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Season 02. Episode 03

## Is He a Money Drunk, Too?

Hi, Bruno J. here, and welcome back to Busting Addiction and its Myths. This is episode #3 of season # 2 which means that we now will now have 16 episodes under our belt in a 16-week run. We are committed to releasing one episode a week to stay on top of the trends and to make sure our listeners are getting the freshest content, because things keep changing in our space, new discoveries are being made, new treatments are emerging, legislation is changing, and society may be waking up at long last. Maybe.

Let's talk about what it means to be a money drunk. Have you ever heard that term? Money drunk is a fairly well-known label that those of us in the recovery community know quite well. In fact, I am one, but I got a lot of help with that as part of cleaning up my act all the way around, starting in 1993...it's been a long time, thank you very much.

If you think about addiction and all that comes with this horrible disorder, it should come as no surprise that addicts and alcoholics are wildly irresponsible people, especially when it comes to money.

Some addicts are scraping along the bottom, living hand to mouth and have no thought except where to get the next hit or drink, or both. These are the unfortunates we see on the street, often afflicted also with a mental illness, as if that weren't enough. My heart goes out to all who suffer. I'd rather give that Vietnam veteran on the street corner 20 bucks on the chance that he'll do some good with it than deny him help on the cynical grounds that he'll use the money to get high.

You might call these folks money drunks because they use the money to get drunk, and that may be it.

But there is another type of money drunk, and they are all over the place, inhabiting every corner of the active addict/alcoholic universe. To an addict, money is a drug in and of itself. He snorts ALL the money...that is, he uses it up as fast as he gets it, yes, on drugs, but also on anything he fancies...chasing sex, chasing excitement, impressing his friends, buying the most fashionable and expensive clothes, buying rounds at the bar, taking impromptu trips, gambling at the casino – let's fly to Vegas for the weekend, why not?

So he uses up the money as fast as he can spend it, he maxes out his credit cards, takes out new ones and when he's done burning the money, he's jonesing for more, he's in withdrawal, and he's feeling shame and guilt ...yes he is...he gets up in the middle of the night and says oh hell I've done it again. And he spends like a wild man even when he's not drinking or using. That guy was me...it could still be me if I get complacent about my recovery. I used to say: I'm late on the rent, and even though I make a lot of money, I never seem to have any.

So what is going on here? It's just another symptom of an infantile personality who doesn't want to be held accountable to no one for anything. In other words, very typical addict behavior defined as get it now and to hell with the consequences.

Being heedless to consequence and being defiant are two defining characteristics of an addict alcoholic. Because addicts operate with damaged brains, they are incapable thinking in a logical way. Rational logic applied to irrational behavior

sounds something like this: “Hey I think I’ll just spend all the money I made on drugs this weekend and then I’ll have nothing left to pay the rent. Yeah, that’s what I’m gonna do.” Can you imagine? Yet, that’s what they do all the time. I wonder if that’s what their inner voice tells them.

The addict who is deep into his addiction is in such a fog that chaos and randomness have become the norm. Decisions made on a whim. Being pulled by every desire with no governor. Running from every responsibility: fear of people and of economic uncertainty rule the addict, even if the income is there.

These fears and desires sure ruled me until I woke up. I didn’t see the light. I felt the heat. I experienced the consequences. Like getting fired from a great six-figure job in the early nineties when six figures meant something. I went from life as a wanton prince to a state of spiritual bankruptcy.

The other very interesting dimension of being a money drunk, which is my topic today, is that you could be normal in every possible way – not an addict, not an alcoholic, but a money drunk nonetheless. There are perfectly normal people who borrow and spend madly to the point of ruin for themselves and their families, so money drunkenness is not confined to addicts or alcoholics.

There IS a 12-step program for those who are powerless over debting and their lives having become unmanageable as a result. You are more likely to find money drunks among addicts recovering or not, but then again, the vast majority of the population doesn’t know anything about 12-step programs and if they’ve heard about them, it’s not unlikely that they might repeat a myth they may have heard from someone else.

A quick sidebar and one of my favorite comebacks to someone who says: “12 step programs don’t work.” I say in response; “That’s like blaming the gym if you’re out of shape.” You have to do the work.

When I had just started on my recovery journey almost 27 years ago now, I was sitting there in a one-on-one session with my counselor, a great magical lady named Margaret, and I was whining about my finances when she asked me: “Bruno, do you think this is a personal issue, or

is it a business issue?” I stated rather confidently that it looked like a business issue to me. She said simply: “Think again, Bruno, think again”.

Ok then. That sat me up straight, and I took her advice then and attended my first meeting of Debtor's Anonymous. And I'm thinking goddamit there's a 12 step meeting for everything in this world, and here I am sitting in one of them. But you know, that's when I read the book Money Drunk and learned that I was using money just as I used drugs and that the financial cost of my primary addiction to alcohol and marijuana was NOT in the direct cost of booze and dope – hey that was cheap – but in the cost of acting like an addict with the money. Snorting money, as it were, with no thought of tomorrow.

