

The background is a solid teal color with a pattern of thin, white, concentric circles of varying radii scattered across the surface. The text is centered in the upper half of the image.

Concerned about
someone's gambling?

Concerned about someone's gambling?

Worried about how much
someone you care about is gambling?

Wondering how you can help?

Concerned about the impact
someone's gambling is having on you?

If so, this booklet is for you. It offers

- Information about when gambling becomes a concern
- Ways to support someone who wants to stop or reduce gambling
- Practical ideas for taking care of yourself
- Information about where to find support

The Gambling Support Network

The Gambling Support Network is a source of support and information that is available to everyone. You'll find more information about it in the last section of this booklet.

Concerned about someone's gambling?

Contact the **Gambling Support Network** for information and support.

Phone: 1-888-347-8888

On-Line:
gamblingsupportnetwork.ca

Contents

Concerned about someone's gambling?	1
What is gambling?	5
Recognizing when gambling is putting someone at risk	5
When does gambling become harmful?	6
Why do some people develop a problem with gambling?	7
What are the signs that someone may have a problem with gambling? ..	9
How can I support someone who has a problem with gambling?	10
Talk and listen	10
Offer the right kind of support at the right time	14
Help them find other things to do.	16
Set boundaries	17
Think before bailing them out.	18
What about my own wellbeing?	20
Understand your feelings	20
Take care of your health	22
Take care of your children	23
Take time for yourself	24
Looking for help and support	25
Where can I get support?	25
The Gambling Support Network	26
Family and friends	27
Counselling	29
Help for gambling debt	30
To sum up	32

Recognizing when gambling is putting someone at risk

What is gambling?

People are gambling when they bet money or something they value on an event with an uncertain outcome in hopes of winning more than they risk.

There are many kinds of gambling:

- Video lottery terminals or slot machines
- Casino table games, like blackjack or roulette
- Horse racing
- Internet casinos and betting
- Sports betting
- GeoSweep
- Card games
- Lotto or scratch tickets
- Bingo
- Raffle tickets

New ways to gamble are being designed all the time.

When does gambling become harmful?

There is no easy answer to this question. Every person is different and may become harmfully involved in gambling for different reasons.

Gambling isn't always a problem. Gambling is harmful when it affects the gambler's wellbeing or it affects the people around them. There are different—and increasingly harmful—levels of gambling.

Levels of Gambling Harm

No Harm

- Gambling is casual and fun.
- They may enjoy the gambling and the people they are with.
- Don't feel bad after gambling.
- They have many leisure activities.

Low Harm

- They gamble a couple of times a year
- Sometimes they spend a little more than they intend to.
- Their mood is impacted by if they win or lose.

Moderate Harm

- They have a hard time resisting the impulse to gamble.
- Gambling is having a negative effect on moods, relationships, work or study, and finances.
- They sometimes ask for loan when out gambling.

Significant Harm

- They are unable to resist the impulse to gamble.
- Their gambling is affecting all aspects of life - relationships, work or school, physical and spiritual health.
- Win or lose, they feel badly due the impact of gambling.

Some people gamble without harm and stay there.

Some people move through each level over time. Some people reach the level of harmful gambling very quickly.

The important thing to remember is this: No matter what the level of someone's gambling is today, they can move back to a level that is less harmful. They may be able to do this on their own or they may need help from a health professional. Either way, they can do it.

Why do some people develop a problem with gambling?

Research shows that several things can contribute to a person developing a problem with gambling.

Our environment

Gambling is widely advertised as a fun, normal, everyday activity, even though it has risks. Most people have easy access to gambling. As access increases, so does risk.

The people around us

We all learn from what we see around us and from the experiences we have. For example, people who develop problems with gambling may have parents, family members, or friends who gamble regularly.

Our experiences with gambling

Having a big win when first starting to gamble may lead to problems with gambling.

The way we think

All forms of gambling are games of chance. We don't know what the outcome will be because it is random. Random events have no pattern or order.

Our brains want the world to make sense. Our minds keep looking for patterns and order in what we see around us. Because our brains work this way, people sometimes believe that if they just keep playing they will find the pattern and win. This can lead people to gamble past their limits, especially when they're excited about coming close to winning or guilty over a loss.

