas example where a citizen had his benefits withdrawn, leaving him no other choice then to prioritize the job search rather than the progress they were making (Appendix 4, ll. 125-135, 140-143 & 147- 150). A complex situation, as both her and the citizen found it frustrating, while she was both a part of the jobcenter and without influence at the same time. While this possibly could hurt the relationship, due to her inability to directly influence the decision, she instead helped him work through the difficulties associated with the change. Apparently adopting an attitude of care and understanding toward the citizen, and thereby possibly enabling him to better listen to himself in the difficult situation, and potentially help the empathic process and congruence (Rogers, 1975, pp. 8–9).

### The interdisciplinary cooperation.

The interviewees stressed the importance of interdisciplinary cooperation in relation to the psychologist position being without decisional or sectional authority, and not dealing directly with financial matters. The psychologist's, with the supportive role in helping the citizens manage their expectations, and reflections. While social works, along with other initiatives, help with the more practical oriented efforts (Appendix 4, ll. 175-181). Emma however note that part of her work also consist in helping refer the citizens to departments and efforts that might help (Appendix 6, ll. 171- 176). In relation to this it might be worth nothing that the interviewees saw a potential use for a tool like the KMSI-R, either for themselves in their work with citizens (Appendix 7, ll. 101-119), or as a tool that could be useful for the social workers they work with (Appendix 9, ll. 117-127).

Money scripts and the assessment of these, could be a way to get a better sense of the citizens' attitudes towards money when relevant, and could possibly help to clarify any potential money script that could be passed on from parents or events, as financial flashpoint (Lawson et al., 2015, p. 23). The KMSI-R could therefore be a potentially useful tool to have, either for themselves, or the professionals who deals more directly with the citizens and their finances. This could not only be beneficial in terms of gaining understanding of the citizens' money related attitudes, and could possibly be supplemented with money management programs like the Teller, Training and Treatment-linked spending program (Rosen et al., 2003, pp. 171–172)

---

or the Advisor-teller-money manager methodology (ibid., p. 173). These could possibly also help in other areas than money related issues, as the Advisor-teller-money manager methodology have been shown to be effective in the treatment of addiction (Rosen et al., 2010, pp. 711–713).

### *The influence of money in public- contra private practice*

This theme emerged from the interviewees' remarks on their experiences having worked in both the private sector, as well as being publicly employed. Their experience being that money seemed to be a more noisy element in private practice, where the act of being payed was perceived as to introduce some asymmetry in the relationship to the client.

The experience of money as a noisy element in the relationship between psychologist and client could be explained by Rogers' empathic process (Rogers, 1961, p. 63). Adopting the bottom-line logical view of Marx, Weber & George Simmel, where money is seen as impersonal and alienating (Inglis & Thorpe, 2012, pp. 22–23 & 25). It might become apparent from the client perspective, that the therapeutic setting is constructed, a service that they pay for. Money and the act of payment, therefor could be seen as detracting from the purpose and goal of the therapeutic settings, as the asymmetry described could be seen as a barrier to achieving the empathic understanding. It might therefor be a very valid concern for the therapist to consider how, and when, payments take place, and whether somebody else should deal with payment. As noted by Sofie, while she got used to it, she wished that a secretary outside of the therapeutic space could deal with matters of payment (Appendix 8, ll. 336-340).

Provided that the act of payment do constitute a barrier in the therapeutic relationship, the question remain to what extent payment hurt the relation, is it enough of a barrier to justify the hire of a secretary? Majas successful experience of bringing up the clients notion of her being purely financially motivated, where addressing money, the practical nature of her work and her motivations with the client, helped moved the processes along (Appendix 4, ll. 260-288). In this way, simply addressing payment might actually be beneficial in the empathic process, as the therapists motivations become clear to the client. Majas experience is also in line

---

with the recommendations of Trachtman (1999, pp. 287–288), to the importance of addressing money as a topic in therapeutic settings, in order to combat money based illusions. Which in this example was the citizens thoughts about the psychologists motivations.

### *The psychologist's personal relationship to money*

In this theme the interviewees responded regarding their own relationship to money as being relaxed, with an emphasis on the management of funds, as to avoid stress and worry about money.

