PROBLEM
The Issues, the Options
GAMBLING
Problem Gambling:
The Issues, the Options
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Acknowledgments

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Problem Gambling: The Issues, the Options was produced by staff of the Program Development department at CAMH.
Introduction

This guide is for people who have problems with gambling. If someone close to you gambles too much, please see the booklet *Problem Gambling: A Guide for Families*.

You may be worried about your gambling, or people you care about may be upset by it. Through this guide, we hope to help you:

- understand the difference between low-risk and harmful gambling
- understand how gambling may be affecting your life
- decide whether you need to stop, cut down or change your gambling
- learn how counselling can help you
- find resources that have helped other people with gambling problems.

Your life may feel out of control right now. Gambling may be causing money and family difficulties. Your health may be suffering. These are serious problems.

But with help, you can get over your gambling problems. Specially trained counsellors have helped thousands of people stop or control their gambling. People with gambling problems do recover. You can be one of them.

By picking up this guide, you have taken an important first step.
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
- In 2009–2010, OLG contributed $2 billion to support provincial priorities and $18 million to corporate responsibility such as education, research and treatment of problem gambling.
The average amount each Canadian spent on gambling in 2009 was $515, compared to $130 in 1992. The average amount each Ontarian spent in 2009 was $455, compared to $105 in 1992. It is estimated that 1.2%–3.4% of Ontarians are affected by moderate and severe problem gambling. The highest rate of moderate and severe gambling problems (6.9%) is among young adults, aged 18 to 24. In a 2006 study, 63.3% of adults said they had gambled at least once in the past year. Buying lottery tickets is the most common gambling activity engaged in by adults.

Canada

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

REFERENCES


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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.

Gambling problems occur along a continuum. These are not discrete categories but possible points along a range of involvement.

- **No gambling**: Some people never gamble.
- **Casual gambling**: Most people gamble casually, buying the occasional raffle or lottery ticket or occasionally visiting a casino for entertainment.
- **Serious gambling**: These people play regularly. It is their main form of entertainment, but it does not come before family and work.
• **Harmful gambling:** These people are experiencing difficulties in their personal, work and social relationships due to their gambling.

• **Pathological gambling:** For a small but significant number of people, gambling seriously harms all aspects of their lives. People with gambling problems this severe are unable to control the urge to gamble, despite the harm it causes. These people are more likely to use gambling to escape from problems and to get relief from anxiety.

Not all people who gamble too much 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 “zone out.” Others have many life stresses that make gambling a welcome relief.

### Low-Risk Gambling and Harmful Gambling

Not all gambling is a problem. Gambling may be low-risk or it may be harmful. Low-risk gambling means you:

• limit how much time and money you spend gambling
• accept your 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 drinking alcohol or using other drugs
• never borrow money or use personal investments or family savings to gamble
• don't gamble to escape from your problems or feelings
• don't hurt your job, health, finances, reputation or family through your gambling.
Harmful gambling means you have started to:
• lie about your gambling or keep it a secret
• lose track of time and play for longer than you meant to
• feel depressed or angry after gambling
• spend more money than you planned, or more than you can afford
• ignore work and family responsibilities because of gambling
• borrow money or use household money to gamble
• “chase your losses” to try to win back your money
• believe that gambling will pay off in the end
• see gambling as a very important thing in your life
• use gambling to cope with your problems or to avoid things
• have conflicts with family and friends over gambling
• ignore your physical and emotional health because of gambling.

To help decide whether your gambling is a problem, complete the following quiz.

**DO I HAVE A GAMBLING PROBLEM?**
The Problem Gambling Severity Index (PGSI) is a questionnaire that will help you decide whether you need to change your gambling. Circle the answer that is true for you, and total your scores at the end.

