



# *PREPARING FOR CHANGE*

Gambling Handbook



ADDICTIONS  
FOUNDATION  
OF MANITOBA

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Leading the way to an addiction free society



# **PREPARING FOR CHANGE**

## **Gambling Handbook**

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**ADDICTIONS  
FOUNDATION  
OF MANITOBA**

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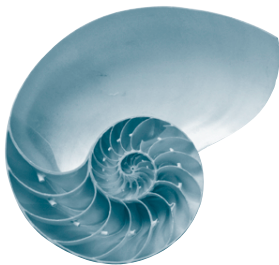
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# Introduction



## To the Reader

If you are someone who:

- gambles occasionally for recreation, or
- has a family member or friend who gambles, or
- is experiencing problems with gambling, or
- wants to learn more about gambling

Then this handbook is for you.



In this handbook, we provide a general picture of gambling. We also offer information about some of the lesser known aspects of gambling, such as:

- how gambling really works
- gambling myths and beliefs
- reasons why some gamblers develop problems while others do not
- how cultural values might affect our ways of dealing with gambling related issues.

Our purpose for this handbook is neither to promote gambling nor to give anti-gambling messages. Rather, we want to provide a fuller picture of gambling so readers can make informed choices about it.

If you are someone who experiences problems with gambling, we encourage you to seek professional help in dealing with your situation. Problem gambling is a complex condition, and a professionally trained counsellor can help you work through problems more effectively.

We sincerely hope that this handbook will be informative and helpful to you.

## Acknowledgements

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Special thanks is also extended to members of the South East Asian Communities in Manitoba for their willingness to share their knowledge of and experiences with problem gambling.

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# Gambling in Today's Society



**FROM** the early history of mankind, gambling has been a part of society. Today, though, the steady expansion of legalized gambling across North America, including the introduction of many new forms and varieties, has made gambling increasingly more accessible. As well, the life-changing amounts of money available to be won, the glamorous casinos and the technology used in game design all make gambling more exciting and attractive today than ever before.

Gambling and the concepts of fortunes and chance are a familiar part of the native cultures of Asian people. However, for many Asians who have come to North America in recent decades, today's gambling presents a different situation.

## Gambling in the past:

- was mainly a male activity.
- was considered an activity that displayed social prestige, skills and power.
- was socially unacceptable, except for some games that were considered a form of entertainment and not gambling.
- was less accessible, and there were fewer legal opportunities to gamble.
- offered smaller wins, less variety.
- was simpler to understand.

## Gambling now:

- attracts all groups of people, regardless of gender, class or income level.
- is a recreational or entertainment activity.
- is a socially acceptable form of entertainment if the game is legal
- is widely available, and most games are legal.
- offers big wins.
- involves modern technology; is more complex and harder to understand.

## Old Social Attitudes Toward Problem Gambling

- Problem gambling was stigmatized (e.g. character flaw, moral weakness, unlucky fate).
- Problem gamblers could not be helped.
- Problem gambling was a private matter that concerned only the gambler and the family.
- Problem gambling issues were not well understood.

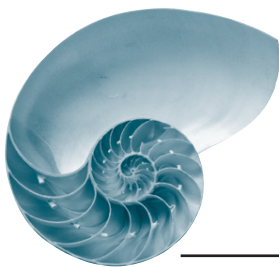
## Current Attitudes Toward Problem Gambling

- Problem gambling is seen as a behavioural problem that can be overcome.
- It is okay for problem gamblers to seek help from trained professionals.
- Problem gambling can affect individuals, families and the community.
- Research is being done on problem gambling issues.

**THESE** changes can pose difficult challenges to many gamblers from Asian North American communities. The current gambling situation requires players to be more knowledgeable about gambling, to have different attitudes towards gambling/problem gambling, and to possess more self-awareness and a strategic approach when dealing with gambling issues. However, the changes are happening so rapidly that many people are ill-equipped to deal with them. This can make them vulnerable to problem gambling and its effects.

Problem gambling can bring severe consequences for individuals, families and communities. In North America, studies have shown that about five percent of those who have ever gambled have problems with their gambling. While this represents only a small number of people, anyone who gambles might be affected. One of the best ways to reduce the chances of developing problem gambling and to deal with the change in gambling today is to start understanding more about this activity.

Let's start with the reasons why people gamble and what types of gambling activities people participate in.





