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# The Family Partners Credit Card: A Token Economy System Adapted for Intensive Family Preservation Services to Enable Families to Manage Difficult Behavior of Adolescents

Jude Nichols and Barbara Peo Early

*Increasingly, families referred for Intensive Family Preservation Services have not experienced a crisis of maltreatment, focused on the parent; rather these families have children with chronic behavioral difficulties for which their parents lack the skills to cope. These are the same families whose children were formerly placed in residential programs. This paper presents The Family Partners Credit Card System, incorporating behavioral techniques developed to treat children in out-of-home placements into a family preservation model. Two case examples illustrate how the system has been modified to train biological or adoptive parents in parenting skills, enable them to teach their children pro-family behaviors, and reinforce new behaviors through a credit card that monitors an ongoing balance of credits and fines.*

Intensive Family Preservation Services (IFPS) seek to prevent out-of-home placement of children. Traditionally, the families of these children are at "imminent risk" of separation due to a crisis of abuse or neglect (Kinney, Haapala, & Booth, 1991). Increasingly, however, families referred for IFPS have not experienced a crisis of maltreatment, focused on the parent. Rather these families have children, often adolescents, who display chronic behavioral and learning difficulties for which their parents lack the skills to cope (Werrbach, 1992). These are the same families whose children were formerly placed in residential or treatment foster care programs where various behavioral techniques have been used successfully to build adaptive behaviors and decrease maladaptive ones (Schwartz, I., AuClaire, P., & Harris, L, 1991).

The purpose of this paper is to present the Family Partners Credit Card system, incorporating techniques that were developed to treat children in out-of-home placements (Hawkins, J., & Catalano, R., 1990) into a family preservation model, thus preventing such placement. The system combines training biological or adoptive parents in parenting skills, enabling them teach their children pro-family behaviors, and reinforcing new behaviors through a credit card that monitors an ongoing balance of credits and fines.

## Literature Review

### Behavioral Contracting within Families

The behavioral contract has been used extensively over many years by clinicians working with the families of children with behavioral difficulties (Stuart, 1971; 1972). Behavioral contracting recognizes the family, rather than the child, as the client. Contracts are based on the assumption that families have played a role in the etiology of behavioral difficulties by modeling and reinforcing antisocial behavior, and by neglecting to reinforce prosocial behavior. By extension, families can facilitate change when they learn to model and reinforce prosocial behavior. Working indirectly through the parent to affect the child's behavioral targets of change, clinicians work with parents as "mediators" in the natural environment, so that the parents may then modify the behavior of their children. Parents as mediators of change reassert parental authority and shift the emphasis from negative control through punishment to positive control through reinforcement (Morton and Ewald, 1987).

Stuart (1971) found that the important factor in contracting was not the contract itself, but the interactive process of negotiating the contract and the facilitation of communication. Rather than the linear concept of a parent's merely reinforcing a child's behavior, the parent and child are seen in a mutual exchange of reinforcers (Stuart, 1971). In behavioral contracts, parties exchange both privileges and responsibilities. Therefore, each must accept the idea that he or she should compensate the other fairly for that which is received, and that each has the responsibility to grant privileges, but on a reciprocal basis.

Behavioral contracts include five elements: privileges, responsibilities, sanctions, bonuses, and a means of recording (Stuart, 1971). Privileges are gained when one performs responsibilities. For adolescents, privileges may include time with friends, allowance, television, or use of the car. Responsibilities, such as school performance, maintaining curfew, and doing chores, are required in exchange for privileges. They are the desired responses of the children and the reciprocal reinforcers for the parents. Behavioral contracts include sanctions for failure to meet responsibilities. Ideally, an adolescent is motivated to complete responsibilities through the expectation that if she does not, she will not earn privileges. However, sometimes it is "worth it" for an adolescent to fail to perform a responsibility and forfeit a privilege, because the alternative is more reinforcing than is the privilege. Thus, sanctions can "tip the balance" to make compliance worthwhile. Imposing sanctions also gives the parent a calm outlet for expression of anger at the child.

