

Additional copies of this booklet and other materials are available from the Wisconsin Council on Problem Gambling, Inc.

1-800-GAMBLE-5

E-mail: [wcp@wi-problemgamblers.org](mailto:wcp@wi-problemgamblers.org)

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## Is Gambling Affecting Your Life?






## About the Wisconsin Council on Problem Gambling, Inc.

The Wisconsin Council on Problem Gambling, Inc. was formed in 1993 to create public awareness about problem gambling in Wisconsin and provide services to problem and compulsive gamblers. The Council is a nonprofit organization, governed by a volunteer Board of Directors. The Council's major fundraising source is the State of Wisconsin, Department of Health Services, Division of Mental Health and Substance Abuse Services, Bureau of Prevention, Treatment and Recovery.

The Council also receives grants, donations and conference sponsorships from some Wisconsin Native American Tribes, as well as individual donations and memberships.

The Wisconsin Council on Problem Gambling, Inc. operates a 24-hour Helpline at 1-800-GAMBLE-5, distributes informational brochures, organizes an annual statewide conference, makes presentations on problem gambling and conducts training sessions for treatment providers interested in the special requirements for working with compulsive gamblers and their families.

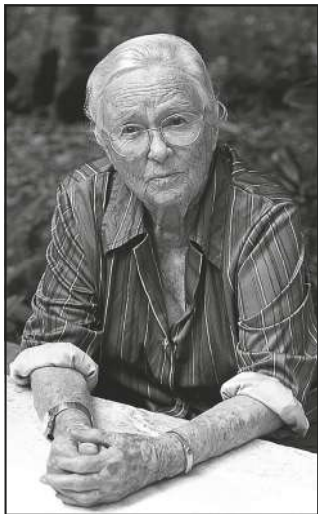
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9. Does this person borrow money to gamble with or to pay gambling debts?
  10. Has this person's reputation ever suffered due to gambling, even to the extent of committing illegal acts to finance gambling?
  11. Have you come to the point of hiding money needed for living expenses, knowing that you and the rest of the family may go without food and clothing if you do not?
  12. Do you search this person's clothing or go through his or her wallet when the opportunity presents itself, or otherwise check on his/her activities?
  13. Does the person in question hide his or her money?
  14. Have you noticed a personality change in the gambler as his or her gambling progresses?
  15. Does the person in question consistently lie to cover up or deny his or her gambling activities?
  16. Does this person use guilt induction as a method of shifting responsibilities for his or her gambling upon you?
  17. Do you attempt to anticipate this person's moods, or try to control his or her life?
  18. Does this person ever suffer from remorse or depression due to gambling, sometimes to the point of self-destruction?
  19. Has the gambling ever brought you to the point of threatening to break up the family unit?
  20. Do you feel that your life together is a nightmare?

Twenty questions are reprinted with permission from Gam-Anon International Services Office, Inc.

## Are You Living With A Compulsive Gambler?

*If there is a gambling problem in your home, the Gam-Anon family group may be able to help you cope with it. If you are living with a compulsive gambler, you will answer "YES" to at least 6 of the following questions.*

1. Do you find yourself constantly bothered by bill collectors?
2. Is the person in question often away from home for long, unexplained periods of time?
3. Does this person ever lose time from work due to gambling?
4. Do you feel that this person cannot be trusted with money?
5. Does the person in question faithfully promise that he or she will stop gambling; beg, plead for another chance, yet gamble again and again?
6. Does this person ever gamble longer than he or she intended to, until the last dollar is gone?
7. Does this person immediately return to gambling to try to recover losses, or to win more?
8. Does this person ever gamble to get money to solve financial difficulties or have unrealistic expectations that gambling will bring the family material comfort and wealth?



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The only requirement for membership is a desire to stop gambling. There are no dues or membership fees; GA is self-supporting through members' contributions. Each group is individually organized.

### *If there is no cure, what does recovery mean?*

Recovery means controlling the urge to gamble. That often means limiting exposure to gambling opportunities.

Gambling, for the compulsive gambler, is defined as follows: any betting or wagering for oneself or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends on "skill" or "chance." That means no penny-ante poker or World Series pool at the office.

