



FINANCIAL COUNSELING AND EDUCATION CRITICAL TO RECOVERY

After finishing the first stages of treatment for gambling addiction, a problem gambler may have a better understanding of the disease, the circumstances that trigger undesirable gambling behavior, and the importance of taking things one day at a time. But because money is essentially the drug of choice for a gambler, effective financial management is critical to recovery as they move into aftercare and beyond.

To get a sense of current practices in the field, Northstar spoke with several state gambling treatment providers to learn how they address this issue. Here's what we found:

Craig Johnson, LADC, Club Recovery



the value of money, examining the emotional meaning of money, developing a repayment plan, exploring attitudes about money in the family of origin, and

Financial education is part of the curriculum at Club Recovery. Specific topics include looking at what money means to the client, helping clients understand

looking at potential conflicts with partners or others about money. "To me, the two most important things for gamblers to understand are that their drug of choice is money and that having access to money is a bad thing," says Craig.

Education is also focused on what clients can do immediately to lessen their access to cash, such as using cards designed exclusively for gas or food, or using reloadable debit cards. Craig also encourages clients to adopt low ATM withdrawal limits, such as \$10, to create a barrier where the client has to at least stop and think about what they're doing.

Clients are also referred to Freedom Financial as necessary to help them get out

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UPDATE ON STRATEGIC PLANNING PROCESS

Northstar is nearly midway through its strategic planning process. The board and staff have done a deep dive into the organization by utilizing a logic model, creating a stakeholder map, and undergoing a SWOT exercise

to identify internal and external strengths, weaknesses, opportunities and threats. In the coming weeks, we'll be reaching out to our stakeholders through an electronic survey or phone interviews to collect input on our

current work and where we should focus our attention over the next five years. We value your input, so we hope that you will participate in this process.



Susan Sheridan Tucker
Executive Director
NPGA

FROM THE EXECUTIVE DIRECTOR

A Call for Evidence-Based Practices

Happy New Year! As is tradition, this is a time to take stock. It's a time to engage in conversations about making changes that, while desired, can be difficult to execute.

*I'd like to start a conversation with our stakeholders regarding the **treatment landscape** for those afflicted by gambling disorders. As I have been leaning into this new role at NPGA, I've been listening to gambling disorder treatment providers as well as those focused on treating substance abuse. I've also been reading a good deal of the literature and research, trying to compare Minnesota's criteria for gambling disorder treatment with other states' best practices. From what I can determine, we have several opportunities. One is to improve the awareness and knowledge of problem gambling among substance use disorder providers, who are in a position to identify gambling addiction as a possible co-occurring behavior. Another is to develop a way of assessing the effectiveness of current programs to ensure they reach those who need it and that they provide relief for clients and their families. Ultimately, the question is this: Is Minnesota doing all it can do to best address the needs of problem gamblers?*

From what I've been able to discern, a gambling disorder is the "step-child" addiction. Minnesota, in an effort to address the issue in a progressive fashion, earmarked resources to help those with problem gambling issues two decades ago. However, the application of best practices to ensure that treatment is effective is inconsistent. DHS's criteria to be an approved provider includes taking and passing a 60-hour online curriculum that has not been significantly upgraded in more than 20 years. Newer, evidenced-based treatments have not been incorporated into this curriculum. Further, once a licensed counselor receives their certificate, there is no requirement for supervision or further education relating to gambling disorders. Many LADCs I queried either don't screen for gambling or, if they do, don't have adequate experience to treat. Yet, research indicates a significant number of individuals with substance abuse will have a co-occurring gambling addiction. Minnesota also allows nonapproved licensed counselors to treat gambling disorders even though they may not have had any specific training.

As an advocate for those with gambling disorders, I believe Minnesota can and must do better. Over the coming year, I'd like to gather your feedback and suggestions as to how we can move toward establishing evidence-based best practices in treating gambling disorders.

WE NEED YOUR SUPPORT!