Bonuses are awarded when the child complies exceedingly well. Bonuses help families counteract the tendency to engage in "negative scanning" (Stuart, 1971, p. 6) in which parents tend to ignore positive reactions on the part of their children, thus weakening them; and severely punish negative responses, thus strengthening them through negative attention. Finally, behavioral contracts require a means of recording - a monitoring form. The monitoring form



cues the individuals as to how to respond to earn privileges, and signals each when to respond to the other.

### Token Economy in Residential Programs

The token economy, a specific form of behavioral contracting that includes all of its five elements, was developed for use with groups of psychiatric patients, students, or inmates in institutional and residential settings (Ayllon & Azrin, 1968; Braukmann & Wolf, 1987; Phillips, Spiegler, & Agigian, 1977). In the token economy, an explicit system of reinforcement incentives were intended to both strengthen desired behaviors and to increase motivation to perform them.

Members of the institutional group earn a specific number of symbolic points or tangible items such as poker chips for performing previously chosen target behaviors. Tokens may also be lost for performance of unwanted behaviors (Spiegler & Guevremont, 1993). At a specified point, a remaining balance of tokens may be exchanged for backup reinforcers (or privileges) selected from a menu of activities and commodities that are salient for each individual and for which a specific token cost has been predetermined (Spiegler & Guevremont, 1993). The "cost" of privileges is based on supply and demand, with those privileges in high demand and low supply costing more than those in low demand and high supply. Thus, token economies combine the properties of positive reinforcement that encourage desirable behaviors, with those of response cost that discourage undesirable behaviors (Milan, 1987).

### The Token Economy and Behavior Disordered Adolescents - Achievement Place and The Teaching Family Model

Following its development for psychiatric inpatients, the token economy system was adapted for use in group home residential rehabilitation programs for juvenile offenders. Applying knowledge from research begun at the University of Kansas in the late 1960's, Wolf, Phillips, & Fixen (1972) established the teaching family model for Achievement Place, a rehabilitative group home for boys (Phillips, 1968; Maloney, Fixsen, & Elery, 1981; Fixsen, D. & Blase, K., 1993). The underlying assumption of the model was that an adolescent's behavior is a function of, "past behavior-environment interactions (learning history), currently ongoing behavior-environment interactions, and genetic and organismic variables" (Braukmann & Montrose, 1987, p. 138). In addition, deviant behavior learned earlier is exacerbated in adolescence by "inappropriate parenting, deviant peers, and school failure" (p. 138). Therefore, changes in behavior should best occur in teaching environments with varied and salient reinforcers.

At Achievement Place, married couples called teaching parents maintained a family-like home with a small group of adolescents in a cottage. Teaching parents were trained in behavioral

methods and skill teaching--including the token economy. The teaching family model involved a level system of the token economy in which the new residents participated in a daily system, exchanging points each day for backup reinforcers (Phillips, 1968; Braukmann & Montrose, 1987). Once familiar with the system, the boy advanced to a weekly system in which he could exchange points only once a week. Finally, as the boy approached the time of his leaving the program, he moved to the merit system, where all points for appropriate behaviors were eliminated and replaced with social reinforcers of praise. The goal of this and any reinforcement program was to gradually fade or withdraw contingencies while ensuring generalization of the behavior within the natural environment, thus decreasing dependence on the system (Masters, Burish, Hollon, & Rimm, 1979).

### The Credit Card System

The credit card system, a further variation of the token economy, was developed by Spiegler and Agigian (1977) in the late 1960's to motivate psychiatric inpatients to perform basic self care behavior and independent living skills in preparation for discharge. Instead of points or tokens, each patient received numerical "credits" that were recorded daily in one column on his or her printed "credit card". Credits were earned for learning and practicing the skills needed for independent living.

