

How to Play in 3 Easy Steps  
For 3 Classes Faculty

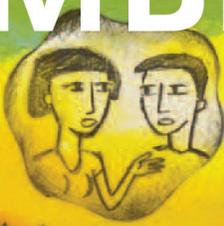
How much you gamble  
over the weekend



# PROBLEM

## A Guide for Financial Counsellors

# GAMBLING



# Problem Gambling: A Guide for Financial Counsellors



**Problem Gambling**  
Institute of Ontario

**camh**  
Centre for Addiction and Mental Health

Problem gambling: A guide for financial counsellors

Problem Gambling Institute of Ontario staff, with the assistance of the Ontario Association of Credit Counselling Services

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# Contents

Acknowledgments 5

Introduction 7

- 1 Introduction to gambling 9
- 2 Role of the financial counsellor 21
- 3 Financial counselling 35
- 4 Problem gambling treatment services 47
- 5 Resources 51
- 6 Client handouts 57



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# Introduction

This guide is for financial counsellors working with clients who have a problem with gambling. Some clients who seek financial counselling may have gotten themselves into financial difficulty due to a gambling problem. It is also likely that they will not tell you about this problem—unless you ask.

This guide has been developed to:

- increase your knowledge of problem gambling
- increase your understanding of the impact gambling has on those who gamble and their family members
- give you the information and tools you need to identify and support clients with gambling problems
- give you strategies to explore concerns about gambling and to prompt your clients to take appropriate action
- encourage a shared-care approach between financial counsellors and problem gambling counsellors
- increase your awareness of community supports and services that are available to people with gambling problems.



# 1

## Introduction to gambling

Gambling in Canada is a well-established and popular activity. Since casino gambling was first introduced in 1989, the growth of gambling establishments has been unprecedented, with both commercial and charity casinos opening in every province.

For most Canadians, gambling is a form of entertainment with no negative effects. Similarly, gambling has had some positive consequences for communities throughout Canada. For example, it has brought in tourism and entertainment dollars, provided jobs and raised funds for charities and municipalities.

However, gambling problems can have devastating financial and social costs for some people, as well as their families. Gambling has also had a negative impact on some local businesses and may place an increased demand on social service programs, such as rent banks and food programs.

For individuals and families affected by problem gambling, access to information and support is important to recovery.

### What is gambling?

A person is gambling whenever he or she takes a risk on losing money or belongings, and when winning or losing is decided mostly by chance.

There are many different ways to gamble, including:

- casino games
- slot machines
- bingo
- keno
- lottery tickets
- scratch or pull-tab tickets
- betting on mah-jong or dominoes
- betting on horse racing
- other sports betting
- betting on games of skill, such as golf or pool
- tombola and similar games
- Internet gambling
- stock market speculation.

#### FACTS ABOUT GAMBLING IN CANADA

- In 1985, the Canadian federal government gave provinces exclusive rights to authorize gambling.<sup>1</sup>
- Approximately 79% of Canadian adults participate in some form of gambling in a given year. The vast majority of people who gamble do so without problems.<sup>2</sup>
- In Canada, Nova Scotia and Saskatchewan have the highest gambling participation rates at 87%. Quebec has the lowest rate at 67%.<sup>1</sup>
- In 2009, the average gambling revenue per person in Canada was \$515.<sup>3</sup>
- Since 2005, net revenue from government-run lotteries, video lottery terminals, casinos and slot machines (not in casinos) has remained at over \$13 billion per year.<sup>3</sup>
- The gaming industry in Canada is the largest revenue generator and employer in the entertainment field.<sup>4</sup> Spending on gaming in Canada is higher than the magazine, book, spectator sport, movie theatre and performing arts sectors combined.<sup>5</sup>
- Quebec and Ontario have the most gambling venues in Canada. PEI has the lowest number of gambling venues.<sup>1</sup>
- The most common gambling activities that Canadians over age 18 engage in include lottery, charity lottery and scratch/instant win tickets.<sup>1</sup>

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## The gambling continuum

Gambling involvement occurs along a continuum. These are not discrete categories but possible points along a range of involvement.

No gambling	Casual social	Serious social	Harmful involvement	Pathological gambling

- **No gambling:** Some people never gamble.
- **Casual social gambling:** Most people gamble casually, buying the occasional raffle or lottery ticket or occasionally visiting a casino for entertainment.
- **Serious social gambling:** These people play regularly. It is their main form of entertainment, but it does not come before family and work.
- **Harmful involvement:** These people experience difficulties in their personal, work and social relationships due to gambling.
- **Pathological gambling:** For a small but significant number of people, gambling seriously harms all aspects of their lives. People with gambling problems this severe are unable to control the urge to gamble, despite the harm it causes. They are more likely to use gambling to escape from problems and to get relief from anxiety.

## What is problem gambling?

In Canada we use the term *problem gambling*. Problem gambling is not just about the loss of money—but also about how it can affect the person’s whole life. Gambling is a problem when it:

- interferes with work, school or other activities
- leads to emotional or physical health problems
- causes financial problems
- harms the family or other relationships.

### FACTS ABOUT PROBLEM GAMBLING IN CANADA

- Problem gambling among adults aged 18 and older is highest in Manitoba, Ontario, New Brunswick and Alberta, ranging from 2.4% to 2.7%.<sup>1,2</sup>
- In Saskatchewan, 1.2% of people aged 12 and older are affected by problem gambling.<sup>1</sup>
- In 2005, adults experiencing severe problems with gambling spent about 21% of their personal income on gambling; non-problem gamblers spent about 1.5%.<sup>3</sup>
- In 2005, 9.6% of adults reported experiencing negative impacts from someone else’s gambling, compared to 5.2% in 2001. Those affected by problem gambling often experience financial difficulty, emotional distress and relationship problems.<sup>3</sup>
- In 2013, about 1% of secondary school students (about 8,800) reported symptoms of a gambling problem (loss of control, problems with family/friends, disrupted school/work). Gambling over the Internet was reported by 3% of students.<sup>4</sup>
- Gambling problems among older adults are increasing in Canada.<sup>5</sup>
- Problem gambling prevalence rates are higher among people with a history of mental health or substance use problems.<sup>6</sup>
- In 2011, gambling was one of the top 10 reasons why people filed for bankruptcy in Canada.<sup>7</sup>

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## Problem gambling affects people differently

Not all people who gamble excessively are alike, nor are the problems they face. People with gambling problems are found in all age groups, income groups, cultures and jobs. Some people develop gambling problems suddenly, others over many years. There are many reasons why a gambling problem may develop. For example, some people develop problems when they try to win back money they have lost, or because they like to be “in the action.” Others have many life stresses that make gambling a welcome relief.

## Risk factors

There are risk factors that can contribute to the development of gambling problems or make it more difficult to stop. People are more at risk if they:

- have an early big win (leading to false expectations of future wins)

- have easy access to their preferred form of gambling
- hold mistaken beliefs about the odds of winning
- do not take steps to monitor gambling wins and losses
- have had a recent loss or change, such as divorce, job loss, retirement or death of a loved one
- often feel bored or lonely, or have a history of risk-taking or impulsive behaviour
- have financial problems
- have few interests or hobbies, or feel their lives lack direction
- have a history of mental health problems, particularly depression and anxiety
- have been abused or traumatized
- have a parent who also has (or has had) problems with gambling
- have (or have had) problems with alcohol or other drugs, gambling or overspending
- tie their self-esteem to gambling wins or losses.

The more factors that apply, the more likely a person is to develop a gambling problem.

## Risk groups

Research into gambling problems suggests that some groups may be more at risk of developing problems or may experience greater harm because of their gambling behaviour.

### YOUTH

Research shows that teens are twice as likely as adults to have gambling problems. Easy access to gambling, its wide acceptance as a way to have fun, the perception that it is a quick way to a good life and the element of risk make gambling attractive to some teens. The social, educational and emotional consequences are serious. Gambling in teens is correlated with poor academic and vocational performance, mental health problems, problems with alcohol or other drugs and high-risk behaviour. Long-term studies are not yet available to tell us if gambling in youth becomes a life-long problem.

## OLDER ADULTS

More seniors are gambling today than ever before. The gaming industry has recognized older adults as an important market and has introduced special promotions, cheap transportation and free lunches to encourage seniors to visit local casinos. Seniors enjoy gambling and report feeling safe in the brightly lit and well-supervised settings.

Statistically, older adults have lower prevalence rates of gambling and higher levels of problem gambling when compared to the general population. A 2012 study by the Ontario Lottery and Gaming Corporation reported that 80 per cent of its customer base was over age 50. For older adults with problem gambling, the consequences are often more severe, because seniors are less able to replace lost income or savings. Seniors who have recently lost a loved one, have health problems or who lack a strong social network or alternative work or leisure activities may be more at risk of experiencing problems if they choose to gamble.

## NEW IMMIGRANTS

Research suggests that recent immigrants may be at increased risk for developing gambling problems because of the stress of immigration, weakened social and familial relations, loneliness and isolation, financial difficulties, employment challenges, language and cultural barriers or a desire to achieve rapid financial success. Cultural factors shape beliefs about money and gambling; these beliefs need to be asked about, understood and factored into the counselling relationship.

