

**When gambling becomes
an addiction the gambler
cannot win.**



**SIMILARITIES AND
DIFFERENCES BETWEEN
PROBLEM GAMBLING AND
SUBSTANCE USE DISORDERS**

DBHDS 

The National Council on Problem Gambling reports that approximately 3% of the US population has some type of problem gambling. (2023)

The American Association for Marriage and Family Therapy (AAMFT) reports that for each person who has a gambling disorder at least seven other people are impacted which includes: spouses' children, extended family members, and friends. (2022)



VIRGINIA and PROBLEM GAMBLING

**8.6 Million Population Of VA
(2021)**

**1.8 Million Individuals Impacted
21% of Population Is Affected**



Links Between Gambling Disorder and Substance Use Disorder

DBHDS 



Similar Criteria for Determining a Problem



- Using/gambling in larger amounts or for longer than meant to
- Wanting to cut down or stop using the substance/gamble but not managing to
- Spending a lot of time getting substance/money, using/gambling, or recovering from use of the substance/gambling



- Cravings and urges to use the substance/gamble
- Not managing to do what should be done at work, home, or school because of substance use/gambling
- Continuing to use/gamble, even when it causes problems in relationships



- **Giving up important social, occupational, or recreational activities because of substance use/gambling**
- **Using substances/gamble again and again, even when in danger**
- **Continuing to use/gamble, even when a known physical or psychological problem that could have been caused or made worse by the substance/gambling**

