

# Implications of the Bartering System in Counseling and Psychotherapy: An Economic Psychology and Ethical Approach

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## Abstract

**Introduction:** The topic of bartering in psychotherapy is intriguing, especially in this day and age. The current ongoing events could invoke economic turmoil or a new monetary system that could call for an improvisation towards the medium of exchange in counseling and psychotherapy. The bartering system seems to be an ideal alternative, especially during times of economic uncertainty. This paper will further discuss the history of money and its progress, how the psychology field is addressing the barter system and professional recommendations for the bartering system in counseling and psychotherapy.

**Conclusions:** Even though the barter system has its benefits and limitations, during desperate times, such as a military conflict, economic collapse, or financial recession, the capability of the barter system would eventually be disregarded as this system is readily equipped for the population to utilize. Scholars in the field should further expand the ethical aspects of the barter system so that it could be beneficial for current and future clinicians in clarifying any ethical ambiguities in practice.

**Keywords:** Psychology, Economy, Ethics, Psychotherapy, Counseling

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## INTRODUCTION

The bartering system could date far back to the beginning of civilization when money such as gold, silver, and paper were still not discovered [1]. People living in small communities would trade items such as raw materials, apparel, tools, weapons, or daily equipment in exchange for other goods or services [1]. Ancient Egypt, societies approximately in 3000 BCE were believed to be among the earliest people to use the barter system before the advent of gold and silver [1]. The ancient Greek civilization then started using gold-silver as their daily mode of transaction long-lasting until the 16th century [2]. Later, gold was used as a commodity to back paper money when the gold standard system was introduced by the United States in the late 1940s [3]. It was not until 1971 that the Nixon administration decided to put the gold-dollar standard system on a halt for a new monetary system [4]. The discovery of oil has led to the petro-dollar agreement with OPEC countries (Organization of the Petroleum Exporting Countries), making the dollar to be backed by oil instead of the

previous gold standard [4]. The petro-dollar agreement includes that the oil has to be purchased only in dollars, thus making the US dollar dominate the oil market and the world's economy [4]. Current events that are happening might shift the current global currency to a new currency or a new monetary system. For example, pressures coming from other global superpowers such as China or Russia might dethrone dollar power dominance [4]. China has recently challenged the petro-dollar and is ambitious to be in control of the global oil market and to shift global economic power to her hands [4]. While shifting to a new global economic power, economic depression or inflation is inevitable [4]. This is because the US dollar is highly dependent on the petro-dollar. Therefore, "maintaining the petrodollar is America's primary goal" [4]. For instance, during the oil boycott in 1973 that put a hold on oil trade by Arab nations to western countries, the US dollar devalued up to 22% against international currencies and the oil price spiked up to \$12 per gallon [5]. Another economic expert also

added that, without the petro-dollar, the US dollar would collapse [6]. As cryptocurrency could potentially be the future currency replacing the petro-dollar [7], could cryptocurrency be an alternative source to avoid a major economic collapse? Will this new system be suitable for everyone regardless of their age, beliefs, and freedom of choice? Do we have an alternative way besides cryptocurrency for our daily transactions?

### **Bartering & The Psychology Field**

Fortunately, the psychology field has set the groundwork for the bartering system to be in use in times of calamity, economic depression, or when patients/therapists are struggling financially [1]. One study has found that during economic downturns, many people, including psychotherapists and consumers of psychological services, appear to return to the bartering system [8]. This is because, during economic hardships, people still harbor skills and talents such as mechanical work, farming, programming, and at the same time, owning tradable assets, for instance, art portraits, vehicles, tools, gadgets, or tradable commodities that include chicken, corn, sugar, salt and more [9]. These skills, assets, and commodities could become a medium of exchange when cash is no longer in value or when people could not afford therapy or other psychological services [9].

### **Bartering and Issues with Cryptocurrency**

Cryptocurrency as a new global monetary system in the future might also be a drive for clients to take advantage of the barter system. People who use cryptocurrency are more vulnerable to cyber fraud, money laundering, or being hacked [10]. In addition, clients who live on the outskirts might lack resources or services to the internet, hence, might disregard using cryptocurrency. Certain sects in religion might prohibit the use of cryptocurrency. Amish Christians would not use this system as people in their community would go against modern technology [11]. On the other hand, the majority of Muslims would not accept the system as Shariah scholars have declared cryptocurrency impermissible in Islamic finance [12]. These types of clients might look for an alternative solution to pay for their therapy and would benefit from using the barter system.

