



A GUIDE FOR FAMILIES OF PROBLEM GAMBLERS

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**A GUIDE FOR FAMILIES
OF PROBLEM GAMBLERS**

The Critical First Weeks

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Welcome.

If you are reading this manual, consider yourself fortunate to have removed one obstacle from your path. You have already taken a positive step.

Unfortunately, most families of pathological gamblers seek help only when their situation is desperate. Usually, fear and countless other obstacles prevent them from getting help sooner.

No matter what situation you are in at this moment, you will find help on these pages. Initially, you may only want to view the contents page and reference topics that are of immediate interest to you.

Thumbing through these pages is a good thing to do. We hope this helps you get into the routine of reading this manual for longer periods until the words make an impact on your life.

As you begin to put into practice the positive suggestions offered in this manual, you will likely find yourself coming back to these pages for additional guidance in the weeks and months to come.

Please Note: The major points of this manual will discuss issues from the standpoint of spouses dealing with a gambling partner. However, in reality, many other relatives and dear friends will have to deal with these issues. Treatment in our program has included counseling to adult children of gamblers, sisters and brothers of gamblers, parents of children (teens and adults) who gamble, as well as close friends who are trying to help. Nuances of financial and emotional difficulties will be different in each situation. Nonetheless, it is hoped that all families affected by this addiction will at least garner enough information here to use in their own circumstances and propel them to get more specific help to remove own obstacles.

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About This Manual

The Purpose of this manual is to help you understand the nature of gambling addiction, provide positive measures to strengthen your emotions in the face of this powerful addiction, and outline a strategy for dealing with your financial matters.

This manual focuses on the first few weeks of your realizing that you are struggling with gambling addiction in your family and on the first weeks of trying to gain control over the things that are within your power to control.

Although this manual is organized in a way to guide you as you progress from one stage of help to the next, that is not necessarily the best way to use it. While this manual should be read fully, we do not recommend reading it all at once from cover to cover. Instead, move ahead in the pages when you are ready to take the next step. Rather than put the manual on a shelf, keep it in a handy place so that it can be used as needed. For example, keep it by your bedside, in the bathroom, on the kitchen table, in your pocket or in your purse; wherever it will be readily available when you ask,

“What should I do?” when the gambler in your life does this or that.

Now that you are ready to act, this manual will help you understand how to act and how to know what to do first.

What To Do First

Usually, a crisis of some sort is what propels people to get help for themselves or for their gambling family member. Often the crisis arises from the discovery of hidden bills or something equally shocking. Frequently, people will discover that their spouses have been keeping a post office box or other place of delivery where credit card bills or other back-payment-due notices have piled up without their knowledge. Sometimes a call will come in from a collection agency or mortgage company asking why a payment is late, though the gambling spouse maintains that payments have been made.

In some cases, a situation may border on the criminal. For example, one's spouse may forge the partner's signature and apply for a credit card or sign a check. No matter what the circumstances, there is always a feeling of having been betrayed by the gambling family member, and one is left with a feeling of helplessness.

Your first instinct will prompt you to seek help for your loved one, who is the problem gambler. But, you should ignore this instinct and first get help for yourself. You will learn quickly that you cannot change anyone but yourself, though you may make an appeal to your loved one.

Your ability to acknowledge that you are living with a pathological gambler is very difficult indeed. Coming to terms with this truth involves a complexity of events and the process is painful. One of the first steps is to find a GAMANON meeting by calling the number in your phonebook (or local Infoline). Talk to the person who calls you back, who will be a GAMANON member. Ask questions. Tell them what has been happening and, by all means, remember that this information is anonymous. By the time you have reached GAMANON, however, it is likely you have faced the truth; but perhaps you still have questions that need to be answered to validate your suspicions and remove all doubt.

Did you know that one of the telling questions asked of problem gamblers to help them evaluate whether or not gambling is a problem in their lives is this:

Have you ever thought you might have a gambling problem, or have you ever been told that you have a gambling problem?