This self-reporting is somewhat cooperated with the results of the KMSI-R and the following reflections of the interviewees, as the money vigilance script had the heist mean score ( mean 3,3). Characteristic to the money vigilance script is worry about money, and an attitude of take care towards money, in line with the theme.

Regarding the money vigilance script the interviewees further elaborated that this attitude of the importance of money management was related to factors like haven been a student how had to be vigilant with money (Appendix 5, ll. 38-45; Appendix 7, ll. 67-74 ), as well as regional stereotypes (Appendix 6, ll. 223-226) and upbringing (Appendix 4, ll. 227-234). As well as a notion of circumstance (Appendix 5, ll. 47-; Appendix 7, ll. 90-92; Appendix 9, ll. 102-103), how ones situation can shape the responses, or underlying meaning. Somewhat related to the money vigilant script and the importance of money management, is the money worship where the interviewee had the second highest mean score ( mean 2,4 ). While only indicating endorsement of one or more believes associated whit the script, the script relates to the possibilities of money, and money as a source of safety, power and happiness. Where the safety aspect of money could be connected to the interviewees responses to the money vigilant script. The low mean score of the money avoidance script (mean 2,15) seems to correlate with the interviewees responses as well, as they did not really relate to this avoidant attitude towards money (Appendix 7, ll. 7-19; Appendix 9, ll. 12-15 & 27-28). The money status script was not present with any of the interviewees (mean 1,6) and the statement contained within this script was found to be either provocative to the point of being cartoonish (Appendix 7, ll. 45-65), or anger provoking (Appendix 5, ll. 30-32).

---

Considering the low money status score, related to the importance of being socioeconomical different from others (Lawson et al., 2015, pp. 27–28), and the high money vigilance score, related to money management and a higher degree of financial healthy factors (ibid., pp. 28-29) into account. It might be argued that the interviewee's beliefs and attitudes toward their relationship with money, and associated money scripts scores, could possibly be beneficial in their emphatic process. And by extension aid them in understanding their citizens situation, as these are an occurrence of financial stress and insecurity on the part of the citizens, expressed in the theme '*The apparent influence of money*'. Being indifferent to socioeconomical differences, while recognition the importance of healthy finances fore ones mental health might be of benefit in relating to the citizen.

## *Method discussion*

Time and scope of the study was a deciding factor in a number of ways. The decision to do both a phenomenological interview and the KMSI-R survey, came with the cost of a shorter interview. A purely qualitative research design, with a phenomenological approach, might have yielded responses that was more detail rich in some instances, as well as a more open line of questioning. The implementation of the KMSI-R introduced structured personal reflection at the part of the interviewee, which might have been much different and freeform in a classic phenomenological interview. In applying the KMSI-R the interviewees are introduced to specific terms and characteristics, opposed to the open exploration of experience in the phenomenological interview.

This study's empirical foundation is based interiorly on the perspective of the interviewed psychologist. A bigger study could benefit from the perspective of affected citizens, in addition to the psychologist, as the questions relating to the citizens, in this study, is reliant on the psychologists second hand account of the citizens experience. Introducing interviews and the KMSI-R survey to citizens would both enrich and change the study from its current form, requiring a bigger scope. The perspective of the psychologist however seems most beneficial, considering the time and scope limitations of this study. As it offers both professional and practical insights, in relation to money and its influence, as well as the psychologist own relationship to money and the connection this have to their work. Whereas a purely

citizens perspective could be more personal and practical in nature, thus changing the nature of the study and questions.

While having a supportive role for the Phenomenological interviews, the KMSI-R as a quantitative tool, would have benefitted from a bigger and varied samples size, as to be used to its full potential, enabling the use of more analytical statistics. The deployment of the KMSI-R and its use as a reflective exercise did seem to fostered nuanced personal reflections, enriching the present study, as it provided a framework for new perspectives on the part of the interviewees.

## Concluding summery

In this explorative embedded mixed-method study, I explored the main question of to what extent money could influence the experience of psychologists employed in jobcenters, with regards to their interaction with clients (or citizens). To best answer this question it was broken down to three sub questions; (1) How could psychologist perceive their clients relationship to money? (2) How could psychologist experience the influence of money in their work with clients? And, (3) What attitudes and beliefs does the psychologists themselves hold regarding money?