Alcohol

Drinking alcohol when gambling can lead to poor decisions, like spending more time and/or money on gambling than they planned.

Something to think about...

Gambling is an addiction like any other.

People with gambling problems often feel that they **need** to gamble.

This is because their brain produces “feel good” chemicals while they’re gambling. This gives a feeling of happiness, or a high.

Your brain does the same thing with an addiction to drugs or alcohol.

The way games are designed

Games are designed to keep people playing. For example, some give small rewards once in a while. Others give the feeling that the player has nearly won when they’ve really lost. This makes them feel that they are so close to winning that they should keep playing.

Mental health and addiction issues

People who have mental health issues—like depression or anxiety—may be at higher risk of becoming harmfully involved in gambling. There is a lot of evidence that people gamble to ease difficult feelings and to deal with mental health issues.

On the other hand, people who have a gambling problem may be at an increased risk of developing a mental health issue like depression or anxiety.

The most common substances used by people with gambling problems are tobacco, alcohol, and prescription drugs

What are the signs that someone may have a problem with gambling?

Signs that someone may have a problem with gambling include

- Talking about gambling all the time
- Spending more money and time on gambling than they meant to
- Claiming they always win
- Feeling that life is boring when they're not gambling
- Treating family and friends as less important than gambling
- Seeing gambling as a way to get out of debt
- Constantly borrowing money to pay ordinary bills or expenses
- Selling personal items, like the TV or stereo, to get money
- Taking other people's property, like their partner's jewellery or tools, to sell
- Becoming secretive about money
- Becoming secretive about where they are and what they're doing
- Getting new credit cards
- Avoiding people they owe money to
- Dipping into savings or other assets, or saving less or not all
- Losing interest in social activities, refusing invitations they'd usually accept
- Coming up with excuses to explain absences—things like working late, their car breaking down, visiting friends, or studying at the library
- Hiding bank and credit card statements and saying the bank never sent them
- Offering excuses or telling lies to hide that they've lost money. These might be things like a computer error in their pay, losing their wallet, unexpected expenses, or the bank making a mistake
- Working overtime or getting a second job to cover debts

If you are still not sure if gambling is putting someone you care about at risk, you could call the Gambling Support Network to talk about the things that you have noticed.

HOW can I support someone who has a problem with gambling?

Talk and listen

It can be difficult for someone to admit that their gambling is becoming a problem. You might realise that there's a problem before they do. They may avoid facing up to it. They may tell themselves that everything is okay when it isn't.

It's difficult to talk to someone about their gambling if:

- Lying has destroyed the honesty and trust between you.
- The person gambling feels a great deal of guilt.
- The person gambling can't admit that there's a problem.
- Both of you have strong feelings – like anger or sadness.

Do any of these things happen when you try to talk about gambling?

- I blow up or cry instead of trying to explain how I really feel.
- I keep talking even when I know it's not helping.
- I get so angry that I don't let them talk.
- I blame them for everything that I am feeling and for anything that goes wrong.
- I don't believe anything that they say.
- I say things like, "you always..." or "you never..."

These kinds of feelings and ways of talking with one another may lead to poor communication.

To communicate more clearly:

Let them know you care.

It's important to let them know that you're concerned because you care about them.

"You're a good friend and I'm upset because I see you doing things that are so risky."

"I love you and I don't want you to hurt yourself. Tell me about what's happening."

"I can see you're not happy and that upsets me. Can I help?"

If you are not sure that you will be able to help someone with a gambling problem, if you think that this will be hard to do, or would like to talk about it, please call the **Gambling Support Network** and they can talk it through with you.

Be positive.

"I know you're a good person. We can work this out."

Be specific and clear.

Tell the person exactly what they've done that concerns you.

"Yesterday you said you were only going to gamble \$20 but then I watched you keep going until you'd spent \$200."

"You told me you were going to the movies with your friends but I saw you walking into the bar with the VLTs when I drove past on my way to the supermarket."

"I've noticed that the last three times we've argued, you've gone out and gambled all of the grocery money."

Name your feelings.

You can never assume that another person knows how you feel.

"It scares me when your gambling seems out of control."

