

Problem Gambling: Putting It on the Radar for Families

by Jennifer McComb, PhD

Gambling has become a socially acceptable, widely accessible and legal recreational activity in many jurisdictions around the world. Although most Americans gamble responsibly, the National Council on Problem Gambling (2006) estimates that nearly 3 million people in the United States meet criteria for pathological gambling according to the Diagnostic and Statistical Manual, fourth edition (DSM-IV-TR, American Psychiatric Association, 2000). Another six to nine million people (2-3% of the population) have a less serious but still significant gambling problem. Unfortunately, these statistics do not include the millions of people, primarily family members, whose lives are profoundly impacted by someone else's gambling.

This article will provide a description of problem gambling, its impact on couple and family relationships, and current family-based treatment options. The goal is to raise awareness about problem gambling, and provide families with resources if they are concerned about their own or a family member's gambling behavior.

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What is problem gambling?

Problem gambling is a term frequently used to describe a range of gambling-related problems and negative consequences that exist on a continuum. Pathological gambling, which represents the severe end of this continuum, is classified as an impulse control disorder involving persistent and recurrent maladaptive gambling behavior as indicated by five (or more) of the diagnostic criteria listed by the DSM-IV-TR (APA, 2000; see text box). Less severe problem gambling involves fewer of these behaviors and typically does not involve criminal and/or legal consequences, although it can still result in extensive personal, relational, and financial consequences.

Who develops problems with gambling?

Anyone, regardless of age, gender, culture, socioeconomic status, or education can develop a gambling problem. Although problem gambling is often perceived to be an adult problem, we are currently witnessing the first generation of youth growing up in a culture where gambling is widely accessible and socially accepted. This has resulted in increased rates of problem gambling among adolescents and young adults. Shaffer and Hall (2001) found that 3.38% of adolescents and 5.56% of college students met the criteria for lifetime pathological gambling, compared to 1.92% of the adult population.

How does problem gambling develop?

Lesieur and Custer (1984) describe problem gambling as progressing through three stages: winning, losing and desperation. During the winning phase, gamblers report experiencing a pattern of winning that may include a

significant financial gain (sometimes referred to as a “big win”). During the losing phase, the gambler is no longer winning and is starting to lose more consistently. It is during this phase that gamblers start “chasing,” a term used to describe trying to win money back that was lost gambling. However, given that the odds associated with gambling are against the gambler, many gamblers proceed from the losing phase to the desperation phase, which is characterized by increasing dependence and preoccupation with gambling.

How does problem gambling impact families?

Although problem gambling shares many similarities to other addictions, it can impact families differently. For example, gambling behaviors are often easier to hide from family members than substance abuse. This is due in part because gambling lacks the physiological symptoms associated with substance use, but also because there is a general lack of information and awareness about the signs of problem gambling. In addition, the negative financial consequences of problem gambling can occur quickly, and can cause extensive financial consequences for other people.

Impact on couple relationships

The financial impact of problem gambling can be a life-changing event for spouses. Financial consequences of gambling can include credit card debt, bank loans, illegal debts with bookies, and money owed to family and friends. It is not uncommon for spouses to be unaware of the extent of debt incurred; moreover, this disclosure can be a traumatic event that shifts the reality of their lives. When this disclosure occurs, spouses often move into the role of financial manager for the family, which can become a source of significant individual and relational stress (Dickson-Swift, James, & Kippen, 2005).

In addition to the financial impact of problem gambling, spouses report experiencing a variety of intrapersonal, interpersonal, and relational stressors including anger and resentment; feelings of guilt and self-blame; worry for the future; impairment in roles and responsibilities; loss of respect; isolation from the

gambler; lack of satisfaction in the sexual relationship; marital distress; and loss of trust. Loss of trust has been identified as a significant theme for couples impacted by problem gambling and one that persists long after the gambling has stopped (Lee, 2002).

Spouses also often experience physical and emotional health problems (Dickson-Swift, et al., 2005). The most commonly reported physical health consequences include chronic and severe headaches, breathing difficulties, backaches, and stomach problems (Lorenz & Yaffee, 1988). The emotional consequences for spouses can include feelings of depression, anxiety, anger, isolation, and even suicide (Lorenz & Yaffee, 1988). It is not uncommon for spouses to withdraw from family and friends, and isolate themselves in response to the depression, anger, stress, shame, and guilt associated with their partner’s gambling.