Alcoholics Anonymous advises members to avoid the first drink. For compulsive gamblers, that first bet is the one to avoid, even if it's only matching for a cup of coffee.

Recovery is a life-long process.



What is GA? By Hazelden, copyright 1985, 1991, by Hazelden Foundation. Reprinted by permission of Hazelden Foundation, Center City, MN.

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## WCPG Mission Statement

The Wisconsin Council on Problem Gambling, Inc. provides resources, public awareness and education on problem and pathological gambling disorders while maintaining strict neutrality on the issue of legalized gambling.

### Help is just a call away at 1-800-GAMBLE-5

The 24-hour Problem Gambling Helpline provides information and referrals for gamblers, family members and others who are concerned about someone who is experiencing gambling problems.

- **In its first year of operation in 1996, the Helpline received 3,433 calls.**
- **Calls to the WCPG 24-hour Helpline have increased 325% since 1996.**

WCPG has created a statewide database of qualified treatment providers, Gamblers Anonymous and Gam-Anon chapters to which callers can be referred. Written information on compulsive gambling is also sent on request.

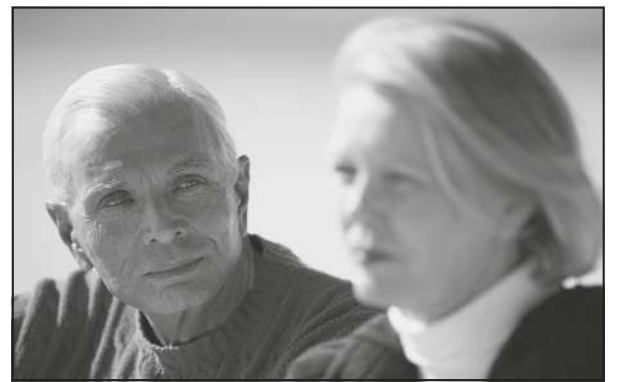
#### **Contact:**

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*Older adults:* Many adults begin gambling more frequently later in life. It is important to know the difference between social and problem gambling. It becomes a problem when it has a negative effect on



ones life and the lives of people close to them. Not all gambling is problem gambling.

It may be merely an occasional social activity. However, this may lead to problem gambling. Gambling may also be used as a coping mechanism. Older adults are often widowed and frequently suffer losses of lifelong friends; may be geographically separated from loved ones; or may be simply bored or unhappy with retirement.



Many older adults are unaware of the problems excessive gambling may cause and the potential for addiction.

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## High risk groups



**Adolescent:** Problem gambling behavior exists in 6-20% of the adolescent population. In fact adolescents are 2 to 4 times more likely than adults to have this problem. Because social gambling quickly moves to problem gambling, and wagering is thought of as an adult privilege, adolescents are

more susceptible to developing this behavior. Approximately 2 out of 3 adolescents gamble.

**Women:** There are two types of women gamblers--those seeking escape and those seeking excitement. Those seeking escape are able to enter a "dissociative state" when gambling, and therefore temporarily avoid unpleasant circumstances or even become a different person. There is a high incidence of depression among women who gamble compulsively, and distress over relationships seems to be an equally common factor.

Problem gamblers have 2 to 3 times higher incident rate of substance misuse than other women, and may substitute one problem for another.\*

\* "Women and Problem Gambling." The Women's Addiction Foundation



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## What is Gam-Anon?

The self-help organization of **Gam-Anon is a life-saving instrument** for the spouse, family or close friends of compulsive gamblers. It is hoped that the program will help members:

- ◆ learn acceptance and understanding of the gambling illness.
- ◆ use the program and its problem-solving suggestions as an aid to refuse to be responsible for the gambler's behavior.
- ◆ assume responsibility only for that which is theirs.

In Gam-Anon, participants hear about appropriate ways of relating to the gambler as an equal rather than as a caretaker. The heavy load of responsibility for the gambling problem is lifted and the agonizing guilt in regards to failures is gradually alleviated. The energy wasted in attempts to stop loved ones from gambling can be channeled into more useful methods of problem solving. They are shown how to deal with the anger and resentment that builds after having dealt with a compulsive gambler. Gam-Anon groups are warmly accepting and offer members the opportunity to express their feelings and understand them.

