

MONEY, DEBTING, AND SPENDING BEHAVIORS

Predictive and Protective Factors
In Problem Gambling Treatment

by

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Learning Objectives

Learning Objectives 1:

Participants will have broadened understanding of spending, debting, and money behavior as a risk and protective factor

Learning Objective 2:

Participants will learn literature supported ways of understanding, supporting positive shifts in PG perception about money, spending, debting

Learning Objective 3:

Participants will be knowledgeable of practical and sound resources for helping clients with harm reduction or abstinence goals

Keywords

- Debting
- Compulsive Debting
- Cravings/Urges
- Protective/Predictive /Risk Factor
- Financial Literacy
- Solvency
- Motivational Enhancement
- Debtors Anonymous

American Society of Addiction Medicine

Addiction Definition 2011

Addiction is a primary, chronic disease of brain reward, motivation, memory and related circuitry

Pathologically pursuing reward and/or relief by substance use and other behavior characterized by inability to consistently abstain, impairment in behavioral control, craving, diminished recognition of significant problems with one's behaviors and interpersonal relationships, and a dysfunctional response



Retrospective and Prospective Reports of Precipitants to Relapse in Pathological Gambling.

Hodgins, David C.; el-Guebaly, Nady

Journal of Consulting and Clinical Psychology,

Vol 72(1), Feb 2004, 72-80.

Relapse rates for PG who quit ,8% were entirely free of gambling during 12 month followup.... especially high in evening, when alone and thinking about finances.

The most frequently reported attributions, particularly for major relapses, were cognitions about winning and feeling the need to make money, unlike substance abuse relapses that tend to be attributed to negative affect. Some gender differences were found, but the precipitants of shorter and longer relapses did not differ.



PG Urges

Comparison of Craving between Pathologically Gamblers and Alcoholics found craving significantly higher in PG's

Tavares, Hodgins, and Ziberman 2005

Urge As a Core Driver Symptom

“Time, money availability, need to pay bills, need to recover lost money, spousal relationship, vacation, and emotional state (being upset) all seem to affect urge intensity.”

Double-Blind Naltrexone and Placebo Comparison Study
in the Treatment of Pathological Gambling

Suck Won Kim, Jon E. Grant, David E. Adson, and Young Chul Shin 2001

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Gambling Urges In Pathological Gambling

Gambling urges in PG often immediately precede engagement in self destructive gambling behavior. Gambling cue presentations elicited temporally dynamics activity in the frontal , paralymbic, and lymic brain structures.

Polenza MD, Steinburg PhD, and Skullarsky
2003

Brain Activity During Cocaine Craving and Gambling

~~Urges~~ Although craving states are important to both cocaine dependence (CD) and pathological gambling (PG), few studies have directly investigated neurobiological similarities and differences in craving between these disorders. We used functional magnetic resonance imaging to assess brain activity in 103 participants (30 CD, 28 PG, and 45 controls) while they watched videos depicting cocaine, gambling, and sad scenarios to investigate the neural correlates of craving. Each group noted self reported strong cravings (urges) and neural (brain) similarities and differences.

2016	Total owed by average U.S. household carrying this type of debt	Total debt owed by U.S. consumer
Credit Cards	\$16,748	\$779 billion
Mortgages	\$176,222	\$8.48 trillion
Auto Loans	\$28,948	\$1.16 trillion
Student loans	\$49,905	\$1.31 trillion
Other Types of Loans	\$134,643	\$12.58 trillion

Financial Pressure

- Lower Income groups impact day to day,
household bills in arrears—payday loans
- Upper Income groups Re-mortgaging or selling
assets to finances
- “I would feel better to be at home and hacked off than to
be feeding hundreds and hundreds of pounds into
[gambling operator] bank account. Which is what I did.”

was noted, but not explored, in an Australian study (Evans and Delfrabbo, 2005), and was found to be a significant catalyst for the disclosure of problem gambling (Valentine and Hughes, 2008). However, as Poulin (2006) commented in her review of the health impacts of gambling, "Although treatment may stop the haemorrhaging of an individual's wealth, it cannot restore lost wealth, and lost wealth can have an impact on health for decades and even

Promising Interventions-Money Behaviorl

- Motivational Enhancement
- Cognitive Behavioral
- Family, Couples
- Intensive Outpatient
- Debtors Anonymous -Solvency
- Naltrezone

- Change Perceptions
- Four Quadrants of Awareness
- Gambling Recovery Prescription
- Daily Monitoring
- Money, Spending, Debt Repayment Cash Withdrawal Opt Out, Credit Card Opt Out,
- Debtors Anonymous -Hidden Protective Factors

Behavioral Treatment

Gambling Disorder and Other Behavioral Addictions: Recognition and Treatment

Ms. Yvonne H. C. Yau, MSc and Dr. Marc N. Potenza, MD, PhD

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Brief motivational interviewing or enhancement—even as little as a 15-minute telephone consultation—has not only been demonstrated to be effective but in several studies has been shown to be more effective than other lengthier and more intensive approaches.¹⁷⁶ Motivational interventions center on exploring and resolving a patients' ambivalence toward change, with the aim of facilitating intrinsic motivation and self-efficacy through dealing with problem behaviors. Such interventions could provide a cost-effective, resource-conserving approach and could be particularly useful in individuals reluctant to engage in prolonged therapy on account of stigma, shame, or financial concern

A Reciprocal Relationship

- Problem Gambling and Debting
- Debting is a solution for Problem Gambling and Problem Gambling is a “perceived” solution for Debting

Naltrexone Intervention

Double-Blind Naltrexone and Placebo Comparison Study in the Treatment of Pathological Gambling

Treatment efficacy of alcoholism, bulimia nervosa, drug abuse, borderline with self injurious behavior and other psychiatric disorders in which urges are the predominant symptom.

Suck Won Kim, Jon E. Grant, David E. Adson, and Young Chul Shin 2001

Best Wishes in Your Journey

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