

# MONEY: Financial Realities and Therapeutic Strategies for Gambling Treatment

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# Talk To Your Neighbor...

- 1) Describe one of your clients who has made progress during the past year...
- 2) Ask your neighbor what they want to learn today at this MONEY training...

# Listening

Talking to gamblers  
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 talk about past-due bills, late payments or debts?
- Is there a stable source of income?

# Listening

Do your clients know you want to learn 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...

# Asking Questions

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

- Tell me about your **bank account**.
- Do you have **credit card debt**? How much?  
How do you feel about that debt?
- What do you do with your **bills** and **monthly statements** when they arrive in the mail?

# Asking Questions

Simple and direct...

- What are your **favorite possessions**?  
How and when did you acquire them?
- **Before** the gambling got out of control,  
how did you spend your 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.

**Ask the questions anyway...**

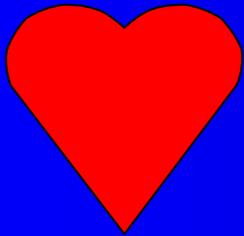
# Why Talk About Money?

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

# CORE SELF VS. THE WORLD

CORE



SELF



I  
M  
A  
G  
E



STRESS AND  
PRESSURE  
OF THE WORLD



# 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

# Consumer Culture

We are encouraged to define ourselves by spending money.

We are continually bombarded by messages that **promote consumption.**

# Consumer Culture

Advertising and marketing expenditures  
**directed at children** in the USA:

1983: \$100 Million

2004: \$15 Billion

BORN TO BUY, Juliet Schor, Scribner, 2004

# Consumer Culture

Purchasing power of children  
**aged four to twelve:**

1989: \$6.1 Billion

2002: \$30 Billion

BORN TO BUY, Juliet Schor, Scribner, 2004

# Consumer Culture

Promoting Consumption:

Eye-Tracking

360° Marketing

Neuromarketing

BORN TO BUY, Juliet Schor, Scribner, 2004

# Cultural Influences

Every individual has a relationship with money.

That relationship develops within the **culture** of their own unique life...

# CULTURE ... the definition:

**Learned and shared values,  
beliefs and behaviors of a  
group of interacting people.**

Janet & Milton Bennett, 1998  
The Intercultural Communication Institute

# Cultural Influences

Racial Background

Ethnic Background

Religious Background

Family of Origin

Gender

# Cultural Influences

1) What cultural messages about money were conveyed to you by your **racial, ethnic** and/or **religious** backgrounds?

# Cultural Influences

2) What cultural messages about money were conveyed to you by your **family**?

By the socio-economic status of your family?

# Cultural Influences

3) What cultural messages about money were conveyed to you as a result of your **gender**?

# Cultural Influences

4) How are these cultural messages **active in your life today?**

# Cultural Influences

Are cultural messages active  
in the lives of **your clients**?

Are you willing to talk with  
your clients about money?

# Stages of Change

How can we use the Stages of Change to help clients with their personal finances?

# Exploring Client Stage of Change

## Precontemplation

It isn't that they can't see the solution.  
It's that **they can't see the problem.**

## Contemplation

“I want to stop feeling so **stuck.**”  
“I'm not quite ready yet.”

# Exploring Client Stage of Change

## Preparation

Planning to take action **within the next month.**  
Go public about the intended change.

## Action

**Overtly modify behavior.** Make the move for which they have been preparing.

## Maintenance

Consolidate the benefits of the Action Stage.

CHANGING FOR GOOD Prochaska, Norcross and Diclemente. Avon Books 1994

# Exploring Client Stage of Change

When we use the Stages of Change as a model for client development, we have three objectives:

- **Identify** the client's current Stage
- **Explore** the issues at that current Stage
- **Assist with movement to the next Stage**

# Developing Client Motivation

## 1) CONCERN

Precontemplation/Contemplation

## 2) PROBLEM RECOGNITION

Contemplation

## 3) INTENTION TO CHANGE

Preparation

## 4) OPTIMISM

Preparation/Action

MOTIVATIONAL INTERVIEWING AND COGNITIVE  
BEHAVIORAL THERAPY An Integrated Strategy

# Developing Client Motivation

## 1) CONCERN

- What is there about your money that gives you any reason for concern?
- What can you imagine happening?
- What do you think will happen if you do not make a change?

# Developing Client Motivation

## 2) PROBLEM RECOGNITION

- What difficulties do you have with money?
- Have you or others been harmed by the way you handle your money?
- How have your financial circumstances interfered with what you really want to do?

# Developing Client Motivation

## 3) INTENTION TO CHANGE

- The fact that you are talking about money indicates that at least some part of you thinks it is time to do something.
- What are the reasons you see for changing?
- What are the advantages of making changes?