Another column of the credit card was reserved for the spending of credits. Here were recorded the spending of earned credits on chosen activities or commodities as backup reinforcers, as well as the spending of earned credits on privileges. "Spending privileges" (Spiegler & Agigian, 1977, p. 131) refers to the spending of credits on behaviors that may be personally reinforcing but are considered maladaptive or antithetical to the goals of the program. At the end of each day, the balance was computed and carried over to the next day's card. As time passed, reliance on the credit card was faded and a new system using natural reinforcers was shaped.

The issuance of tokens, points, or credits, while withholding the back-up until later, has the advantage over general behavioral contracts and typical reinforcement systems of eliminating the need for immediate provision of reinforcers (Masters, et al, 1979). By giving a token in lieu of the tangible reinforcer, one may significantly "bridge the delay" (Phillips, 1968, p. 214) between the time of the behavior and the time of the back up reinforcer. The disadvantage of token economies in residential settings is that they are not part of the youth's natural environment. Thus, generalization to the home and family may be problematic.

Additionally, the token economy system depends on organization and resources such that a supply of back-up items or activities is always readily available. Clients must "buy into" the system and value the tokens in order for the economy to be effective (Masters, et. al., 1979). Investment is more likely in a group setting than in a biological or adoptive family, since the group applies more peer pressure to conform from those already socialized. Finally, the



management of a token economy requires organization, patience, and consistency of response from those in charge of the system, taxing to a family already under stress.

Following their review of the outcome of the token economy behavioral contracting in teaching family group homes, Braukmann and Wolf (1987) concluded that the original assumption that learning would generalize to the young peoples' family and community environments was naive. Either the youths did not have parents to whom to return, or the parents were not interested in changing their own practices that contributed to their children's problems. The authors noted that the developers of the model concluded that these youths need "adequate families" (p. 154) to carry them through the turbulence of adolescence. Thus they suggested long term special foster care programs.

This pessimistic conclusion suggests the typical solution of removing the problem child, rather than the problem, from the family. An alternative is for family preservation workers to take advantage of the intensity and intimacy of their model to adapt the credit card system for effective use in the home with biological or adoptive families and so prevent placement. Family Partners is doing just that.

### The Family Partners Credit Card System

Family Partners is an intensive, home-based, family preservation program of the School for Contemporary Education (SCE), a non-profit special education school in Annandale, Virginia. Its family workers have borrowed techniques from Community Teaching Homes (CTH), SCE's treatment foster care program for children in need of specialized foster care. The population of identified clients at Family Partners is similar to that of Community Teaching Homes. Of the families referred to Family Partners in its first year of operation, the presenting problem for 83.3% (n=24) was difficult child behavior.

The case managers of CTH have long taught a credit card system to their teaching parents, one based on concepts of the teaching family model (Wolf, Phillips, & Fixen, 1972). Where at CTH, all families use such a system, at Family Partners, family workers are using the system with only about 20% of the families--those who believe they can work with such a system and are willing to use it to encourage their children's new and adaptive behaviors. It was assumed that universally applying an unaltered CTH credit card system, developed for professional foster parents, within the diverse biological or adoptive families at Family Partners, would likely meet with failure. Thus, the family workers at Family Partners have simplified and modified the system to be realistic for use in intensive home based services for some of the families coping with their adolescents' behavioral difficulties. Such adaptation highlights the positive aspects of the token economy system and fosters a positive view of families as colleagues, reflecting the family preservation and strengths based perspectives.

The Family Partners Credit Card System is a process consisting of a family worker teaching positive parenting skills to parents, parents using these skills to teach pro-family behaviors to their children, and the strengthening and maintenance of those pro-family behaviors through monitoring and reinforcement of the credit card itself. To illustrate the process, the credit card format will be described, and then the steps for teaching parents how to teach their children will be demonstrated through case examples.

### The Credit Card Format

The credit card is a daily monitoring form (see Figure 1) that documents a running balance of credits and fines for a child or adolescent's generic target skills as well as for individualized targets. Unlike the credit card in institutional settings, the Family Partners system does not continuously carry over the credit balance. Rather, credits are exchanged the following day for expected daily privileges and special earned privileges.

