

Problem Gambling: A Guide for Families



**Problem Gambling
Institute of Ontario**

Sharing solutions. Changing lives.



camh

Centre for Addiction and Mental Health
Centre de toxicomanie et de santé mentale

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Collaborating Centre

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Problem Gambling: A Guide for Families

Problem Gambling Project staff

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Introduction

This guide is for people who are worried that someone close to them has a gambling problem. If you have problems with gambling yourself, please see the booklet *Problem Gambling: The Issues, the Options*.

Someone important to you may gamble in a way that concerns you. Perhaps a family member's gambling is causing money and family problems. This may make you feel angry and confused.

Most families faced with problem gambling want to know how they can regain control of their lives. We hope this guide will help you:

- understand problem gambling
- understand how gambling may affect your family
- find ways to get family life back in order
- deal with money issues
- learn how counselling can help you and your family
- find resources that have helped other families.

Your life may feel out of control right now. Gambling may be causing serious money and family difficulties. But with help, your family can deal with and get over problems due to gambling. Specially trained counsellors have helped thousands of people stop or control their gambling. People with gambling problems do recover, and their families do heal. Your family can be one of them. By picking up this guide, you have taken an important first step.

1

What Is Gambling?

You are gambling whenever you take the chance of losing money or belongings, and when winning or losing is decided mostly by chance.

There are many different ways to gamble, including:

- casino games
- bingo
- keno
- slot machines
- lottery tickets
- scratch, Nevada or pull-tab tickets
- betting on card games, mah-jong or dominoes
- betting on horse racing
- other sports betting
- betting on games of skill, such as golf or pool
- tombola and similar games
- Internet gambling
- stock market speculation.

GAMBLING PROBLEMS: THE NUMBERS

Ontario

- Between April 1, 2007 and March 31, 2008, Ontario Lottery and Gaming (OLG) contributed \$1.8 billion to support provincial priorities.¹

(“Gambling Problems: The Numbers” continued)

- The average amount each person spent on gambling in 2008 was \$475, compared to \$106 in 1992.²
- 3.5% of adults are affected by problem gambling.³
- The highest rates of moderate and severe gambling problems (6.9%) is among young adults, aged 18 to 24.⁴
- In a recent study, 63.3% of adults said they had gambled at least once in the past year.⁴
- The most common gambling activity engaged in by adults is lottery tickets.⁴

Canada

- Almost half of all women and men living alone report spending money on at least one gambling activity, but men spend significantly more than women.²
- Gambling is Canada’s largest entertainment industry—it is about the same size as movies, TV, recorded music and professional sports combined.⁵

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2

What Is Problem Gambling?

Problem gambling is not just about losing money. Gambling problems can affect a person's whole life.

Gambling is a problem when it:

- gets in the way of work, school or other activities
- harms your mental or physical health
- hurts you financially
- damages your reputation
- causes problems with your family or friends.

There are different levels of gambling problems (see box below).

LEVELS OF GAMBLING PROBLEMS

Gambling problems can range from mild to severe:

- *Most people who gamble* do so casually for pleasure without any harm.
- *Serious social gamblers* play regularly, but gambling doesn't come before family and work.
- *People who gamble excessively* often have trouble in their work, or with family and friends. Their gambling often causes money problems.
- *For some people*, gambling seriously harms every part of their lives.

People with gambling problems are found in all age groups, income groups, cultures and jobs.

Not all people who gamble excessively are alike, nor are the problems they face. People with gambling problems are found in all age groups, income groups, cultures and jobs. Some people develop gambling problems suddenly, others over many years. There are many reasons why a gambling problem may develop. For example, some people develop problems when they try to win back money they have lost, or because they like to be “in the action.” Others have many life stresses that make gambling a welcome relief.

Why Do Some People Have Gambling Problems?

Opportunities to gamble are everywhere. Gambling is very popular, widely accepted and heavily advertised. This means more people are gambling, and they are gambling more often. Most people don't know the risks involved in gambling or the signs of gambling problems. Because of this, many people develop gambling problems without realizing what is happening.

Many people gamble without having problems. They see gambling as just entertainment or a way to spend time with friends. They hope to win, but don't expect to win.

People who develop gambling problems may start out this way. But they often have other reasons for gambling, including:

- hoping for a big win
- trying to win back lost money
- the excitement of taking risks
- impulsivity (acting without thinking)
- trying to feel better about themselves
- loneliness
- escaping from life's problems
- relieving physical and emotional pain
- coping with depression and anxiety.

Some kinds of gambling cause more difficulty than others. For example, slot machines may hook players by their continuous play features, frequent small wins, the chance of bigger wins and what seem to be frequent near-misses. However, any form of gambling can become a problem.