## Impact of problem gambling

People with moderate to severe gambling problems can experience serious social, emotional, financial and health consequences, including:

- financial difficulty
- loss of assets
- work-related difficulties, including lower productivity, higher absenteeism and job loss

- higher rates of emotional or health problems, including depression, anxiety and problems with alcohol or other drugs
- higher rates of suicide
- higher rates of marital and family breakdown
- engaging in illegal activities to support their gambling.

People who gamble excessively will sometimes seek help for the financial, employment, relationship or health problems caused by their gambling without addressing the root cause of their problems. When the gambling behaviour is not addressed, these other problems often continue or worsen.

## IMPACT ON FAMILIES

Just as there are differing levels of gambling problems, families are also affected in various ways and to differing degrees. Because gambling can be hidden for a long time, many families are shocked when the full impact of the gambling loss is discovered. While some families are able to recover, not all are able to survive gambling problems. Rates of separation and divorce are significantly higher than in the general population.

Here are some common problems that families face:

### **Financial crisis**

The most common negative effect is serious financial loss. Problems may first appear as a sudden money crisis. Savings, property or belongings may be lost. Excessive spending on gambling often means that bills are not paid, utilities are cut off and money for necessities such as groceries is in short supply.

### **Emotional difficulties and isolation**

Intense emotions within families are common and may make problem solving difficult. Families may feel helpless and unable to see solutions to their problems. The person who gambles may even deny that there is a problem.

Isolation is another problem:

- Many partners do not want to be emotionally or physically close with the person they no longer trust.
- Many families and people who gamble avoid those who normally give them love and support because they feel ashamed.
- Friendships may end because of unpaid debts, causing family conflict.

### **Health problems**

The stress of gambling may cause health problems, both for the person who gambles and the family. Common problems include anxiety, depression and stress-related disorders such as difficulty sleeping, ulcers, irritable bowel, eating disorders, headaches and muscle aches and pains. Compared to the general population, people who gamble and their partners are more likely to have problems with alcohol or other drugs. They are also three times more likely to attempt suicide.

### **Burnout**

Many families under stress have trouble coping. One family member may try to keep things under control by taking on more tasks. This can lead to emotional and mental fatigue. The family can become so focused on the person who gambles that they forget to take care of themselves or have fun.

### **Impact on children**

When a parent or caregiver has a gambling problem, children can feel forgotten, neglected, depressed and angry. They may believe they caused the problem and that if they are “good,” the problem will stop. Some take on parenting roles to compensate for the missing parent. They may feel forced to take sides between fighting parents. Others may become depressed or get into trouble at school. Children of adults with gambling problems are two times more likely to attempt suicide and often have lower grades than their peers. They are more likely to have problems with alcohol and other drugs than their peers and more likely to engage in illegal activity as a way of drawing attention away from their parents. Children may need help to understand that the problems in the family are not their fault and to return to the

normal tasks of childhood. You may want to consider referring the client and family to a specialized family counselling service.

### **Older adults may be at risk**

The person who gambles may demand money from older family members. He or she may also abuse power of attorney, misappropriate funds, steal possessions or force changes to the will in order to gain access to money or pay off debts.

### **Physical and emotional abuse**

Violence is more common when families are in crisis. Gambling problems can lead to emotional and physical abuse of a partner, elder parent or child. Children may be hurt by the person who gambles or by the partner who releases his or her pent-up anger and frustration. If you suspect neglect, or emotional or physical abuse, you are obligated under the Child Welfare Act to report your suspicions to the appropriate authority.

### **Depression and anxiety**

Both people with gambling problems and their families are at risk for anxiety and depression. Watch out for the signs and symptoms of depression and take steps to link the client to treatment.

Symptoms of depression include:

- loss of interest in usual activities
- feeling depressed, lethargic and irritable
- changes in sleep (e.g., problems falling asleep, staying asleep or sleeping too much)
- changes in appetite, weight loss or weight gain
- feelings of helplessness, hopelessness and despair
- difficulty thinking and remembering and experiencing slowed thoughts
- guilty ruminations and obsessing over real or perceived problems
- loss of interest in sex
- physical fatigue, or agitation and restlessness
- changes in personal hygiene, grooming and self-care
- thoughts of suicide.

### **Risk of suicide**

People who gamble excessively and their families have higher rates of suicide. The risk of suicide increases for people who also have mental health problems or problems with alcohol or other drugs. People who have threatened suicide or have a history of self-harm are also more at risk.

Clients may have thoughts of suicide if they:

- talk about suicide and say they have a plan
- show changes in behaviour, appearance or mood
- seem depressed, sad or withdrawn
- give away prized personal objects
- prepare for death by making a will or telling their final wishes.

Steps you can take:

- Stay calm and listen carefully to better understand what is happening.
- Let clients talk about their feelings. Accept what they are saying without passing judgment or trying to solve their problem.
- Ask clients specifically if they are feeling suicidal and have a plan.
- Take all suicide threats seriously.
- Encourage clients to remove any available means of self-harm (e.g., firearms, medications).
- Direct clients to the nearest emergency department for assessment, or encourage them to get professional help from a crisis centre, counsellor or doctor.
- Do not promise to keep the person's suicidal thoughts confidential.

It is important that all staff understands what is required of them when dealing with clients who are at risk of suicide. Suicide awareness training is available for employees in most communities. For more information visit [www.suicideprevention.ca](http://www.suicideprevention.ca).



## 2

# Role of the financial counsellor

People affected by gambling problems may contact the financial sector well before seeking counselling for a gambling problem. They may be asking for your help to consolidate or relieve debt in order to continue gambling. Despite the enormity of their financial and social losses, these clients see gambling as the solution to their current problems and not the cause.

The financial counsellor is not expected to diagnose or treat gambling problems and the decision to address a gambling problem rests with the client. You can, however, play a vital role and prevent further harm:

- Link the client to problem gambling counselling.
- Help the client gain insight into how gambling has contributed to his or her financial crisis and how continued gambling is likely to make the situation worse.
- Work with the client to identify ways to resolve financial concerns that may be a source of pressure, thus reducing the client's urge to gamble further.
- Explore money management strategies that may help the client and family to protect assets and reduce further financial losses.

This section looks at how to screen for gambling problems. With a greater understanding of problem gambling and effective counselling strategies, you can help your clients achieve the best financial outcomes.

## HOW YOU CAN HELP

- Make it routine practice to talk about gambling with every person seeking your assistance.
- Establish a rapport that invites disclosure and motivates change.
- Be alert to the signs and indicators of problem gambling.
- Make information on problem gambling available and link people to specialized services.
- Explore clients' concerns and provide accurate information about problem gambling counselling, emphasizing the benefits of counselling.
- Help clients develop workable budgets and manage bills and debts in ways that relieve financial pressure. Financial pressure is a common gambling trigger.
- Help clients and their families protect their remaining assets from gambling losses.

## Screening for problem gambling

When gambling is the underlying cause of the financial problems and this issue is not identified and addressed, it is likely to cost the financial counselling agency time, money and credibility with creditors.

Talking about gambling debts can be difficult for both the client and the financial counsellor. Shame, embarrassment or fear may keep people who gamble from revealing the true nature of their financial problems. But dealing only with the financial consequences of gambling will do little to address the underlying problem. The challenge is to provide a safe and supportive environment that will facilitate disclosure, allow you to address financial concerns and link clients to appropriate help.

Talking about gambling will be easier if you make screening for gambling problems part of your standard assessment process. Experienced credit counsellors recommend asking key exploratory questions as part of the initial assessment process—before you begin the financial review.

- What has led you to come here today?
- What do you hope to get from this visit?
- How have you tried to solve this problem?

This is an effective way to determine what factors have contributed to the client's financial problems (including gambling). It can also set the stage for future counselling.

## Signs of gambling problems

Gambling problems share many similarities with other addictive disorders. However, there are no visible signs or physical changes that specifically indicate a gambling problem.

Here are the common signs of problem gambling that financial counsellors may identify during the assessment and counselling process. While you may see individual symptoms in clients who do not have gambling problems, when a client exhibits a large number of signs—and an overall pattern of problems—the possibility that gambling is a problem should be explored further.

### FINANCIAL CLUES

- Frequent and consistent cash advances (including withdrawals from casinos, bingo halls or racetracks) appear on the client's credit or debit card statement.
- The client's income and expense sheets do not tally. The client's income appears adequate to address declared living expenses and debt levels cannot be explained.
- The client has a previous history of good financial management skills and debt has appeared suddenly (especially older clients).
- The client has taken on extra jobs with no obvious relief in debt level.
- The client has exhausted all avenues open to getting money.
- The client is secretive, defensive or bad-tempered when discussing money.
- The client withholds bank and credit card statements or is reluctant to fully disclose the extent or cause of debts.

