



Problem Gambling and Family Discordance

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Gambling opportunities have increased tremendously in the past two decades. Today, all states with the exception of Utah and Hawaii have some form of legalized gambling.¹ In California, the expansion of gambling opportunities has been even greater. California's tribal casinos alone nearly doubled in revenues between 2001 and 2004.² Along with increased gaming availability, also comes the increased risks for gambling-related problems. The 2006 California prevalence study commissioned by the Office of Problem Gambling found an overall problem and pathological gambling rate of 3.7%.³ This rate constitutes the higher end of the spectrum when compared to the rates found in other states.

It has long been observed that problem gambling behaviors can often result in major consequences for the gamblers – including psychological and physical distress⁴, health problems⁵, co-occurring substance abuse⁶ and mental health issues⁷, and of course, legal and financial woes⁸. However, problem gambling and its resultant ills rarely exist in a vacuum. The spiral of gambling debts, as well as the illegal activities that many problem gamblers engage in, often have very serious ramifications for their family members and loved ones. Because of the lifestyles that problem gamblers frequently lead, their family lives are usually characterized as chaotic and disruptive. Human service professionals working near casinos and other gaming venues often find that many of the social

problems they encounter amongst their clients have their roots in gambling.⁹ This document will highlight some of the manifestations of family discordance that have been observed among problem gamblers.

DEFINITIONS

Problem Gambling: This term is generally used as an umbrella term which encompasses all gambling behaviors which cause major disruptions in one or more major areas of the gambler's life. In terms of epidemiological research, problem gamblers may represent "sub-clinical" gamblers, who have significant problems with gambling but do not meet clinical diagnostic criteria.

Pathological Gambling: A formal diagnostic category set forth by the American Psychiatric Association as a mental health disorder, pathological gambling is listed under impulse disorders. Key features of pathological gambling include tolerance (needing to gamble with more money), withdrawal (irritability and restlessness when attempting to stop or reduce), and diminished control.

Financial Impacts

One key feature of a problem gambler is gambling (spending) beyond his/her means. As a result, problem gamblers are frequently in debt. One study in Queensland found that among the gamblers

surveyed, female problem gamblers averaged \$4,564 in debts and male problem gamblers averaged \$33,158 in debts.¹⁰ Another study in Maryland, U.S., found that among the problem gamblers in treatment, the average debt was just under \$40,000.¹¹ Where does the money come from? For problem gamblers, after all legitimate forms of finances have been exhausted, they will often resort to borrowing. In one study, one out of two problem gamblers reported ever borrowing money to sustain their gambling activities.¹² One in five problem gamblers in the same study reported borrowing money without paying it back. Often, the source of borrowing is family members. It is not uncommon for an entire family to be devastated financially by a gambler's betting patterns. It is commonly known that bankruptcies are closely associated with problem gamblers. A study found in seven U.S. communities that the introduction of a casino into a community was associated with a statistically significant increase in bankruptcies.¹³

In households with shared finances, the loss can be exacerbated. While problem gamblers tend to sacrifice their personal finances first, giving up holidays, other entertainment, meals, or selling of assets¹⁴, they may also gamble with money that should be going toward paying urgent bills or purchasing essentials for the household.¹⁵ In these situations, the family may face the cutting of utilities, foreclosure of their home, or eviction from their rental property, etc.

Crime

Problem gamblers who are attempting to chase back what they have lost may also resort to illegal means to obtain funds. Research shows that problem gamblers are most likely to commit white collar crimes such as forgery, fraud, embezzlement, or tax evasion.¹⁶ At times, the victims of such crimes may be the gambler's own family. Cases of problem gamblers taking out credit cards in their spouses' names and other fraudulent activities have been reported anecdotally. Finally, problem gamblers have also been known to borrow from loan sharks.¹⁷ Such loans are often characterized by very high interest rates and late payment fees. Since loan sharks are often linked to organized crime and gangs, it comes as no surprise that many borrowers and their family members frequently experience harassments and threats for non-payment.

