

THE HIDDEN  
ADDICTION

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# TABLE OF CONTENTS

SECTION 01	Introduction to Problem Gambling	2
SECTION 02	The Addiction You Can't See or Smell	4
SECTION 03	Women	6
SECTION 04	Children	8
SECTION 05	Seniors	10
SECTION 06	The Military	12
SECTION 07	Consequences of the Hidden Addiction	15
SECTION 08	How to Raise Awareness	16
SECTION 09	How to Find Help	18

# Section 01: Introduction to Problem Gambling

If you are like many other adults, you may have gambled at least once in your life. You may have visited a casino or purchased a lottery ticket, played bingo and entered raffles at a community event or entered an office pool picking who was going to win the Super Bowl and what the score would be.

Millions of people gamble every day and do so without any problems.

Unfortunately, there are also millions of Americans addicted to gambling. For problem gamblers, financial, emotional and physical consequences arise from their inability to control or end their gambling.



## **The consequences of problem gambling vary for every individual, and can build up as long as an individual continues to gamble.**

- Financial debts can stack up, making individuals unable to pay their mortgage or rent, utilities and other bills, and can leave no money for food, transportation or other necessities.
- Relationships can be destroyed as gamblers lie or distance themselves from others to hide the extent of their gambling and to proceed without interruption or intervention from those who care about them.
- Careers can be prematurely ended due to poor work performance and unexcused absences that problem gamblers experience as their addiction distracts them from their responsibilities.
- Problem gamblers spend most of their time thinking about gambling, including time when they should be sleeping. Lack of time for sleep or healthy meals can take a toll on a problem gambler's body.
- Consequences can negatively affect the problem gambler's emotions, as stress and worry about debt and other issues build up.



## THE WORST CONSEQUENCE:



**Gambling has the highest suicide rate of all addictions.**

You might not have realized gambling addiction existed, or knew it affected as many people as it does. That's one of the reasons why gambling addiction is referred to as "The Hidden Addiction."

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**Problem gambling is gambling behavior which causes disruptions in any major area of life: psychological, physical, social or vocational.**

SOURCE: NATIONAL COUNCIL ON PROBLEM GAMBLING<sup>1</sup>

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## Section 02: The Addiction You Can't Smell (Or See Very Much)

You can smell cigarette smoke in the air and on the clothes of people who frequently smoke.

You can smell alcohol on the breath of individuals who frequently drink.

In serious cases, physical changes are obvious signs there may be a problem and possibly an addiction.

Alcohol and drug abuse can cause extreme changes quickly noticeable to people around them.



### **Gambling doesn't have obvious signs and, at first, can be easy to hide.**

- Problem gamblers can place bets from their desks at work, through the Internet and by phone.
- They can log online and gamble on the Internet from their couches at home unnoticed.
- Casino visitors can place their bets before their morning coffee, or as late as 4 a.m. in some locations. There may not be apparent signs of disruption to daytime and evening routines.
- Lottery tickets can be bought during every visit to the grocery store. In a matter of a few minutes, hundreds of dollars can be lost during these routine visits.
- Problem gamblers are often guilty of deception, and questions from concerned family members and friends are often dismissed with lies from the problem gambler about his or her situation.
- Financial issues are not always immediately apparent to family members, as bills go unpaid, credit cards and debt add up, and banks have yet to go after the borrower.

## **The signs of problem gambling aren't as easy to notice.**

Gambling doesn't smell like liquor and cigarettes do.

The act of gambling doesn't obviously affect the problem gambler's skin or teeth.

It doesn't always cause extreme weight loss or gain. You can only start to see the physical side effects once addiction has begun significantly affecting eating, sleeping and exercise habits.

Unfortunately, family members and friends often feel tremendously guilty when an addiction goes unnoticed for weeks, months or years. They'll ask questions such as,

***“How did I not know what was happening?”***

***“What should I have done to prevent it?”***

***“What could I have done to stop it sooner?”***

This guilt is a common emotional consequence of gambling addiction. Friends and family members often struggle to understand they did not cause the problem and that it is not their fault they didn't prevent it or stop it. Addiction is a serious disease that requires the acknowledgement of the problem gambler before any recovery can begin.

## **Who does this hidden addiction affect?**

It affects millions of people – men and women, old and young, employed and unemployed, and people of all ethnicities.

We just don't always know it's there.

## Section 03: Women

For decades, research and news articles suggested problem gambling was an addiction affecting men far more than it did women. Only a third of known gambling addicts were women, according to a number of gambling research advocates.

That's not the case anymore.

