

# Together AZ

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Inspiring Success on the Road to Recovery

## High Stakes, High Risk, Bad Bet

By Bobbe McGinley, MA, MBA,  
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**G**ambling is everywhere. It can be found online, state lotteries, race tracks, sporting events, casinos and even in convenience stores. It is often mistakenly assumed compulsive gambling is not a real addictive disorder — since the individual who is repeatedly placing bets is not consuming a potentially lethal chemical substance.

Truth be told, gambling has ruined thousands of lives since staking wagers first came about. Gambling addiction has been repeatedly proven to wreak just as much havoc in the lives of sufferers as many substance dependency disorders. While physical consequences may not compare, the emotional and mental torment of this addiction has been known to completely devastate the addict, resulting in lasting and severe consequences in many areas of life.

For our in-depth look into gambling addiction, we spoke with one of the leading gambling addiction experts in Arizona, Bobbe McGinley of ACT Counseling and Education. — *Barbara Brown, Publisher.*

### What are the differences between a problem, compulsive, and professional gambler?

A **problem gambler** would be someone who recognizes to some extent the need to stop gambling and they are able to resist. They are able to recognize the need to abstain due to problems related to their gambling. A clear indicator would be if family members are mentioning the amount of time or money spent on gambling. This clearly could be called a problem. There is still balance in the problem gamblers life. Gambling is not their total focus.

A **compulsive gambler** is described as a person whose gambling has caused growing and continuing problems in any area of their life. Some factors that contribute to compulsive gambling include impulsivity, inability to cope with life's issues and susceptibility to depression.

A **professional gambler** sees the gamble as their employment, even life skill. Professional gamblers sit down at a card table for example, and “go to work.” Although they don't always win, they do not experience the same outcomes in their life as problem and compulsive gamblers do for the most part; and do not report to have those experiences. Professional gamblers present themselves to have the financial resources more often than others who gamble.

### How does one go from being a social gambler to a compulsive gambler?

Gambling problems and the habits underlying this disorder can be attributed to some aspects of an individual's personality and to outside factors such as current environment. Many different factors may contribute to the development of a gambling



*From a \$2 lottery ticket to a \$200,000 stock market bet, millions of Americans have a gambling problem.*

problem that can interfere with a person's life, or in more severe cases of pathological gambling, consume a very significant portion of an individual's time and end up as a detriment to the individual in most cases.

A family history of pathological gambling or lesser gambling problems likely affects development of a gambling problem. Like alcoholism, heredity may play a role. Genetic predisposition may work through the trait of impulsivity to influence gambling. The more impulsive one's family members are, the more likely an individual will be too. If family members were pathological gamblers, their impulsivity level might be high, and this might indicate the predisposition for someone to become a pathological gamblers.

### Isn't problem gambling just a financial issue?

Financial issues are often the outward sign of a gambling problem. When gambling becomes uncontrollable, the problem gambler will spend even more money, attempting and usually failing, to win back their losses.

Many problem gamblers believe money is both the cause of, and the solution to their problems, so they continue to play in spite of the losses, believing they can fix all the problems with just one more “big win.” Sadly, there can never be enough “win” to solve the problem of the addiction, because it is an emotional illness, not a financial one.

For this reason, the real solution is for the gambler to face their addiction, *not just the money problems it creates.*

Treatment and support resources can help a gambler stop, and with abstinence, the stress from financial pressures will begin to be relieved. Long term solutions will require hard work, debt repayment and careful planning — but the finances of a problem gambler and their family can recover over time.

### What are the warning signs?

Signs of a gambling problem include but are not limited to: Feeling the need to be secretive about gambling; having trouble controlling gambling habits; gambling when one cannot afford it; friends and family express concern about the gambling. Because gambling can cause depression, anxiety and self-harming tendencies, several physical signs are to be watched for. Depression and anxiety sometimes lead to sleep deprivation, which may result in pale skin, weight gain or loss, acne and dark circles under the eyes.

### How many people in the United States are problem gamblers?

As with all data, certain trends or patterns of behavior start to surface within a given population. Gambling statistics are no different.

