



Using Genograms to Help Understand Relationships with Money

by Eileen Gallo, Ph.D.

My most recent Money and Soul column (May 2001) introduced a three-dimensional model of money relationships, which examines each person's unique relationship with money in three separate dimensions: acquisition, use and management. This column explores a tool that you and your clients can use to trace money personalities through several generations. I use it in a clinical setting to help patients understand the money messages they received from their parents, and the money messages they are sending their children.

The tool is a specialized form of family tree which I call a Money Genogram. A genogram differs from the traditional family tree through the use of symbols that distinguish not only the sex of the individuals but also the various family relationships that might be encountered, such as divorced, separated, stepchild or adopted. I have modified some of the symbols commonly used in genograms to allow us to represent money relationships. A Money Genogram displays information about money relationships in a manner that reveals family patterns. Money Genograms are instructive and easy to use once you understand the symbols.

Jon Gallo, my husband and the author of this month's estate planning column, uses genograms extensively in his practice. He has found that a genogram provides the advantages of the traditional family tree, while at the same time making it far easier to trace lines of potential inheritance and the legal relationships among the parties. Multi-generational relationships are

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easier to grasp when illustrated in graphic form and lines of potential inheritance become more obvious, which is particularly important in a family that includes children by prior relationships. (For example, when planning the estate of a married couple wherein one or both spouses have children by prior marriages, it is important to take into consideration the possibility that the children may also inherit through the prior spouse.)

See Figure 1 for a look at the basic symbols used in a Money Genogram.

You can add descriptors and notes but I recommend that you keep them to a minimum so that the Money Genogram is easily readable.

Figure 2 shows a genogram for Sherry and George, a married couple who had two children (Sam and Cynthia) and then divorced. George then married Janet and they adopted Emily.

Now that you have the basics of the genogram, the key is to designate the dominant money relationships. Using my three-dimensional money paradigm, identify which dimension is dominant. Insert an A (Acquisition), U (Use) or M (Management) in the appropriate circle or square. You may want to use a plus sign to show the relationship is secure (A+)

and a minus to show that it's insecure (A-) or you can use short descriptions of the type shown in the Money Genogram that follows. Remember that a relationship is dominant either because it represents a secure and successful part of a person's life or because it's a source of insecurity and anxiety. It's possible that someone might have two dominant relationships—one area where he or she is secure and successful and another where he or she is insecure and anxious. If this is the case, insert both letters and accompany each with a plus or minus sign (such as U+ and M-).

Before using the Money Genogram technique with your clients, I suggest that you create a money genogram for your own family. Start with you and your spouse. Indicate each of your primary relationships with money by inserting an A, U or M in the appropriate symbol. Remember to add the + or - or a description to show whether the relationship is secure or insecure. Now add your parents and your spouse's parents, and do the same for each of them. Finally, add your children. If they are old enough, try to identify each child's primary relationship with money and insert the appropriate letter. (If you are really feeling ambitious, add your siblings to the genogram and identify their primary

relationships with money.) You are likely to find that a pattern jumps out at you.

Two Examples

Let's look at two couples, composites based on many clients with whom I have worked over the years. (To protect their privacy, names and identifying information have been changed.) I will examine the impact of their relationship with money on their children and show you what their money genograms look like.

Example 1. Elizabeth and Jack are an example of a situation where a three-generation money genogram is extremely helpful. They are in their early fifties. Jack is a successful plastic surgeon in Beverly Hills, California, and Elizabeth is an interior designer. They enjoy a high standard of living, with a beautiful home, expensive cars and annual vacations in Europe. They have been married for 28 years and have a 24-year-old son, Justin. Both Elizabeth and Jack grew up in families where there was considerable anxiety about money, but they have mentally organized that anxiety differently. Although Jack's father made a good living, Jack's mother was very frugal and was always concerned that someday the family might not have enough. Today, Jack's primary relationship with money is use. Jack enjoys buying cameras, computers and other expensive adult toys. But when the bills arrive, Jack worries that he is spending too much. Elizabeth also grew up in an affluent environment until she was 11, but then her father died and the family's standard of living subsequently declined. Elizabeth remembers her mother sitting at the dining room table, shuffling bills and trying to make ends meet. For Elizabeth, anxiety about money has translated into an insecure and disorganized management style.

