

What financial institutions need to know about problem gambling

Problem gamblers come from all walks of life. Many of them appear to be fully competent and successful members of the community. Gambling is called the hidden addiction because, in some ways, it is easier to hide than an addiction to alcohol or other substances. You can't physically OD on it, you don't stumble around or slur your speech.

Before there are other signs of a problem, chances are good there will be signs in a person's financial life. It is not unusual for someone with a healthy financial history to be in a financial crisis after only a few months of gambling.

In the general population in Oregon, it is estimated that there are 76,000 adults who are problem gamblers – unfortunately, most of them are not in treatment, although free treatment is available throughout the state.

Among those who do seek problem gambling services..... the average age is approximately 45 years, they have an average annual income over \$32,000 per year, and it is equally likely that men and women will receive problem gambling services.

There is denial with gambling addiction, just as with any other addiction, so by the time people seek problem gambling services they have an average gambling debt of more than \$33,000.

Financial institutions may be among the first to see the effects of problem gambling, so are in a key position to help people who may have a problem.



Signs of customer gambling problems

- A marked difference between your customer's reported expenditures and debt load.
- Your customer's bills are going unpaid even though, according to their income, they should be affordable.
- Your customer's financial picture shows many credit card and/or ATM withdrawals; multiple withdrawals at bars, restaurants, and casinos are signs of concern.
- Your customer is showing an increase in requests for personal loans or debt consolidation.
- You ask your customer about gambling, but he or she is vague about the amount of time and money spent gambling.

If you work in a financial institution and you know that your customer gambles, even if she or he does not identify it as a problem, asking these 4 questions can lead to an opportunity to connect your customer with the help he/she may need.

If you know your customer gambles, ask the customer these 4 questions:

- Do you spend more money on gambling than you mean to?
- Do you spend more time gambling than you mean to?
- Do people in your family or your friends express concern about your gambling?
- Do you have concerns about your gambling?

If your customer answers yes to any of those 4 questions, encourage your customer to learn more about the risks of gambling. Suggest that he or she speak to a professional (see —helping your customer, below).

If your customer is elderly and if his or her finances are being compromised by a relative or other person with account access, it is considered elder abuse and should be reported to adult protective services. The number for adult protective services is in your local telephone directory.

Helping your customers

We understand that you are not a health care professional or a counselor. However, you can help your customer in important ways. As you provide your customer with financial help and advice, you can do a great service by encouraging your customer to explore the impact of gambling on his or her financial picture. Resolving the financial situation, but not dealing with the gambling behavior will place your customer at risk for increased debt over the long term.

Problem Gambling Among employees

Although not often recognized, problem gambling is a significant workforce issue. The effects of a gambling problem almost always spill over into the workplace. The workplace is primarily affected through lost time and lost productivity, but in desperate situations, the gambler may resort to theft, fraud, or embezzlement.

Gambling and gambling-related activities are frequently carried out during work hours. The workplace is used as a shield to hide the problem gambling from family members. This leaves managers and co-workers as the first line of defense. The challenge is to identify the problem gambler before he or she becomes desperate. To this end, it is important that all employers and employees develop a greater awareness of the signs associated with a gambling problem.

Signs of workplace gambling problems

- Work performance deteriorates – the person is preoccupied, has trouble concentrating, is absent from or late for meetings and misses assignment deadlines.
- Frequent, unexplained absences or disappearances from work.
- Eager to organize and participate in betting opportunities.
- Pay is requested in lieu of vacation; large blocks of vacation time aren't used.
- Frequently borrows money, argues with coworkers about money that is owed.
- Complains about mounting debts.
- Excessive use of the telephone and Internet for personal matters.
- Experiences mood swings, often related to winning and losing streaks.
- Credit card or loan bills are mailed to work rather than home.
- Increasingly spends more time gambling during lunch hours and coffee breaks.

Of course, many of these issues are similar to those produced by other employee problems, not just problem gambling. You can't and shouldn't accuse or diagnose, but there are things employers can do to help.

What can your organization do?

- Awareness training: Supervisors and employees need to be able to recognize the signs of gambling problems and know how to respond.
- Policy statements: Incorporate the topic of gambling into relevant policies such as Internet use, phone use, and disallowed activities during work hours.
- Use your Employee Assistance Program: Check with your EAP to be sure it routinely screens for problem gambling and is aware of Oregon's free treatment.
- Make information available about the Problem Gambling Helpline: 877-MYLIMIT or 1877mylimit.org. Brochures and posters are available free by calling 503-945-9703. Help is available 24 hours a day, seven days a week and is open to family members whether or not the gambler is involved.
- Make financial counseling available: It is important that financial counseling be made available to employees who are in a fiscal crisis.
- Monitor the money stream: Some occupations involve direct contact with money; in other occupations money can be –moved. These occupations might be considered high-risk for the problem gambler; a monitoring system can protect employee and employer.

Problem gambling counseling includes intervention on financial issues

You may be surprised to learn that, unlike treatment for other addictions, problem gambling counseling involves direct intervention on the customer's financial situation. It is common to remove fund access for these customers and place it in the hands of a spouse or other responsible person.

Problem gambling counselors set up barriers between the gambler and her/his money. Ideally, the gambler and the person the gambler has designated to manage his/her money will come to a counseling session together. The counselor can help them develop a plan that does not enable the gambler and is also not abusive. Through counseling, the gambler can develop a relationship with "real" money again. While a compulsive gambler is gambling, money loses its real meaning.

The good news, then, for financial institutions is that part of problem gambling recovery is learning to manage money. Suggesting that a customer or employee talk to a professional problem gambling counselor may be the best thing you can do to help them ultimately get back on top of their life and their finances.

Adapted from Nova Scotia's Health Promotion and Protection Web site: <http://www.gov.ns.ca/hpp/gambling/pg-financial-helping.asp> .

Do you know someone who may have a problem with gambling?

In Oregon, free confidential info and help are available 24/7 from professional problem gambling counselors at this helpline/website:

1-877-MY LIMIT - www.1877mylimit.org

Or, contact your local Problem Gambling Services provider:

Tillamook Family Counseling Center, 906 Main Avenue, Tillamook, Oregon - Jeff Taylor, LCSW, Problem Gambling Counselor

503-842-8201 or 1-800-962-2891 - www.tfcc.org