Some prevalent trends show: the likelihood of developing a gambling addiction increases 23-fold for people affected by alcohol use disorders; over 80% of American adults' gamble on a yearly basis; three to five gamblers out of every 100 struggles with a gambling problem; as many as 750,000 young

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people ages 14 to 21 has a gambling problem.

### Who is likely to develop a problem?

Research suggests individuals under the age of 35 may be more prone to developing a gambling addiction. One of the most likely reasons is the fact younger individuals are more likely to seek out new sensations and act impulsively.

Although younger people tend to have an increased risk for compulsive gambling, older individuals are also at risk. Senior gamblers are often more likely to play in order to relieve unwanted feelings such as loneliness or anxiety. Additionally, seniors now have wider access to wagering through gambling websites and apps, providing more opportunity for an addiction to develop from the comfort of their home.

Some prescription drugs raise the risk for impulsive behaviors, which in turn increases the risk for a gambling addiction. Parkinson's Disease and Restless Leg Syndrome are often treated with medications known as dopamine agonists. Research suggests people taking these particular drugs may be more likely to demonstrate impulse control problems and disordered gambling behavior.

### What are your thoughts about gambling on social networking sites and free play?

Many games played on social networking sites have gambling-like elements — even if no money is involved. While games don't involve money they introduce the principles and excitement of gambling. On first look, playing games like *Farmville*, may not seem to have much connection to gambling activities, but the psychology behind these games are similar.

Getting rewards every time someone gambles or plays a game leads to people becoming bored quickly. However, small unpredictable rewards lead to highly engaged and repetitive behavior for those playing such games. There is no money changing hands but teens, especially, are learning the mechanics of gambling and there are significant questions about whether gambling with virtual money encourages positive attitudes towards gambling, especially in young people.

It has been argued, based on the available literature, it may be important to distinguish between the diverse types of money-free gambling being made available — namely social networking modes (on social networking sites) and 'demo' or 'free play' modes (on internet gambling websites).

Initial considerations suggest these may be different in nature and impact. For example, players gambling in social networking modes may experience a different type and level of reinforcement than those gambling in 'demo' mode on an internet gambling site. On some social networking sites, the accumulation of 'play money' or 'points' may have implications for buying virtual goods or services or being eligible for certain privileges. This may increase the value and meaning of the gambling event to the individual.

The psychosocial impact of this new leisure activity has only just begun to be investigated. Social networking sites have the potential to normalize gambling behaviors as part of the consumption patterns of a non-gambling leisure activity and may change social understandings of the role of gambling among young people.

### From your experience working with gamblers and their families, other than financial losses, what kind of toll does this behavior take?

Trying to deal with the stress and tension brought on as a result of the gambler's behavior jeopardizes the bond among family members.

When a spouse, children, siblings and other family members can no longer trust the gambler, feel no sense of security, have no confidence in the gambler or even fear for their future, the result is a breakdown in the family relationships.

Endless lies, staying out late or not coming home at all — to threats, manipulation, violence or domestic abuse all contribute to the dissolution of family ties.

Shame, avoidance of friends, secrecy and trying to hide the pain further magnify the isolation family members feel as a gambler's behavior gets more and more out of control. Anxiety, guilt, shame, depression, insomnia, behavioral problems and emotional insecurity begin to afflict all the family members closest to or living in the same environment as the problem or compulsive gambler.

With tensions escalating at a dangerous pace, the arguments and emotional outbursts may end in violence. With no trust in the gambler, no belief in their word, the spouse of the gambler often withdraws from the relationship in the form of sex.

### How easy is it to get hooked?

One reason for gamblers becoming addicted, particularly early on, is the experience of an early big win. The buzz in winning such a large amount can sometimes be overwhelming and the fact it arrives so early means the player thinks it is easier to land such wins — than what it really is.

In the same manner that turning to alcohol, drugs, or smoking is seen as a release, people can often turn to gambling to seek escapism from their daily troubles. This is especially true if the person in question has recently suffered a bereavement, divorce, job loss, or experienced a similar high-stress situation. Gambling becomes the little bit of emotional freedom from the stress that tortures them, instead of maintaining a control, they lose track of their wins and losses which can quickly turn very cataclysmal.