# Reasons for Gambling & Types of Activities



## Why do people gamble?

The legalized gambling games available today are intended mainly for entertainment or recreation. But people can gamble for other reasons, and their reasons can change over time. They might gamble:

- to win money
- for excitement/action
- to relieve feelings of loneliness and boredom
- for challenge
- to increase self-esteem or to feel powerful
- to escape from problems at home, work or school

## What activities do people participate in?

Men and women participate in a variety of gambling games and activities such as

- lotteries
- casino games (e.g. black- jack, roulette, baccarat)
- racetrack betting
- sport betting
- speculative investments
- bingo games
- electronic gambling devices (e.g. slots, Keno, video poker)
- breakopen tickets or scratch tickets
- raffle tickets
- gambling on the Internet



In addition to popular casino games, such as blackjack, roulette, pai gow, baccarat and lotteries, there is evidence that many Asian North Americans are also playing traditional games, such as mahjong. Most likely, these games are being played in private homes/clubs and restaurants for entertainment or gambling purposes.

Regardless of the reasons for gambling or the games chosen, it is important for people to understand some general information about gambling. The following pages will cover some of that information.

# Understanding Gambling



**WHILE** most people who gamble know how to play particular games, many don't understand how the games really work or why they will eventually lose over time. Whether the game is blackjack, roulette, electronic gaming devices or others, the following factors apply:

## House Advantage (or House Edge)

House advantage is the mathematical advantage the house or gambling operator has on most wagers made by the players.

House advantage is built into the games so the casino/gambling operators will make money in the long run. House advantage comes in various forms, including paying the "casino odds" on winning bets rather than "true odds" for most games, charging a commission on winning bets (e.g. baccarat) or ensuring that the rules of the game are in its favour (e.g. players can bust before the dealer takes any cards in blackjack).



The casino odds, or pay-off odds, are not the true odds of the game. For example, in roulette, there are 37 numbers on the wheel. The true odds of picking the right number is 1 in 37 but, if players win, they are only paid 35 to 1. This difference gives the house an advantage, ensuring that it will make money over time. In the short run, the players might find themselves ahead through sheer luck, but the longer they play, the more likely it is that they will lose money due to the house advantage.

The other forms of house advantage, such as commission on winning bets or the rules of the games, have the same effect as paying less than true odds for the players.

Some games have greater house advantage than others, but virtually all casino games have house advantage built into the games.

Some players don't fully understand these facts and feel they are being cheated after losing money over time. In fact, casinos don't need to cheat or rig games – they already have the house advantage system built into their games to make sure they will make money in the long run. What these players have experienced only reflects the reality of gambling games.

## Randomness

Another important fact is that casino games are based on random events. Casinos make sure that all their games are random and unpredictable, making it impossible to figure out a system for predicting what will happen next.

For example, electronic gaming devices (e.g. slots) have a computer chip called a Random Number Generator that continually produces random numbers, even when no one is playing the game. When a player pushes the deal or spin button, it's like blindly putting a hand into this river of numbers, pulling one out and putting it on the screen. If this number is a "winning number" (a winning poker hand or line-up combination), the player wins. If not, he or she loses. Unfortunately, there are always more losing numbers in the river than there are winning numbers.

In games such as roulette, the spot on the wheel where the ball lands is completely random. In a blackjack game, no one knows for sure which card will turn up next from the deck of cards.

For most casino games, as players become more familiar with a game, it's natural for them to notice patterns. However, even if they notice what it seems to be a pattern a few times, this "pattern" still only reflects what happened in the past. What will happen in the future will occur on a random basis – the next event is unpredictable and no one can know for sure what future outcomes will be.

## Independence of Events

Another fact about casino games is that each event in a game occurs either totally or partially independently from all other events in that game – what’s already happened has little or no effect on what will happen next.

For example, in roulette, each time the ball lands on the wheel is totally independent from another time. The ball has no memory of earlier spins and lands at any one spot on the wheel on a random basis.

Games such as blackjack are not totally independent because, once a card is played, the composition of the remaining deck changes, thus affecting the future outcomes of the game. While events in blackjack partially depend on each other, the multiple decks of cards used and the casino’s rules of game mean that players are still unable to make reliable predictions on the outcomes of the games.

Independence of Events and Randomness are important concepts. If misunderstood, distorted and faulty beliefs about gambling games (e.g. “winning or losing streaks” or “near miss beliefs”) can arise. Research shows problem gamblers tend to have a poorer understanding of these concepts, making them more likely than non-problem gamblers to have faulty beliefs.

(For more information about house advantage, randomness or independence of events factors, contact a local problem gambling counsellor. In Manitoba, contact the AFM Gambling Helpline.)