In the last 12 months:

**Have you bet more than you could afford to lose?**

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Never</td>
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<tr>
<td>1</td>
<td>Sometimes</td>
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<tr>
<td>2</td>
<td>Most of the time</td>
</tr>
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<td>3</td>
<td>Almost always</td>
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</tbody>
</table>

**Have you needed to gamble with more money to get the same excitement?**

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
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<tbody>
<tr>
<td>0</td>
<td>Never</td>
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<td>2</td>
<td>Most of the time</td>
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<tr>
<td>Question</td>
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<td>Have you gone back another day to try to win back money you had lost?</td>
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<td><em>Never</em></td>
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<td><em>Sometimes</em></td>
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<td><em>Most of the time</em></td>
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<tr>
<td><em>Almost always</em></td>
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<tr>
<td>Have you borrowed money or sold anything to get money to gamble?</td>
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<td><em>Never</em></td>
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<td><em>Sometimes</em></td>
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<td><em>Most of the time</em></td>
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<tr>
<td><em>Almost always</em></td>
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<tr>
<td>Have you felt that you might have a problem with gambling?</td>
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<tr>
<td><em>Never</em></td>
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<td><em>Sometimes</em></td>
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<td><em>Almost always</em></td>
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<td>Has gambling caused you any health problems, including stress or anxiety?</td>
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<td><em>Never</em></td>
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<td><em>Sometimes</em></td>
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<td><em>Almost always</em></td>
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<td>Have people criticized your betting or said you had a gambling problem (whether or not you thought it was true)?</td>
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<td><em>Almost always</em></td>
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<td>Has your gambling caused any money problems for you or your household?</td>
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<td><em>Never</em></td>
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<td><em>Almost always</em></td>
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<tr>
<td>Have you felt guilty about the way you gamble or about what happens when you gamble?</td>
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<td><em>Never</em></td>
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<td><em>Almost always</em></td>
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What Is Problem Gambling?

Total Score
The higher you score, the greater the risk that your gambling is a problem.

- **8 or more**  High-risk gambling—A person scoring in this range may be dependent on gambling, and experiencing a substantial level of gambling related problems.
- **3–7**  Moderate-risk gambling—A person scoring in this range will already be experiencing some problems related to gambling.
- **1–2**  Low risk gambling—A person scoring in this range may have experienced one or two minor problems related to gambling.
- **0**  Non-problem gambling—A person scoring zero experienced no gambling problems in the last year.

The PGSI score shows whether a person’s gambling should be considered a problem. High scores usually mean serious problems.

The diagram above is in the shape of a pyramid to show that there are more people with low scores than high scores.

Risk Factors
There are many risk factors for problem gambling. Risk factors are things that make a person more likely to develop gambling problems. You are more at risk if:
- you had a big win early in your gambling history
- you have money problems

You are more at risk for gambling problems if you have had a recent loss or change, such as relationship problems, divorce or job loss.
• you have had a recent loss or change, such as relationship problems, divorce, job loss, retirement or the death of a loved one
• you are gambling to cope with a health concern and/or physical pain
• you often feel lonely
• you have few interests and hobbies, or you feel your life lacks direction
• you often feel bored, take risks or act without thinking
• you use gambling, or alcohol or other drugs, to cope with bad feelings or events
• you often feel depressed or anxious
• you have been abused or traumatized
• you have (or had) problems with alcohol or other drugs, gambling or overspending
• someone in your family has had problems with alcohol or other drugs, gambling or overspending
• you think you have a system or way of gambling that increases your odds of winning
• you have easy access to your preferred form of gambling
• you do not take steps to monitor gambling wins and losses.

The more items in this list that are true for you, the more care you need to take in your gambling.

**How to Get Help**

If you think you have a gambling problem, you can get help. Chapter 4 tells you how.
The Effects of Gambling

Why Can’t I Just Stop?

“How did this happen? I can’t believe all the trouble I’m in.”

“If I stop gambling now, I’ll have to admit I’m a total loser. There’s no way I can pay back all the money I owe.”

“If I had the money to invest, I’m sure my luck would change. I just need one more win.”

“Even if I had another win, I’d probably just lose it again.”

“I can’t face this mess alone, but I’m too embarrassed to ask for help.”

“I should be able to solve my own problems. How could I be so stupid?”

“Never thought it would get this bad.”

Do these statements sound familiar? Most people with gambling problems say they lost control over how much time and money they spend gambling. Meanwhile, they ignored other responsibilities. They knew they had problems, but only gambling seemed important.

