

# Understanding Problem Gambling

CASINO

LOTTERY TICKETS

DICE

SPORTS

SLOTS

STOCK MARKET

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## Section 01: Defining Gambling

For most people, gambling is a recreational activity. It's a social experience, a form of entertainment, and a chance to bond with friends around common interests like sporting events or a weekend game of cards. The majority of people will gamble without ever suffering any negative effects from it.

But then there are the others.

For some, gambling takes on a much more serious role in their life. It becomes a compulsion and an uncontrollable behavior. It becomes something they have to do to the detriment to other aspects of their life. Understanding the difference between responsible gambling and problem gambling is critical in keeping ourselves, our friends and our loved ones safe from gambling addiction.

### Common Methods of Gambling

- Lottery
- Raffles/Pools
- Casinos
- Internet
- Card Games
- Sports Events
- Quick Draw
- Horse/Dog Racing
- Slot Machines
- Games of Skill
- Bingo
- Pulltabs
- Numbers
- Stock Market
- Dice

### Gambling vs. Problem Gambling

**Gambling** is the act of wagering something in the face of an uncertain outcome. When we gamble, we're placing an item of value at risk in an attempt to gain something of even greater value. The act of gaining that greater value, whether it is a money, object or service, can be the result of either skill of the gambler or blind luck.

Most will gamble in moderation or in conjunction with specific events like the Super Bowl. It's a means of entertainment and socializing. No different than going to the movie theater or exerting energy through physical hobbies, people enjoy the excitement of spending a poker night with friends, making it "to the end" and fighting elimination from the tournament.

### Of all adults over the age of 18...



Engaged in one or more gambling activities during the past year



Purchased state lottery tickets in the past year



Gambled at casinos in the past year



Participated in raffles or office pools in the last year

Source: 2006 OASAS Household Survey

## A Problem Gambler...



DEDICATES  
MORE TIME,

DEDICATES  
MORE THOUGHT,



& DEDICATES  
MORE MONEY

...toward gambling than a  
social gambler

It's the excitement associated with gambling that keeps responsible gamblers coming back and has established gambling as an enjoyable activity for most adults. Today, it's easy to find opportunities for gambling at locations as common as your home, office and grocery store, as well as local casinos and sports facilities.

**The type of social gambling described above is not what we're referring to when we talk about problem gambling.**

**Problem gambling** is defined a variety of ways by the research community, from people who fall just short of the criteria for pathological gambling to persons whose gambling behavior compromises, disrupts or damages personal, familial or professional pursuits. According to National Council on Problem Gambling, the term "problem gambling" is used as a more inclusive category to encompass a continuum of gambling difficulties, with pathological gambling residing at one end of the problem gambling spectrum.

**Pathological gambling** is a progressive disorder in which an individual has a psychologically uncontrollable preoccupation with an urge to gamble, resulting in damage to professional, familial and social interests. First diagnosed and recognized by the American Psychiatric Association in 1980, pathological gambling is characterized by a chronic and progressive inability to resist the impulse to gamble.

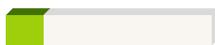
**5% of adults in New York (600,000) experienced problem gambling in the past year, and may be in need of treatment services. Of these adults...**

42%



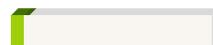
Purchased state  
lottery tickets at least  
once per week

14%



Bet on sporting events  
once a week or more

12%



Played cards once  
per week

10%



Bet money on  
games of skill once a  
week or more

Source: 2006 OASAS Household Survey

**To be diagnosed as a pathological gambler, an individual must meet five of the ten diagnostic criteria established by the American Psychiatric Association:**

- The individual thinks constantly about gambling
- The individual increases bets to sustain gambling thrill
- The individual exhibits agitation when cutting back
- The individual gambles as an escape
- The individual chases losses
- The individual lies to conceal
- The individual jeopardizes significant relationships
- The individual relies on financial bailout
- The individual fails in effort(s) to control or stop gambling

More than 600,000 New York residents\* experience an increased drive to gamble, which results in great personal and financial loss. *This* is problem gambling. It is these behaviors we look to address to prevent victims of gambling addictions from suffering emotional, physical and financial losses.

\*According to Gambling Behavior and Problem Gambling Among Adults in New York State: Initial Findings from the 2006 OASAS Household Survey

**Chance, Skill and Perceived Skill**

The danger of problem gambling is intensified by both the skill and the lack of skill required to play. While many card games require skill and strategy to increase the odds of success, other opportunities, such as lottery tickets and electronic gaming machines require no skill, as all outcomes are predetermined regardless of the player’s actions, with the odds of winning up to chance, even when the player has the illusion their timing, wager making or button pressing could alter the outcome.