# Gambling & Problem Gambling:

## What are the differences?

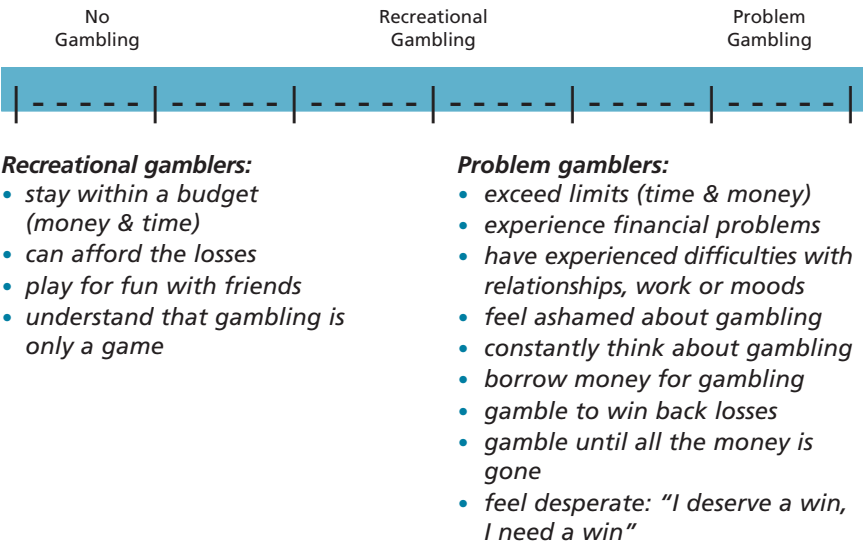


**IN MOST** cultures, some people consider gambling as fun and exciting while others see it as an activity to avoid. Why does gambling draw such extreme responses?

One possible answer is that people can be involved in gambling at different levels resulting in different gambling experiences. Some gamble for recreational or entertainment only. On the other hand, some gamble excessively, and their gambling creates financial, relationship and health problems for themselves and others. Those who have seen the negative effects of problem gambling tend to have strong feelings against the activity.

Gambling and problem gambling involve the same activities, but the experiences and behaviours of the gamblers differ. Some of these differences are listed below.

### Range of Gambling Behaviours



**FOR MANY** problem gamblers, the problem gambling behaviours do not develop overnight. A person might start with recreational gambling and then get more seriously involved as time goes on. There seems to be a common pattern that many people share regarding their experiences with problem gambling.

<b>1. Winning Phase</b> <ul style="list-style-type: none"><li>• occasional gambling</li><li>• big win or frequent wins</li><li>• gambling is exciting</li><li>• increased amount bet</li></ul>	<b>2. Losing Phase</b> <ul style="list-style-type: none"><li>• thinking about gambling a lot</li><li>• borrowing money to gamble</li><li>• lying to family; unhappy</li><li>• gambling alone to chase lost money</li></ul>
<b>3. Desperation Phase</b> <ul style="list-style-type: none"><li>• unable to pay debts</li><li>• alienated from family and friends</li><li>• bailouts from family</li><li>• panic, blaming others</li><li>• committing illegal acts</li></ul>	<b>4. Hopeless Phase</b> <ul style="list-style-type: none"><li>• feelings of hopelessness</li><li>• thoughts of or attempts at suicide</li><li>• divorce/arrests</li><li>• emotional breakdown</li></ul>

How do some gamblers move from recreational gambling to problem gambling? The following pages will look at the factors that might help us to better understand the situation.

***Note: While the above pattern is a common experience for many problem gamblers, not every problem gambler starts out this way or goes through the same pattern. There are other situations or experiences that can lead to the development of problem gambling behaviours.***

# Why Some People Gamble Too Much



**IT IS DIFFICULT** to know exactly why one person gambles too much while someone else does not. Usually, a number of factors come into play. They are:

## The External Factors

***Social values regarding gambling:*** If a society views gambling as a harmless form of entertainment, but sees problem gambling as a sign of moral weakness, gamblers may think they are immune to problems because they don't see themselves as immoral. They may continue to gamble even though their lives have been negatively affected.

***Immigration stresses:*** When people start life in a new country, many suffer from language and cultural barriers, financial difficulties, social isolation or other immigration stresses. Some people feel so overwhelmed and helpless that they gamble again and again in an attempt to bring some quick changes to their situation.

### ***Increased accessibility of gambling opportunities:***

The wide availability of gambling opportunities provides gamblers with many choices of games. While most gamblers do not have a problem with this, some find that easy access to gambling makes it difficult to stay in control of their gambling.