Of course, if the answer to this question is YES, then that is reason enough to

admit that a problem MAY exist. If you have wondered if your loved one is a problem gambler, then that is usually reason enough to seek help. Professionals dealing with the problems of pathological gambling agree that: Wondering about a loved one's gambling is enough to suggest that there may be a problem. You have taken the first step to find out for sure. You are in the right place. The most important thing to do first is to get back your feeling of security and safety. Usually, this means making some difficult decisions that will be discussed on the following pages.

The First Week – Facing Reality

Step 1: Dealing with Doubt

Acknowledge your thoughts and feelings. You could be right on the mark with your concerns and worries that a family member is a problem gambler, though the person may emphatically deny it. It is not easy to think clearly in the midst of worry and confusion. Anyone who has spent time with an addicted person knows how difficult it is to keep a perspective on reality. The addicted person will try to manipulate you and talk you out of your worries, perhaps even try to frighten you and cause you to wonder whether you have anything to worry about at all.

You ask yourself, “Did I imagine this? Did I just make it up?”

You may be unable to discuss this problem with friends or family because you feel ashamed or because these people are not open to such discussion. Isolated and in pain, you may have begun to seriously doubt yourself. If you have reached this state, STOP the pain right now by reading further in this manual. The information on these pages will increase your knowledge and understanding of problem gambling and help you make informed decisions about your life. Many decisions will be difficult to make, but the truth of the matter will help you maintain your strength and composure.

Remember: *Knowledge is power!*

The First Week – Facing Reality

Step 2: Learning the Facts

Obtain the information that is necessary to help you confront the problem. If enough facts substantiate your belief that a family member is a problem gambler, then you owe it to yourself to get help in the weeks and months to come.

Here is where GAMANON comes into the picture, offering self-help to family members of pathological gamblers.

GAMANON meets at various locations in Connecticut.

Call Gamblers Anonymous at 1-800-266-1908 to find a meeting location nearest to you and speak to someone about the meeting.

Professional counseling is also available in Connecticut. The HELPLINE will put you in touch with a professional counselor who will be able to help you. Many counselors are not familiar with the issues associated with problem gambling, so be sure you choose one who is recommended to you by either the HELPLINE staff or someone who is knowledgeable about the issues associated with problem gambling.

You can reach Problem Gambling Services at 860-344-2244
www.ct.gov/dmhas/problemgambling

Phone the HELPLINE at 1-800-346-6238.

HELPLINE counselors can also direct you to GAMANON.

The First Week – Facing Reality

Step 3: Taking Action on Finances

Act now to protect your finances. All of your inquiries thus far have probably been done without the knowledge of the family member who is the problem gambler. Now you must be strong, since this step means taking some action that the family member may discover. Sometimes you simply have to jump into the stream and swim. In other words, just do it! You can begin with several initial steps that cause relatively little conflict.

First, close any joint accounts you currently have, including credit card accounts and checking accounts. You may be able to accomplish this only for some accounts and not all. But, do what you can and follow these guidelines.

Credit Card Balances:

If there is a balance on a joint credit card, you can arrange to have your name removed and no new charges allowed. Keep in mind, however, that removing your name will not exonerate you from responsibility from the balance due, so, it is important that you also close it to new charges. You will not be able to actually close these accounts until the balance is completely paid, but this action sets the wheels in motion. When the balance is paid, you can close the account. You also can open your own credit card account, if you wish, in your name only either now or at some point in the future.

ATM Cards:

ATM cards are useless when there is no money in the account. Therefore, make sure no money gets deposited in the account. If an ATM card is from a joint checking or savings account this should be closed anyway. If the gambler has an ATM from your account, ask for it back. If the card is from his/her own account, there is not much you can do to stop the use of it, but attempt to have the gambler transfer any money he/she has out of this account and into yours.

Loans (Mortgage, car, home equity loans, etc.)