Remember, like other addictions, gambling is treatable.

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## Is gambling affecting your life?

Most gamblers enjoy games of chance without problems, but some gamblers do develop problems. A recent estimate shows that about 5-7% of the adult population may experience some kind of problem with gambling activities. The prevalence of

compulsive gambling among young people consistently has been found to be twice that of adults. (Harvard Medical School Study- Schaffer/Hall, 1995).

This booklet is designed to extend a helping hand to those who fail to stay within their own limits. A problem gambler or a family member can use this brochure as a guide to resources for support.

**The compulsive gambler can be a male or female of any age, race, income or religion. He or she may gamble on dog races, card games, slots and dice, sports events, internet, lotteries, bingo, the stock market, or any situation that provides the gambler with "action".**

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## What happens at GA?

At GA meetings, members share their gambling and abstinence experiences. They discuss how the Twelve Steps can be used as tools to solve their compulsive gambling problem.

Anonymity and confidentiality are important aspects of GA. They help create an atmosphere in which members feel free to share personal experiences. Those who have successfully quit gambling offer inspiration and motivation to newcomers, thus encouraging others to refrain from gambling.



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## What is Gamblers Anonymous?

Gamblers Anonymous (GA) is a fellowship of problem gamblers in which people share their experience, support and hope in order to stop gambling and build better lives.

**GA considers compulsive gambling, like alcoholism, to be a progressive illness** - one that cannot be cured, but can be arrested by not gambling and by following a set of spiritual principles. The GA program for recovery is like that of Alcoholics Anonymous (AA), based on Twelve Steps. The first step involves admitting to oneself that gambling has become an uncontrollable compulsion. Recognizing the problem and a sincere desire to stop gambling are all a person needs to begin recovery through GA.



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Problem gambling refers to all gambling behavior which adversely affects a person's physical or psychological health. The most serious problems occur when the desire to play becomes an obsession, or an overpowering urge to gamble.



Research has shown that men, women and youth of all ages may develop gambling problems. Problem gamblers come from all walks of life and all occupations, regardless of income.

For most people, gambling is recreational entertainment. Some people, however, spend hours at a blackjack table, or they play at one or several slot machines. At times, they lose too much, thus increasing their risk of developing behavioral problems related to gambling. When gambling becomes a problem, it's no longer a game. Problem gambling can create difficult situations for the individual and his or her family.



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### Some guidelines include:

1. Tell the person that you care and that you feel concerned about the actions they are displaying.
2. Tell the person exactly what was done that concerns you.
3. After you tell the person that you care, what you've seen, and how you feel, it's important to be willing to listen to their response.
4. Tell the person what you would like to see.
5. Tell the person what you are willing and able to do in order to help.

Source: Gambling Choices and Guidelines. Gambling Problems Resource Center, Minnesota

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11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use "gambling money" for normal expenditures?
13. Did gambling make you careless of the welfare of yourself or your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry, trouble, boredom or loneliness?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Did gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments or frustrations create within you an urge to gamble?
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self destruction or suicide as a result of your gambling?

If you answer "YES" to 7 or more of the above questions, you may want to seek help for a gambling problem.



Twenty questions are reprinted with permission from Gamblers Anonymous.

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## Do you, or someone you know, have a gambling problem?

These questions are designed for gamblers, but family members should review them if they suspect a gambling problem.

1. Did you ever lose time from work or school due to gambling?
2. Has gambling ever made your home life unhappy?
3. Did gambling affect your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. Did gambling cause a decrease in your ambition or efficiency?
7. After losing did you feel you must return as soon as possible and win back your losses?
8. After a win did you have a strong urge to return and win more?
9. Did you often gamble until your last dollar was gone?
10. Did you ever borrow to finance your gambling?



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### What is problem gambling?