As Justin grew up, he was exposed to a father who often complained that they didn't have enough money while he was driving a Jaguar and buying expensive

stereo equipment, and a mother who avoided dealing with money, often not paying bills until creditors began to call. Today, Justin is anxious about money. He says he doesn't want to duplicate his mother's chaotic management style and regularly balances his checkbook—Justin worries if there is even a slight discrepancy. Justin has organized his relationship with money by rejecting his mother's chaotic management style but adopting his father's pattern of impulsively purchasing things.

Their three-generational family money genogram is shown in Figure 3.

This Money Genogram discloses that Jack has internalized his mother's anxiety over Use and Elizabeth has adopted her mother's disorganized and anxious relationship with management. Justin is the prod-

uct of their joint problems with money, having partially accepted his father's anxious relationship with Use and rejected his mother's disorganized style of Management.

Example 2. Monica and Jordan are in their early thirties. Both are professionals, although Monica stopped working after the birth of their first child, who is now four years old. Both Monica's and Jordan's parents were divorced before they were ten years old. Jordan's parents were affluent, but after the divorce, he lived with his mother and his standard of living decreased. Jordan was exposed to arguments between his parents over child support and alimony, and his parents frequently used money issues as a weapon against each other. In some instances, they even invented money issues. When he was

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FIGURE 1

Basic Money Genogram Symbols




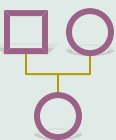

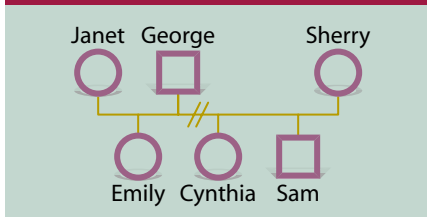
	Males are represented by a square.
	Females are represented by a circle.
	Marriage is represented by male and female connected with a solid line. If a couple is living together but not married, use a dotted line to connect the male and female.
	Children are shown by a solid vertical line descending from the marriage line terminating in a circle or a square. If the child is adopted, insert a dotted vertical line next to the solid line.
	If someone is deceased, place an x inside of their square or circle.

FIGURE 2

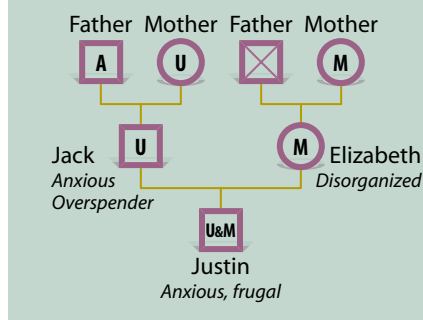
Money Genogram For Sherry and George



13, Jordan recalls his father telling him that he couldn't afford to pay for his summer camp because of his high child support and alimony bills. The next week, his father and stepmother left for a month's vacation in Italy. When I asked him to describe his feelings about money as a child, he used the word "fear." In the last two years, Jordan has become an Internet millionaire, having successfully sold an e-business concept for \$5 million. Although Monica's parents also were divorced, her father was quite wealthy and her parents did not use money as a weapon against each other.

FIGURE 3

Money Genogram For Example 1: Elizabeth & Jack



Monica grew up knowing that money was not a big issue. Both of her parents were involved in her life. Although she enjoyed an affluent lifestyle, largely subsidized by her father, her parents jointly imposed reasonable limits on her spending. Monica basically grew up a rich, responsible kid.

Today, Monica and Jordan are in therapy together. Jordan is afraid that the \$3

million he kept after taxes is "not enough" and that Monica, who was always able to buy what she wanted within reasonable limits while growing up, is continuing to do the same while married. She feels that her spending is consistent with their net worth; Jordan is constantly concerned that she is spending too much. Jordan recognizes that his anxiety about money stems from his upbringing and is concerned that he is going to pass along that anxiety to his four-year-old son. In therapy, Jordan commented that he wants his children to grow up "aware of money, but not afraid of it" the way he is.

To test your understanding, create a three-generational Money Genogram for Monica and Jordan.

In addition to tracing money personalities, genograms may be used to trace lines of inheritance and insurance needs.

For more information about the traditional use of genograms in psychology, I strongly recommend McGoldrick, Gerson and Shellenberger, *Genograms: Assessment And Intervention*, 2nd Ed., W.W. Norton & Co. 1999. Gerson and Shellenberger have developed Genogram Maker, a genogram program for the PC or Mac which is available at www.genogram.org/.



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