Impact on children

More than two decades ago, Jacobs, Marston, Singer, Widaman, Little and Veizades (1989) estimated that 2.5 million young people in the United States were living in a family impacted by problem gambling. With the recent increase in gambling in America, it can be assumed that the current number of children living with a problem gambler exceeds this estimation. Although there is limited research on the impact of parental problem gambling on children, current studies indicate children’s lives are profoundly impacted by a parent’s problem gambling behaviors (Vituro, Wanner, Brendgen & Tremblay, 2008). Children report experiencing the physical and existential loss of a parent, loss of the relationship with the gambling parent, loss of trust and reliability, and extensive tangible losses (Darbyshire, Oster, & Carig, 2001).

Impact on extended family members

Extended family members are often approached for financial support when the gambler can no longer finance the debts. The extended family can be used to help facilitate communication of gambling-related issues, and can be a support system for the nuclear family. Although extended family can provide help and support to a



problem gambler and his or her family, relationships with extended family members can also be negatively impacted by problem gambling. Betrayals that occur within the nuclear family can extend into the extended family and contribute to stress and ruptures in these relationships. In addition, the shame and guilt that family members experience can sometimes cause them to distance themselves from their extended family.

Family-based treatment for problem gambling

Because the impact of problem gambling extends beyond the person who is gambling, many people who access treatment services are family members or concerned others (Hodgins, Toneatto, Makarchuk, Skinner & Vincent, 2004). Although problem gambling is often treated with individual psychotherapy, there is increasing recognition of the importance of including partners and families in the treatment process (Dowling, Smith, & Thomas, 2009; McComb, Lee, & Sprenkle, 2009; McComb & Sabiston, in press). Family members' involvement in therapy can include couple therapy, family therapy, group therapy for family members, or individual therapy for family members.

Treatment should be tailored to the specific needs of the family involved. If a couple or family wants to work towards restoring trust, couple or family therapy would be appropriate. If family members are feeling alone and misunderstood, they might benefit from attending a group for family members of problem gamblers where others can empathize with their experience and provide support. Individual therapy is often the treatment of choice for those who need additional support, or for a person whose family member is not willing to seek treatment.

Conclusion

With the expansion of gambling worldwide and the subsequent increase in problem gambling, more families are impacted by this disorder. It is important for families to have gambling “on the radar” as one of many possible problems their loved one may encounter. Recognizing the signs of problem gambling and knowing how to access

treatment for the gambler and/or family members is crucial for the long-term well-being of these families. The Family Institute at Northwestern University has therapists on staff who are knowledgeable about gambling and who can help individuals, couples and families whose lives are impacted by problem gambling.

DSM-IV-TR Diagnostic Criteria for Pathologic Gambling

A. Persistent and recurrent maladaptive gambling behavior as indicated by five (or more) of the following:

1. Is preoccupied with gambling (e.g., preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money with which to gamble)
2. Needs to gamble with increasing amounts of money in order to achieve the desired excitement
3. Has repeated unsuccessful efforts to control, cut back or stop gambling
4. Is restless or irritable when attempting to cut down or stop gambling
5. Gambles as a way of escaping from problems or of relieving a dysphoric mood (e.g., feelings of helplessness, guilt, anxiety or depression)
6. After losing money gambling, often returns to gambling to get even (“chasing one’s losses”)
7. Lies to family members, therapists, or others to conceal the extent of involvement with gambling
8. Has committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling
9. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
10. Relies on others to provide money to relieve a desperate financial situation caused by gambling

B. The gambling behavior is not better accounted for by a manic episode of bipolar disorder.

(adapted from APA, 2000)

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Resources for Families Impacted by Problem Gambling

Gamblers Anonymous: www.gamblersanonymous.com

National Council on Problem Gambling:
www.ncpgambling.org

National Problem Gambling Helpline: 1-800-522-4700

International Centre for Youth Gambling Problems and High-Risk Behaviors: www.youthgambling.com

Centre for Addiction and Mental Health (Canada):
www.ProblemGambling.ca

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