



## Emotional Currency: A Woman's Guide to Building a Healthy Relationship with Money

*By Kate Levinson Ph.D.*

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Every day, women face new challenges that come with having control over, and responsibility for, their financial lives. Sometimes exciting, sometimes frightening, these issues always have an emotional side. Author and psychotherapist Dr. Kate Levinson offers fresh approaches to navigating the astonishing range of beliefs about the role of money in our lives, coming to terms with our feelings about being “rich” or “poor,” and exploring our inner money life so that we can put our feelings to work for us in a positive way. By understanding our intimate history and relationship with money we are better able to handle our money anxieties, solve our money problems, enjoy the money we have, and make room for other, more meaningful values.

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### Editorial Review

#### Review

“Here’s the book every woman (and most men) need: a clear, thoughtful, and beautifully written guide for how to cope with the myriad emotions caused by money. Kate Levinson shows how money is both mercilessly public and intimately personal, stirring up our deepest feelings about independence, status, attractiveness, and the terrifying confusion between net worth and self worth.

—**Robert Reich**, former Secretary of Labor, author of *Aftershock: The Next Economy and America’s Future*, Chancellor’s Professor of Public Policy, University of California, Berkeley

“This is not just the best book about women and money that I have ever read, it is the best book about money—beautifully written, wise, accessible, practical, and profoundly healing. I wish Kate had been my mother. Or my big sister. It would have changed my whole life. Don’t make another decision about money until you’ve read it. Then read it again.”

—**Rachel Naomi Remen, MD**, author of *Kitchen Table Wisdom*

“Kate Levinson’s book shows how money permeates every nook and cranny of our inner mental and emotional world. Although written especially for women, it offers a warm, guiding hand to anyone seeking a healthy relationship to money and everything money touches.”

—**Jacob Needleman**, author of *Money and the Meaning of Life*

“Finally! A beautifully written, straightforward guide for women to better understand the opportunities, choices, and challenges of money. Reading *Emotional Currency* evoked many of my own emotional memories about money.”

—**Frances McDormand**, actor

#### About the Author

A psychotherapist for more than 25 years, DR. KATE LEVINSON has led Emotional Currency™ workshops about women’s emotional relationship to money in Oakland, Seattle, and Minneapolis since 2000. Dr. Levinson currently works with individuals and couples in her private practice in Oakland and is on the supervising and teaching faculty at the Psychotherapy Institute. Dr. Levinson and her husband own Point Reyes Books in Pt. Reyes Station, CA.

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#### INTRODUCTION:

##### Getting Started

FOR MOST OF MY LIFE, I thought money was just the tangible thing that we dealt with every day: cash, coin, check, and credit card. I wasn’t supposed to have feelings about it, and when I did, I quickly pushed them aside. I took pride that I didn’t let money dominate my life—as it did my father’s—and I thought that my only dilemmas with money had to do with my not having enough of it and not being good with numbers.

Occasionally, I would try to educate myself about finances and pay attention to my money. I failed at each new approach to bill paying, record keeping, budgeting, investing, and saving. I spent years listening to the wrong people for financial advice and making poor financial decisions. All of these experiences reinforced my idea that I didn’t “do” money, meaning I was only good at making it disappear, either by spending it or

making bad investment decisions. I was a woman, after all, and for generations women have been told that they are not capable of managing money well. I was only too glad to buy into this stereotype.

We live in a culture that until very recently thought women's financial place was to be dependent on men. It taught, and often legally required, women to rely on their fathers, husbands, brothers, sons, and financial experts to handle their financial concerns. But for the past several decades, women in the United States have been entering new territory as we make, spend, save, invest, and manage money. Our financial management skills have not kept pace. It is abundantly clear, however, that relying solely on others to handle our money matters is not healthy; we need to develop our own skills and strengths in regard to money just as we have for decades in the workplace.

But “doing” money well goes beyond our need to learn traditional principles of money management and financial planning. We also need to understand and value the way we relate to money as women, and that includes our emotional relationship to it. Money in and of itself is not emotional. It's just a piece of paper after all, but it's a piece of paper that can hold powerful psychological and emotional meaning. For most women, money is laden with feeling. Some emotions, especially when we don't attend to them, can present obstacles in our dealing with money, and some can make money a vital and useful entity in our lives.

## BECOMING CONSCIOUS ABOUT MONEY

What seems unbelievable to me now is that, even though I was a practicing therapist and knew well about the power of working with emotions, the concept of thinking emotionally about money had never occurred to me. I assumed my discomfort with money was caused by the amount I had and how I mismanaged it, never glimpsing that most of my money dilemmas had to do with my feelings and what it meant to me, as I had always had enough to cover basic expenses.