### **Types of Bartering**

There are three types of bartering services that a person could use in exchange for counseling or psychological services [9]. The first is the exchange of goods, the second is the exchange of services, and the last is the combination of both [9]. The exchange of goods entails the exchange of objects or goods for a therapy or

counseling session. For instance, a patient exchanging a table, or an art portrait in return for psychotherapy [9]. Next, the exchange of services includes the trading of the patients' skills or services for the therapy session. For example, the patient fixes the therapists' car, babysits, cooks, or mows the lawn for the therapist, to receive treatment.

### **Benefits of Using the Barter System**

There is no doubt that the bartering system has many positive outcomes for both the client and the therapist. Bartering does not require any modern transaction that could sometimes damage rapport between patient-therapist or discontinue therapy. For example, clients do not have to deal with any options for payment such as cash, credit cards, cheques, or any insurance agencies. This is advantageous, predominantly to clients that do not have a job or are financially unstable. At the same time, it promotes the continuation of therapy when the patient becomes motivated due to reduced stress in terms of their finances. This would also facilitate and improve rapport-building between the patient and therapist and might even improve treatment outcomes for the patient in the long run. Bartering also helps to expand therapy not only to the general population but to diverse populations, especially those who are less fortunate, such as refugees, the widowed, orphans, and the disabled. For example, a widowed mother who is good at knitting could offer sewing services to the therapist. Also, a young orphan who lives in a rural area could exchange chickens or crops such as corn or barley for the therapy service. This system also would help improve the overall treatment plan for the patient. The service offered by the client would help improve the therapist's approach to treating the client by observing them outside of the clinic session. This would allow the therapist to understand their clients' behavior and how they treat and behave to others in their workspace or at their home with their caregivers or family. Through these observations, clinicians could come up with a thorough evaluation and assessment plan for their patients. For example, a patient who offers mechanic services to the therapist either at their home or workshop can help therapists understand their client's behavior towards their customers or family members. Also, it would help the psychopathology of the patient by allowing a better understanding of the bio-psycho-social factors thus could lead to a better treatment outcome. The last benefit of using the barter system is that it could help avoid the embarrassment or humiliation of patients toward pro bono services. Researchers mentioned that at a certain time, pro bono

services may not be possible for some patients who could not accept free services or when clinicians are financially tight [13]. These instances would warrant something in exchange for compensation for the service. As an example, a patient who shies away to accept a free service could utilize the barter system and exchange their goods or services with the clinician. Another scenario is when a low-income practitioner feels compelled financially to discard the pro bono service to pay for their monthly expenses. They could do this by selling the goods of their patients or could save up their income by using the patients' services. Therefore, using the barter system might help liberate both parties from their mental, emotional and financial stressors.

### Drawbacks of The Barter System

Despite the simplicity and benefits of using the bartering system, some factors could bring disadvantages. The bartering system would be difficult for patients that do services or have goods that are not compatible with the present time. For example, a patient that sells newspapers or DVDs might not be able to exchange their goods or services because it is available to the public. For instance, people today could read the news online or watch movies on Netflix or Hulu programs. Next, the goods that clients provide might not be a value that can be stored for a long period. For instance, when a client exchanges animals or vegetables, a chicken and a salad could either fall sick, get rotten, wilt, or die. They are goods that have a short life span as opposed to other long-term goods (e. g elements, furniture, clothes). The outcome of this could also lead to the damaged rapport between the client-therapist or even medico-legal issues. A patient that offers a goat with a latent underlying medical condition might damage the therapists' well-being and bartering agreement. This is because the clinician might fall sick from eating an unhealthy goat and at the same time might lead to losing credibility and trust in trading with their client again in the future. The clinician might also assume that the client is ripping them off by exchanging low-quality goods for the therapy or counseling service. The barter system could also create a hierarchical structure for clinicians to pick and choose their patients based on the value of goods or services they provide. An example would be an affluent patient who provides expensive goods such as a Rolex watch or silk clothes. This may lead the clinician to put a top priority in favor of high-income patients and allow them to receive first-class treatment. In contrast, those low-income clients who could only provide cheap goods or services would be the ones receiving poor service or rejection from therapy.

### Ethical Issues of The Barter System

Other issues would emerge from the barter system in the form of breaching ethical laws.

