Gambling Disorder: How to Recognize and Treat this Insidious Addiction

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Health Management Systems of America
For the SUD/COD Conference on Tuesday, September 20, 2016
Cobo Center, Detroit, MI
Michigan Gambling Disorder Treatment and Prevention Program

Help Line

1-800-270-7117
Statewide Gambling Disorder services are administered by the Michigan Dept. of Health & Human Services, and provided through a contract agreement with Health Management Systems of America (HMSA).

- Comprehensive Screening
- Treatment and Information Referrals
- Referral to GA/Gamanon
- Crisis Intervention
- Speakers Bureau
The History of Gambling…in a few short slides…

Postcard, circa 1910
When you think about it... gambling is everywhere in our society...
Gambling has a long history...

- Gambling is older than alcohol.
- Gambling has historically been the way we communicated with the gods - a way to “divine the future.”
- The Bible has several references to gambling. For example, the tossing of lots were how decisions were made.
Gambling has a long history...

- Gambling games have been found in the ancient pyramids; the oldest game found is a stone game from Africa still played today.

- Dice were found in the ruins at Pompeii- *loaded* dice were found in Pompeii.

- Our founding fathers used public lotteries to finance the building of institutions like Harvard and Yale, churches and hospitals.
Briefly, in the U.S...

- In 1978 only two states had legalized casino gambling – New Jersey and Nevada.

- In 1998, only two states did NOT have some form of legalized gambling.

- This statement underscores the phenomenal growth of the gambling industry and the exposure of individuals from all walks of life to it.
A picture is worth a thousand words...

From a 1976 Time Magazine cover as Atlantic City, New Jersey legalizes casino gambling
Definition of Gambling

- **Gambling:** Any betting or wagering, for self or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends upon chance or skill constitutes gambling.

- To risk money or something of value on the outcome of a game, contest or other event.
We have approximately 25 casinos in Michigan alone…with 10 of them in the U.P.
Here’s the “new” breed of casinos…they’re everywhere we look!
...and it’s not just casinos we’re talking about...gambling is truly everywhere in everything in our state...
Types of Gambling Available

- Casino
  - Cards (various games)
  - Dice
  - Roulette
  - Slot Machines
- Video Poker
- Stock market
- Lottery

- Racetrack
- Keno, Pull Tabs (at bars and elsewhere)
- Internet games (illegal but still played)
- Sports betting
- Bingo
- Fantasy Sports (Draft Kings, Fan Duel)
Fantasy: Why we’re talking about it
REALITY

Worst game ever.
It is insidious in our culture, progressing, getting ever more popular...
Investors & Sponsors

$3.1 BILLION INDUSTRY IN 2015
Join Free! (Just first, deposit some money...)
This = ILLEGAL in most states
<table>
<thead>
<tr>
<th>Contest</th>
<th>Entries</th>
<th>Size</th>
<th>Entry</th>
<th>Prizes</th>
<th>Starts (ET)</th>
</tr>
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<tbody>
<tr>
<td>$500K Tue MLB SUPER Slugger</td>
<td>432</td>
<td>500</td>
<td>$1,065</td>
<td>$500,000</td>
<td>7:05 pm</td>
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<tr>
<td>$100K Tue MLB Monster</td>
<td>350</td>
<td>270</td>
<td>$300</td>
<td>$100,000</td>
<td>7:05 pm</td>
</tr>
<tr>
<td>$4 Million World Fantasy Baseball Championship Qualifier #71 ($200)</td>
<td>193</td>
<td>417</td>
<td>$200</td>
<td>$70,444 in Prizes!</td>
<td>7:05 pm</td>
</tr>
<tr>
<td>Fantasy Baseball Bracket Championship Qualifier #52</td>
<td>192</td>
<td>235</td>
<td>$25</td>
<td>1 Seat ($5,125 Value)</td>
<td>7:05 pm</td>
</tr>
<tr>
<td>Satellite to $500K MLB Super Monster on 7/28 (10 Seats)</td>
<td>93</td>
<td>137</td>
<td>$25</td>
<td>10 seats ($3000 value)</td>
<td>7:05 pm</td>
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<tr>
<td>Satellite to $500K MLB Super Monster on 7/28 (10 Seats)</td>
<td>80</td>
<td>137</td>
<td>$25</td>
<td>10 seats ($3000 value)</td>
<td>7:05 pm</td>
</tr>
</tbody>
</table>