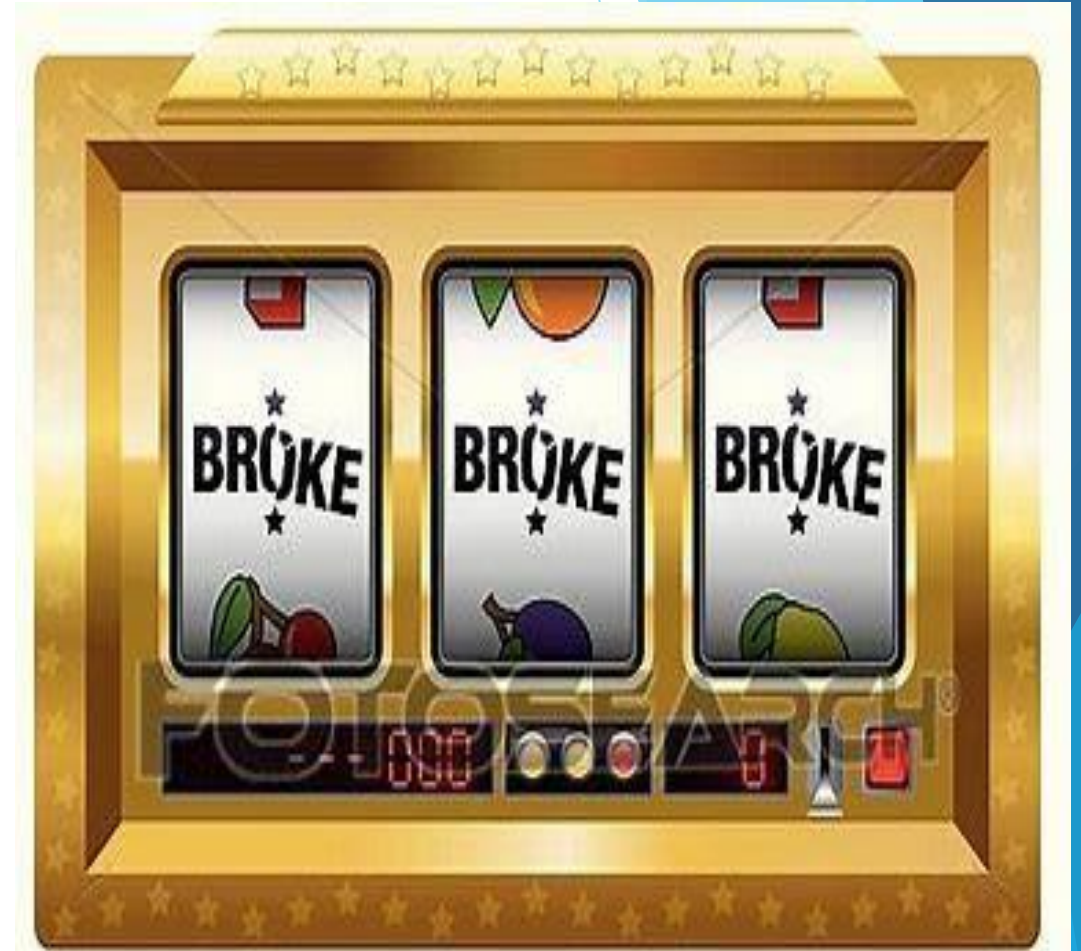


- **Increased amounts of the substance/increased wager to get the effect wanted (tolerance)**
- **Development of withdrawal symptoms, which can be relieved by the substance/gambling**



High Comorbidity Rates

DBHDS 



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Comorbidity with Problem Gamblers

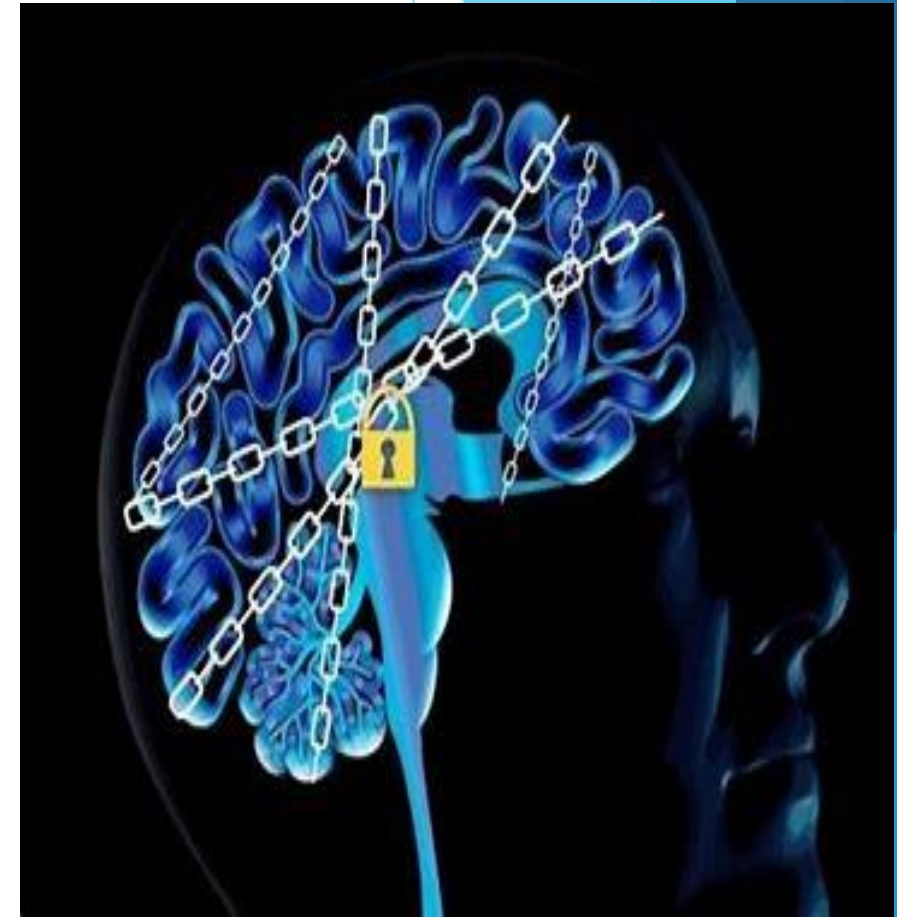
- **73% had an Alcohol Use Disorder**
- **38% had a Drug Use Disorder**
- **60% were nicotine dependent**



Comorbidity with Substance Use Disorders

- 20% had a Problem Gambling Disorder
- 90% were Nicotine Dependent

DBHDS 



Comorbidity: Mental Health Statistics Among Problem Gamblers With a Mental Health Diagnosis:

