Helping a family member with a gambling problem

Does my loved one have a gambling problem?

If your loved one has a gambling problem, he or she might:

- **Become increasingly defensive about his or her gambling.** The more a problem gambler is in the hole, the more the need to defend gambling as a way to get money. Your loved one may get secretive, defensive or even blame you for the need to gamble, telling you that it is all for you and you need to trust in the “big win someday.”

- **Suddenly become secretive over money and finances.** Your loved one might show a new desire to control household finances, or there might increasingly be a lack of money despite the same income and expenses. Savings and assets might mysteriously dwindle, or there may be unexplained loans or cash advances.

- **Become increasingly desperate for money to fund the gambling.** Credit card bills may increase, or your loved one may ask friends and family for money. Jewelry or other items easily pawned for money may mysteriously disappear.

How to help with a gambling problem

Compulsive and problem gamblers often need the support of their family and friends to help them in their struggle to stop gambling. But the decision to quit has to be theirs. As much as you may want to, and as hard as it is seeing the effects, you cannot make someone stop gambling.

If your family member has a gambling problem, you may have many conflicting emotions. You may try to cover up for a loved one or spend a lot of time and energy trying to keep him or her from gambling. At the same time, you might be furious at your loved one for gambling again and tired of trying to keep up the charade. The gambler may also have borrowed (or even stolen) money from you with no way to pay it back. He or she may have sold family possessions or run up huge debts on joint credit cards. When faced with the consequences of their actions, a gambler can suffer a
crushing drop in self-esteem. This is one reason why there is a high rate of suicide among problem gamblers.

Tools for family members of problem gamblers

- **Start by helping yourself.** You have a right to protect yourself emotionally and financially. Don’t blame yourself for the gambler’s problems. The right support can help you make positive choices for yourself, and balance encouraging your loved one to get help without losing yourself in the process.

- **Don’t go it alone.** It can feel so overwhelming coping with a loved one’s problem gambling that it may seem easier to rationalize their requests and problems “this one last time”. Or you might feel ashamed, feeling like you are the only one who has problems like this. Reaching out for support will make you realize that many families have struggled with this problem. Or you might consider therapy to help sort out the complicated feelings that arise from coping with a problem gambler.

- **Set boundaries in managing money.** If a loved one is serious about getting help for problem gambling, it may help if you take over the family finances to make sure the gambler stays accountable and to prevent relapse. However, this does not mean you are responsible for micromanaging the problem gamblers impulses to gamble. Your first responsibilities are to ensure that your own finances and credit are not at risk.

- **Consider how you will handle requests for money.** Problem gamblers often become very good at asking for money, either directly or indirectly. They may use pleading, manipulation or even threats and blaming to get it. It takes time and practice to learn how you will respond to these requests to ensure you are not enabling the problem gambler and keeping your own dignity intact.