- The client has extensive personal debt acquired through borrowing on credit cards, bank loans or loans from family and friends.
- The client only reveals multiple loans from family, co-workers and friends when asked about them directly.
- The client uses multiple credit cards for cash advances or to pay household bills.
- The client has multiple debts at multiple financial institutions, including inactive accounts with unpaid debt.
- The client has multiple payday loans with more than one company or loans with other high-interest lenders.
- The client has overt concerns about confidentiality and asks you not to call home or send mail to his or her home address.
- The client has an unexplained high debt after a recent debt resolution (e.g., by consolidating, refinancing, obtaining a second mortgage, filing for bankruptcy, making a consumer proposal).
- Non-payment of a debt management program and returning to reopen the program may indicate a problem gambling relapse.
- The client has cashed in or missed payments on RRSPs and insurance plans, liquidated investments or savings funds, renegotiated mortgages to pay debts or defaulted on personal loans or mortgages.

The more of these signs clients exhibit, the more likely it is that gambling problems are causing their financial difficulties.

## **OTHER CLUES**

Through discussions with clients and their partners you may be able to identify other emotional or behavioural clues that suggest gambling is a concern. Here are some common signs of gambling problems.

### **Emotional clues**

The client:

- withdraws from family and friends
- seems far away and anxious or has difficulty paying attention
- has mood swings and sudden outbursts of anger
- complains of boredom or restlessness
- seems depressed or suicidal.

### **Time clues**

The client:

- is often late for work or school or is late returning home
- is gone for long, unexplained periods of time
- neglects personal responsibilities.

### **Behavioural changes**

The client:

- stops doing things he or she previously enjoyed
- misses family events
- changes patterns of sleep, eating or sex
- ignores self-care, work, school or family tasks
- has conflicts over money with other people
- uses alcohol or other drugs more often
- leaves children alone, seems less concerned about who looks after them, neglects their basic care
- thinks and talks about gambling all the time
- has more stress-related health problems (headaches, stomach and bowel problems)
- is less willing to spend money on things other than gambling
- cheats or steals to get the money to gamble or pay debts
- has legal problems related to gambling.

## **Beliefs about money**

People who gamble excessively share many erroneous beliefs about money that support their spending. Here are some examples:

- Money lost through gambling is not “lost” and, with time, it will be won back.
- Persistence in gambling will eventually pay off.
- Gambling is a quick and easy way to “earn” money.
- If you gamble enough, you will eventually win.
- Past gambling losses indicate that a win is due.
- Debts can only be paid off as a lump sum.

## Asking about gambling

It is rarely helpful to ask directly “Are you having a problem with gambling?” Some clients may not have insight into how their problems are associated with gambling. For other clients, this blunt approach may lead to a defensive response and leave the client unwilling to explore the issue further.

There are, however, various ways to include gambling questions as a routine part of the credit counselling assessment process:

- When reviewing expenses, include a specific line item for gambling. Ask clients: “How often do you play bingo, buy lottery tickets or play casino games?” (Many people do not think of lottery tickets or bingo as gambling so you will have to ask about them specifically.)
- Ask about recreational activities: “What do you do for fun? Do you go to the movies, night clubs or a gambling venue like the casino?” “How much time and money do you spend on these activities?” Avoid moral judgments. When asking questions, assume that your client participates in some type of gambling.
- If you identify gambling as a concern, ask about debts to employers, family, friends, co-workers, payday loans, casinos, bookies or loan sharks. Explore the terms of loans to determine if there are any imminent financial stresses. When clients feel the need to get money quickly, this can trigger further gambling.
- Determine whether clients have received lump sum payments such as pensions, inheritance or cash payments from lawsuits or insurance settlements. This will help you to better understand how much money has gone into gambling.
- Ask clients how much money they have wagered and lost, but remember that they may not have an accurate tally.
- Ask clients if they have cashed in investments, RRSPs or savings to cover debts. Ask about recent loans or lines of credit.
- Consider using the Canadian Problem Gambling Index in your screening process. It can be found in the Client handouts section of this guide.

- If you suspect that a client is having problems with gambling, keep relevant print information on gambling counselling in the client's file and offer information at opportune times.

## WHEN THE NUMBERS TELL THE STORY

If clients do not disclose that they are having problems with gambling in the initial assessment, take time to review their financial information.

Although clients may have a good understanding of personal finances and a history of sound fiscal management, their levels of debt may be hard to explain. Look for gaps in financial reporting. People who have a problem with gambling are good at hiding their debt and tend to minimize, generalize, overlook or even “over-pad” expenses. Keep asking questions until you have all the information.

Most experienced financial counsellors are able to spot patterns in spending and see that the numbers just do not add up. This information can be used as a means of exploring gambling. For example:

“When I go over the financial information you have provided, the numbers do not add up. Can you help me understand what is missing?”

“Sometimes recreational gambling uses up more money than people realize and they are uncomfortable sharing this information. Could this be the case for you?”

“Sometimes, people in financial situations similar to yours are involved in gambling. Does this fit for you?”

Your client's financial problems may be due to the gambling of a partner or other family member. The client may be reluctant to disclose this because of feelings of disloyalty, fear, shame or confidentiality. Some financial counsellors find the following question helpful:

“Could the spending habits of someone else in your household be impacting your finances?”

If your client tells you he or she fears physical, emotional or financial abuse, be prepared to offer referrals to appropriate resources.

Beginning to deal with the reality of their financial losses provides clients with an opportunity to link gambling to their current problems and to consider making changes in their behaviour. If they are not yet interested, tell them you can discuss the matter in the future, if they wish. Consider providing them with print information on problem gambling services and low-risk gambling. The following two hand-outs found at the end of this guide may be helpful: “Winning ways to keep gambling safe” and “Finding help.”

## Engaging the client to seek help

When the client’s financial situation has become unmanageable, it may be appropriate for the financial counsellor to become more active in finding solutions to the client’s problem. The challenge is to balance counsellor assistance with building client control and accountability.

Problem gambling experts have identified a number of counselling principles and best practices that are particularly effective in dealing with gambling problems and can complement the credit counselling process.

### MOTIVATING CLIENT CHANGE

People who experience problems due to gambling may struggle with conflicting motivations. They may want to stop gambling, but may not want to give up the hope of the big win. They may still see gambling as a solution to their problems or fear the emptiness of life without it.

Building and strengthening motivation is an important aspect in making changes. Financial counsellors can play a key role in guiding clients to their own conclusions about the impact of gambling on their life and in supporting clients to make changes. It is important to remember that the outcome remains the responsibility of the person who is seeking help.

## 5 WAYS TO SUPPORT CLIENT MOTIVATION TO CHANGE

1. Work together, listen and understand what the client needs and how you can help.
  - Avoid sounding like the expert.
  - Acknowledge the challenges the client is facing and the efforts the client has made to resolve his or her problems.
2. Do everything with the client's best interest in mind.
  - Use a non-judgmental approach.
3. Bring out the client's own ideas about the need for change.
  - Provide information so the client can draw conclusions and identify his or her own reasons for change.
  - Help the client identify financial solutions that he or she believes will work.
4. Respect the client's right to change or not to change.
5. Avoid arguments. Arguing does not help and can lead to defensiveness.

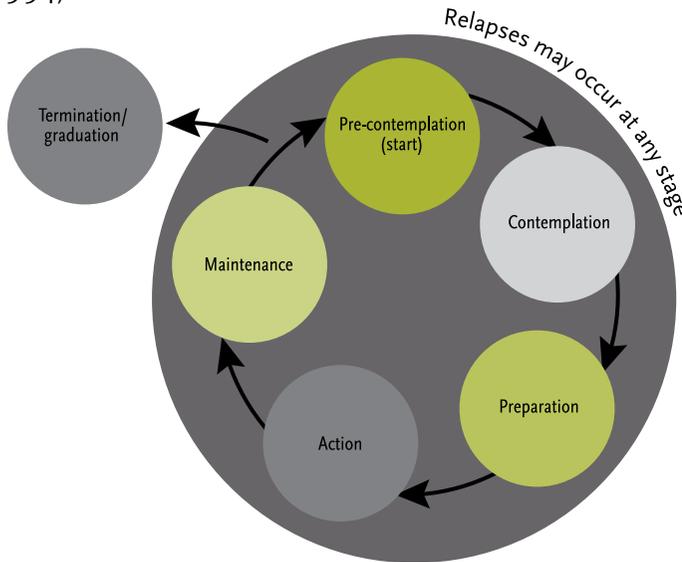
Source: Rollnick, S. & Miller, W.R. (2002). *Motivational Interviewing: Preparing People for Change* (2nd ed.). New York: Guilford.

## How people change

People with addiction problems such as problem gambling go through similar stages when it comes to making changes. This can sometimes be a long process, with frequent changes in motivation and high levels of ambivalence. Financial or gambling problems are difficult to resolve unless the person is committed to making changes. By the time the person reaches the financial counsellor's office, the negative consequences of gambling are being felt and the person may be accepting the need for change. Other people are forced by family or creditors to visit a financial counsellor before they accept the need for or are serious about making changes to their gambling behaviour. Financial counsellors can have more influence if they understand and match their support to the person's stage of change. The stages of change approach is widely used by addiction and problem gambling counsellors.