Loans that are in the names of both spouses cannot be closed until they are paid. You should try to secure them as best you can, as, for instance, by keeping credit cards and home equity checkbooks in your possession. (Keep in mind that most home equity accounts, similar to credit card accounts, do not close automatically just because the balance is paid. If you have paid an equity account in full, you also need to close it, otherwise it can still be drawn on!) Contact the bank holding the loan, and ask if there are other measures available to make you more secure. This will not be easy. One of the hardest things you will have to face is being open and honest with the public about this problem. If you call a bank or loan company, you may find that telling them honestly what is happening is the best way to engage their assistance.

The first time you reveal that your actions are because your loved one is a compulsive gambler, you may feel ashamed, humiliated, or frightened. This will get easier as you come to realize you are moving forward into wholeness, and for that, no shame is warranted. A level of comfort will be reached when you know that you have no reason to hang your head. Hold your head high and remember that honesty is the best policy. Creditors will respect honesty from you and your spouse, but you can only control your honesty. All of this may be overwhelming the first week. Don't try to accomplish the next step until you are ready to make that move. Take it one step at a time.

Your Mailing Address

Making decisions about your mail may seem insignificant, but remember that a compulsive gambler usually tries to hide bills that come in. Frequently, a compulsive gambler will open a post office box where bills and charges can be directed without your knowledge. Try to get to the mailbox first. If this is not possible, arrange for a post office box of your own, for which only you hold the key.

In time, some bills may show up in your post office box that had been intercepted previously. DON'T PANIC! Anticipating this will lessen the shock. Keep in mind that this powerful information is based on truth. The more you know of the truth, the better off you will be in the long term.

The First Week – Facing Reality

Step 4: The First GAMANON Meeting

Attend a GAMANON meeting. GAMANON members do understand this addiction, and will help you understand it as well.

It is hard to explain the benefits of GAMANON to those of you who have never attended a meeting. Treatment experts agree that those who participate in twelve step programs, whether they are addicts or spouses of addicts, recover faster and stay recovered longer.

In addition to attending meetings, individual counseling may also be necessary for spouses who are having difficulty making tough decisions. If you need additional help, try to link up with a counselor who is familiar with the problem of pathological gambling; otherwise valuable time may be lost in getting up to speed on the appropriate treatment for this problem. Should you be dissatisfied with a counselor or if you think your particular situation is not being taken seriously, seek another counselor. Others are available.

A therapist once advised one of my clients to go to the casino with her husband to "make sure he doesn't spend too much money." The cardinal rule for anyone connected with a pathological gambler is this:

Controlling another person is utterly impossible.

When you attend your first GAMANON meeting, make a commitment to yourself. Don't attend only one meeting even if you do not like what you hear the first time. Like most things in life, perfection is unattainable. Try to commit yourself to attending several meetings; perhaps even six. In this way, you will know that you have given yourself a fair sense of whether GAMANON will help you.

The First Week – Facing Reality

Step 5: Maintain Composure and Make No Hasty Decisions

This is not the time for making lifelong decisions about divorce or other weighty matters. Rather, this is the time to take stock in your present circumstances and gain control. Damage has been done – to you, your spouse, your marriage, your position in the community and your finances; but you have already faced the truth of the matter and are acting to prevent more damage from occurring. You are doing all you can just to keep things from worsening, and that is quite ENOUGH. Therefore, while under this stress, this is not the time to make life decisions.

You are not alone in thinking that the first thing to do is get divorced. Even family members may advise you to “get rid of the jerk.” Unless you truly feel competent to be on your own, don’t make this decision now. Don’t be swayed by the advice of others. They are not in your situation and cannot fully understand what you are going through. They do not fully comprehend what needs to be put in place before these life decisions can be made.

The most important thing to do now is to build a feeling of security and lessen anxiety. There is no need to rush this stage. Making yourself financially secure is a good starting place for building the feeling of security. Compose yourself. When the time is right, you will be equipped for make bigger decisions that shape the rest of your life.

Now you have survived the FIRST WEEK of recovery, more or less. At least, you are still breathing! Now you can move to The Second Week where the lessons will help you gain more strength and tap your courage.

The Second Week – The Journey

The journey begins to recapture your sense of well-being. This is the time to regain the sense of yourself and who you are. Start making connections with people who understand what is happening in your life. Let them know how isolated you have felt.