***Family background:*** Studies show that people who have parent(s) with gambling problems have a higher risk of becoming problem gamblers themselves.

***The way the games are made:*** The structural characteristics and the use of technology in the games make them more exciting and enticing for some players (e.g. the use of light, sound or other visual effects).

**The Effects of Occasional Wins:** Another aspect of gambling that can influence players is the inability to predict when someone will win. Some players have trouble walking away from the game after losing money, especially when they feel the very next spin may be a winner. When someone has a big win, the urge to keep betting and betting can be even stronger: he/she remembers the win and always hopes it may happen again.

## The Internal Factors

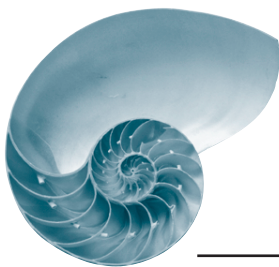
Frequent irrational thinking, myths and beliefs provide problem gamblers with “reasons” to continue gambling despite experiencing problems in one or all areas of their lives. Gamblers who hold these faulty beliefs may be more susceptible to excessive gambling. Here are some examples:

**Entrapment:** Problem gamblers spend a lot of time, energy and money gambling. After losing for a while, they begin to regard their expenditures as an “investment” rather than the cost of playing. Instead of walking away and accepting losses, the gambler continues to gamble in order to win back the money lost. This thinking creates a vicious cycle that entraps the gambler, resulting in persistent gambling despite mounting losses.

**Illusion of control:** Gamblers begin to believe that wins are produced by their own efforts (e.g. how they throw the dice) rather than by the random operation of a gambling device or cards.

**The gambler’s fallacy:** This is the belief that if something has not happened for a long time, it is bound to happen. For example, some gamblers believe that if a coin has flipped heads nine times in a row, it is likely that the next flip will be tails. In reality, the chance of getting heads is exactly the same as it always is – 50/50. The notion that tails are due is just a common error that many people make regarding the randomness concept.

**Periodicity of luck or belief in “streaks”:** Some gamblers believe that events happen in streaks. They gamble beyond their limits because they feel they are “on a roll” or “in a lucky streak.” The truth is, events are random and unconnected. What they recognize as a “streak” is an erroneous belief, not the reality of the game.





**Systems:** Gamblers believe that, by learning a certain system of betting, they can overcome the house advantage (doubling up, for example). While in the short run they might win by pure luck, in the long run they would still lose money, as no system can beat the house advantage.

**Near miss beliefs:** This is the belief that a gambler is about to win because his or her bets appear to get “close” to the winning number/bet. In reality, there is no such thing as “getting closer” to the winning number because in gambling games, each event in a game has little or no effect on the next event. The belief that someone is “almost winning” is just a part of the gambler’s faulty perception.

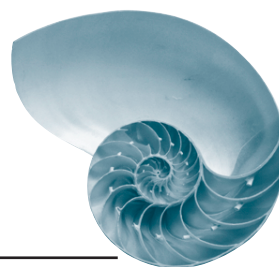
**Chasing beliefs:** This is the attitude that money lost by gambling hasn’t really been lost because it can be recovered through further gambling.

**Superstitions and rituals:** Some gamblers begin to believe that certain objects, events, actions or supernatural forces may be helping or hindering their gambling wins.

**Selective recall:** Some gamblers choose to remember only the times they win, but do not acknowledge – or they “forget” – the times they lose.

In addition to these faulty beliefs, gambling behaviours can also be influenced by other internal factors. For example, how a person reacts to a lost bet, deals with peer pressure or copes with life difficulties can all influence his or her actions, as can a tendency to act impulsively. Unfortunately, these factors are too complex to discuss in this handbook. For more information, visit the AFM library, the problem gambling website, or talk to an addictions counsellor.

The next story is one example of how a gambler progresses from social gambling to problem gambling.

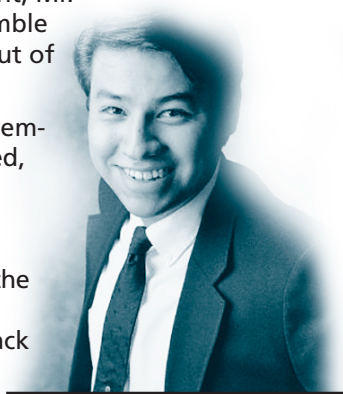


## Mr. Lam's Story



**MR. LAM** has lived in Canada for 15 years with his wife and two children, who were born here. Life was not easy as they struggled to cope with language barriers, a tight job market and other difficulties that many immigrants face when they come to a new country. But they both found full time jobs and worked hard, and after awhile, their lives settled. For entertainment, Mr. Lam enjoyed going out with friends to gamble occasionally, but his gambling was never out of control.

