Families, Finances, and Recovery - Working with Gamblers

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Learning Objectives:

- Participants will identify most common family issues to address related to working with those who suffer with a gambling disorder.
- Participants will learn how to develop effective strategies for working with financial issues and money protection planning.
- Participants will learn ways to address common therapeutic challenges in working with and families with an individual with a gambling disorder.
- Participants will learn about the recovery process of the individual with a gambling disorder





Breathe Deeply

RELAX

Opening Exercise

Reflection

What are some of the challenges that Families face when a loved one has a Gambling Disorder and enters recovery?

What are some obstacles to change?

How can a family best support a Gambler in Recovery? What are the challenges for the gambler as they enter recovery? How does the family situation impact the gambler and their recovery? How does the family and the gambler approach the financial ramifications of the disorder?

How can a family best support a Gambler in Recovery?

Where do you begin as a treatment provider?

What is Recovery?

... for the family and

...for the Gambler?

Video 2

Gambling Is about Money (and it's also not about money)

The most direct, immediate consequence is financial.

- A person with a gambling problem who stops gambling is left with debts.
 - unlike SUD, life may seem worse
 - and no hope of a windfall
- Behavior/ State of mind is not that different.
 - still preoccupied with money as solution to problems
 - "chasing" (trying to catch up or get even)
 - hustling, selling, trying to get people to give them money
 - may be dependent upon a win-lose, all-or-nothing external event (sales)
- Losses and debts are tangible, concrete, and quantifiable.
- Easier to focus on money lost than other consequences, and to avoid acknowledging that there are other consequences.

Stigma Related to Money

- Money carries a negative social stigma.
- Talking about it is taboo. Those with a gambling problem force the conversation.
- It challenges the tradition of working hard, saving money, valuing what you have.
- People who waste or lose money are seen as irresponsible.
- A person with a gambling problem costs us money and may steal from us.





Real Money and Gambling Money (adapted from Taber, 2001)

- Gambling money cannot be used for anything but gambling
- Once money undergoes a cognitive conversion into gambling money it is never converted back to real money
- Gambling money is never really "lost"
- All accidental or unexpected income is automatically converted to gambling money: a gift from lady luck needs to be spent in her worship
- **Real money coming as loans** from others immediately becomes gambling money
- When does \$20 equal \$20?



Real Money and Gambling Money (adapted from Taber, 2001)

- Paying for treatment with real money?
- Can't you give me the odds-on recovery?
- Real time vs. gambling time

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Talking about Money

- Why is it so hard to talk to clients about money and why is important to do it?
- How do money, money problems, and money management fit into therapy?
- How far should a therapist go in making suggestions about money issues to their clients?
- How does talk about money issues fit into crisis management and ongoing counseling?



Motivation and Finances



"I'll do whatever it takes . . ."



Menu of Options for Financial Management $_{\kappa}$



Being accountable for money management



Being partially accountable and handing over some of the management



Handing over all money management to someone else



budget stop gambling

money protection plan

Motivation & Finances



gambling recovery motivation motivation Looking at debt too early in the recovery process can work against recovery considering debt motivation and **increase** gambling motivation







SECURED LOANS: Loans attached to assets that can be repossessed in case of default.

Name of creditor	% Interest	Monthly payment	Current balance
mortgage:			
auto:			
other:			
TOTAL SECURED LOANS		\$	\$

UNSECURED LOANS: Loans that are not backed by any assets or possessions (credit cards, student loans, finance companies, payday loans, back taxes, family, friends, etc.)

Name of creditor	% Interest	Min. monthly payment	Current balance
TOTAL SECURED LOANS		\$	\$

Expenses

Income

Expenses	Monthly average
Rent/mortgage/property tax/home insurance	
Home repairs and maintenance	
Auto loan payments	
Auto repairs and maintenance	
Gasoline/parking/public transportation	
Utilities	
Groceries	

Income	Monthly average
#1 wages after taxes	
#2 wages after taxes	
Commissions/tips	
Investments/trusts	
Pension/retirement/social security	
Unemployment benefits/food stamps	
Child support/alimony	



Compare Monthly Income to Monthly Expenses

Total monthly expenses	Monthly average
Total unsecured loans	
Total living expenses	

NET: Money available for savings, investments, or additional spending.

