



**MONEY: THERAPEUTIC STRATEGIES FOR GAMBLING AND OTHER ADDICTIONS**

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**ADDICTION**

- **SUBSTANCE ADDICTIONS**
- **ACTIVITY ADDICTIONS**
  - GAMBLING
  - SHOPPING
  - EATING
  - SEXUAL
  - HOARDING (?)

**THERAPEUTIC STRATEGIES: THE REQUIREMENTS**

- BUILDING A HEALTHY RELATIONSHIP TO MONEY
- BALANCING: "IT'S ALL ABOUT THE MONEY; IT'S NOTHING ABOUT THE MONEY."
- DEVELOPING THE PURPOSE AND MEANING OF MONEY
- CHALLENGING THE CORE BELIEFS AND VALUE SYSTEM
- CONSIDERING STAGES OF MONEY MATURITY

**THERAPEUTIC STRATEGIES: THE DISCONNECT**

**AMERICAN CULTURE**

- Selfish, greedy
- Faster
- Entitled
- Overindulged
- Irresponsible
- Effortless
- Artificial Money
- Later, dude

**HEALTHY MONEY MANAGEMENT**

- Charitable
- Patient
- Sense of Community
- Responsible
- Effort Full
- Honest
- Present
- Spiritual

**THERAPEUTIC EXAMPLE**

21 year old college student, bright, articulate, anxious over performance, started using chemicals in college, dropped out, working as a waitress.

Obtained a credit card and in one year or less, used \$10,000 to buy crack cocaine.

### **THERAPEUTIC EXAMPLE**

Couple in their mid-30's, married with 1 child, husband is in recovery for pathological gambling, couple owes about \$60,000 in credit card debt for the gambling losses.

Couple continues to drink "socially" and spent \$50 on alcohol one evening out with friends for dinner.

### **Building a Healthy Relationship to Money**

- "Money is the critical link between the interior and the exterior. If we have a poor relationship with money, it is likely we also have a poor relationship with our inner beings."
- George Kinder, Seven Stages of Money Maturity, Understanding the Spirit and Value of Money in Your Life

### **Building a Healthy Relationship to Money**

- "Money in hand represents a store of purpose. It is a payment for what we have earned with our energy and sense of purpose. But in our disconnected world, money changes into compensation for what we have lost.
- George Kinder, Seven Stages of Money Maturity, Understanding the Spirit and Value of Money in Your Life

### **MONEY MANAGEMENT PRINCIPLES**

- PROVIDES SKILLS THAT FOSTER INDEPENDENCE
- PROVIDES A SENSE OF RESPONSIBILITY
- PROMOTES A PARTICULAR VALUE SYSTEM

ETHICAL DILEMMA: ARE WE IMPOSING OR EXPOSING OUR VALUE SYSTEM?

### **Money: A Drug of Choice**

- "For compulsive gamblers, the 'drug of choice' isn't a toxic substance, it's money. Without money to gamble, these people go into withdrawal. Without money, there is no action and without action there is no euphoria or escape. That's why compulsive gamblers will do almost anything to keep the cash and credit flow going."
- Florida Council on Compulsive Gambling, Summer 2005 Newsletter

### **THERAPEUTIC EXAMPLE**

55 YEAR OLD, WHITE MALE, WORKS IN AUTO PLANT, MARRIED 35 YEARS, 3 GROWN CHILDREN, 6 GRANDCHILDREN, WIFE WORKS AS ASSISTANT ADMINISTRATOR IN A BANK.

TRADITIONAL MARRIAGE – HUSBAND MANAGED ALMOST ALL OF THE MONEY

CLIENT GAMBLED AND LOST APPROXIMATELY \$175,000 OBTAINED THROUGH LIQUIDATION OF HOME EQUITY LOAN AND CREDIT CARD DEBT

COUPLE HAS LOST 2 ELDERLY PARENTS IN THE LAST FIVE YEARS (BOTH HAD NEEDED EXTENSIVE ASSISTANCE PRIOR TO THEIR DEATHS)

EACH PARTNER NOW HAS A FRAIL ELDERLY PARENT TO LOOK AFTER

**THERAPEUTIC EXAMPLE**

CLIENT'S MOTHER IS IN A NURSING HOME, IN CUSTODIAL CARE (ALZHEIMERS), IN HOSPICE. CLIENT IS THE EXECUTOR OF MOTHER'S ESTATE AND HAS FINANCIAL AND HEALTH POWER OF ATTORNEY OVER MOTHER'S AFFAIRS. CLIENT IS ON CHECKING ACCOUNT WITH MOTHER AND HAS USED APPROXIMATELY \$60,000 OF MOTHER'S MONEY TO FUND GAMBLING. MOTHER HAS ABOUT 5 MONTHS OF ASSETS TO MAINTAIN LIVING IN CUSTODIAL CARE

CLIENT HAS 2 SIBLINGS OUT OF TOWN WHO REMAIN UNAWARE OF THE FINANCIAL LOSSES TO MOTHER'S ACCOUNT

WHEN WIFE AND CHILDREN DISCOVERED THE GAMBLING AND LOSSES, THE WIFE TOOK OVER ALL MONEY MANAGEMENT FOR THE HOUSEHOLD

THE WIFE REFINANCED THE CREDIT CARD DEBT AND HOME EQUITY LOAN, WITHOUT ANY PAYBACK TO MOTHER- IN- LAWS ACCOUNT