

From Substance Abuse to Financial Wellbeing: A New Path to Immediate Gratification in Recovery

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Abstract

Objectives: The urgency of improving substance abuse treatment is highlighted by the opioid crisis, with overdose deaths in the U.S. rising by over 30% in recent years (Centers for Disease Control and Prevention, 2022). Individuals in recovery often face chaotic financial situations, with sudden financial gains from reduced spending on substances connected to the challenge of repaying debts. Structured planning during treatment can improve financial stability; it is also possible that substituting the immediate gratification once derived from substances with the satisfaction of financial progress can "addictivize" treatment itself. Yet integrating any financial empowerment in substance abuse treatment remains rare in research (Jones-Sanpei & Nance, 2021).

Design: We present a recovery toolkit we developed using selected Consumer Financial Protection Bureau (CFPB) tools, to be delivered over four sessions with clients at the start of recovery. The toolkit integrates motivational interviewing (MI) techniques, insights from positive psychology, and was refined with input from three substance abuse treatment providers who themselves are in long-term recovery, lending critical lived experience to the development process.

Model: The intervention is based on Sherraden's (2013) Financial Capability and Asset Building framework, combined with Prochaska's Transtheoretical Model of Change, supporting financial skills and behavior change strategies essential for recovery.

Results: The resulting tool uses financial markers to incentivize progress, with prompts for practitioners to use MI techniques, promoting positive financial actions over addictive behaviors. Clients are guided to set and celebrate small financial goals, fostering deeper engagement in their recovery process.

Conclusion: This approach is ready for client testing to evaluate its effectiveness in transforming immediate gratification from substances into sustainable financial wellbeing.

Keywords: financial empowerment, substance abuse recovery, immediate gratification, financialization, motivational interviewing, addiction treatment