Budget	Monthly average
Total income	
Subtract total monthly expenses	

The spreadsheets on this slide and the previous two are samples of those created by Brian Farr.

If your expenses are greater than your income, you have two choices:

GAMBLING ADDICTION

AND FINANCES

- a) Reduce your expenses
- b) Earn additional income

If your income is greater than your expenses, you have *many* choices:

- Freedom from financial insecurity
- Increased expenditures for yourself or others
- Savings for your future, near-term and long-term

Money Protection Plan



How will I safeguard my money from my gambling?



Who can help me?



To whom will I be accountable?





Money Protection Plan

ISSUES TO CONSIDER:







family dynamics



cultural issues



Case examples: Larry

- 47-year-old male
- Gambled on sports for 37 years, sober for 5 years
- Prescribed opiates for chronic back pain
- 2 mortgages, behind on both; 4 credit cards maxed out; behind on utilities
- Works two jobs
- Wife has history of overspending and has had primary responsibility for finances—feeling overwhelmed
- 2 adult children
- No close friends



Case examples: Rudy

- 59-year-old male. Living in group home. Diagnosed Schizoaffective disorder.
- Group home manager complains that Rudy's gambling is disrupting the environment
- Rudy was beaten up when pan handling for money outside of the convenient store where he gets his lottery tickets
- Police have been called when store owner complains of Rudy causing disruption outside of the store
- Has a payee



$\underset{{}_{K}}{\text{Case examples: Sandy}}$

- 58-year-old married, schoolteacher
- History of anxiety with panic attacks
- Depleted savings, owes \$10,000 on credit cards, cashed in insurance policies, bad checks
- She has always managed finances
- Husband very angry, very controlling; relationship marked by power struggles
- Children live out of state, but very supportive
- Has close friend who is recovering alcoholic and wants to be supportive
- Husband's brother is financial planner



Case examples: Joe

- 44-year-old homeless male
- Problem gambling for 10 years; alcohol and cocaine abuse for 20 years
- Currently on probation for drug charges
- Owes family and friends \$15,000
- Family wants nothing to do with him—they are burnt out
- Has burnt out all friends
- Has just gotten work as house painter, under-the-table



What Makes a Good Financial Plan?

- All parts of the financial planning process covered
- A person recovering from a gambling problem and his/her family are committed to using it
- All involved understand roles and responsibilities
- Realistic and supports recovery goals
- No bailouts—support only with accountability
- It is clear and committed to writing



Impact of Problem Gambling on Families

Impact on Concerned Others

(Svensson, Romild, & Shepherdson, 2013; Wenzel & Dahl, 2009; Lorenz & Shuttlesworth, 1983) A

TREATING FAMILIES



FAMILY PRESSURES

Legal issues

Worrying about gambling activities



Not functioning effectively

Safety of self and family

Avoiding people due to loans

Covering up/lying for gambler

Emotional Turmoil



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Impact of Gambling on Families

Situational Impacts

- Lifestyle/financial changes
- Social and family relationships
- Spiritual life

Emotional Impacts

- Anger
- Depression
- Anxiety/fearfulness
- Guilt/blaming
- Physical symptoms

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Effect on the Family

- May not know extent of debts
- Disappointment that the family member with a gambling problem is not home or available more
- Miss the "Christmas morning" excitement of occasional wins





Bio-Psycho-Socio-Spiritual Exhaustion

Effect on family members:

Increasingly confused; can't think clearly Sense of powerlessness, often accompanied by rage Begin to doubt their sanity and exhibit panic and anxiety

Develop stress-related illnesses



Shattered World Views

The world is a good and trustworthy place.

People get what they deserve.

