

Finances and the Compulsive Gambler

Sara Croymans MEd, AFC, University of MN Extension Educator, Morris

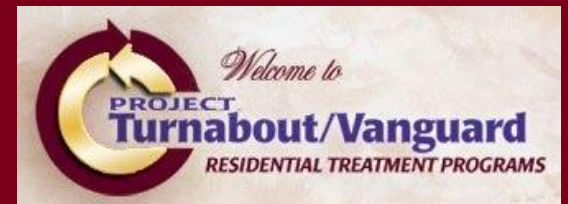
Shirley Anderson-Porisch MS, AFC, University of MN Extension Educator, Marshall

Sandra Brustuen NCGCIL, LADC, Vanguard Compulsive Gambling Program Coordinator, Granite Falls



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Driven to DiscoverSM



Purpose

- Raise awareness of gambling activity and its potential impact on family finances
- Identify strategies to keep gambling participation at a low risk level and within family spending plans
- Raise awareness of an addicted gambler treatment program that includes a family finance component
- Identify prevention and intervention strategies applicable to the impacts of gambling on family finances

Potential Impacts of Gambling on Family Finances

- Overdue, unpaid household bills, ongoing expenses
- Calls from creditors regarding overdue, unpaid bills
- Financial account overdrafts, defaults
- Increased use of and cash advances on credit cards
- Unexplained/denied applications for credit cards, loans
- Unexplained disappearance of cash from family members
- Unexplained withdrawal of savings intended for specific purposes – education, retirement, other family goals
- Sale of personal items
- Increased tension, conflict about the use of money in the family

*Problem Gamblers and Their Finances A Guide for Treatment Professionals
National Endowment for Financial Education/National Council on Problem Gambling, 2000*

Are you a compulsive gambler?

Source: 20 Questions -- Gambler's Anonymous

1. Does gambling cause you to lose time from school/work?
2. Does gambling cause unhappiness for your home/personal life?
3. Has gambling affected your reputation?
4. Have you felt guilty after gambling?
5. Have you gambled to pay debts or solve money problems?
6. Does gambling decrease your ambition for school/work?
7. If you lose in gambling, do you try to win it back?
8. If you win in gambling, do you wish to keep playing?
9. Have you gambled until all your money was gone?
10. Have you borrowed money to gamble?

Are you a compulsive gambler?

(Continued)

11. Have you sold anything and used the money for gambling?
12. Have you used money intended for another purpose for gambling?
13. Has gambling made you careless about yourself and others?
14. Did you ever gamble longer than you had planned?
15. Have you gambled to escape worry, trouble, loneliness, boredom?
16. Have you committed/considered committing illegal acts to gamble?
17. Has gambling caused you to lose sleep?
18. Do disappointments/frustrations cause an urge for you to gamble?
19. Do you have an urge to celebrate good fortune by gambling?
20. Have you considered self-destruction/suicide due to your gambling?

Why Ask the 20 Questions?

Most compulsive gamblers will answer “yes” to 7 or more of the 20 questions.

Vanguard Compulsive Gambling Treatment Program (Granite Falls, MN)

- Nationally recognized 30-day residential program for male/female, 18 years olds – typically clients aged 30-35, varied incomes, well educated
- Treatment Team – counselors, physicians, psychologists nurses, chaplains, fitness trainers, and financial counselors
- Vanguard staff estimates gambler recovery rate at approximately 50-60%

Signs of Gambling Problems

- Increasing the frequency of gambling activity
- Increasing the amount of money gambled
- Spending excessive amount of time gambling at expense of job or family
- Being preoccupied with gambling or with obtaining money with which to gamble.
- Gambling creates a special and intense pleasure, an aroused sense of being in “action”
- Continue to gamble despite negative consequences such as large losses, financial problems, absence from work, or family problems caused by gambling
- Gambling as a means to cope with loneliness, anger, stress, depression, etc.

Signs of Gambling Problems

- “Chasing” – the urgent need to keep gambling – often with larger bets – or taking greater risks in order to make up for a loss or series of losses
- Borrowing money to gamble, taking out secret loans, cashing in or borrowing on life insurance policies, or maximizing credit cards
- Bragging about wins but not talking about losses
- Frequent mood swings, higher when winning, lower when losing
- Gambling for longer periods of time or more money than originally planned
- Secretive behavior such as hiding lottery tickets and betting slips, having mail, bills, etc. sent to work, a P.O. Box, or other address

The Progression of Compulsive Gambling

Winning Phase

- Frequent winning
- Occasional gambling
- More frequent gambling
- Excitement: prior to and with gambling
- Fantasies about winning/being a big shot
- Increased amount bet
- Big win

The Progression of Compulsive Gambling

Losing Phase

- Gambling alone
- Thinking only about gambling
- Prolonged losing episodes
- Can't stop gambling/borrowing legally
- Covering up/lying
- Careless about spouse/family
- Losing time from work
- Home life unhappy
- Personality changes
- Delays paying debts

The Progression of Compulsive Gambling

Desperation Phase

- Heavy borrowing/legal and illegal
- Unable to pay debts
- Bailouts
- Reputation affected
- Marked increases in amounts and time spent gambling
- Alienation from family and friends
- Remorse and panic
- Blaming others
- Illegal acts

The Progression of Compulsive Gambling

Hopelessness Phase

- Hopelessness
- Suicidal thoughts and attempts
- Arrests
- Divorce
- Alcohol
- Emotional breakdown
- Withdrawal symptoms

