Pathological Gambling
Can’t Fight the Urge
The progression of a gambling problem is usually shorter for women than it is for men. Some women even become pathological or compulsive gamblers.

What is Pathological Gambling? Pathological Gambling is when someone is unable to resist the urge, or impulse to gamble. This usually leads to severe personal, social and financial consequences.

Are you a compulsive gambler? Let’s find out! Honestly answer these 20 questions.

1. Did you ever lose time from work or school due to gambling? • YES • NO
2. Has gambling ever made your home life unhappy? • YES • NO
3. Did gambling affect your reputation? • YES • NO
4. Have you ever felt remorse after gambling? • YES • NO
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties? • YES • NO
6. Did gambling cause a decrease in your ambition or efficiency? • YES • NO
7. After losing did you feel you must return as soon as possible and win back your losses? • YES • NO
8. After a win did you have a strong urge to return and win more? • YES • NO
9. Did you often gamble until your last dollar was gone? • YES • NO
10. Did you ever borrow to finance your gambling? • YES • NO
11. Have you ever sold anything to finance gambling? • YES • NO
12. Were you reluctant to use “gambling money” for normal expenditures? • YES • NO
13. Did gambling make you careless of the welfare of yourself or your family? • YES • NO
14. Did you ever gamble longer than you had planned? • YES • NO
15. Have you ever gambled to escape worry, trouble, boredom or loneliness? • YES • NO
16. Have you ever committed, or considered committing, an illegal act to finance gambling? • YES • NO
17. Did gambling cause you to have difficulty in sleeping? • YES • NO
18. Do arguments, disappointments or frustrations create within you an urge to gamble? • YES • NO
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling? • YES • NO
20. Have you ever considered self-destruction or suicide as a result of your gambling? • YES • NO

Most compulsive gamblers will answer YES to at least seven of these questions.

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Responsible Risks
Recreational Gambling
Gambling for most women is a social activity and it doesn’t cause problems. There are ways to make sure that recreational gambling does not lead to problems.

• Make sure the benefit of gambling is always to have fun, and not for financial gain.
• Always gamble with others. Never gamble alone.
• Set limits on how much you plan to spend gambling. Leave the credit/bank cards behind.
• Before you gamble, always be prepared for the reality of losing.

Out of Control
Getting Help
If you are concerned that you or someone you know may be having gambling related problems, help is available. Don’t be afraid to admit that you have a problem. You can get help at one of the following resources:

• National Council on Problem Gambling: www.ncpgambling.org

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The 4 Phases of Problem Gambling

Phase 1: The Winning Phase. Most problem gamblers experience a “big win” in the beginning, which results in more frequent gambling and increased wagers. This tends to inflate the gambler's self-esteem and they begin to fantasize about future winnings. Losses are chalked up to “bad luck.” (Not all gamblers experience phase 1.)

Phase 2: The Losing Phase. Losses eventually outweigh the winnings, and the gambler starts to “chase losses,” or tries to catch back the money lost. During this phase, the gambler always thinks about gambling, and can no longer control it. Relationships with family, friends and employers begin to deteriorate.

Phase 3: The Desperation Phase. At this point, the gambler is considered a compulsive gambler. They can no longer pay debts and they look for legal and illegal bailouts. They then use this new money to try to recover money lost. The gambler’s belief is that a winning streak is right around the corner. Depression, irritability and thoughts of suicide are usually present.

Phase 4: The Hopeless Phase. Serious consequences begin to occur, such as arrests, alcohol or substance abuse problems, divorce or failing out of school. They realize that catching back their losses is not possible, but they no longer care. Studies show that 20% of gamblers, during this phase, attempt suicide.

Warning Signs of a Gambling Problem

- Late payment of household bills
- Becoming withdrawn or depressed
- Disappear for long periods of time
- Asking to borrow money
- Stealing from family or friends

Leslie's Story

Leslie was married to Marc for 2 years, and everything was going great. One night, some friends asked them to go out to eat. After a great meal, they decided to stop at the casino. Leslie and her friend Diane decided to try their luck at the slots. After about 30 minutes, Leslie hit the jackpot and won $10,000. She was elated! What a high!

After Leslie's “big win,” she started frequenting the casino more often, mostly while her husband was at work. Marc would text her periodically throughout the day and ask what she was doing, and she would lie to him, telling him she was at the store, or at home cleaning the house. The lies became bigger and bigger, and because she paid all the bills, Marc had no idea she was out gambling. About a year into her gambling habit, she became pregnant, but even with the added responsibility, she kept gambling. She would often sit for hours in a smoke filled room with her unborn child, playing the slot machines. Money became increasingly scarce, so Leslie started stealing checks from her friend, Diane, who she's known for 30 years. Nothing mattered anymore.

Shortly after her baby was born, Leslie and Marc were issued papers that their house was in foreclosure. Leslie finally came clean and told Marc of her problem. After months of trying to make things work, they filed for divorce. Marc was able to claim bankruptcy and save the house from being auctioned or foreclosed. After years of extreme guilt from gambling, Leslie still couldn’t stop, and shortly after the divorce was final, she committed suicide. Leslie's problems with gambling took her home, her family and friends, and now it took her life.

So What is it Anyway?

You're off of work and you've had a really rough day. So, you decide to blow off a little steam and stop in at the local casino to play video poker. At first you start winning big, but little by little, your winnings disappear. You walked in with $150, and now you have nothing to show for it. You were just looking to relax and relieve some stress. That's not really gambling, is it?

Yes! Gambling is when someone takes a risk with something of value (usually money) on an event or activity in which the outcome is uncertain. The primary intent of gambling is to win additional money and/or items. Gambling problems almost always start with smaller risks, like playing a game of bingo or putting a few dollars in the slot machines. No matter how small the risk, it's still a risk, and it's still gambling.