About six months ago, Mr. Lam became unemployed after a company shut down. He tried, but could not find another job that paid the same as his former job. Worried and depressed, he went to the casino one day while his wife worked to take his mind off the situation. He felt great after winning some money at blackjack, so he decided to go back the next day to try his luck again.

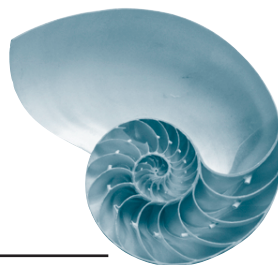


Over the next few months, Mr. Lam started gambling on a regular basis without telling his wife. He won large amounts of money several times, and that made him feel powerful – even though the money did not stay with him for long. Mr. Lam used all the money he won on gambling, withdrew more from his credit cards and cashed in his unemployment insurance cheques to stay in the game. Before he knew it, he owed thousands of dollars on his credit cards, had numerous bills to pay and was months behind on mortgage payments. On top of that, his wife argued with him constantly over money matters and his absences from home.

The situation has caused Mr. Lam to feel worried, frustrated, angry and stuck. However, he doesn't feel he can stop gambling now: with all the trouble he is experiencing, he needs to win back what he has lost. Mr. Lam continues to gamble whenever he has money in his pocket.

Meanwhile, Mr. Lam's wife is trying to make ends meet. This month, she was able to borrow some money from a relative for the mortgage payments. She also works overtime everyday now, even though her back bothers her and the children are not properly cared for. However, working overtime means she will earn some extra money, enabling her to support the family for awhile.

Through all of this, Mr. Lam feels that if he gambles and wins, his debts will be paid and his wife won't have a reason to bother him again.



# Signs of Problem Gambling



**IN THE** previous story, Mr. Lam is clearly experiencing problems with gambling. And, like many problem gamblers, he does not recognize that his gambling is the cause of his troubles.

Both Mr. Lam and his wife struggle to cope with the problem in a way that will eventually fail. Mr. Lam does not notice that chasing gambling losses causes deeper debt and creates more hardship for his family. Mrs. Lam does not realize that, by working longer hours and borrowing from relatives to pay bills, she is unwittingly making it easier for her husband to continue gambling. As well, she is not able to care for herself and her children. Perhaps if both Mr. Lam and Mrs. Lam were more aware of the signs of problem gambling, they would be able to handle their situation differently. The following are questions to help identify some of these signs\*.

1. Did you ever lose time from work due to gambling?
2. Has gambling ever made your personal life unhappy?
3. Has gambling affected your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to pay debts or to solve other financial difficulties?
6. Has gambling decreased your ambition or efficiency?
7. After losing, have you ever felt you must return as soon as possible to win back losses?
8. After winning, have you ever had a strong urge to return and win some more?

9. Did you often gamble until your last dollar was gone?
10. Do you ever borrow to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use “gambling money” for normal expenditures?
13. Did gambling make you careless of the welfare of your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Did gambling cause you to have difficulty sleeping?
18. Do arguments, disappointments or frustration create within you an urge to gamble?
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self-destruction as a result of your gambling?

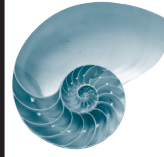
People who answer “yes” to seven or more of the above questions are considered to have serious problems with gambling.

Not everyone who gambles becomes a problem gambler. However, anyone who gambles – regardless of the type of game they play, amount wagered or how often they play – should be fully aware of the risks involved in these games. A good understanding of these risks allows people to enjoy the games safely while arming them with the knowledge to make informed decisions about their gambling.



*\*The questions are from Gamblers Anonymous (GA) 20 Question Survey.*

# Major Areas in Life Affected



**A COMMON** belief of many gamblers is that the only cost of excessive gambling is financial loss. This is understandable, as financial losses are measurable. In reality, though, the effects of excessive gambling are often more extensive and include psychological and emotional risks, which are much more difficult to measure. Usually, these risks are not readily recognizable or taken seriously by those involved until much damage has occurred.