Unique Characteristics of Pathological Gambling

Differences in Families

- Confusion
- Anger
- Need to quickly protect family assets
- Healing support needed

The Progression of Compulsive Gambling on the Spouse (Family)

Denial Phase

- Occasional worries
- Makes excuses for gambling
- Considers gambling temporary
- Socially accepted
- Accepts increased gambling
- Rewards from gambling
- Questions unpaid bills
- Keeps concerns to self
- Easily reassured
- Unexplained financial crisis
- Accepts remorse of gambler
- Rewards: gifts, trips, time together, share winnings
- Relief: finances are better
- Happy because gambler is happy

The Progression of Compulsive Gambling on the Spouse (Family)

Stress Phase

- Spouse spends less time with family
- Arguments
- Spouse feels rejected
- Demands upon gambler
- Attempts to control gambling
- Provides bailouts
- Avoids children, family, and friends
- Isolation
- Late bills
- Loss of intimacy
- Feels to blame
- Insecure about future
- Takes over finances

The Progression of Compulsive Gambling on the Spouse (Family)

Exhaustion Phase

- Intense resentment
- Confusion
- Thinking impaired
- Physical symptoms
- Immobilization
- Rage
- Doubts sanity
- Anxiety - panic

The Progression of Compulsive Gambling on the Spouse (Family)

Hopelessness Phase

- Hopelessness
- Suicidal thoughts and attempts
- Arrests
- Divorce
- Alcohol
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- Withdrawal symptoms

Handling of Financial Issues While in Treatment

Finances

- Client meets with a financial counselor
- Vanguard staff will work on bills with clients
- Clients are allowed to call creditors, banks, collection agencies, etc
- Client's family is given *Personal Financial Strategies for Loved Ones of Compulsive Gamblers* (National Endowment for Financial Education & National Council on Problem Gambling)
- Meeting held with client's family
- Client encouraged to turn personal finances over to someone else

Group Activity: Societal Influences about Gambling

- You and a person next to you will be assigned a number on the worksheet from which to discuss how that unit of society may or may not influence gambling activity.
- In a few minutes, we'll discuss responses with the entire group.

Vanguard Compulsive Gambling Treatment Program

Family Finance Component

Since 2004, reaching over 1060 gamblers

In compliance with federal HIPAA regulations, MN statutes for substance abuse, medical records

1. Monthly educational group lecture (1 hour) for gamblers and family members
2. One-one meeting (1 hour) to assist developing Personal Financial Recovery Plan – during final week of treatment program

Vanguard Compulsive Gambling Treatment Program

Monthly educational group lecture focuses on avoiding bail-outs but instead --

- Identifying income, assets
- Establishing a spending plan
- Determining a debt repayment plan
- Encouraging communication among family members regarding personal finance situation

Source: *Personal Financial Strategies for the Loved Ones of Problem Gamblers and Problem Gamblers and Their Finances--A Guide for Treatment Professionals*

National Endowment for Financial Education/National Council on Problem Gambling, 2000

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Vanguard Compulsive Gambling Treatment Program

One-one meeting to develop Personal Financial Recovery Plan –

- Does not supersede professional/legal advice
- Provides financial information
- Assists determination of financial status
- Identifies strategies to address financial realities
- Involves family members in financial discussions

Vanguard Compulsive Gambling Treatment Program

Personal Financial Recovery Plan –

- Compares expense and debt obligations with income
- Identifies debt list (balance, payment, status)
- Suggests strategies to change income, change expenses, or both when expenses exceed income
- Encourages identification of trusted family member/friend to assist management of personal finances
- Provides a Resource List of current, reliable, free financial references –
- www.extension.umn.edu/ResourceManagement/components/RMDL-website-resources.pdf
- Allows for follow-up telephone consultation with financial counselor during transition/re-entry to life after treatment program

Financial Counselor Observations

- Life Cycle Stages:
 - Young single adults
 - Families with children at home
 - Families with children launched
 - Families in later life
- Issues affecting all Life Stages:
 - Employment
 - Debt
 - Technology

Vanguard Compulsive Gambling Treatment Program

Family Finance Component, Implications for Practice –

- Identifying someone to assist financial management appears to be a factor for success
- Involving family members in a one-one setting with client provides safe environment for sharing information
- One-one setting provides opportunity for practice of communication skills and financial management strategies

What should people do when they choose to gamble?

Use **low-risk gambling strategies** and **personal guidelines for gambling experiences** to decrease risk of problem gambling activity or a compulsive gambling addiction.

Each person has a choice. . .but

Everyone shares the responsibility for establishing and following practical guidelines for gambling --

- Affirm the rights of people to gamble but within prevention guidelines
- Support those who choose not to gamble
- Share concerns with those who gamble at high risk levels
- Show compassion to those whose lives have been affected by gambling problems
- Encourage discussion, be a role model for low risk, legal, and appropriate choices for gambling activity

Source: Svendsen, R., Griffin, T; *Gambling Choices and Guidelines*
MN Dept of Human Services/ MN Institute of Public Health. 1993

What if I'm concerned about my own, or another person's gambling activity?

- Tell the suspected gambler of your concern --
use an honest, caring approach
- If you cannot talk with the suspected gambler --
share the concern with another trusted person

**Call: Minnesota Gambling Hotline
1-800-333-HOPE (4673)**

Thanks . . .

We'd be happy to answer questions, respond to comments.

Contact Information

Sandi -- sbrustuen@projectturnabout.org

Sara – croy001@umn.edu

Shirley – ander308@umn.edu

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