

Chapter 11 - For partners and families

How partners and family members can help

Introduction

Gambling has devastating consequences for problem gamblers. Their gambling results in severe financial, emotional, occupational, legal and social problems. However, these consequences can be just as devastating for the partners and families of problem gamblers. Jill's story gives us some insight:

I was a little bit worried about Warren's gambling when I first met him. My Dad had been a gambler. He always provided for us, but he and Mum used to argue about money all the time. Warren said that his gambling was under control because he only went once or twice a week. He said he was only losing what he could afford. I believed him after a while. He always seemed to have money and so I forgot about it. We got married and everything was fine until the birth of Dougal. He started to come home late from work, two or three times a week. He claimed that he was working back. I didn't think much of it at the time, but he became moody. He said that he was just tired, but he seemed irritated and distracted. I was busy with Dougal. I probably should have made more of it, but I had my hands full and Warren wasn't much help. Anyway, I looked after the baby, he handled the money side of things.

When Dougal was about two years old, odd things began to happen around Warren and his money. He would come home one week and say his pay hadn't gone in this week or there had been a stuff up and he'd been under-paid. He would claim that he had lost his wallet on the way home from the bank. Overdue bills would arrive that he said he had paid. He would pretend that he had forgotten to pay it or that there had been some sort of mistake. A couple of times I came home in the middle of the day and found him outside the house going through the mail when he should have been at work. He would say he was just passing through. I now realise he was trying to get the bills before I saw them. The moodiness was getting worse, especially after these "nights working back". I never put two and two together. I just didn't think he was gambling. Why would I? I trusted him. He said that he loved me. Why wouldn't I believe him?

This strange behavior around money went on for about a year or so until one day I left work early because Dougal was unwell and had to be picked up from day care. I got the mail as it arrived and noticed that one of the envelopes had "Last notice" on the outside. I opened it and discovered that the car that I thought we owned outright was about to be re-possessed and that we still owed \$25,000. I thought it must have been a mistake. There was a Telstra bill and I opened it. We owed \$2300 and hadn't paid anything for three months. They were about to cut off our phone. I was in shock and my hands started to shake. I was crying. Something was horribly wrong. I

called Warren at work. He came home straight away and admitted everything. He'd been gambling heavily since I'd known him. He said he was relieved that finally everything was out in the open and he didn't have to live the lie he'd been living anymore.

I wasn't feeling relieved. I just felt stupid, angry, betrayed. I didn't know what to do. The bills I saw were only the tip of the iceberg. He owed \$30,000 on credit cards and another \$50,000 in personal loans. We were ruined. After some soul searching, I gave him another chance. I had to for Dougal's sake. I took on a second job. We didn't have a second child as we had planned. We couldn't afford to. We had to move to a suburb where the rent was cheaper. Dougal struggled at school, probably because there was so much stress at home. Warren eventually sought help and he stopped gambling, but it took us six years of hard work to get out of debt. It's taken even longer for me to trust him again.

As you can see, Warren's gambling had a massive impact on the people closest to him. In one day, Jill's life was turned up side down. She went from believing that her life was all going to plan to being over \$100,000 in debt with nothing to show for it and an uncertain future with a man that she wasn't sure she really knew.

This chapter is designed to help the partners and family members of problem gamblers. Initially, it explains the causes of problem gambling and how to identify the warning signs that a family member's gambling is out of control. It then explains how family members can help the problem gambler and how family members can look after themselves.

Why does your family member gamble?

The hardest part is to understand why. Why is your partner gambling? Why has he been lying about it for so long? Why didn't she tell you she was in trouble? Why did he keep gambling when he was in so much trouble? Why would she betray you like this? When a gambler has destroyed their life and indirectly wrecked havoc on your own life, it is hard not to take it as a personal attack. It's natural to think that the gambler's lies and deceptions indicate that the gambler has no respect for you. It's hard to believe that the gambler still really cares for the relationship after the damage they have done to themselves and to you.

If you can understand what causes problem gambling you will see that the gambling is not a personal attack on you. Gamblers do not intend to hurt anyone by their gambling. They are not deliberately trying to ruin you or their relationship. Usually, the intention of the gambler is to produce something positive. However, it all goes horribly wrong.

Gambling is prolific in Australia. It is almost impossible not to be exposed to gambling in some form or another. For the gambler, it usually begins quite harmlessly. A few dollars through the pokies after work. A couple of bets on the ponies with a few mates. A bucks night out at the casino. It seems fun and exciting at the time. The chance of winning gives the gambler a buzz. The losses are small and seem insignificant when put in to the context of a night's entertainment.

