



# GAMBLING WITH GRANDMA

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# AGENDA

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Defining Terms

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3 Phases of Gambling Addiction

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Signs and Consequences of Gambling Disorder

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Risk Factors and Warning Signs in Gambling: Older Adults

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Dr. Holly



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FEATURED:



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ASSOCIATION  
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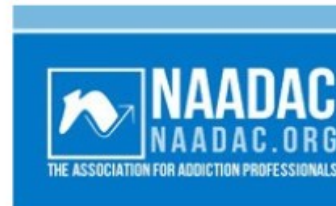


The  
Philadelphia  
Inquirer



Sacred Heart  
UNIVERSITY

POPSUGAR.



# OBJECTIVES

Define:

- > Gambling
- > Problem Gambling
- > At-Risk Gambling
- > Recreational/Social Gambling
- > Gambling Disorder

Identify 3 Phases of Gambling Disorder, Signs and Consequences

Understand Gambling in Older Adults: Motives, Benefits, Risk Factors and Warning Signs



# DEFINING TERMS



# GAMBLING

The activity or practice of playing a game of chance, or taking a chance, for money or some other stake, where there is a risk of losing that stake. - Dictionary.com

“Any betting or wagering, for self or for 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.” - *Gambler's Anonymous*, March 1994, *Handbook*.

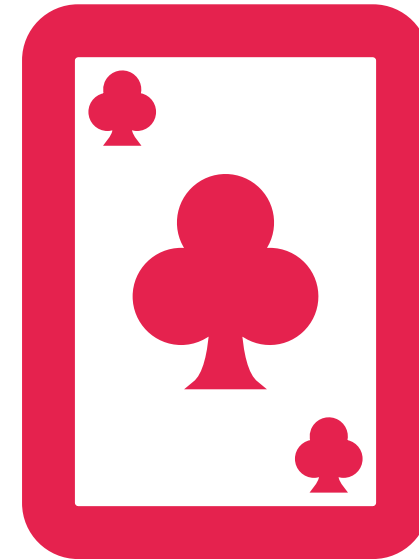
The act of risking something of value, including money and property, on an activity that has an uncertain outcome.  
– Ruple, 2017



# PROBLEM GAMBLING

Any gambling, betting or wagering that causes family, financial, legal, emotional or other problems for the gambler, their family or others. Gambling problems can be mild or quite severe and can worsen over time.

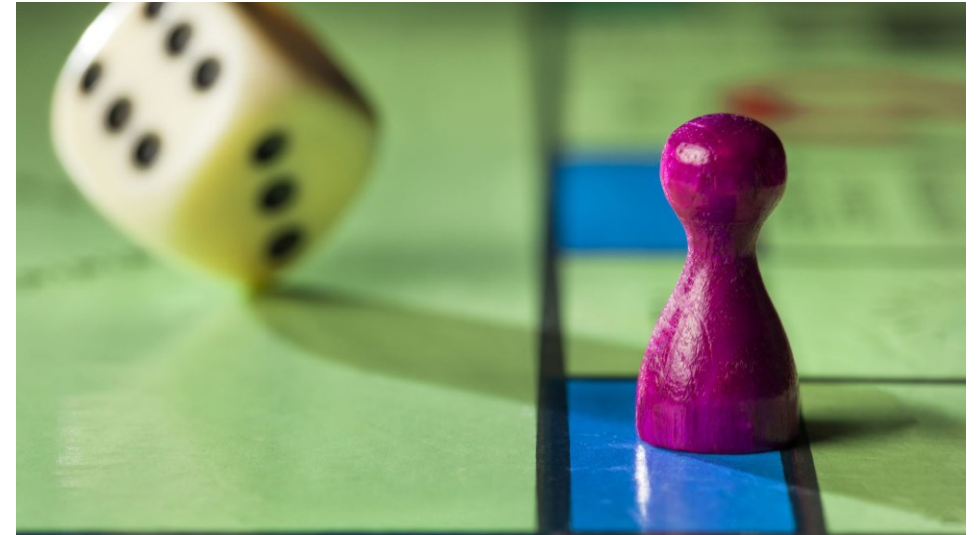
- The Council on Compulsive Gambling of Pennsylvania, Inc.



# AT-RISK GAMBLER

**Is at risk for developing a gambling disorder because:**

- a) they evidence some adverse consequence(s) from gambling but no symptoms of loss of control; OR
- b) they evidence some symptoms of loss of control but no adverse consequences; OR
- c) they evidence some adverse consequences and loss of control, but not at a level sufficient to meet criteria for problem or pathological gambling; OR
- d) they have a gambling frequency and/or expenditure that is significantly above average (*especially in the context of their employment status, income, and debt*).