Effects on Children

While there is no evidence that problem gambling is associated with child abuse, there is one form of child maltreatment that has been linked to gambling – neglect. In a national survey, the Gambling Impact and Behavior Study found that among six U.S. communities, the reports of child neglect surged in correspondence to the advent of casinos.¹⁸ Many respondents attributed this surge with parents leaving their children unattended at home, parked cars, or on casino premises while they gambled. Since then, many headline news in the media have focused on tragic cases of child endangerment, when children were left unsupervised by gambling parents or even childcare providers. Two factors have been attributed to the link between problem gambling and child neglect. First, problem gamblers sometimes report experiencing “brown outs” where they suffer time disorientation and memory loss.¹⁹ It is not uncommon for problem gamblers to lose track of how much time they have spent gambling. Another factor is related to the gambling environment. It has been noted that in casinos or card rooms there are often no clocks or windows. Some argue that these conditions may also predispose gamblers to lose their sense of time.

In addition to negligence, problem gamblers may also adversely impact their children in other ways. Similar to children of alcoholics or substance abusers, children who grew up in families of gambling frequently present behavioral problems such as delinquency and difficulties with school.²⁰ Children of gamblers in one study were also found to be more likely than their peers to engage in escape behaviors such as overeating, smoking, alcohol and drug use, and gambling.²¹ Youth gambling behaviors as a result of parental gambling may be partially explained by social learning. It has been noted that children who grew up in homes where one or more parents gambled excessively are more likely to gamble and subsequently become problem gamblers.²² Children who start gambling at a young age have also been noted to have more problems. In one study, youth who began gambling before the age of ten were more likely to be problem gamblers.²³

Family Violence

Domestic violence, or sometimes referred to as intimate partner violence, is defined as “a pattern of behavior used to establish power and control over another person with whom an intimate relationship is or has been shared through fear and intimidation,

often including the threat or use of violence.”²⁴ Domestic violence has been recognized as a serious public health issue. Data from a surveillance program of fatal and non-fatal injuries in Philadelphia found domestic violence to be the leading cause of injuries for women age 15-44.²⁵ National findings also showed that women are more likely than men to be killed by their intimate partners.²⁶ Domestic violence has been found to be prevalent in the U.S., with national statistics showing that one out of every four women will experience domestic violence in her lifetime.²⁷

Existing data appear to show that problem gambling and domestic violence are closely linked. A survey study of 144 spouses of problem gamblers in Canada found that half of those surveyed had been physically and verbally abused by their spouses.²⁸ In the U.S., the Gambling Impact and Behavior Study analyzed data from six communities and found a pattern of increase in reported domestic violence corresponding to the advent of casinos.²⁹ At the University Hospital of Nebraska Health System, a study was conducted which surveyed women who presented at the emergency department. The study found that women who reported their partners to be problem gamblers had significantly elevated risks for experiencing domestic violence.³⁰ There is likely no simple explanation for the association between problem gambling and domestic violence. In some cases, verbal arguments and physically altercations may be related to financial stress. In other cases, the gambling activities may be a form of power and control used by the aggressor.

Family Disruption

Studies have found various forms of family dysfunctions among problem gamblers and their families – including high rates of divorce. It was noted that in communities where there is a casino, the divorce rates are much higher.³¹ The California Council on Problem Gambling’s helpline found that in 2004, 11% of the callers reported to be divorce.³² Also, in the 2006 California Prevalence Study, it was found that frequent gamblers are more likely than less-frequent gamblers to be divorced.³³ In a study of twelfth-graders in Southern California, it was found that children from gambler parents had almost twice the incidence of broken homes due to separation, divorce, or the death of a parent before the age of 15.³⁴ The incidence of death among problem gamblers can be attributed to high rates of suicide. In fact, an analysis of existing literature revealed that

suicide attempts among problem gamblers ranges from 12% to 24%.³⁵

HELP FOR THE FAMILY

Financial & Legal Protection

No bailouts! This is likely the advice family members may hear from a counselor. When family members pay off the gambler’s debt or finance the gambler, it is argued that they are enabling the destructive behaviors and allowing the gambler to avoid assuming responsibility. Family members should protect themselves by not signing for bank loans, credit cards, or borrowing money to help pay the gambler’s debts. Further, the family may need to restructure their finances to limit the gambler’s access to cash. For example, it may be recommended that family members establish separate bank accounts that are not accessible to the gambler. If the gambler is the primary bread winner, s/he may also elect to have paychecks directly deposited rather than receiving a check or cash. The gambler also needs to work with the family members to develop a payment plan to pay off existing debts. Whenever appropriate, not-for-profit consumer credit counseling services should be utilized to help the family resolve immediate financial crises. Such providers can discuss options with the family such as filing for bankruptcy, which may provide some immediate relief for the gambler and family members. If loan sharks or other illegal activities were involved, then law enforcement or legal council may be consulted.