Step 1: Educate Yourself About Addictions

Attend meetings. Meeting people and reading literature about pathological gambling will open your eyes and reveal the seriousness of gambling addiction. Soon enough, you will find that you are not alone. There is nothing so powerful as the experience of sharing your experience and interacting, people to people. That is why attending meetings is so important. In time, you will learn, you will understand, and you will be able to take control of your life.

One interesting fact you will learn is that PET scans, which measure brain activity during the “action phase” of gambling, show the same brain activity in compulsive gamblers as in people who are high on cocaine. This shows that gambling is an addiction in every sense of the word: psychologically, physically, emotionally. Clients who have other addictions as well as gambling feel that gambling is a stronger addiction than some of the others and that it produces a greater high and is more difficult to give up. Take this fact seriously: Your loved one is in the throes of a powerful force over which he or she can exercise little control without significant help from the outside. Your loved one is not just being crazy, stupid, mean or vengeful. This is important for you to know, but do not let this understanding stop you from taking appropriate action to protect yourself.

The fact that it is your loved one who is addicted does not mean you must do nothing and go down with a sinking ship. If your loved one chooses to go untreated, the result will be painful for you to witness, but you do not have to drown along with this person.

The Second Week – The Journey

Step 2: Committing to Meetings

Continue attending GAMANON meetings. It may be painful for you to sit with a group of strangers and reveal some of the most intimate details of your life. People who have participated in twelve-step programs will tell you how difficult this is, and at the same time say that the benefits far outweigh the discomfort. For those of you who really do not want to speak out in the group, you may just listen and say nothing. You will still gain something just by listening, though you will probably get more out of the program by interacting with others.

Think of the program in this way: If prayer nourishes your soul, then GAMANON exercises your soul. What you experience in a meeting will make you think in a wholly different way. Meetings will help you focus on what is important and enable you to process your thoughts within a framework of truth.

GAMANON will support you and challenge you, simultaneously. If there is one bit of advice that should be reiterated, it is this: Do not judge the program by one meeting. Attend four, five, or six meetings before deciding whether you want to continue.

Programs are not for everyone. Some people may never reach a comfort level even after attending several meetings. To this we say: If you can put aside a certain amount of discomfort that often comes with change, openness and reaching out, you may be confident that the program will help you. We cannot emphasize this enough in this manual.

The Second Week – The Journey

Step 3: The Need for Additional Counseling

If you have considered getting counseling for yourself and have put it off, now is the time to make that appointment. An addictive person causes stress to him or herself and to everyone who lives with that person. Take stock in yourself and get help, especially if you think you are suffering from clinical depression or anxiety. These conditions are manifested in many ways, but particularly by sleeplessness, inability to concentrate at work or when reading, irritability, being easily distracted, experiencing a marked weight gain or loss, and frequent episodes of crying. These are some of the key signs that indicate help is needed.

Addictive people have great power over the lives of the people with whom they live. You may have spent so much of your energy trying to figure out the addictive person's behavior that you may not have been able to take stock in yourself. You need to stop the confusion you may be feeling. Pain often comes as a friend to remind us that help is needed. It is our responsibility to answer to this call. Therefore, do not be afraid to seek treatment. Seeking treatment is a good sign of health.

This may be the best gift you can give yourself. The time is right to begin making a difference in your life. Remember that feeling better frees you up to think more clearly and take better care of yourself as well as those who may be in your charge. You may have become used to putting yourself last and the pathological gambler first, believing that it is your responsibility to get to the source of the problem. Nothing could be further from the truth. Get the help you need for yourself.

Clinical depression, anxiety, and other symptoms are common among people who are living with or involved with an addicted gambler. While these symptoms may be temporary, be sure to get help should they persist. Keep an open mind about the treatments that are available to you. Educate yourself about depression and anxiety, and learn about the various medications that may help you. Remember that if medication helps you to function better, it may be easier for you to put into action some of the difficult things you need to do. When you do seek help, be sure to contact only a qualified professional therapist.