The gap is closing, and the number of women meeting the criteria for problem gambling, including the most serious cases of disordered gambling, is accelerating. According to the National Council on Problem Gambling<sup>2</sup>, women now outnumber men among problem gamblers ages 45 to 64.

### How Women Gamble

Though men and women are becoming addicted to gambling at nearly equal rates, there is a distinct difference in how and why men and women gamble.

Men tend to be “action” gamblers. These are social gamblers who enjoy outgoing activities such as poker and dice games. They often enjoy sports betting – whether it's through legal or illegal methods. For action gamblers, the thrill of gambling is the competition and the search for a large and exciting win. As losses and debt accumulate, the gambling can become more competitive and the bets larger in nature.

Most women, on the other hand, tend to be “escape” gamblers. They gamble predominantly in isolated spaces or undisturbed at casinos, in places where the monotonous repetition of slot machine games, online gambling and lottery ticket scratching can distract the gambler from their surroundings. As they typically gamble in isolation, their addiction is significantly more hidden than that of a man frequently betting on sporting events with his other gambling friends.



## What Are Women Escaping?

- Women are gambling to stop thinking about stresses at home, such as relationship problems, financial concerns and issues with work or other responsibilities.
- They're gambling to escape memories of trauma and anger, whether caused by an ongoing situation or caused by an event that happened earlier in their lives.
- Women are using gambling to cope with depression and anxiety, and the repetitive gambling actions help them forget about these feelings.

As negative life experiences and ongoing problems at home tend to drive women toward addiction, women can find their new addictions accelerating quickly and have a tremendously difficult time seeking treatment. Problem gamblers fear judgment and shame, and a woman who has faced abusive relationships or has allowed gambling to affect her parenting may continue to keep her addiction hidden rather than seek help.

## What Women Need to Recover

By now, we know that gambling addiction affects both men and women. We need to raise awareness of this, and spread the word that effective treatment is available regardless of gender. Make sure the gambling addictions of women do not go unnoticed anymore.

We have to remember that underlying every addiction are severe mental and emotional issues that must be addressed. It's simply not enough to take gambling opportunities away from the individual (which is hard to accomplish, anyway). The question that must be answered is, "What is the cause of this addiction?" For female gambling addicts, emotional memories, abusive household circumstances and other factors must be discussed thoroughly with counselors and/or support groups for recovery to be possible.



## Section 04: Children

As our children grow up, we worry about their health, happiness, first dates, first time driving, allowances and after school jobs. We worry about our children drinking and experimenting with drugs.

Do we worry about underage gambling?

Unfortunately, the answer is that most of us don't consider its danger enough.

Approximately 4 to 5% of youth, ages 12-17, meet one or more of the criteria for having a gambling problem. Another 10 to 14% are at-risk, which means they show signs a gambling addiction may be likely to occur.<sup>3</sup>

### How Adolescents Gamble

You may be thinking, "But gambling is illegal for people under the age of 18!" While adolescents are not legally allowed to purchase lottery tickets, they can still receive them as gifts from family members and friends. In addition, many grocery stores, gas stations and other sellers of scratch-off tickets often neglect to ID underage purchasers.



**It is illegal to sell lottery tickets and accept wagers of individuals  
UNDER THE AGE OF 18.**

Visitors must be 18 years of age or older to bet at a casino, but younger individuals can slip in undetected or ignored.

Every year, millions of children and teenagers are introduced to betting through family card games, sporting events and casual opportunities playing bingo and other games. They get scratch-off tickets in birthday cards and they play poker with friends while betting significant sums of money.

They get introduced to the thrill of seeking the big win, and their gambling escalates, often unknown to the people with whom they are close.

## The Consequences of Hidden Adolescent Gambling

As many parents prepare themselves for conversations about the dangers of adolescent drinking, drug use and sexual promiscuity, the dangers of gambling are often overlooked. Unfortunately, gambling addictions or signs of future problems then go undetected.

Gambling teenagers risk losing friends and making enemies in school and outside of school. They become distracted from their studies and can even skip classes as they look for their next opportunity to place a bet or reduce their debts.

Though an addiction may not appear immediately, individuals who are active gamblers at a young age are more at-risk for becoming problem gamblers as adults.

## Keeping Adolescents Safe

Explain to your children all of the risks of gambling. Help them understand just how low the odds of winning are, and how much money can be lost. Though you may choose to let them decide for themselves whether or not to gamble, and whether or not they should purchase lottery tickets and go to casinos socially as adults, make sure to teach them the risks and warning signs of problematic gambling.

Teach your children about safe budgeting. Make them consider how else they can save or spend their money. Give them ideas for safe activities they can do with family members and friends, especially when it comes to sporting events and celebrations where gambling is a common occurrence.