I have (and deserve to have) self-worth.



Realities and Trust





Motivational Shift







What the family hasn't even considered: Focusing on themselves.



Motivation



Families and Motivation

- How do you address this discrepancy in stages of motivation?
- Goals for person with GD vs. Goals for family?
- What is the family member motivated for?


Group Discussion Activity

- What was gambling like in your family when you were growing up?
- What is gambling like in your family now?
- How is the impact of gambling on families portrayed in the media?



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Family Screening and Assessment

Family Screening

Does the family have significant financial problems?

Are financial problems related to gambling (either causing them or seen as a solution)?

Have you been concerned about the extent of gambling of a family member?

Note any discrepancy between family members' stage of motivation and gambler's stage of motivation.

What is the family motivated for?



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Family Assessment Outline

Assess family needs and goals

Family strengths

Potential for violence/abuse

Role of gambling in the family

Obtain family perspective on gambling and consequences of gambling

Other family problems or issues

Family members needs for treatment/ additional support



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Family Risk Factors



Family Support Factors

Acceptance of diagnosis of problem or pathological gambling

Ability to support financial and personal limits

Honest and assertive communication

Willing to participate

in treatment

Ability to focus on present

Acceptance of

treatment goals

Love and forgiveness

Ability to maintain

financially safety

Fun and Play

Values and spirituality

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Sometimes, identifying what doesn't work helps us better determine what does.





Recognizing Triggers and Signs of Gambling/Excessive Gambling as Examples of Ambivalence

- Are there specific people your loved one is more likely to gamble with?
- Where does she/he usually gamble?
- Are there certain situations or circumstances that are more likely to result in gambling (e.g., getting paid)?
- Are there certain moods that she/he is usually in before gambling?
- Are there certain days of the week or time of the day that she/he may gamble?
- Are there specific events (sporting events, holidays) that are triggers for her/his gambling?
- Other?

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Treatment

Where to Begin?

Safety issues

Family's priorities

Strengths within the family



Family Treatment Issues



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Dealing with toxic anger

- Control vs. Involvement (limit setting with family members)
- Family pathology often severe
- Family offers little or no support
- No local self-help resources
- Family pathology and money management: need for financial safety



Therapeutic Interventions for Family Members

- Psycho-education
- Addressing family communication and response patterns
- Problem solving tasks
- Stress management
- Assertiveness training/boundary setting



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Family needs are a crucial part of treatment planning.

- Clearly, the treatment plan for someone with a gambling problem is not complete if it does not address the needs of the family.
- The family should be an integral part of a multidisciplinary treatment approach.
- There is no single perfect solution.



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Recommendations Before & During Family Treatment

Before taking any action, encourage family members to:

- Seek **peer support** and **recovery resources** for themselves.
- Seek appropriate **professional advice** regarding any legal or financial issues.



Communication Skills

Assertiveness: the quality of being confident and self-assured without being aggressive, forceful, or overbearing

Establishing a balance of standing up for our values, expressing thoughts, perspectives, or feelings in a direct way...

...while also showing mutual respect for others to do the same



Behavioral Couples Therapy: Daily Trust Discussion

(Nilsson, Magnusson, Carlbring, Andersson, & Hellner Gumpert, 2018)

CBT vs. **BCT**: **CSO**'s in **BCT** lower scores on anxiety and depression

PERSON WITH GD	SPOUSE/PARTNER
 Commits to gambling goals for the day Takes any medication 	 Expresses support for commitment to goals
 Review money protection plan (accounts, receipts, etc.) 	 Expresses support for medication Expresses support for money protection plan

 Both agree not to discuss past gambling or fears of future excessive gambling to prevent gambling related conflicts which can interfere with sticking to goals
 Roth record performance of daily commitment

✓ Both record performance of daily commitment



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TREATING FAMILIES

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EHAVIOR

Positive Reward

(add something positive)

Negative Reinforcement

(take away something negative) Remove Something Positive (ignore)

Punishment

(add something very negative)

