



Your Employee and Family Assistance Program is a support service that can help you take the first step toward change.

Do you or someone you care about have a gambling problem?

“There are two times in a man's life when he should not gamble: When he can afford it and when he can't!”

Mark Twain

With the growth of legalized gambling, more people have been introduced to this exciting form of entertainment. And for most people, it is entertainment—pure and simple. Players set aside a small amount of cash they can afford to play—and rarely, if ever—play beyond that limit. Win or lose, they move on to other activities.

However, for others, gambling goes beyond fun and games. Whether betting on a sport, spending time at a casino, playing bingo, cards or the lotteries, the urge to keep playing begins to overshadow other things. As more of a person's time and resources are spent on gambling, problems can develop: personal, financial, marital and at work. That's when you know it's time to get help.

What is "problem" gambling?

Problem gambling refers to any type of on-going gambling behaviour that contributes to personal, financial, social, work or family disruption. When gambling and gambling-related activities begin to control a person, health professionals consider it an addiction or compulsion.

Many problem gamblers are hard-working people who play to relieve stress. Ironically, some of the difficulties related to their gambling actually bring on stress-related health conditions such as insomnia, stomach disorders, anxiety and panic attacks—even heart problems.

Who is affected?

Problem gambling is very "democratic." It affects men and women of all ages, backgrounds, and income levels. Financial and other troubles experienced by gamblers can make life difficult for the people around them. Within the family, debts pile up, well-meaning promises are broken, and relationships may become neglectful, manipulative or abusive.

Problem gambling also affects the workplace. As the gambler's thoughts become more pre-occupied with "winning" or "chasing" (the term gamblers use to describe recouping one's losses), job performance suffers, absenteeism increases, and co-workers may be obliged to "pick up the slack."

Professor Gary Smith, a researcher at the University of Alberta, estimates that each addicted gambler affects the lives of 10 to 17 family members, friends, and co-workers. As one addicted gambler put it, "If anyone would have told me six months ago I would steal from my employer, I would have said, absolutely no way!"

"This isn't happening to me!"

Problem gamblers and the people who care about them often go through a period of "denial." Not unlike many other addictions, they honestly believe there is no problem and offer a variety of explanations for financial difficulties and the gambler's behaviour. But problem gambling rarely goes away on its own.

More likely, it will get worse—part of the gambler's psyche is to believe that the big pay-off is just around the corner. So, the problem gambler continues to try to play his or her way out of debt, and instead gets in deeper and deeper. As a result, gamblers can experience severe mood swings and despondency as the addiction—and its effects—take over every area of their lives.

Do you have (or are developing) a gambling problem?

The following questions, based on information from Gambler's Anonymous, can help you determine if you identify a gambling habit that's gone too far:

- Do you ever gamble to escape worry or trouble?
- Do you ever gamble to get money with which to pay debts or to otherwise solve financial difficulties?
- Do arguments, disappointments or frustrations create within you an urge to gamble?
- Do you have an urge to celebrate good fortune by a few hours of gambling?
- After a win, do you have a strong urge to return and win more?
- Do you often gamble until your last dollar is gone?
- Do you ever gamble longer than planned?
- Do you feel remorse after gambling?
- Do worries related to gambling cause you to have difficulty sleeping?
- After losing, do you feel you must return as soon as possible and win back your losses?
- Are you reluctant to use "gambling money" for normal expenditures?
- Do you borrow money to finance your gambling?
- Do you ever sell anything to finance your gambling?

If you're still in doubt, ask yourself the following:

- Does gambling make your home life unhappy? For example, does gambling make you careless about family finances? Do you spend less time with your loved ones than you used to?
- Do you lose time from work due to gambling? (Loss of time includes lateness, long lunches, and mysterious absences. It also includes misuse of the telephone for gambling-related activities, and "slipping off" to the rest room or other relatively private areas to appraise your gambling results)
- Does gambling affect your reputation? (For example: have friends or associates complained about your gambling? Have you lost some friends because of your borrowing or because of your gambling activities or associates? Do banks and other legitimate financial institutions now refuse to extend your credit?) Do you ever commit, or consider committing, an illegal act to finance your gambling?

And if you're still unsure, keep in mind:

- There is no such thing as a "sure thing" or a "system" for winning at games of chance; belief in such things is part of a problem gambler's preoccupation with luck and superstition.
- Video Lottery Terminals (VLTs) are among the most addictive forms of gambling. The rapid action and "sensory thrill" (lights and sounds; win or lose) has been compared to the "high" of drug use.
- Many factors contribute to problem gambling, but people who are experiencing a lot of stress in their lives may be more susceptible. Finding healthy ways to unwind may be the first small step.

As you may know, problem gambling can have serious—and for some fatal—consequences. If gambling has become a problem for you or someone you care about, get help—with support, the

© 2026 Morneau Shepell Ltd. Your program may not include all services described on this website,

addiction can be overcome.

please refer to your benefit material for more information. For immediate assistance, call 1.844.880.9137.