



When a Loved One Has a Gambling Problem

What Can Families Do When a Loved One Has a Gambling Problem?

- **Become educated.** Knowledge is power. Consult mnapg.org for comprehensive information about problem gambling.
- **Seek guidance from a trusted elder or clergy.**
- **Get family counseling.** Counseling is a critical first step in helping to sort through the chaos and emotional harm caused by having a problem gambler in the family.
- **Institute financial controls.** Ensure that you have financial protections in place so that the gambler can't access funds designated for other purposes. A plan that compares expenses with income is also important. Read more about financial safeguards a family can adopt at www.mnapg.org/resources/#tab3
- **Take care of yourself.** Most importantly, make sure you take care of your own well-being before taking on the demanding responsibility of dealing with a family member with a gambling problem.

The Importance of Communication and Encouraging an Action Plan

Communication plays an important role in helping families through the difficulties created by a problem gambler in the family. It's important that all family members come to a common understanding about the severity of the situation and recognize the ramifications of the gambler's behavior. Honesty can ultimately help build trust in the relationship once the gambler pursues recovery for the addiction.

It's not good enough for the family member to simply make a promise to stop gambling. Genuine action is needed to back up the words. Encourage the family member to take positive steps to deal with their gambling, such as seeking counseling, trying Gambler's Anonymous or protecting themselves from gambling activities by self-excluding from gambling venues or online gambling sites (which can be done through apps such as Gamban).

What are the Impacts on a Family?

Individuals with friends or family members who have a gambling problem can suffer a variety of impacts, including:

- **Financial.** A gambler can drain a family's financial resources, jeopardizing money for food and housing.
- **Isolation and shame.** Family members can experience guilt for enabling the gambler and hesitate to get the help they need.
- **Family Dysfunction.** A gambler's emotional turmoil may result in actions that cause domestic abuse, divorce or family separation.

Talk to Your Children

Children living with someone with a gambling disorder receive less attention and nurturing as a result of their parent's time spent gambling. This can lead to feelings of abandonment, anger or depression. It's especially difficult for children to process chronic family stresses. Children may blame themselves for problems in the home and manifest their feelings by withdrawing or acting out. Children should be encouraged to share their feelings and be assured that the problem is not their fault. It may also be appropriate to seek counseling if these conversations are not proving effective.



Start the Conversation

If someone you know is exhibiting some sign of problem gambling,

- Tell the person you care about them and that you're concerned about how they're acting.
- Let them know exactly what they have done that concerns you.
- Share how their behavior is affecting others – be specific about what you expect from them ("I want you to talk to someone about your gambling") and what they can expect from you ("I won't cover for you any more").
- After you've told them what you've seen and how you feel, allow them to respond and listen with a non-judgmental attitude. Let the person know you are willing to help, but don't try to counsel them yourself.
- Give the person information, not advice.
- Encourage them to call the Minnesota problem gambling helpline, 1-800-333-4673 (HOPE). Treatment is free in Minnesota for gamblers and for families.

For more detailed information about what families can do when a loved one has a gambling problem, please visit www.mnapg.org Call 1-800-333-HOPE (4673).



Warning Signs of Problem Gambling

A diagnosis of gambling disorder (DSM-V) requires at least meeting four of the following during the last 12 months. Often referred as the “hidden addiction,” it can take some time before anyone notices that someone has a gambling problem. Gamblers by nature know how to bluff. Know the signs.

-  Increased frequency of gambling activity
-  Increased amount of money gambled
-  Gambling for longer periods of time than originally planned
-  Bragging about wins, but not talking about losses
-  Pressuring others for money when financial problems arise
-  Lying about how money is spent
-  Escaping to other excesses (alcohol, drugs, sleep, video games, etc.)
-  Denying there is a problem

Tools and Resources

Families should seek financial counseling, with or without the gambler, as they need to protect themselves. Here are some things families can do:

-  Develop a financial plan which compares expenses and debt with income.
-  Limit the gambler's access to credit. Apply for credit in your name only.
-  Limit the gambler's access to cash; create daily limits.
-  Investigate other financial tools that can help to protect the family and their assets.
-  Develop strategies to address financial limitations.
-  Identify debt list.
-  Find Personal Financial Strategies for a Loved Ones of Problem Gamblers here.



Minnesota Alliance on Problem Gambling
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As the state advocate for problem gambling, we are available for community presentations.

Minnesota gambling helpline
1-800-333-HOPE (4673)

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What Families Can Do When a Loved One Has a Gambling Problem

Learn what you can do to protect your family, your financial assets and your own mental health.