There is still a lack of conclusive evidence about whether gambling addiction is more of a biological or social condition. The risk factors are beyond doubt, but whether the problem of gambling addiction lies with the individual, society, or with the gambling industry itself, remains unanswered.

### What does it take to hit bottom?

You hear people talk about having to hit 'rock bottom' before they can quit. Every one has their OWN rock bottom (many have stopped without reaching quite the bottom others have). Many gamblers have spent a great deal of time thinking about this particular question. If they could put their finger on it, they would have saved themselves a great deal of misery. They say it's when they can't seem to stop, that they knew they could not be satisfied with life if they could not gamble, even if they or their family desperately wanted them to stop. In the back of their mind, they know they have to stop and deal with life's issues no matter how difficult. It is at these times, with these thoughts they realize it has gotten as bad as it ever needs to get, no amount of money has ever been the fix..... at this point many gamblers can say they have hit rock bottom.

### Why do gamblers bet more after a loss? Do they believe a string of losses makes a win more likely?

Gamblers will tell you they are fully aware they may win a lot of small battles but in the long run they lose the war! Gamblers see near losses as very encouraging and are likely to continue playing. A near miss is a signal they are acquiring skill, so it makes sense the brain processes the near miss as if it was a win. The problem is when gamblers confuse a game of skill with a game of chance.

Nearly winning doesn't help explain what someone should do the next time around. Gamblers find these near misses unpleasant; they find them more aversive than complete misses, but when you ask them how much they want to carry on, they want to continue. They're very distressed by what's happened, but the next thing they do is bet again. Researchers are trying to understand that paradox.

### Is part of the appeal of gambling its unpredictability or a way to "get rich quick?"

It may be hard to understand the draw and appeal of gambling to so many intelligent people. The odd flutter here and there can be harmless but for a growing number of people with a gambling problem, it's not just their finances at stake.

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Gambling addiction has been linked to poor mental health, crime, alcohol problems and weaker employment and educational attainment. Once a gambler gets on a winning streak, no matter the duration, they believe luck will continue to carry them through, or their skill is more than what the game can throw back at them. There are dreams of being wealthy of course, for so many gamblers, and if they had ever won before major losses they did feel they “got rich quick” in many instances. Gamblers will tell you the unpredictability is definitely part of the excitement. They forget gambling should be about entertainment and having fun once the addiction has taken over. Whether they ever saw it as a way to make money, it’s **not a way to get rich quick** and it’s **not a way to get out of debt**.

### Is the brain affected?

The brain is an interesting and intricate organ consisting of billions of cells compartmentalized into regions and functions. Unlike drug addictions, there is still much to be known about how pathological gambling affects the areas of the brain and how neurotransmitters communicate with each other.

The prefrontal cortex is the region of the brain that is tasked with decision-making. It plays a significant role in controlling a person’s impulses and appropriately evaluating long-term rewards versus immediate ones. Studies have shown gambling addicts have developed a problem in this region of the brain, disrupting proper processing which allows the person to perceive risks and rewards correctly. With compulsive betting, risks and rewards are not rightly communicated as the person leans toward short term and immediate rewards. This wrongful estimation leads them to disregard negative consequences and signals gamblers to follow their impulses.

The effect of drug substances on neurotransmitters and how much of it is produced by the brain is well-documented in drug addiction. However, little is known about how they are specifically affected when it comes to compulsive gambling. Neurotransmitters primarily involved in feelings of euphoria, pleasure, energy, impulse and excitement are dopamine, endorphins, and serotonin. Problem gambling changes the production of these chemicals in the brain which affects the ability to control impulses, creates a certain high, or peddles the feeling of wanting more. Risky activities such as gambling can enable the production of more endorphins in the brain, leading gamblers to experience a euphoric state similar to the high the drug users feel. This high or thrill, enabled by the increased production of endorphins, can explain the motivation to continue gambling.