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**DON'T LET A CHILD'S GAMBLING ADDICTION STAY HIDDEN.  
STAY AWARE OF THE WARNING SIGNS.**

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While it may not be readily apparent, you may notice a growing interest in money or winning, missing possessions, a change in personality or a lack of attention to his or her responsibilities that could suggest a hidden issue.

## Section 05: Seniors

Millions of people reach their senior years without ever having an addiction.

Unfortunately, addictions can begin at any age, and the rate at which gambling addiction is affecting the older and elderly population is on the rise.<sup>4</sup>

According to the American Gaming Association, 36% of the U.S. population age 50-64 and 28% of individuals 65 and older visited a casino in 2012.<sup>5</sup> Casinos provide seniors with discounted entertainment and food, as well as rewards and recognition for frequent playing. Transportation to and from casinos is provided for seniors from many senior citizen centers, who find themselves with an exciting, attractive place to pass time.

### Why Are Seniors Gambling?

- Retired seniors tend to have more free time than working adults.
- Many seniors are lonely without family or friends frequently near them and without employment to fill their time.<sup>6</sup>
- Seniors who have lost their spouses and friends use gambling to distract from their feelings of loss. Many widowed seniors are living alone for the first time in decades.
- Casinos and other gambling venues provide easily accessed sites for frequent recreational activity.<sup>7</sup>
- Gambling provides a form of independent activity, and games that appear to require skill provide seniors with stimulation and the illusion they can control the outcome of their efforts.
- Seniors are motivated to gamble because they enjoy it.<sup>8</sup>



## Problem Gambling Warning Signs Of Seniors

As many seniors don't see their younger family members often, their addictions can remain hidden for months and years at a time.

### Here are a few warning signs to be aware of:

- Your senior family member or friend appears withdrawn or is frequently unavailable to answer your phone calls or schedule visits with you.<sup>9</sup>
- They are vague when describing their days and their activities.
- They've made changes to how their bills are paid and their finances are accounted for to hide their lost wagers.
- They appear to be selling many valuable belongings.
- They speak of exciting gambling wins without ever discussing any losses.

## How To Get Help For A Senior Problem Gambler

Like problem gamblers of younger generations, seniors should seek the help of professional counselors. They must be honest with family members, friends and everyone who is working to help begin the recovery and improve the health of the gambler. Changes may need to be made with regard to financial access and responsibility while any recovery is in its early stages.

## Section 06: The Military

Gambling addiction affects everyone, including armed service members.

You may find this surprising, but a number of factors contribute to increased gambling activity, including:

- Free time with limited access to entertainment options.
- Isolation from the general public, often in secluded areas.
- Stress, anxiety and fear stemming from everyday situations.
- Work-hard, play-hard atmospheres.

According to the National Council on Problem Gambling, it's estimated that between 36,000 and 48,000 active duty service members have gambling problems.<sup>10</sup>

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**“Specifically, the average rate of problem gambling across all armed services was estimated at 8.1%, compared with 3.9% in the U.S. adult population, while the rate of pathological gambling was 2.2%, compared with 1.6% of U.S. adults.”<sup>11</sup>**

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Members of the military with gambling addictions face many of the same issues as other problem gamblers. Just as addictions cause many people to be distracted from work, military members may become less productive, lose rank and be discharged for bad conduct. They can lose the focus and individual readiness needed in dangerous battlefields or times when they need to be on ready alert.

Gambling addiction affects military veterans, too. After tours of military duty, veterans often struggle to readjust back at home and find work. Stress about employment and bad memories of military duties can cause veterans to become addicted to substances and activities they have easy access to, such as alcohol, drugs and gambling.

Veterans also aren't eager to ask for help. Amy Kaplan of the US Department of Veterans Affairs told the Boston Globe, "Veterans are less likely to tell us they have a problem with gambling because they're afraid it will affect their VA benefits."<sup>12</sup> She went on to say that is not the case.

## **How Armed Service Members and Veterans Can Be Helped**

Educate yourself and others on the signs of gambling addiction and addictions of other substances and activities. Problem gambling can co-occur with abuses of drugs and alcohol, and it can affect individuals struggling with post-traumatic stress disorder.

Family members and friends can help find treatment available for individuals, including programs specializing in addiction recovery for veterans. These programs often provide assistance to help veterans find jobs and housing they don't immediately have after their service is completed.

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**THE ADDICTIONS OF OUR MILITARY MEMBERS  
SHOULD NOT REMAIN HIDDEN.  
RAISE AWARENESS ABOUT THE RISKS OF GAMBLING ADDICTION  
AND THE NEED FOR MORE TREATMENT OPTIONS.**

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# WHERE PEOPLE GAMBLE



Gambling is happening all around us, even if we're unaware of it.

