

The impact of gambling problems on families

Nicki Dowling



Gambling problems can have severe personal consequences, including financial hardship, emotional difficulties, social impacts, employment difficulties and legal problems. They can also have significant impacts on families and communities. It has been estimated that the gambling problem of one Australian negatively affects at least seven other people (Productivity Commission, 1999). The impact of gambling problems on families has received relatively little research attention. Although most available information is based on intimate partners and children, gambling problems can also affect extended family members such as parents, grandparents and siblings (Dowling, Rodda, Lubman, & Jackson, 2014). This discussion paper summarises the available research about how gambling problems affect family relationships and family members, how families cope with gambling problems, and the assessment and therapy options available to the family members of people with gambling problems.

KEY MESSAGES

- Impaired family relationships, emotional problems and financial difficulties are some of the most common effects on family members of people with gambling problems.
- The family members of people with gambling problems are most likely to employ coping strategies that involve trying to change the excessive gambling of the gambler. The use of these strategies may result in these family members experiencing emotional and physical health problems.
- Despite accessing gambling support services at relatively high rates, there are few assessment tools and therapy approaches specifically designed for the family members of people with gambling problems.

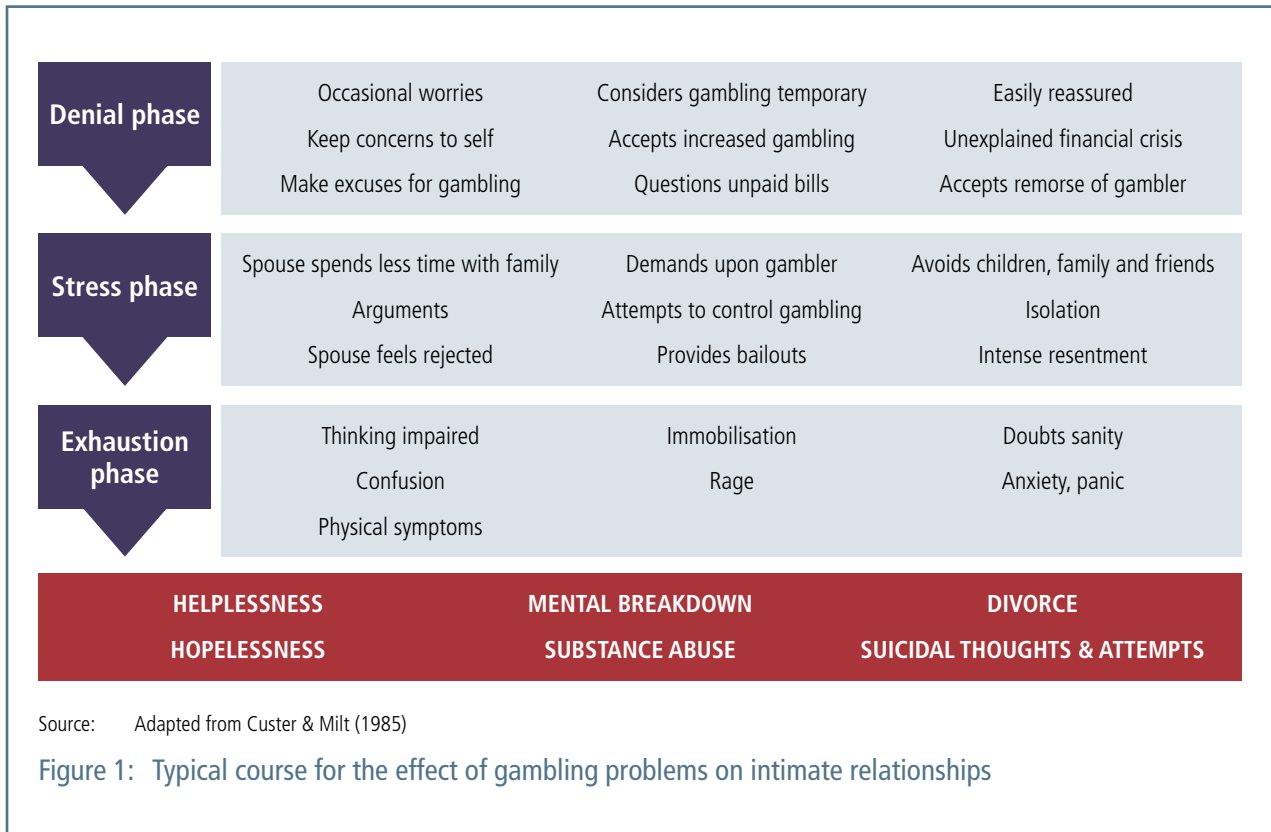
What are the impacts of gambling problems on families?