# Developing Client Motivation

## 4) OPTIMISM

- What is encouraging you to make this change?
- If you decide to change:
  - What makes you think you could do it?
  - What do you think would work for you?
  - Why do you think this will work?

# Stages of Change: Summary

- **Identify** Client's Current Stage
- **Explore** the Issues at that Current Stage
- **Assist with Movement to the Next Stage**
  - Develop Discrepancy (magnify dissonance)
  - Roll with Resistance (roll, roll, roll)
  - Support Self-Efficacy

# Relationship Issues

When the gambler stops gambling,  
and the partner cools down,

there might be an opportunity  
for financial healing...

# Relationship Issues

- Personal power in a marriage frequently correlates to economic power.
- The partner who earns less often comes to therapy in a disempowered position.
- If therapists are blind to (or minimize) this power imbalance, they implicitly align themselves with the economically dominant partner.

# Relationship Issues

Money is a **symbol of trust** in a partnership or family.

- Basic survival and security
- Economic quality of life
- Status in community
- Future prospects

# Relationship Issues

Building new and healthy  
**financial systems...**

... can rebuild trust within  
a partnership or family.

# Working with Relationship Issues

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

- Tell me about your **bank account**.
- Do you have **credit card debt**? How much? How do you feel about that debt?
- What do you do with your **bills** and **monthly statements** when they arrive in the mail?

# Working with Relationship Issues

Help the individuals  
identify good times for  
talking about money...

and bad times.

# Working with Relationship Issues

## Identify the **Terrific Time Zones**

Quiet weekend mornings, evenings  
after the kids are settled, on a walk ...

## Identify the **Terrible Time Zones**

Right before work, kids under foot,  
TV blaring, in bed falling asleep...

# Working with Relationship Issues

A **solution focus** can create small positive results and useful momentum.

Help your clients do something right with their money...

# Working with Relationship Issues

Explore financial issues  
with **simple questions**:

- How did you handle money when you were dating?
- What was your financial situation when you first lived together?
- Tell me about some of your major purchases (television, furniture, car or house) ...

# Working with Relationship Issues

Ask questions that might offset current fears about money:

- When have you felt most comfortable about your personal finances?
- What has been successful in the past?
- What is working well today?

# Couples, Individuals, Everyone

Remember...  
focus on solutions  
with the financial issues.

**Help your clients do  
something right with  
their money...**

# Treatment Planning

## S.M.A.R.T.

- Specific
- Measurable
- Attainable
- Realistic
- Time-limited

# Treatment Planning

## Create The Very Best Wedding

- Objective:
  - Find a fabulous dress within the budget
    - Look through bridal magazines
    - Visit 5 boutiques or dress shops
    - Look at 3 dresses in each store

# Treatment Planning

## Create The Very Best Wedding

- Objective:
  - Serve a sit-down dinner to 100 wedding guests
    - Talk to 5 friends/relatives for suggestions of experienced and qualified wedding caterers
    - Meet with 3 different catering companies
    - Taste the food of the #1 company

# Treatment Planning

## Win the Super Bowl

- Objective:
  - Win more games than other teams in division
    - Find 5 new players for the offensive squad
    - Find 4 new players for the defensive squad
    - Improve preseason weight-training programs

# Treatment Planning

## Win the Super Bowl

- Objective:
  - Win the game this coming Sunday
    - Score more points than other team
      - Develop 3 new plays for the offense
    - Reduce number of points scored by other team
      - Extra 2-hour chalk-talk with the defensive squad
      - Install new formation for defensive special team

# Treatment Planning

## Demonstrate Understanding of Personal Cash Flow

- Objective:
  - Track every dollar spent for 30 days
  - Complete Snapshot of Average Month
    - Research household utility costs
    - Calculate 30 days of groceries, meals out, snacks
    - Investigate money spent on gifts and vacations

# Treatment Planning

## Maintain effective household money management system

- Objective:
  - No bounced checks or NSF fees
    - Reduce number of auto-deduct payments
    - Track ALL check and debit card transactions
  - No late fees or over-limit fees
    - Post the due dates on the kitchen calendar
    - Track every dollar spent on each card

# Credit Counseling

National Foundation for Credit Counseling

<http://www.nfcc.org>

800-388-2227

Free and low-cost help from a trained, certified counselor who will assist in determining the best options to meet individual needs.

Para ayuda en Español llama al  
800-682-9832.

# Reduce Credit Card Offers

**[www.optoutprescreen.com](http://www.optoutprescreen.com)**

**888-567-8688**

Use this website or phone number to remove names from the mailing lists of the credit rating organizations and reduce the preapproved credit card offers that arrive in the mailbox...