In order for us as women to come to our own wisdom and our own solutions about money, I believe it is essential for us to become conscious of our psychological and emotional relationships to it. For us to engage with money in ways that honor ourselves, the people and things we believe in, and the world—rather than just honoring money—we need to work with our emotional responses to it.

The dilemmas and choices women face in relation to money are multilayered, involving the inner states and needs of ourselves and others as well as the outer concerns and demands of ourselves and others. As women, we are often acutely aware of the impact money has on our relationships.

Though financial advisors suggest we just be rational in our dealings with money, this is rarely possible for most of us, as we attach a complex set of thoughts, beliefs, and feelings to money. I refer to this as our “inner money life.” These beliefs and feelings are inherited from our culture, often reinforced by our parents, and continually augmented by our personal experiences with money. They influence how we handle—and don't handle—our money matters. They are our guiding principles, our personal money rules and laws.

This cluster of thoughts and feelings is largely outside our conscious awareness, so we often don't know what is driving our money behavior. Yet it affects every aspect of our lives, from the food we place in our grocery basket to the relationships we have with our friends and families; from how we view others as successful or lacking to our own sense of identity and self-worth. By becoming aware of our inner money life, and healing the parts of it that are getting in our way, we not only can understand how we feel about money and why we feel the ways we do, but we can also put our feelings about money to work for us in a positive way and prevent them from unconsciously pulling us in unwanted directions and derailing our best

intentions.

## EXPLORING EXPERIENCES OF MONEY

Emotional Currency is a guide to exploring your personal experiences of having, not having, making, not making, spending, saving, giving, investing, inheriting, and losing money. It is my hope that it will inspire you to see just how complex and rich your feelings about money actually are, and in the process, you will learn much that is new and eye-opening about yourself. It will teach you how to integrate your feelings into money matters. *Emotional Currency* will help you value the feminine approach to money and allow you to deal with money with your heart as well as your mind. It will expand your understanding of money from simply amounts and numbers to textured and nuanced stories that show how deeply our relationship to money can influence the people and things we love most in our lives.

Working with this book will not only breathe new life into your relationship with money, but also change your life for the better in the process. This is not about getting rich quick, but about enriching your life. You will learn how to make clear and conscious decisions that are appropriate to your current financial circumstances and what you value, and discover how a healthy relationship to money can improve your sense of self and your relationships with your family and friends. Finally, this book will assist you in finding the right place in your life for money—taking up neither too much nor too little space—and using money to enhance and support what you value in your life and in the world. Exploring your experiences with money will improve your relationship with money whether it is currently a source of big problems or of small anxiety.

## BEYOND BASIC NEEDS

Eventually, I discovered what was true for me was also true for many other women: even when our basic needs are met, such as housing, food, medical care, transportation, and such, there are huge wells of confusion, pain, and distress in our relationship with money. Of course, not having enough money for basic living expenses presents very real and serious problems that cause much pain and suffering for far too many people, even in an affluent country like the United States. I do not underestimate the enormous difficulties created by a true lack of money, such as living in dangerous neighborhoods, going without medical care and insurance, lacking decent transportation, living paycheck to paycheck in low-wage jobs with little job security, lacking access to decent child care, being unable to leave abusive relationships, being unable to pay bills for essential services, and many other hardships. Living in poverty is extremely challenging and the way out of it is daunting.

But if we have enough to cover our basic needs, much of the money angst we experience stems from our inner money life, which can also be a source of difficulty and pain. Whether we scrub floors, teach children, program computers, perform surgeries, or do some other work to earn money or are handed it on a silver platter, money plays a significant psychological and emotional role in our lives and we react powerfully to it. Are you wondering if this is true for you? Then just consider how you would react if your best friend asked you to lend her a substantial sum of money. Or if you disagreed sorely with your partner over whether you can afford to take a vacation. Or if you didn't have the money to buy something your child needs. Or if you found you had been overcharged at the last store you visited or realized you had just scored a "steal of a deal." Our money dramas, both big and small, are often potent triggers for emotional reactions, thoughts, and associations.