We thank all our members, donors, volunteers and affiliates who have contributed to our mission.

Become a member today. Visit www.NorthstarProblemGambling.org to join us.

Northstar Problem Gambling Alliance is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference on Problem Gambling, and training of professionals in preventing and treating problem gambling.

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NEW ONLINE TREATMENT PROGRAM OFFERS HELP FOR HARD-TO- REACH PROBLEM GAMBLERS

Historically, there are many reasons why problem gamblers don't always get the help they need. Some of these challenges include access to counselors, dealing with the burden of stigma and shame, concerns about privacy, and uncertainty about whether a problem really exists. But thanks to a new online treatment program, it's possible for more people to overcome these obstacles and access treatment.

Gambler Healing is an online course based on a 12-step recovery process that addresses the needs of problem gamblers, allowing them to receive help from the convenience of their computer. Details about the comprehensive program can be found on GamblerHealing.com.

The program is the only one of its kind according to Lisa Vig, LAC, ICGC, counselor at Gamblers Choice who helped develop the curriculum. "The idea came to us when it became apparent that there were not a lot of relevant and educational resources about gambling addiction available," says Lisa. "The original thought was to simply create updated educational DVDs, but the advent of e-campus modules made it possible and practical to create an actual class that would have greater impact."

Program Components

The program includes a variety of components considered critical for success. One key feature includes videos of recovering gamblers discussing their experiences. "We want people to know that they're not alone and that others feel the

same things that they might be feeling," says Lisa.

The program also includes a section for journaling. "Journaling is something we encourage in our own treatment program," says Lisa. "It provides an opportunity for self reflection and a chance to inventory one's own behavior and thought processes."

Enrollees also have the chance to read testimonials from those who have benefited from treatment. This helps to instill hope and remind participants that others have overcome similar challenges. There's also an educational aspect of the curriculum to help gamblers understand how the process of addiction works.

Advantages of An Online Program

As a program that's administered online in the privacy of peoples' homes, there are several advantages to Gambler Healing. Perhaps most important is the access to treatment it provides those living in rural areas. "It can be particularly helpful for people living in places where there may be limited counselors or access to support groups and treatment," says Lisa. The program is also convenient for the elderly or others who may have trouble getting to treatment.

The privacy of the program may be useful for people who feel a sense of shame due to their gambling activity and would otherwise be reluctant to reach out for help. Similarly, the online aspect of the program can be attractive for high-profile individuals who don't want to be seen around others

who might recognize and judge them.

Gambler Healing also provides a way for people who might want to simply explore their gambling behavior and consequences to determine whether they have a problem. "In this respect, it can be used as an early intervention to stop a continued progression that might result in employment, family or marital problems," says Lisa. People who choose to work the program on their own may also share their information with a counselor should they later decide to seek outside help.

Mental health professionals may find benefit in Gambler Healing as well. It allows those who are newer to the problem gambling population and who lack appropriate resources to structure a client's counseling or treatment program.

Gambler Healing is a collaboration between Lutheran Social Services of North Dakota and the North Dakota Department of Human Services. The program may be used by virtually anyone regardless of where they live. The cost is \$99 and includes access to the entire treatment program for a lifetime.

Additional topics are being planned for the program. These may include relapse prevention, budgeting and financial management tips for recovering gamblers, and information specifically designed for family members to help them learn how to approach gamblers.

For more information about Gambler Healing, contact Lisa Vig at 701-271-3279 or LisaV@lssnd.org.



ATTORNEYS AT INCREASED RISK FOR GAMBLING ADDICTION

At first blush, the idea that a lawyer could develop a gambling problem might seem far-fetched. After all, the highly esteemed, socially acceptable profession is associated with high achievement and prestige. Yet, upon closer examination, there are a number of unique characteristics about attorneys and their work that put them at an elevated risk of gambling disorder.

According to Jeff Wasserman, judicial outreach and development director at the Delaware Council on Gambling Problems and an attorney and recovering gambling addict himself, there are four primary factors that contribute to the risk of a lawyer developing a gambling problem: stress, ego, opportunity and accessibility.