- Gambling problems affect the functioning of family and intimate relationships.
- Gambling problems affect intimate partners, as well as other family members including children, parents, siblings and grandparents.
- Impaired family relationships, emotional problems and financial difficulties are some of the most common impacts on family members of people with gambling problems.
- There is consistent evidence of an association between gambling problems and family violence.
- The children of problem gambling parents are at a much higher risk of developing gambling problems than the children of non-problem gambling parents.

What are the effects on intimate relationships?

The effects of gambling problems on intimate relationships have been divided into three distinct phases: (1) the denial phase, (2) the stress phase, and (3) the exhaustion phase (Custer & Milt, 1985). These phases are visualised in Figure 1, which displays the typical course for the effect of gambling problems on intimate relationships. The types of impacts identified in this model have generally

been confirmed by recent research, which suggests that the intimate relationships of people with gambling problems involve poor communication, relationship and sexual dissatisfaction, conflict and arguments, and consideration of separation or divorce (Dowling, Smith, & Thomas, 2009; Hodgins, Shead, & Makarchuk, 2007).



I've lost two relationships to it, lost three children, and lost the house to it ... a big impact.

Source: Dowling, Suomi, Jackson, & Lavis (2014a)

What are the impacts on family environments?

The family environments of people with gambling problems are also characterised by high levels of anger and conflict as well as low levels of clear and effective communication, less independence, less engagement in intellectual and cultural activities, a lack of commitment and support, little direct expression of feelings, and less participation in social and recreational activities (Ciarrocchi & Hohmann, 1989; Ciarrocchi & Reinert, 1993; Dowling et al., 2009). These family environments are comparable to those of people with drinking problems (Ciarrocchi & Hohmann, 1989). Moreover, the children of people with gambling problems are exposed to a range of family stressors, including financial and emotional deprivation, physical isolation, inconsistent discipline, parental neglect/abuse and rejection, poor role modelling, family conflict, and reduced security and stability (Darbyshire, Oster, & Carrig, 2001). Kalischuk and colleagues summarised the most common problems reported by family members of people with gambling problems (see Box 1 on page 4) (Kalischuk, Nowatzki, Cardwell, Klein, & Solowoniuk, 2006).

My children have gone without, there are unpaid debts, we never had the money to go away.

Source: Dowling, Suomi et al. (2014a)

It has changed the way I communicate with my two children, son 10 years old and daughter 16 years old. I'm less patient with them or I cut myself off from them after a gambling episode. Then, I isolate myself and lock myself in my bedroom.

Source: Dowling, Suomi et al. (2014a)

Box 1: Common problems reported by family members of people with gambling problems

Common gambling problems reported by family members include:

- the loss of household or personal money;
- arguments;
- anger and violence;
- lies and deception;
- neglect of family;
- negatively affected relationships;
- poor communication;
- confusion of family roles and responsibilities;
- the development of gambling problems or other addictions within the family.

Source: Kalischuk et. al. (2006)

Is there a relationship between gambling problems and family violence?

There is now consistent international evidence that gambling problems are associated with intimate partner violence (IPV) and family violence more broadly (Dowling et al., in press). The relationships are complex; however, people with gambling problems are more likely than people without gambling problems to be victims and perpetrators of IPV.

The World Health Organization (2002) defines IPV as any behaviour within an intimate relationship that causes physical, psychological or sexual harm to those in that relationship. This can include acts of physical violence, sexual violence, emotional (psychological) abuse and controlling behaviours. According to a systematic review of the available research conducted internationally (Dowling et al., in press), over one-third of people with gambling problems report being the victims of physical IPV (38%) or the perpetrators of IPV (37%). Moreover, 11% of offenders of IPV report gambling problems.