## Stages of change

The stages of change model involves six stages: pre-contemplation, contemplation, preparation, action, maintenance and termination. Relapse can happen at any point during the process. This section focuses on the first four stages. You can learn more about the model in Prochaska, Norcross and DiClemente's book, *Changing for Good* (1994).



### Pre-contemplation

In this first stage, the person is not interested in making changes and may not even be aware of the need for change.

You can help the person build awareness of the problem:

- Provide feedback on how gambling has affected the client's finances.
- Encourage the client to reflect on whether others think the client has a problem.
- Provide information on safe gambling and problem gambling.
- Support the family in reducing financial risk and in seeking help.
- Avoid arguing with the client—it will not help. Leave the door open for future assistance.

### **Contemplating change**

At this stage, the person is aware of the potential problems gambling is causing and is open to thinking about making a change. However, the person is not 100 per cent certain that he or she wants to change.

You can help by focusing on motivational reasons and benefits of change:

- Explore the benefits of changing gambling behaviour and the cost of not changing it.
- Link current and past financial difficulties to gambling choices.
- Provide options for resolving financial problems beyond gambling.
- Praise the client for thinking about change and give information about problem gambling counselling.
- Provide educational materials on gambling risk factors and triggers (see the Client handouts).

### **Preparing for change**

At this third stage, the person believes that the benefits of change outweigh the cost of continuing the gambling behaviour. The person is ready to explore the idea of making a plan to change. However, it does not mean that the person has committed to change.

You can help with the planning process:

- Encourage the client's commitment to change.
- Provide information on problem gambling treatment and referrals to other support services.
- Support the client in problem solving and in taking responsibility for choices and change.
- Provide financial options outlining the pros and cons of the various courses of action.
- Assist the client in developing a budget and debt repayment plan that relieves financial pressure.
- Support the client in finding help managing money and suggest that a trusted person take control of the client's finances.
- Create awareness of money management strategies and banking tools that help protect income and make bill payments easier.

### **Taking action**

The last stage we will look at occurs after the person has developed a plan about how to change and is now ready to implement it.

You can help the client take action in various ways:

- Praise the client for his or her progress and efforts to change. Focus on what is good about it.
- Prepare a repayment plan and budget to relieve the financial pressures that may trigger further gambling.
- Support strategies that stabilize the family's finances.
- Link the client directly to problem gambling counselling services.
- Encourage couple or family therapy to address relationship issues and build supports.
- If the client decides to continue gambling at some level, provide information on low-risk gambling.
- Acknowledge that slips do happen. Encourage the client to develop relapse prevention skills to identify and avoid gambling triggers.
- Encourage the client to restore financial and lifestyle balance.

### **Use a “shared care” approach**

To best help clients with gambling problems, credit counsellors and problem gambling counsellors should work together and deliver consistent messages. Here are some ways you can help make this happen:

- Contact the problem gambling service providers in your community and get to know the staff.
- Learn about problem gambling services, including referral processes, counselling approaches and available resources.
- Negotiate a quick response to referral requests to each other's services.
- Reduce overlap by clearly defining what services each professional provides.
- Establish clear and frequent communication on individual cases as required.
- Make print materials on each other's services readily available to clients.
- Hold reciprocal in-service educational activities.

- Offer credit-counselling clinics that include problem gambling counsellors to the public.
- Explore opportunities for joint media and community education activities.



# 3

## Financial counselling

Clients who gamble often need special financial advice. Usually, financial counsellors advise that clients pay off debts as quickly as possible. This can be achieved through debt consolidation or by borrowing money.

When gambling is an issue, this approach should be considered with caution. People who are caught up in gambling are often accustomed to operating in the short term, financially and otherwise. They are likely to access services when financial pressures are most intense. If those pressures are relieved, even temporarily, their motivation to work on their gambling problem may suffer and they may feel free to return to gambling. Manageable repayment of gambling debts, not immediate debt relief, should be the key priority. Working toward reducing debt can help reduce a trigger to gamble.

The burden of gambling debt and the lack of money to continue to gamble can help make clients aware of the need to accept responsibility for the problems their gambling has caused—and reinforce the need for future control. The most successful outcomes are achieved when clients work through their debts, in tandem with problem gambling counselling.

## Build a workable budget

Creating a workable budget helps clients and their families get their finances in order. Money can be directed where it is most needed. Debts can be prevented from piling up further. This can also reduce triggers for continued gambling, such as harassment by creditors and household financial worries—stresses that can sometimes lead clients to seek relief through the very means that created the difficulties in the first place.

For some clients, financial pressures other than gambling may also be causing budget problems. The family may be living beyond its means. Lifestyle adjustments may be required to bring spending in line with income. Spending habits may need to be carefully reviewed by both partners. Sometimes people who live with a person who gambles spend irresponsibly out of anger or fear that the money will be lost to gambling. They may also resent having to downgrade their lifestyles because of debts.

Expect couples and families to disagree over which debts should be repaid first. Financial counsellors can help clients identify pressing financial concerns by asking questions about:

- the nature of collection activity
- support payments
- income taxes, property taxes
- rent, mortgage or utility arrears
- unpaid traffic tickets or fines, vehicle loans or insurance premiums.

Liabilities such as these can have serious consequences and undermine any financial solutions if they are not addressed early in the process.

## Savings and investment

Creating savings and investment goals gives the client and the family something positive to work toward, rather than merely digging their way out of debt. A positive experience in managing money may also encourage the client to stick with his or her recovery efforts.

Encourage the family to put extra sources of income, such as year-end bonuses and income tax refunds, toward savings or investment goals rather than debt reduction once urgent financial obligations are addressed and debt repayment is on track and manageable. Counsel clients to secure their savings in a manner that will not tempt them to access funds for further gambling. Build small financial—but not gambling-related—rewards for successes into the household budget.

## Monitor spending

Encourage clients to monitor gambling spending as part of the budget process. This technique is used in problem gambling counselling to help keep clients on track with their goals. It also allows clients to realistically assess the cost of gambling and helps them to build motivation to stop or reduce their gambling if necessary. A self-monitoring tool can be found in the Client handouts section at the end of this guide.

## Restore balance

Clients may be motivated to take on a second job in order to quickly repair the financial damage caused by their gambling. This can be helpful in demonstrating responsible behaviour, restoring trust and avoiding further borrowing. To recover from a gambling problem, however, clients also need to restore balance in their lives. This includes striking a healthy balance between work, family and leisure pursuits—not just replacing gambling with work.

## Develop a debt management plan

### PREPARE A LIST OF CREDITORS

People who have lost a great deal of money gambling may be reluctant to acknowledge all of their debts, or they may have forgotten some of them. They may have taken out cash advances or loans, withdrawn money from savings accounts, or stolen from family vacation funds

or children's educational funds. Creditors may also include bookies and gambling establishments, friends, family members, employers and co-workers. Where possible, these loans should also be structured into a debt management plan.

Creating a plan to repay debts gradually over an extended period of time helps the client feel a sense of success and accomplishment in regaining financial control.

Clients should consider declaring to creditors the reason for their financial difficulties. This can help explain the high levels of debt and alert creditors to the risk of potential relapse. Ending the secrecy may also help clients to accept what has happened. While ending the secrecy is important, it is also important to acknowledge that such declarations can produce negative consequences. The client should have good support in place.

Here are ways to help clients create repayment plans:

- Encourage clients to include getting help for their gambling problem part of their repayment plan.
- Encourage clients to take an active role in identifying solutions to their financial difficulties.
- Remember that the goal should not be to seek quick debt relief but to gain time to make restitution.
- Establish a consistent debt repayment plan that is within clients' means.
- Remember that financial pressures can trigger further gambling. If the repayment plan is unachievable, it can hasten relapse.

Financial strategies that **may not be helpful** include:

- refinancing a mortgage
- taking out a debt consolidation or home equity loan
- increasing a line of credit
- borrowing from others to pay gambling debt
- borrowing from retirement accounts
- engaging co-signers (only if the co-signer is fully aware of the client's situation).

Financial strategies that **can be helpful**:

- asking credit card companies to reduce the interest charged on debt or to forgive outstanding interest on credit card debt after the principal has been paid. If the client has already paid back more than the money borrowed, negotiate for debt relief.
- requesting that creditors waive late fees and penalties
- negotiating a reasonable reduced repayment schedule
- closing all credit card accounts.

A hallmark of problem gambling is that gambling expenses take precedence over all other financial commitments, including such basics as food and rent. Encourage your clients to view the welfare of their families as the first priority, and payment of gambling debts as the last spending priority.

## Proposal to creditors

If creditors are already taking action to garnish wages or seize assets, or if credit counselling services cannot negotiate a debt management program, the client may qualify to make a “consumer proposal” under the Bankruptcy and Insolvency Act. This is a formal proposal that prohibits creditors from commencing or continuing any action for collection while the proposal is being considered.

In most consumer proposals, creditors are offered a percentage of the debt over a specified period of time. Once the majority of creditors approve the proposal, it is legally binding on all parties. The client must participate in two mandatory counselling sessions that teach basic money management skills and help identify the causes of the client’s financial difficulties. The consumer proposal is one way to resolve the client’s financial difficulties without declaring bankruptcy.