Figure 1

FAMILY PARTNERS CREDIT CARD

Name: \_\_\_\_\_

Date: \_\_\_\_\_

CREDITS					T	BEHAVIORS	FINES		T
						1.			
						2.			
						3.			
						4.			
						5.			
Total credits:						Today's balance: _____		Total fines:	

  

<b>PRIVILEGE BALANCE:</b> _____	
<p><b>Privileges</b></p> <p>200+</p> <p>175</p> <p>150</p> <p>125</p> <p>100</p> <p>75</p> <p>50</p> <p>25</p>	<p><b>MAJOR FINE</b></p> <p>(Major fine = loss of privileges over 100 credits for _____ hours.)</p> <p>Time Received: _____</p> <p>Time and Date Privileges Resumed: _____</p>

Most credit cards include two generic target skills needed for family life: following instructions and accepting correction. In addition, children may be expected to master individualized target behaviors identified by the family as areas of difficulty and/or areas to assist family functioning. To the left of the target behaviors listed on the card are limited spaces for "credits" or points to be recorded for each successful enactment of those behaviors--in regular increments. To the right of the targets is a smaller number of boxes for recording of fines issued for failure to exercise the new skills--usually costing twice the amount of the credits for that behavior.

Having a limited number of boxes available for credits and fines is intended to reduce parental anxiety about the manageability of the system. Emphasis on reinforcing appropriate behavior



over fining inappropriate ones is addressed by having more space and opportunity on the card to reward than to fine. The family worker stresses the concept of effective praise as a method to increase and maintain desired behavior and encourages the parent to use the credits section to "catch the kid being good."

The actual numerical values for credits and fines are set dependent on the cognitive abilities of parent and child and the reality of each situation. Credits for positive performance of target behaviors may range from 10 to 25, with the decision about the amount assigned left to the discretion of the parent. The approximate ratio of credits to fines should be 4:1--that is the parent should strive to give credit four times as often as giving fines. An alternative method for determining points in families where this flexibility may result in parent-child power struggles over the number of credits or fines earned, involves establishing set credit and fine amounts prior to executing the program (see Figure 2).

Figure 2

SUGGESTED CREDIT AND FINE VALUES		
Credits	Target Behaviors	Fines
25	Follows Instructions	50
10	Accepts Correction	20
25	Keeps Curfew	50
10	Completes Chores	20
25	Completes Homework	50
25	Verbal Respect	50
10	Requests Permission	20

In the far right column is the total number of points (credits minus fines) for each target is calculated for that day. Summing the points provides "today's privilege balance." The lower portion of the card allows the family to generate privileges specifically chosen by the family members for the child using the system, to reflect the uniqueness of the families' values, routines, and financial constraints. Also included are the "costs" in earned credits that the child must pay to purchase those privileges for the next day.

To the right of the privileges is a section to record "major fines." While minor fines are recorded for expectable failures during the process of learning targeted skills, major fines are imposed for serious infractions of family rules that might increase the risk of the child's being placed.

Such behaviors include running away, physical aggression, or stealing. Major fines result in an immediate loss of special privileges, those above 100 points of worth, for a period of one or two days. Unlike minor fines, these fines may not be earned back.

## The Process for Teaching Skills and Reinforcing Behaviors

Before beginning use of the credit card, parents first learn new parenting skills, and then teach their children the target skills they desire. Two Family Partners families will illustrate this process.

### Client Family Examples

The Goodwin family consists of two parents; their 16 year old adopted twins, John and Jane; and a biological son, age 12. The white, middle class family became involved with Family Partners because Jane's difficult behavior threatened her removal to residential treatment or group foster. Jane struggles with neurological and learning deficits that contribute to her being uncooperative at home. When she became assaultive towards her adoptive mother, the Court placed her on "inactive probation."

Ms. Goodwin and her daughter had engaged in escalating power struggles, and the worker felt that providing structure to these interactions via the credit card might modify both parent and child's disruptive patterns.