Risk Factors

There are many risk factors for problem gambling. Risk factors are things that make a person more likely to develop gambling problems. A person is more at risk if he or she:

- had a big win early in his or her gambling history
- has money problems
- has had a recent loss or change, such as relationship problems, divorce, job loss, retirement or the death of a loved one
- is gambling to cope with a health concern and/or physical pain
- often feels lonely
- has few interests and hobbies, or feels his or her life lacks direction
- often feels bored, takes risks or acts without thinking
- uses gambling, or alcohol or other drugs, to cope with bad feelings or events
- often feels depressed or anxious
- has been abused or traumatized
- has (or had) problems with alcohol or other drugs, gambling or overspending
- is in a family where someone has had problems with alcohol or other drugs, gambling or overspending
- thinks he or she has a system or a way of gambling that increases his or her odds of winning.

There are many risk factors that make a person more likely to develop gambling problems.

The more items in this list that are true for someone, the more care the person needs to take with gambling.

Signs That Gambling Is a Problem

People with gambling problems may cover up or lie when you ask where they have been, or where money has gone.

Since you are reading this booklet, you are probably already worried that gambling is harming your family. Trust your feelings. Families often know something is wrong—but not *what* is wrong. People with gambling problems may cover up or lie when you ask where they have been, or where money has gone. This makes problem gambling hard to identify.

Here are some common signs of gambling problems. The more clues you see, the more likely that gambling is a problem.

MONEY CLUES

- Money is missing from the house or from bank accounts.
- Your family member is secretive and bad-tempered about money. He or she hides bank and credit card statements.
- The person borrows money through credit cards, through bank loans or from family and friends.
- Bills are piling up, payments are missed and creditors are calling.
- RRSPs and insurance plans are cashed in, or payments are not made.
- Valuables disappear and reappear.
- Your family member takes on extra jobs, but you don't see any extra money.
- The person is always short of money.
- The person juggles money to gamble or pay debts.

EMOTIONAL CLUES

Your family member:

- withdraws from family and friends
- seems anxious or far away, or has difficulty paying attention.
- has mood swings and sudden outbursts of anger
- sometimes feels good about himself or herself (when the person is winning)
- complains of boredom or restlessness
- is depressed and/or suicidal.

TIME CLUES

Your family member:

- is often late for work or school
- is gone for long, unexplained periods.

CHANGES IN BEHAVIOUR

Your family member:

- stops doing things he or she used to enjoy
- changes patterns of sleep, eating or sex
- doesn't do as he or she says, or makes excuses
- doesn't take care of himself or herself, or ignores work, school or family tasks
- uses alcohol or other drugs more often
- doesn't take proper care of the children
- misses family events
- thinks and talks about gambling all the time
- changes friends (particularly with teens)
- has more health or stress problems (e.g., headaches, stomach and bowel problems)
- lies about gambling
- doesn't want to spend money on anything except gambling
- cheats or steals for money to gamble or pay debts
- has money conflicts with other people
- has legal problems over gambling.

How to Get Help

If you think a friend or family member has a gambling problem, you can get help. Chapter 5 tells you how.

3

The Effects of Gambling

Why Can't They Just Stop?

Most people with gambling problems slowly lose control over how much time and money they spend gambling. They focus only on gambling and ignore other responsibilities and the harm their gambling causes. Some people who gamble excessively do not connect their life problems to their gambling. Others have tried to cut down or stop before, but have failed. Now they feel irritable and upset whenever they try to change.

Most people who gamble excessively have mixed feelings about gambling. They know they are causing problems for the people they love. They may become anxious and unhappy, and often hate themselves. But the urge to gamble is too great to resist. They feel they can't give up on all the time, money and emotion they have put into gambling. They can't accept that they will never win back what they have lost.

Other people promise to quit, but can't. They fear their loved ones will find them out. This drives them deeper into hiding and further into debt. They keep hoping a big win will end their problems. The first step for people with gambling problems is to give up on their losses and their hope of a big win. Then they can begin to regain control over their gambling and their lives.

Impact on Families

You probably already know how much gambling can hurt families. Families may be affected in different ways. Gambling problems can be hidden for a long time, so many families are shocked when they learn how much money has been lost.

Some relationships do not survive a gambling problem. Other families struggle through difficulties and grow stronger together. People can and do recover from problem gambling, but it takes time and patience to work through all the issues.

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Don't make important decisions about your relationship while you are under stress. Take time to think things through, and consider the feelings and needs of the whole family. Counselling can help you explore your options and decide what will work best for you and your family (see Chapter 5).

HOW ARE FAMILIES AFFECTED?

Money Problems

The most common problem is the loss of money. Savings, property or belongings may suddenly be lost. This kind of money crisis makes the family feel scared, angry and betrayed.

Emotional Problems and Isolation

Gambling problems cause strong feelings. Family members may feel ashamed, hurt, afraid, angry, confused and distrustful. These feelings make it harder to solve problems. The person who gambles may even deny that there is a problem.

Isolation is another problem:

- Many partners do not want to be emotionally or physically close with the person who has hurt them.
- Many people affected by gambling problems avoid other people, because they feel ashamed. This makes it hard to get love and support.
- Friendships may end because of unpaid debts.

Physical and Mental Health

The stress of gambling problems sometimes causes health problems, for both the person who gambles and the family. This can include anxiety, depression and stress-related problems such as poor sleep, ulcers, bowel problems, headaches and muscle pains.