The gambling slowly becomes more frequent. When gamblers play, they feel hopeful. The hope that they can win some money. They hope that they can turn a small amount of money in to a large amount. They enjoy that feeling of hope, of feeling positive, of feeling excited and expectant. They start to look forward to gambling. They have the occasional win which reinforces their beliefs that it might possible to win at gambling. They also start to learn that gambling is a good way to get away from everything and that it is a good distraction. They learn that feeling hopeful while gambling is better than feeling stressed about their work or any other minor problems they might be having. They learn that gambling is an easy, harmless escape and that a big win might even solve some of their problems.

These positive thoughts and feelings about gambling results in more frequent gambling over longer periods of time with larger amounts of money. As the gambling becomes heavier, the size of the losses slowly increases. They begin to struggle to meet their financial commitments and they borrow money from credit cards believing that a big win is just around the corner. They believe that the more they lose, the closer they are to a win. This isn't as stupid as it seems as there is nothing in gambling venues to make you think that this is not the case. In fact, the gambling industry spends \$500 million a year on advertising to encourage gambling. The industry knows that the mathematical realities of gambling mean that the more you gamble, the more you must lose.

As gamblers get further in to financial trouble, they start to panic. They feel stressed, depressed, angry, worried and scared. They are embarrassed that they have got in to trouble. They are so stressed that they find it difficult to make

logical decisions. They are looking for a solution to their problems and they want to escape from their feelings of stress and anxiety. Gambling will solve both problems, they hope. Of course, it doesn't, as they continue to lose. The panic has set in now. The debts are unmanageable. They feel isolated. They feel like they can't tell anyone about how stupid they have been. They start to believe that the only way out is a big win to pay all of their debts. Then they will give up and no-one will be the wiser. The occasional win encourages further gambling, but the big win never comes. Hopelessness sets in. They can't tell anyone. They can't get out of the mess. Gambling seems like the only option and the pattern goes on and on, as summarised by the diagram on the following page.

The Heavy Gambling Trap

HEAVY GAMBLING CAUSES:



CONSEQUENCES:

*Financial problems
Relationship problems
Employment difficulties
Social problems
Isolation*



FEELINGS:

*Worry
Anxiety
Depression
Low self-esteem
Fear
Panic*



THOUGHTS:

*Gambling is a good way to escape
A big win will get me out of trouble
I'll just put \$20 in and see what happens
I'll get away from everything for a while
A win will give me some extra cash to pay all my bills*



GAMBLE:

