

Handouts
Families Recovering Against All Odds:
Helping Family Members of Problem Gamblers Rebuild
Dec 16, 2020

A Meditation for Family Members

I no longer feel trapped.

I understand that I have options and possibilities today.

I can prioritize what needs to be done.

I am creating a real, working strategy for recovery.

I take control over the money in my home and make wise decisions.

I accept help from others when I cannot figure out what to do next.

I know that rescuing my gambler stalls the process of getting well.

Today I dedicate myself to moving forward, changing my reactions to responses. I take the time to make wise choices for myself and my family.

Session 1: The Crisis: Where do we start with families?

1. Typical Path of Recovery

Please see the two progression charts on the next pages.

2. First Decisions

A. Help your client orient themselves in a crisis

1. What is the crisis point at this moment for the family member? (You can be objective – are they in danger of losing their home? Are they safe? Is someone (like a child) being neglected? What can you see that they may not, given their shock?)
2. What emotions are coming up? Normalize that anger, fear, feeling alone, wanting to isolate, feeling anxious – these are all common reactions for family members. They may recur at different levels over a long period of time.
3. How is this crisis showing up in their daily life, like being unable to focus, having trouble making decisions, having trouble reaching out, changes in eating, sleeping, and drinking?
4. What are they doing to cope already? Is it working or sustainable?
5. What resources and strengths do they have to draw on? Think broadly: This can be people, skills, beliefs and attitudes, education, networks, Gam-Anon, etc.
6. What do they know about problem gambling in terms of progression, treatment, financial issues?
7. Have they experienced negative (and shocking) financial surprises?
8. How comfortable are they with managing family money and household finances?
9. What do they need to do to feel safe? What do they need to do to help children or other vulnerable family members be safe? Are other family members getting attention they need?
10. Are there legal issues? Are they sure?

B. Are you, the counselor, ready?

1. Are you comfortable yourself with extreme emotion under crisis?
2. What multicultural skills and knowledge will be important with this family, and do you have that background or knowledge?
3. How aware are you of other/outside resources that this family can tap into?

C. The family's dilemma: High emotions and immediate needs

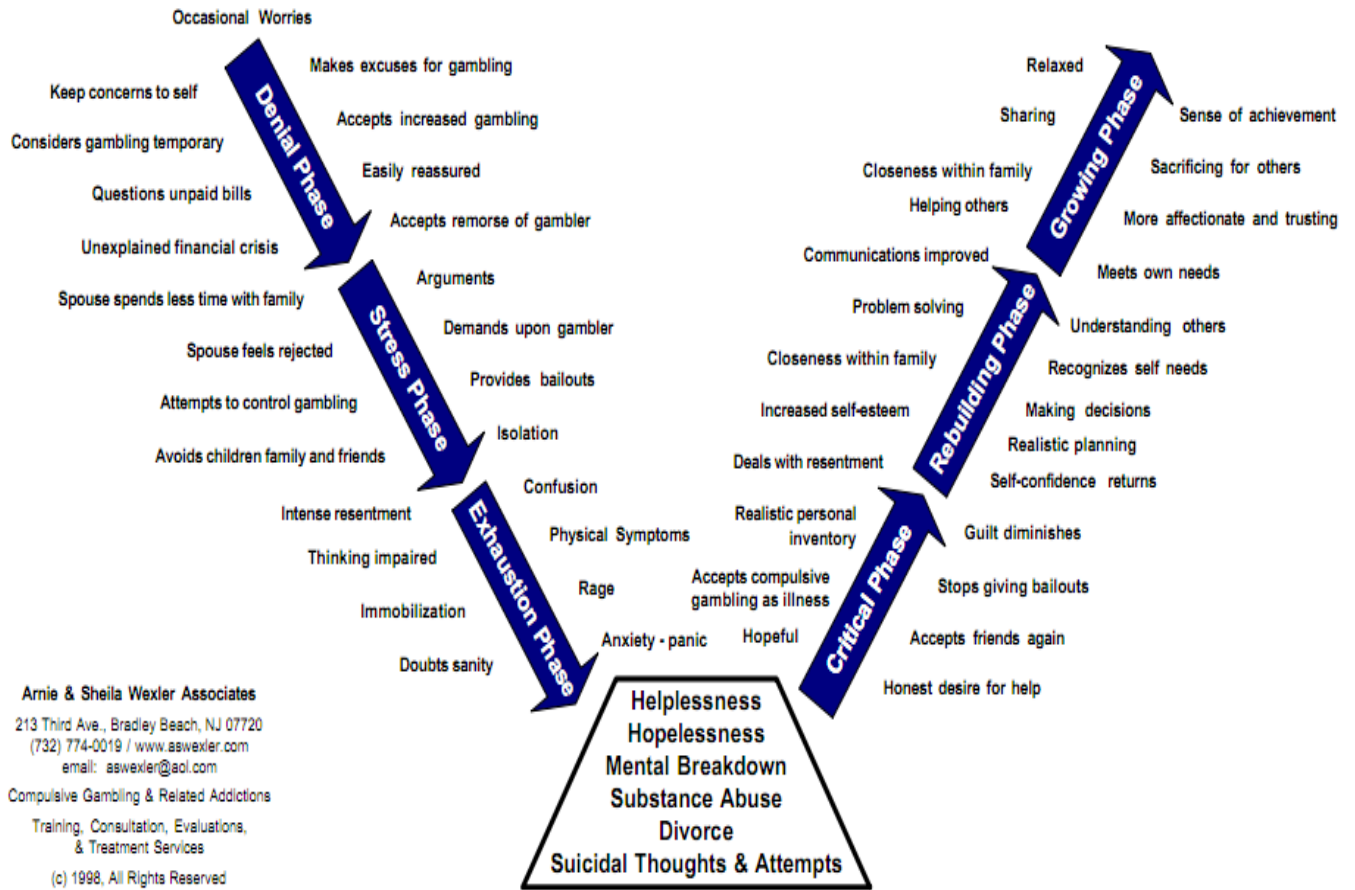
4. How can the family/family member get emotional support on a regular basis?
5. How are they coping with anger and resentment?
6. Do they want to try to bail out or save the problem gambler?
7. How is the crisis and/or emotions affecting decision making?
8. How do their beliefs around money, roles in a family, and parenting hinder moving forward?
9. Does your client have outlets for their emotions? (Friends, journaling, Gam-Anon, spiritual practices, exercise, etc.)