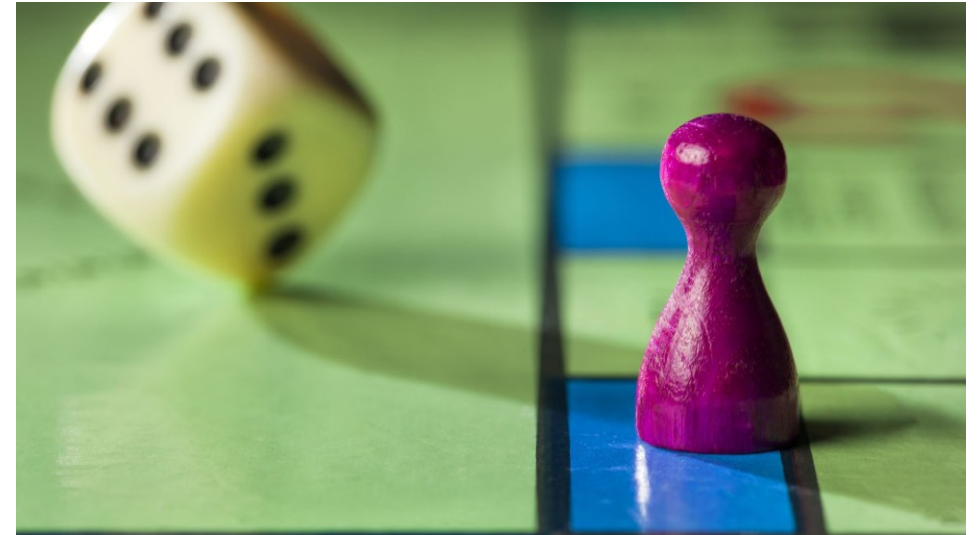


-Rugle, 2017



# RECREATIONAL/SOCIAL GAMBLER

**Social Gamblers:** Someone who gambles for entertainment, will not risk more than they can afford, and often gamble with friends. They gamble for a limited period of time and are not preoccupied with gambling.



**Recreational Gamblers:** Someone who's able to maintain control over amounts of time and money spent gambling and who does not experience any adverse effects from gambling.

-Rugle, 2017

# DSM-5

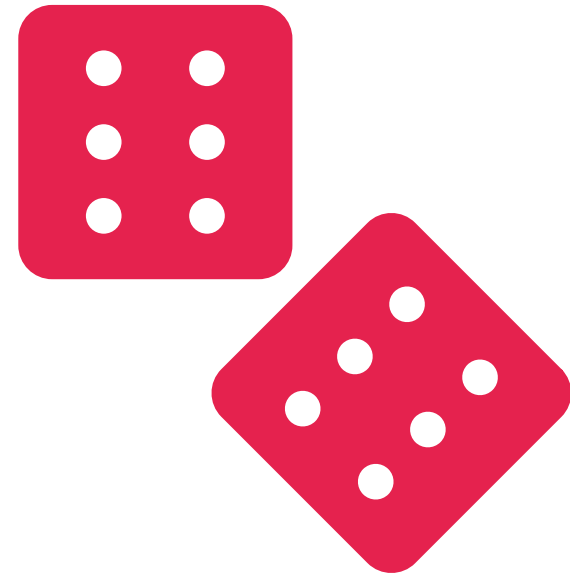
Moved to “Substance-Related Disorders” which was renamed Substance Related and Addictive Disorders

Renamed: Gambling Disorder

REMOVED one criteria from DSM-IV: Have you committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling

# GAMBLING DISORDER

Progressive, persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following criteria in a 12-month period. - DSM-5



# **GAMBLING DISORDER: DSM-5 DIAGNOSTIC CRITERIA**

- ✓ **Preoccupation**
  - ✓ **Tolerance**
  - ✓ **Withdrawal**
  - ✓ **Escape**
  - ✓ **Lying**
  - ✓ **Loss of Control**
  - ✓ **Risked Relationship**
  - ✓ **Chasing**
  - ✓ **Bailout**
- Gambling Disorder - 4 or more of the 9 criteria**



# **GAMBLING DISORDER: DSM-5 DIAGNOSTIC SPECIFIERS**

- ❖ **Episodic:** Met criteria at more than one point with symptoms subsiding in between for several months
- ❖ **Persistent:** Continuous symptoms for multiple years
- ❖ **Early Remission:** No criteria for 3-12 months
- ❖ **Sustained Remission:** No criteria for 12 or more months
- ❖ **Severity**
  - > **Mild:** 4-5 Criteria
  - > **Moderate:** 6-7 Criteria
  - > **Severe:** 8-9 Criteria