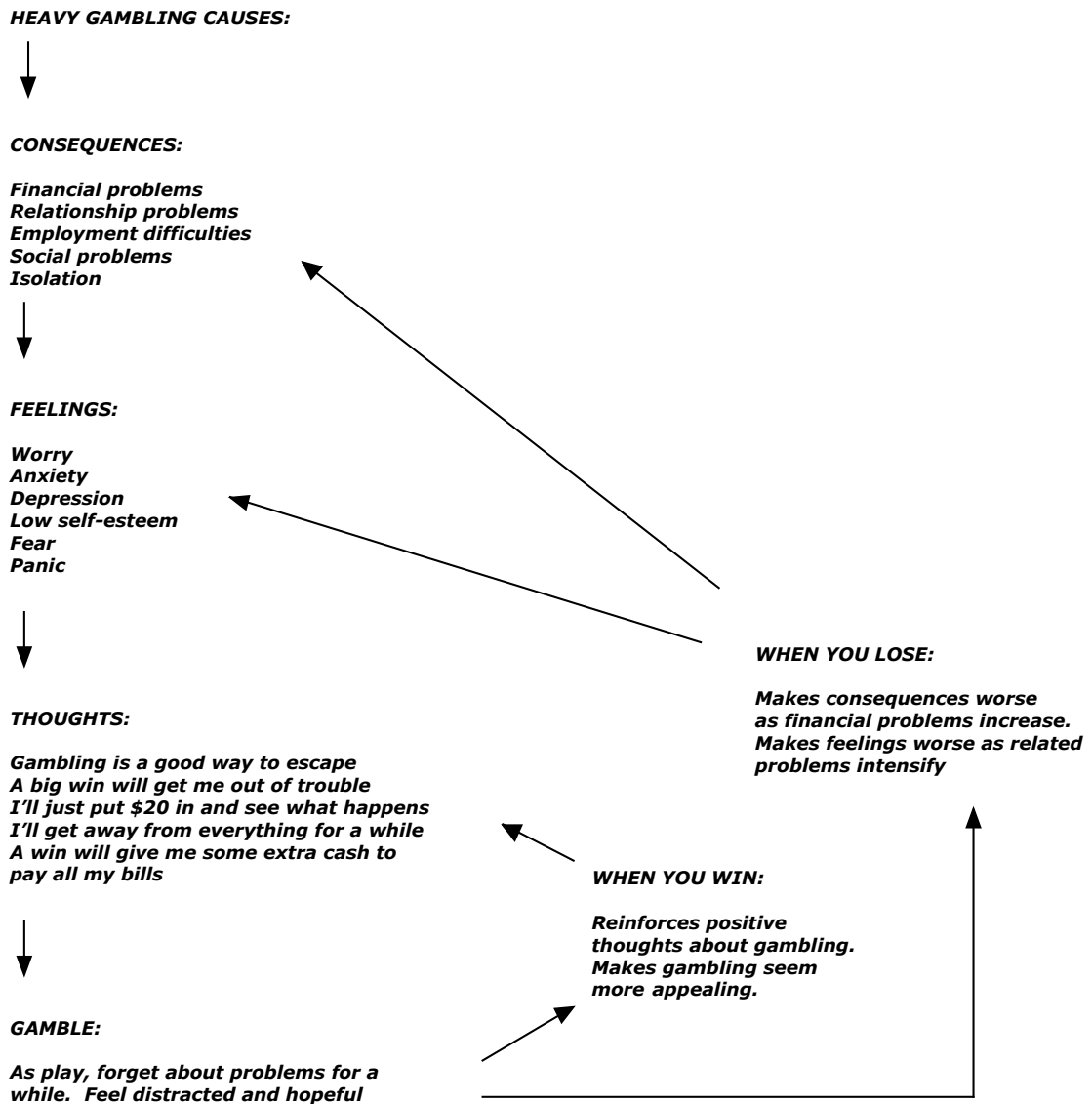
As play, forget about problems for a while. Feel distracted and hopeful

WHEN YOU LOSE:

*Makes consequences worse as financial problems increase.
Makes feelings worse as related problems intensify*

WHEN YOU WIN:

*Reinforces positive thoughts about gambling.
Makes gambling seem more appealing.*



As you can imagine, breaking this pattern is difficult. If a problem gambler has been playing the pokies for ten years, it's likely that they have pushed the button on the machines over 1,000,000 times! This means that gambling has become a

very deeply entrenched behavior. It has become an automatic response to having money. It's the first thing that comes in to their minds when they are stressed. A good way to understand this is to think about the skills you need to drive a car. When you first start driving, you have to think carefully about every thing that you do. However, after doing the same thing over and over again, the behaviors become automatic. When you see a red light, your foot goes on the break automatically. You don't even have to think about it. In the same way, gamblers get money and think about gambling immediately. It's an automatic response. Thus, asking a gambler to stop gambling is like asking a driver to stop at green lights and to drive through red lights. It is very difficult to undo all those years of learning. Thus, gamblers need special skills to break the habit and these skills take time and hard work to learn. Willpower alone will not be enough. Even when gamblers are 100% committed to stopping, the entrenched nature of the habit makes it very difficult to change and gamblers will experience many successes and failures on the road to recovery.

It's not your fault!

The past 20 years has seen massive interest in the concept of codependency, especially among drug and alcohol workers. In fact, Codependency Anonymous is the fastest growing self-help program in the United States. Put simply, the supporters of codependency argue that a codependent partner or family member behaves in a way that enables or encourages the addict to continue their addictive behavior. For example, the partner may argue with the addict, knowing that the addict will get angry and eventually use drugs or alcohol again. The codependent partner does this because he or she is invested in the addict

continuing to be addicted. By being married to an addict, the codependent's life has meaning and purpose. It gives them an identity as the partner of an addict. If the addict gave up, the partner's life would lose all meaning. In a sense, they are as dependent on the addiction as the addict.

The widespread publicity given to this concept by TV chat shows, self-help books and 12 step groups has left many partners and families of addicts feeling guilty. They feel somehow responsible for the addiction and wonder whether their behavior has led unwittingly to their partners' problems. In recent years, the codependency concept has spread in to the gambling field. Many partners and family members are worried that their own behavior is actually causing and maintaining the gambling of the gambler.