Burnout

Many families under stress have trouble coping. One member may try to keep things in control by taking on more tasks. This can lead to burnout. Family members often focus on the person with gambling problems, and forget to take care of themselves or to have fun.

Family members often focus on the person with gambling problems, and forget to take care of themselves.

Impact on Children

When a parent or caregiver has a gambling problem, children can feel forgotten, depressed and angry. They may believe they caused the problem and that, if they are “good,” the problem will stop. Some children take care of younger brothers or sisters, or try to support their parent. This responsibility causes children stress.

Children may also believe they must take sides between their parents. They may stop trusting a parent who makes promises he or she doesn’t keep. They may steal from the parent or get in trouble at school. Some children may try to draw attention away from the parent with the gambling problem, by:

- using alcohol or other drugs
- gambling
- breaking the law.

It is important to help children understand that the family’s problems are not their fault. Children need to return to a safe and balanced home life and a normal childhood. Family or individual counselling can help children deal with these changes (see Chapter 5).

Physical and Emotional Abuse

Family violence is more common when families are in crisis. Gambling problems can lead to physical or emotional abuse of a partner, elder parent or child. Children may be hurt due to pent-up anger. If this is happening in your family, get help right away (see Chapter 6).

Anxiety and Depression

Stress, anxiety and depression are common for people with gambling problems and their families.

Stress, anxiety and depression are common both for people with gambling problems and for their families. This can make sleeping, thinking and solving problems more difficult.

If you have some of the following symptoms for more than two weeks, making your day-to-day life difficult, you may have a major depression:

- You have lost interest in usual activities.
- You feel depressed, down or irritable.
- Your sleep has changed (e.g., you have problems falling asleep or staying asleep, or you sleep too much).
- Your appetite has changed. You have lost or gained weight.
- You feel helpless, hopeless or despairing.
- It is hard to think and to remember things, and your thoughts seem slower.
- You go over and over guilty feelings. You can't stop thinking about problems.
- You have lost interest in sex.
- You feel physically tired, slow and heavy; or you feel restless and jumpy.
- You feel angry.
- You think about suicide.

If you have any of these difficulties, speak to your family doctor or other health care professional. Tell him or her about the gambling problem too. Treatment may include medications and/or counselling and other support.

Suicide Risk

Rates of suicide attempts are higher for people who gamble excessively, and for their family members. The people most likely to attempt suicide are those who also have an untreated or unresolved mental health problem (such as depression) or who use alcohol or other drugs. People who have threatened suicide or hurt themselves in the past are also more at risk.

If you feel suicidal or are making plans to end your life, *get help right away*. You don't have to deal with your problems alone.

WHAT TO DO IF YOU FEEL SUICIDAL

If you are thinking about ending your life:

- Get to your local emergency department immediately, or if necessary, dial 911.
- Remove any means for ending your life (e.g., firearms, medications).
- Let your family or a friend know how you are feeling.
- Call the local Distress Centre for support and information (see page 40).
- Let your doctor know what is going on, including your gambling.
- Do not drink alcohol or take other drugs—it will make matters worse.
- Contact the Ontario Problem Gambling Helpline (1 888 230-3505) and arrange to see a counsellor as soon as possible (see page 39). You can usually be seen within days.
- Talk to someone you trust, such as a friend or spiritual advisor.

WHAT TO DO IF A FAMILY MEMBER IS SUICIDAL

A family member may have thoughts of suicide if he or she:

- changes behaviour, appearance or mood, seems hopeless
- seems depressed, sad or withdrawn
- gives away prized possessions
- talks about suicide and says he or she has a plan
- makes a will or talks about final wishes.

If this happens, you should:

- take all suicide threats seriously
- stay calm and listen carefully
- let the person talk about his or her feelings
- accept what he or she says. Don't pass judgment or try to solve the problem.
- ask if the person feels suicidal and has a plan (you cannot cause someone to harm themselves by talking about it).
- remove any means for self-harm (e.g., firearms, medications)
- support the person in getting professional help (e.g., crisis centre, counsellor, doctor, emergency room or clergy)
- not agree to keep the person's suicidal thoughts a secret. Tell someone who can help.

4

Moving toward Change

How Can I Get the Person to Stop Gambling?

Unfortunately, you can't. People decide themselves whether or not to gamble. The person must be motivated to change. It is understandable that you might be very angry with the person who has the problem with gambling. However, if you threaten, bribe or punish the person, it can do more harm than good.

This lack of control can be frustrating for families. But you can still play an important role in encouraging change. Most people with gambling problems get help because gambling is hurting their family. Tell the person how his or her gambling affects you, and try to make some positive changes in your own life. This can help the person see that he or she can change, too.

You may feel deeply angry or hurt. This can make it hard to support the person who has caused you so much pain. Not all families can get over this problem. Counselling can help you sort through your own thoughts and feelings, and look at your options. This can be an important step in helping the family heal (see Chapter 5).