## Bankruptcy

In the absence of problem gambling counselling, clients may view bankruptcy as an easy way out of their gambling debts. While it can

be a solution in the short term, it may fail to address the underlying factors that led to the gambling problem. Bankruptcy should be a rehabilitation process, so it is important to help your clients understand why it has happened.

Studies have shown that four out of five people who file for bankruptcy fall back into financial trouble within a few years. As a result, the bankruptcy laws were changed. Like clients who make consumer proposals, clients who file for bankruptcy are also required to attend two mandatory counselling sessions. After the second session, clients may be referred to counselling for non-budgetary causes of the bankruptcy (including gambling, or problems with alcohol and other drugs).

Financial counsellors may help their clients by referring them for counselling or, if necessary, by using the provisions of the discharge process to prompt or require clients to seek counselling for their gambling problems. Under current bankruptcy legislation, when clients claim bankruptcy with gambling identified as a contributing factor, it can result in a stricter ruling for the bankruptcy claim, including:

- a conditional or suspended discharge
- a higher repayment rate
- longer and stricter gambling counselling/treatment requirements
- longer and stricter facility exclusion requirements.

Explore the benefits and costs of bankruptcy with your client to determine the most appropriate course of action. Problem gambling counsellors report that bankruptcy can be helpful in the recovery process by temporarily making it more difficult for a person who gambles to obtain credit cards or loans from financial institutions. It also reduces the client's urge to gamble to repay debts. Relieving debt can help diminish the client's sense of hopelessness and reduce suicidal ideation. Of course, bankruptcy will also compromise a person's financial record for years, which may make financial recovery more difficult.

## Dealing with loan sharks

Clients with gambling problems may have borrowed money from loan sharks. A loan shark is someone who lends money at illegally high rates of interest. Because loan sharking is against the law, there is no standard approach to helping clients who have borrowed money in this way.

Law enforcement officers make the following points about loan sharks:

- Loan sharking is a criminal offence.
- There is a huge potential for violence.
- Clients involved with loan sharks should contact the police.

The client may be reluctant to contact the police. If that is the case, here are some things you should know:

- Be cautious when addressing this issue with your client. These situations are unpredictable. Different loan sharks will deal with non-payment of loans in different ways. Some will quickly resort to threats and violence; others will not. Explore the conditions of the loan and the risk that the loan shark will resort to violence if payments are not met.
- It may not be safe to simply ignore these debts. This is an illegal activity and loan sharks will deal with non-payment of loans however they want. Even though the client may feel that his or her loan shark is not a violent person, law enforcement officials report that loan sharks often sell outstanding debts to others who may act in more violent ways. It is important to inform the client that there is no guarantee that violence will not occur.
- Be aware that it is possible that you, your agency or both could be held legally responsible if a client is injured by a loan shark while following an action plan that directs the client to negotiate repayment. Document your assessment of the risk, any action plans that were developed and any intervention that was made. An accredited financial counsellor may not give advice where a legal opinion is required.

Some loan sharks may be willing to negotiate a repayment plan. Problem gambling counsellors and experienced gamblers report that

loan sharks often recognize that they are engaging in an illegal activity and do not want to bring unwanted attention to their business. In many cases, they just want the debt to be paid. However, it is important to be aware that violence loan sharks do exist and closing this door to accessing money is important from a problem gambling perspective. By stressing to clients the violent potential of loan sharks, you may discourage them from borrowing further from a loan shark.

## Problem gambling is a family problem

Consider including the client's partner in the financial discussions. The partner can provide valuable information about the scope of the client's debt and help minimize further financial losses as the client gains control. There may also be shared debt that needs to be resolved together.

Many partners are unaware that gambling is a problem until there is a financial crisis. Clients may have hidden debt, stolen money or had secret gambling funds. Clients may not want their partners to know everything that is going on financially. It is important to balance your role to respect confidential information with the fact that secrecy enables gambling. Choosing to meet with a client's partner without permission to disclose the full extent of the financial difficulties can place you in a difficult and awkward position. The financial counsellor may want to refer the client's partner to another counsellor for an independent assessment of options in order to avoid a conflict of interest situation.

### EMOTIONS CAN RUN HIGH

Reviewing the family's financial situation can be an agonizing experience for the person who gambles and his or her partner. This may be the first time the client has acknowledged the full extent of gambling losses. For his or her partner, there will likely be a resulting loss of trust and high levels of anger and frustration. This can be a challenge for the financial counsellor.

Take the time to provide information, support and encouragement so that both parties can feel more comfortable seeking counselling. This step can be taken with or without the person who gambles. When a family member seeks help, this often instills hope and clears a path for the person who gambles to take action.

### **FAMILIES MAY WANT TO REPAY DEBTS**

Families may be willing to help by paying off the gambling debts. This approach is risky. With the money pressure off, the client may return to gambling, knowing that if they get into trouble someone will bail them out. Some families may feel the need to pay debts to protect their reputations or to help other family members hurt by the client's actions. Advise families to consider their own financial security before taking this step.

If the family decides to give the client money, a contract may be written and money may be considered a loan to be paid back, even if it is only a small weekly payment. Families may also consider paying debts directly rather than giving the money to the person who gambles, as access to cash may trigger further gambling. You may also encourage families to consider making financial support conditional on the client getting professional help for the gambling behaviour.

### **PROTECT THE FAMILY FINANCES**

Financial counsellors may encourage families to take steps to protect their remaining and future assets from further loss. The steps a family takes will depend on many things, including the family's emotional and financial circumstances and the client's stage of change. If the client is working actively to make changes and collaborating with family members, strategies will be different than if he or she is still gambling excessively.

It is important that the person who gambles remain an active participant in financial decision making. It may, however, be advisable to restrict their access to money until they have control over their gambling. Whenever possible, encourage the person who gambles to ask

a supportive family member to assist them in restricting their access to cash, as part of a collaborative family effort, rather than merely taking control away. If family members need to take steps to protect their assets, you should support their efforts.

Ensure that family members are aware of the option to request a fraud alert on their credit file. This would require lenders to confirm that the person applying for credit is really you. There may be a small fee for this service.

### WAYS TO PROTECT FAMILY FINANCES

- The family should start by taking careful inventory of its financial situation and identify which debts are shared and which belong only to the person who gambles.
- Have the partner, a trusted person or a professional trustee assume temporary responsibility for financial management and household bill payment. It is helpful for people who gamble to stay involved in financial decisions without having signing authority. This way, they may relearn fiscal responsibility while protecting themselves from urges to gamble.
- Arrange for the client's pay cheques to be deposited directly into his or her partner's bank account or another secure account. Automatic deposits work best because the client never sees the money.
- Arrange for automatic bill payments through the secured account.
- Give the person who gambles an agreed-upon weekly allowance. Monitor spending patterns.
- Cancel all credit cards and stop all lines of credit. Get written confirmation that the accounts are closed.
- Write to the bank and request that it cut off credit and deny requests to remortgage the family home.
- Place valuables in a safety deposit box that cannot be accessed by the person who gambles.
- Transfer ownership of the home, cars, boats, vacation property or other personal property into the non-gambling partner's name or that of a trusted third party.

- Post-nuptial and other written agreements outlining the asset transfer and terms of the agreement should be drawn up. Seek legal advice before taking this step.
- Take steps to protect retirement funds, pension plans, children's education funds, cash value within life insurance policies and inheritances.
- Shred applications for loans and credit cards that come in the mail.
- Ask to have the client's name removed from direct mailings from gambling establishments.

You can help the client's family identify ways to manage or reorganize the debt for which it is responsible. The family may also need to get legal advice to help sort out which debts belong to the family (e.g., co-signed loans) and which belong to the person who gambles.

Your client may also want to obtain a free copy of his or her credit report from a credit reporting agency such as TransUnion Canada or Equifax to help identify debts that may have been forgotten or to help distinguish debts the client is responsible for. Clients should be aware that requesting a report will require updating their current contact information, which may result in increased collection activity.

## **VOLUNTARY SELF-EXCLUSION PROGRAM**

Another step that may reduce further risk is to have the person who gambles sign up to the voluntary self-exclusion program (vse) offered within most provinces. The person who gambles must voluntarily sign the agreement to self-exclude. The person will be removed from the marketing lists, and barred from entering provincial gambling venues covered under the vse program. The program is not always successful in keeping people out of these facilities. However, if a customer who has signed up for vse decides to go back and is caught, trespassing charges may be laid. The fear of being charged does deter some people.



# 4

## Problem gambling treatment services

There are many reasons why people with gambling problems don't get help. Many people in need of help are unaware that specialized problem gambling counselling services are available. Others initially refuse help because they are ambivalent about giving up their gambling, fear what may happen in counselling or are afraid of being stigmatized. Still others have not made the connection between their current financial difficulties and their gambling behaviour.

As a financial counsellor, you can help your clients by addressing these concerns and providing accurate information about what happens in problem gambling counselling and what services are available.