D. Making healthy decision-making more accessible

Your client needs to make healthy decisions each week. These can be emotional, financial, physical, family, support, social, and spiritual decisions, and helping them focus on and track their decisions will give them confidence, relieve overwhelm, increase focus, and help bring clarity. Here are some examples:

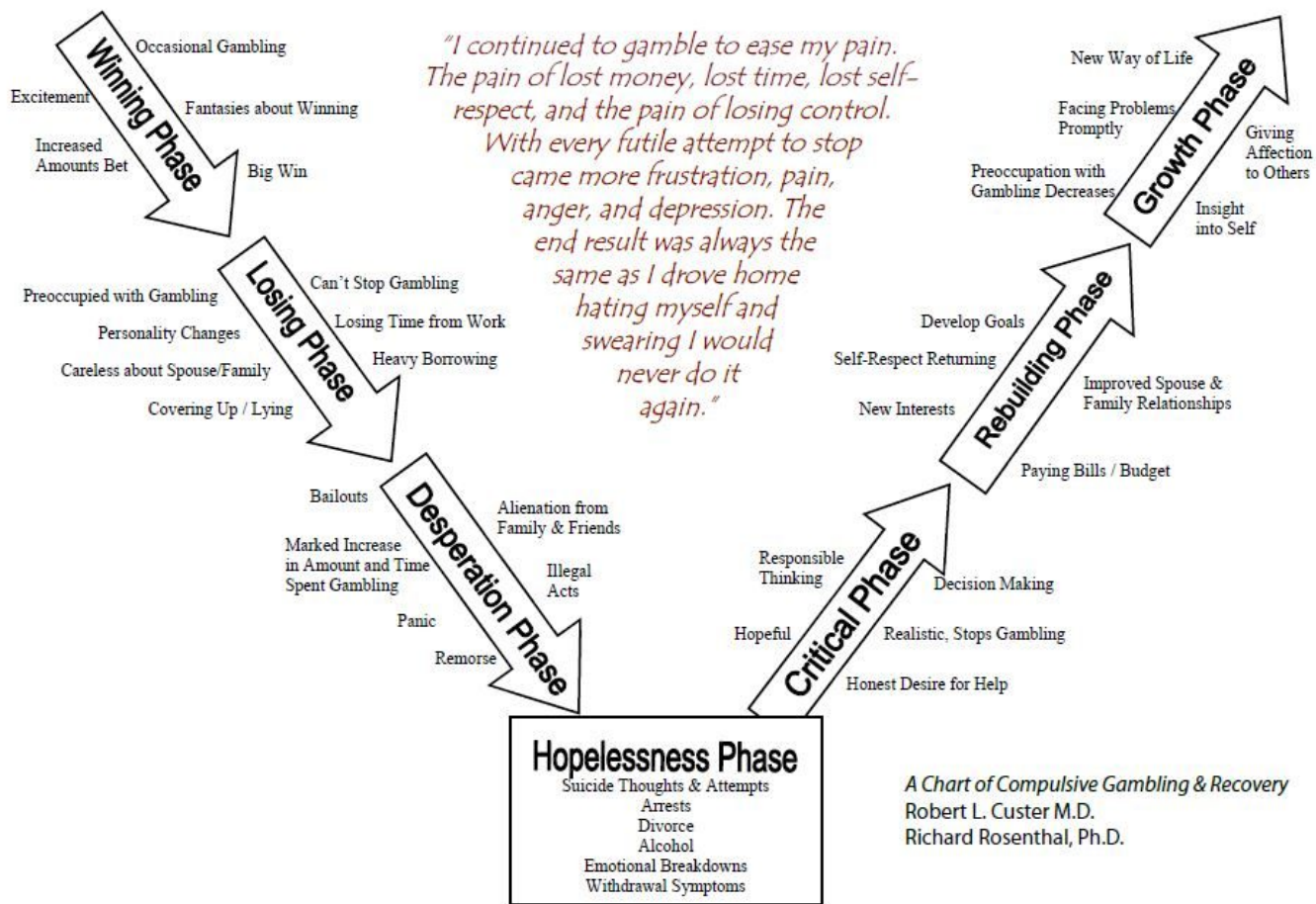
1. Make a budget. By Friday, I will set up a form to use and pull out the information on bills to be paid. It won't be complete, but I will get started.
2. Talk with children. By Sunday morning, I will write down what I want to say to them. On Sunday night, we will talk after dinner.
3. Verify our credit. By Tuesday, I will pull a credit report.
4. Self-care. I will go to one group this week. I will keep my journal and share with my counselor.