The following answers are derived from themes uncovered using Interpretative phenomenological analysis, as well as the interviews scores and reflections upon the Klotz money script inventory-revised, supported by the relevant elaborations in the discussion of these.

In regard to how psychologist could perceive their clients relationship to money, the theme '*The perceived influence of money on the life of the citizen*' related to the psychologist's experience of their citizens having feelings of insecurity and worry in relation to money. These feelings furthermore seemed to be related to the duration of unemployment, where there was a higher degree of financial worry and stress in relation to newly unemployed citizens. The use of money as a source of motivation also is experienced to add to the citizens feelings of financial insecurity. In addition it was noted that there might be a number of social factors in play, regarding the citizens ability to move quicker through the system to employment, such as social heritage, resources available to the citizens, which tend to be fewer resources. There was also an experienced link between the citizens issues, and there money related behaviours, these being secondary to a main issue, but related.

In answering the question of '*How could psychologist experience the influence of money in their work with clients?*' the themes '*The professional autonomy from economic sanctions*' and '*The influence of money in public- contra private practice*' emerged. The latter relating to the psychologist's experience in both the private and public sector. Where money was perceived as being more noisy and introducing a asymmetry, as the payment process is more visible, as suppose to the jobcenters, where the citizens are offered services without any having to pay, these are however not the same as in private practice. While the act of payment and the perceived asymmetry this created, one interviewee had a good experience of addressing this with a client. As for the theme relating to the professional autonomy from economic sanctions, it was the interviewees experience that they were in a protected position, operating autonomously from the economic sanctions and the decision making. While they are without authority in this regard, they still experienced that money could influence their work, and the alliance with the citizen and sometimes experienced professional frustration. This dynamic seemed to encourage a empathic process, as well as enabling the psychologist to regard the citizen with unconditional positive regard. The dynamic also encouraged the importance of interdisciplinary cooperation within the jobcenter. Where the psychologist's experienced having a supportive role towards the citizen in terms of the citizens expectations and reflections, as well as referring them to relevant offers, while social workers, amongst others, handles the more practical efforts relating to finance and in general.

In answering the '*What attitudes and beliefs does the psychologists themselves hold regarding money?*' the theme '*The psychologist's personal relationship to money*', describes the relationship to money as being as relaxed in general, with an emphasis on the importance of money management, to avoid financial stress. This notion is somewhat cooperated by results and reflections related to the KMSI-R, showing that the money vigilance script had the heist mean score ( mean 3,3). Characteristic by worry about money, and an attitude of care taking towards money, in line with the theme. Related to the money vigilant script and the importance of money management, is the money worship where the interviewee had the second highest mean score ( mean 2,4 ). Also consistent with the theme was the money status script, which was not present with any of the interviewees (mean 1,6) and the statement contained within this script was found to be anger provoking, or provocative to a cartoonish degree. It is also discussed whether this money script

combination might be beneficial in the empathetic efforts, towards their citizens situation. As there are an occurrence of financial stress and insecurity on the part of the citizen. Being indifferent to socioeconomical differences, while recognition the importance of healthy finances regarding ones mental health might be of benefit in the work with unemployed citizens.

## **Possible future directions**

Considering the exploratory nature of this study, some future avenues of research could be relevant to consider. Considering the present study, it might be interesting to do a purely qualitative research design, with a phenomenological approach, based on the experience and knowledge gained through this process.

Drawing on the interviewed psychologist's experience of money being more noisy in private practice, a similar study based on general private practice, could be relevant and potentially contrast and compare to the present study.

In a similar vein it might also be relevant to explore the experience of the citizen, as the knowledge in this study, in relation to citizens, are second-hand.

It might be problematic to presume that psychologists simply ignore money as a topic in therapy. A big scale questionnaire, examining psychologists experience of money related issues in everyday practice might be helpful to inform this notion.