Where is problem gambling occurring?



Homes



Grocery Stores



Schools



OTB Sites



Workplaces



Churches



Community Centers



Casinos



Restaurants/Bars

...and many more places.

## Section 07: Consequences of the Hidden Addiction

We've discussed many consequences already. Problem gambling can cause severe emotional, physical and financial problems, and careers and reputations can be lost.

Unfortunately, the fact that this addiction can remain hidden for so long means consequences can accumulate without anyone around the addicted individual becoming aware. These accumulated debts and other consequences can make recovery a painful process – as many as 76% of gamblers in treatment show signs of depression.<sup>13</sup>

What happens when a problem gambler has accumulated hundreds of thousands of dollars in debt that none of their family members and friends know about?



**The National Council on Problem Gambling estimates that approximately 80% of problem gamblers consider suicide.**

**One in five actually attempt suicide.**

**Suicide attempts for gambling addicts occur at twice the rate of other addictions.<sup>14</sup>**

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**WE HAVE TO STOP THIS. BY RAISING AWARENESS ABOUT  
THE EXISTENCE AND DANGERS OF GAMBLING ADDICTION,  
WE CAN HELP ADDICTED INDIVIDUALS RECOVER –  
AND WE CAN SAVE LIVES.**

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## Section 08: How to Raise Awareness

Billboards and other advertising are constantly raising awareness about gambling opportunities.

We see the commercials celebrating the live entertainment coming to a casino near us.

We hear from the radio every time the jackpot hits a new record.

We can't leave the grocery store without passing by the vending machines full of colorful lottery tickets.

But we don't hear much about gambling problems. There's very little awareness that gambling addiction is a real societal concern, just as addictions to drugs and alcohol are considered. We must increase the conversation about problem gambling.

We need to raise awareness that gambling addiction affects hundreds of thousands of individuals. Beyond the gamblers, it affects their family members, friends, coworkers and many others with close relationships to the addicted person. It causes financial stress for families, emotional abuse to those deceived by lies and hurt by the consequences, and it has the ability to change the lives of everyone involved in the addiction and recovery of a single person.

### **Why Do We Need To Talk About Gambling Addiction?**

We need to educate others about the dangers of gambling addiction. We need to share what the risks of gambling are, especially when it is begun at a young age, and what the signs of a gambling addiction are. We can help prevent people from ever becoming addicted to gambling with more education.

But it's not just about prevention. There are people out there right now gambling who need help. They might not realize their addiction is something treatable. They might think their problem is uncommon and no one will understand what they're going through. They need to know that help is available and that they can have hope for a better future.

## **What Can You Do?**

You can begin by educating individuals around you. You may not be prepared to speak at major conferences about gambling addiction, but you can begin to help even with a short conversation with your children. Talk to your friends. Speak to a group you're involved with at the local community center. Tell your boss why an office gambling pool during major sporting events can be unsafe for coworkers who may be struggling with a gambling problem unknown to his or her coworkers.

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**BE A RESOURCE FOR THOSE AROUND YOU WHO  
MAY NEED HELP WITH THEIR OWN GAMBLING ADDICTION  
OR THE ADDICTION OF SOMEONE THEY KNOW.  
MAKE SURE THOSE AROUND YOU KNOW THAT SUPPORT  
IS AVAILABLE THROUGHOUT THE COUNTRY.**

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## Section 09: How to Find Help

Gambling addiction affects people of all ages and genders, ethnicities and financial wellbeing throughout New York State and rest of the world.

Luckily, help is available. Counselors, support groups and treatment centers are among the ways you or a problem gambler you know can find help and seek recovery. It may take a few attempts to find the help that fits you best. You may prefer group therapy to individualized counseling, or you may decide a mix of both will help keep you gambling-free. Seek out the help of trained counselors to guide you to making the decisions that will lead to your success.

For residents of NYS, the Gambling Support Directory available at **KnowTheOdds.org** provides the contact information of a number of organizations in counties throughout the state available to help everyone touched by a gambling addiction.

In addition, the NYS HOPEline is available 24 hours per day, 7 days per week. **Call 1-877-8-HOPENY** to speak with trained professionals about gambling addiction and how to seek recovery, and be guided to the resources available in your region.

Your addiction or the addiction of someone you know should not remain hidden. Find help. Recovery can begin today.

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**FIND HELP FOR GAMBLING PROBLEMS**

**1-877-8-HOPENY**

1-877-846-7369

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To find more information about problem gambling, visit **KnowTheOdds.org**.

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