

Alcoholism and its Impact on Family and Finance

Article by Diksha Tripathy¹, Manisha Purohit², Poorvi Mishra

¹Finance, IIMS

²Associate Prof., SBIIMS

³Asst. Prof., IIMS

E-mail: manisha_purohit@rediffmail.com

Abstract

Alcoholism leads to a range of negative effects starting from falling financial stability of family to domestic violence, child neglect, broken marriages. Its impacts are physical, mental, social and financial, persons into alcoholism are usually not successful in anything which they try to do in life. Once alcoholic person builds addiction to the drug the tolerance level towards the drug increase and so thus the expenses on it. The addiction bars them from taking right financial decisions major fund flows towards drinking addiction and finally they land up with no money and family issues. The family of such addicted people tries to help them in overcoming this habit, but anis enabling, a term meaning that families in order to help them become protective and not allow them to face consequences of by helping them in covering the problems. This does not stop the drinking patterns. By trying to keep family intact they extend the cycle of addiction, which should be addresses as a family problem to break this cycle. The efforts taken by family with good intentions have negative impact on the addicts.

Introduction

Alcoholism and drug related behavioral and medical complications are major concern for policy planners and health professionals of most countries. Alcoholism within a family is a problem that can destroy a marriage or drive a wedge between members. The alcohol related harm is not only problematic with heavy directing alone, but drinking and drunkenness affects people in many different arena's such as at home and work place etc. In India alcohol and alcohol abuse had a long history. Patterns of use and problems resulting from the consumption however have shown significant changes during the last decades. The problem of economic consumption of alcohol is a major cause of public health concern both in urban and rural areas.

Addiction of anything is problem and if it is addiction of alcohol than it becomes a family problem and a major source of stress for family members. From the research it has been found that there are different types of harms from other's drinking such as physical harm, psychological illness, violence, disrupted family roles and emotional and social problems.

The disease of alcoholism creates impairment in alcoholics that makes it impossible for them to respond appropriately to the needs of family. There are many alcoholism families which develop their own survival system to maintain themselves in the midst of chaos and confusion. They become cautious to avoid further complicating the existing problems of alcoholism. However, they are constantly adapting their behavior in order to survive the unhealthy situation.

Literature review

Alcohol-related harm is commonly regarded as harm to the drinker, but it extends far beyond the drinkers themselves, as it affects others in a number of arenas and social situations.

Alcohol's harm to others adds to the total burden of alcohol-related harm particularly in the areas of health and social services and years lived with disability (Hope, 2014). Workplaces, public settings and the home are often cited as typical settings for experiencing harm from others' drinking. Various groups, such as children, families and young adults may also be at particular risk from the adverse effects from the drinking of others.

Considering the effects of problem alcohol use beyond the drinker is not a novel approach. Harm from others' drinking and, in particular, harm to children and families were already on the agenda of

the European and American temperance movements, as well as on the agenda of women's rights movements in the early twentieth century. Recently the harm to others approach has resurfaced.

– Alcohol's harm to others as a concept was reinvented in the early 2000s partly as a response to the fact that harm from alcohol to the drinker had been extensively researched, while research on harm from others' drinking was largely neglected, says researcher **Katariina Warpenius** from the National Institute for Health and Welfare in Finland.

Challenging terminology

The issue of alcohol's harm to others is also gaining attention in the field of policy-making. Knowledge about the adverse effects of others' drinking is an essential requirement for policy-making which aims to prevent and reduce alcohol-related harm. So far, however, there appears to be no consensus on what exactly the issue should be called.

– In Australia and New Zealand, the adverse secondary effects of alcohol are often called alcohol's harm to others, while “externalities” and second-hand effects are the terms of choice in the United States and Canada. In the Nordic countries harm to others and third-party harm seem to be the commonly used concepts, Katariina Warpenius lists.

Warpenius says that the issue of finding a universally accepted and useful expression has been discussed in the research community, and terms such as “collateral damage” have been suggested, but consensus has not been reached thus far. Consensus on terminology may seem trivial, but finding a useful and cogent expression that captures the full extent and variety of adverse secondary effects of alcohol is key to furthering and emphasising the broad scale of adverse effects of alcohol.

Uniform terminology is particularly relevant for non-governmental organizations as they raise awareness and lobby for public health thinking in alcohol policy-making.