Many people who gamble too much 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 seems 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. Some people still believe their system will pay off, their luck will change or they are due to win. Others believe that continuing to gamble is the only way out of a situation they are ashamed about.

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. Once in a while they may win, which keeps their hope alive—until the losses mount up again. If they quit now, they will feel like a loser. They will have to face all the problems gambling has caused.

If you are like most people who gamble too much, you may have tried to cut down or stop many times. It is hard to change your gambling on your own. Counselling can help you find long-term solutions to your problems.

Risks and Rewards of Gambling

Many people have mixed feelings about gambling (see below). You may not want to give up gambling. At the same time, you may see it is causing you harm. Mixed feelings like these can be very confusing. With the help of a counsellor, you can look at your situation and make a plan of action.

GAMBLING REWARDS AND RISKS

You may have mixed feelings about gambling. Perhaps you recognize yourself in statements about rewards and risks in these lists:
The Effects of Gambling

Rewards
I gamble because:
• I love the thrill of playing.
• I know a big payout could solve all my problems.
• Gambling is my only shot at becoming rich.
• I feel important when I win.
• I have a sure system. It’s just a matter of time before I win again.
• When I am winning, I can make money fast and easily.
• Gambling helps me forget my problems and pain for a while.
• Gambling is the one thing in my life that is just for me.
• Gambling gets me out of the house.
• All my friends gamble.

Risks
I’m thinking about getting help because:
• My partner is threatening to leave me if I don’t stop.
• I fight with people about my gambling.
• I’m tired of sneaking around, lying and hiding my losses.
• My reputation has been hurt.
• Creditors are hassling me. I’m in really bad debt.
• Gambling is all I ever think about. It has taken over my life.
• I’ve stopped caring about things that should be important to me.
• I’ve borrowed money from so many people. I can’t face them.
• I’m afraid I’ll lose my job.
• My health is suffering.
• I don’t even enjoy gambling most of the time.
• I feel like such a loser. Sometimes I hate myself so much I want to end it all.
Impact on Families

Gambling problems hurt families in many ways:

- **Money problems:** When family members learn that savings, property or belongings have been lost, it can make them feel scared, angry and betrayed.

- **Emotional problems and isolation:** Gambling problems cause strong feelings among family members, which makes it harder to solve problems. Many partners of those with gambling problems do not want to be emotionally or physically close with the person who has hurt them. Family members may avoid other people, because they feel ashamed. This makes it hard to get love and support.

- **Physical and mental health:** The stress of gambling problems sometimes causes health problems, for both the person who gambles and the family. These 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 forget to take care of themselves or to have fun.

- **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. Children may believe they must take sides between their parents. They may stop trusting a parent who makes promises he or she doesn't keep. Some children may try to draw attention away from the parent with the gambling problem by misbehaving.

- **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. If this is happening in your family, get help right away (see Chapter 5).
Anxiety and Depression

Many people who gamble excessively feel stressed, anxious and depressed. 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 (a problem gambling counsellor can also make sure you get the help you need). Tell him or her about your gambling problems, too. Treatment may include medications and/or counselling and other support.

Suicide Risk

Rates of suicide are higher for people who gamble excessively, and for their family members. The people most likely to attempt suicide are those who also have mental health problems (such as depression) or who heavily 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.
- 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 33).
- 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 32). You can usually be seen within days.
- Talk to someone you trust, such as a friend or spiritual advisor.
If you think you have a gambling problem, you can get help. 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.

Confidential and professional help is free and available to anyone affected by gambling. This includes family members. Counselling can help you understand why you gamble, so you can stop, cut down or change your gambling. It can also help repair hurt feelings and regain trust with your family.

What Is Gambling Counselling?

Counselling is a place to talk about how problem gambling has touched 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 gambling and other problems.
In Ontario, counselling is free to anyone affected by problem gambling—not just the person who gambles. In most areas, an agency that offers 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 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?

People often ask if they will have to stop gambling to begin counselling. Only you can decide to quit gambling. Your counsellor will not pressure you to make changes before you are ready.