"I get angry when I find that you've lied to me."

Let them know what you'd like them to do.

Be brief and clear.

I would like you to get some help. Please call the Gambling Support Network to arrange some counselling."

"I'd like you sign a self-exclusion agreement with the casino."

"If you decide to gamble, that's your choice, but I want your share of the rent to be direct-deposited into the apartment account every week."

Offer to help.

Let them know that you're willing and able to help. Be clear about what you are able to do.

"If you would like me to go with you to counselling, I will."

"I'm here to listen when you need a friend. Call me."

"I can give you the number to call a counsellor."

Listen.

You've let the person know that you care about them, told them what you've noticed about their gambling, and said how you feel about it. Now it's important to listen to what they have to say.

Here's what clear communication can sound like.

Instead of yelling:

"I hate that you always go gambling after work and come home late for dinner."

You could say:

"I really love it when you come home for dinner on time. I know the kids really like it when you eat with us."

This says what you want briefly and clearly in a positive way. It says how you feel and lets them know you care about them.

Now think about some of the ways you've been talking about gambling that haven't been working. Try to come up with a more effective way to say what you want and how you feel.

Instead of saying:

I could say:

Instead of saying:

I could say:

Instead of saying:

I could say:

Offer the right kind of support at the right time

Once someone with a gambling problem has decided to stop or reduce their gambling, they are making a big change in their life. They are more likely to be successful when friends or family help and support them.

Most people stop or reduce gambling slowly, step by step. It doesn't happen overnight.

When you understand that change is a process, you can offer help and support through each stage.

Stage 1: Not thinking about change

They enjoy gambling and don't see it as an issue, even if you might. When someone is at this stage, you could support them by encouraging them to visit the Gambling Support Network website. Suggest that they use the gambling spending calculator or take the gambling quiz. Talk about the results with them or encourage them to call the Gambling Support Network and talk to someone about their results.

Stage 2: Thinking about change

They still enjoy gambling, but are beginning to wonder about the amount of time and money it costs. At this stage, they might be thinking about making a change. You can support them by encouraging them to visit Gambling Support Network website. They can use the gambling spending calculator or take the gambling quiz. Talk about the results with them or encourage them to call the Gambling Support Network and talk to someone about their results.

The "Making a Decision" section in the *Concerned About Your Gambling* booklet has a useful tool to help decide whether or not they are ready to stop or reduce gambling. Encourage them to use it.

Stage 3: Getting ready to change

People at this stage feel ready to stop or reduce their gambling. They are taking steps toward this goal. They have scheduled a date in the very near future to make changes. The “Setting Goals” section in the *Concerned About Your Gambling* booklet has a number of useful tools to help develop goals and build a plan for how to reduce or stop gambling. Offer to help them work on their plans.

Stage 4: Making a change

People at this stage are actively reducing or stopping gambling. They are acting on the plan they developed. When someone is at this stage, you can help them follow the plan they developed. You can also support them while they find things to do instead of gambling. Plan activities with them. Be there with support when they feel the urge to gamble. Check out the *Concerned About Your Gambling* booklet for ideas on how to help someone handle the urge to gamble.

Stage 5: The long haul

People at this stage have reduced or stopped their gambling and are working toward their goals. Remind yourself that this kind of change takes practice and on-going effort. They will need your continuing support. For ideas, suggestions and information about services in your region, visit the Gambling Support Network website.

Setbacks

Making a big change isn't easy and setbacks are common. The important thing is to keep trying. Reducing or stopping gambling is a process. It doesn't happen quickly. Be aware that your loved one or friend may have a slip or relapse. Help them get back on track.

Help them find other things to do

If a person is trying to reduce or stop gambling, they will often not know what to do with the spare time that they have when they would normally be gambling. You can help by:

- Offering hugs and affection
- Spending time together
- Exercising regularly with them
- Helping them plan their day. They need places to go and things to do.
- Supporting them as they make positive changes
- Helping them avoid the people they used to gamble with.
- Helping them reconnect with family and friends and strengthen their relationships.
- Help them remember the things they enjoyed doing before they started to gamble.

