

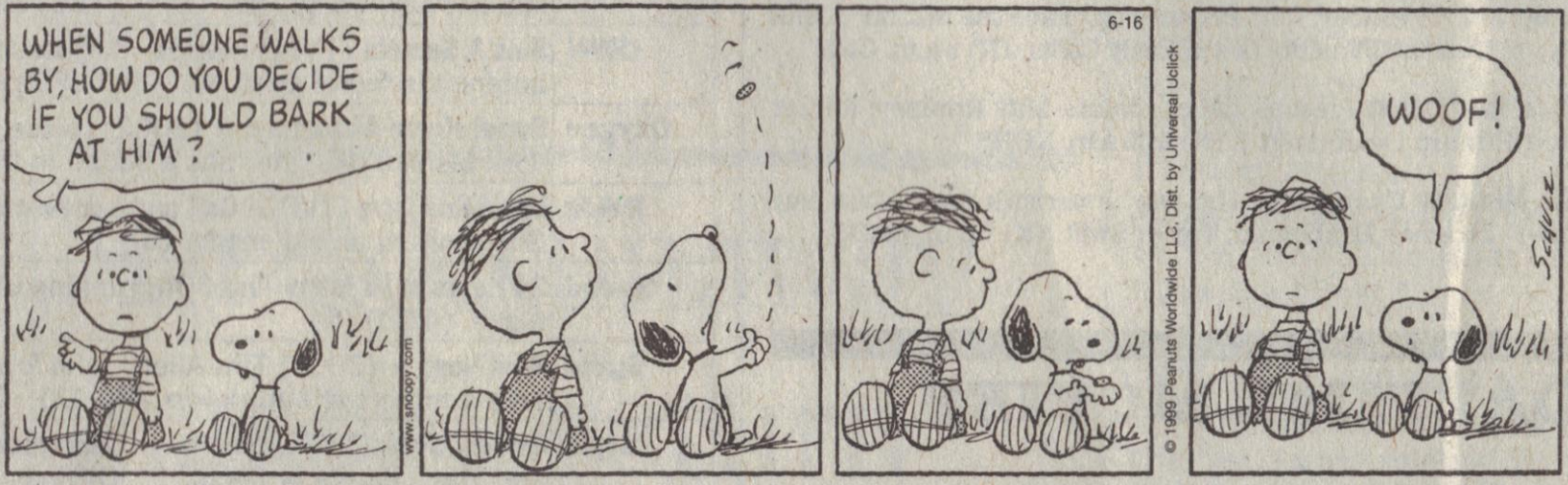
Financial Issues For Problem/Pathological Gamblers

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**It's Not About the Money
and
It's All About the Money!**

Everybody Gambles!

PEANUTS By Charles M. Schulz



Greater Opportunities

- Dramatic increase in gambling opportunities
 - Casino gambling in 37 states
 - Internet gambling
 - Marketing and government endorsement
 - The “next wave”
- Increase in money seeking opportunities
 - Credit cards
 - Home equity
 - Payday loans
 - Retirement accounts
 - Scams and embezzlement

Gambling

- To play a game of chance for stakes or **money**. To bet on the outcome of a game or contest. To take a risk in hope of **gaining an advantage**

DSM IV Pathological Gambling

- A progressive disorder characterized by a continuous or periodic loss of control over gambling and **with obtaining money with which to gamble**; irrational thinking; and a continuation of the behavior despite adverse consequences. (Rosenthal)

Types Of Gamblers

- Escape Gamblers

- Gambling to escape problems in business or personal life
- Usually plays against machines and avoids human contact
- Household money, bad checks, embezzlement

- Action Gamblers

- Gambling as an extension of an individual's esteem
- Desire to be a “Big Shot” or “High Roller”
- Will take more chances to obtain money

Occasional Gambling
Excitement
Fantasies about Winning
Increased Amounts Bet
Big Win

Insight to Self
Preoccupation with Gambling Decreases
Giving Affection to Others
Facing Problems Promptly
New Way of Life

WINNING

LOSING

DESPERATION

Preoccupied With Gambling
Losing Time From Work
Alienation From Family & Friends

Self Respect Returning
Developing Goals

CRITICAL

REBUILDING

GROWTH

Can't Stop Gambling
Personality Changes
Careless About Spouse/Family
Heavy Borrowing
Covering Up/Lying