For many people, gambling is something they do occasionally, as a form of entertainment and recreation. When the game is over, they go on to other non-gambling activities. For some people, however, gambling becomes a problem that can range from minor to quite serious. It could be as simple as gambling a little more often than intended, or spending a little more than intended. It could mean the gambler is spending a lot more time and money than


he or she can really afford on gambling. In addition, problem gambling can have a noticeable negative effect in other areas of life - including excessive debt, relationship problems, or even illegal activities.

### What is compulsive gambling?

Compulsive gambling is a progressive disorder causing a psychologically uncontrollable preoccupation along with the urge to gamble. **Individuals eventually lose the ability to control the impulse to gamble.** This results in excessive gambling which can compromise, disrupt or damage personal, family or employment pursuits. It is recognized by the American Psychiatric Association as an Impulse Control Disorder.




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## FINDING HELP!

The Wisconsin Council on Problem Gambling, Inc. (WCPG) has a 24-hour Helpline that provides information and referrals for gamblers, family members and concerned friends or employers of gamblers who have financial, legal or other difficulties because of their gambling. For help, call 1-800-GAMBLE-5. WCPG has created a statewide database of qualified counselors, Gamblers Anonymous and Gam-Anon chapters to which callers can be referred.

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### What can you say if you are concerned about someone's gambling?

It is possible that you will see one or more of the gambling signs in someone else.

- ◆ When that happens, what is your role?
- ◆ What should you do when a friend or family member is gambling too much or at inappropriate times?
- ◆ What should you say?

A simple and straightforward approach works best in order to let that person know you are concerned. Yet, that can sound easier to do than it really is. Not everyone will be thankful that someone cares enough to share their concern. None of us can control how a person will react to what is said. We can control what we say, how we say it and where and when the talk takes place.

The best time and place to talk with someone is:

- ◆ When you feel comfortable.
- ◆ When you are likely not to be disturbed.
- ◆ When you have time to talk things through.

It is also important to talk when neither of you have been drinking or using other drugs.



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**The gambler who borrows to play is no longer a recreational gambler.**



**Who is the compulsive gambler?**

**The compulsive gambler can be any:**

- ◆ gender
- ◆ age
- ◆ race
- ◆ income
- ◆ religion

**He or she may gamble on:**

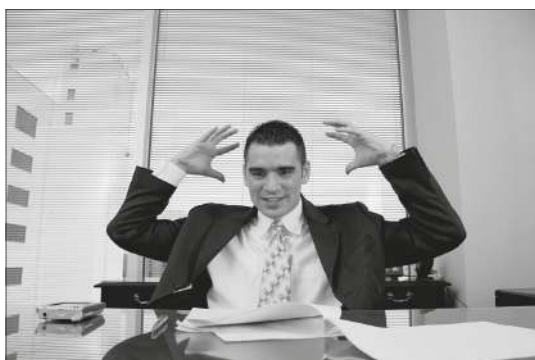
- ◆ dog races
- ◆ card games
- ◆ slots and dice
- ◆ sports events
- ◆ lotteries
- ◆ internet
- ◆ bingo
- ◆ the stock market
- ◆ or any situation that provides the gambler with “action”



**Why should we care?**

Approximately 333,000 of Wisconsin residents are problem gamblers. Not only does compulsive gambling shatter the lives of these men and women and their families, it results in economic loss to society. It is called the “hidden illness” since there is neither breath odor nor stumbling of steps or speech. Nonetheless, it is as debilitating as an alcohol or drug addiction.

There is hope for recovery. Compulsive gambling can be diagnosed and is a treatable illness.



It is at this point that the gambler’s optimism for that big win finally fades. If a gambler has reached this point, and has moved outside the law to support their

addiction, restlessness sets in. The gambler will be quick to anger and very nervous. Sleep disorders may also become apparent. Even food loses its appeal as the gambler watches the joy of living disappear. In this stage, the gambler may have a winning streak, but this leads to even heavier gambling and greater losses.



**The Second Stage: The Losing Phase**

The next step occurs when the gambler’s financial situation is compromised by involvement in the gambling. Personal resources are often completely exhausted and borrowing money becomes the norm. Money is borrowed from the bank or withdrawn from the gambler’s business. Loans are often hidden from partners, parents, spouses, other relatives and friends.