### Share the care

Problem gambling counselling requires specialized counselling skills and an in-depth understanding of gambling. You may not be able to help clients with their gambling problems, legal issues, family conflicts, and emotional and physical health problems, but you can play an important role by referring them to people who can.

Normally, clients are encouraged to contact the problem gambling counselling agency themselves. However, motivation to seek help can

waver, so take any opportunity to link clients directly to services. You may want to help clients make appointments from your office or give them print materials they can take home.

Clients may report that they have already been to the problem gambling agency and may share doubts or embarrassment about contacting them again. Reassure them that relapses are not uncommon and that the agency will be supportive and non-judgmental.

## Where to find help

There are specialized problem gambling services available in most communities across Ontario and Canada. Every effort is made to respond to calls within 24 hours and most people can be seen within days. In Ontario, finding out about available specialized and community resources is as easy as contacting the Ontario Problem Gambling Helpline, a free, confidential and anonymous service open 24 hours a day, seven days a week. Other provinces have similar helpline resources. This service provides information about and referrals to problem gambling counselling services, telephone-counselling services and mutual aid organizations such as Gamblers Anonymous and Gam-Anon.

Help for a problem with gambling is available:

- free of charge and close to home
- to anyone affected by problem gambling—not just the person who gambles
- confidentially
- individually, in groups and through couple and family counselling
- by telephone in some areas
- in residential treatment programs.

Clients who are actively involved in counselling report that it has helped them identify their gambling triggers and restore balance, and has made them feel better equipped to deal with life.

## Problem gambling counselling approaches

Problem gambling counsellors will not make the client stop gambling. Only the client can make that choice. Instead, counsellors support clients as they explore issues they see as priorities. The client may be ready to focus on gambling or may be more motivated to address concerns related to finances, work and family relationships first. Counsellors may also help clients identify new options and provide feedback as to whether goals are reasonable and achievable.

By focusing on clients' identified concerns, strengths and solutions—and by helping them set short-term, achievable goals—counsellors inspire hope and a sense that change is possible. When ambivalence is high, a brief solution-focused approach may be most effective in increasing awareness, building trust and engaging the client in a therapeutic relationship.

Harm reduction is a common counselling approach. Counsellors help clients assess their gambling and reduce the negative impact it is having on their lives. This is a method of reaching clients who are at all stages of change, and it respects clients' right to choose their own goals. Some people who gamble choose to set time and money limits, or stay away from specific gambling activities that cause them the most harm. Others decide that the only solution to their problem is abstinence and choose to stop gambling completely.

Motivational interviewing is used by problem gambling counsellors to help guide the client in assessing the harm gambling may be causing them and to help them make the decision that is right for them. Problem gambling counsellors may encourage clients to take a break from gambling in order to assess its impact and gain control.

Problem gambling counsellors can help clients:

### **Gain control over gambling**

Using cognitive and behavioural techniques, clients learn to control gambling triggers, patterns and urges, and to plan ways to stay in

control of their gambling. Counsellors may help clients identify faulty beliefs about gambling, such as the role of skill, the odds of winning, randomness and the ability to influence outcomes. Counselling helps clients uncover and explain those faulty beliefs in a way that helps them understand their urge to gamble and gain life-long control.

### **Deal with feelings**

Some people use gambling to cope with abuse, sickness, loss or care-giver burden, or to avoid difficult feelings such as depression, anger or anxiety. Counselling helps clients understand and cope with those challenges in other ways. Learning to identify feelings and accept them as normal and healthy can help to reduce the urge to gamble and restore intimacy, health and a sense of well-being.

### **Address health problems**

Clients may also be struggling with other serious health problems, including problems with alcohol or other drugs, physical illness and emotional or mental health concerns. Problem gambling counsellors can help link clients and families to the services they need.

### **Heal family relationships**

Through individual, couple or family counselling, counsellors help the family understand what has happened and explore ways to restore trust within the family or to deal with the impact of separation.

### **Find balance**

Gambling problems often result in the loss of overall balance in life. Counselling can help the person who gambles and his or her family return to normal routines and replace gambling with healthier and more rewarding lifestyle choices.

### **Prevent relapse**

Relapse is often part of the recovery process and can help reinforce the client's need to manage his or her gambling. Counselling can help the client identify his or her unique patterns and triggers and plan ways to reduce risk of relapse and increase control.

# 5

## Resources

### **Problem Gambling Institute of Ontario**

416 535-8501 ext. 34253

[www.problemgambling.ca](http://www.problemgambling.ca)

The Problem Gambling Institute of Ontario at the Centre for Addiction and Mental Health brings treatment professionals and leading researchers together with experts in communicating and sharing knowledge. They focus on collaboratively developing, modelling and sharing evidence-based solutions to gambling-related problems within Ontario and around the world. The website includes clinical and prevention material for download, links to additional resources and online self-help tools.

### **Journal of Gambling Issues**

<http://jgi.camh.net/loi/jgi>

The *Journal of Gambling Issues* offers an Internet-based forum for peer-reviewed articles on research, treatment and policy. There are also service profiles of innovative treatment centres, first-person accounts of gambling experiences, reviews (books, videos, websites) and letters to the editor. The journal publishes articles about gambling as a social phenomenon and about the prevention and treatment of gambling problems. Its aim is to help make sense of how gambling affects everyone. Copies and subscriptions are free through the website.

### **Niagara Multilingual Prevention / Education Problem Gambling Program**

905 378-4647 ext. 32503

[www.gamb-ling.com](http://www.gamb-ling.com)

This program serves members of ethnocultural communities and their families, as well as service providers and other professionals in the Niagara region. The website contains linguistically and culturally appropriate information, a confidential e-mail Q&A forum and links to related sites.

### **Ontario Problem Gambling Helpline**

1 888 230-3505

[www.opgh.on.ca](http://www.opgh.on.ca)

The Ontario Problem Gambling Helpline is an information and referral service for the public, including people with problem gambling, their family and friends and service providers working with clients who have problems related to gambling. The helpline links callers with problem gambling services in Ontario and is a free, confidential and anonymous service available 24 hours a day, seven days a week. It provides information in over 140 languages and gives referrals to:

- treatment and counselling services for problem gambling
- credit and debt counselling services
- telephone counselling services
- self-help organizations such as Gamblers Anonymous and Gam-Anon.

### **Ontario Problem Gambling Research Centre**

1 877 882-2204

[www.gamblingresearch.org](http://www.gamblingresearch.org)

This arms-length agency provides funding for research on problem gambling, increases the capacity in Ontario to conduct research on gambling problems and disseminates research findings. Funds are also available to help end-users incorporate research results into practice.

### **Responsible Gambling Council**

1 888 391-1111

[www.responsiblegambling.org](http://www.responsiblegambling.org)

This non-profit organization works with people and communities to

address gambling in a healthy and responsible way. It undertakes research and public awareness programs designed to prevent gambling-related problems. The website offers an e-library of resource materials; information on awareness programs, discovery conferences and symposia; links to counselling and support services in Ontario; and other related sites. The Responsible Gaming Council also publishes *NewsScan*, a weekly e-mail digest of gambling news.

### **YMCA Youth Gambling Awareness Program**

1 877 525-5515

[www.ymcaywca.ca/Youth/gamblingprogram/](http://www.ymcaywca.ca/Youth/gamblingprogram/)

The YMCA Youth Gambling Awareness Program is a free service offering educational prevention programs designed to raise youth awareness around gambling; healthy, active living; and making informed decisions. The program is offered in 19 locations across Ontario, including six sites serving the francophone community.

## **OTHER SERVICES**

### **Association of Community Information Centres in Ontario**

Dial 0 for the operator or dial 211

[www.informontario.on.ca](http://www.informontario.on.ca)

The Association of Community Information Centres in Ontario (InformOntario) is an umbrella organization representing over 60 community information centres and associated information and referral providers around Ontario and in other parts of Canada.

### **Community Legal Education Ontario**

416 408-4420

[www.cleo.on.ca](http://www.cleo.on.ca)

Community Legal Education Ontario is a not-for-profit legal information service that provides easy to understand printed information on legal issues such as creditor harassment, family law and landlord/tenant issues. It offers print and audio materials in 10 languages.

### **Compulsive Gamblers Hub**

[www.cghub.homestead.com](http://www.cghub.homestead.com)

This is an Internet self-help group based on Gamblers Anonymous.

### **Gam-Anon and Gam-Ateen**

416 366-7613

[www.gam-anon.org](http://www.gam-anon.org)

Gam-Anon offers peer support to family members and friends of people with gambling problems. It helps them cope, stop blaming themselves for the person's gambling problems and focus on their own health and well-being. Gam-Ateen offers support to the children of people with gambling problems.

### **Gamblers Anonymous**

1 855 222-5542

[www.gamblersanonymous.org](http://www.gamblersanonymous.org)

Gamblers Anonymous is available in many communities. Based on Alcoholics Anonymous, it uses a 12-step self-help approach to recovery.

### **GamBlock**

[www.gamblock.com](http://www.gamblock.com)

GamBlock blocks access to Internet gambling sites. It helps people with gambling problems avoid the dangers of online gambling.

