



**Is Problem Gambling
Affecting Your Life?
What you need to
know...**



WISCONSINCOUNCIL
ON PROBLEM GAMBLING

Contents

ABOUT THE WISCONSIN COUNCIL ON PROBLEM GAMBLING, INC.	3
Is gambling affecting your life?	4
What is problem gambling?	5
What is compulsive gambling?	5
What is social Gambling?	6
Who is the problem/compulsive gambler?	6
Types of Gamblers	7
Phases of Gambling Disorder	9
High risk groups.....	11
What is the definition of co-occurring disorders?.....	11
Similarities and Differences between gambling disorders and substance use disorder.....	11
Suicide Risk	13
Problem Gambling Warning Signs to Watch For.....	14
What is Gamblers Anonymous?.....	16
What happens at GA?	16
If there is no cure, what does recovery mean?.....	17
Gamblers Anonymous 20 Questions.....	17
What is Gam-Anon?	18
Are You Living With A Compulsive Gambler 20 Questions	19
How can you help if you are concerned about someone’s gambling? ..	22
24-Hour Helpline: 1-800-426-2535	22
Text Line: 850-888-4673	22
Chat Line: wi-problemgamblers.org.....	22
National Suicide Hotline 800-784-2433	22

We Can Help 24-hours a day 1-800-426-2535
Chat wi-problemgamblers.org
Text 850-888-4673

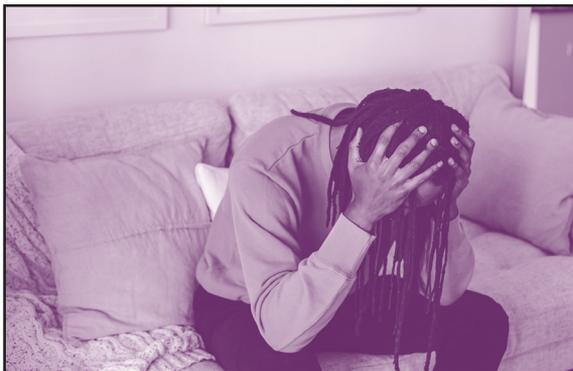
ABOUT THE WISCONSIN COUNCIL ON PROBLEM GAMBLING, INC.

The Wisconsin Council on Problem Gambling, Inc. (WCPG) was formed in 1993 to create public awareness about problem gambling in Wisconsin and provide services to persons with gambling disorders. The WCPG is a nonprofit organization, governed by a volunteer Board of Directors.

The Wisconsin Council on Problem Gambling, Inc. operates a 24-hour Helpline at 1-800-426-2535, a text line at 850-888-4673, and a chat line at wi-problegamblers.org. The WCPG distributes informational brochures, organizes an annual statewide conference, provides outreach to Wisconsin schools, makes presentations on gambling disorders, and conducts training sessions for treatment providers interested in the special requirements for working with compulsive gamblers and their families.

WCPG MISSION STATEMENT

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



Is gambling affecting your life?

Most gamblers enjoy games of chance without problems, but some gamblers do develop problems. 2 million U.S. adults (1%) are estimated to meet criteria for severe gambling problems in a given year. Another 4-6 million (2-3%) would be considered to have mild or moderate gambling problems; that is, they do not meet the full diagnostic criteria for gambling addiction but meet one or more of the criteria and are experiencing problems due to their gambling behavior.

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. They 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".

Gambling disorders shatter the lives of men and women and their families, it results in economic loss to society. It is called the "hidden illness" since there is no breath odor, stumbling of steps or slurring of speech. It is as debilitating as an alcohol or drug addiction.

There is hope for recovery. Gambling disorders can be diagnosed and treated.

This booklet is designed to provide information for those affected by gambling disorders.

What is social Gambling?

A social gambler is someone who can gamble with a set amount of money and a set amount of time. They gamble just for fun and can walk away at any time. They usually gamble with family or friends. It is just like going out to dinner or going to a movie.

What is problem gambling?

Problem gambling—or gambling addiction—includes all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits. The symptoms include increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, “chasing” losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

Information made available from the National Council on Problem Gambling

What is compulsive gambling?