Mr. and Ms. Goodwin are proud of their attempts to work with their special needs children and the professionals involved. The parents readily accepted a system that had been explained as proven to be effective in specialized foster homes (CTH). In acknowledgment of their motivation, their credit card reflected the teaching parent model closely. Behavioral goals chosen for Jane included: follows instructions, accepts correction, physical and verbal respect, and honesty (see figure 3).



Figure 3

FAMILY PARTNERS CREDIT CARD

Name: Jane  
 Date: 3/15/95

CREDITS					T	BEHAVIORS	FINES		T
25	25	25			75	1. Follows Instructions			-
25					25	2. Accepts Correction	50		50
25					25	3. Physical Respect			-
25	25				50	4. Verbal Request			-
50	10	25			85	5. Honesty/Cooperation			-
Total credits:					260	Today's balance: <u>210</u>		Total fines:	50
<b>PRIVILEGE BALANCE:</b> <u>165</u>									
<b>Privileges</b> 200+ Off Property 175 Spend Money 150 Later Bedtime 125 Friends In 100 Make Phone Calls 75 Entertainment Items 50 Receive Phone Calls 25 Snacks					<b>MAJOR FINE</b> (Major fine = loss of privileges over 100 credits for ____ hours.)  Time Received: _____  Time and Date Privileges Resumed: _____				

The Smithers, an African-American family, currently consists of Ms. Smithers; Mr. Woods, the father of Ms. Smithers' two youngest children; and Ms. Smithers' daughter, Sara, age 17. Four younger children are currently in foster care due to abuse and neglect. The family resides in a two bedroom apartment and receive support services from the Department of Social Services.

Family Partners was asked to fortify the family and assist with Sara's return home from a 12 month placement in a group home. The referral problems were difficulty with communication between mother and daughter and their conflicting opinions regarding expectations.

Ms. Smithers managed her household despite little formal education and working two jobs as a house cleaner. She did not have skill or experience in her home or work life with monitoring

forms such as the credit card. In addition, her long work hours left her little free time to spend on monitoring. Thus, the Smithers' credit card was adapted further. The printing was enlarged and boxes were crossed out to clarify where earned credits might be recorded. The method for adding and subtracting credits was simplified by pre-determining all credit amounts at 25 credits, thus streamlining and facilitating the use of the card. Specific behavioral goals that Sara and her mother chose to put on the credit card were: follows curfew, follows through, verbal respect, and completes chores (see Figure 4)

Figure 4

FAMILY PARTNERS CREDIT CARD

Name: Sara  
Date: 5/28/95

CREDITS				BEHAVIORS	FINES	ADDITIONAL CREDITS
x	25	x		CURFEW	*	
25				FOLLOW THROUGH		25
25	25			VERBAL RESPECT		
MY ROOM 25	BATHROOM 25	KITCHEN 10	VACUUM 25	CHORES	50	
SUM: <b>75 + 75 + 10 + 2 = 185 - 50 + 25 = 160</b>						
PRIVILEGE BALANCE: <u>360</u>						
<p><b>Privileges</b></p> <p>350 + up = Later Curfew                      300 = Girlfriend Spends Nights                      250 = Friends in                      200 = Phone</p> <p><b>Today's Balance:</b> <u>160</u></p>				<p><b>MAJOR FINE</b></p> <p>★                      (Major fine = loss of privileges over 200 credits for <u>48</u> hours.)</p> <p>Time Received: <u>9:00 a.m.</u></p> <p>Time and Date Privileges Resumed: <u>5/30 at 9:00 a.m.</u></p>		



### Teaching Interactions

Following the identification with the family of generic and individualized target behaviors, the worker's next step is to introduce parents to the skills they need to teach their children those pro-family target behaviors. First, the worker demonstrates the parenting skill of "teaching interactions," that consists of five specific steps (Braukmann and Wolf, 1987): 1) explain the target behavior to the child with the steps involved in performing it; 2) explain the rationale for the behavior in the child's terms; 3) ask the child if he or she understands; 4) offer an opportunity to practice, and 5) reinforce even that practice with praise, feedback, and credits.