Although most of the evidence relates to intimate relationships, there is some evidence that the victimisation and perpetration of violence extends to children and other members of the broader family (Dowling, Jackson, et al., 2014; Dowling et al., in press; Suomi et al., 2013). According to the systematic review, over half of people with gambling problems (56%) report perpetrating physical violence against their children (Dowling et al., in press). Moreover, several recent Australian studies have found that one-third to one-half (34–53%) of people with gambling problems and their family members report some form of family violence in the previous 12 months (victimisation (27–41%), perpetration (23–33%); Dowling, Jackson et al., 2014; Suomi et al., 2013). In these studies, parents, current partners and former partners were both the most common perpetrators and victims of the family violence. Further research is required to provide information about the relationship between problem gambling and violence that extends into the family beyond intimate partners.

The exact nature of the relationship between problem gambling and family violence is yet to be determined. Preliminary findings from family members in an Australian study suggest that gambling problems precede both victimisation *and* perpetration of family violence (Suomi et al., 2013). Gambling-related stressors—such as financial losses, mistrust and poor communication—can lead

to chronic stress, family conflict and the perpetration of violence by family members against the gambler. Gambling losses and other problems can also lead to the perpetration of violence by people with gambling problems against family members as a result of stress, anger and financial crisis within the home. These explanations imply that the stress and strain of living with a problem gambling family member results in a heightened risk of family violence. However, it must be noted that a commonly held view is that some people gamble as a mechanism to cope with being a victim of family violence. Much more research is needed to increase our understanding of the complex relationship between gambling problems and family violence.

Regardless of whether gambling problems or family violence comes first, the findings of the systematic review suggest that several factors are implicated in the relationship between gambling problems and IPV (Dowling et al., in press). Less than full employment and anger problems seem to exacerbate the relationship between gambling problems and being a victim of IPV, while younger age, less than full employment, anger problems, impulsivity, and alcohol and drug use seem to exacerbate the relationship between gambling problems and perpetrating IPV. These findings highlight the need for public health and treatment services to routinely screen and assess for a range of issues, including gambling problems, family violence, alcohol and drug use problems and mental health issues, and provide treatments designed to manage this cluster of conditions.

What are the effects on the health and wellbeing of family members?

Gambling problems adversely affect intimate partners and children in a number of ways (Dickson-Swift, James, & Kippen, 2005; Hodgins, Shead, et al., 2007; Vitaro, Wanner, Brendgen, & Tremblay, 2008). While emotional difficulties, physical complaints and behavioural difficulties are common, they can be experienced and expressed quite differently, as seen in Box 2.

Box 2: Effects on family member health and wellbeing

	Intimate partners	Children
Emotional disturbances	<ul style="list-style-type: none"> Anger Resentment Depression Anxiety 	<ul style="list-style-type: none"> Depression Hopelessness Anxiety Confusion Guilt
Physical complaints	<ul style="list-style-type: none"> Headaches Gastrointestinal ailments Hypertension 	<ul style="list-style-type: none"> Asthma Allergies Chronic headaches
Behavioural difficulties	<ul style="list-style-type: none"> Excessive drinking Smoking Over/under-eating Impulsive spending 	<ul style="list-style-type: none"> Running away Alcohol and tobacco abuse Over-eating Lower academic/employment performance Illegal acts

It's stressed [my family], they are trying to help me financially ... so I've put a lot of pressure on them. They are worried and concerned about my health and mental health, and what has caused my gambling.

Source: Dowling, Suomi et al. (2014a)

Are gambling problems transmitted from one generation to the next?

The children of problem gambling parents are also at risk of developing gambling problems themselves. The findings across four independent studies exploring the intergenerational and familial transmission of gambling problems in Australia (see Dowling, Jackson, Thomas, & Frydenberg, 2010 for a review) revealed that people who had a parent or sibling with a gambling problem were two to ten times more likely to experience gambling problems than people without a parent or sibling with a gambling problem. People with problem gambling fathers were 11 to 14 times more likely to have gambling problems and people with problem gambling mothers were 7 to 11 times more likely to have gambling problems. Box 3 provides a summary of the main risk and protective factors related to the intergenerational transmission of gambling problems.