Compulsive gambling, also called gambling disorder, is the uncontrollable urge to keep gambling despite the toll it takes on your life. Gambling means that you’re willing to risk something you value in the hope of getting something of even greater value.

Gambling can stimulate the brain’s reward system much like drugs or alcohol can, leading to addiction. If you have a problem with compulsive gambling, you may continually chase bets that lead to losses, hide your behavior, deplete savings, accumulate debt, or even resort to theft or fraud to support your addiction.

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Who is the problem gambler?

The problem gambler can be any:

- Gender
- Age
- Race
- Income
- Religion



They gamble on:

- Dog races
- Card games
- Slots and dice
- Sports events
- Lotteries
- Internet
- Gaming
- Bingo
- The stock market
- Or any situation that provides the gambler with “action” and/or “escape”



Types of Gamblers

Type of Gambler: Action

Action gamblers gamble primarily at “skill” games such as poker or other card games, craps or other dice games, horse and dog racing and sports betting... They gamble to beat other individuals or the “house” and often believe they can develop a system to achieve this goal.

Type of Gambler: Escape

The act of gambling provides temporary relief or escape from life problems and overwhelming psychological and emotional trauma. Escape gamblers use slots, bingo, keno and video poker to self-medicate. They come to believe they will be unable to endure the pain they fear will return if they stop anesthetizing themselves with gambling.

<https://azccg.org/types-of-gamblers>

Phases of Gambling Disorder

The onset of problem gambling varies from person to person, and depends largely on the person’s experience when they gamble. It can be important to understand the type of game you play, how it affects you, and why you are continuing to play, even when things in your life begin to fall apart. Gamblers who experience these difficulties often experience their problem in a set of stages.

Winning Phase

In the beginning, the compulsive gambler often experiences a “big win,” which results in more frequent gambling and increased wagers. This tends to enhance self-image, and the gambler begins to fantasize about winning and the wonderful and exciting future this will bring about. Unreasonable optimism develops.

Note: Some gamblers never experience this phase and skip to the following stages of progression.

Losing Phase

During this period, the compulsive gambler thinks only about gambling. Personality changes begin to develop. Lies, borrowing money, and cover-ups are common. The gambler can no longer control the gambling, and relationships with family, friends, and employers deteriorate.

Desperation Phase

The gambler can no longer pay debts and looks for bailouts that could be legal or illegal. These actions are rationalized as a means of getting even or recovering their losses. As the “chase” continues, the gambler panics at the prospect that the action will stop. During this time, the gambler clings to the belief that a winning streak, which will solve all their problems, is just around the corner. There are increasing signs of depression, irritability, and thoughts of suicide may be present.

Hopelessness Phase

At this point, serious consequences begin to occur, which may seem irreversible, such as arrests, divorce, alcohol or other substance abuse problems, emotional breakdowns, and serious withdrawal symptoms. The gambler realizes that getting even or catching up is not possible, but no longer cares. Approximately 20% of the time, this type of despair may lead the gambler to attempt suicide.

Critical Phase

This person has reached the rock-bottom of their addiction, and has a newfound resolve to make things better. This stage is characterized by the person making decisions designed to lead to a solution to problems gambling has created. They have an honest desire for help, and an understanding that steps taken to start recovery need to be realistic. They may begin to do things more positively, such as rededicate to work or family life, and will seek to understand life away from gambling activity with higher levels of clarity.

Rebuilding Phase

The Rebuilding Stage allows the person to identify new interests, enhance their relationships with friends and family, and begin setting right the wrongs they created in their addiction. A defining feature of this stage is increases in awareness related to their own strengths and weaknesses with their addiction, and finding ways to keep their progress

moving forward. The levels of success the problem gambler is having staying away leads to higher levels of self-respect, and richer interactions with others. Measures taken to repair gambling damages can include paying bills, established family financial plans, a budget, resolving legal problems, and experiencing less irritation and stress involved in the problems from the addiction.