Today Alcoholism has become a very challenging and a very common part of life and its likely effects the Personal and Financial Life. Alcohol-related harm is commonly regarded as harm to the drinker, but it extends far beyond the drinkers themselves, as it affects their family members and social situations, which leads to financial loss with them.

Learning more about the **Alcoholism and its impact on Family and Finance** study shows that Alcohol's harm to others adds to the total burden of alcohol-related harm particularly in the areas of health and social services and years lived with disability (Hope, 2014). Workplaces, public settings and the home are often cited as typical settings for experiencing harm from others' drinking. Various groups, such as children, families and young adults may also be at particular risk from the adverse effects from the drinking of others, as we studied in the previous research papers like **ALCOHOL'S Harm to others: what is it and why is it important by Nina Karlsson**.

For instance, a person who is intoxicated may be apt to spend more money than planned at a bar. Even drinking at home does not provide a shield against spending when inhibitions are low. The Internet opens up an entire world of shopping possibilities. The “beer goggles” effect can make an item seem more attractive and the purchase price more inviting, and increase the likelihood of an unnecessary purchase. Work productivity can suffer from alcohol abuse. Finances are about more than the dollars earned; they also include earning potential. Studies show that drinking can affect work or academic productivity at every phase of working life.

Drinking heavily is associated with a host of health consequences that will likely need medical attention, such as cardiovascular illnesses, pneumonia, cirrhosis, pancreatitis, and different forms of cancer.

According to the Centers for Disease Control and Prevention, binge drinking results in \$171 billion a year in healthcare-related costs and lowered employee productivity. Alcohol abuse can lead to an increase in debt, especially credit card debt, in numerous ways, such as:

- An inability to pay down credit card bills as income from work lessens
- Increased credit card charges to cover the gap between expenses and reduced income
- Charges for alcohol or alcohol-related activities such as partying or gambling
- Forgetfulness about when to make payments, resulting in late fees and other penalties

Children and extended family members, as mentioned, can become codependent on a loved one's alcohol abuse, or at least be significantly affected. According to the American Academy of Child and

Adolescent Psychiatry (AACAP), one in every five adult Americans resided with a relative who abused alcohol in their adolescence

- Fail classes in school
- Overachieve in school or seek perfection
- Become truant
- Act like a parental figure
- Engage in risky behaviors
- Be unable to make or bond with friends
- Steal and/or become violent or aggressive
- Manifest physical illnesses
- Abuse alcohol and/or other drugs

Suffer depression, even suicidal thoughts

People affected by the drinking of near and dear ones

The Consumption of alcohol affects the near and dear one's of families and it's also cause the whole family to feel like they are under constant stress. Family members of those who struggle with alcohol abuse need to learn to practice self-care. In a family the most affected members are the spouse. It gives a negative effect on the spouse of an alcoholic person and the stress of living with alcoholic is registered in the body. There is a physical response to fear, to anxiety, to guilt, self-pity, to worry and result of all these are high blood pressure, breathing difficulties and migraine etc.

Alcoholism affects the children in a manner that they require positive role model and stability to move their life but with alcoholic family members they can lack this. They will see arguments with parents affecting their psychological welfare.

When the life of a family is not predictable because of the alcoholic person behavior then family reorganizes itself around new unhealthy rules, roles and protect it from breakdown.

One of the sad facts of living with an alcoholic is that wife became emotionally and mentally sick as the alcoholic. The reason for this is that in every stage of life she takes and every breathe of air they breathe is related to some involvement with the alcoholic. Their emotions overtake their own mental health as they try and cope with the deterioration of the alcoholic in their life.

Families coping with alcoholic

How a family can cope up when loved one has alcoholism. To start with the first thing is to educate you with alcoholism. As a member of family emotions is to be manage wisely. The wives of alcoholic person s live with enormous amount of nervous tension. Darwin's theory emphasizing the "struggle for survival" and an increasing emphasis on behavioral problem-solving activities, laid the foundation for "coping"

According to Lazarus" Stress itself as a concept plays less significance for adaption compared for coping."