A counsellor can help you support the person with a gambling problem, and help you restore a healthy balance within the family.

HOW FAMILIES CAN HELP THE PERSON CHANGE

Each family is different and has its own ideas of what will help the person change. Here are some ideas that have helped many families. They can help you support the person with a gambling problem, and help you restore a healthy balance within the family. With the help of a counsellor, you can learn to:

- understand the stages of change and work with them
- tell the person how his or her gambling affects you and the family (But remember, yelling has probably not helped in the past, so talk to the person when you are not angry. It is important to stay calm when you talk.)
- do not make excuses for the person, and do not protect the person from his or her own actions
- take proper care of yourself and get your life back in balance
- get your finances back in order
- restore trust
- get help.

The Stages of Change*

People with addiction problems, such as gambling, go through similar stages when accepting the need to change and when making changes. A person who gambles excessively may move back and forth between stages before committing to making changes. You can have an influence on the person's decision if you match your support to the stage of change that the person is in. (This can be difficult and may take some practice. Many people find that they need the support of a counsellor.)

STAGE 1: PRE-CONTEMPLATIVE: THE PERSON IS NOT INTERESTED IN CHANGING

At first, the person may not believe that they have a problem or do not want to make any changes. When confronted the person may deny or explain away their gambling behaviour. They may think that the problem is a lack of money or even blame others for their situation. Often, they do not want to see a counsellors because they do not think that their gambling is a problem.

* Adapted from Makarchuk, K. & Hodgins, D. (1998). *Helping Yourself: A Self-help Manual for Concerned Significant Others and Problem Gamblers*. Calgary: Addictive Behaviours Laboratory, University of Calgary; and Prochaska, J., Norcross, J., & Diclemente, C. (1994). *Changing for Good*. New York: William Morrow.

You can:

- tell the person how gambling affects their behaviour, and how it impacts you and the rest of the family
- change activities that support gambling
- make sure the family's money is protected. A legal advisor, financial advisor or problem gambling counsellor can help direct you.
- learn about problem gambling and share the information with the person with gambling problems
- get support for yourself and begin to get your family life back in balance
- avoid arguing—it won't help.
- do not help the person who is gambling to avoid responsibility for his or her actions.

STAGE 2: CONTEMPLATION: THE PERSON IS UNSURE ABOUT CHANGING

The person begins to see that their gambling may have some drawbacks. However, he or she may not be ready give it up. It is not uncommon for people to take some time to think about making changes before they begin to take action. He or she may:

- set a date for change
- be more willing to talk about problems
- be more open to your help.

The person may be more willing to deal with the problem after a crisis of some kind, such as a big gambling loss, a threat to their job because of gambling, or coming to the end of their financial resources.

You can:

- not gamble with the person
- find out how the person can get help
- pass on the information in this guide and encourage the person to get help
- offer to go with the person to counselling
- share what you have learned about problem gambling and

how it has helped you

- praise the person for wanting to change
- avoid situations that may trigger gambling
- get emotional support for yourself
- set clear limits and tell the person what you will do if he or she keeps gambling.

STAGE 3: PREPARATION: THE PERSON IS PREPARING FOR CHANGE

The person begins to set clear goals to help change his or her gambling, such as setting time and money limits around their gambling behaviour. He or she may talk about making bigger changes soon. The person may be more willing to talk about the risks and rewards of gambling when he or she is taking a break from it.

You can:

- support the person's changes and encourage him or her to get help from a problem gambling counsellor
- suggest that a trusted person manage his or her money
- discuss with the person how they can limit their access to cash or credit. This will remove a major gambling trigger (triggers are things that make you want to gamble.)
- suggest other activities to replace gambling, especially at times when the person gambled the most.

STAGE 4: ACTION: THE PERSON IS TAKING ACTION

The person has reduced or completely stopped gambling. He or she is really working on the problem. This stage may take a lot of time and energy. As people try to change, they may slip back. They can usually get over these slips or relapses, and even learn from them.

You can:

- support the person as he or she replaces gambling with new activities
- support the person in his or her counselling

- consider couples or family counselling to improve communication and trust
- keep dealing with money problems
- keep focusing on your own needs and on getting family life back in balance (see page 33)
- understand that a gambling slip may occur. Try to maintain a balanced approach to gambling slips.

STAGE 5: MAINTENANCE: THE PERSON IS MAINTAINING CONTROL

The person has stopped gambling for at least six months and is working to hold onto this success. Other problems may emerge as gambling is less of an issue. It's important to work through these concerns to keep the risk of relapse down. Change efforts may move to new areas, such as healing hurt relationships and restoring trust.

As we said above, gambling slips may occur at any stage and are not uncommon when someone is trying to make a change. A slip or a relapse can feel devastating to both the person with gambling problem and family members. But a relapse can also help the person understand the problem better. In the end, it can strengthen his or her decision to change.

You can:

- keep supporting changes that bring more balance to family life
- try to improve family communication
- keep working to get the family's money under control
- arrange finances to limit losses in the case of a relapse
- help the person identify and cope with gambling triggers
- reward efforts at change in both your loved one and yourself
- understand that the person may have relapses.