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Rewarding Recovery Behavior: Dos and Don'ts

Κ

DO Have a good time with the person you love, focusing on enjoying their positive actions

- Spend time with him/her doing something fun when not gambling
- Take a walk together
- Talk about topics (other than gambling) she/he enjoys
- Prepare her/his favorite foods
- Give a 5-minute shoulder rub
- Watch a movie together

- Give praise and support
- Give a card that expresses your caring
- Get involved in an activity he/she enjoys
- Offer her/his favorite sexual activity
- Other:



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Rewarding Recovery Behavior: Dos and Don'ts

DON'T

All the things you have learned don't work

- Nag him/her about their actions the last time they were gambling
- Try to punish him/her for recent gambling by giving the "cold shoulder"
- Lecture or give rational explanations why gambling is bad
- Repeatedly explain why he/she "has to stop"
- Follow him/her around to make sure they stay out of trouble

- Threaten her/him
- Resort to emotional pleading or crying
- Get caught up in yelling or fighting about the gambling that took place
- Spend money to compete with his/her gambling
- Act "crazy" so she/he can see what it is doing to you.
- Other:



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The Situation Escalates

After the gambling problem has been treated, underlying issues may arise, which further escalate the situation.









Recovery Oriented Systems of Care

Recovery



Working definition of recovery from mental disorders and/or substance use and related disorders:

A process of change through which individuals improve their health and wellness, live a selfdirected life, and strive to reach their full potential.

What can we do as a professional helper to facilitate this process?

Principles of Recovery



- Person driven ;
- Occurs via many pathways;
- Is holistic;
- Is supported by peers;
- Is supported through relationships;
- Is culturally based and influenced;
- Is supported by addressing trauma;
- Involves individual, family, and community strengths and responsibility;
- · Is based on respect; and
- Emerges from hope.

(SAMHSA, 2012)



Recovery (T)

- The very idea of accepting that my casual actions of occasionally going to a casino would progressively turn into a habit and ultimately into Gambling Disorder, was hard to comprehend. However, just like the estimated 124 million Americans it wasn't long before gambling had engulfed my life...
- Recovery for me can be summed up in a few stages; acceptance, self-forgiveness, and meaningfulconsistent therapy.
- Accepting that needing help was the first step and the hardest. Forgiving myself allowed me to open the door to accept that the past could not be changed, live in the present, and look forward to the future. Beginning and maintaining a consistent schedule with my meaningful therapy sessions gave me back my life. I wish all of those who struggle with Gambling Disorder a journey as beautiful as mine has been towards living a healthy life free of this unfortunate disease.





ROSC Integrated Strategies: A Public Health Approach

Prevent	Reduce	Help	Promote
Prevent the development of new behavioral health disorders	Reduce the harm caused by addiction and mental illness	Help individuals transition from brief experiments in recovery initiation to sustained recovery maintenance	Promote good quality of life, community health, and wellness for all



270 patients completed inpatient treatment and had a 12- month follow-up:

⇒41.6% maintained full abstinence
⇒29.2% met criteria for gambling disorder
⇒29.2% gambled but did not meet DSM-5 criteria

Decrease in functional impairment among <u>all</u> groups

Müller, Wölfling, Dickenhorst, Beutel, Medenwaldt, & Koch, 2017



Empowerment and Multiple Pathways

You are in recovery when

you say you are.



Recovery Oriented Systems of Care (ROSC): A Paradigm Shift

ROSC addresses:

- Most people who enter treatment do so at late stages of problem development and under external coercion
- A consistent issue: how do we engage and maintain those with gambling disorder in recovery process?



Recovery Oriented Systems of Care (ROSC): A Paradigm Shift

Recovery-oriented systems of care shifts the question from "How do we get the client into treatment?" to

> "How do we support the process of recovery within the person's environment?"