*Below are some of the effects of excessive gambling:*

## **FINANCIAL**

- Debts, bankruptcy
- Exhausted life savings
- Involvement with loan sharks

## **LEGAL**

- Commit illegal acts
- Sued or harassed by creditors
- Arrested by police

## **EMPLOYMENT**

- Reduced productivity
- Being laid off
- Unexplainable absences or lateness

## **PHYSICAL HEALTH**

- Insomnia
- Panic attacks
- Ulcers
- Alcohol or drug use

## **RELATIONSHIPS**

- Quarrels with spouse/family members
- Divorce or separation
- Isolated from family and friends
- Difficulties in maintaining relationships

## **MENTAL HEALTH**

- Depression
- Panic, desperation
- Low self-esteem
- Changes in personality
- Suicidal thoughts or attempts

## **EDUCATION**

- Not able to concentrate while studying
- Skipping classes
- Decrease in grade points or general performance

# How Can Someone Gamble Responsibly?



**NUMEROUS** research studies have shown that problem gambling can affect anyone who gambles, regardless of culture, education, income, age or gender. It is also known that once problems have developed, it is not easy to undo them. The following section provides ideas for people who choose to gamble, but who want to reduce the risks of developing problems with their gambling.

## To avoid gambling problems, people should:

- set a limit on how much money they can afford to spend on gambling and gamble only this amount of money (it must not be the money needed for basic living expenses such as food, gas, rent, etc.). Leave any extra cash at home.
- leave debit or credit cards at home.
- avoid borrowing money from family members, friends, or others to gamble.
- set a time limit on how long they will play. This amount of time should be similar to time spent on other entertainment pursuits.
- go with a clear plan on what they will do if they win, as well as if they lose. It is important to stick firmly to their plan and limits (money & time) during the game.

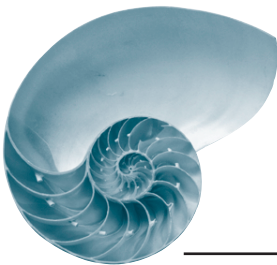


- understand the risks and benefits of gambling – be aware of their own reasons for gambling. The responsibility of balancing these risks & benefits rests solely upon each player and no one else.
- understand that gambling as a form of entertainment/recreation costs money. If someone can't afford to lose the money used to gamble, that person should not gamble.

Some gamblers may feel that, by following these ideas, the excitement and thrill of gambling would be lost because the risks are reduced. However, players will find that they have more protection and control over their gambling. In most cases, the costs of problem gambling far out-weigh any thrills or benefits derived from gambling with no control or limits.



**For some people, any gambling can put them at risk. For these people, the only responsible gambling may be no gambling at all.**





# Steps to Take

## If Someone is Concerned About Their Gambling



**IF GAMBLING** is already causing problems in one or more areas of a person's life, it's not enough to simply apply the responsible gambling ideas discussed in the previous section. These individuals need to take different steps to control their strong urges to gamble. While stopping gambling completely is best, it's not easy to do, even with the best intentions.

*The following steps may help.*

### 1. Limit Access to Money

- Get rid of bank cards and credit cards (or at least cancel cash advance privileges).
- Cancel any credit lines.
- Stop borrowing money from family members, friends or others.
- Change banking arrangements (e.g. require two signatures for all withdrawals, move money from joint accounts to a trusted family member's account, lower the daily cash withdrawal limits).
- Arrange for direct deposit of paycheques into a joint account or a trusted family member's account.
- Give family financial management to another trusted person (spouse, relatives, friend) for as long as possible.
- Carry only a small amount of cash actually needed in a day (e.g. bus fee, coffee, lunch).
- Be accountable for money spent (e.g. arrange to show receipts to someone).
- Set a reasonable budget that starts to repay any debts.

It's important for problem gamblers to take these steps because having easy access to money can cause gambling urges.

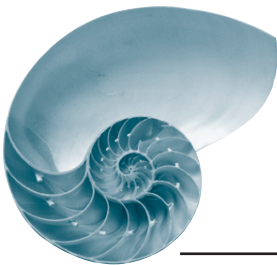
## 2. Identify Other Factors That Cause an Urge to Gamble

Gambling urges can also be triggered by other factors, such as stress, or even certain times of the day or week (e.g. payday, weekends). In addition to limiting access to money, problem gamblers should:

- look for patterns in their gambling (where they gamble, when they gamble, who they gamble with) and plan to be busy with other things during these “high risk” times.
- change the routine that may lead to gambling (e.g. don’t drive past the gambling locations, don’t go out with gambling friends).
- replace the time spent gambling with other activities.
- discuss problems or frustrations with a good non-gambling friend or a counsellor.