This = LEGAL in most states
What’s happening in all 50 states…

http://www.legalsportsreport.com/daily-fantasy-sports-blocked-allowed-states/

Now legal!

http://www.legalsportsreport.com/daily-fantasy-sports-blocked-allowed-states/
Gambling Disorder
The Gambling Diagnosis has evolved

- **Problem Gambling** is a descriptive term used to define those individuals with problems in their lives due to gambling.
- **Pathological Gambling** is the clinical term for the Impulse Control Disorder defined in the DSM IV. (312.31)
- **Gambling Disorder** is a new term in DSM V, under Substance-Related and Addictive Disorders as of May, 2013.
- **Prevalence** estimates indicate that about 1-3% of the adult population of the U.S. has a serious gambling problem. This may be 3-5 million people. An additional 3% are at risk for developing a serious gambling problem.
DSM V – Criteria for the disorder

- Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
- Is restless or irritable when attempting to cut down or stop gambling.
- Has made repeated unsuccessful efforts to control, cut back, or stop gambling.
- Is often preoccupied with gambling (e.g. having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).
- Often gambles when distressed (e.g. helpless, guilty, anxious, depressed)
Prevalence of Compulsive Gambling

- Population of the United States in 2014 was approximately 318.9 million.
- Out of that, approximately 3 million (1%) meet the criteria for gambling disorder.
- Approximately 9 million (3%) would be considered as having a “problem” with gambling. That is:
  - They do not meet the full diagnostic criteria for gambling disorder
  - They do meet one or more of the criteria however
  - They are experiencing major problems due to their gambling behavior.
In 2013, the number of residents having a gambling “problem” was 100,000. That is 1 out of every 75 residents (18 years old and above).

Of this number 23,000 are estimated to have gambling disorder. That is about 1 out of every 327 Michigan residents (18 years old and above).
Why People Gamble

- Recreation and entertainment
- Relaxation
- Excitement
- Attempt to make money
- Attempt to feel better
- Escape from feelings of loneliness, anxiety, depression, boredom
- To feel important
- Inability to stop gambling
Types of Gamblers

- **Social Gambler**
  Most individuals fall into this category. Their gambling activity does not create financial, social or behavioral problems.

- **Problem Gambler**
  Individuals in this category experience problems related to their gambling activity. *Problems with family relationships and increasing debt are often present in this stage.*
Types of Gamblers (cont’d)

- Compulsive/Pathological Gambler
  This term is used to describe individuals who meet DSM IV diagnostic criteria. Individuals in this category are experiencing major life problems related to their gambling activity. This was changed in May 2013 when the DSM V was released and this was renamed “Gambling Disorder”
Two “types” or styles of gamblers

- “Risk taking” gamblers or RUSH gamblers – this individual loves the rush or the thrill of the gambling game. This person may have always been known to be a thrill seeker or a risk taker (above and beyond the “norm”).

- “Escape” gamblers – more often females than males, this type gambles to escape personal problems, issues at home, relationship or job issues, or to seek escape from depression or grief.
Characteristics of Gambling Disorder

- **Preoccupation:** Measured through frequency of participation, time lost from work.
- **Tolerance:** Needing to spend progressively more money.
- **Escape:** Gambling to escape or celebrate.
- **Lying:** About winning, hiding proof of participation.