- 56% Mood Disorder
- 60% Anxiety Disorder

In 57-82% of cases the other disorder was diagnosed before gambling disorder

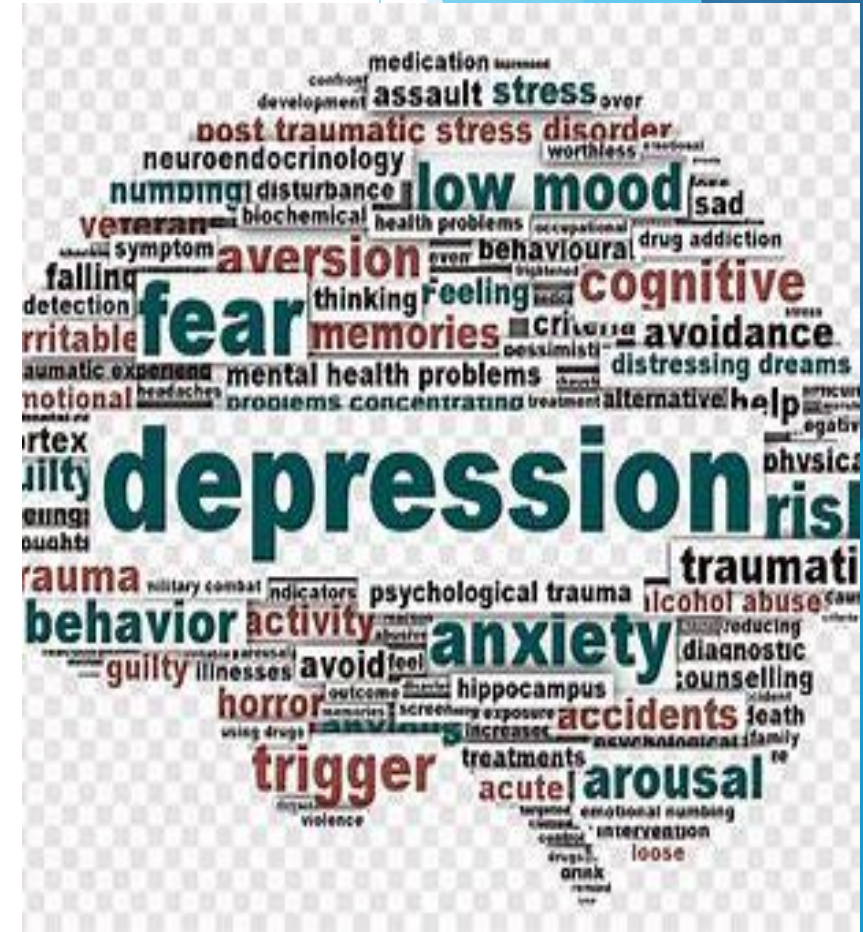


Comorbidity: Mental Health Statistics Among Substance Use Disorders With a Mental Health Diagnosis:

- 40% Mood Disorder
- 37% Anxiety Disorder

In 36 - 51% of cases the other disorder was diagnosed before Substance Use Disorder

DBHDS 



Shared genetic underpinnings for Problem Gambling and Substance Use Disorders

- Researchers have identified numerous genes, chromosomes, and neural circuits in the brain that are believed to increase the risk of addiction.
- In the brains of those who are genetically predisposed to addiction because of a family history of Substance Use problems and Problem Gambling, the addiction pathways can form more quickly and more easily.



Substance Use Disorder and Problem Gambling Have Similar Neurobiological Effects

- **Compromised reward system**
- **Overactivated brain stress systems**
- **Compromised orbitofrontal/prefrontal cortex function**