So I had to get honest with myself about my relationship with money and with debt, specifically with credit card, unsecured debt which is just borrowing money at 22% interest. And no idea how I could pay it back.

One of the most dangerous people on earth is an addict with a credit card. He will find a way to spend for the most frivolous reason and also find a way to turn credit into cash so that he can buy dope on the street.

Like many other recovering addicts, I simply had to identify the underlying reasons why I spent like a mad man and lied about the spending & debting and why I simply had to, was compelled to spend all my money, or worse yet, spend money I did not have. I was that immature personality that didn't want to be held accountable, and I needed to get honest and grow up.

The rampant and irresponsible spending and debting by the addict alcoholic in your family, perhaps under your roof, brings to life the principle that addiction is a family disease. It's amazing how mom doesn't quite connect her son's addiction to her financial problems...sure she might blame HIM, but she does not yet see that it's the disease that is stealing her money and her peace of mind, her sanity, her health, and of course it's disrupting the relationship between husband and wife. And this next one is crazy but true and it makes some sort of sense: parents start to blame each other for their son's drug addiction.

Here is an inconvenient truth: mom is as sick as her son. Addictive disease has her in its grip as surely as if she were the one sticking the needle into her arm.

So, while her son goes out there and spends and abuses the credit card, she projects the worst; she creates these imaginary scenarios of her son dying in a car wreck or overdosing on the street. She is wracked with anxiety and may have

availed herself of a psychiatrist's help. If the good doctor knew anything about addiction – and most, yes, most have not been trained in addictive disorder, but let us say this one has, the shrink would have said: take care of yourself first and read the book about co-dependency called "Co-dependent no more" by Melanie Beatty.

In the meantime, her son could care less about mom's feelings or her hopes and dreams for him. Because he, like all other using addicts, is self-centered in the extreme. He has no

restraint, lives by no moral principles, and cannot tell the difference between a lie and the truth.

For mom or dad or anyone close to a still-using addict, it is absolutely shocking to them that they have to work on themselves, that there is big change required of them, not just to be able to so-called cope with the addict, but to grow as human beings so that they can liberate themselves from this destructive disorder and begin to live inspired and joyful lives, free of the fear that corroded every moment of the day.

I learned a lot in my time in DA – Debtor's Anonymous – yes, there is a support program for addicts, alcoholics and otherwise "normal" people whose lives have become unmanageable due to overspending and out of control debting.

Being a money drunk is not hard to explain. For a person with low self-esteem as a consequence of their own or a family member's addiction, whipping out the credit card to buy something in the store or ordering something online gives you the quick little high, a way out of your problem for a little while. A way to say you are normal after all, that you are someone who fits into society, someone who belongs. The sugar high wears off after a short time and you need another fix. When I went to visit one of my kids recently, a package or two was delivered every single day, and my kid could not keep up with what was coming. A typical response was "Did I order this?" I swear that online shopping is the greatest enabler of money addiction the world has ever known and I might as well throw online gambling in there as well, but that's a topic in and of itself.

I would now like to paraphrase a passage from my Debtors Anonymous book, which touches on the difference between where many family members were before they

sought help in a 12-step program and where they were after recovering their sanity and spirituality.

This is what it says, and it applies to anyone affected by addictive disease. “We used to spend our time and energy in resentment, self-pity and blame, or in attempting to get out of difficult or embarrassing situations; now we spend it in positive action. We used to have starry-eyed fantasies of some distant future, now we strive to live for today, one day at a time. Our lives were once characterized by the compulsion to spend and debt, and by self-centered fear, self-obsession and resultant isolation. Now they are characterized by genuineness and a desire to be of service, by the integrity that comes with living without the compulsion to spend money we do not have, and paying those we owe, come what may.”

Fact is, you cannot get there on your own. You need to come out of isolation and join hands with those who also suffer with some form of compulsive disease or other.

One of the coolest things I ever heard was at an Al-anon convention – yes they have those too, and they are great fun, and learning - This lovely woman said: “We all suffer, but we do not have to suffer alone. Nor will we recover all by ourselves.”

## So, what have we learned today?

1. Being a money drunk means that you use money as a drug, that you have a compulsion to spend and use debt to feel better about yourself, if only for a little while.
2. When I say YOU, that means that anyone can be a money drunk, whether it's the addict in the family or family members themselves, whether or not they classify as addicts in the conventional sense.
3. Because addicts and alcoholics – those are still active in their disease – operate with damaged brains incapable of rational decisions, they are wildly irresponsible and chaotic when it comes to money, and are in a great position to wreak havoc to the family's finances.
4. The inconvenient truth is that the family is also in the grip of a powerful and onerous disease, almost as if they are sticking the needle in their own arms. The

family should seek help for themselves apart from caring for the addict in their midst. I highly recommend considering Al anon and/or Debtors Anonymous.

5. Consider ways to protect yourself from the ruinous chaos that the addict inflicts upon the family's finances, to stop enabling the addict with money, and let him or her experience the consequences of bad decisions.

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