Marked Increase in Amount/Time Gambling
Panic
Remorse

Bailouts
Illegal Acts

Paying bills
New Interests
Improved Relationships With Spouse and Family

Honest Desire for help
Realistic, Stops Gambling
Hopeful
Decision Making
Responsible Thinking

HOPELESSNESS
Suicide Thoughts & Attempts
Arrests • Divorce • Alcohol
Emotional Breakdown
Withdrawal Symptoms

Gambling Progression
Robert L. Custer, MD

Indicators of Problem Gambling

- Increase in size of bets
- Diversion of funds earmarked for other purposes
- Boasting wins; evading loses
- Exaggerated display of money and other possessions

Gamblers Quest for Money

- Cash and Savings
- Credit Cards
- Bank Loans, Home Equity, Retirement Accounts
- Finance Companies, Payday Loans, Quick Cash
- Family, Friends, Employer
- Loan Sharks, “Juice Men”
- Bad Checks
- White Collar Crime, Embezzlement, Scams
- Hardcore Crime

Gamblers Anonymous Pressure Relief

- Gamblers Anonymous method for dealing with financial matters.
- “Help alleviate financial, marital, legal and employer problems.
- Member must have at least 30 days of abstinence and most often include spouse or significant other.
- Member receives forms at a meeting, or can be purchased at gamblersanonymous.org (Pressure Relief Group Meeting Pamphlet and Financial Forms, also available on CD-Rom).

Gamblers Anonymous Pressure Relief

- Pressure Relief Forms
 - Letter to creditors
 - Extremely detailed budget
 - List of creditors and amounts (prioritized)
 - Income
 - Payback schedule
- It's not always about the money
- Families need to protect themselves

Talking About Money With Clients

Some Quick Money Exercises

- Money Exercise (Handout)
- Questions About Life and Money (Handout)

Listening

Talking to clients about money...
begins with listening.

Listening

We are trained clinicians...

What do we listen for when
our clients speak to us?

Listening

Listening with clinical ears:

- Which financial issues are mentioned?
- Does the client mention debts, past-due bills or other financial problems?
- Is there a stable source of income?

Listening

Do your clients know that you want to learn more about their difficulties with money?

How will they know?

Asking Questions

Ask concrete questions.

At first it may feel invasive
to ask probing financial questions.

Ask the questions anyway...

ACQUISITIVE DESIRE: ASSESSMENT AND TREATMENT

Kottler, Montgomery and Shepard

Asking Questions

Simple and direct questions will help clients talk about their finances:

- How many bank accounts and credit cards do you have at this time?
- Do you have credit card debt? How much? What did you purchase with that debt?
- What do you do with your bills and monthly statements when they arrive?

Asking Questions

Simple and direct...

- What are your favorite possessions?
When and how did you pay for them?
- If you have any money left over after you pay your bills, what do you do with that extra money?

Asking Questions

Simple and direct...

- If you could change one thing that would improve your relationship with money, what would it be?
- How can I help you make that change?

Asking Questions

At first, it may feel uncomfortable to ask probing financial questions.

With a little practice, financial questions will become just as comfortable as the other clinical questions you ask your clients...

Our Consumer Way of Life ...

Our enormously productive economy ... demands that we **make consumption our way of life**, that we convert the buying and use of goods into rituals, that we seek our spiritual satisfaction, our ego satisfaction, in consumption...

Victor Lebow, U.S. retailing analyst following World War II
YOUR MONEY OR YOUR LIFE, Dominguez & Robins

Why Talk About Money?

73% of Americans report that money issues are their **number one stressor**, ahead of work, physical health and children.

Survey, March 31, 2004
American Psychological Association

Personal Finance Worksheets (Handouts)

- Barriers to Money Triggers
- Self Test for Financial Troubles
- Track the Money You Spend
- SNAPSHOT Monthly Income & Expenses
- Balance Sheet for Liabilities and Assets
- Pay Your Monthly Bills - Simply

CONCLUSION

As gambling/substance abuse treatment counselors/therapists, is it within your scope of practice to ask clients probing financial questions?

What might be the benefits?

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