

PATHOLOGICAL GAMBLING

Can't Fight the Urge

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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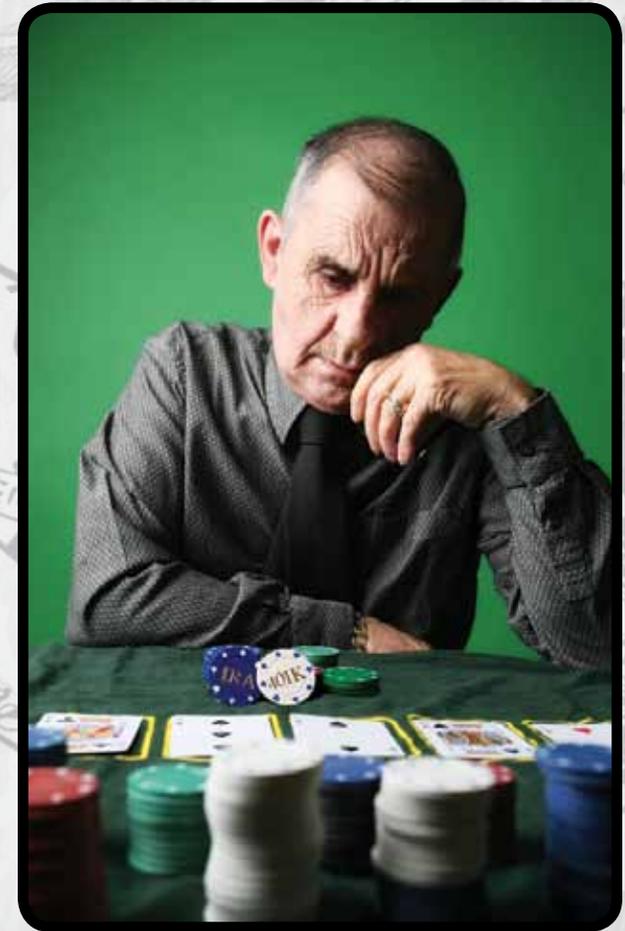
OUT OF CONTROL

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

OLDER ADULTS & GAMBLING



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RISKING YOUR RETIREMENT

GAMBLING

So What is it Anyway?

You've just retired and now the days seem to just drag on, so you and a friend decide to take a bus trip to the casino. At first you start winning big, but little by little, your winnings disappear. You walked in with \$250, and now you have nothing to show for it. You were just looking for something to pass the time. 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.



DIFFERENT REASONS, SAME RESULTS

Gambling problems are much different for older adults than they are for younger age groups. Older adults commonly face life altering events, such as death of loved ones, health problems, retirement or isolation from family and friends. Also, if the gambling problem is severe, they may have gambled away their retirement savings and they don't have the needed working years to make up their losses. Some older adults have medical conditions that affect their ability to make good decisions. Older adults are often less willing to seek assistance for gambling problems, because of the stigma associated with it.

WARNING SIGNS OF A GAMBLING PROBLEM

- Becoming withdrawn or depressed
- Disappearing for long periods of time
- Asking to borrow money
- Mood swings based on winning or losing
- Neglecting personal health or needs



RETIREMENT BLUES

Peter's Story

Peter, 72, had worked his entire adult life at the same job as a mechanic. He worked long hours, but always found time to be a great dad to his 2 children. At the age of 67, Peter and his wife Linda had saved enough money to retire. For the first few months, everything seemed to be great. But after a while, Peter found less and less things to keep him busy, so he joined a group of friends in a weekly poker game. Each week's game gave him a feeling of happiness that was missing.

There was a casino near Peter's house, and he started going there three times a week to play blackjack. He started gambling more and more money. When he would get home, Linda would ask where he'd been, and he would always lie to her. He knew she'd never approve.

By the time Peter was 70, he had gone through all of their savings and cashed in an insurance policy to facilitate his gambling addiction. He even opened a home equity line of credit on their house. He finally told Linda of his problem, but it was too late. They were forced to sell their home of 50 years just to pay off the loan. They now have to rent, and they barely get by with the money they get from Social Security.



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 try 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.

RESPONSIBLE RISKS

Recreational Gambling

Gambling for older adults is often a social activity that doesn't cause problems. There are ways to make sure that recreational gambling does not lead to problems.

- Make sure the benefit of gambling for you is 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.
- Never gamble to cope with loss or loneliness.
- Before you gamble, always be prepared for the reality of losing.