### **Help lines and distress centres**

Call the operator or check the list of emergency numbers in the front of your telephone book for the distress centre or help line in your area.

### **Kids Help Phone**

1 800 668-6868

[www.kidshelphone.ca](http://www.kidshelphone.ca)

This is a free, 24-hour telephone support and information line for children and youth. Support and information are available in French and English.

### **Law Society Referral Service, Law Society of Upper Canada**

1 800 268-8326

[www.lsuc.on.ca](http://www.lsuc.on.ca)

The Law Society Referral Service gives callers the names of lawyers or licensed paralegals who provide free consultations of up to 30 minutes to help determine the person's rights and options.

**Legal Aid Ontario**

1 800 668-8258

[www.legalaid.on.ca](http://www.legalaid.on.ca)

Legal Aid Ontario provides legal assistance for people with low incomes. Clients can get financial help for a variety of legal problems, including criminal matters, family law and immigration and refugee law. Clients may also be able to get help with some civil cases and final appeals.

**Ontario Association of Credit Counselling Services**

1 905 945-5644

[www.oaccs.com](http://www.oaccs.com)

The Ontario Association of Credit Counselling Services represents a network of accredited credit counselling agencies and certified credit counsellors. As the founding member of the Canadian Association of Credit Counselling Services, the organization works on national initiatives that enhance the long-term availability of not-for-profit credit counselling services for Canadians and aims to enhance their financial well-being through financial literacy education and industry leadership. It establishes and regulates uniform standards of practice, knowledge, skills and ethics for the credit counselling and financial coaching professions.

**Credit Counselling Canada**

1 866 398-5999

[www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca)

Credit Counselling Canada is the national association of non-profit credit counselling and government agencies that work provincially, regionally and locally throughout Canada. Only non-profit-registered charitable organizations are accepted as members. Members are accredited and counsellors are certified.

**Financial Consumer Agency of Canada**[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

This federal regulatory agency established by the Government of Canada protects and informs consumers about financial products and services. It provides resources for financial literacy education and

helps people learn about budgeting, saving, credit, investing, fraud prevention and financial planning. It links to online educational webinars about money basics for youth and adults.

# 6

## Client handouts

### 1 **Problem Gambling Severity Index (PGSI)**

This questionnaire is based on the Canadian Problem Gambling Index. Clients can use it as a self-assessment tool. It can also be included as part of your screening process and discussed in the client interview.

### 2 **What factors can put you at greater risk for problems?**

This handout ties in well with the Problem Gambling Severity Index. The more risk factors that a client identifies, the greater the chance that the client will develop problems. The risk factors in combination with the PGSI score can provide a good indication of a client's likelihood of developing problems. It can also provide an opportunity to explore gambling further with clients.

### 3 **Winning ways to keep gambling safe**

This handout provides tips for safe gambling for those clients who choose to continue gambling. If they would like to understand their gambling behaviour better, you can also give them the booklet *Problem Gambling: The Issues, the Options*.

### 4 **Is there a gambling problem in your family?**

You can give this handout to family members who are concerned about someone's gambling or that someone they care about appears to be gambling a lot. You can also give them the booklet *Problem Gambling: A Guide for Families*.

## **5 Finding help**

This is a useful handout for clients who want to learn more about problem gambling counselling. It briefly describes problem gambling counselling and provides a 1 800 number. You can also give clients the booklet *Problem Gambling: The Issues, the Options*.

## **6 Monitor Your Gambling & Urges**

This tool can be given to clients who would like to gain a better understanding of their gambling. They can review it with you and you can help them identify their gambling patterns, triggers and coping strategies. The tool is also available as a free mobile app for download.

## **7 Credit counselling services—financial options**

This handout provides a summary of the financial options available to clients.

# 1 Problem Gambling Severity Index

This self-assessment is based on the Canadian Problem Gambling Index. It will give you a good idea of whether you need to take corrective action.

Thinking about the last 12 months . . .	Score
Have you bet more than you could really afford to lose? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Still thinking about the last 12 months, have you needed to gamble with larger amounts of money to get the same feeling of excitement? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
When you gambled, did you go back another day to try to win back the money you lost? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Have you borrowed money or sold anything to get money to gamble? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Have you felt that you might have a problem with gambling? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Has gambling caused you any health problems, including stress or anxiety? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Has your gambling caused any financial problems for you or your household? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
Have you felt guilty about the way you gamble or what happens when you gamble? <b>0</b> Never. <b>1</b> Sometimes. <b>2</b> Most of the time. <b>3</b> Almost always.	
<b>TOTAL SCORE</b>	

Total your score. The higher your score, the greater the risk that your gambling is a problem.

<p>Score of 0 = Non-problem gambling            Score of 1 or 2 = Low level of problems with few or no identified negative consequences            Score of 3 to 7 = Moderate level of problems leading to some negative consequences            Score of 8 or more = Problem gambling with negative consequences and a possible loss of control</p>
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## 2 What factors can put you at greater risk for problems?

There are known risk factors that can lead to gambling problems or make it more difficult to stop. The more of the following risk factors that apply to your situation, the more caution you may need to take in your gambling:

- a big win early in your gambling history
- money problems
- recent loss such as divorce, death, job loss or retirement
- loneliness and chronic boredom
- lack of direction in your life or limited hobbies
- a pattern of risk taking or impulsive behaviour
- using gambling or drugs to avoid or cope with negative feelings or events
- mental health problems, particularly depression and anxiety
- experience of abuse or trauma
- a personal history of or current problems with alcohol, other drugs, gambling or overspending
- a family history of problems with alcohol, other drugs, gambling or overspending
- mistaken beliefs about the odds of winning at gambling
- your preferred form of gambling is easily available and accessible
- not monitoring your wins and losses.

Counselling can help you resolve problems caused by gambling and consider ways to lower your risk by stopping, reducing or modifying your gambling.

Contact the **Ontario Problem Gambling Helpline** for information on problem gambling counselling and related resources in your community at 1 888 230-3505. Services are free, open to anyone affected by gambling and available in many languages.

Contact the **Centre for Addiction and Mental Health**—Problem Gambling Institute of Ontario for a free copy of *Problem Gambling: The Issues, the Options* and *Problem Gambling: A Guide for Families*. Call 1 888 647-4414.

# 3 Winning ways to keep gambling safe

All gambling has potential risks. If you are experiencing financial, family, emotional or physical health problems because of your gambling you should consider taking a break to fully understand its impact on your life and to help you gain control. If you do choose to gamble, consider the following strategies to limit your risk.

## Set a budget on your time and money

Spend only what you can afford to lose. Leave your bank and credit card at home. When your budget is gone and your time is up, walk away! Do not try to win back your losses or use rent or grocery money to continue to gamble. Keep a diary of how much time you play and record your wins and losses—memory is selective in remembering the wins.

## View gambling as entertainment—not a way to make money

Play knowing that you will almost certainly lose. Go with friends who do not have gambling problems and ask them to support you in staying within your preset limits. See the money lost as part of your entertainment budget.

## Understand the odds—the “house” always has the edge

Make your gambling decisions based on an accurate understanding of your odds of winning. Expect to lose. Accept that you have no control over the outcome of the game—it is truly random. You cannot change the outcome, there are no winning strategies and you cannot influence luck. The odds are stacked against you and always favour the house.

## Recognize risk factors

Do not gamble when you are feeling vulnerable, depressed, bored, lonely, anxious or angry. Be careful not to use gambling as a way to escape problems or avoid difficult feelings or situations. Mixing alcohol and gambling is very risky. Take frequent breaks from gambling. Walk outside to clear your head.

## Aim for a balanced lifestyle

See gambling as an enjoyable part of a balanced lifestyle. Have other meaningful activities in your life—not just gambling. Spend time with family and friends. When you feel like gambling, consider another activity, such as going to a movie.

## Listen to the concerns of others

If other people express concern about your gambling, listen to them! They may be seeing something you are not. People who do not have gambling problems do not let their gambling behaviours negatively affect relationships in their personal, social or professional lives.

# 4 Is there a gambling problem in your family?

Sometimes gambling problems are right out in the open. Sometimes the family only gradually comes to realize that there is something wrong. You may be uncertain about whether there is a problem or how serious it is. Here are some warning signs that may indicate a gambling problem in an adult.

## Money

- There is less money available, although income has not changed.
- Debts are building up.
- Money has gone missing from a bank account or wallet, or valuables have disappeared.
- Spending priorities or habits have changed.
- The person holds a second job, but there is no change in his or her finances.
- RRSPs, insurance plans, etc., have been cashed in or allowed to lapse.
- The person commits criminal acts to obtain money for gambling or to pay gambling debts.

## Behaviour

The person:

- avoids family functions or other social events
- neglects responsibilities or makes excuses
- arrives late for work or other commitments
- disappears for large blocks of time
- spends a lot of time on sports statistics, racing forms or phone calls.

## Relationships

The person:

- withdraws from family and friends
- appears preoccupied
- appears deceptive or secretive about his or her behaviour, particularly around money
- appears to be edgy, reactive or defensive
- changes sleep, eating or sexual relationship patterns.