## OUR INNER MONEY LIFE

When I began to explore my inner money life, I discovered, much to my great surprise, that money had taken charge of my life in subtle ways. At the grocery store or at a restaurant, my choices were based on price, not on what I really wanted to eat. My entertainment decisions were similarly narrow: I would go to a concert or event only if it fell within the narrow price range that felt comfortable to me. I was incapable of splurging on one show only if I skipped another. I only bought clothes on sale or at thrift stores, and I planned vacations mostly to locations where I could stay with friends. My interest in attending classes, conferences, and lectures was all based on the cost, not the content.

This had all seemed normal to me, falling under the category of sound budgeting. Though I didn't have unlimited funds, I had enough money to eat an expensive entrée, go to a pricey concert, or buy a coat I really wanted. (Not to mention that from a purely financial perspective, buying what I wanted might well have translated into savings. For example, I would have been satisfied longer with the coat I loved than the one I bought because it was on sale and then dumped a year or so later.) From the outside, my life didn't appear to be consumed by money. Even I had no clue that money unconsciously underlay many of the decisions I made. Money was walking hand in hand with my fears about life.

The denial of my complex emotions around money had persisted through my writing a dissertation on women with inherited wealth, working as a psychotherapist for years, and being in my own personal psychotherapy. It was only after I began to present the research findings from my dissertation that I realized I hadn't given any thought to my own relationship to money. It struck me as remarkable that even though I'd asked the women I'd interviewed to explore money psychologically, it hadn't ever occurred to me to do the same. I clearly needed help to see below the surface of my own relationship to money. I searched for a psychotherapist who was sane about money. And finding one, I slowly uncovered how important money had been in my family growing up, in my parents' lives, and in my own life.

The next layer of my psychological denial about money was pierced through when I watched real estate prices escalate dramatically shortly after my husband and I had sold our house. When we put the house on the market, I had wanted to sell with such certainty that I told myself it didn't matter how much the house might later increase in value. But as home values climbed after we sold, I became flooded with feelings of greed and regret. On my daily walks, I obsessed about the worth of the homes I passed. Some days I imagined myself to be a homeless woman, wandering the streets in search of shelter even though, in fact, I had a roof over my head. My reality didn't offer any comfort at all.

I knew I had become crazed about money when every day, and even in nightmares, I was gripped by the feeling that in selling our house we'd made a horrendous financial decision from which we could never recover. It doesn't really matter exactly what broke through my denial; it could have been anything that touched the right nerve. I attended a group on writing personal essays and wrote exclusively about my experiences with money. And still later, I formed a group with two friends just to talk about money. After the first meeting, I felt so ashamed of having revealed too much about myself that I considered dropping out of the group. Nonetheless, when I went to the next meeting, I learned that my friends, too, had considered not returning because they also felt they had exposed too much. Talking about money made all of us feel so vulnerable that we knew we were onto something big!

It seems amazing to me now that for years I was convinced that money didn't matter to me, when in fact it was so central to my life and I was so full of emotional conflict and fear about it that I couldn't face it. I realized that money, far from not mattering, was unconsciously driving most of my decisions and much of

my behavior. I uncovered the sources of pain from my childhood and my attachment to money as security. I saw that I was gripped with fear that terrible things would happen to me if I didn't have money. It became clear why I subliminally worried that I would run out of money all of the time. And why I longed for a man to rescue me financially. Not only did money hold feelings of security, life, and death for me, but it also represented love, belonging, rejection, shame, and self-esteem. My overall feelings about money were so complicated, it was no wonder that I continually lost my way with it.

Uncovering the chaotic feelings underlying my relationship to money led to a gold mine of information about my family and me, stories that I tell as the book progresses. Seeing and feeling the knot of sticky emotions that money evoked in my life was uncomfortable, but it was a huge relief when I finally got that knot untangled. It transformed my relationship to money into something far richer than any spreadsheet or brokerage statement had ever done for me.

Updating my inner money life removed my anxiety about money and allowed me to appreciate and use well what money I had. It gave me a new sense of self-esteem and confidence in my own abilities. It allowed me to disengage from money as the main determinant of value in my life. The financial cost of things still had its place in my decision-making process, but so did other considerations. For example, the workshop that earlier I would have rejected taking because it was too expensive became an option when I took other elements into consideration: it was with a teacher I admired, was on a subject of great interest, had practical usefulness, would inspire me, and there was a good chance I would learn a lot.

Once I started to uncover my own inner money life, I became curious about the money lives of my clients. I began asking them questions about money and was astounded by the richness of our conversations and the unexpected places they would lead. Money proved an immediate avenue into how they saw themselves, the way they related to the world, and what they valued.