Box 3: Risk and protective factors for the intergenerational transmission of gambling problems

Risk factors:

- gambling at a young age;
- parental drug and mental health problems;
- personal drug use;
- gambling to reduce negative emotions or increase positive emotions;
- gambling to socialise;
- expecting gambling will lead to positive outcomes (e.g., feelings of control or financial gain).

Protective factors:

- being female;
- having higher social resources and networks;
- being born in Australia;
- having more siblings;
- expecting gambling will lead to negative outcomes (e.g., depression or over-involvement).

Source: Dowling et al. (2010)

I suppose once it runs in your family, it runs in your blood.

Source: Dowling et al. (2010)

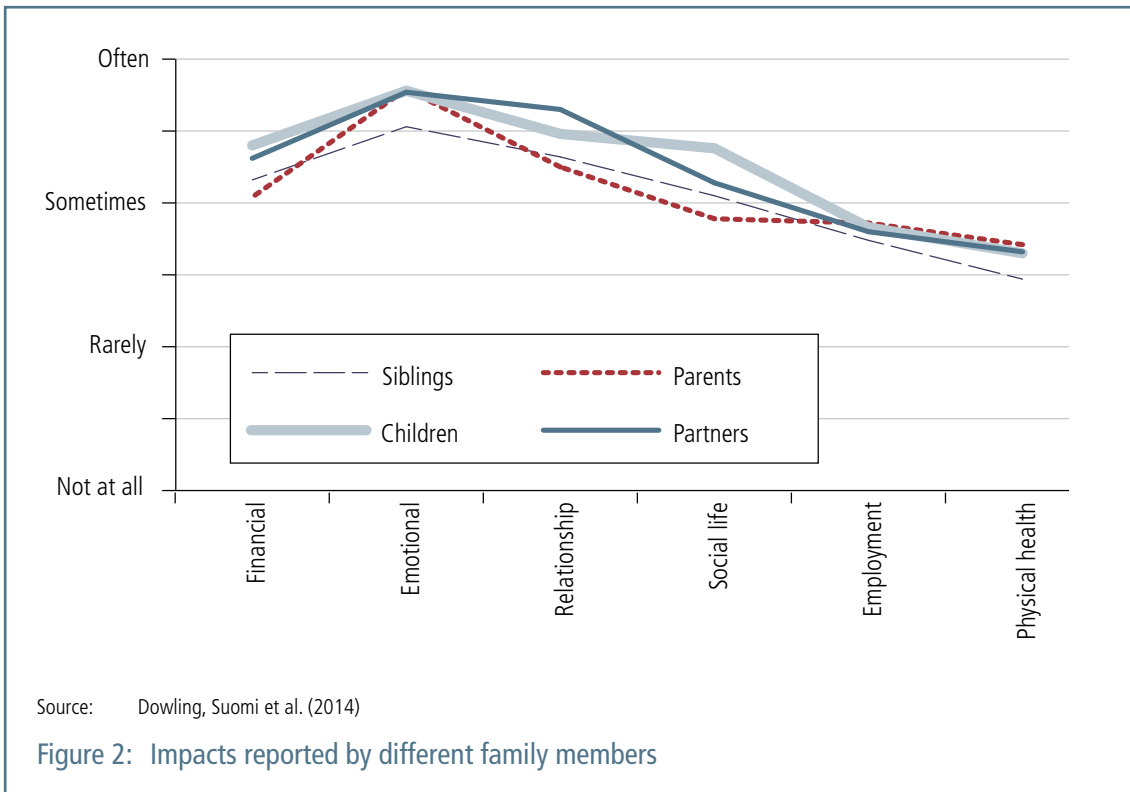
I used to put a bet on for them but my wife asked me to stop—when I grew up it was the normal thing to do.

Source: Dowling et al. (2010)

What are the impacts reported by family members attending gambling services?