Growth Phase

In this stage, the person embraces a new way of life. They keep the insight and awareness they have built through this difficult process as a message for themselves and others. This person is also able to face problems promptly, and head-on, and is experiencing less pre-occupation related to their past gambling, and risk of relapse. The goal of this phase is to continue to grow as a person, and stay strong in all efforts that support a gambling free lifestyle. They are able to live for themselves and others around them, and can be willing to sacrifice or support others in many areas of life. Family relationships continue to grow, and the recovering person is able to show affection in ways that had been lost in the addiction. Generally, this person has lived a gambling free lifestyle for more than six months, and continues to work on growing as an individual in many areas of their life.

Used with permission of the Florida Council on Compulsive Gambling - <https://gamblinghelp.org>

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. The development of technology has generated new forms of gambling via the Internet, mobile phone and interactive television (Griffiths and Parke [2010](#)). Youth are receptive to modern forms of gambling because of the apparent similarity between these games and other familiar technology-based games. (Delfabbro et al. [2009](#)) 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.

Older Adults

Seniors are one of the fastest-growing groups of gamblers. One study found that gambling was the most frequently identified social activity among adults over 65, with casinos and bingo surpassing movies, lunch, shopping and golf as preferred social activities.

(<https://www.northstarpg.org/research/gambling-is-increasingly-popular-among-older-adults>)

Older adults are a vulnerable population. When people are coping with big changes or losses they are more likely to develop a gambling problem; older adults commonly face life transitions and losses such as death of loved ones, health problems, end of career, or isolation from family and friends. Older adults who have gambled away their retirement savings or live on fixed incomes don't have the needed working years to make up for their losses. They often have easy access to gambling and are drawn to it to fill their time or to be with other people.

The older generation is more likely to hide or deny their gambling behavior due to age-related perceptions of how older adults should normally and ethically behave. and health professionals rarely assess for problem gambling. They often have easy access to gambling and are drawn to it to fill their time or to be with other people.

(<https://preventionlane.org/gambling-vulnerable-populations>)

Women and Problem Gambling

There are a number of special populations with problem gambling due to specific risk factors that put them at a greater risk. Women are one of these special populations because they tend to gamble to escape as a means to cope with their stress.

Women who gamble may be looking to escape the stress of increased responsibilities at work or in their home life, or to escape unresolved grief. Grief can take many forms like the loss of a loved one, dealing with a mental health condition, or feeling as though they're losing control of the over-abundance of personal and professional responsibilities. Whether looking to avoid stress or grief, gambling to escape can be dangerous.

(<https://knowtheodds.org/blog/women-and-problem-gambling/>)



What is the definition of co-occurring disorders?

Co-occurring disorder is used to describe a situation where an individual is diagnosed with more than one disorder at the same time. Individuals may have a gambling disorder and substance use disorder simultaneously. Examples of other co-occurring disorders may include depression and anxiety disorders, personality disorders, bi-polar disorders and other mental health disorders.

Similarities and Differences between gambling disorders and substance use disorders

The Similarities

- Progressive in nature
- Characterized by a loss of control
- Pre-occupation
- Irrational thinking
- Continue despite negative consequences
- Craving -- action/ high feeling/ rush
- Develop tolerance
- Twelve Step support is available for gambler and family
- Individual, group, and family counseling is available
- Denial is a trademark of the illness, the person spends a great deal of time thinking that they DO NOT have a problem
- Recovery is possible

The Differences

- Harder to diagnose the compulsive gambler
- It can take years to develop a gambling problem unlike addiction to chemicals which can occur in a very short period of time
- Fewer 12 step Gamblers Anonymous (GA) meetings are available around the state than Alcoholics Anonymous (AA) or Narcotics Anonymous (NA)
- Cannot overdose

- Cannot use a drug screen to detect “active” addiction
- Financial devastation is often greater
- Financial management and rebuilding is a significant component of recovery

Suicide Risk

The stress, pain and isolation of a gambling problem may cause some individuals to feel that there is no way out, leading to thoughts of suicide. Up to half of individuals in treatment for gambling disorder have suicidal ideation, and about 17% have attempted suicide. However, the vast majority of problem gamblers who have had thoughts of suicide have gone on to recover and lead healthy lives. Treatment and support have been shown to help individuals gain healthy coping skills and stop problematic gambling behavior, relieving feelings of desperation and thoughts of suicide.