The Second Week – The Journey

Step 4: Help Is A Phone Call Away

As difficult as it may be to enter a GAMANON meeting room and talk about your problems, it may be equally hard for you to pick up the phone at 11 PM and call a GAMANON member. You may be upset because you are certain your spouse is at the casino and you simply don't know what to do. **CALL ANYWAY!** Just reach for the phone and make the call. This is the right thing to do. In fact, using the phone is crucial, particularly because GAMANON is not as widespread as ALANON and you may only have weekly meetings rather than daily contact. Thus, if a crisis arises the day after your GAMANON meeting, you may have to wait six more days to get the help you need. **USE THE PHONE!**

It is not good for you to be in isolation, especially if you are confused and seriously affected by the addicted person. A phone list is handed out at each GAMANON meeting. If you do not receive the list, ask for it before the meeting is over. Be sure to use the phone list and do not be concerned that you may be bothering someone. Some day, when your crisis is over, you may be able to reciprocate by sharing what you are learning now. You will be able to give back to the new people what others are giving to you at this crucial time in your life. GAMANON members are happy to perform this service.

The Third Week – Keeping the Momentum

Each step in treatment reveals another obstacle that must be overcome. Some obstacles will be more difficult to remove than others, depending on your individual inner strength and family situation. The third week is hard because it demands that you stay focused and keep the momentum you have reached thus far.

Another reason why this week is so difficult is that your family member probably knows you are getting help for yourself and may try to pressure you to “forgive and forget.” For some people, this may be the toughest pressure to withstand. This may be your moment of truth. Remember that being true to yourself is the most important thing you can do.

Step 1: How to Stay Focused

Keep focused on what you are working on in this stage of your treatment and know that you cannot go backwards without losing yourself in the abyss of addiction. If the gambler is feeling threatened by your program, you may be promised the moon as payment if you’ll just stop the process. Or you may be threatened by the gambler, either that he/she will hurt him/herself or you, unless you give him/her money and a “bailout”. The gambler will want to regain access to money, as before, and will want you to remain passive, as before. This pressure will be very hard to resist even if you are in GAMANON or in therapy.

You may be afraid to stand your ground, especially if you have not done so in the past. In case you are being threatened beyond your capacity to resist, do not despair. Wait until you have an opportunity to speak with a trusted counselor or therapist and be candid about the terror with which you are dealing.

You may try to convince yourself that the gambler has learned a lesson and everything will be fine. **DO NOT GIVE IN TO THIS THOUGHT!** If the gambler is looking to you for some response, there is only one response to give. Offer to accompany this person to a GA meeting or professional help. This is the only concession you should make. Stay focused on the truth. Your loved one cannot overturn this addiction in a week or two and certainly not without help. Healing is a process and the beginning of the process is the hardest. GA is a good starting point for this process.

Remember that your and your family’s safety is paramount, however. If circumstances begin to feel dangerous, if the gambler becomes threatening, either to you or him/her self, seek advice about what to do from whomever it is necessary: police, GAMANON, shelters for battered women, etc. Don’t compromise, but don’t jeopardize your or your family’s safety either.

The Third Week – Keeping the Momentum

Step 2: Seeking Professional Help on Financial Matters

Now that you have had time to think more clearly about finances and about what you may want to do in your personal life, this may be a good time to consult a professional financial planner, i.e., a lawyer or accountant. A professional in financial matters may be able to help you where GAMANON members or other counselors cannot. Often, decisions about money are complicated. For example, if your spouse continues to gamble and you have even moderate assets, there may be things you need to put in place that haven't been done to protect some portion of these assets.

Get help from a professional. You may now have begun to see advantages of a legal separation, even if you are sure you do not want a divorce. You may want to continue your marriage. But, this may be the time to be prudent. A legal separation freezes all assets (including 401K's and IRA's) in the State of Connecticut, both joint and individual. The filing of a separation alone ensures that the assets cannot be touched without the parties being in agreement. If one person does so, he or she can be in contempt of court. Moreover, a legal separation may protect you from future liens. For instance, if a credit card company were to put a lien on a joint property for an unpaid balance in only the gambler's name, your half of that property could be exempt from the lien if there is a separation agreement and you are not on the credit card.