---

## Table of Figures

Figure 1: Somewhat, and very significant sources of stress in America, according to American Psychological Association, Economy 2007 and Family responsibilities 2016 omitted due to a lack of publicly available data. ....	4
Figure 2: Scores and mean value of the KMSI-R results .....	46

## References

- American Psychological Association. (2012). *Stress in America: Our health at risk*.
- American Psychological Association. (2015). *Stress in America: Paying With Our Health*.
- American Psychological Association. (2016). *Stress in America: The Impact of Discrimination*.
- American Psychological Association. (2017). *Stress in America: Coping with Change*.
- Begina, M., Hickingbottom, J., Luttrull, E., McCoy, M., & Klontz, B. (2018). Identify and Understand Clients' Money Scripts: A Framework for Using the KMSI-R. *Journal of Financial Planning*, 31(3)(March), 46–55.
- Britt, S. L., Klontz, B. T., & Archuleta, K. L. (2015). Financial Therapy: Establishing an Emerging Field. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 3–14). New York, NY: Springer.
- Britt, S. L., Klontz, B., Tibbetts, R., & Leitz, L. (2015). The Financial Health of Mental Health Professionals. *Journal of Financial Therapy*, 6(1), 17–32.  
<https://doi.org/10.4148/1944-9771.1076>
- Cheeks, D. (2013). What It's Like To Be ... A Financial Therapist. Retrieved April 9, 2019, from <https://www.forbes.com/sites/learnvest/2013/10/01/what-its-like-to-be-a-financial-therapist/>

- 
- Creswell. (2006). CHOOSING A MIXED METHODS DESIGN. Retrieved from <http://us.sagepub.com/en-us/nam/mixed-methods-research/book241462>
- Dansk Psykolog Forening. (2012). *Etiske principper for nordiske psykologer*.
- Datatilsynet. (2017). Samtykke. Retrieved from <https://www.datatilsynet.dk/media/6562/samtykke.pdf>
- Erhvervsministeriet. (2018). LBK nr 1160 af 19/09/2018 - Bekendtgørelse af lov om finansielle rådgivere, investeringsrådgivere og boligkreditformidlere. Retrieved August 5, 2019, from <https://www.retsinformation.dk/Forms/R0710.aspx?id=202386>
- Holmes, T. H., & Rahe, R. H. (1967). The Social Readjustment Rating Scale. *Journal of Psychosomatic Research, 11*, 213–218.
- Inglis, D., & Thorpe, C. (2012). Classical Paradigms. In D. Inglis & C. Thorpe (Eds.), *An Invitation to Social Theory* (pp. 13–37). Cambridge, UK: Polity.
- Jacobsen, B. (2011). Humanistisk Psykologi. In B. Karpastschof & B. Katzenelson (Eds.), *Klassisk og Moderne Psykologisk Teori* (2nd ed., pp. 109–122). København K, Denmark: Hans Reitzels Forlag.
- Jacobsen, B., Tanggaard, L., & Brinkmann, S. (2010). Fænomenologi. In S. Brinkmann & L. Tanggaard (Eds.), *Kvalitative Metoder* (1st ed., pp. 185–206). København K, Denmark: Hans Reitzels Forlag.
- Johnson, L. M., & Takasawan, K. H. (2015). Humanistic Approaches to Financial Therapy. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (1st ed., pp. 325–346). New York, NY: Springer.
- Klontz, B. T., Britt, S. L., Archuleta, K. L., & Klontz, T. (2012). Disordered Money Behaviors: Development of the Klontz Money Behavior Inventory. *Journal of Financial Therapy, 3*(1). <https://doi.org/10.4148/jft.v3i1.1485>
- Klontz, B. T., Horwitz, E. J., & Klontz, P. T. (2015). Stages of Change and Motivational Interviewing in Financial Therapy. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (1st ed., pp. 347–362). New York, NY: Springer.
-