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Principles of Recovery Support

- Individuals have the right to choose recovery and the recovery-related services and supports that best meet their needs.
- 2 Client choice is enhanced by a recovery-oriented system of care that honors each client's familial, cultural, spiritual, economic and logistical needs.
- 3 Individualized choice enhances client retention in treatment and strengthens client commitment to and success in recovery.



Recovery Oriented Systems of Care (ROSC)

strength-based recovery focus	(rather than pathology focus) on all services
long-term recovery	moving away from an acute care model for the treatment of a chronic illness
partnerships	emphasizing recovery-linked service practices
community components	geared toward building recovery capital

Recovery (R)

- I would say that recovery to me has a few buckets or categories because I've learned that recovery is a process that can vary or be affected daily, depending on events/people in your life and how you deal with those influences. Recovery to me can be categorized as a need for your personal self and well-being. If you are going through recovery for any other purpose than yourself, you are selling yourself short because the reason you are in recovery is that your relationship with whatever vice you may have is the true problem. Once you put your own well-being first, you can truly begin the recovery process for your addiction.
- This can be the largest step in your recovery, often addicts find themselves (or at least i have) You started with your vise that turned into addiction because it was fun or made you feel good, so when things were not good in my life whether self-inflicted or caused by others I reverted to the "feel good" behavior instead of managing the issue that caused me anxiety, hurt or anger, then beginning the spiral out of control.
- I can summarize recovery as hard work, constant awareness, dedication to yourself and a rewarding sense of accomplishment. I've realized that by continuing my road of recovery I'm taking care of myself, therefore, I'm making myself feel good. Its a somewhat new behavior for myself, but I've learned this is an aspect of my life that I do have control over. Your addiction is a short term feel good/escape from what ails you, often with often long tern negative effects on your life (mental, psychical, relationships) If you can own your addiction, then own your recovery, it's a much better feeling.





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Four Major Dimensions that Support a Life in Recovery

HEALTH

Overcoming or managing one's disease(s) as well as living in a physically and emotionally healthy way.

HOME

A stable and safe place to live.

PURPOSE

Meaningful daily activities, such as a job, school, volunteerism, family caretaking, or creative endeavors, and the independence, income, and resources to participate in society.

COMMUNITY

Relationships and social networks that provide support, friendship, love, and hope.

Strength-Based Approach (or Holistic View?) to Recovery

Offers a variety of culturally sensitive Person-centered Include family options for treatment, supports in recovery recovery planning rehabilitation and support Availability of peer Wellness-based Development of counselors and/or community resources supports and and connections recovery coaching activities



Peer Recovery Support (White, 2009)

The process of giving and receiving nonprofessional, non-clinical assistance to achieve long-term recovery from severe alcohol and/or other drug-related problems. This support is provided by people who are experientially credentialed to assist others in initiating recovery, maintaining recovery, and enhancing the quality of personal and family life in long-term recovery.



Recovery Community Organization:

an independent, non-profit organization led and governed by local communities of recovery

The broadly defined recovery community (people in long-term recovery, their families, friends and allies, including recovery-focused addiction and recovery professionals) includes organizations whose members reflect many pathways to recovery.



Recovery (B)

- The destructive force of addiction can often raise its ugly head in the form of various substances and/or activities. However, no matter what the underlying causation issues are or what the addiction is, my observation is that a recurring theme which always emerges is that "addiction is the opposite of connection". In other words, the more addicted a person becomes to a substance or activity the more disconnected they become to things which are truly the important and fulfilling things in their life – family, friends, health, work, hobbies, etc.
- A person in active addiction sacrifices the important and fulfilling things in order to fuel their addiction. Therefore, in my opinion, the extent of recovery is measured by a person's ability to reconnect with the people and things with which they became disconnected during active addiction. By using reconnection as a measuring stick and "meaning" for recovery from addiction, recovering addicts can aim to ultimately achieve positive and fulfilling relationships with important things like family, friends, health, work, and hobbies.

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A Celebration of... Renewal Courage Strength Hope Love







The Love You Take... Is Equal To The Love You Make

~Lennon & McCartney





Thank You Enjoy Peace

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