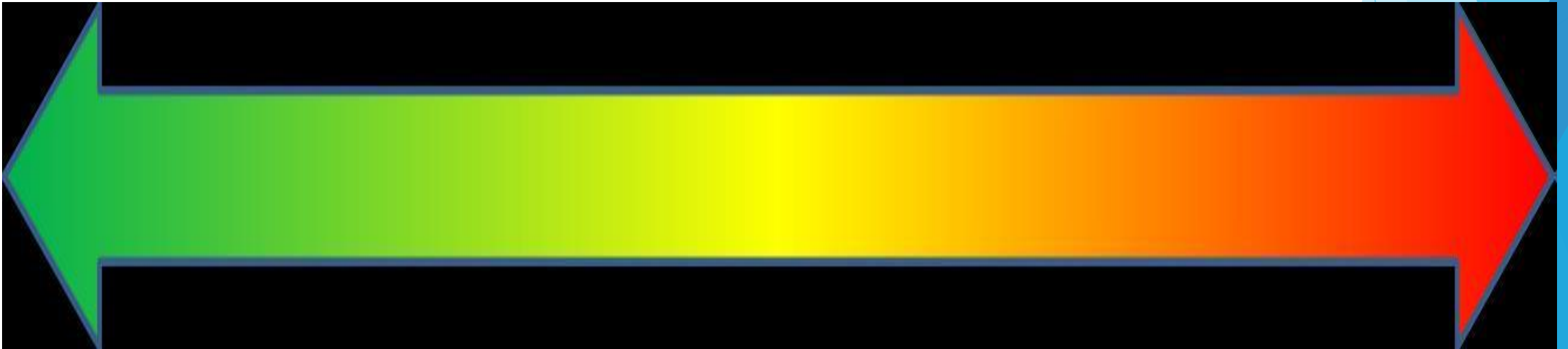
Substance Use Disorders and Problem Gambling Have Common Recovery Approaches

- Identify the Readiness to Change
- Understand the Consequences
- Understand Urges and Triggers and How to Successfully Handle Them
- Develop a Recovery Support Network

However, it is not effective to utilize the same approaches of addressing Substance Use Disorder cognitive component of preoccupation when addressing Problem Gambling.



Gambling and Substance Use Disorders are On a Continuum



Decision Impairment



Individuals presenting only with Gambling Disorder, and those presenting only with Substance Use Disorders, experience impairment in decision making (poor decision-making abilities and inability to make rational/right choices).

RISK FACTORS



Substance Use Disorder

- Family History
- Witnessing Excessive Substance Use
- Excessive Drinking Or Binge Drinking
- Peer Pressure
- Frequent Use Of Substances
- Low Self-esteem, Anxiety, Depression
- Trauma

Problem Gambling

- Impulsive
- Family History
- Addiction History
- Illusion of control
- ADHD
- Stress
- Emotional Difficulties
- Trauma

Difference Of Substance Use And Gambling Disorders

“It's About Hope”



The mixture of thinking errors and hope is relatively unique to Problem Gambling when compared to substance use disorders. The very design of gambling builds hope into the process. As a result, even sufferers of Problem Gambling who may recognize they have a problem may consider gambling as a solution.

Problem Gamblers: Almost Counts

For problem gamblers... a near miss, *almost*, is as powerful, as euphoric, as dopamine-producing as a win.

DBHDS 



The illusion of control

- This is the belief that the results of a game depend more on the activity itself than on chance.
- The person truly thinks that they alone can control the game and its results.
- For example, a Problem Gambler may think: “I have an infallible method for winning.” They believe this bias and, logically, continue to play.



Superstitions or Illusory Correlation

- These are accidental associations between a certain event or behavior and a prize.
- The player starts to believe that said event is increasing their probability of winning.
- This is similar to wearing a charm or performing a specific ritual.
- Obviously, it's a magical thought because the problem gambler can't control their wins or losses.
- An example of this cognitive distortion could be: "If I kiss my dice before I throw it, then I'll win."



Machine Personification

- Some Problem Gamblers attribute animated features to the machines or inanimate objects they play with.
- A person might think: “The machine is deceiving me, it wants to confuse me, but it won’t succeed because I’m smarter.”



A Few False Beliefs of Problem Gamblers

My system of play will eventually prove to be successful

“Knowing” when a machine is about to pay big

Belief in a personal relationship to “luck”

Past outcomes are good predictors of future chances

Fallacy of “chasing” - continue to bet more money, despite losing, with thought of eventual win



Recovery Barriers

- Gambling is normalized in our society
- Deep seeded damage to the family
- It is a hidden addiction with no physical signs
- Gambling is not self-regulating
- Harsh treatment by the criminal justice system
- Staggering restitution amounts
- Having a debt that the Problem Gambler knows they may never be able to repay
- Hard to find GA meetings or other support programs
- Hard to find therapists, treatment facilities, and peer specialists
- Not covered by the Americans with Disabilities Act (ADA)



➤ As Problem Gambling progresses, the view of money begins to change.