- **Loss of control:** Borrowing to relieve desperate financial stress.
- **“Chasing” losses:** Going to win back losses.
- **Illegal acts:** Forgery, fraud, theft, embezzlement
- **Risking jobs, education, or relationships:** Arguing about gambling with friends or relatives, loss of reputation, unhappy home life.
Progression of Gambling Disorder

- Winning Phase
- Losing Phase
- Desperation Phase
- Hopelessness Phase
I. Winning Phase

- Wins more than loses.
- Gambling NOT creating financial burden.
- May have big win/increase time spent gambling.
- Distinction from social gambling:
  - sometimes slow onset, other times more rapid onset
  - winning is linked to self-esteem
  - preoccupied with gambling, affects social and work life as other activities become secondary to gambling
- Physiologically-extreme excitement, rapid heartbeat, nausea, queasiness.
II. Losing Phase

- Prolonged losing episodes.
- Gambling alone.
- Obsessed with gambling.
- Begins legal borrowing to cover losses or to obtain more gambling money.
- Begins chasing losses; abandons strategies; tries to win back all at once; lies to conceal extent of losses.
III. Desperation Phase

- **Crossing the line**: thinks about committing or commits acts he/she never thought they would commit (to cover losses AND to continue gambling), such as:
  - Writing bad checks
  - Borrowing or taking money from family
  - Behind on rent or mortgage/bills
  - Stealing (i.e. embezzlement)
  - Opening up lines of credit/credit cards
  - Increased desperation about situation
  - Suicidal thoughts/attempt may occur
IV. Hopelessness Phase

- Continue gambling with increasing sense of hopelessness and despair
- Increasing isolation and loss of remaining support systems
- Feeling “burned out”
- Realizes one won’t ever win (or win back losses), yet continues to gamble (can’t stop)
- Substance use/abuse
- Emotional breakdown
- Suicidal thoughts or attempts may occur
ROLE OF THE HELPER/PROFESSIONAL

- Remember to ask the questions, do the screening
- The minimal amount of questions should include the following:
  - Not, “Do you gamble?” …but more specifically, do you…go to the casino, play the lottery, buy scratch-offs, go to BINGO, play “numbers,” participate in sports betting, etc.? **How often and for what duration?**
  - Have any of these activities ever caused you **any** problems such as work issues, health issues, relationship issues, etc.? There are specific questions regarding this, such as…
ASK...

Have you ever sold anything to finance the activity?
Were you reluctant to use "gambling money" for normal expenditures?
Did this activity make you careless of the welfare of yourself or your family?
Did you ever play for a longer period than you had planned?
Have you ever played to escape worry or trouble?
Have you ever committed, or considered committing, an illegal act to finance more time with the activity?
Did it ever or does it cause you to have difficulty in sleeping?
Do arguments, disappointments or frustrations create within you an urge to go out and play/engage in the activity?
Did you ever have an urge to celebrate any good fortune by a few hours of gambling (any of the activities)?
Have you ever considered self destruction or suicide as a result of your gambling (i.e. lost a great deal of something as a result?)
Screening Tools
<table>
<thead>
<tr>
<th></th>
<th>National Opinion Research Center NORC Diagnostic Screen (NODS)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td>Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences, planning out future gambling ventures or bets, or thinking about ways of getting money to gamble with?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td>Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td>Have you ever felt restless or irritable when trying to stop, cut down, or control your gambling?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
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<tr>
<td><strong>4.</strong></td>
<td>Have you tried and not succeeded in stopping, cutting down, or controlling your gambling three or more times in your life?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td>Have you ever gambled to escape from personal problems, or to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?</td>
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<tr>
<td></td>
<td>YES</td>
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<tr>
<td><strong>6.</strong></td>
<td>Has there ever been a period when, if you lost money gambling one day, you would often return another day to get even?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
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<tr>
<td><strong>7.</strong></td>
<td>Have you lied to family members, friends, or others about how much you gamble, and/or about how much money you lost on gambling, on at least three occasions?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>8.</strong></td>
<td>Have you ever written a bad check or taken money that didn't belong to you from family members, friends, or anyone else in order to pay for your gambling?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>9.</strong></td>
<td>Have your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends? Or, has your gambling ever caused you problems at work or at school?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
<tr>
<td><strong>10.</strong></td>
<td>Have you ever needed to ask family members, friends, a lending institution, or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?</td>
</tr>
<tr>
<td></td>
<td>YES</td>
</tr>
</tbody>
</table>
The **Lie/Bet Questionnaire** is useful in determining if a longer screening tool or further assessment is appropriate.

