



IN SIGHT for Oregon Lawyers

IMPROVING THE QUALITY OF YOUR PERSONAL AND PROFESSIONAL LIFE

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COMPULSIVE GAMBLING

Romanticized images of gambling pervade our culture. On the silver screen is James Bond, engaging in high espionage at the baccarat table. On television we see celebrities playing high-stakes poker in glamorous tournaments. A fictionalized version of the operations in a Vegas casino is fodder for a prime-time soap opera. While gambling may be just a spectator sport for some and an occasional indulgence for others, we rarely see a realistic portrayal of the wrecked lives of compulsive gamblers.

A generation ago, legalized gambling was rare, limited to the casinos in Las Vegas or Atlantic City, some racetracks, and a few state lotteries. Today, gambling opportunities are as close as the local convenience store or your laptop computer. It's not even necessary to seek out online gambling sites. If you use the Internet at all, you're likely to see enticing "pop-up" offers of "free cash."

Over 80 percent of Americans participate in some form of gambling, according to the Florida Council on Compulsive Gambling. This number is likely to increase with the proliferation of new forms of legalized gambling, including scratch games, video keno, sports wagering, local casinos, bingo, and video poker. As local governments experience budget shortages, government-sponsored gaming has expanded.

For those who lose their families, careers, and lives to this addiction, gambling is more than a financial problem. The saying goes, "It's not whether you win or lose, it's how you play the game." Accordingly,

gambling becomes a problem when it disrupts any area of one's life: emotional, personal, physical, or vocational. The National Council on Problem Gambling estimates that 2 to 3 percent of adults in the United States (as many as 9 million people) have a serious problem with gambling. Another 3 million meet the criteria for "compulsive gambling."

Compulsive gambling is described by the American Psychiatric Association as a progressive addiction characterized by increasing preoccupation with gambling; a need to bet more money more frequently; restlessness or irritability when attempting to stop; returning to bet after losing to even the score ("chasing losses"); and loss of control manifested by continued gambling despite mounting, and increasingly serious, negative consequences.

The 1999 National Gambling Impact Study estimates that of the 125 million Americans who gamble at least once a year, approximately 7.5 million have some form of gambling problem, and another 15 million are "at risk" of developing a gambling problem. The study indicated that problem gamblers cost society approximately \$5 billion per year and an additional \$40 billion in lifetime costs for productivity reductions, social services, and creditor losses.

Other addictions may accompany and contribute to problem gambling. But unlike alcohol or drug abuse, gambling addiction produces no telltale physical symptoms such as slurred speech or stumbling. Perhaps the only sign is a stream of vanishing money – frequently unnoticed until it is too late.

Problem gamblers typically fall into two

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general types: *Action* gamblers tend to be men who prefer “skill” games such as poker, craps, horse racing, and sports and who believe they are smart enough to beat the odds and win consistently. *Escape* gamblers tend to be women or elderly people who gamble to escape problems, preferring “hypnotic” games such as slots, bingo, and video poker. According to a study done in December 2000 by the online research firm, PC Data, women comprise the majority of Internet gamblers.

Experts believe that problem gamblers follow a cycle of progressive stages as they fall into the grip of compulsive gambling. Not all the stages progress in an exact order, nor are they limited to a specific time period. However, they do manifest specific financial ramifications.

Winning Stage: In this stage, the gambler still has money and feels in control. Gambling enhances self-esteem and ego, and winning seems exciting and social. The gambler may shower family and friends with gifts or take expensive vacations.

Losing Stage: Eventually, the winning stage turns into the *losing* stage. As losses pile up, the gambler becomes preoccupied with gambling and makes larger and more frequent bets, “chasing losses” in the hope of breaking even. At this point, the gambler will “max out” credit cards, cash in insurance policies, pawn or sell personal property, and dip into retirement or investment accounts. Lawyers with access to client funds are frequently tempted to shift these funds “temporarily,” a decision that ends up costing them their license to practice law. Lies, loan fraud, absenteeism, family disputes, and job changes are frequent danger signs.

Gambling counselors note that compulsive gamblers frequently lose all sense of money as having real value. It becomes like play money. One counselor reports, “They’ll talk about bets and simply say, ‘I was down 500,’ but have to be forced to say the word ‘dollars.’ They don’t view it as money anymore.” Compulsive gamblers may approach family or friends asking for money, but loans or gifts do not solve the problem. They only provide the gambling addict with fuel for another gambling episode.

Desperation Stage: Some problem gamblers seek

professional help at this stage, but many proceed to the next stage. At the *desperation* stage, the gamblers experience health problems such as panic or insomnia as debts pile up and relationships deteriorate. Having exhausted their financial resources, some gamblers turn to crime, and action gamblers begin gambling like escape gamblers to avoid their misery and feelings of hopelessness. Others simply run away from their family and debts, or may even attempt suicide.

Help is available and involves treatment, counseling, and work with the family. The first step is asking for help. If you are concerned about a possible gambling problem for yourself, a colleague, or a family member, call the Oregon Attorney Assistance Program. The attorney counselors can provide information about treatment and appropriate referrals. Other resources include the National Council on Problem Gambling (www.ncpgambling.org) and Gamblers Anonymous (www.gamblersanonymous.org), a 12-step recovery program.

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