Make your own list here of things to do instead of gambling and ways you can show your support:

Set boundaries

Setting boundaries with the person who is gambling is an important part of looking after yourself. This means deciding what behaviour you can accept and what behaviour you won't accept.

Part of setting boundaries is deciding what you will do if a boundary is broken.

It is important to set boundaries that are realistic and that you will be able to follow through.

For example,

- You say to your partner, "If you gamble one more time, this relationship is over." If your partner gambles again and you don't carry through with this, your partner won't take you seriously the next time you set a boundary.
- You tell your son or daughter they won't be able to live at home unless they stop gambling. If you let them stay while they continue to gamble, they won't pay attention to other boundaries you set.

Setting and enforcing boundaries can be difficult. It takes time, effort, energy, and thought. But they are important. In the long term, they are in the best interest of the person gambling and they keep you safe too.

You can call the Gambling Support Network to talk through your ideas about setting boundaries.

Think before bailing them out

Experience shows that bailing someone out and covering up their behaviour only makes them more likely to continue gambling. If you keep bailing them out, they may not experience any of the results of their gambling. It's the difficult results that give them a reason to re-think their behaviour.

Family and friends often bail someone out because they're afraid the person will be hurt, or they're worried about the person's – or family's – reputation. Sometimes family or friends worry that they'll feel guilty if the person has to experience hardship or pain as a result of their gambling. Some examples of bailing out include

- Protecting the gambler by hiding their gambling from other people
- Telling children or other family members to be quiet about the person's gambling
- Lying for the gambler—for example by calling in sick at work for them
- Comforting the gambler to make them feel less guilty about gambling
- Explaining, justifying, or making excuses for the gambler
- Lending the gambler money
- Paying fines for offences due to gambling
- Dropping off or picking up the gambler when they gamble
- Being with them when they gamble
- Waiting up at night for the gambler
- Taking care of the gambler—for example, re-heating supper for the gambler after an evening of gambling

Can you think of other ways you may have bailed out a gambler?

There's a difference between providing support and bailing someone out.

An example of bailing someone out is lending them money when their rent or mortgage payments are due and forgiving them for hiding bank statements and telling lies. When you do this, you are shielding them from the real world and the real results of their gambling.

Although it can be hard to not bail out someone you care about, in the longer term it is better for both of you if you let them live with the results of their actions.

What about my own wellbeing?

Understand your feelings

Gambling can affect other people. It's not just the wellbeing of the person who is gambling that is at risk. Gambling affects the lives and feelings of parents, children, other family members, friends, and co-workers.

People who care about someone who has a problem with gambling often have uncomfortable feelings when they find out about it. These can include:

Shock, confusion, betrayal, and fear

Finding out that someone has a problem with gambling or has gambling debts can be a shock. It often leads to feelings of confusion. Many people may lose trust in the person who has gambled. They may feel betrayed. *"How could they do this to me?" "Why aren't they thinking about the children?"* Many people are afraid that they'll be misled or lied to again.

Grief

Family members often say they feel as though their hopes, dreams, and future plans have been shattered as the size of the gambling problem—and the debt it has caused—sinks in.

Guilt

Parents, partners, and friends often ask, *"Where did I go wrong?"* They may think, *"I must be a failure as a mother / friend / husband / girlfriend..."*. Guilt is common but it's not helpful to you or the other person.

Sometimes a person who has a gambling problem may take advantage of this guilt. *"Yes, it's your fault..."*, *"You don't understand..."*, *"You pushed me into it..."*. This may make you feel even more guilt. Remember: They made the decision to gamble, not you. It's not your fault.

Sadness

It's common to feel sad when you find out that someone you care about has a problem with gambling. You might feel tired, tearful, or generally depressed. It's important that you share these feelings with people who care about you. Talk to your family or friends, and think about seeing your doctor or a counsellor to tell them about what you're experiencing. Phone the Gambling Support Network at any time. They are there to support to you.

If you are being affected by someone's gambling, talking about it and supporting the person who is gambling can help you to feel better. The feeling that you're doing something about it will give you back some control of your own life, even if your efforts don't seem to affect the other person.

Anger and violence

It's not unusual to feel angry when you discover that you've been lied to or find out about gambling debts.