DEALING WITH RELAPSES

Remember, a gambling problem may get worse before it gets better. Some people with gambling problems find it very hard to get their gambling under control or stop. If the person has a big

A relapse can help a person understand his or her gambling problem better, and strengthen the person's decision to change.

win while trying to change, the problem can seem less urgent.

For those who have been working successfully on change, it is not unusual for an unexpected trigger or a buildup of stress to lead to relapse. It is difficult to make changes consistently without ever making a mistake. Relapses are very hard on everyone, and should be avoided if at all possible. But if they do happen, they do not have to lead to disaster.

If a relapse occurs the goal is for the person to stop the gambling as soon as possible, work on understanding what led to the relapse, and plan how to better deal with the trigger that caused the gambling slip.

You can help by treating the relapse as serious, but not as a reason to despair. Treat it as a learning opportunity, to be worked on as a team if possible.

However, if relapses continue to happen, and/or the person is not taking them seriously, understand that they are no longer in the “action” stage of change. They have slipped back to stage 1 or 2. Your actions need to match their stage of change.

Your help and support are important to the person with a gambling problem, but it is still the person’s own responsibility to fix the problem.

Some people stop gambling, but replace it with drinking or taking other drugs, or with excessive internet use, shopping or other problem behaviours. Such behaviours should be discussed with a therapist, to make sure the person is not simply replacing one problem with another. Sometimes this behaviour may settle down as the person learns to enjoy life without gambling and sometimes more intense help and support may be needed.

Some families find it hard to believe that counselling will help during this difficult stage. However, for most people, it does help.

Communicating Clearly

It is important to tell the person how his or her behaviour affects the family. People with gambling problems often enter

* Adapted from Addictions Services Kenora problem gambling materials.

counselling because family members encourage them. You may want to seek the help of a counsellor yourself before trying to do this.

COMMUNICATION TIPS FOR FAMILIES*

- Focus on the specific ways that gambling affects you. Be direct and use “I” statements to share facts and feelings. For example: “I feel hurt when you don’t come home at the time you said.” “I’m angry when we don’t have money to pay our bills because of your gambling.” “I’m frightened by your gambling debts.”
- Stay calm. Try not to blame, lecture or moralize. It doesn’t help. Let the person know you are getting information and support for yourself.
- Avoid threats—but do let the person know what you will do if he or she keeps gambling. Be prepared to follow through. The person may have heard you make threats before, and may not believe you will act.
- Provide helpful information. Offer to support the person in getting help. Learn about problem gambling counselling services, and give the person resources such as self-help information, books and videos.
- Be patient. Change may take time. Don’t expect the person to admit to the problem, or to accept that he or she needs help, right away. Keep planting the seeds of change. Tell the person that taking action will lead to less family conflict and stress.
- Watch for depression and suicidal thoughts in the person who gambles, yourself and other family members (see page 21).

Your “tough love” can help make the person face the cost of his or her gambling.

Helping the Person Take Responsibility for Behaviour and Decisions

People are more likely to deal with their gambling problems when they really feel the hurt their gambling is causing. Of course, your help and support are important to the person with a gambling problem. But it is still the person’s own responsibility to fix the problem. Only he or she can decide to

stop or reduce gambling.

The best way to help is by being supportive but firm. Tell the person that if he or she gets help, it is possible to change and gain control. Let the person know that he or she doesn't have to be alone in dealing with this problem.

Some families feel they must pay the person's gambling debts to protect their reputation. They may want to help other family members who have been hurt by the person's actions. If you pay off the person's debts, you may send the message that someone will bail the person out if he or she gets into trouble. This sometimes leads the person to start gambling again.

If you do give financial help, insist that the person gets counselling help too. If you make loans, tell the person he or she must pay them back—even if it is only a small payment each week. Many families have trouble doing this, and need help from a trusted advisor or a counsellor. Beware of giving the person money directly, because this can trigger more gambling. (You can find more suggestions for dealing with money problems on page 31.)

Your “tough love” can help make the person face the cost of his or her gambling. For example:

- Have the person deal with his or her boss about missing work or being late.
- Insist that the person does family chores.
- Do not lie to protect the person.
- Do not make excuses for the person's gambling.
- Do not comfort the person about gambling losses or other problems gambling has caused.
- Do not take the person to or from gambling venues.
- Do not gamble with the person.

In some cases, it may not be possible to carry out these suggestions because doing so could result in the person harming

himself or herself, or becoming violent to others. If this is true for you, seek professional advice *immediately* before taking action.

Putting the Family's Money in Order

Money problems may be causing stress for your family. The person with a gambling problem is responsible for helping to solve these difficulties. But if the person is willing, it is best to work on the problem together. For example, access to money or credit is often a trigger for gambling. You can help by limiting the amount of money he or she can get.

If the person is working to change, you can work together to:

- make a family budget
- carefully and openly track all family spending
- share all financial records and receipts with one another
- agree how much cash or credit the person should have, so he or she is not tempted to gamble.