A Chart on the Effects of Compulsive Gambling on the Spouse



Arnie & Sheila Wexler Associates
 213 Third Ave., Bradley Beach, NJ 07720
 (732) 774-0019 / www.aswexler.com
 email: aswexler@aol.com
 Compulsive Gambling & Related Addictions
 Training, Consultation, Evaluations,
 & Treatment Services
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Progression for a family member



Progression for a problem gambler

Session 2: Is it really about the money?

Instructions for Breakout Rooms

- A. Think about the triads:
- Power/control
 - Image/reputation
 - Safety/security/certainty
- B. Pick an EXAMPLE that demonstrates one aspect of the triad (power/image/safety). It can be personal, a client, or a made up case. Be careful of any issues of confidentiality.
- C. In breakout rooms of about three people:
- One person is the interviewer/counselor
 - One person uses their example as “client” or respondent
 - One person observes/assists
- D. Discuss the questions below
- E. As a group, consider any cultural impacts/aspects to your discussion
- F. If you finish before time is called, switch around. You may only have time for 1 person.
- G. In total you will have 10 minutes. We will give you a 1 minute warning before closing the room. One person should act as Spokesperson for when you return.

Use these 4 questions:

1. What is your first memory of money as a child?
2. How did your parents handle money? Did one parent have more control over money or the finances and financial decisions? Was one of them more fiscally responsible?
3. Where would you like to be in relationship to money and financial concerns in 1 month?
4. Which of these apply to you?
 - ___ Money represents prestige.
 - ___ Money provides safety and security.
 - ___ My mood is always affected by how much money I have.
 - ___ My mood is affected by how much power and control I have in my life.

1. Money questionnaire for family members (full version)

1. What is your first memory of money as a child?
2. Who taught you about money and what did they tell you?
3. How did your parents handle money? Did one parent have more control over money or the finances and financial decisions? Was one of them more fiscally responsible?
4. What do you currently believe about money and how it works in your life now?
5. How has the gambling impacted this belief? What do you think you can do about it?
6. For the person in your family who gambles, what might be their belief about money?
7. How do you think the gambling has impacted this belief for them?
8. Where would you like to be in relationship to money and financial concerns in 1 month?
9. Where would you like to be in relationship to money and financial concerns in 6-12 months?
10. Is there a long-term vision you have for yourself and your family in relation to money and finances?
11. Which of these apply to you?
12. ___ Money represents prestige.
13. ___ Money helps me to buy all the necessities.
14. ___ I'm a great saver.
15. ___ Money provides safety and security.
16. ___ I know I'll always have money.
17. ___ If I lose money, I know I can always make more.
18. ___ I've made and lost money off and on most of my life.
19. ___ I'm very fiscally responsible.
20. ___ Money provides me the power I like to have over my life.
21. ___ I am comfortable with someone else handling money and my finances.
22. ___ I love to share money with others.
23. ___ Money represents freedom.
24. ___ Money is nothing more than the means to trade goods and services.
25. ___ My mood is always affected by how much money I have.