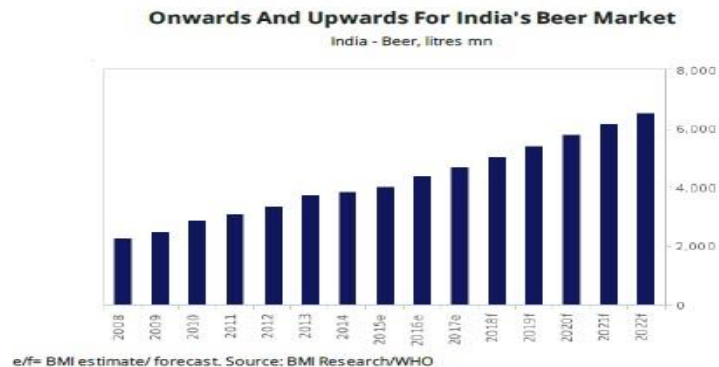
"All of us have experienced in our lives that cause stress". Horgan said, it is important that people have more than a way to manage that stress. Therefore, guidance on how to handle stress by the use of various coping strategies is important. It has been observed that there are no ways were one can make their loved one quit drinking. And wife of an alcoholic has no control over their husband's choices but they do have controls of their own.

Impact on finances of alcohol addict

Alcohol is soluble in water and easily enters bloodstream moving towards various parts of body and it is faced by the brain most impacting reward centre and logic plus memory centre which makes a drinker feel to forget trouble and relax senses, which leads to slowly increased growth of intake. While analysis of finances clearly stated that increased expenses on alcohol was not the criteria of being an addict, many occasional drinkers spend more than regular drinkers due to choose of their drinks, community and place which they choose.

Alcoholism in India has taken a growth in past few years, earlier a social stigma of drinking alcohol being a bad habit has seen a paradigm shift as status symbol and drinkers have it to show them

as 'cool'. The liberalized market of India had given boost to this industry and due to it, alcohol is available easily at affordable price. NSSO report of 2011-12 states that consumption in rural India increased around 28% in comparison urban India grew only 14%.



Occasional drinkers do not have tendency of over spending but people who are regular and do not limit themselves generally have a poor balance sheet. Generally, it is found that a person under addiction of alcohol recognizes his addiction at a very later stage by that time balance sheet would take a bad shape.

Multiple expenses arise due to alcohol are:

They tend to make expenditure under influence of liquor, they make a friend circle of such kind and as they order food and drinks under influence of others and alcohol. Around 70% of the respondents accepted that more than 50% of their annual budget is spent on alcohol and related items due to these addicts in the family. 9.48% respondents even agreed that legal expenses took 1% to 2% of their budget due to accidents caused by them on road, fights, police etc.

Expenses on health increased as alcohol impacts the health of addict around 50% of respondent accepted the increase of expenses in health section of their household budget. Too much of alcohol can lead to liver damage, falling sick frequently, sometime they face accident hospitalization fees and medication expenses increases.

Under influence of alcohol people tend to gamble more, it can be easily seen that most of the bars and casinos offer drinks at reasonable rate.

Slowly reduced work efficiency reduces their earning capacity and work place acceptance; many are the times the face demotions or are sent out of the organization due to reduced efficiency. At work place addicts' absences, decreased productivity, carelessness, work culture imparity aggressive behavior at work place-physical or verbal leads to financial hardships.

STATES WITH HIGHEST CONSUMPTION OF TODDY

RURAL		URBAN	
Andhra Pradesh	793 ml	Andhra Pradesh	69 ml
Bihar	202 ml	Arunachal Pradesh	35 ml
Jharkhand	126 ml	Bihar	41 ml
Kerala	109 ml	Chhattisgarh	26 ml
Madhya Pradesh	75 ml	Kerala	29 ml

STATES WITH HIGHEST CONSUMPTION OF COUNTRY LIQUOR

RURAL		URBAN	
Arunachal Pradesh	826 ml	Arunachal Pradesh	573
Assam	369 ml	Odisha	208 ml
Jharkhand	269 ml	Jharkhand	160 ml
Nagaland	222 ml	Manipur	146 ml
Tripura	209 ml	Assam	82 ml

STATES WITH HIGHEST CONSUMPTION OF BEER

RURAL		URBAN	
Arunachal Pradesh	201 ml	Arunachal Pradesh	281 ml
Sikkim	171 ml	Sikkim	341 ml
Karnataka	36 ml	Goa	95 ml
Rajasthan	36 ml	Andhra Pradesh	68 ml
Tamil Nadu	35 ml	Delhi	55 ml

STATES WITH HIGHEST CONSUMPTION OF FOREIGN LIQUOR/WINE

RURAL		URBAN	
Sikkim	93 ml	Arunachal Pradesh	213 ml
Kerala	78 ml	Sikkim	127
Andhra Pradesh	69 ml	Himachal Pradesh	113
Karnataka	64 ml	Kerala	77 ml
Arunachal Pradesh	60 ml	Meghalaya	59 ml

Source: National Sample Survey Office's 68th report on Household Consumption of Various Goods and Services in India; All figures are for per capita per week.