Stress

“Lawyers experience higher rates of stress than the general working population, including absorbing the trauma and intimate details of their clients’ issues as they craft a case to pursue justice,” says Joan Bibelhausen, JD, executive director for Lawyers Concerned for Lawyers, a confidential lawyers assistance program in Minnesota. “When lawyers don’t develop effective stress management skills, they turn to stress relievers that can lead to addiction,” says Jeff. “One of those stress relievers is gambling.”

Ego

Lawyers are commonly considered to have large egos, which can impact their gambling in two ways. The first is an issue of control. “If you’re an attorney and you gamble in an activity where there’s some skill involved, your ego feels that you can win,” says Jeff. “You think you’re smarter and wiser and can manipulate the system better.” The second part of ego has to do with the perceived ability to stop gambling when desired. “Despite all evidence to the contrary, I thought I could stop whenever I wanted,” says Jeff. “Then I told myself I just

didn’t want to stop. Of course it was my ego that prevented me from reaching the proper conclusion.”

Opportunity

The schedule and routine of many practicing attorneys is such that they don’t always work a typical 9-to-5 job, providing the opportunity to stop by the casino. “Lawyers often have to be away from home or the office, whether meeting clients or going to court to argue a deposition,” says Jeff. They are also expected to work long hours, so time allegedly spent working late could be time spent gambling. “There’s also the opportunity to access online gaming since many lawyers spend much of their workday alone at their computers,” says Joan.

Accessibility

There are two aspects to accessibility that increase the risk of gambling addiction. The first, which is not particularly unique to attorneys, is access to betting, whether that’s online on a device or at brick-and-mortar establishments. The second, more concerning aspect of access is the ability to get money. “Attorneys have access to client funds through trust accounts, something that can be very dangerous for attorneys who have a gambling addiction,” says Jeff.

“There is a strong prohibition against misusing a client’s money,” says Joan. If a lawyer is thinking at all about touching those funds, it’s time to ask for help. Lawyer assistance programs can be that resource because they understand lawyer stress and offer help without judgment.”

Lawyers must also consider the possibility that staff members with gambling problems can access client funds. “If a staff member has a gambling problem and is accessing client funds, the lawyer can ultimately be held liable,” says Joan.

Different Risks for Different Types of Attorneys

Certain types of attorneys may be more

at risk for developing a gambling problem than others. For example, Jeff says there is greater risk for attorneys in private practice who have control over client funds and for those who engage in a lot of negotiation and risk taking. “The enjoyment an attorney gets from taking risks provides the same type of dopamine excitement that a gambler can experience,” says Jeff.

Even attorneys who practice criminal law, which often requires waiting to learn jury decisions, are more at risk. “In those cases, you’re either a winner or a loser, just as with gambling,” says Jeff.

“Overall, lawyers are risk takers,” says Joan. “Most attorneys take risks in their careers, whether it’s pursuing a matter in the first place or pursuing it in a way that can bring big rewards by taking a chance.”

Enhanced Ability to Hide an Addiction

While many problem gamblers become adept at hiding their addiction from others, attorneys may be particularly skilled. “As attorneys, we’re trained to make an argument, right or wrong, that supports our clients based on a given set of facts,” says Jeff. “Unfortunately, that talent can also be used to try and convince people that what we’re doing is normal.”

For More Information

For more information about the risks of gambling addiction among attorneys as well as the role attorneys can play in identifying others with gambling addiction, download the Attorney’s Guide to Gambling Addiction from Northstar’s website. Minnesota attorneys who have concerns about their gambling may contact Lawyers Concerned for Lawyers (LCL) at 866-525-6466 or www.mnlcl.org. LCL provides free, confidential peer and professional assistance to Minnesota lawyers, judges, law students, and their immediate family members on any issue that causes stress or distress.