Protection for Children

For parents who gamble, it is important to exercise common sense to ensure the safety of children. Family members can also help the gambler stay within time limits by developing a plan with them (i.e. bringing a watch, setting an alarm, bringing a preset amount of money to gamble and leaving credit and debit cards at home, etc.). For problem gamblers, however, the ability to exercise common sense may be compromised. Family members may need to step in to protect the children by ensuring proper care is provided. At times family members may decide to intervene by alerting Child Protective Services if child maltreatment is suspected. For children who are immediately endangered, witnesses should contact local police.

In addition to learning more about problem gambling and encouraging the gambler to seek help, family

members also play an important role in preventing the children of gamblers from becoming future problem gamblers. In the realm of alcohol and drug prevention research, factors such as how a child perceives the amount of family support s/he has and the strength of the bond between the child and other family members have been found to act as protective factors against drug use.^{36,37} In addition, studies have also found that mentoring from an older adolescent or adult can help prevent youth substance abuse.³⁸ While there is still a dearth of research examining these protective factors in cases of gambling, it can be assumed that such strategies can increase children's resiliency.

Protection for Family Members

Given the association between problem gambling and family violence, those working with problem gamblers are advised to screen for possible spousal or partner abuse. In situations where domestic violence is suspected, professionals need to follow the protocols as set forth by the legal system or their professional ethical guidelines. Frequently, family therapy is utilized to help the gambler and the family unit; however, in situations of domestic violence, the use of such modality is cautioned. Family members experiencing abuse or violence from a gambler may need to take steps toward protecting themselves – such as aforementioned strategies for financial protection (i.e., separate account, etc.). When issues of immigration status or child custody is involved, legal experts may also be consulted (i.e. not-for-profit legal services, Office of Victim Services, etc.). For physical safety, family members may consult with local domestic violence services (i.e. battered women's shelters, helplines, etc.) or law enforcement. It is also recommend that domestic violence victims develop a safety plan. For tips, contact the National Domestic Violence Hotline at: 1-800-799-SAFE or visit the American Bar Association website.³⁹

Family Support

Family members and significant others of problem gamblers frequently experience a host of problems – including mental health issues.^{40,41} It is therefore important for family members to receive the necessary support. Twelve-step recovery programs have had a long history of helping addicts in recovery. Gamblers Anonymous also has an affiliate for family members – Gam-Anon⁴², which is open to all family members and significant others of problem gamblers. Gam-Anon is a self help, not-for-profit fellowship that provides a space for family members to share and talk about their loved one's gambling behaviors and patterns. The group members offer support to one another and learn skills to rebuild their lives and to provide appropriate assistance to the gambler. In addition to self-help groups, it may also be recommended for family members suffering from serious anxiety or depression to seek professional help from certified and licensed clinicians. For a list of certified counselors trained in the issue of problem gambling, visit the California Council on Problem Gambling website.⁴³

Conclusion

It is estimated that "excessive" gamblers on average affect 10 to 17 other people.⁴⁴ Sadly, all too often this ripple effect is most keenly felt by the gambler's loved ones – intimate partners, children, and extended family. Service providers working with problem gamblers or their family members need to pay the utmost attention to the various manifestations of family discordance, for the problem gamblers have the potential to devastate the lives of many others. Finally, while family members stand to lose the most, they are also an undeniably powerful resource for the problem gambler's recovery. Professionals working with problem gamblers may consider inviting family members, whenever appropriate, into the gambler's treatment.

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The project aims to educate the public and train a broad range of service providers, government agency personnel, and community leaders to help prevent problem gambling throughout the State and to provide information on treatment resources for those in need.

All project services are free of charge and CEUs are offered for selected trainings.

For more information, please contact:

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