**Lie/Bet Questionnaire:**

1. Have you ever had to lie to people important to you about how much you gambled?

2. Have you ever felt the need to bet more and more money?
Remember...this is
The “HIDDEN ADDICTION”

• There is no substance ingested

• There are usually no visible signs.
Youth and Young Adults
Why are youth vulnerable?

- Brain still developing
  - Impulsivity
- Need for supervision/direction
- Poor coping skills
- Anxiety/Depression
- Peer pressure
- Risk taking/sensation seeking

(Derevensky et al., 2005)
In addition...

Other research has concluded that those youth who are troubled by the following have a very high probability of becoming addicted to gambling:

- Problems at home
- Low self-esteem
- Peer pressure
- Loneliness/depression/boredom
- Escape from reality
- Coping mechanism from life’s problems
- To gain attention from peers
- To win money (however, for adolescents with gambling problems, money is the vehicle, not the reason for gambling)

Recognizing the problem among youth/young adults

- **What are some of the risk factors for problem gambling among youth?**
  - Gambling on card games and sports – beginning early
  - Being male, older adolescent
  - Family household income below median
  - Playing sports for school (competition)
  - Started gambling before 8th grade (early initiation)
  - Parents who gamble (favorable parental attitudes/behaviors)

  Voltberg/Hedberg, & Moore (2009)
What does gambling disorder look like among youth/young adults?

- Asking for/borrowing money from family/friends.
- Possessing gambling “stuff” (poker books, betting sheets)
- Unexplained time away from home, work, school
- Behavior changes (seems distracted, moody, sad, worried, etc.)
- Withdrawal from family and friends or activities
- Unusual amount of time spent watching sports or poker on TV, and/or reading newspapers/magazines having to do with sports.
- Money or valuables missing
- Using gambling “lingo” in his/her conversation (i.e. flop, call, bookie point spread, “bad beat”)
- Bragging about winning
- Grades are dropping
- Lying, cheating, or stealing in school
Senior Citizens: The Golden Years Slipping Away...
Why are they gambling?

- Older adults have many opportunities to gamble, and often have more free time for gambling than younger people.
- Casinos offer buses to bring older adults from senior centers and retirement homes; charities offer bingo nights and raffles as older adults' social events.
Seniors’ Vulnerability to Gambling

- Often dealing with
  - Retirement
  - Death of a spouse
  - Physical and emotional pain
  - Loss
  - Loneliness
  - Lack of social opportunities
  - Time on their hands to gamble

- Casinos target their marketing strategies to attract more senior patrons
Warning signs for Seniors

- Loss of interest and participation in normal activities with friends and family
- Blocks of time unaccounted for
- Missing possessions or assets
- Change in attitude and/or personality
- Neglect of personal needs
  - Food
  - Utilities
  - Medical
- Secrecy and avoidance when discussing time, money and depression
Inventory for Seniors Who Gamble

1. I gamble with money from a home equity line of credit or mortgage savings.
2. I tell myself I am gambling for a good cause — to help adult children or put grandchildren through school.
3. I feel obligated to win so I can grow my nest egg.
4. I increase my bets because time is short.
5. I don't plan to sell my house so why not enjoy the equity now.
6. I am unwilling to give up the game. I deserve a little fun after working so hard.
7. I know that investments are for a rainy day. This is my rainy day.
8. It's my money to do with as I wish.
9. I don't owe anyone an explanation for what I do with my money.
10. I can always go back to work if I get into too much debt.
11. A little debt is good for the economy.
12. I know I will make a killing soon; I can feel it ("Magical Thinking")
What About the Families?
As therapists work with partners and the family, ideally they should help to promote a collaborative approach to resolving conflicts that arise in the wake of gambling problems.