MONTHLY BUDGET

	Budget	Actual
\$	3,200.00	\$ 3,500.00
\$	900.00	\$
\$	4,100.00	



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of debt. “Most clients have maxed out their credit cards and need some type of debt consolidation,” says Craig. “Half of my clients say this was the best thing they ever did.”

John Rundquist, LADC, Crossroads Aftercare



Crossroads provides financial counseling for clients so they can better understand how they perceive money, the value it has to

them, and how to budget. “Before, money was an avenue to act out,” says John. “Now, it’s supposed to help them do normal things, such as paying for groceries, housing and fun.” Crossroads employs a financial coach trained by Prepare + Prosper, a nonprofit that works with individuals and families to improve their financial situations.

John also feels that the field, as a whole, needs to incorporate more focus on the financial aspect of aftercare. “It seems there’s a lot of talk about trauma and therapy at national conferences, but not that much focus on money, which is essentially the drug,” says John. “Financial counseling as part of aftercare for those with gambling addiction is vital.”

Susan Campion, MS, LADC, Fairview Recovery Services



At Fairview, money and a gambler’s relationship with it is one of the topics discussed in the group program.

“Initially, money has no value to gamblers,” says Susan. “It’s like Monopoly money.”

Fairview works to incorporate a client’s healthy relationship with money into a plan for getting clean. It also encourages recovering gamblers to use Family Means, a Stillwater-based nonprofit that can help with consolidation of debt, financial education and, if needed, bankruptcy.

Sheryl Anderson, LADC, Vanguard Center for Gambling Recovery



Vanguard contracts with nationally certified financial counselors from the University of Minnesota Extension.

Counselors meet with each patient and their potential payee or family member on a one-to-one basis to develop a spending plan that supports recovery. The counselors also provide a monthly educational session for patients and families about how to manage a loved one’s finances. Patients are encouraged to identify a trusted individual who can help manage their finances to slow down access to cash and credit while incorporating accountability and structure. Various other resources are provided, such as the National Foundation for Credit Counseling, Family Means, LSS Financial Counseling Services and the Village Financial Resource Center.

“We also do a great deal of psycho-education counseling on the value of money, a person’s worth not being tied to their bank account, etc.,” says Sheryl. “Money is seen as the drug.”

A Glaring Need for Affordable Professional Payees

All providers stressed the importance of having a payee, someone who can essentially conduct and oversee the financial affairs of an individual to ensure that money is disbursed in a responsible fashion. The goal is not so much to monitor everything, but to look at where money goes and to make sure it’s all accounted for.

Some recovering gamblers use a family member for this role, but that can create difficulties. “When someone has to ask their partner for money it can create a one-downmanship,” says Susan, “so it’s often preferable to have an outside party involved.”

Unfortunately, finding a professional payee that’s affordable is an increasing challenge. “There used to be more payees but the liability has become quite high,” says Craig. “You almost have to go to a CPA, but CPAs can cost a lot of money for a population that doesn’t have much money.”

The Field as a Whole

While these practices reflect what’s being done by the larger providers of gambling counseling in the state, Northstar has not surveyed small or sole practitioners. We welcome hearing from these providers as to how they handle financial counseling with their clients. It seems clear that engagement with a financial counselor as part of a client’s treatment plan is a best practice that all providers should consider.

For more information about the financial counseling services available in Minnesota to help gamblers and their families, please refer to www.northstarproblemgambling.org/2016/12/financial-counselors-can-provide-valuable-services-to-gamblers-and-their-families/.



IN THEIR OWN *Words*

David's Story



During my time at Vanguard, and since then, I have learned a lot about myself and my addiction. I haven't told a lie in ten months and my relationship with my wife is very transparent.

I'll never forget the day I was arrested for stealing from my employer. I sat in the police car outside my house as police went through my house with a search warrant. I sat there thinking I had ruined my life, my reputation and my 30-year marriage.

When I got out on bail after spending four days in jail, I figured the only option I had was to commit suicide. I had every intention of going home, grabbing a pistol and taking off.