For people who gamble only in casinos, there is also the option of self-banning from these venues. Most casinos offer this service to anyone who requests it.

The more steps problem gamblers take to control their urges, including blocking access to money and gambling opportunities, the more likely it is that they’ll succeed in getting their lives back on the right track. If someone is having difficulty carrying out or maintaining the above steps, that person should consider seeking assistance from a professional counsellor to obtain more ideas on how to solve the problems.



# Problem Gambling and the Family



**THE PREVIOUS** sections of this handbook deal mainly with how problem gambling affects the gambler. The fact that problem gambling also affects other people – family members in particular – is often overlooked. As the gambler becomes more involved with gambling, family members can experience a variety of emotions:

- a sense of loss in terms of financial stability
- worry about the future
- loneliness, feelings of isolation or abandonment
- anger, betrayal, resentment
- hopelessness, frustration

These feelings can be confusing and stressful. Family members often can't understand why the gambler continues to gamble despite the problems it's causing. They may try to get involved because they are worried about what is happening in their family. They may:

- Ask lots of questions or try to control the gambling
- Try to solve the gambler's problems or pay debts for the gambler
- Work harder for extra income to make up for money losses
- Make threats if the gambling continues



Often, family members' attempts to fix problems are seen by the problem gambler as controlling. In response, the gambler may hide or lie about the gambling rather than deal with confrontations with family members. This leads to loss of trust, and relationships suffer. In short, excessive gambling effects the emotional and physical well-being of the family, along with the financial stability.

The negative effects of problem gambling seem to hit immigrant families especially hard. Generally, these families have fewer financial and emotional resources to rely on for support in difficult times. When someone gambles excessively, money, time and energy are taken away from the family, and stresses are created at home. Given the difficulties most immigrant families already face, it usually doesn't take long before their lives are severely affected by problem gambling.

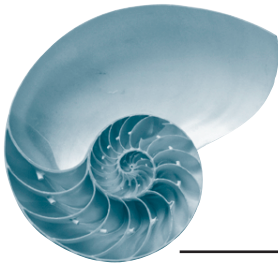
### What can families do if they suspect that gambling is a growing problem?



There are a number of things families should and should not do in problem gambling situations:

#### DO

- acknowledge the problem.
- learn more about problem gambling from an addiction counsellor, books, articles or websites.
- learn how to protect the family's financial situation.
- get involved in the family's financial matters.
- talk to the person who gambles about the effects of the gambling on the family.
- get emotional support by talking to a trusted person about how they feel.
- take care of themselves.
- seek professional help if their own attempts to solve problems fail.



### Don't

- spend energy monitoring and controlling the gambling behaviour.
- ignore the concerns or minimize perceptions of what is going on.
- hide or cover up problems for the gambler.
- sign for bank loans, credit cards or borrow from relatives to pay the gambler's debts.
- make immediate long-term decisions about relationships.
- keep the problem to themselves or take the blame for the gambler's action.
- don't wait for the gambler to agree that there is a problem before getting support or help for themselves.

Studies have indicated that children who grew up with a problem gambler as a parent reported being more anxious, insecure, subject to mood disorders and twice as likely to attempt suicide.

They are also at a greater risk of developing their own addictive behaviours, including gambling.

# Why is Problem Gambling Hard to Deal With?



**DEALING** with life's problems is never easy, but dealing with problem gambling is often an overwhelming task for all those involved. Here are a few of the more common reasons for this:

***Bailouts from family members:*** To save "face" and keep harmony in the family, many family members of problem gamblers will do anything to help the gambler. Whether it means paying the gambler's debts or taking over the gambler's responsibilities in the family, family members often try hard to help, even at the expense of their own health and well being. However, this approach only makes it easier for the gambling to continue.

***The possibility of relapses:*** Relapse is the process of resuming the problematic behaviours and patterns. (A gambler begins to gamble too much after having cut down or quit for a while.) Relapses are not uncommon and can occur even when intentions to quit or control gambling are sincere. If gamblers don't understand relapses and see them as failure, fate or other signs, they are less likely to learn from their mistakes and work to prevent them from happening again.

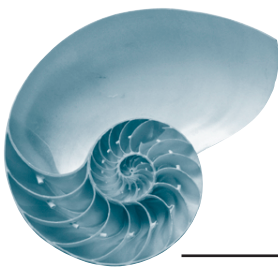
***Social attitudes about problem gambling:*** The social view that problem gambling is a sign of character flaws, moral weakness or unlucky fate creates feelings of shame and a desire for secrecy in gamblers and their families. They become reluctant to admit that a problem exists or to seek outside help for fear they will be judged and criticized. Unfortunately, the situation will likely get worse if the underlying problem is not addressed.