Here are some more suggestions for dealing with money:

- Think carefully about your own finances before you take on the person's debts.
- If you are lending money to pay bills, don't give it directly to the person. This can tempt the person to slip back into gambling. Instead, pay the bills yourself.
- Offer to go with the person to problem gambling and credit counselling.
- Set up a realistic family budget so the person doesn't feel the need to gamble to solve money problems.
- Get expert advice from a credit counsellor, bank manager or lawyer before covering bad cheques, or co-signing loans or other financial papers.
- Have a responsible and trusted person manage the person's money in the short term.
- Plan together how to limit the person's access to money, until his or her gambling is under control.

Even if the person who gambles will not co-operate, you still have the right to protect your family's money.

Returning to normal family routines is an important part of healing.

TIPS FOR PROTECTING YOUR MONEY

Here are some ways to protect the family's money from out-of-control gambling:

- Throw away applications for credit cards or loans that come in the mail.
- Pay all bills yourself.
- Cancel any overdrafts on bank accounts.
- Set up a separate bank account.
- Remove your name from shared credit cards and bank accounts.
- Do not share your PINs, or leave credit cards or money around.
- Put valuable items in a safety deposit.
- Put savings in bonds that you can't access.
- Ask the bank to cut off credit, and not to allow your home to be remortgaged.
- If your family member is willing, get a power of attorney that puts you in charge of all property decisions.
- Arrange for your wages or salary to be paid directly into your bank account.
- Warn family, friends and co-workers not to lend the person money.
- Give the person an agreed-upon weekly allowance.
- Get legal advice so you know your rights and know what legal steps to take.

The first step is to assess your financial situation. How much money has been lost? Which debts are shared and which belong only to the person who gambles? This step can be emotionally difficult. It is common for those with gambling problems to have difficulty being open about their debts. It may take time for them to "come clean," particularly if they will have to admit to past lies. Since trust has become such a serious issue between you, they may fear that you will reject them entirely if you learn the truth. And they may be hanging on to some areas of secrecy as a route to return to gambling. These feelings and

issues take time to sort out.

If you have a lot of debt, or if you are being bothered by creditors, see a credit counsellor. A credit counsellor can help you to manage your debt and set up a family budget. A legal advisor can help you sort out which debts you share (such as co-signed loans) and which you do not. Let advisors know about the gambling problems. Even if the person who gambles will not cooperate, you still have the right to protect your family's money.

Getting Your Life Back in Balance

When you focus only on gambling problems, your family life gets out of balance. Returning to normal family routines is an important part of healing. Here are some ideas for the whole family to consider:

Restore healthy routines:

- Eat regular, balanced meals, even if you are not hungry.
- Make mealtime a family time.
- Exercise regularly.
- Go to bed and get up at regular times.
- Get a medical checkup, and tell your doctor about your family member's gambling.
- Make a weekly date to have fun, and keep it.

Get support so you can feel good about yourself:

- Share your worries with trusted friends and family. Ask for support, not advice.
- Make a list of people you care about. Call a friend and go out.
- See a counsellor to help you cope and to gain confidence.
- Find a self-help group. It will allow you to get support and to support others.
- Get involved in your community; for example, by volunteering.

Manage stress positively:

- Avoid alcohol and other drugs—they will make problems worse.

- Allow yourself to take a break from worrying.
- Learn to recognize your moods, and to tell people what you need from them.
- Learn ways to reduce stress; for example, yoga or meditation.
- Take care of your religious or spiritual needs.
- Create a list of things you like to do. Do at least one of the items a week.

Healing Family Relationships

It is important to restore trust with family members. This may feel impossible now. Not every relationship survives a gambling problem.

But, for some families, working together on problems can make relationships stronger. Couple and family counselling can help your family get back on track.

To help restore trust, you can also:

- Identify the ways in which you still trust the person.
- Encourage the person to be honest about his or her gambling urges, and accept what you hear. Reward the person's honesty with understanding, support and help in solving problems.
- Ask the person to help ease your worries. For example, if you are afraid that he or she is gambling instead of working, ask if you can sometimes call to ease your fears.
- Encourage the person to do some family tasks. Be positive when he or she does so.
- Once a week, talk together about past hurts or about your worries for the future. Be honest about your feelings. Then for the rest of the week, take care of the present.
- Take time to have fun together, without talking about gambling problems.
- Remember that it takes time to restore trust.
- If you need more time to talk about your hurt and angry feelings, consider going to a support group or a counsellor.

5

Getting Help

If a member of your family has a gambling problem, he or she can get help. So can you. The Ontario government sets aside a portion of the money taken by slot machines at charity casinos and racetracks. This money pays for:

- a problem gambling helpline
- counselling for people with gambling problems
- research on problem gambling
- education about gambling for the public and for mental health professionals.

Free treatment, including counselling, is available to anyone affected by gambling. This includes family members. Counselling can help you and your family repair hurt feelings and regain trust.

What Is Counselling?