Problem gamblers who considered themselves skilled keep playing thinking they’ll eventually outsmart the game.

They also believe in the idea of chance and keep playing until their “luck changes”, falling deeper into debt.



**What is Gamblers Fallacy?**

Over the past century, thousands of people have fallen victim to **gambler’s fallacy**, the notion people mistakenly come to have that makes them believe the chance of a random occurrence with a fixed probability will increase or decrease due to recent occurrences.

At the Monte Carlo Casino in 1913, a roulette streak occurred in which the ball landed on black 26 consecutive turns, causing an incredible amount of attention at the casino. As the streak continued, bettors made increasingly high wagers on red, thinking the streak could not continue and the ball was “due” to land on red. “It just has to be red next!”

What these bettors failed to realize was that, although the streak seemed unbelievable, each turn was an independent event. Thus, whether the streak of landing on black had reached 3 turns or 30 turns, the odds the next turn remained evenly split between red (47.37%) and black (47.37%).

Consider another example. When flipping a coin, the probability of landing on heads is equal to the probability of landing on tails. Whether previous turns have resulted in a mix of heads and tails or resulted in a streak of landing solely on heads, the probability of the outcome for the next turn will never change. It will always be ½ heads, ½ tails.

Gambler’s fallacy causes people to continue their gambling beyond a healthy or manageable end-point. Whether it’s a daily lottery ticket buyer who is “due” for a win or a slots player certain the next quarter must be a winner after so many losses, gambler’s fallacy can severely encourage problem gambling.

## Section 02: The Demographics & Risk Factors of Problem Gambling

Problem gambling doesn't discriminate. It affects men, women and adolescents of all ages. While gambling is illegal for individuals under the age of 18, the risk of developing problem gambling begins in early youth and can develop at any point in one's life, especially after times of significant lifestyle changes or dramatic life events.

Though problem gambling can be developed by anyone, the research community has identified some demographical trends worth noting. Below are a few findings of the 2006 New York State Office of Alcoholism and Substance Abuse Services Household Survey.

### Age

Older adults were somewhat more likely to have gambled on a weekly basis, however, younger adults were almost three times more likely to have experienced problem gambling in the past year.

7.6 percent of adults in their 20s experienced problem gambling in the past year, while just 2.8 percent of adults age 60 and older experienced problem gambling in the past year.

### Ethnicity

Whites, Blacks and Hispanics were about equally likely to have gambled on a weekly basis (between 21 percent and 23 percent), however Blacks and Hispanics were almost twice as likely as Whites to have experienced problem gambling (7.2 percent and 7.1 percent versus 3.8 percent).

### Gender

Females were almost as likely as males to have gambled at least once in the past year.

Males were more likely than females to gamble on a weekly basis, at 26 percent vs. 16 percent of females.

Males were three times more likely to experience problem gambling, at 7.8 percent vs. 2.3 percent of females.

## Background

Never married adults were about twice as likely as married adults to have experienced problem gambling (7.8 percent vs. 4.0 percent).

Adults employed full or part-time were more likely to have experienced problem gambling than persons not employed (5.3 percent vs. 3.9 percent).

Of the 4.9 percent (668,000) of adults who experienced problem gambling in the past year, about 28 percent (185,000) also experienced a substance use disorder in the past year.

Among adults experiencing a substance use disorder in the past year, about 13 percent also experienced problem gambling.

## Risk Factors

While most people gamble occasionally in social settings, such as at a casino, placing a bet at a sporting event or buying a lottery ticket at the grocery store, some are at a greater risk of developing problem gambling. Some of these common risk factors include:

- Easy access or close proximity to gambling opportunities
- Early success (“Beginner’s luck”) that distorts an individual’s understanding of the extremely low odds of winning
- Boredom or loneliness
- Pre-existing mental health problems, such as Obsessive Compulsive Disorder, Schizophrenia, depression and anxiety
- Desperate financial issues a “big win” would solve
- Traumatic experiences or abusive upbringings of which the distraction of gambling would provide an escape
- Coexisting addictive behaviors, such as drug or alcohol abuse

## Section 03: Not Just A Financial Issue: The Consequences of Problem Gambling

The consequences associated with problem gambling extend far beyond the impacts to savings or troubles paying the bills, affecting a person's emotional and overall wellbeing. As the length and severity of a person's problem gambling increases, so do the consequences they face, including damage to personal relationships at home, their professional reputations and their mental and physical health.