Problem gambling and mental health are connected. Nearly two-thirds of gamblers surveyed reported that their mental health has suffered as a result of their gambling (Nash et al, 2018). People with depression may engage in gambling to elevate their mood. People with anxiety may gamble to manage their symptoms, as people who gamble tend to report feeling little to no anxiety. People with bipolar disorder may use gambling to elevate their mood during depressive states or impulsively engage in gambling during their manic states. Some individuals may gamble to deal or cope with various forms of psychological trauma. Gambling disorder has one of the highest rates of suicide than any other addiction. Nearly 37% of those experiencing a gambling problem and 50% of those with disordered gambling experience suicidal thoughts and ideations. Over 17% of those individuals have attempted suicide.

(Moghaddam et al, 2015).

Problem gambling does not just affect the individual who is gambling, but also their loved ones. Each person struggling with gambling problems affects at least 10 people closest to them. In one study, over 90% of those affected by someone’s gambling behavior reported feeling emotional distress

(Nash et al, 2018).

Warning signs that someone may be at risk for suicide include:

- Talking about wanting to die or kill oneself
- Looking for ways to kill oneself
- Talking about feeling hopeless, having no reason to live
- Talking about feeling trapped or being in unbearable pain
- Talking about being a burden to others
- Increasing use of drugs or alcohol
- Acting anxious or agitated
- Behaving recklessly
- Sleeping too little or too much
- Withdrawing or feeling isolated
- Showing rage or talking about seeking revenge
- Displaying extreme mood swings

National Suicide Prevention Lifeline

**Hours: Available 24 hours.
Languages: English, Spanish.**

800-273-8255

<https://www.nevadacouncil.org/>

Problem Gambling Warning Signs to Watch For

An individual with a gambling addiction experiences the same effects in the brain as someone who has an alcohol or drug addiction, according to the National Council on Problem Gambling. The effects of gambling can be just as devastating as alcohol/drugs, even deadly in cases of suicide and reckless life-threatening behavior. This causes great concern and possible financial consequences for their loved ones.

#1. Obsession – Unable to Stop Gambling

It appears that your loved one is constantly talking about gambling. They constantly relive past gambling experiences, especially big wins.

Every time you turn around, they are on their laptop or cell phone placing bets or playing games. And no matter how many times they say they will quit, they just can't seem to do it.

Unfortunately, with technological advancements, it is all too easy to gamble. Gambling websites and apps that withdraw money directly from a bank account pose serious issues for people. That instant access can make it near impossible to quit.

#2. Hiding or Lying about Gambling

Concealing gambling by hiding receipts or bank statements is a sign of a gambling problem. It is important for them to learn that it is wrong to hide such things, especially if it affects other's finances as well.

#3. Gambling Despite Consequences

Despite mounting financial woes or legal consequences, they cannot stop the urge to continue gambling.

#4. Experiencing Withdrawal Symptoms When NOT Gambling

Emotional withdrawal symptoms can occur when an individual with a gambling addiction stops gambling, even for 24 hours. These symptoms may include irritability, depression, anxiety, restlessness, decreased sleep & appetite, and notable change in sex drive or performance.

When experiencing withdrawal, gamblers think that they need to gamble in order to feel normal or happy again.

#5. Dysfunction in Their Daily Lives

They are experiencing trouble at work, maintaining relationships, withdrawing from social activities, and/or serious financial problems.

#6. Financial Problems

Financial issues can include, but are not limited to...

- They often ask to borrow money often to cover major living expenses such as rent/mortgage.
- They make excuses as to why they can't pay it back.

- Frequent inability to pay bills resulting in disconnection warnings or service disruptions for failure to pay.
- You observe only limited food in the house and the items are not ingredients for meals but more snack-like requiring little to no preparation.
- Using falsehoods or charm to influence others to give them money or to get them out of trouble.

#7. Stealing or Unlawful Behavior

People with gambling addiction usually need other people to fund their gambling habit. People with gambling addiction often commit fraud or steal money and items to sell for money. Committing illegal acts to get money in order to gamble or to recoup losses is a sign of immediate need for intervention.