- 
- Kristiansen, S. (2010). Kvalitative Analyseredskaber. In S. Brinkmann & L. Tanggaard (Eds.), *Kvalitative Metoder* (1st ed., pp. 447–462). København K, Denmark: Hans Reitzels Forlag.
- Krueger, D. W. (1991). Money, meanings and madness: A psychoanalytic perspective. *Psychoanalytic Review*, 78(2), 209–224.
- Kvale, S., & Brinkmann, S. (2009a). 4. Ethiske spørgsmål i forbindelse med interview. In S. Kvale & S. Brinkmann (Eds.), *InterView* (2nd ed., pp. 79–98). København K, Denmark: Hans Reitzels Forlag.
- Kvale, S., & Brinkmann, S. (2009b). 6. Tematisering og design af en interviewundersøgelse. In S. Kvale & S. Brinkmann (Eds.), *InterView* (2nd ed., pp. 119–142). København K, Denmark: Hans Reitzels Forlag.
- Kvale, S., & Brinkmann, S. (2009c). Udførelse af at interview. In S. Kvale & S. Brinkmann (Eds.), *InterView* (2nd ed., pp. 143–162). København, Denmark: Hans Reitzels Forlag.
- Langdridge, D. (2007a). Interpretation and Meaning: IPA, hermeneutic phenomenology and template analysis. In D. Langdridge (Ed.), *Phenomenological Psychology: Theory, Research and Method* (pp. 107–128). Essex: Pearson Education Limited.
- Langdridge, D. (2007b). Phenomenological psychology in context. In D. Langdridge (Ed.), *Phenomenological Psychology: Theory, Research and Method* (pp. 1–7). Essex: Pearson Education Limited.
- Langdridge, D. (2007c). Staking out the territory. In D. Langdridge (Ed.), *Phenomenological Psychology: Theory, Research and Method* (pp. 54–84). Essex: Pearson Education Limited.
- Lawson, D. R., Klontz, B. T., & Britt, S. L. (2015). Money Scripts. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 23–34). New York, NY: Springer.
- Maslow, A. H. (1954). *Motivation and Personality* (1st ed.). Harper & Row Publishers, Inc.
- Mueller, G. H. (1982). Socialism and Capitalism in the Work of Max Weber. *The British Journal of Sociology*, 33(2), 151–171.
-

- 
- Møhl, B., & Kjølbye, M. (2013). Hvad er psykoterapi? - Og hvad virker for hvem? In B. Møhl & M. Kjølbye (Eds.), *Psykoterapiens ABC* (1st ed., pp. 9–20). Aarhus, Denmark: Psykiatrifonden.
- Pedersen, M. B. (n.d.-a). Money, and its possible influence in the therapeutic space. *Unpublished Report*, 1–41.
- Pedersen, M. B. (n.d.-b). Psychological Practicum at Rute 42. *Unpublished Report*, 1–10.
- Rogers, C. R. (1961). What we know about psychotherapy - Objective and Subjective. In *On Becoming a Person - A Therapist's View of Psychotherapy* (pp. 59–72). New York, NY: Houghton Mifflin Company.
- Rogers, C. R. (1975). Empathic : An Unappreciated Way of Being. *The Counseling Psychologist*, 5(2), 1–10.
- Rosen, M. I., Bailey, M., & Rosenheck, R. R. (2003). Principles of Money Management as a Therapy for Addiction. *Psychiatric Services*, 54(2), 171–173.
- Rosen, M. I., Rounsaville, B. J., Ablondi, K., Black, A. C., & Rosenheck, R. R. (2010). Advisor-Teller Money Manager (ATM) Therapy for Substance Use Disorders. *Psychiatric Services*, 61(7), 707–713.
- Shapiro, M. (2007). Money : A Therapeutic Tool for Couples Therapy. *Family Process*, 46(3), 279–292.
- Tanggaard, L., & Brinkmann, S. (2010a). Interviewet: Samtaler som Forskningsmetode. In S. Brinkmann & L. Tanggaard (Eds.), *Kvalitative Metoder* (1st ed., pp. 29–54). København K, Denmark: Hans Reitzels Forlag.
- Tanggaard, L., & Brinkmann, S. (2010b). Kvalitet i Kvanlitative Studier. In S. Brinkmann & L. Tanggaard (Eds.), *Kvalitative Metoder* (1st ed., pp. 489–500). København K, Denmark: Hans Reitzels Forlag.
- Trachtman, R. (1999). The money taboo: Its effects in everyday life and in the practice of psychotherapy. *Clinical Social Work Journal*, 27(3), 275–288. <https://doi.org/10.1023/A:1022842303387>
- Yamamoto, T., & Takahashi, N. (2018). Possessions and Money beyond Market Economy. In A. Rosa & J. Valsiner (Eds.), *The Cambridge Handbook of*

*Sociocultural Psychology* (2th ed., pp. 333–348). Camdrige, UK: Cambridge University Press.

Aalborg Universitet. (n.d.). Værktøjskassen. Retrieved from <https://www.studerende.aau.dk/gdpr/vaerktoejskassen/>