This could happen to a great degree when the client and therapist get involved with multiple relationships, power shifting, exchanging unlawful items or services, and others. The issue would emerge when clients themselves are dealing with unlawful and illegal businesses or services, such as being in the industry of alcohol and drugs, sex, weapons, or even poaching of wildlife animals. These issues could bring forth a plethora of ethical issues in practice if clinicians are unmindful and reckless in their practice. For instance, a single clinician, living in a rural area that lacks training in ethical principles might agree upon an exchange in multiple sessions of prostitution services, lap dance, or any kind of activities alluding to sexual contact. Also, clients that deal with alcohol or drugs might offer unethical goods such as alcohol, marijuana, or hard drugs in return for therapy. Clinicians that are facing hardships and stressors in life might accept those items to alleviate their stress or emotional pain, as a study has found that clinicians would use drugs as a reliever for their stress and pain [14]. These issues might not only lead to damage to a clinician's career but disruption to the marriage and household, professionalism, and integrity as a person. Other ethical issues might also emerge from exchanging goods that could be sensitive and lead to ethical dilemmas such as exchanging weapons or products of poaching from wildlife animals. For instance, exchanging machete knives/rifles for therapy or receiving an indoor carpet product of illegal extraction of the Malayan tigers' fur. Next, the barter system could also lead to a shift in the power differential in and out of the session due to the type of goods or services the client provides. Clients who give haircut services to the therapist might believe they hold power and control over the clinician due to the culture or traditional beliefs they have. For example, most people in South East Asia would consider the head to be the most sacred part of a person's body because it is where "natural energies" reside [15]. This might cause the client to behave superiorly over the clinician as he has touched the most sacred part of the therapist's body. Also, a shift of power might happen if the client takes advantage of or exploits the therapist's household. For instance, clients that offer house cleaning services might dig into personal spaces of the clinician's house in hopes of extracting any private information to hold control over the clinician. In addition, a client with personality disorders that offers babysitting services

could threaten, harm, or even use the kids as hostages if something goes wrong in therapy.

### Recommendations to Avoid Ethical Issues in Bartering

To avoid the negative implications of the bartering system, scholars in the field have set guidelines that could prevent unethical laws in practice. First, a clinician must instill a firm belief to not do any harm to their patients or anyone at their workplace [16]. Personal beliefs and ethics should also be avoided to get rid of any biases or self-interest that could potentially harm the patient or client [16]. This is crucial, as personal beliefs could be the core drive for a clinician to either behave ethically or unethically. It is also useful if the clinician could be constantly mindful of their beliefs, thoughts, and behavior inside or outside practice so that they would not go off track in the principle values they were trained to of being beneficence, nonmaleficence, justice, and autonomous during practice. Before setting a bartering agreement with the client, clinicians should examine the client's welfare, culture, gender, history, condition, wishes, economic situation, treatment type, avoidance of harm and exploitation, conflict of interest, and impairment of clinical judgment [1]. These are crucial concerns that would either break or make the bartering agreement [1]. Next, the client has to completely understand the bartering agreement including the payment, informed consent, and item/service policies before signing off [1]. A prudent clinician would also consider including the risks and benefits of the bartering system, clinic policies, and standards in the written agreement [1]. Clinicians must also be vigilant of their own needs, decision-making, the appropriateness of the bartering arrangement, and seek consultation from ethical or legal experts if complex cases arise [1]. All agreements have to be well documented in the clinical notes and also to make sure that the bartering agreement is in alignment with and not in conflict with the treatment plan [1].

### CONCLUSION

In conclusion, the barter system has its benefits and limitations. However, during desperate times, such as a military conflict, economic collapse, or financial recession, the capability of the barter system would eventually be disregarded as this system is readily equipped for the population to utilize. Scholars in the field should further expand the ethical aspects of the barter system so that it could be beneficial for current and future clinicians in clarifying any ethical ambiguities in practice. This is crucial, as unethical issues should be

avoided completely. At the same time, promoting good virtues and professionalism is vital to bringing respect, dignity, and honor to the field of mental health and psychology.

### ETHICAL CONSIDERATIONS

Ethical issues (such as plagiarism, conscious satisfaction, misleading, making and or forging data, publishing or sending to two places, redundancy and etc.) have been fully considered by the writers.

### CONFLICT OF INTEREST

The authors declare that there is no conflict of interests.

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