Increased tolerance is common in cases of drug addiction, and it also manifests in the behavior of pathological gamblers. If a drug user’s increase in tolerance is shown in the higher intake of a substance, the gambling addict’s increased tolerance is seen in their behavior of taking bigger and riskier bets. This is due to the effects that gambling does to the brain’s reward system, particularly the ventral striatum which is hailed as the mind’s reward center. Studies have shown problem gamblers are observed to have lower activity in this part of the brain, causing them to engage in risky behaviors to stimulate these reward pathways; the stimulation of

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such will eventually allow them to feel high. The development of greater tolerance is also closely related to how neurotransmitters work since dopamine is an active chemical involved in this function.

### After someone has been off the bet they may be required to attend an event where gambling is available, what is the best way to not jeopardize recovery?

Unfortunately for men and women with gambling addictions, opportunities to indulge in this potentially self-destructive pastime are endless. It wasn’t always this way, but when internet gambling websites became plentiful and are now a click away it’s easy for recovering compulsive gamblers to easily plunge into the abyss.

Making the decision *over and over* not to gamble is the only way to preserve the integrity of the recovery plan, and it can be quite a challenge. Wherever there is addiction, there are always risk factors for relapse. There are events, circumstances or even individuals that can trigger a recovering gambler’s fall from grace. The gambler must identify these triggers and drag them out from the shadows of the subconscious and into the light. Doing this drains them from the power to sabotage recovery.

A key ingredient of gambling addiction is emotion. Gambling plays a role in helping addicts manage difficult emotions. Staying away from gambling venues is another way to maintain abstinence. Strong boundaries with families and friends to not encourage any gambling activity is critical. Gamblers need to be clear about their relationship to money and ask for help managing their finances if necessary. Staying away from any alcohol or drugs, which affect judgement and reduce impulse

control, would be another tool to remaining safe and not gambling.

In the early phases of recovery from gambling, it is highly recommended the gambler not attend any type of gambling venue for their own piece of mind and financial safety. If this is absolutely not possible, the gambler would benefit from confiding in someone near and use them as support person throughout the event.

### What are the first steps a person must take to stop the downward spiral of gambling addiction?

While no one chooses to have an addiction, it is important to choose when to break free of the addiction’s hold. If someone becomes addicted, their entire life can be impacted. They face financial ruin, the loss of their home or business because of gambling debts, the ending of a marriage or loss of child custody, or the downward spiral that can lead to additional addictions and psychological ailments. This is why it is so important to recognize a problem as early as possible and find help for treatment the gambling addiction. **1-800-NEXT STEP** provides resources; Gamblers Anonymous provides meetings with support all over town, the Division of Problem Gambling provides resources for gambling therapists all over the State of Arizona. The first step would be to reach out!

### What are the social consequences of gambling?

Social consequences are a very real part of gaming addiction. Addicted gamers spend so much time playing that their personal relationships get neglected and sometimes disappear altogether.

Among addicted gamers who are married, up to 50 percent report a strain in their marriage as a result of their addiction.

A quick search online for information about video game addiction yields stories detrimental, and potentially harmful, social decisions people have made because gaming takes priority above all else. It's not just neglect that costs additional gamers their relationships. Some of them talk so much about their game of choice — to the exclusion of everything else — that people no longer want to be around them. They can't, or won't, engage in real world conversations or be a source of support or encouragement to friends and family. Because their friends talk about other things, they begin to feel left out, which in turn causes them to feel irritated or offended. It doesn't occur to them they've chosen to be left out by devoting all their time to gaming.

Some of the physical consequences of gaming would include losing sleep because of playing so much and simply not having the energy to invest in relationships. Lack of sleep also makes the gamer irritable and difficult to be around. The lack of social interaction that results from obsessive gaming can have long-term social consequences. The social awkwardness created by the isolation of gaming addiction, unfortunately, feeds the addiction. The gaming addict will likely retreat back to their online world where relationships are easier and already waiting.

Gaming addiction is serious. While there is much debate about whether it is a diagnosable disorder, there is clearly a segment of our society for whom gaming is more than just a casual pastime. These people need friends and family members who care enough to intervene and try to help them break the addictive cycle.