It is found in the study the addiction to alcohol lead around 60% of the families towards debt. The expenses tend to increase gradually leading the family to problem.

Methodology

In this topic "Alcoholism and its impacts on family and finance" the research is design and selected as Exploratory research method where investigator explore the problems faced by the families of alcoholic and also to identify the coping mechanism and skills adopted by the spouses to cope with the problem and safe guard the family from the problem of alcohol. The purpose of the study is to identify the coping mechanism adopted by the wives of alcoholic. The data was collected from the wives and family members of the alcoholic they agreed to talk only if their identities are kept confidential. For this research and data collection the center selected was the AAsra foundation –De addiction in Hadapsar, Pune. In Pune total 24 Rehabilitation centers are there. Certain therapies, medical treatments and counseling sessions operates inside the centres. The attempt made by the investigator is to meet the wives attending the programmes organized by the centre. The investigator randomly selected 25 female's respondent and interviewed them. An interview schedule has been formulated to standardize the data collection procedure.

Analysis and suggestion

- From the investigation it has been found that low educational status below SSC and 13% 'are illiterates which neither gives professional skills nor training for own economic security.
- Families having a problem of alcoholism may influence the overall growth and development of children.
- Security of job is one of the major reasons for alcoholism which came out from the survey analysis
- While analysis of finances clearly stated that increased expenses on alcohol was not the criteria of being an addict, many occasional drinkers spend more than regular drinkers due to choose of their drinks, community etc.
- Increase in health expenses, legal expenses, vehicle damage expenses are found under influence of alcohol, which leads to bad financial conditions.

References

- [1]. "Disease of concepts of Alcoholism", Newyork, Hill House, Jellineck, EM.
- [2]. "Families, Alcoholism and Therapy", Bernard Charles P, Charles C. Thomas Publishers.
- [3]. Patterns and Determints of coping behavior of wives of Alcoholics by R. Chandrashekar & V. Chitralekha: Indian J Psychiat.
- [4]. "Social Coping Strategies Among Wives of Alcoholics, Shayam sundar Sharma, Nurses of India
- [5]. [Http://economictimes.indiatimes.com/articleshow/2439619.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst](http://economictimes.indiatimes.com/articleshow/2439619.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst).
- [6]. <http://theweek.com/articles/457336/how-drinking-much-sabotages-finances>.
- [7]. <https://www.cdc.gov/features/alcoholconsumption/>.
- [8]. <https://indianexpress.com/article/india/whats-india-drinking-liquor-ban-highways-toddy-supreme-court-4605411/>.
- [9]. <https://economictimes.indiatimes.com/industry/cons-products/liquor/beer-consumption-in-india-grows-by-90-in-2002-07/articleshow/2439619.cms>.
- [10]. <https://www.businesswire.com/news/home/20171122005374/en/Indian-Alcohol-Consumption-Report-2017--Focus>.
- [11]. <https://www.hindustantimes.com/columns/25-years-of-reforms-the-role-of-hard-liquor/story-bMc7c7FgdrWhJrRUaRVaKP.html>.
- [12]. [//economictimes.indiatimes.com/articleshow/2439619.cms?utm_source=contentofinterest&utm_medium=ext&utm_campaign=cppst](http://economictimes.indiatimes.com/articleshow/2439619.cms?utm_source=contentofinterest&utm_medium=ext&utm_campaign=cppst).
- [13]. <https://thenewsavvy.com/life/food-health/financial-effects-of-alcoholism/>.
- [14]. Lal R. Substance Use Disorders: A Manual for physicians. New Delhi: National Drug Dependence Treatment Center, All India Institute of Medical Sciences, 2005.
- [15]. World Health Organization. Brief Intervention - The ASSIST-linked brief intervention for hazardous and harmful substance use: Manual for use in primary care. World Health Organization, 2010.