When I got home, my wife and two sons greeted me from the top of the stairs. They all grabbed me, hugged me and assured me we'd all get through this. That was the point when I realized I had other options.

I came clean to my family about everything I had done. The stress and pressure immediately lifted.

Like so many people with a gambling addiction, I had gotten pretty good at telling lies and being in denial. I persuaded an uncle whom I was very close to and very much admired to lend me \$8,000 for a fictitious business adventure so that I could pay the casino and be whole again. But I quickly convinced myself to gamble the money, positive that I could win all my money back to pay back both my uncle and the casino. It did not take me long to lose all that of that money and more from the casino. Now in debt to my uncle for \$8,000 and the casino for \$14,000, I convinced

myself that I could get my uncle to invest an additional \$8,000. I figured I'd pay that to the casino and start to manage things, as I had no other place to go. He gave me the additional \$8,000, but my addiction again took over and I gambled the money away without hesitation. Now \$30,000 in debt (\$16,000 to my uncle and \$14,000 to the casino, I had no idea what to do, so I stole from my employer.

Like so many people with a gambling addiction, I had gotten pretty good at telling lies and being in denial.

Another example of my denial was when one of my own sons was receiving counseling at Hazelden for a gambling problem. My wife and I would attend meetings in support of him. But at the same time I was going there for him, I was struggling with my own addiction, though I convinced myself I didn't have one. That shows how powerless over this addiction I really was.

Last Christmas (2017), I went to church to make everyone happy. I remember listening to the priest's sermon and thinking he was just talking directly to me. Looking back, I realize that I was looking for help at that time, but didn't really know where to turn or how to get it. There were so many times when I was at the casino and saw signs in the bathroom telling people, "If you need help, call this number," but that wasn't enough. I needed a reason.

That reason came when I was arrested last February for stealing from my employer. It brought me to my knees and made me realize I had a problem. I think I needed to hit rock bottom or I wouldn't have had the strength or wherewithal to stick it out.

The day after I got out of jail, I searched online for help and found a counselor at Fairview. I was then referred to Vanguard, where I spent the month of March in residential treatment.

During my time at Vanguard, and since then, I have learned a lot about myself and my addiction. I haven't told a lie in ten months and my relationship with my wife is very transparent. Our marriage has never been better.

I know that if I don't stick with my program, I'll lose everything. My family has been amazingly supportive, but I know I can't ask them to go through this again.

David's Wife's Story

I knew that my husband enjoyed going to the casino, but I had no idea it was a huge problem until the day he was arrested. I remember looking at the search warrant showing what was seized. It all quickly became a blur. When I learned what happened, I felt like my life was ruined.

Since that day, however, I've learned a lot more about gambling addiction through programs such as those offered by Fairview, Vanguard, Gamblers Anonymous and Gam-Anon. The knowledge I've gained about the brain and what happens with addiction has allowed me to understand how this unimaginable thing could happen.

I can't say enough about the support that's available to those of us "affected others" of problem gamblers. Vanguard went over financial matters, such as looking at income and bills, something that's been a real eye opener. I've also learned the things I need to do to take care of myself, and how to make sure that my assets are safe in the event David relapses.

I've become the family accountant, always having to match David's receipts with his expenses. It's not something I like to do, but I realize that money handling is what I need to do to help him, just the way someone has to do certain things for people with other diseases.

The programs have allowed me to share my experience with others dealing with the same thing. I can open up to them about my feelings and they truly understand. I feel it's so important that people know that these resources are out there, and not to be afraid to access them.

It's been a journey, one to take one moment at a time. There has been much good that's come from this, including a marriage that's more honest and open than ever. I've met wonderful people and grown as an individual to understand what I can control and what I can't. For all that's happened—and with all that still lies ahead—I'm choosing to see all of this through the positive lens of "this has been a gift." I know that it could be much worse.