The family worker stressed teaching interactions and corrective teaching with Ms. Goodwin. The structure of the credit card was intended to modify both parent and child's pattern of escalating power struggles. It included the positive target skill of "following instructions." The family worker showed Jane's mother how to teach Jane this four step pro-family behavior (a,b,c,d), using the above five step teaching interaction (1,2,3,4,5). Ms. Goodwin demonstrated her skill with the following: 1) "Jane, I want to talk with you about how to follow an instruction...to follow an instruction you first a)look at the person, b) say o.k., c) do it quickly, and then d) come back and say you are done; 2) By following instructions you are showing adults that you are responsible and you are more likely to get permission to do things or have special privileges; 3) Do you understand?; 4) Would you like to practice the skill of following an instruction by putting your school books in your bedroom?" (Jane gives eye contact, says o.k., takes her books upstairs, and comes back to her mother to say she's done); 5) "Jane, Great job! You looked at me, said o.k., put the books away, and told me when you were done...you have just earned 25 credits for practicing following instructions."

### Effective Praise

Another skill the family worker introduces to the parent is "using effective praise" when the adolescent demonstrates what the parent had taught and wants him or her to repeat. Effective praise consists of four steps: 1) notice and praise the behavior; 2) describe what was done well; 3) explain the rationale for why he or she liked it; and 4) provide credit as a positive consequence.

The Goodwins practiced effective praise when both parents recognized Jane's efforts upon their return from church. Mr. Goodwin said: 1) "Jane, What a wonderful surprise to come home and find brunch ready for us!" Ms. Goodwin followed, 2) "I really appreciate that we can all sit down together, eat, and talk about family plans for the day; 3) Now we'll be able to go to the textile museum that you've been eager to go to! 4) Great brunch! You've earned 50 credits for cooperation."

### Positive Correction

"Positive correction " is a third parenting skill in which parents are asked to respond to their child's failure to perform a target skill with both the correction of a fine and a teaching opportunity to earn back part of the fine. This more complicated process involves eight steps: 1) express empathy for the child's situation; 2) describe the inappropriate behavior; 3) announce the fine; 4) describe what the parent wanted the child to have done; 5) support with a rationale that is developmentally relevant to the youth; 6) ask if he or she understands; 7) following the imposition of the fine, offer another opportunity to perform the desired behavior; and 8) if the child complies, provide positive points or credits (fewer than that which would have been given had the behavior had been performed the first time), along with praise. By allowing the child to earn back part of her fine through correcting her behavior, positive behavior is further encouraged.

The family worker encouraged Ms. Smithers to follow through on her ability to correct her daughter in a positive manner through the skill of positive correction. Ms. Smithers was able to handle the following difficult situation with her daughter that might have ended up with both escalating their emotions and behaviors. Ms. Smithers said, 1) "Sara, I know you are tired when you get home from school; 2) however, we have an agreement that you will clean up the morning kitchen mess...when I came home today the dishes were still in the sink and the table was covered with crumbs; 3) you have earned a 50 credit fine for not completing your chore; 4) when you get home from school, please be sure the dishes are put into the dishwasher and the table is wiped off; 5) when you follow through on our agreements you are demonstrating responsibility and I am more likely to trust you with things like using the car on weekends; 6) do you understand?; 7) would you complete your chore now; 8) great job, you have earned 10 credits and demonstrated to me that you do care about fulfilling agreements."

However, within a few weeks of working with the Smithers family, it became apparent to the family worker that a primary difficulty for Ms. Smithers was her lack of follow-through on promises and agreements regarding privileges made to her daughter. Thus the credit card was further modified to include the area of "Additional Credits" (see Figure 3). This addition allowed Sara to earn additional credits, to exchange for money that Ms. Smithers would have to pay Sara when she did not follow through with her promises. This subtle consequence for the mother was not intended to highlight irresponsibility and undermine her fragile parental authority, but rather it was included to enhance the probability of her being more consistent with her daughter.