Therapists may wish to offer suggestions and examples of how partners can seek to use collaborative approaches with a gambling partner.

Assertive communication should be stressed and encouraged.

In addition, the therapist should point out the differences between aggressive, passive, and assertive communication as well as the passive-aggressive communication style and approach.
Assess Current Financial Situation and Extent of Damage

- A dynamic that can create confusion related to financial matters is that the gambler may suddenly appear with large amounts of cash and “take care of all the bills” and partners may be led to believe that everything is alright, but these events are usually followed by more financial problems.

Partners should consider the following:

- Get financial statements from banks, retirement savings, investments, etc.
- Get a personal credit report to assess debts/loans associated with your name.
- Contact mortgage company to find out if payments have been made on time.
- Check on status of car payments, other monthly payments
- Take inventory of personal valuables, such as family heirlooms/jewelry
Reorganizing Emotional & Psychological Relationships with Money

- Although it might be outside the scope of practice for gambling disorder therapists to be giving guidance of financial planning, it may be appropriate to process how financial stress impacts the partner emotionally and financially.

- Keep in mind that anxiety around money is often prevalent for partners because our society has linked money to themes of competence, safety, success, security, self-worth and acceptance.
The gambling partner’s reaction(s) to being “caught” as an individual with a gambling disorder may illicit many different reactions including some of these:

- Denial
- Anger
- Blame
- Guilt
- Shame
- Fear
- Defiance
- Rage
- Humility
- Relief
- Avoidance
- Withdrawal
- Humor
- Sarcasm
- Ambivalence
- Remorse
Treatment Modalities
TREATMENT CONSIDERATIONS

- Individuals with active gambling problems often seek help **not** for their gambling but for related symptoms such as depression, anxiety, sleep disturbances, or for functional problems with relationships, school, or job.

- They may not conceptualize gambling as part of the problem but rather as part of the solution.
Challenges in Treatment

- There is, most often, treatment of more than one mental health issue.
- Gambling can both relieve AND contribute to depression.
- The belief system of the compulsive gambler—difficult to identify the gambling as a “destructive force” in his/her life
- Preventing relapse—gambling very “normalized” in our society
- Finding activities that will easily replace the gambling activity
Similarities and Differences Between Gambling Disorder and Substance Abuse

SIMILARITIES

• Lying (to family, friends) to support use
• Used as means of escaping problems
• Withdrawal symptoms common
• Co-morbidity (often there are cross addictions)
• Poor self esteem/insecurity CAN play a role
• Depression
• Poor communication/intimacy skills
• Low tolerance for frustration
• Poor coping skills
Similarities and Differences Between Gambling Disorder and Substance Abuse

• DIFFERENCES
  • Gambling Disorder is an invisible disorder.
  • No substance is ingested with gambling disorders.
  • No chemical overdose with gambling disorders - no saturation point
  • Unpredictability of the gambling activity.
  • Gambling Disorder is easy to hide.
  • Perception/acceptance of gambling disorder by the public – not thought of as a “disorder” or “addiction”
  • Denial somewhat more pervasive with gambling disorder.
Similarities and Differences Between Problem Gambling and Substance Abuse