- You might turn the anger onto yourself: *"How could I be so foolish?"*
- You might turn it towards the person who is harmfully involved in gambling: *"How could you do this to me?"*
- You might turn your anger to people who aren't even involved—children for example.

Everyone gets angry. It's a normal emotion. The important thing is to find a way to express your anger that doesn't hurt yourself, your children, or anyone else. You maybe able to do this on your own or you may need counselling. Look for help if you need it.

Sometimes the person who is harmfully involved in gambling may be angry. When stressed, they could move beyond anger and into abuse. Abuse could be physical, emotional or verbal. No abuse is acceptable. You may need to take action to keep yourself and those you care about safe.

Call 911 if you or someone close to you is in immediate danger.

Take care of your health

It's easy to focus on the gambler's problems and forget about your own health and wellbeing.

Neglecting your own health—and that of your children and other important people in your life—won't help anyone.

Think about these warning signs that your health and wellbeing maybe at risk.

- Stressed, tense or worried?
- Feel like crying?
- Feeling like there's no point in doing anything?
- Feeling helpless or hopeless?
- More tired than usual?
- Drinking more alcohol or smoking more?
- Having sleep problems?
- Having stomach upsets?
- Getting headaches?
- Using drugs?
- Not eating well?
- Finding it hard to concentrate?
- Cutting yourself off from family or friends?

The more you see yourself in this list, the more important it is for you to look for help. You might want to talk to your doctor, or a counsellor about your physical, mental, and emotional wellbeing.

As a first step you could to talk to someone at the Gambling Support Network.

Take care of your children

Living with someone who has a problem with gambling affects children and teenagers—particularly when it's their parent or caregiver who is involved. Constant arguments about gambling and money can mean that their home is tense and uncomfortable. They might feel confused, afraid, depressed or worried. They might think that they're responsible for the trouble at home.

As a result of the harmful involvement in gambling, there might not be enough money to meet children's basic needs. They might not be able to participate in sports or the other activities their friends are enjoying.

Talking with children about how they feel is an important place to start. If you're concerned about their feelings or wellbeing, think about contacting their school counsellor, talking it over with your doctor, or calling the Gambling Support Network to talk about your concerns.

Take time for yourself

It's important to take time out to do things just for you. Make a list of things you enjoy doing, or maybe things you'd like to try. These don't have to cost money. Once you've made the list make sure you make the time to do the things on it.

What I'm going to do

When I'm going to do it

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Where can I get support?

Looking for help and support

A little help can go a long way in dealing with gambling problems. You'll find information about several important sources of help in this section.

- The Gambling Support Network
- Family and friends
- Counselling
- Help for gambling debts

There may also be a **Gamblers Anonymous** group in your area. The Gambling Support Network can tell you where they meet and who to contact.

There are also books written by others who have experienced problems with gambling or have offered support to people with a gambling problem. Check with your local library for information.

Other organisations that might be able to offer support include church groups, school counsellors and local community groups. Your local telephone directory will have a list of agencies in your area.

The Gambling Support Network

The Gambling Support Network is a province-wide, free, distance-counselling service. It offers both long-term support and short-term crisis counselling.

The Gambling Support Network is available 24 hours a day, 7 days a week. You can phone anytime. If you can't get through, please leave a message. A counsellor will call you back.

When you call the Gambling Support Network, you talk with a counsellor who offers the same services as a counsellor that you would meet face-to-face. The only difference is that you talk to the counsellor on the phone. You'll find more information about what to expect from counselling further on in this booklet.

When you call the Gambling Support Network, everything you tell them is confidential. The only exceptions to this are if you talked about wanting to commit suicide, or if child abuse is suspected.

The Gambling Support Network also offers general information for people wanting to know more about gambling problems.

Gambling Support Network

Phone: 1-888-347-8888

Website:
gamblingsupportnetwork.ca

Family and friends

It is not unusual to feel alone and overwhelmed, especially when you keep someone else's harmful involvement with gambling to yourself. Many people have found that sharing the burden with others helped them get through a difficult time. Having people you can talk to and spend time with can make things a lot easier. They may also have useful ideas that you haven't thought of.

Who should I ask for help?