Gambling affects people and their families in different ways. Problem gambling counsellors give you information about gambling. They help you look at your options so you can decide what is right for you. This may include taking a break from gambling. Some people know right away what actions they want to take, and others aren’t sure. Either way, taking a break from gambling can help. Then you can think about how gambling affects you, and how to get back in control.
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, learning how to handle stress and other problems, finding other things to do with your time, healing family relations and restoring trust between you and your partner.

Counselling can also help you:
• gain control over your gambling
• put your finances in order
• heal family relationships
• deal with your urge to gamble
• get your life back in balance
• deal with other life problems
• avoid slipping back.

Next we will talk more about these steps.

**GAINING CONTROL OVER YOUR GAMBLING**

Some people don’t want to stop gambling. They just want it to cause less harm. Other people know that they must stop gambling completely.

Counselling can help you reach your own goal. It will teach you to control gambling by identifying triggers (things that make you want to gamble). If you know the warning signs, you can take action. Gambling triggers may include:
• having money (e.g., on payday)
• feeling bored, restless, angry, depressed or lonely
• money worries or rising debts
• drinking or taking other drugs
• reading the sports section and daily market figures in the newspaper
• passing places to gamble
• spending time with gambling friends
• regular gambling times (e.g., Friday night bingo).
PUTTING YOUR MONEY IN ORDER
People with gambling problems often seek help after a crisis with money. Steps for taking control of your money may include:
• seeing how much debt you have and planning how to deal with money problems, both urgent and long-term
• getting financial and legal advice, such as credit counselling
• setting a realistic budget
• removing gambling triggers to protect your money.

If you are part of a family, you may need to work together on the family’s shared money problems.

HEALING FAMILY RELATIONS
It is important to win back trust from family members. This may feel impossible now. Not every relationship survives a gambling problem.

But with the help of a counsellor, you can work through concerns with family members at your own pace. Counsellors are skilled in helping you:
• restore trust
• learn how to communicate better
• reduce guilt and raise self-esteem
• begin to improve your relationships
• repair the financial and emotional damage gambling has caused
• understand what your family may be going through, and what you can expect as the whole family gets better.

DEALING WITH GAMBLING URGES
Counselling teaches people how to reduce their gambling urges and stay in control. You may already have some strategies. Counselling can help you learn others. The three main ways are:
• changing your behaviour
• changing how you think about gambling
• dealing with your feelings.
1. Changing Your Behaviour
Changing your gambling behaviour is important, especially when you first start dealing with your problems, as this is often a time when gambling urges are strong. Changing your lifestyle can help, including:
• making clear goals about your gambling
• identifying your gambling triggers and planning for them (e.g., avoiding gambling venues and gambling friends, restricting your access to money)
• finding activities to replace gambling (e.g., time with friends and family, pursuing old interests or trying new ones).

You may want to block your own access to casinos or to Internet gambling sites. In casinos, this is called self exclusion. Your counsellor can explain how self exclusion and/or Internet blocks can help you.

2. Changing How You Think about Gambling
People who gamble excessively have false beliefs about gambling. These beliefs cause problems. Many people think they are more skilled than they really are, or that their odds of winning are better than they really are. Other people believe they have special ways to increase their chances of winning.

Counselling helps you uncover these beliefs so you can make decisions based on accurate information. Understanding how gambling really works can be a big help in staying motivated to change.

3. Dealing with Your Feelings
Many people use gambling to avoid feelings of depression, anger or anxiety. Some use gambling to cope with abuse, sickness, loss or stress.

Through counselling, you can learn to recognize your feelings, and express them in a healthy way. This helps reduce the urge to gamble. It also helps you restore health, well-being and closeness with your family.
GETTING YOUR LIFE BACK IN BALANCE
Gambling problems are often about losing balance in your life. Counselling can help you and your family find a healthy balance, and find ways to replace gambling. Finding balance includes:
• creating healthy routines (e.g., eating well, exercising and taking care of your physical and emotional health)
• getting support from friends and feeling better about yourself
• learning to manage your stress
• learning to deal with gambling triggers like being bored and lonely.

