

Problem Gambling Information for Financial Institutions

What financial institutions need to know about problem gambling:

Individuals who struggle with problems with gambling come from all walks of life. Many of them are 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 overdose on gambling, you don't stumble around or slur your speech. Before there are other signs of a problem with gambling, 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 months of regular gambling.

Financial institutions may be among the first to see the effects of problem gambling, so are in a key position to help customers who may be experiencing a problem. Signs that a customer might be experiencing problems with gambling include:

- A marked difference between your customers reported expenditures and debt load.
- Your customers' bills are going unpaid even though, according to their income, they should be affordable
- Your customers' 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 know that your customer gambles, even if he or she does not identify it as a problem, asking the following questions can lead to an opportunity to connect your customer with the help he or she may need:

Do you spend more money on gambling than you mean to?

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

If they answer yes to any of these questions, encourage your customer to learn more about the risks of gambling. Suggest that he or she speak to a professional. 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.

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 him or her 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.

Encourage your customer to call the Problem Gambling Helpline at 1-877-MYLIMIT or visit Oregon Problem Gambling Resource at OPGR.org. It is staffed by professionals trained in problem gambling counseling. Remind your customer that he or she can call or chat without giving a name and that no one is there to judge, just to help. Help is FREE and available 24 hours per day, seven days a week. It also is open to concerned others (i.e.; family members, friends, etc.), with or without the involvement of the individual experiencing the problematic gambling behavior. Connecting with the Problem Gambling Helpline individuals can receive referrals to Free treatment and other resources.

What can your organization do for themselves/employees?

- Awareness training: Supervisors and employees need to be able to recognize the signs of gambling problems and how to respond.
- Policy statements: Incorporate the topic of gambling into relevant workplace/employee 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, provides financial counseling for employees in a fiscal crisis, and is aware of Oregon's free treatment.
- Make information available about Problem Gambling Helpline: 877-MYLIMIT or OPGR.org. Brochures and posters are available free by ordering at <https://www.oregon.gov/oha/HSD/Problem-Gambling/Pages/Orders.aspx>. Help is FREE and available 24 hours a day, seven days a week and is open to concerned others (i.e.; family members, friends, employers, co-workers, etc.) whether or not the individual experiencing the problematic gambling behavior is involved. Call 877-MYLIMIT to speak to a Specialist and get a referral to FREE help.
- 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 individuals experiencing problems with gambling, a monitoring system can protect employee and employer.

Where you can go for help?

If you are worried about someone you know who may have problems related to gambling, call the Oregon Problem Gambling Helpline at **877-MYLIMIT** or go to **Oregon Problem Gambling Resource at www.OPGR.org**. You will be able to talk to someone who can answer your questions and help you decide what further resources are needed.



HELP, HOPE, CONNECT