Make a list of people who you would feel comfortable asking for support. Look for people who will be good listeners, won't judge you, and will support you no matter what.

Think about how you will approach them. Would you be comfortable phoning them? Should you meet for coffee? What will you say? How will you ask for support?

Now, think about what you'll ask each person to do. For example:

- Phone you regularly to ask how things are going
- Offer encouragement and support
- Meet often for coffee and a chat
- Go with you to movies, for walks, and other activities

If you need help with this, call the Gambling Support Network.

Who can I ask for support?

Name	How should I approach them?	What can they do to help?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Counselling

Counselling gives you a trained person to talk with about things that concern you.

Getting counselling is not about being told what to do. It helps you find the path that is right for you.

The first time you go or call, the goal is to find the best way for you and the counsellor to work together. The counsellor will ask you to talk about why you're there. They might ask questions to be sure they understand what you're saying. Based on this, you and the counsellor will develop a plan for how best to work together.

You can go to counselling by yourself or you can take a support person with you.

How often you go to counselling and how long it takes is different for everyone.

Where can I go for counselling?

There are free face-to-face counselling services available in your community through Addiction Services. When you first call to meet or speak to a counsellor, an intake worker will help you decide which services may be most helpful to you before setting up a meeting with the counsellor.

For information about Addiction Services in your community, please visit:

novascotia.ca/dhw/addictions/addiction-services-offices.asp.

All services provided by Addiction Services are confidential. This means that when you speak to a counsellor, what you say will not be shared with others. However, there are a few times when they may not be able to keep information confidential. For example, if you talked about wanting to commit suicide.

Do you have a Health Card?

You need a Nova Scotia Health Card to get counselling services. For information on how to get a health card call:

1-800-563-8880

Help for gambling debt

Someone who has a problem with gambling can have financial and legal issues that affect others. This could include owing money that they are unable to repay or committing a crime to fund their gambling. You might need to think about what you need to do to protect yourself or your family financially and legally.

For example,

- Should you keep joint bank accounts with someone who is gambling, especially if they can withdraw money without your signature?
- If your husband or wife has gambling debts, do you also owe the money?
- If you have your own account, what can you do to safeguard your money?
- Should you change the pin numbers for your cash withdrawal cards regularly? Should you hide them?
- If the person who is gambling asks you to manage their money, should you do this?

Sometimes these money and legal problems can be complex. It can be hard to cope with them as well as the other effects of gambling.

Financial counselling is free of charge across Nova Scotia through Service Nova Scotia and Municipal Relations.

Financial counsellors work with people who have financial concerns or debt. They can:

- Help you work out a short term budget and debt management plan
- Suggest safe ways that you can talk with creditors
- Give you an idea of what to expect in dealings with debt collectors, banks, or creditors
- Talk you through some options
- Refer you to face-to-face financial or legal assistance

**You can contact
a financial counsellor**

Monday to Friday
8:30 AM to 4:30 PM.

Phone: 1-800-670-4357

Website:

[novascotia.ca/sns/access/
individuals/debtor-assistance.asp](https://novascotia.ca/sns/access/individuals/debtor-assistance.asp)

To sum up

In this booklet you've read about what you can do to help someone who has a gambling problem and how you can take care of yourself and your family while you're doing it.

Below is a list that sums up the information and advice in this booklet. We hope it will help you keep it all in mind.

This is a difficult time in your life. You have a lot to think about and many choices to make. We wish you a safe journey on whatever path you follow.

Things to think about

- Call the Gambling Support Network as often as you need to: 1-888-347-8888
- Decide how you will talk about the gambling problems. Be prepared to listen.
- If you have children or young people in your home, talk with them about what's happening and what they are feeling.
- Set boundaries and stick to them.
- Think about what you need to do to avoid bailing out the gambler.
- Look for help from family and friends.
- Contact your local Addiction Services to speak with a counsellor.
- Talk to a financial counsellor about ways to deal with gambling debt.
- See your doctor for a check-up. The better you're feeling, the more energy you'll have to deal with the problems that come from someone else's gambling.
- Think about things to do instead of gambling. How can you include the person who is gambling?
- Take some time for yourself.

For information and
support call the
Gambling Support Network.

1-888-347-8888