Counselling is a place to talk about what is happening in your life. It is safe and private, and you won't be judged. Problem gambling counsellors are specially trained to understand your difficulties. You decide with your counsellor how often you want help and what to talk about.

There is no shame in seeking help. It is the first step to regaining control of the problems that gambling has caused.

In Ontario, free counselling is available to anyone affected by problem gambling.

In Ontario, counselling is free to anyone affected by problem gambling—not just the person who gambles. In most areas, an agency that offers specialized counselling for problem gambling is available close to home. Residential and day-treatment is also available in a number of locations in the province. In addition, telephone counselling, residential treatment and a self-help guide are also available. You may also benefit from credit and debt counselling services, family counselling and other resources. The Ontario Problem Gambling Helpline (1 888 230-3505) can link you to the support and resources you need. It is open 24 hours a day.

Some agencies offer evening and weekend appointments for face-to-face counselling. Counselling can be one-on-one, or with your partner or family. Group counselling may also be available.

Counselling is confidential, within legal limits. Your counsellor should explain these limits to you before counselling begins. He or she should also tell you what you can expect from counselling, and what will be expected of you.

How Can Counselling Help Me?

When a member of your family has a gambling problem, it can be hard to find hope for the future. Counselling can help you see that things can change. It can also help you see your family's strengths and the positive steps you may already be taking.

Counselling is a learning process. With new information, you can make good decisions. Counsellors can help you solve your main problems. This may include fixing your financial situation, healing family relations and restoring trust between you and your partner.

Counselling can also:

- help you understand the things that seem out of control
- help you decide what actions to take
- give practical information about dealing with money problems
- link you to credit counselling, legal services and other resources
- help you understand and reduce the triggers for your family member's gambling
- get information about services in your community
- help you manage stress, anxiety and depression
- help you see that you are not alone.

How Can Counselling Help the Person Who Gambles?

Counselling cannot make the person with gambling problems change. Only he or she can do that.

At first, many people do not want to stop or change their gambling. Instead, they may go to counselling to get help with money or family problems. Through counselling, they learn that their gambling is a problem.

The counsellor will give information, advice and support. This will help the person see that gambling causes harm, and decide what to do about it. The counsellor will probably encourage the person to take a break from gambling, so he or she can get gambling under control and see what harm it is causing.

Counselling can help your family member:

- find healthy alternatives to gambling
- identify his or her gambling triggers
- identify false beliefs that may cause problems
- find ways to cope with the urge to gamble.

Counselling works best when the whole family pulls together and supports each other. This is why help is available to all members of the family.

Counselling works best when the whole family pulls together and supports each other.

For more about how counselling can help the person who gambles, please see the booklet *Problem Gambling: The Issues, the Options*.

Low-Risk Gambling

Some people decide they must stop gambling completely. Others may set time and money limits for gambling, or stay away from the gambling activities that cause the biggest problems.

If your family member decides to continue gambling, make sure he or she reduces the risks. Low-risk gambling means people:

- limit how much time and money they spend gambling
- accept their losses, and don't try to win them back
- enjoy winning, but know it happened by chance
- balance gambling with other fun activities
- don't gamble to earn money or pay debts
- don't gamble when their judgment is impaired by alcohol or other drugs
- never borrow money or use personal investments or family savings to gamble
- don't gamble to escape from problems or feelings
- don't hurt their job, health, finances, reputation or family through gambling.

6

Where to Find Help

Local Services

See the back cover of this booklet for the name and address of your local agency.

Provincial and National Services

Problem Gambling Institute of Ontario (PGIO)

Centre for Addiction and Mental Health (CAMH)

www.ProblemGambling.ca

The PGIO serves as a hub resource by offering CAMH's diverse expertise in mental health and addiction. It brings treatment professionals and leading researchers together with experts in communicating and sharing knowledge. This shared knowledge of clinical and research is used in the prevention and treatment of gambling problems in Ontario and around the world.

Ontario Problem Gambling Helpline (OPGH)

1 888 230-3505

www.opgh.on.ca

A free, confidential and anonymous service. You can call 24 hours a day, seven days a week. OPGH provides information in over 140 languages. It also gives referrals to:

- treatment and counselling services for problem gambling
- credit and debt counselling services

- telephone counselling services if they are available in your community
- self-help organizations such as Gamblers Anonymous and Gam-Anon.

Ontario Association of Credit Counselling Services (OACCS)

1 888 746-3328

www.oaccs.com

A not-for-profit organization that represents a membership network of accredited credit counselling agencies and certified credit counsellors. Its aim is to enhance the personal financial well-being of Canadians through financial literacy, education and industry leadership. OACCS establishes and regulates uniform standards of practice, knowledge, skills and ethics for the credit counselling and financial coaching profession. For more information or to find a credible credit counselling agency in your area, call 1 888 204-2221.

Community Information Centres (CICs)

Dial 0 for the operator or try dialing 211.

www.211Ontario.ca

CICs are not-for-profit groups that gather information on local government services, community services and social services. These include crisis services, shelters and counselling. Call the operator to see if there is a CIC in your area.