To cut losses and pay back loans, the gambler spends more and more time on gambling. Normal daily activities become a burden and a gambler’s performance at work suffers from carelessness and neglect.

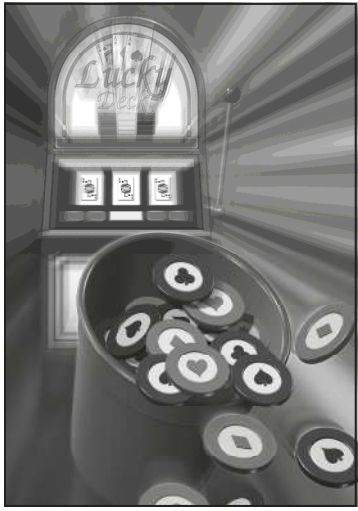
When the gambler borrows even more money from friends and family, the isolation and secrecy increase and the gambler’s social circle begins to collapse. As this gambling obsession increases, the losses become heavier. It becomes more and more difficult to return to recreational gambling or to stop.

The gambler is now “chasing their losses.” This is one of the most obvious signs of problem gambling.



## What are the signs of problem gambling?

### The First Stage: The Winning Phase



In the first stage, the gambler may experience a winning streak and begin to feel invincible. “Winning” creates the illusion that the outcome of the game is influenced by one’s own action instead of by sheer luck. Losing is explained as the result of natural or external causes: “**had bad luck**” or “**the slot system is wrong.**”

During the transition from recreational to problem gambling, a gambler spends too much money and begins to borrow small amounts to continue playing. At this stage, the gambler will pay off debts with winnings, gamble the rest away and try to borrow again to get back in the action.

All the loans have only one purpose: to continue playing. **The gambler who borrows to play is no longer a recreational gambler.**

- WINNING PHASE**
- Frequent gambling
  - Fantasies about the “Big Win”
  - Begins to place larger, more frequent bets

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The gambler is now looking for the “big win” to recover all losses and does not recognize the futility of this effort. At this point, the gambling problem not only leaves a mark on the daily life of the gambler, but the gambler’s family as well. In this stage, the gambler still assumes that they can pay everything back. Again and again, the gambler promises to stop gambling.

Confrontations on this promise lead to regular domestic and professional conflicts, particularly when the gambler is found to have resumed gambling.

A gambler can lose a job because of absenteeism, embezzlement or other fraudulent behavior. Some problem gamblers begin to move from job to job in search of one which allows more time to gamble. In this losing phase, a problem gambler begins to think of gambling as a solution to an increasing variety of personal, professional and financial problems.



- LOSING PHASE**
- Losing time from work
  - Irritable, restless or withdrawn
  - Can’t stop gambling and borrowing

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In the desperation phase, the gambler becomes a physical and emotional wreck--desperate and helpless. Creditors, threatening letters and financial crises become a fact of life.

A compulsive gambler will react physically and emotionally in much the same way as an alcohol or drug addict. The problem gambler may become completely isolated from family and friends. Divorce and broken relations often result. Heavy attacks of depression occur. In this final stage, gamblers often see only four solutions:

- ◆ professional help
- ◆ running away
- ◆ admitting all frauds with the risk of going to jail
- ◆ or, as a last resort, suicide

This information was made available from Casino Regina in Regina, Saskatchewan, Canada.



- DESPERATION PHASE**
- Unable to pay debts
  - Alienation from family/friends
  - Remorse, panic

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### The Third Stage: The Desperation Phase

In the third stage, the gambler becomes desperate. Gambling ultimately becomes a full-time activity. Partners or parents react by showing their contempt. Families also become desperate at this point. They try to enlist the aid of other people, because they find that all their own efforts to help have failed.

The gambler will perform a job with increasing carelessness, finding it more and more difficult to concentrate or focus on work. If the job means working for an employer where money is handled, they are at an increased risk for embezzlement to occur. If the problem gambler owns a business, it can become the source of funds which can lead to bankruptcy.



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