### **Are there as many women as men with a gambling problem?**

While it is not unusual to view gambling addiction as a problem that primarily impacts men, many women struggle with it. Experts estimate that one out of every three gambling addicts is a woman. Although women develop the addictions at somewhat lower rates than men, they appear more likely to do so later in life than males.

It is critical for individuals, families, and health care professionals to recognize and address this condition in women. Research suggests women become addicted to gambling quickly; often within a year from when they first start placing bets. In contrast, it takes men an average of four years to develop a gambling addiction. This highlights the importance of getting a woman with gambling problems into treatment as soon as possible.

### **Are most families usually supportive of their loved one seeking help or is their trust shattered?**

The tragedy of gambling addiction reaches far beyond the more than 15 million Americans who are problem or pathological gamblers. Employers, work associates, and friends often pay a steep price as well. However, it is family members who bear the brunt of the pain and misery that accompany this addiction. In addition to material deprivations, family members frequently experience the trauma of divorce, child abuse and neglect, and domestic violence. Children left home alone when they are not capable of taking care of themselves, is not uncommon. Studies have shown problem gambling is as much a risk factor for domestic violence as alcohol abuse.

Families are confused in the beginning if they do not know what is actually happening to their loved one. Most families will try to support the gambler in abstinence and will become actively involved in picking up the financial pieces. When the abuse or violence becomes a feature of the relationship the family member must make a different decision and that would include making sure they and the children are safe from any violence or abuse.

### **Is it true gambling has one of the highest rates of suicide?**

Suicide is a very real and all too common consequence of problem gambling. No other addiction has as high a suicide rate according to the National Council on Problem Gambling. They estimate that one in five gambling addicts will attempt to kill themselves, about twice the rate of other addictions.

With an estimated two million compulsive gamblers and four-to-six million problem gamblers in the U.S., the potential for larger numbers of suicide deaths brought on by gambling is significant.

There are several reasons why gamblers may pay the ultimate price. Unlike other addictions, such as drugs and alcohol, there is no physical effect on the body. The amount of financial devastation you can wreak plays a big role.

Problem gamblers also often suffer from associated disorders that exacerbate their struggles. Substance abuse issues or problems with depression and anxiety are frequently "co-occurring" among those who have a gambling addiction. Gambling addicts will share about feelings of despair, helplessness and hopelessness, which may determine if previous suicide attempts have been made or if suicide has been rehearsed. Asking direct questions will provide information to facilitate building a support system and addressing the suicide risk. It is essential to conduct a thorough evaluation and encourage family members to provide information and support, where possible.

### **Gambling is about financial loss, who pays for treatment?**

In some cases, the gambling addict reporting for therapy can pay for their treatment process. In others, a gambling addict's insurance policy will pay for their treatment process, at least short-term.

In Arizona the **Division of Problem Gambling** provides an opportunity for counselors to apply for a contract that provides the financial resources to treat the addicted gambler and their families, considered affected persons. The website of the Division of Problem Gambling provides information about the resources of finances that in turn are distributed to counselors to provide treatment and their attention to Education and Prevention as well as Treatment. The list of providers is on their web site as well as community activities that the Division of Problem Gambling attends to continue to research and support the compulsion to gambling and effects on the gambler and their families.

### **Need help?**

**The Arizona Division of Problem Gambling [problemgambling.az.gov/](http://problemgambling.az.gov/)  
1-800-NEXT STEP**

**Gamblers Anonymous Phoenix - [www.gaphoenix.org](http://www.gaphoenix.org)**



Bobbe McGinley has been working in the field of Chemical Dependency since 1988, and she has worked with Problem and Compulsive gamblers since being Certified by the Arizona Council on Compulsive Gambling, Inc. in 1996 and Nationally Certified in 1999. Beginning her career at the Hazelden Foundation, Bobbe moved to Phoenix as Senior Counselor at Progress Valley, IV, and then went on to become the

Addictions Program Director at Charter Hospital, and Program Manager for Trimeridian, Inc. Bobbe works in private practice, where she is now Clinical Director, Counselor and Consultant at her agency: ACT - Counseling & Education. For more information call **602-569-4328** and visit **[www.actcounseling.com](http://www.actcounseling.com)** for locations and services.



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