One final line of evidence relating to the impacts of gambling problems on families comes from family members who access gambling counselling services. The most common presenting issues for the family members who attend Australian gambling support services relate to impaired family relationships, emotional problems and financial difficulties, followed by social difficulties, impaired physical health and employment problems (Crisp, Thomas, Jackson, & Thomason, 2001; Dowling, Rodda, et al., 2014; Dowling, Suomi et al. 2014a; Hing, Tiyce, Holdsworth, & Nuske, 2013). For example, data from an Australian national online gambling support service found that family members are most likely to report emotional distress (98%), negative impacts on their relationship with the gambler (96%), negative impacts on their social life (92%) and financial hardship (91%), followed by diminished work capacity (84%) and physical health problems (77%) (Dowling, Rodda, et al., 2014). Although help-seekers were most often intimate partners, there were few differences in the profile of impacts between family members (i.e., partners, children, parents and siblings) (see Figure 2 on page 7).

An indication of more specific family impacts is provided by a study exploring the family impacts of gambling problems from the perspective of gamblers accessing Australian face-to-face gambling



counselling services (Dowling, Suomi et al., 2014a). The most common responses from family were a loss of trust in the gambler (63%), anger towards the gambler (61%), depression or sadness (59%), anxiety (58%), distress due to gambling-related absences (56%), reduced quality of time spent with the gambler (52%), and a breakdown in communication (52%).

My gambling financially ruined everything we had worked hard for.

Source: Dowling, Suomi et al. (2014a)

The lying and stealing has created trust issues for my family.

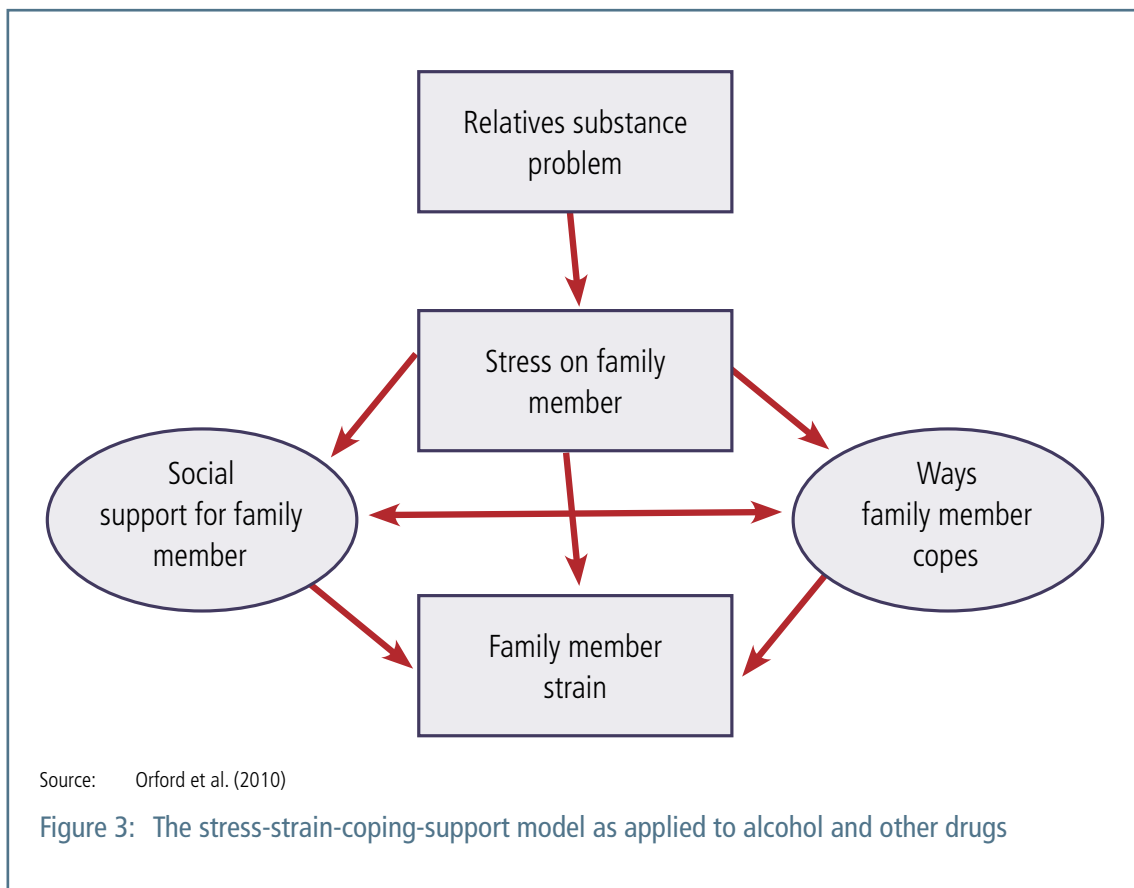
Source: Dowling, Suomi et al. (2014a)

Despite these findings, there remains a dearth of information about how gambling problems impact on the health and wellbeing of family members. Further research that explores how different family members are affected and the factors that influence adverse effects is clearly required. Moreover, because it is likely that problem gamblers under-report family impacts (Dowling, Suomi et al., 2014a), it will be important for research to involve family members as well.