The codependency concept is certainly interesting and worthy of further exploration. Surprisingly, however, there is very little sound empirical research to support its existence. In fact, the opposite seems to be the case. Most partners and family members either do not know the full extent of the addict's addiction or they are doing their best to help the addict. They may not know the best way to help, but their help is well intentioned.

The message here is that your partner or family member's gambling is not your fault. There is no evidence that partners or family members deliberately encourage or enable gambling for their own purposes. Furthermore, even if you were the worst partner in the world and you did everything you could to encourage gambling, the gambler still made the choice to gamble. In this sense, gamblers must take responsibility for their gambling. There are always other options to choose besides gambling, no matter what the situation, and gamblers has no right to blame anyone else for their gambling except themselves.

Danger signs that gambling is out of control

Gamblers often hide the extent of their gambling from their partners or families. Quite often, this is because they are embarrassed about their gambling and think that others will not understand their problems. For many gamblers, an understanding partner or family member can be the key to them admitting that they have a problem and seeking help. There are a number of signs that might indicate that your partner's gambling is out of control.

1) Problems with expected wages: Gamblers will often gamble as soon as they get paid. They sometimes tell themselves that they will only put \$50 in. Others think that a big bank will make a win more likely. Others haven't got enough money to pay their debts and think that a win is the only way they can get out of trouble. They inevitably lose most or all of their wages and are too ashamed to admit to what has happened. So they come up with excuses:

I lost my wallet.

The pay office stuffed up and I didn't get paid.

I had to lend money to a friend.

The car broke down. I spent \$200 to repair it. I didn't get a receipt because paying cash was cheaper.

I owed someone money years ago and he suddenly found me.

The boss had a bad week at the track. He'll pay us next week.

I forgot to put my wages sheet in.

2) Unexplained absences: Gamblers often lose track of time when they gamble or simply gamble for longer than intended chasing their losses or not wanting to leave when they are ahead. This means that they often miss appointments, come home later than expected or take an unreasonable length of time to do simple tasks because they have sneaked off for a bet. They find it difficult to call as the noise of the gambling venue will give away where they are or they don't want to stop gambling.

3) Bills going unpaid: Gamblers often prioritise gambling above paying bills or hope that they can win enough money to pay all of their bills in one hit. Either way the bills don't get paid. Late notices, claims that the billing agency made a mistake, bills going missing, and not getting receipts for bill payments are all signs that a partner's gambling might be out of control.

4) Moodiness: After losing money, gamblers often feel irritated, worried, stressed and depressed. They often think that they can't share these feelings with anyone and so appear moody and irritable for no apparent reason. They will often attribute their mood to tiredness or work problems when the actual cause is financial.

5) Lack of financial progress: Obviously we live in expensive times, but gambling hinders any real wealth generation. When an individual has a reasonable income, few possessions, no savings and heavy debts, out of control gambling may be the root cause.

6) Lack of financial openness: With a steady income, it's relatively easy to get large amounts of credit. A problem gambler's financial affairs are often a tangled web of credit cards, personal loans, goods in hock, second mortgages, unpaid bills, and loans from family and friends. As the gambling worsens, it becomes more and more difficult for the gambler to meet their commitments. Money is shuffled from one account to another. Monthly payments are made and then re-drawn immediately to pay another debt or for gambling. Excuses are made to avoid paying debts. Gamblers learn who they have to pay and who they can put off. All of this financial chaos is hidden from partners and family members. Gamblers can't allow anyone to see the full extent of their finances for fear that it will reveal their gambling problem.

How to encourage your partner to seek help

If you suspect your partner or family member's gambling is out of control, you are in a difficult position. How do you bring the topic up? Some gamblers are often relieved that their gambling is being questioned and are pleased that they have the opportunity to bring everything out in the open. Others feel insulted. They react angrily and withdraw. Remember, there may be a perfectly reasonable explanation for your concerns, so you need to tread carefully.

Rather than confront the gambler, communicate assertively and use it as an opportunity to show that you care. Here's an example:

John, you know that I really care for you and I want what is best for you. I am worried that this is the third week in a row that you have come home without your wages, looking depressed and angry. I know how it feels when things aren't going right. It can be lonely and you can feel that no-one understands. I want you to know that if you want to talk about what's going on, I'm here for you. You've said before that gambling is not a problem, but if it is causing problems now, the quicker you get help, the quicker everything will be back to normal. I know people who can help you if you need it.