➤ Money no longer holds its traditional value

- means of exchange
- way to accomplish goals
- measure of security
- source of freedom
- standard of accomplishment



➤ Money to the Problem Gambler has only one value: to enable the gambler to keep gambling, **TO STAY “IN ACTION ”**

**MONEY IS THE PROBLEM GAMBLER'S
SUBSTANCE**

Help Limiting Access to Money (Substance)

- Limit access to ATM card/debit card
- No cash withdrawals on ATM card/debit card
- Eliminate credit cards
- Limit access to checking account
- Paychecks are direct deposit
- Bills are direct pay
- Ask a trustworthy person to manage finances



- **Financial Problems Are the Symptom – Not the Cause**
“If only I could get my financial life straightened out, I’d never gamble again!”
- Families may want to believe it as much as the gambler does. Yet, straightening out the gambler’s financial life is not likely to end the gambler’s compulsion to bet.
- **It is a serious addiction. In short, financial problems almost always are the result of a gambling addiction, not the cause of it.**



Family Involvement

Families Can Support the
Problem Gambler by Getting
Control Over the Household
Finances



- A person who has a cocaine problem can avoid cocaine. A person who has an alcohol problem can avoid alcohol.
- A Problem Gambler can stay out of casinos and stop buying lottery tickets.
- The Problem Gambler cannot entirely avoid the one thing that feeds his or her gambling habit – money.
- **The Problem Gambler can't avoid banks, cash registers, and money.**



- ❖ **Taking these financial actions will not address the Problem Gambler's addiction**
- ❖ **Recovery comes from supportive resources for Problem Gambling**

- Creating a Realistic Spending Plan To get the gambler's financial life under control, he or she will need a “spending plan”—commonly called a budget
- Equally important, a spending plan establishes savings goals.
 - These goals can provide the gambler something positive to work toward instead of merely digging out of debt.
- This positive reinforcement encourages the gambler to stick with recovery efforts.
- **The welfare of the family, not gambling debts, should come first in a spending plan.**



Ask the Problem Gambler To Help Set Up Roadblocks for Gambling



- Ask Gambler remove his/her name from all credit cards, or give them to family member
- Ask Gambler to have their paycheck deposited into an account that is in family member's name only and agree to go on a weekly cash budget
- Ask Gambler to call creditors, explain the gambling problem, and promise to provide a restitution plan in the next 30 to 45 days
- Ask Gambler to explain the problem to other family and friends, and ask their support in the recovery effort by not lending the gambler any more money



Options If Problem Gambler Refuses to Help Set Up Roadblocks



- **Remove family member's name from any credit cards owned jointly with the gambler**
- **Get a credit card in family member's name only**
- **Remove family member's name from joint savings and checking accounts, and set up own accounts**
- **If family member has a bank debit card, make sure the gambler does not know the personal identification number so gambler can't raid the ATM**
- **Open a separate safe-deposit box and store valuables, such as jewelry, that the gambler might pawn or sell for cash**



- Monitor the mail and throw away new credit card and loan offers
- Refuse to co-sign any loans or other financial obligations
- Alert all creditors that there is a gambling problem and ask them not to extend any more credit
- Tell other family members and friends about the gambling problem and ask them not to lend money to the gambler
- Take over paying household bills if possible



Paying Off Gambling Debts



Gambling Debts

List and total all gambling debts. List who is owed and how much

- Bookies and gambling establishments
- Friends, family members, relatives, employers, and co-workers
- Cash advances on a credit card
- Savings accounts
- Vacation fund



- Obtain a credit report if possible. The reports show credit-history inquiries and missed or late payments.
- Get a report from one of three credit bureaus:
 - Equifax (800) 685-1111
 - Experian (888) 397-3742
 - Trans Union (800) 645-1933
- This helps with what the Problem Gambler may have missed