### Major Fines

Finally, parents must learn how to impose a "major fine" in a manner that does not eliminate their children's motivation to work for credits. Ms. Smithers gave Sara a major fine when she



broke her curfew. Ms. Smithers said, "Sara, you did not return home last night; you have earned a major fine for not reporting your whereabouts. The fine goes into effect now (9AM) and privileges over 200 credits will resume in 48 hours. Remember, it is important to continue earning credits while the fine is in place so that when you come off you will have a privilege balance high enough to allow you to go out. Do you understand?"

The Goodwins found that while the credit/minor fine system worked well, and they appreciated the structure that the system provided with regards to privileges. During the initial six week trial, the number of credits Jane earned increased, while her fines decreased. Jane averaged between 750 and 1000 credits per week out of a possible 1400; she incurred increasingly fewer minor fines. However, the mother had a tendency to levy extreme major fines under circumstances that did not warrant the amount. On one occasion, the parents called the family worker and acknowledged that they had given an unreasonable fine, wondering how to modify it without diminishing their parental control. This situation provided an opportunity to stress the teaching component and to review parental expectations. Ms. Goodwin was able to admit that she overreacted at times. The resulting change was that Mr. Goodwin interacted more with Jane around the credit card, and Ms. Goodwin backed off.

## Conclusion

Jane Goodwin's pre-test scores on the Child Behavior Checklist (Achenbach, 1991) confirmed that her overall problem behaviors were in the clinical range, with particular concern in the area of aggressive behavior (T score = 76). Whereas the family worker's assessment of family functioning on the Family Assessment Form (Childrens Bureau of Los Angeles, 1989) showed no areas of parent-to-child interactions or parent-to-child communications to be problematic. So for the Goodwin Family, the intent of the credit card was more to help organize and structure Jane's experience in the family. Close examination of the post test scores on the CBCL revealed that after working with the credit card, Jane's overall T score improved from 78 to 73, while her T score for aggressive behaviors dropped from 76 to 69. These changes suggest that the credit card had been effective, where other techniques had not, in motivating Jane to change her behavior.

The Smithers family presented a different profile. The CBCL revealed that the only profile type in which Sara's behaviors were in the clinical range was that of "withdrawn," contributing to a clinically significant internalizing score (T = 66). On the other hand, the worker indicated that several items of "Family Interactions" on the Family Assessment Form were problematic. The mother was seen to have difficulty "taking appropriate authority" and there were problems in the "quality and effectiveness of communication." Following work with the credit card, the worker scored these same interactions as improved. These findings indicate that the major contribution of the credit card may have been in organizing Ms. Smithers to be more consistent and positive in rewarding Sara's adaptive behaviors.

The Family Partners Credit Card System combines the reciprocal exchange and major components of a behavioral contract with the symbolic delay of reinforcement of the token economy. The system has been modified to be effective in motivating change in parent-child interactions in families where adolescents are at risk of placement due to the family's difficulty in managing difficult behaviors. At the core of the credit card is the concept that parents learn new and adaptive parenting skills based firmly on two principles. First, the opportunities for rewarding a child's positive behavior should outweigh the opportunities for correcting misbehavior. Second, incidents of misbehavior should be seen as opportunities to build on family strengths to teach positive alternatives.

The success of such a credit card system with biological or adoptive families in an Intensive Family Preservation setting rests with the workers' flexibility in continuously adapting a system designed for use with formed groups in institutional settings to one appropriate for family groups within the home. Some modifications may be geared toward the visual structure of the credit card form to simplify the process. Others are related to creatively introducing parents and children to the interactions required of family members to implement the system. The family worker adapts the system to the unique needs of the family, not the family to the system. Thus, the possibility increases--in keeping with the values of family preservation--of removing the problem, not the child, from the family.

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