How do family members cope with gambling problems?

- A model of family impacts suggests that the coping strategies family members employ can protect them from developing emotional and physical health problems due to the chronic stress of having a gambling problem in the family.
- Family members of people with gambling problems are most likely to use coping strategies that involve trying to change the excessive gambling. These strategies may not be very effective in reducing emotional and physical health problems often experienced by family members.

Given the impacts reported by the family members of problem gamblers, there is surprisingly little information available about how people cope with gambling problems in the family. The stress-strain-coping-support model displayed in Figure 3 (Orford, Copello, Velleman, & Templeton, 2010) has been applied to the family members of people with gambling problems (Dowling, Suomi, Jackson, & Lavis, 2014b; Krishnan & Orford, 2002; Orford, Templeton, Velleman, & Copello, 2005). This perspective argues that the chronic stress of having a gambling problem in the family results in family members experiencing emotional and physical health problems, but that the ways family members cope, and the social support they receive can provide greater or lesser protection against the effects of this stress.



Coping is the central element in the stress-strain-coping-support model. Using this framework, several studies have found that family members most commonly employ “engaging” coping strategies. These strategies involve trying to change the excessive gambling by using emotional and controlling strategies, such as starting arguments about gambling, becoming moody, and making threats and ultimatums (Dowling, Suomi et al., 2014b; Krishnan & Orford, 2002). These findings are of concern given that this form of coping has not been very effective at protecting families when drug and alcohol problems are present (Orford et al., 2001). Research testing the degree to which social support and more adaptive forms of coping buffer the impact of having a problem gambling family member has yet to be conducted.

Other evidence of the coping strategies employed by families comes from a focus group of eight participants, conducted in Canada (Makarchuk, 2001). See Box 4 (on page 9) for examples of strategies that they found effective and ineffective in coping with problem gambling family members.

Box 4: Coping strategies employed by family members

Ineffective coping strategies:

- nagging;
- screaming;
- constantly expressing disapproval;
- threats;
- ultimatums;
- punishing;
- rationalising;
- emotional pleading;
- financial assistance;
- protecting the image of the gambler;
- bailing the gambler out of jail;
- accompanying the gambler to gamble;
- asking the gambler to leave a venue;
- providing referral information.

Effective coping strategies:

- setting boundaries/limits;
- taking one day at a time;
- going to church or finding spirituality;
- discovering new interests or activities;
- releasing guilt and responsibility;
- recognising gambling as an addiction;
- gaining support;
- taking financial control;
- seeking professional assistance;
- giving respect to the gambler;
- making a conscious effort to stop helping the gambler to gamble;
- supporting the gambler in treatment.

Source: Makarchuk (2001)

What are the assessment and therapy options for family members?

- Approximately 20% of people accessing Australian gambling support services are family members of people who problem gamble.
- There are few established assessment tools and therapies specifically designed for families of those who have a problem with gambling.
- Several new assessment measures specifically designed to measure the impact of gambling problems on family members have recently been developed.

Given the difficulties experienced by family members, it is not surprising that they frequently seek counselling. Approximately 20% of people accessing Australian gambling support services are the family members of people with gambling problems (Dowling, Rodda, et al., 2014; Productivity Commission, 2010). Despite their frequent presentation to treatment services, there are few assessment tools and therapy approaches specifically designed for the family members of people with gambling problems.

What are the assessment options for family members?