EQUIFAX COMMERCIAL CREDIT REPORT February 14, 2006

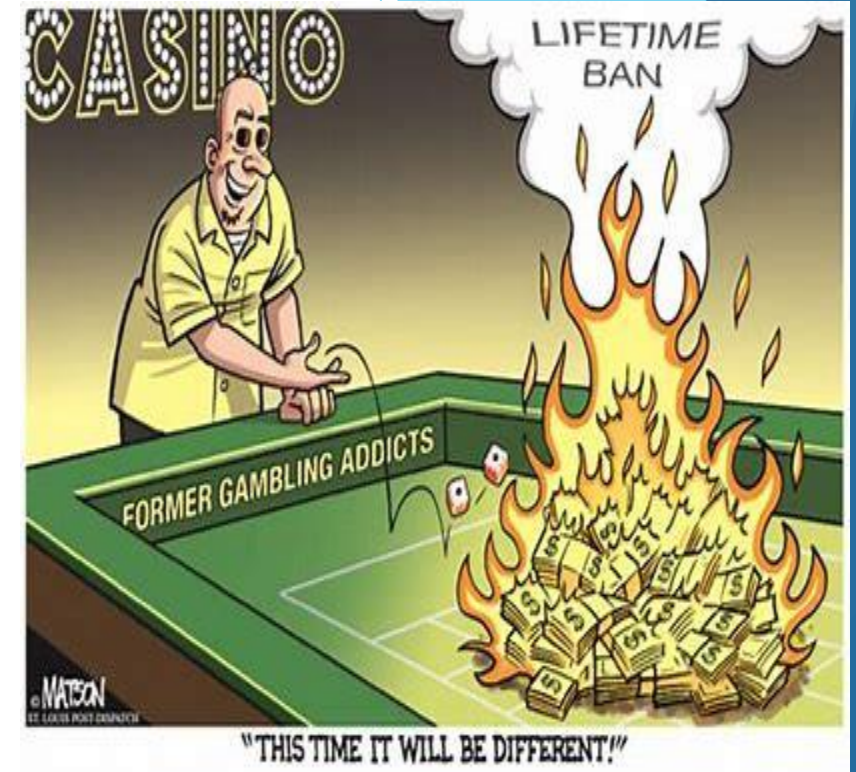
FINANCIAL ACCOUNT HIGHLIGHTS

Acct No./ Type	Current Status	Date Reported/ Date Opened	Date Closed/ Reason	High Credit or Orig. Loan Amount/ Orig. Credit Limit	Current Credit Limit	Balance	Past Due Amount	24 Month History
4 / Commercial Card	Current	05/18/2005 12/17/1979	06/24/2002 Voluntary		\$1,000	\$0	\$0	88800000000 00000000000
1 / Commercial Card	Current	05/21/2005 05/07/1999		\$0	\$1,000	\$0	\$0	888888000000 00000000000
14 / Commercial Card	Current	05/21/2005 01/24/2005		\$2,000	\$4,000	\$2,000	\$0	888800008888 888888888888
5 / Commercial Card	Current	07/21/2003 05/01/1998			\$40,000	\$2,847	\$0	No history available in past 24 months
Number of Trades				4	\$2,000	\$16,000	\$4,855	\$0

- Attempt to strike a balance between making debt repayment the gambler's responsibility and providing needed financial support.
- Do not create additional financial stress for the family by needlessly stringing out interest payments
- **Bankruptcy should be the last resort as a problem gambler may view bankruptcy as an easy way to bail out of their debts**



- **Avoid immediate repayment of debts. Quick payoffs may encourage the gambler to return to gambling... "it's not that bad"**
- **When debt repayment is lengthy, it reminds the gambler of the consequences of the gambling habit**
- **Don't borrow from retirement accounts, refinance your home, or take out a consolidation or home-equity loan to repay debts**
- **Be alert to a possible recurrence when the gambler nears paying off debts. This can be a problem when debts are repaid quickly. The problem gambler might think, "That wasn't so bad."**



Support

Gamban

GA

Smart Recovery

Finances

Gamfin

True Link



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