Out of a growing appreciation that others had similarly intense experiences with money, and little opportunity to focus on their unique relationships with it, I created and led Emotional Currency Workshops. These day-long workshops for women were based on two essential elements of my own process of getting grounded emotionally with money: writing and talking about my inner money life.

In my years of leading Emotional Currency Workshops and talking with women both in and out of my psychotherapy practice, I have come to appreciate how difficult it is for us to value our inner money lives, especially given the taboo against talking about money. Often our conversations about money led to discovering important longings, passions, pains, vulnerabilities, and experiences in our lives. We were talking about money, but it was about so much more than just money. The workshops provided a deeply intimate way to get to know one another, and given the agreement to be open about our emotional money lives, we were eager to share our stories and learn from one another.

The biggest discovery I made in witnessing the sharing that took place in the workshops was to realize how dearly the taboo against talking about money has cost women. Not only have women been disenfranchised for generations from their financial lives, they have also been kept from a primary way they learn: from talking to one another. The taboo remains firmly in place even though we have made strides in the workplace, in having control over our own money, and in making decisions about managing it. In order to break out of our financial isolation, value our experiences as women with money, and explore the uncharted area of emotion and money, we need to talk with one another and share our stories.

**WHAT THIS BOOK OFFERS YOU**

Emotional Currency provides what our friendships and acquaintances haven't generally been able to: access to other women's experiences of money; the kinds of money dilemmas they face; the secrets they haven't shared even with their closest friends; and, finally, the solutions they found. These stories will give you a sense of what lies beneath our money facades.

Among the women you will meet is Jessie, the first person in her family to make enough money to set some aside in savings. As she accumulated some reserves, her relatives asked her for "loans" to help them get by, and she found herself unable to decline their frequent requests. And you'll meet Amy, who couldn't bear to spend money on anything special just for herself, as each purchase reminded her of her parents' old arguments about money, spoiling whatever pleasure she might receive from her new acquisition.

You'll hear, too, from Fran, who had fully supported herself for years and had no trouble keeping her spending under control until she married Tom and began to run up credit card debt. Though she promised him repeatedly that she would stop overspending, she couldn't. Unable to figure out why Fran wasn't able to contain her shopping, the couple were close to divorce. You'll also meet Amber, a chef who long dreamed of opening her own restaurant and faced numerous obstacles to actualize her dream.

The women in Emotional Currency face complicated situations. Rich or poor and everything in between, the women found the solutions to their dilemmas by looking within themselves. Their success at overcoming their difficulties with money—and knowing that the same opportunity could be available to a much wider range of women—is the reason I wrote this book. Men, too, who have long ignored their emotions about money, can benefit from this book. They can use it to come closer to understanding their own emotional responses to money as well those of the women in their lives.

Emotional Currency offers tools to help you learn how to listen to, value, and work with your direct experiences, thoughts, and feelings about money in your ordinary, daily life. I have found these tools to be very useful and employ them in my practice to help my clients create healthy, empowered relationships to money. Even if you doubt this is possible, I assure you that it can happen—I have witnessed it in my own life and the lives of the many other women with whom I've worked.

No book can address all the issues around money. For example, as important as poverty is, this book does not deal with the impact of poverty, including hunger, malnutrition, lack of medical care, and shorter life expectancy. These are all immense problems, individually and collectively, that require large scale political and societal solutions. Yet I believe the more we move our own feelings about money into the light, the more we can see and care about the effect of money on the lives of others. By exploring the inner, personal sides of money, we often become more engaged with the outer aspects of money, including its relationship to politics, spirituality, business, the natural world, the arts, and education. Shifting to a personal awareness allows us to place value not only on money, but also on other meaningful resources which can include our relationships with one another (those we know and those we don't in our global community) and the health and well-being of the planet and all its inhabitants.

It is clear to me that we need new solutions to the financial dilemmas that exist on every level of society. As women have control over more money, we approach a point in history when women's conceptions of money can begin to influence how the larger world perceives and deals with it. How money looks, feels, and operates would be very different if the contributions of both men and women—and the masculine and the feminine approaches to money—were equally valued. It's far from the total solution to the current economic climate of uncertainty, greed, and unethical dealmaking, but we desperately need the humanizing element of the feminine integrated into our economic thinking and solutions. For women to influence the face of money



will require a movement of women dealing with each other in new ways, informed by a feminine ethic.

But for now, let's begin where we are, and work on having a healthier relationship to money. No matter what your relationship is currently like, I believe reading Emotional Currency will make it much better. Read it with an open mind and an open heart, and you will find new sources of strength, resilience, insight, and confidence.

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