- DIFFERENCES (cont’d)
  - Financial crisis VERY likely for gambler
  - Fantasy of gambling becoming a career or “success” path
  - No physical signs with problem gambling
  - High suicide attempt rate with gamblers
  - Fewer treatment resources available (no residential treatment in most states and none in Michigan)
  - Prevention programs not prevalent in our society even now
  - Family impact felt longer with problem gambling-family has to step in and take over things such as family finances
  - 100% abstinence very difficult with gambling
Cognitive Behavioral Therapy (CBT)

- The basic principle of cognitive behavioral therapy for gambling disorder is to identify negative thoughts, cognitive distortions, and erroneous perceptions about gambling that are responsible for continued gambling.
- Cognitive behavioral therapy for gambling disorder can occur in a variety of methods ranging from individual to group therapy.
Cognitive Behavioral Therapy (CBT)

- CBT may employ a range of techniques from didactic to role-playing to challenging beliefs and attitudes.

- In most outpatient settings, CBT for gambling disorder can last for 8 to 15 sessions. *Our Michigan program allows 12 sessions with extensions granted if clinically necessary and appropriate.*

- This therapy is very active and often includes assignment of homework, feedback, and direction from the therapist.
Behavioral Therapies

- These types of therapy for gambling disorder are based on the principles of classical conditioning or operant theory.
- Treatment methods that attempt to change the behavior may include aversion therapy, imaginal desensitization, and *in-vivo* exposure therapy which works to change the physical response to gambling activities.
- Behavioral therapies for gambling disorder received significant attention during the late 1960s and 70s but are not as widely available as other forms of psychotherapy.
Psychodynamic Therapy

- Psychodynamic psychotherapy for gamblers focuses on identifying the meaning behind ongoing gambling and resolving conflicts that may have led to it.
- Psychodynamic therapy focuses on reducing the guilt and shame associated with the consequences of the gambling.
- Disordered gamblers, like other addictions, often employ immature defense mechanisms, such as denial, acting out, rationalization, minimization, and rejection.
- Under stress, many of these defense mechanisms emerge.
- Individual psychotherapy focuses on identifying these mechanisms and developing healthier defense mechanisms.
Family Therapy

- One of the main areas of negative consequences of gambling disorder is the direct effects the activity has on family functioning. It can lead to divorce, internal strife, violence, and can reinforce enabling behaviors which perpetuate continued gambling.
- Family therapy with gamblers focuses on identifying problematic family dynamics and seeks to lessen chaos and conflict.
- Typically, methods used in family therapy of pathological gamblers may range from cognitive-behavioral to focusing on understanding reasons to gamble.
Harm Reduction

- These would be interventions geared to controlling or limiting one's gambling.
- The premise is that if some gamblers are driven by cognitive distortions and an unawareness of the possible consequences of ongoing gambling, then interventions in this area may be enough to restore control over gambling losses.
- Examples of harm reduction techniques include setting time limits to gambling, playing with cash instead of credit (less likely to gamble more with cash), and playing with predetermined loss limits.
While there are numerous resources a gambling therapist can refer to, the National Council on Problem Gambling have two training manual’s that deal directly with financial issues for gamblers and their family:

- **Problem Gamblers and Their Finances: A Guide for Treatment Professionals** ([www.ncpgambling.org](http://www.ncpgambling.org))
- **Personal Financial Strategies for the Loved Ones of Problem Gamblers** ([www.ncpgambling.org](http://www.ncpgambling.org))
Other General Gambling Resources
(Just Google the titles!) 😊

- **Monitor Your Gambling: A Tool to Help (PDF)**
- **Legal Information for Families (PDF)**
- **Keep Gambling Safe: Winning Ways (PDF)**
- **How to Quit or Reduce Your Gambling: Self-Help Workbook**
- **Problem Gambling: The Issues, The Options (PDF)**
Other Resources

- National Council on Problem Gambling
  www.ncpgambling.org

- Gamblers Anonymous
  www.gamblersanonymous.org
Contact information

MICHIGAN GAMBLING DISORDER TREATMENT PROGRAM

HELP LINE

1-800-270-7117