Assessment tools are important within both clinical and research settings, as they allow clinicians and researchers to identify the exact nature of the family member impacts, to evaluate the effectiveness of therapy for family member difficulties, and to illustrate discrepancies between gamblers and their family members. Two scales designed to measure family impacts in clinical and research settings across multiple domains have recently been developed in Australia: the Problem Gambling Significant Other Impact Scale (PG-SOIS) (Dowling, Rodda, et al., 2014) and the Problem Gambling Family Impact Measure (PG-FIM) (Dowling, Suomi et al., 2014a).¹ The 6-item PG-SOIS

¹ For a copy of the Problem Gambling Significant Other Impact Scale (PG-SOIS) or the Problem Gambling Family Impact Measure (PG-FIM), please contact the author <nicki.dowling@deakin.edu.au>

is a brief tool that can be used to screen family members for impacts across broad domains of functioning: financial, emotional distress, interpersonal relationship with the gambler, social life, employment and physical health. In contrast, the 14-item PG-FIM provides an assessment of more specific impacts across fewer domains of functioning: financial, increased responsibility, and inter/intrapersonal functioning. There are gambler and family member versions of the PG-FIM. Orford et al. (2005) has also adapted the 16-item Family Member Impact (FMI) and the 30-item Coping Questionnaire (CQ) (Dowling, Suomi et al., 2014b) from the family members of people with alcohol and drug use issues to the family members of people with gambling problems.

What are the therapy options for family members?

Psychological therapies specifically designed for the family members of people with gambling problems have also been slow to evolve. It has been suggested that most family members engage in lower intensity interventions, such as self-help telephone or online support (Hing et al., 2013). For example, family members accessing a support service found this modality attractive due to its potential for anonymity, discretion and ease of access (Rodda, Lubman, Dowling, & McCann, 2013). To date, however, there is no information available about the effectiveness of online counselling for this clientele.

Therapies specifically designed to assist family members of problem gamblers include Community Reinforcement and Family Therapy (CRAFT: Hodgins, Toneatto, Makarchuk, Skinner, & Vincent, 2007) and Coping Skills Training (CST: Rychtarik & McGillicuddy, 2006). CRAFT, which has been delivered to family members using a self-help workbook, is a cognitive-behavioural therapy that aims to improve the personal and relationship functioning of family members, engage gamblers in treatment, and decrease their gambling. CST is a face-to-face treatment aimed at increasing coping skills and decreasing the distress of family members. These programs address many of the areas identified as being important in the functioning and coping of family members. Several couple-oriented treatments, such as integrative behavioural couple therapy (Ciarrocchi, 2002), congruence couple therapy (Lee, 2009) and adapted couples therapy (Bertrand, Dufour, Wright, & Lasnier, 2008) are also available. There is some evidence that involving family members in therapy can improve gambling outcomes (Ingle, Marotta, McMillan, & Wisdom, 2008). However, interventions will not work for all family members. Given the broad range of family impacts and high representation of family members among gambling support clients, there is a clear need to develop and evaluate the assessment and therapy options for this group of people.

Summary

Gambling problems can have a significant impact on families. Although most of the available research involves intimate partners, other family members such as children, parents, grandparents and siblings are also affected. Common family impacts include financial hardship, impaired family relationships, diminished emotional and physical health, family conflict, mistrust, family neglect, communication breakdown and confusion about family roles and responsibilities. There is also consistent evidence that gambling problems are associated with family violence and that they are transmitted from one generation to the next.

The lay coping strategies employed by family members—which most often involve trying to stop the problem gambling—are rarely successful, and fail to mitigate the development of associated emotional, physical and behavioural problems. Although family members often approach gambling counselling services, there are few assessment tools and therapy approaches specifically designed for them. There is a clear need for further research that explores impacts on family members and to identify effective coping strategies to manage a gambling problem in the family. There is also a need to develop and evaluate new therapy approaches that can be administered across self-help, face-to-face, telephone and online modalities.

Next steps

- Conduct research that provides more information about how different family members are affected and the factors that mediate adverse effects.
- Explore connections between gambling problems and family violence, with an emphasis on violence that extends beyond intimate partners.
- Investigate how family members cope with gambling problems and how different coping strategies are related to family members' health and wellbeing.
- Investigate how family involvement in treatment affects gambling outcomes.
- Develop valid and reliable measures of family impact and coping.
- Develop and evaluate new therapies for family members that can be administered across self-help, face-to-face, telephone and online modalities.

Recommended reading

General reviews

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