There are a number of key steps to take in this type of communication:

- 1) Chose a time when everyone is reasonably relaxed and calm.
- 2) Speak quietly and calmly. If you feel yourself getting angry or upset, stop and return to the conversation when you are calm.
- 3) Tell the gambler that you care about them. *e.g. John, you know that I really care for you and I want what is best for you.*
- 4) Validate the gambler's experience and feelings. *e.g. I know how it feels when things aren't going right. It can be lonely and you can feel that no-one understands.*

5) List specifically your concerns. State the actual behaviors that concern you, rather than labeling the gambler as an addict or blaming them in some way. *e.g. I am worried that this is the third week in a row that you have come home without your wages, looking depressed and angry.*

6) Offer to assist the gambler to take responsibility for their problems and to find help. *e.g. I want you to know that if you want to talk about what's going on, I'm here for you. You've said before that gambling is not a problem, but if it is causing problems now, the quicker you get help, the quicker everything will be back to normal.*

7) Offer a solution. *e.g. I know people who can help you if you need it.*

Being assertive in this way is not easy. Practice what you want to say beforehand. Writing it out can help. Run it by a friend. Remember, that the idea is not to attack or blame the gambler. This will usually just lead to denial and withdrawal. Rather it is a chance to express your concern and to offer concrete help.

What you can do to help the gambler

1) Encourage the gambler to seek help, whether it is from a professional or a self-help book like this one. Point out that thousands of people have got in to trouble because of gambling and that seeking help is not a sign of madness or insanity, rather it is the sensible thing to do when you are in trouble. People see doctors

when they have medical problems, so it makes perfect sense to see a psychologist when you have a behavioral problem. Point out that many people stop gambling when they seek help and that the sooner the problem is addressed the easier it is to give up.

2) Offer to assist the gambler with therapy. Although some gamblers want to keep the contents of their therapy sessions confidential, others are looking for an opportunity to talk about what happened. Talking about the issues, skills and exercises that come out of therapy sessions can be useful for the gambler.

3) Ensure that the gambler takes responsibility for their gambling. If they are in financial trouble, only lend them money if it is absolutely necessary. Make the loan conditional on the gambler making a serious effort to stop gambling, such as using a self-help book or seeking counselling. The loan should also be conditional on the gambler providing invoices and receipts for the expenditure of money.

4) Do not encourage gambling. For example, do not lend the gambler money for gambling and refuse to go to gambling venues with the gambler.

5) Offer to help the gambler to become involved in non-gambling activities, such as those discussed in Chapter 5.

6) Help the gambler to avoid high-risk situations for gambling (see Chapter 9).

7) Focus on the future, rather than the past. If the gambler is taking responsibility for their gambling problem and its consequences, there is no point reminding the gambler of their past mistakes. This will only undermine their self-esteem and slow their recovery.

How to help yourself

1) There have been a number of cases where the partners of gamblers have been held responsible for the debts of their spouse. If you think that your partner or family member's gambling will cause you financial damage, you may wish to seek legal and financial advice from a lawyer, accountant or financial counsellor. This is especially important if the gambler is unwilling to address their gambling problem.

2) Often a partner or family member will be feeling enormous resentment and anger towards the problem gambler. This is understandable given the impact problem gambling has on those close to the gambler. Even if the gambling has ceased, re-building trust can be a difficult task. Seeking help from a relationship counsellor or a family therapist can help you to work through some of these feelings and assist you to re-build your relationship with the gambler.

3) It is likely that even if the gambling has stopped, there will still be considerable stress in the relationship or family during the recovery process. Learning stress management techniques can help you effectively deal with these difficulties.

4) Seeking the support of family and friends can help you cope with the situation. There are a number of support groups for the partners and family members of gamblers that you may also find useful.

Conclusion

Remember that ultimately it is the gambler's responsibility to deal with their problem. If the gambler is not prepared to take this responsibility, your support will make little difference and you may have to think about how much longer you can provide emotional support for the gambler. When the gambler does take responsibility, you can play an important role in the recovery.

Biographical note, acknowledgements and further advice

Simon Milton, BA Hons, MPsych, MAPS, is a clinical psychologist who specialises in the assessment and treatment of problem gambling.

This chapter is taken from Stop Gambling: A self help manual for giving up gambling which was originally published in Australia by Pan Macmillan in 2001. It may be copied and freely distributed without alteration. It is based on various published studies including those by myself, Dr Fadi Anjou, Dr Louise Sharpe and Dr Robert Ladoceur.

Self help manuals can play an important role in the treatment of some gambling problems. However, not all gamblers respond to the techniques set out in these chapters. A qualified gambling counselor can provide personalized treatment that specifically addresses your circumstances. Seeking such help is highly recommended.