**Below are a few of the most common consequences of problem gambling:**

### Career and Reputation

Problem gambling can have severe consequences on an individual's job and his or her relationship with coworkers. Severe gambling problems can lead individuals to begin missing workdays or employee functions without giving any notice. Signs of financial stresses may begin to show at work when the employee needs money both to pay off debts and to continue gambling, and may lead individuals to request to borrow money from coworkers or as advances from employers. The most severe cases of problem gambling may lead individuals to theft and other illegal actions in order to obtain money or objects of value.

Problem gamblers can become withdrawn from management and colleagues, and the distraction of gambling will negatively affect the productivity and quality of the individual's work. This is most often seen when the individual is active in online gambling or uses time at work to check score sheets, follow the stock market and place bets over the phone.

### Possessions and Property

At the root of many gambling problems is the compulsion to win – win more money, possessions or other items of value. Unfortunately, these are the same things lost at the hand of compulsive gambling.

The sudden flaunting of new items and possessions is a common sign of someone with problem gambling. This developing focus on the monetary value or rareness of an item is not only a sign of a gambling addiction, but a sign debts may be accruing as these items of value are sought. The accumulation of debt by gambling can rack up hundreds of thousands of dollars of credit card charges and cause those affected to lose their homes, cars and other possessions and necessities. The loss of these will affect both the gambler and the other individuals in his or her household and extended personal life.

## Family and Friends

Unless help is sought, the impacts of problem gambling on families are often devastating and irreversible. From relationships with parents, spouses and friends to the safety and happiness of young children, problem gambling affects the complete dynamic of a gambler's life and social circle, even threatening to destroy it.

The losses faced include:

**Loss of trust:** The problem gambler is driven to the activity by compulsion, causing him or her to sacrifice other commitments and responsibilities to gamble. Over time problem gambling may have the individual removed from having certain responsibilities, such as paying the bills or doing the weekly grocery shopping. Becoming restricted from access to family funds and property is common among individuals who are struggling with problem gambling. Beyond financial trust, family and friends may become weary of trusting an individual seen as deceptive and without everyone in the relationship's best interest in mind.

**Loss of respect:** Problem gambling causes issues not only for the individual but for all with close relationships to the individual. The added stress, frustration and mounting losses of these individuals will cause resentment and a loss of respect that can take years to repair.

**Crumbled relationships:** People close to the individual may find it of their own benefit to minimize or cease interaction with the gambling individual. These relationships can be broken for months, years or permanently if the gambler doesn't seek help for his or her compulsion.

**Changing family dynamics:** The recognition of a problem gambling will affect members of the family in a variety of ways. From spouses or adult siblings taking on greater responsibilities to young children worried and trying to understand, the entire family unit suffers as an outcome of problem gambling activity. Divorce is not uncommon for families struggling with problem gambling.

**Financial problems affecting the family:** Whether it is the mortgage payment, the cable bill or college tuition savings lost in a series of gambles, a number of financial problems can affect the entire family's financial wellbeing.

**Reputation among family and friends:** Restoring an individual's reputation after losses of trust and respect takes time and a tremendous amount of effort. Reputation lost while a problem gambler is something to be regained only if both parties are open to it in the recovery process.

## Health

Problem gamblers are more likely than non-gamblers to have a number of health issues, exacerbating personal relationships and productivity at work as sick time becomes necessary. Common ailments among problem gamblers include but are not limited to:

The losses faced include\*:

- Respiratory problems
- Obesity
- Sleep disturbances
- Muscle and pain issues
- Dental or oral problems
- Migraines
- Chronic tiredness

\*According to Gambling in Connecticut: Analyzing the Economic and Social Impacts, 2009.

## Elevated Emotional Distress & Suicide Rates

People struggling with problem gambling are prone to higher rates of depression and thoughts of suicide due to medical, financial and psychological reasons.

Becoming preoccupied with gambling, compulsive gamblers may have high blood pressure, trouble sleeping, headaches and other medical issues triggered by gambling-induced stress. Individuals struggling with gambling addictions are more likely to be simultaneously struggling with other addictions, such as drugs and alcohol, and may also suffer from panic and anxiety disorders.

As problem gamblers accumulate debts and losses through means such as credit cards, personal loans or through selling possessions, the stress and anger of both the individual and family and friends also suffering commonly causes a great deal of despair that problem gamblers feel they may be unable to escape.

According to a fact sheet released by Oregon Health Authority in 2012, 4.8 percent of gamblers who had sought treatment had attempted suicide, while 27.4 percent reported having suicidal thoughts.

