

# 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:

- Gamblers Anonymous (12 step self-help group): [www.gamblersanonymous.org](http://www.gamblersanonymous.org)
- Gam-Anon, International Service Office (A 12-step self-help group for family members of problem gamblers): [www.gam-anon.org](http://www.gam-anon.org)
- National Council on Problem Gambling: [www.ncpgambling.org](http://www.ncpgambling.org)

# WOMEN & GAMBLING



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# EVERYTHING TO LOSE



# GAMBLING

## 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.

## BIG MONEY, BIG PROBLEMS

There are two types of women gamblers – those that seek escape, and those that seek excitement. Women gamblers usually become different people while gambling, due to depression and feeling extreme guilt. Problem gamblers are at a 2 to 3 times higher risk of substance or alcohol abuse than other women, and often substitute one problem for another.

For women who run the household and pay the bills, their gambling addictions often result in the loss of a home, illegal activity that results in arrest or even a suicide attempt. It is estimated that 1 in 5 women who are problem gamblers may seriously consider suicide.



## ON THE WRONG TRACK

### 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

## LOSING EVERYTHING

### 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.

