

# Problem Gambling: Strategies for Loved Ones

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In addition to learning about [supportive resources](#), such as counseling and financial resources, the following are ideas to consider that may assist you in protecting yourself and helping your loved one with a gambling problem.

## PROTECTING FINANCES

**Talk to the person with the gambling problem about secretive behavior.** If they are open to recovery, it is a time for honesty and transparency.

**To reduce the damage caused by any gambling, transfer all banking and other financial accounts into your name only.** If possible, close joint accounts.

- **Credit Card Balances:** If there is a balance on a joint credit card, arrange to have your name removed. Keep in mind, however, that removing your name will not exonerate you from responsibility for the balance due, so it is important that you also freeze it to new charges. You may not be able to close these accounts until the balance is completely paid, but this action starts the process. When the balance is paid, you can close the account. You can also open your own credit card account in your name only.
- **ATM Cards:** If an ATM card is attached to a joint checking or savings account, it could be closed. If the person with a gambling problem has an ATM card attached to your account, get it back. If the card is from their own account, ask if they would be willing to transfer all funds out of this account and into your account.
- **Loans** (Mortgage, car, home equity loans, etc.): Loans that are in the names of both spouses cannot be closed until they are



paid. You could try to secure them as best you can, for instance, by keeping credit cards and home equity checkbooks in your possession. It may also be possible to have the loans transferred into your name only.

Keep in mind that most home equity accounts, like credit card accounts, do not close automatically just because the balance is paid. If you have paid an equity account in full, you could close it, otherwise it can still be drawn on. Contact the bank or lender holding the loan and ask if there are other measures available to make the accounts more secure. When you call a bank or loan company, ask for their help. You may find that telling them honestly what is happening is the best way to engage their assistance. Tell them about your situation, including that your loved one has a gambling problem. State that you and/or your loved one intend to pay off the loan.

**Talk to the person with a gambling problem about money issues and explore the option of taking over the family finances.** Offer an allowance to cover their regular expenses. With this type of plan, receipts for all their purchases would be given to you to review, so you can account for the money they receive.

## Problem Gambling: Strategies for Loved Ones (continued)

- If the person with a gambling problem is not willing to take an allowance, would they be open to using the [Pre-Paid True Link Visa Card](#)? This option allows you to block transactions from unsafe establishments, while giving the person with a gambling problem the opportunity to make purchases with oversight and accountability.



**If the person with a gambling problem is not willing to turn over finances, see if a compromise is possible.** Once they get paid, they then turn over a portion of their money for bills and all household expenses. At least ask to see all their accounts periodically.

**If the person with a gambling problem's paycheck is being directly deposited to an account that must have their name on to ensure the deposit,** be sure to transfer the deposited money into your own account as soon as possible for paying bills.

**Explore credit monitoring programs (e.g. Transunion, Equifax, etc.).** Turn on alerts for banking, credit card transactions, money apps, etc.

**Freeze all current and future accounts from being opened.**

**Review all financial account statements, including retirement accounts.** Change passwords and mailing addresses if necessary.

- Put retirement accounts in your name only. It may also be beneficial to add your name for approval of any withdrawals, so that you can see if inappropriate requests have occurred.

**If the person with a gambling problem has Power of Attorney for any specific reason (e.g. in case you are medically compromised), ensure that funding from your accounts is safe.** Consider changing the individual in your Will to another trusted loved one.

**Determine if there are any other ways to access funding (e.g. car titles, lines of credit, payday loans, selling items).**

**Think about your mail.** The person with a gambling problem may try to hide bills, and a post office box could exist, where bills and charges can be delivered without your knowledge. Try to get to the mailbox first or contact the United States Postal Service for Informed Delivery, which shows you an online preview (on your phone or electronic device) of mail you will be receiving daily. If this is not possible, arrange for a post office box of your own, for which only you hold the key.



**Consider discussing a financial protection plan with other trusted family members.** It is important to keep close family and friends aware or notified of the situation in case the person with a gambling problem asks for a loan or to borrow money.

**Consider seeking professional financial counseling.**



### PROTECTING ITEMS

**Store valuables, such as jewelry and other small items, in a safe deposit box or another safe place inside or outside of your home.**

### ILLEGAL BEHAVIOR

**If the person with a gambling problem forged your name on a credit card, ATM card, bank account, or any other form of financial transaction, this could lead to legal problems.** You will have to decide whether or not to press charges and this could be discussed with a counselor (if you are seeing one), a trusted loved one, or with a lawyer.

**Set up services for identity theft protection (e.g. Lifelock) to make sure your identity is not being used to access additional funding sources.**

### RELATIONSHIP CONSIDERATIONS

**Marriage is not only an emotional commitment but also a legal and financial contract.** A professional in legal or financial matters may be able to help you in situations where Gam-Anon members or other counselors cannot. Consider getting help from legal counsel (many workplaces offer Employee Assistance Programs – EAPs – that include a 30-minute legal consultation for free or little expense).

### SAFETY

**Your and your family's safety is most important.** If circumstances begin to feel dangerous (e.g. if the person with a gambling problem becomes threatening, either to you or themselves), seek advice about what to do from professionals: police, supports for domestic violence, a counselor, Gam-Anon, etc.

**Immediately call 911 if your loved one threatens to hurt themselves or others.**

### HELPFUL RESOURCES

**CT Problem Gambling Helpline**  
1.888.789.7777

**GAM-ANON**  
<https://www.gam-anon.org/>

**988 Lifeline (Suicide/Crisis Hotline)**  
9-8-8

**Crisis Text Line**  
Text HOME to 741741

**CT Coalition Against Domestic Violence**  
<https://www.ctcadv.org/>

**CT Domestic Violence Hotline**  
(888) 774-2900

*Content for this resource was adapted from the books A Guide For Families Affected By Problem Gambling (2007) by Mary Lou Costanzo, and The Gambling Disorder Treatment Handbook: A Guide For Mental Health Professionals (2021) by Jody Bechtold and Alyssa Wilson.*