



GAMBLING: YOU BET YOUR LIFE

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. Many experts equate internet “day trading” as a form of legalized gambling, rather than investing.

Over 80% 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. For many people, gambling is an occasional recreational activity that doesn’t present a problem, but for some people it is a debilitating disease which can cost them their careers, their families, and their lives.

DEFINITION

Problem gambling is defined as gambling behavior that causes disruptions in any major area of life: psychological, physical, social, or vocational. The term “problem gambling” includes, but is not limited to, the condition known as “pathological,” or “compulsive” gambling, 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, “chasing” losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, and 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. 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 addictive behaviors are generally found with problem gambling and may be a contributing factor, but unlike alcohol or drug abuse, gambling addiction has no telltale physical symptoms.

VARIATIONS

Problem gamblers typically fall into two general types. *Action* gamblers are typically men who prefer “skill” games like poker, craps, horse racing, or 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 like slots, bingo, scratch tickets, and video poker. According to a December 2000 study by PC Data, women make up the majority of Internet gamblers.

STAGES

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

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

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 hopes 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. Lies, loan fraud, absenteeism,

family disputes, and job changes are frequent danger signs.

Some problem gamblers will seek professional help at this stage, but others proceed to the next stage before getting help. At the *desperation* stage, the gambler experiences health problems, like 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 attempt suicide.

RESOURCES

Help, including treatment and counseling is available. A first step is to call the Oregon Attorney Assistance Program if you are concerned about a possible problem for yourself, a colleague, or a family member. Our assistance is completely confidential. Other resources include Gamblers Anonymous, www.gamblersanonymous.org, a twelve-step recovery program; the National Council on Problem Gambling (www.ncpgambling.org); or the Problem Gambling Help Line (available 24 hours a day) 1-877-2-STOP-NOW (1-877-278-6766).

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10 QUESTIONS ABOUT GAMBLING BEHAVIOR

1. Have you often gambled longer than you had planned?
2. Have you often gambled until your last dollar was gone?
3. Have thoughts of gambling caused you to lose sleep?
4. Have you used your income or savings to gamble while letting bills go unpaid?
5. Have you made repeated, unsuccessful attempts to stop gambling?
6. Have you broken the law or considered breaking the law to finance your gambling?
7. Have you borrowed money to finance your gambling?
8. Have you felt depressed or suicidal because of your gambling losses?
9. Have you been remorseful after gambling?
10. Have you gambled to get money to meet your financial obligations?

If you or someone you know answers “Yes” to any of these questions, call the OAAP for assistance 503-226-1057.

Source: National Council on Problem Gambling