The sobering truth about your finances reveals how vulnerable you are. It shows how necessary it is for you to act on practical decisions. Doing nothing virtually puts your future back into the hands of the addictive gambler; and not where it belongs, in the realm of the rational.

Know that truth has brought you to this point where you can think differently. While initially you may have been terrified at the thought of separation or divorce, now you can talk about it at least as a temporary measure to protect yourself and your family from financial ruin. You know that you are not destined to sink along with the gambler. The lifeboat is there, and if the gambler refuses to get on board at least you can get in. If you get into the lifeboat alone, the going may be tough and lonely at first, but you will at least survive.

The Third Week – Keeping the Momentum

Step 3: Living in the Present

Continue attending GAMANON meetings. At this point people sometimes ask,

“Must I do this meeting thing every week for the rest of my life?”

If you have asked yourself that question, do yourself a kindness and never ask that question again. Continue to think one day at a time, which is probably a good way to live anyway. For you, at this stage, meetings are the tools that will keep you from thinking too far into the future where you are apt to get lost. Just decide that, for now, meetings are both helpful and necessary.

As with any addiction, secrecy is your biggest enemy. Use the phone and keep talking about the issues you face. The gambler will want things to remain secret. Secrecy is the gambler's biggest asset and your biggest loss. One of my clients wrote to her attorney about the day-to-day life with her gambler husband. Later, the lawyer asked her how she could possibly continue living in this way. The candidness of the lawyer's response opened her eyes, mind and heart, and she suddenly realized that this was not “normal” and that she had to do something to make her own life different, even if her spouse chose not to change.

The Fourth Week – Being Strong

Step 1: Assessing Your Financial Situation

Now is the time to assess your financial situation and make some decisions. The goal is to render your finances completely detached from the affects of gambling, which means you must gain control of finances. How you go about this depends on your individual family life style and economic situation. GAMANON, therapist, and this manual have made many recommendations over these critical weeks. It is up to you to see if they will work for you. Discussing this matter with a counselor may help put things in perspective.

While you may be seeing a counselor to help you through the psychological upheaval, money matters are also part of gambling counseling. Your counselor can help you with these matters. The important thing is to assess your current situation and come up with a tentative plan for the future. Discuss the plan with your counselor or with the people in your GAMANON meetings, even with the gambling member of your family, if it seems appropriate to do so at this time. Don't lose sight of the fact that you already have the power to limit the amount of damage gambling does to YOU – even if you can't limit the damage done to the gambler. You are two separate individuals.

Here is a checklist to help you assess your current situation:

- At this point you should be giving the gambler no money at all. If you have decided to follow recommendations of GAMANON and give the gambler an "allowance," then that should be all that is given. Receipts for all purchases made by the gambler should be given to you so you can account for the money he/she receives.
- All accounts should be in your name only and no joint accounts should be remaining, or, if they are, should be "inactive."
- If the gambler's pay check is being directly deposited to an account which must have the gambler's name on to ensure the deposit, be sure to transfer the deposited money to your own account as soon as possible for paying bills.
- By now you should have retrieved all credit cards. Your name should no longer appear on any credit card along with the name of the gambler, and no credit card should be available to the gambler. Should your name appear on a credit card for which you did not apply or sign, this could lead to criminal prosecution of the gambler. You will have to make a decision whether or not to press charges, and this should be discussed with your counselor.

- Store valuables, such as jewelry and other small items, in a safe deposit box or another safe place, as the gambler may choose to pawn them after being cut off from money sources.
- If the gambling family member is cooperating with you and is getting help or has willingly relinquished financial control, you should be receiving the gambler's pay check/stub, and all of the gambler's credit cards, ATM cards and the like should have been turned over to you and destroyed. You should also be receiving receipts for purchases made by the gambler so you know where his/her money is being spent.
- If the gambler is cooperating with you and is also required to handle cash, as for example, in the restaurant business, you will be unable to check the accuracy of the amount of money reported; but you should demand adequate money to run the household and pay bills. If the gambler is being dishonest with you and is holding onto cash, at least you will have enough money to pay bills.