Here are some warning signs that may indicate a gambling problem in an adolescent. The young person:

- can't account for missing money
- skips school
- borrows or steals money from friends or family
- sometimes has large amounts of unexplained cash
- has a fake ID, casino entry card, race track or ProLine receipts
- is preoccupied with video arcades, Internet gambling sites or day trading
- has left a trail of Internet visits or credit card charges to gambling sites.

Counselling is available to anyone affected by gambling problems. It can help you understand what is happening and support you in dealing with the problems caused by gambling.

Contact the **Ontario Problem Gambling Helpline** for information on problem gambling counselling and related resources in your community at 1 888 230-3505. Services are free, open to anyone affected by gambling and available in many languages.

Contact the **Centre for Addiction and Mental Health—Problem Gambling Institute of Ontario** for a free copy of *Problem Gambling: The Issues, the Options* and *Problem Gambling: A Guide for Families*. Call 1 888 647-4414.

# 5 Finding help

To address the problems associated with gambling, the Ontario government through the Ministry of Health and Long-Term Care has committed funds for research, prevention and public awareness, counselling and training.

## Counselling is available:

- free of charge and close to home
- to anyone directly affected by problem gambling—not just the person who gambles
- confidentially—you can ask your counsellor about the limits of confidentiality
- to meet your schedule
- individually, in groups, and through couple and family counselling
- by telephone in some areas.

Clients who are actively involved in counselling report that it has helped them to identify their gambling triggers and restore balance to their lives. Having a private, supportive and non-judgmental relationship with a skilled therapist helps them undertake the difficult challenge of restoring order. Through counselling, they report feeling better equipped to deal with life stressors.

## Ontario Problem Gambling Helpline

This free, confidential and anonymous service is open 24 hours a day, seven days a week. It provides information and referrals to problem gambling counselling services, credit and debt counselling services, telephone-counselling services and self-help organizations such as Gamblers Anonymous and Gam-Anon. Call anytime to ask about services in your area. Information is available in more than 140 languages. Call 1 888 230-3505.

Contact the **Centre for Addiction and Mental Health—Problem Gambling Institute of Ontario** for a free copy of *Problem Gambling: The Issues, the Options* and *Problem Gambling: A Guide for Families*. Call 1 888 647-4414.

# 6 Monitor Your Gambling & Urges

Learning to understand and control gambling urges is an important step in regaining control over gambling behaviour. The Monitor Your Gambling & Urges (MYGU) tool will help you discover your gambling patterns and triggers, as well as coping strategies that are working.

Date	Time	Type	Where	With whom	Mood	Gambled?	Time spent	Net won/lost

COMMENTS:

CONSEQUENCES IF GAMBLED:

COPING STRATEGIES IF NOT:

Date	Time	Type	Where	With whom	Mood	Gambled?	Time spent	Net won/lost

COMMENTS:

CONSEQUENCES IF GAMBLED:

COPING STRATEGIES IF NOT:

Date	Time	Type	Where	With whom	Mood	Gambled?	Time spent	Net won/lost

COMMENTS:

CONSEQUENCES IF GAMBLED:

COPING STRATEGIES IF NOT:

MYGU is also available as a free mobile app for download at [www.problemgambling.ca](http://www.problemgambling.ca).

Counselling can help you resolve problems caused by gambling and consider ways to lower your risk by stopping, reducing or modifying your gambling. It is available free of charge to anyone directly affected by gambling.

Contact the **Ontario Problem Gambling Helpline** anytime for information on problem gambling services and related resources in your community. Call 1 888 230-3505.

Contact the **Centre for Addiction and Mental Health—Problem Gambling Institute of Ontario** for a free copy of *Problem Gambling: The Issues, the Options* and *Problem Gambling: A Guide for Families*. Call 1 888 647-4414.

Source: Littman-Sharp, N. (n.d.). *Self-Monitoring Gambling or Urges to Gamble*. Toronto: Problem Gambling Service, Centre for Addiction and Mental Health.

# 7 Credit counselling services—financial options

## Not-for-profit credit counselling services

Credit counsellors in not-for-profit agencies conduct detailed financial assessments and provide unbiased and professional guidance, insight and support.

A professional, certified credit counsellor with a not-for-profit accredited agency will carefully examine the client's overall financial situation and discuss the person's current circumstances, financial history and financial concerns and goals.

It may also be helpful to share other information with clients:

- Inform clients of their rights and responsibilities regarding debt and self-advocacy.
- Suggest that clients bring someone they trust to appointments.
- Tell clients they should feel comfortable asking questions and should feel listened to.
- Explain that clients should not feel undue pressure to choose a particular option.
- Let clients know they have the right to obtain a second opinion.
- Tell clients they have a right to ask for receipts and copies of all signed documents.

## Debt management program (DMP)

- The process is handled by a credit counsellor, who records income, assets, expenses and liabilities.
- A detailed budget is created, analyzed and, where appropriate, adjusted.
- Debts (i.e., unsecured loans, credit cards, closed utilities) are reviewed to determine which may be included in the program.
- Monthly payments and length of time to repay are set according to funds available for repayment (determined by budget).
- Repayment proposals are sent to all creditors to obtain their agreement to accept these monthly payments.
- Participation in a DMP will not affect ownership of assets, provided any payments associated with those assets are maintained.
- Co-signers on debts are still liable. They are not included in a DMP without their consent.
- Creditor participation is voluntary.
- Many creditors will waive or reduce interest charges.
- Collection activity stops, provided payments are being made.
- The credit counselling agency retains a small set-up fee (maximum \$50) and a monthly administration fee limited to a maximum 10 per cent of the monthly payments. This funds program management, counselling and advocacy and financial literacy education. Fees can be waived or reduced according to the client's ability to pay.
- On completion of a DMP, repaid debts will show as R7 on a credit bureau rating. This information will be purged two years after repayment.
- Clients are responsible for re-establishing credit.

(At the time of publishing this guide, legislative changes were pending regarding fees.)

## First-time bankruptcy

- The process is handled by a bankruptcy trustee, who records income, assets and liabilities and creates a detailed budget.
- Debts are reviewed to determine which ones may be cleared in bankruptcy. Some debts are not cleared, including student loans if it has been less than seven years since the person was registered in a post-secondary institution (or five years under undue hardship); child support arrears; debts resulting from fines or penalties imposed by the court; or debts related to fraud.

- All assets (with some exceptions) are turned over to the trustee. The trustee may choose to sell assets to pay creditors. The trustee may allow the bankrupt to retain the assets if their value is negligible or if the bankrupt can offer a settlement (e.g., a monthly payment) to keep the assets.
- Creditor participation is mandatory (creditors have a right to request a hearing).
- Collection activity stops.
- Interest will continue to be charged on debts that are not cleared (e.g., child support arrears).
- Co-signers on debts are still liable.
- Bankruptcy trustee fees cost upwards of \$1,800. The bankrupt pays the trustee a portion of income that is considered surplus to what he or she needs to maintain a reasonable standard of living until the bankrupt is discharged (approximately 9–21 months depending on surplus income). Upon discharge, these funds are distributed to the bankrupt's creditors.
- Bankruptcy assistance is available if you cannot find or afford a trustee.
- Bankruptcy is recorded on the credit bureau as a public record and will remain there for six years after discharge.
- Bankrupts are required to attend two mandatory counselling sessions before receiving their discharge.
- Bankrupts are responsible for re-establishing their own credit.

## Consumer proposal

- The process is handled by a bankruptcy trustee, who records income, assets and liabilities and creates a detailed budget.
- The trustee makes settlement offers to creditors. The repayment period may extend up to five years.
- The trustee files the consumer proposal with the Office of the Superintendent of Bankruptcy.
- Creditors vote on whether to accept the proposal. Once the majority accepts, the agreement is binding for all.
- Collection activity stops.
- Interest accrual and regular payments stop.
- Co-signers on debts are still liable.
- Trustee fees are collected from clients before payments are made to the creditors.
- Three missed payments will cause the consumer proposal to be in default. All collection and legal action by creditors may resume.
- Repaid debt will show as R7 with the credit bureau. This will be purged three years after completion of the consumer proposal.
- Clients are responsible for re-establishing their own credit.

## Consolidation loan

- The process is handled by a lending institution, which records income, assets, liabilities and associated repayments.
- The amount of the loan and payment are based on the amount requested, the client's debt services ratio, the lending institution's scoring system and the collateral the client is able to offer. A debt service ratio is the ratio of household debt payments to disposable income.
- There are monthly repayments of principal and interest, usually to a maximum of five years.
- The loan may be secured or unsecured.
- The lending institution may demand a co-signer for added security, who is liable if the borrower does not repay as agreed.
- There is usually no fee for set-up. The lending institution may charge a fee to register against collateral for the loan, life insurance and/or disability.
- The client's credit bureau rating will correspond to his or her repayment history (i.e., if paid as agreed).

Source: This information was developed by K3C Credit Counselling Services. Revised by Credit Counselling Services of Peterborough, 2014.