## Section 04: Warning Signs: Identifying a Problem?

Problem gambling has many warning signs. By answering a few questions, you can begin to identify if you, an adult loved one, a child or a coworker are showing signs of having a gambling problem.

### Questions to Ask about Yourself

1. Are you haunted by debt collectors?
2. Do you gamble to escape worry, boredom or trouble?
3. Do thoughts of gambling disrupt your sleep?
4. Do you ever gamble longer than originally planned?
5. Do arguments, disappointments or frustrations cause you to gamble?
6. Do you celebrate good times with gambling?
7. Have you ever had self-destructive thoughts because of problems resulting from gambling?
8. Have you lost time from work or school due to gambling?
9. Do you use the rent/mortgage or food money for gambling?
10. Do you borrow money to finance gambling or pay back gambling debts?
11. Do you promise your spouse, partner or other loved one you will stop gambling, yet continue to gamble?
12. Have you noticed a personality change since you began gambling?
13. Are you away from home or unavailable to family or friends for long periods of time due to gambling?

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### Questions to Ask about an Adult Loved One

1. Is a loved one haunted by debt collectors?
2. Does your loved one gamble to escape worry, boredom or trouble?
3. Do thoughts of gambling disrupt his or her sleep?
4. Does your loved one ever gamble longer than originally planned?
5. Do arguments, disappointments or frustrations cause your loved one to gamble?
6. Does your loved one celebrate good times with gambling?
7. Has your loved one had self-destructive thoughts because of problems resulting from gambling?
8. Has your loved one lost time from work or school due to gambling?
9. Do you hide the rent/mortgage or food money because your loved one gambles it away?
10. Does your loved one borrow money to finance gambling or to pay back gambling debts?
11. Does your loved one promise faithfully that she or he will stop gambling, yet continues to gamble?
12. Have you noticed a personality change in a loved one as his or her gambling has progressed?
13. Is your loved one away from home or unavailable to family and friends for long periods of time due to gambling?

## Questions to Ask About an Adolescent

1. Does the adolescent have unexplained absences from school or classes?
  2. Did the adolescent have a sudden drop in grades or fail to complete assignments on time?
  3. Has there been a change in the adolescent's personality or behavior?
  4. Is the adolescent making exaggerated displays of money or other material possessions?
  5. Is the adolescent partaking in daily or weekly card games?
  6. Does the adolescent brag about winning at gambling?
  7. Does the adolescent show an intense interest in gambling conversations?
  8. Does the adolescent have an unusual interest in newspapers, magazines, periodicals and other outlets containing odds and scores?
  9. Is the adolescent unable to explain the origin of new items of value in possession?
  10. Is the adolescent borrowing or stealing money?
  11. Does the adolescent uncharacteristically forget appointments or dates?
  12. Is the adolescent exaggerate the use of the word "bet" in his or her vocabulary and/or use other gambling language (such as bookie, point spread, underdog, favorite) in conversations?
- 

## Questions to Ask about an Employee or Coworker

1. Does the employee spend excessive time away from his or her job? This excessive time may include:
  - Extended use of the telephone to place bets or check results
  - Time spent reviewing form sheets, racing, sports or the stock pages in the newspaper rather than working
  - Participating in cards, lottery and/or office pools often
2. Does the employee take unusual amounts of sick time, especially half days? The compulsive gambler frequently takes excessive time. While using sick time to gamble, s/he also often suffers from:
  - Depression
  - Hypertension
  - Ulcers
3. Does the employee routinely arrive late, leave early, take long lunch breaks or experience difficulties reporting and/or remaining in scheduled work location(s)?
4. Does the employee talk or worry about money problems or experience money difficulties, resulting in requests for cash advances or loans from fellow employees and/or the employer?
5. Does the employee always seem to be the person who starts and/or runs the office pools (such as during sporting events, lottery tickets, bets involving births)
6. Does the employee encourage co-workers to bet in office pools and/or bet more money?
7. Does the employee try to organize an office excursion to a casino or racetrack?
8. Does the employee have a history of writing bad checks?
9. Does the employee have more than one mailing address?
10. Does the employee's use of company money seem suspicious or inappropriate?

## Section 05: Getting Help

### Gambler's Anonymous 12-Step Program

1. We admitted we were powerless over gambling - that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to a normal way of thinking and living.
3. Made a decision to turn our will and our lives over to the care of this Power of our own understanding.
4. Made a searching and fearless moral and financial inventory of ourselves.
5. Admitted to ourselves and to another human being the exact nature of our wrongs.
6. Were entirely ready to have these defects of character removed.
7. Humbly asked God (of our understanding) to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Make direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong, promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having made an effort to practice these principles in all our affairs, we tried to carry this message to other compulsive gamblers.