Kids Help Phone

1 800 668-6868

www.kidshelpphone.ca

A free, 24-hour telephone support and information line for children and youth. Available in English and French.

Help Lines and Distress Centres

Call the operator, or check the list of emergency numbers in the front of your telephone book, for the distress centre or help line in your area.

Gamblers Anonymous (GA)

416 366-7613

www.gamblersanonymous.org

GA is available in many communities. Based on Alcoholics Anonymous, GA uses a 12-step self-help approach to recovery.

Gam-Anon and Gam-Ateen

416 366-7613

www.gam-anon.org

Gam-Anon is peer support for family members and friends of people with gambling problems. It helps them cope, stop blaming themselves for the person's gambling problems, and focus on their own health and well-being.

Responsible Gambling Council (RGC)

www.responsiblegambling.org

The RGC helps individuals and communities address gambling in a healthy and responsible way, with an emphasis on preventing gambling-related problems.

Legal Resources

Lawyer Referral Services (LRS)

1 800 268-8326 or 416 947-3330

<http://www.lsuc.on.ca/public/a/finding/lrs/>

LRS will give you the names of lawyers (including those who accept legal aid) in your area who will provide a free half-hour consultation.

Community Legal Education Ontario (CLEO)

416 408-4420

www.cleo.on.ca

CLEO is a community legal clinic that produces clear language material for people with low incomes. Main topics include social assistance, landlord and tenant law, refugee and immigration law, workers' compensation, women's issues, family law, employment insurance and human rights.

Legal Aid Ontario

1 800 668-8258

www.legalaid.on.ca

Legal Aid can help you pay for legal help if you have a low income. If you qualify, you can get financial help for a variety of legal problems, including criminal matters, family law, and immigration and refugee law. You may also be able to get help with some civil cases and final appeals.

Suggested Reading

Berman, L. & Siegal, M.-E. (1999). *Behind the 8 Ball: A Guide for Families of Gamblers*. New York: Simon & Schuster.

Blaszczynski, A. (1998). *Overcoming Compulsive Gambling: A Self Help Guide Using Cognitive Behavioural Techniques*. London, England: Constable & Robinson.

Federman, E., Drebing, C. & Krebs, C. (2000). *Don't Leave It to Chance: A Guide for Families of Problem Gamblers*. Oakland: New Harbinger.

King, A. (1999). *Diary of a Powerful Addiction*. Tyndall, MB: Crown Publishing.

Little, D. (2002). *Losing Mariposa: The Memoir of a Compulsive Gambler*. Toronto: ECW Press.

Little, M. (c. 1999). *The Other Woman Was Lady Luck: True Stories from Monte Carlo to Casino Windsor*. Manitoulin Island, ON: Lady Luck Enterprises.

Makarchuk, K. & Hodgins, D. (1998). *Helping Yourself: A Self-help Manual for Concerned Significant Others and Problem Gamblers*. Calgary: Addictive Behaviours Laboratory, University of Calgary.

Prochaska, J., Norcross, J. & Diclemente, C. (1994). *Changing for Good*. New York: William Morrow.

Raabe, T. (2001) *House of Cards: Hope for Gamblers and Their Families*. Carol Stream, IL: Focus on the Family/Tyndale House.

Useful Web Sites

Problem Gambling Institute of Ontario

www.problemgambling.ca

A multimedia, bilingual website provides opportunities for online collaboration, screening tools, training and resources for professionals and people who experience gambling problems and their family members.

Compulsive Gamblers Hub

www.cghub.homestead.com

An Internet self-help group based on Gamblers Anonymous.

GamBlock

www.gamblock.com

GamBlock blocks access to Internet gambling sites. It helps people with gambling problems avoid the dangers of on-line gambling. US\$89.95

Journal of Gambling Issues

www.camh.net/egambling

The Journal of Gambling Issues is an online publication that provides a scientific forum for developments in gambling-related research, policy issues, and treatment.

Mood Disorders Society of Canada

www.mooddisorderscanada.ca

Niagara Multilingual Problem Gambling Program

www.gamb-ling.com

A multi-lingual website in 11 different languages: Arabic, Chinese, English, Farsi, Hindi, Italian, Portuguese, Russian, Somali, Spanish and Urdu, which contains linguistically and culturally appropriate information, a confidential e-mail question/ answer forum, and links to other related sites.

Ontario Problem Gambling Research Centre

www.gamblingresearch.org

An arms-length funding agency that invests in research on problem gambling, increases the capacity in Ontario to conduct research on gambling problems, and disseminates research findings.

YouthBet

www.youthbet.net

YMCA Youth Gambling Program

www.ymcatoronto.org/gambling

Know Your Limit—Play Within It

www.knowyourlimit.ca

This website, sponsored by OLG, provides information about how gambling works in Ontario, myths and facts, game odds, and helpful tips to keep gambling fun.

Also see the Web sites listed under Provincial and National Services, beginning on page 39.

Ontario Problem Gambling Helpline

1 888 230-3505