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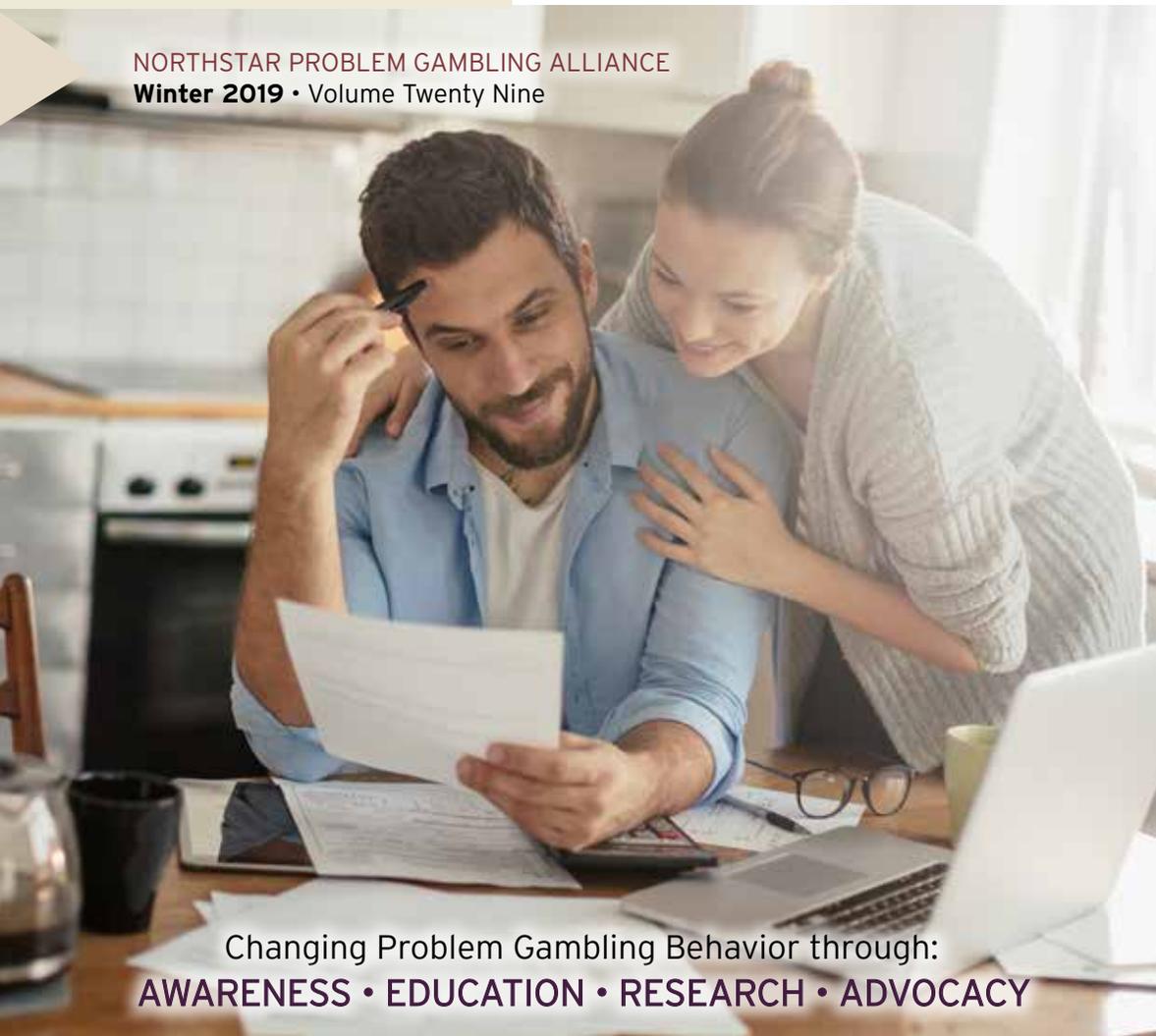
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Changing Problem Gambling Behavior through:
AWARENESS • EDUCATION • RESEARCH • ADVOCACY

Northern Light

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