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ODD BEDFELLOWS OR IDEAL PARTNERS?

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Financial counselling and therapeutic counselling for gamblers offered by the same counsellor? “Never the twain shall meet” think some. I want to suggest that a worker with the combination of skills required in not one but both disciplines is a highly desirable worker with a far greater chance of being successful in assisting people experiencing problems with their gambling than a therapist whose expertise is concentrated on only one aspect of the problem.

As a practising financial counsellor I was challenged to combine my talents in therapeutic counselling with my knowledge of financial matters and to work with people experiencing problems with gambling. This was in 1994 when poker machines were first introduced in large numbers into hotels in South Australia. The government saw that the burgeoning gambling industry, whilst offering undoubted tax benefits to the State, would simultaneously throw up a number of social and financial problems for individuals. In seeking to forestall criticism the government set up a fund to rehabilitate those who found the attraction of the ubiquitous poker machines too hard to resist.

The Gamblers’ Rehabilitation Fund was duly established using funds contributed by the venues housing the Electronic Gaming Machines (EGMs) ie the hotels, clubs and the Casino. This was where the poker machines were to be found – a maximum of 40 machines in each participating hotel and club and the 200+ allocated to the Casino and which had been available to the public before 1994. In 2009 there are more than 12000 poker machines, of a high degree of technological sophistication, to be found in 500+ venues in South Australia. The ratio of EGMs to adults in the State is 1:47. A sobering thought – poker machines allow losses of up to \$1200 per hour. (Productivity Commission, 2008).

Organisations were asked to tender for the funding available to establish BreakEven (now re-named Gambling Help) services in the metropolitan and country areas of South Australia. One of these was to be situated in the western districts of Adelaide – an area where unemployment, even in 1994, was 13.4% and where the only growth industry was that of illicit drug dealing. I was given the task of establishing the service for problem gamblers and of providing both therapeutic and financial counselling to those clients.

My experience over the next ten years convinced me that there were two main factors which determined whether a gambler might cease to be a social player and instead become a gambler

with a problem. He or she had to have a supply of two things – **money** and **time**. It was when the money ran out that the financial distress and perhaps illegal activity became overwhelming and dealing with it assumed priority. It was usually when the time ran out that the gambler's relationships suffered.

Research from NZ conducted in 2008 stated unequivocally that the major reason for a gambler seeking help to overcome his/her problem is financial distress. This took precedence in the gambler's eyes, even over and above the damage done to relationships. That aspect would receive attention only when the financial problems were under control and the gambler could see his/her way through the financial maze to survey the rest of the problems occasioned by excessive gambling.

Let me tell you about a gambler I am seeing at this time. He has been using the money contributed to a syndicate by fellow workers in order to fund his additional Sports betting. The amount he has "borrowed" is somewhere between \$15000 and \$22000. The uncertainty exists because he stopped keeping careful records in May this year and at that stage he was \$13000 in debt to his fellow workers. The deadline for replacement of the money is fast approaching. This is what sent him to seek help, not the fact that he has a gambling habit, but the financial concerns that had arisen as a result of that habit. An action plan has been devised to help him extricate himself from the financial mess, part of which necessitated his telling his wife what he had been doing. She will now work with him to solve the immediate problem and then will continue to accompany him to counselling, so that the root cause of the problem can be eliminated. His mind has been in such turmoil that he cannot begin to tackle the gambling problem until the initial crisis is resolved.

96% of gamblers surveyed regarding their reasons for ceasing gambling cited **financial concerns** as the motivator. The data was taken from "Why Problem Gamblers Quit Gambling: A Comparison of Methods and Samples" D.C Hodgins, K Makarchuk, N.el-Guebaly and N Peden 2002 *Addiction Research and Theory*, 10 pages 203-218.

Combining the role of financial and therapeutic counsellor when working with gamblers whose lives are out of control eliminates the necessity to refer on to another service or even to another therapist within the same service. This is far less stressful for clients. Their stated wish is to tell their story to one person and to know that that worker will then walk beside the gambler as they overcome the problems of financial distress and relationship breakdown. The shame felt at having lost control of one's life is painful and long-lasting. Having to reveal the truth causes pain and embarrassment to the teller. These feelings can be exacerbated almost beyond endurance if the story has to be recounted a second time.

Problem gamblers typically face large financial losses – the precipitating factor for many of the other problems they face. "The Commission has seen evidence of gamblers losing more than \$65000 over 100 hours of gaming machine play in just one month – equivalent to a loss of

around \$650 per hour". (Productivity Commission 2008). Let's educate counsellors to treat the client holistically. The counselling theories underlying therapeutic practice and financial counselling are the same. A skilled practitioner will take the eclectic approach and use whatever techniques suit the individual case – in therapeutic counselling the client may respond best to a narrative approach; the same client in the financial area may respond positively to Motivational Interviewing. Both disciplines will make use of a Strengths-based approach to client success and failure.

Relapse rates among gamblers are high. The gambler who has confidence in the person who has been able to assist him/her in all aspects of the problem will be more likely to seek help in dealing with the problem of maintenance and will turn to the worker with greater confidence that all aspects of the relapse will be explored and strategies worked out that are comfortable for both client and therapist.

Do you want improved case outcomes? Do you seek increased client retention? Integrated case practice, with both financial and therapeutic counselling being offered by the same practitioner can offer the bonuses of improved case outcomes and increased retention of clients.

Financial counselling and therapeutic counselling belong together when working with a client whose out of control gambling is causing sleepless nights and troubled dreams. Financial counselling and therapeutic counselling are not odd bedfellows – they are partners ideally suited to helping clients achieve success, with both clients and counsellors becoming winners!