DEALING WITH OTHER DIFFICULTIES AND FINDING HOPE
Gambling may not be your only difficulty. For example, people who gamble too much often struggle with alcohol or other drug problems, impulsivity (acting without thinking) and mental health concerns. Counselling can help you with these problems and improve the overall quality of your life.

When you have a gambling problem, it can be hard to find hope for the future. Counselling can help you see that things can change. 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.

Most people who have worked with a problem gambling counsellor say it helped them. They say that:
• they feel better about themselves
• they are physically and mentally healthier
• their thinking is clearer
• their family relationships are better
• they feel in control of their lives—not controlled by their gambling
• their debts are under control.
AVOIDING RELAPSE
Sometimes when people have started to recover, they slip back into gambling again. There are many reasons for this. Slipping back, or relapse, happens to many people, and doesn’t mean you can’t or won’t change. But it can make the work of change much harder, and threaten your progress. Your counsellor will help you look at how to avoid relapse, or how to learn from a relapse so it doesn’t happen again.
Problem gambling can be overcome. You have taken an important first step by reading this guide. What happens next is up to you. Although you may feel overwhelmed by your gambling and other problems, change is possible. And you don't have to do it alone. The following free and confidential services can give you the help you need to turn things around.

**Provinceal and National Services**

**Ontario Problem Gambling Helpline (OPGH)**
1 888 230-3505  
www.problemgamblinghelpline.ca  
A free, confidential and anonymous service. You can call, e-mail or webchat 24 hours a day, seven days a week. OPGH provides information, supportive listening, and referrals to:  
• treatment services for problem gambling  
• credit and debt counselling services  
• telephone counselling services, if available in your community.

Translation is available in over 140 different languages.
**Multilingual Problem Gambling Service**
1 888 230-3505
This network of trained professionals provides culturally competent problem gambling treatment to people with gambling problems and their family members. These services are available in many languages and are free and confidential.

**Problem Gambling Institute of Ontario (PGIO), Centre for Addiction and Mental Health (CAMH)**
The Problem Gambling Institute of Ontario brings treatment professionals and leading researchers together with experts in communicating and sharing knowledge. Their focus is on collaboratively developing, modelling and sharing evidence-based solutions to gambling-related problems, within Ontario and around the world.

**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 dial 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.
Where to Find Help

**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.

**Responsible Gambling Council (RGC)**
www.responsiblegambling.com
The rgc helps individuals and communities address gambling in a healthy and responsible way, with an emphasis on preventing gambling-related problems.

**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.

**Legal Resources**

**Lawyer Referral Service (LRS)**
General Referral: 1 800 268-8326  
www.lsuc.on.ca/public/a/faqs---lawyer-referral-service
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 specializes in public legal education. Most of its publications are written for people with low incomes, and other disadvantaged groups, including immigrants and refugees, seniors, women and injured workers. The 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**


Useful Websites

**Problem Gambling Institute of Ontario (PGIO)**
www.problemgambling.ca
If you are concerned about your gambling, or someone else’s, ProblemGambling.ca can help you explore your concerns. This website includes online self-help tools that help people with gambling problems and their families and friends find answers and get direction. The site is free and anonymous to use.

**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 online gambling. US$94.95

**Journal of Gambling Issues**
www.camh.net/egambling
An online publication that aims to help make sense of how gambling affects us all, through the publication of peer-reviewed articles that focus on gambling as a social phenomenon and the prevention and treatment of gambling problems.

**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.

**Mood Disorders Society of Canada**
www.mooddisorderscanada.ca

**Niagara Multilingual Problem Gambling Program**
www.gamb-ling.com
Problem gambling information in 11 languages.

**Ontario Problem Gambling Research Centre**
www.gamblingresearch.org
An arms-length funding agency that invests in research on problem gambling, increases Ontario’s capacity to conduct research on gambling problems, and disseminates research findings.

**YMCA Youth Gambling Program**

**YouthBet**
www.youthbet.net

Also see the websites listed under Provincial and National Services, beginning on page 31.