The Fourth Week – Being Strong

Step 2: Maintaining Inner Strength

Don't allow yourself to be overwhelmed by the flood of change in your life. Therapy and GAMANON help you handle these feelings by teaching you to see how much control you actually have over your life. At this point, many people tire of the day-to-day struggle and easily forget how much of a struggle they had when the gambler was in control. No matter how difficult it seems to care for your family while tending to your own special needs, you may be sleeping more soundly knowing that you can at least pay the bills.

Despite these improvements in your life, you may be feeling more stressed than relieved at times. It is important that you continue attending meetings. Don't hesitate to discuss issues with your counselor and with the people in your meetings. The hardest part for you now is to fight the urge to give up and go back to the way things were. No matter how awful the past may have been, it is familiar to you; and the human condition makes turning away from the past easier to say than to do. Everyone seeks a comfort level, but there is no comfort level living with a gambler.

The Fourth Week – Being Strong

Step 3: Being Patient With Yourself

Remember that the kind of change you need cannot happen overnight.

Certain of your changes have been made swiftly for good reason, such as assuming financial control. Now that you have made these practical changes, take a breath and take the time to be good to yourself. There is no rush to transform your life in one fell swoop. There is no need to flood your mind with thoughts and fears about the rest of your life. Rather, this is the time to be patient with your feelings and pay honor to all that you have accomplished thus far. You have been working very hard to change what is in your power to change. Too much change too soon can make you frightened, apathetic or cause you to have expectations beyond what is possible.

Some changes move slowly, such as the fundamental change in the way you react to life's challenges. This change will come, too, if you continue to work toward that goal with patience. Psychological growth cannot happen when you are in fear of losing your home, having enough food on the table, or being able to care for your children. Physical security comes first. After that, you may address your psychological needs. If you attempt to work on your psychological problems first, a feeling of safety will be lacking.

Take care of the primary needs. In time, you may work toward internal growth and development that will shape your future.

Conclusion

Having a loved one who gambles compulsively is as much a family problem as an individual problem in that the family is affected at its most basic level – in sustenance, money, food, and trust.

This manual focuses on the importance of gaining control of family finances. Only when this basic milestone is accomplished can the family survive and maintain a quality of life, even if gambling continues. The way to accomplish this is different for each family because the dynamics of each family operates according to its parameters – of age, education, finances, religion, and culture, to name just a few. One family will have problems that another family doesn't have. For example, senior gamblers present their loved ones with serious financial problems that are particularly difficult to overturn. Often it is nearly impossible for loved ones to stop the "drain" of gambling on finances without outside legal action. Even this step, which, for example might include asking for involuntary conservatorship, is not foolproof and has not been tested in the courts, and something of this extreme can cause strains in a family that would be very difficult to heal. This conundrum may leave family members feeling powerless and helpless. However, counseling and GAMANON can still be helpful to enable the loved ones to "let go" when they must and try to live their own lives, even as they see gambling continuing.

Family structures likewise are different in different families. This is exhibited in the disparity of the status afforded to males and females, which determines who has power over family finances. For many women, dealing with money and being in control may seem completely foreign. But, again, faced with either survival and change or ruin and no change, many people want the former and will work hard to change both themselves and their surroundings. These cultural differences must be taken into consideration so that treatment of the commonalities of gambling addiction may be effective for all types of families.

GAMANON is committed to healing the loved ones and families of gamblers. Therapists who work in this field are too. This is no easy task, but the good news is this: Gambling addiction is a SOLVABLE problem. This much is certain: If you use this manual, if you attend GAMANON, if you go to counseling, your life WILL get better. A year from now, if you do these things, you will feel like a survivor, you will breathe deeply, you will marvel at how far you have come and how much better your life is, and you will be able to pass these things along to others in need. Trust that this much is TRUE!!!

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