2. Practical questions for the family member in changes in their financial situation

1. Is there enough cash right now to live on?
2. Are records for family financial assets and known debt accessible?
3. Has a credit report been run?
4. If the client is a spouse, what are the laws in the state about community property? Are there any pre-nuptial arrangements? Are there businesses held jointly?
5. Does the problem gambler have control over all or some of the financial assets? Are there items like cars that could be sold without the family's knowledge? Have discussions about someone else having control been started?
6. What specifically would it look like for the family member to take charge of the finances? Is this feasible? Is there anyone else who could handle that function if they are not able?
7. What new debt might not be obvious (new credit cards, loans, borrowing from friends, liens against assets like cars)? This question asks the family member to think about possibilities that might need to be checked out. It also alerts them to possible actions in the future if gambling continues.
8. How can assets be protected? (Moving ownership, changing passwords, etc.)
9. Does the situation call for changes in where and how the family is living in the near future?

Session 3. Tools for helping family members stress less

Brief Tools That Help

1. Block breath: inhale 4, hold 4, exhale 4, hold 4 (use less or more count)
2. Body scan: Focus on points in body (feet, shoulders, mouth, breathing, etc.)
3. Finger breath: Inhale up one side of finger, down on other. Use other hand for touch. Do all 10 fingers. Teach your children this breath!!
4. Shake it out
5. Feather breath: Purse lips, exhale around the edges of your imaginary breath. Teach your children this one, too!
6. Acknowledge: Find a word for your attitude/emotion/state. Where does this live in your body? Hand to heart for acknowledgement.
7. Alternate sides for breathing. Breath up left side to crown, down right, up right, down left. If you like a visual aid, add a color.

Resources

Kristen Neff's website: <https://self-compassion.org/category/exercises/>

Experience Judy leading you in a brief mindful

pause: <https://www.youtube.com/watch?v=6WH6jocN2q4&t=17s>

Session 4: Case study

Mary is a 63-year-old MBF. She has come for her evaluation appointment with her husband, Harold, a 69-year-old MBM. Mary asks her husband to remain in the waiting room because she wants to be evaluated alone. She only allows her husband to receive information about this treatment center. Mary tells the counselor that she doesn't want Harold to worry and that is why she is here.

Mary and Harold have two children (daughter aged 40; son aged 35) who live out of state. Mary recently retired as a senior executive in a health organization. Harold, a music teacher, has been retired for four years. They were both well-respected in their careers, although Mary was paid more. They each have 401k plans and joint accounts. Mary is more financially oriented and manages the money.

Mary has three sisters, of which she is the oldest, and a large extended family. She is the most financially successful sibling, and she feels pressure to help family members financially. She first gambled with her sisters, and after winning a substantial amount, she asked her sisters to sign for the win so that her husband would not know. She didn't think he would approve, and she felt it was her money anyway. Her sisters agreed, and then asked her for a percentage of her winnings going forward.

Mary has used her husband's name to claim some of the gambling winnings and losses in the last few years. She has signed his name on tax forms, and he is unaware of this. Mary has borrowed from her own 401k plan, although she states she cannot remember exactly how much. She lives in a community property state and most of the bank and investment accounts are joint with her husband. She has some credit cards in her name only.

Mary states that Harold does know about her gambling now, and is just nervous that her winning streak may end someday. Harold found this agency and asked Mary to "just try it for my sake." While Mary is in session, Harold enquires about the family program the treatment center advertises.

Pick a spokesperson for when you return to the main room.

Discussion 1 Questions: You are the Harold's counselor

1. Is there a crisis?
2. What emotions might be up for the husband?
3. Given your own cultural background and your training, how prepared are you to work with Harold? If you feel unprepared in some way, what would you do?
4. What would you do first with your client (Harold)?
5. What else do you need to know in assessment?

Discussion 2 Questions:

6. What financial flags are raised in the case?
7. How would you see the children's involvement in treatment?
8. What would be your top treatment priorities with Harold?
9. What other professionals would be needed?