***Gambling urges:*** Most problem gamblers experience strong urges to gamble. The urges can be triggered by many factors. Internal factors, such as the gambler's desire to win back money lost, or external factors, such as the presence of gambling venues or access to money, can all cause gambling urges. It can take a gambler a lot of hard work and a quite few attempts at controlling the urges before they no longer affect the gambler.

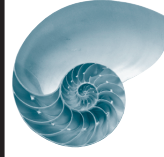
***Reluctance to seek help:*** While it is quite normal for North Americans to seek professional help for personal issues that can't be solved independently, this is not the case with many Asian North Americans. Traditional Asian cultures value self-reliance for problem solving and saving face. Under these long held values, people can be reluctant to ask outsiders for help, even though they are not able to handle the problem effectively themselves. Costly mistakes are often repeated as people struggle to work out the problem on their own.

***The lack of accurate information and understanding about gambling & problem gambling issues:***

Much of the information covered in this handbook is not widely known or available, especially to members of immigrant communities. Lack of information can lead to unwise and unsafe gambling practices for the gamblers, increase confusion and frustration for family, friends or loved ones and hamper everyone's efforts to solve the problems effectively.



## Where To Go From Here



**GAMBLING** problems can be difficult and complex to deal with, but they can be overcome. With proper support, a clear understanding of the problem and a concrete plan, individuals and families who suffer from problem gambling can get their lives back on the right track again.

Any time gamblers or their families feel they could benefit from additional support or assistance, they should access different services available for people with problems related to gambling (e.g. the Addictions Foundation of Manitoba – see the following section for more information).

The continued expansion of gambling opportunities in Canada and the United States is likely to continue in the years ahead. Becoming properly informed about gambling, problem gambling and other related issues is the best way to prevent self and loved ones from developing problem gambling in the first place.





# Addictions Foundation of Manitoba



**ADDICTIONS** Foundation of Manitoba (AFM) is a provincial authority whose mission is to contribute to the health and well-being of Manitobans. AFM works to address the harm associated with addictions through education, prevention, rehabilitation and research.

## **At AFM Problem Gambling Services, we offer:**

### ***For people experiencing problems with gambling:***

- Individual counselling
- Group counselling\*
- Telephone counselling\*
- Referral to other helping agencies/organizations

### ***For their family members or friends:***

- Individual counselling
- Couple counselling\*
- Group counselling\*
- Referral to other helping agencies/organizations

\* Check with the local AFM offices for availability

All services are free and confidential. Please contact the Gambling Helpline for more information or to make an appointment to see a counsellor (see next page).



## **AFM Problem Gambling Helpline** **1-800-463-1554 (Toll free in Manitoba)** **944-6382 (In Winnipeg)**

- Operates 24 hours/day, 7 days a week
- Available for gamblers, their family members or anyone wanting to know more about gambling
- Provides general information about the nature of problem gambling and the signs of problem gambling
- Refers callers to suitable services, including AFM counselling services, self-help groups and/or other helping agencies
- Free on-line interpretation services for up to 140 languages and dialects for callers who have difficulty speaking the English language

### ***AFM Regional Offices:***

Winnipeg Adult Services..... (204) 944-6368

Family Program ..... (204) 944-6229

Winnipeg Youth Services ..... (204) 944-6235

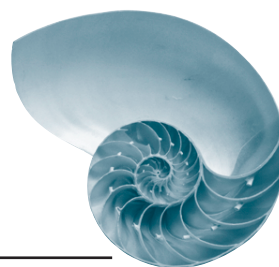
Brandon ..... (204) 729-3838

Dauphin ..... (204) 622-2021

Thompson ..... (204) 677-7300

AFM library ..... (204) 944-6233

For more information about AFM offices and services, please check the AFM website at [www.afm.mb.ca](http://www.afm.mb.ca) or the local telephone directory.





A stylized illustration featuring a hand holding a fan of playing cards. The cards include a 10 of Diamonds, an Ace of Clubs, and an Ace of Hearts. In the upper left corner, there is a blue card box with a white fleur-de-lis. In the lower right corner, a blue coin is visible. The background is a solid teal color.

**GAMBLING HELPLINE**  
**[www.afm.mb.ca](http://www.afm.mb.ca)**

**944-6382**

**(In Winnipeg)**

**1-800-463-1554**

**(Toll Free outside Winnipeg)**