#8. They Express Guilt or Remorse After Gambling

If your loved one has expressed guilt or remorse after a gambling activity, then this may be a sign. Gambling can be a fun activity. But, if they seem to be unable to control themselves, then they may have a problem.

<https://www.algamus.org/blog/8-signs-your-loved-one-has-a-gambling-problem>



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.

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.

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.

Gamblers Anonymous 20 Questions

Most compulsive gamblers will answer yes to at least 7 of these questions. If you answered yes to 7 or more, you may want to seek help for 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 all your money was gone?
10. Did you ever borrow to finance your gambling?
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, loneliness, grief or loss?
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?

Twenty questions are reprinted with permission from Gamblers Anonymous.

What is Gam-Anon?

Gam-Anon is a 12 Step self-help fellowship of men and women who have been affected by the gambling problem of another. We understand as perhaps few can. We are familiar with worry and sleepless nights and promises made only to be broken.

With the help of Gam-Anon, we find our way back to a normal way of thinking and living, whether or not our loved ones continue to gamble. We believe that a change in our attitudes is of boundless help to us as well as to our gamblers.

PURPOSES OF GAM-ANON

- To welcome and give assistance and comfort to those affected by someone else's gambling problem.
- To communicate Gam-Anon's understanding of compulsive gambling and its impact on our lives.
- To share our experience, strength, and hope in coping with the gambling problem.
- To use the Steps and Tools of the Gam-Anon program which nurture our spiritual and emotional growth and recovery.

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PO Box 307, Massapequa Park, NY 11762 Phone: 718-352-1671*



Are You Living With A Compulsive Gambler

20 Questions

If there is a gambling problem in your home, the Gam-Anon family 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.

- Do you find yourself constantly bothered by bill collectors?
- Is the person in question often away from home for long, unexplained periods of time?
- Does this person ever lose time from work due to gambling?
- Do you feel that this person cannot be trusted with money?
- Does he/she promise to stop gambling; beg, plead for another chance, yet gamble again and again?
- Does this person ever gamble longer than he or she intended to, until the last dollar is gone?
- Does this person immediately return to gambling to try to recover losses, or to win more?
- Do they gamble to solve financial problems/have unrealistic expectations about results of gambling?
- Does this person borrow money to gamble with or to pay gambling debts?
- Has their reputation suffered from gambling, even by committing illegal acts to finance gambling?
- Have you hidden money, knowing that you/your family may go without food/clothing if you do not?
- Do you search his/her clothes and/or wallet, or otherwise check on his/her activities?
- Does the person in question hide his or her money?
- Have you noticed a personality change in the gambler as his or her gambling progresses?

- Does the person in question consistently lie to cover up or deny his or her gambling activities?
- Does he/she use guilt induction as a method of shifting responsibilities for his/her gambling on you?
- Do you attempt to anticipate this person's moods, or try to control his or her life?
- Do they ever suffer from remorse/depression from gambling, ever to the point of self-destruction?
- Has the gambling ever brought you to the point of threatening to break up the family unit?
- Do you feel that your life together is a nightmare?

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

How can you help 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.

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. Focus on behavior, not personality.*
4. 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.
5. Tell the person what you would like to see.
6. Tell the person what you are willing and able to do in order to help.
7. Use "I" statements to make your point.*
 - a. Specific observed behavior
 - b. Specific effect on you or others
 - c. Your feelings/logical outcomes
 - d. Specific request for change

**1996, Ed Ramsey, FTF EARS*

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

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. The WCPG has a statewide database of qualified counselors, Gamblers Anonymous and Gam-Anon chapters to which callers can be referred. Packets of information can be sent to callers on request. Resources are also available on our website at wi-problemgamblers.org.



24-Hour Helpline: 1-800-426-2535

Text Line: 850-888-4673

Chat Line: wi-problemgamblers.org

National Suicide Hotline 800-784-2433

The WCPG's Public Awareness Campaign is funded by the State of Wisconsin, Department of Health Services.

Many calls to the Wisconsin Council on Problem Gambling's 24-Hour Helpline come from family members or friends who have discovered their loved one's addiction and question how they might help them.

If gambling is becoming a problem for you or someone you care about, help is available.