Overcoming a gambling addiction isn't easy, but there are programs available to help. Problem gambling issues are faced by hundreds of thousands of New York State residents every year. We encourage you to take advantage of the many resources dedicated to aiding both gamblers and their family and friends through steps in recovery.

**Below are some of the most common types of resources available.**

#### Self Help

Self help programs allow problem gamblers to identify the severity of their gambling problem, the consequences, the goals and the process through which problem gamblers can regain control of their financial stability, their personal relationships and their futures. They may involve step-based programs, counseling, peer support or independent efforts utilizing workbooks and online resources.

#### Step-Based Programs

Step-based programs help coach problem gamblers through their recovery by helping them identify the different phases of recovery and partake in discussions with other gamblers and with counselors in order to successfully stop their gambling activity.

#### Motivational Interviewing

Overcoming addictive behaviors requires time, energy and motivation. Often, the best outcomes require guidance, emotional support and a tremendous amount of self-reflection.

Over the last few decades, the use of motivational interviewing techniques has spread across programs seeking changes in behavior, from alcohol and drug abuse programs to nutrition and exercise programs.

Based on empathetic rather than confrontational approaches to conversations about problem gambling, motivational interviewing has successfully allowed individuals facing health, financial and emotional crises reach positive behavioral changes and outcomes due to counseling by specially trained therapists.

Through conversation with therapists who provide an empathetic and open space to speak, the problem gambler's perception of his or her situation can be defined, engaging conversation can determine the roots of these gambling problems or other co-occurring disorders and personal goals can be made, monitored and refined throughout the relationship.

## **Peer Support**

When faced with the need to end a problem gambling issue, it is important for family and friends to provide emotional and motivational support. Whether it's a ride to a counseling session or an ear on the phone, a note of encouragement or a celebration of milestones achieved, acts of support small and large go far in increasing the ability of an individual to overcome problem gambling issues.

While the support of family and friends is critically important, peer support provides individuals with a community of people who have faced or are currently facing the same problems and goals. Family and friends may be able to voice words of encouragement, but they are not always able to understand some of the key issues faced, such as:

- How did my problem gambling begin?
- When did I lose control of my gambling?
- How did I allow it to continue when facing losses of money, property and relationships?
- Why is quitting my gambling difficult?

Peer support provides a community of people who are struggling with the same issues. At various stages of recovery, the individuals of peer support communities can speak about their own experiences, their goals, hurdles and solutions. Conversations with people who know exactly what you or the problem gambler you know are going through will be more open and honest, freed of the fears of judgment problem gamblers face when speaking about their problem gambling with family and friends.

## Section 06: Resources

If you believe your gambling is harming you, or you know someone who is being negatively affected by gambling, there are many agencies and organizations that can help.

### New York State Office of Alcoholism and Substance Abuse Services

The mission of NYS OASAS is “to improve the lives of New Yorkers by leading a premier system of addiction services through prevention, treatment and recovery.” OASAS is responsible for planning, developing and regulating the state’s system of chemical dependence and gambling treatment agencies.

 [Visit Site](#)

### National Council on Problem Gambling

The mission of NCPG is “to increase public awareness of pathological gambling, ensure widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education.”

 [Visit Site](#)

### Gamblers Anonymous®

“Gamblers Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others recover from a gambling problem. The only requirement for membership is a desire to stop gambling.” Supported by contributions, there are no dues or fees to be a member of Gamblers Anonymous.

 [Visit Site](#)

### Gam-Anon® International Service Office, Inc.

Gam-Anon is a 12-step self-help fellowship of men and women who have been affected by the gambling of a loved one. The community provides support whether loved ones cease gambling or continue to gamble.

 [Visit Site](#)

### New York State Gaming Commission

The New York State Gaming Commission is dedicated to Responsible Play and is involved in a variety of issues surrounding problem gambling, including ensuring that gaming venues comply with all rules and regulations and undertake proper outreach measures, and self-exclusion policies across the state.

 [Visit Site](#)

## References

For more information with regard to the information presented above, visit the following resources.

Rainone, G., Marel, R., Gallati, R.J. and Gargon, N. (2007) **Gambling Behaviors and Problem Gambling Among Adults in New York State: Initial Findings from the 2006 OASAS Household Survey.** NYS Office of Alcoholism and Substance Abuse Services.

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