# **DEFINING TERMS**

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**Gambling**

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**Problem Gambling**

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**At-Risk Gambling**

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**Recreational/Social Gambling**

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**Gambling Disorder**

# 3 PHASES OF GAMBLING DISORDER



**WINNING**



**LOSING**

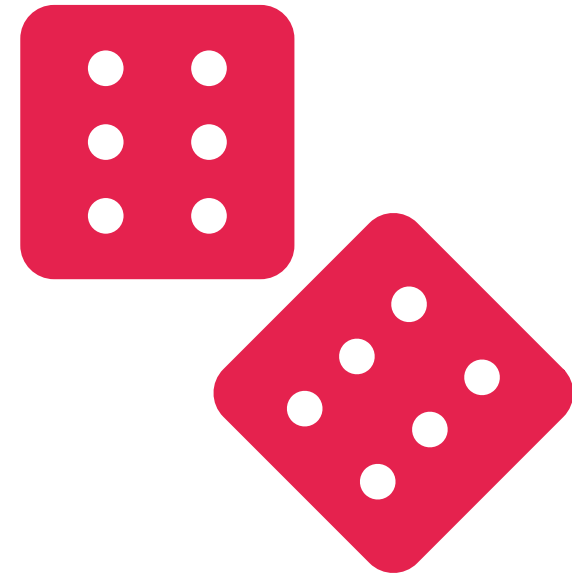


**DESPERATION**

# THE WINNING PHASE

## The Search for Action:

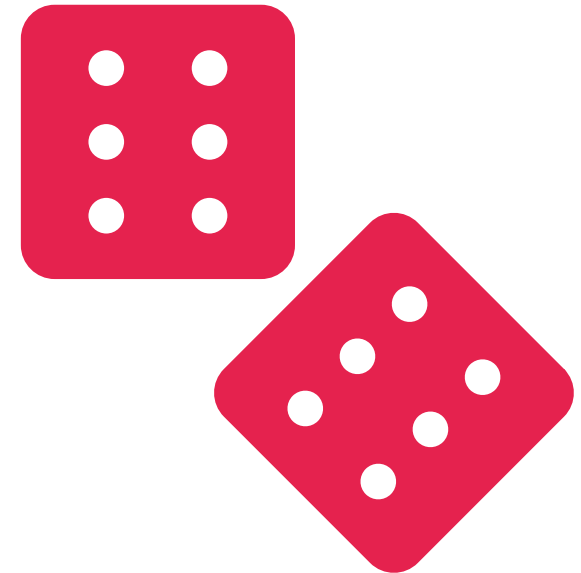
The gambling wins enhance self-image and ego. Losses are rationalized as poor advice or bad luck.



# THE LOSING PHASE

## The Chase:

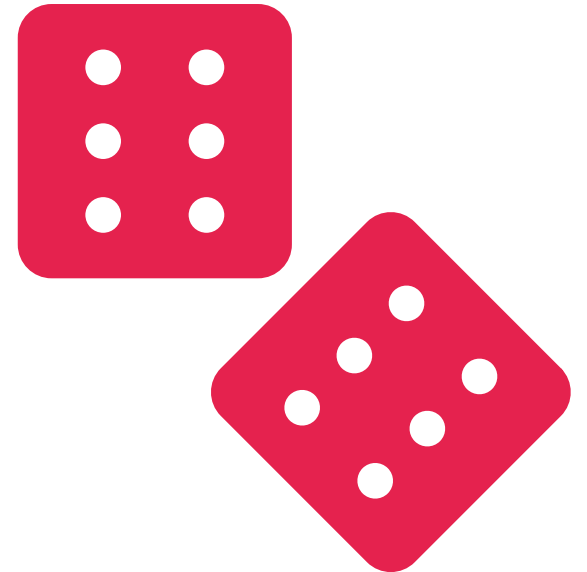
- As losses increase and self-esteem is jeopardized, the gambler borrows money to get even, then hides those losses and borrows more.
- At this point, lies, loan fraud, absenteeism, family disputes and job changes are common danger signals.





# THE DESPERATION PHASE

- The gambler becomes obsessed with getting even to cover stolen money, hidden withdrawals from family bank accounts, and secret loans.
- The gambler panics at the thought that the gambling action will cease if the credit or bailouts stop.
- The gambler can experience severe mood swings and suicide may be attempted as a way out.



- North American Training Institute

## 3 PHASES OF GAMBLING DISORDER



**WINNING**



**LOSING**



**DESPERATION**

# SIGNS AND CONSEQUENCES OF GAMBLING DISORDER



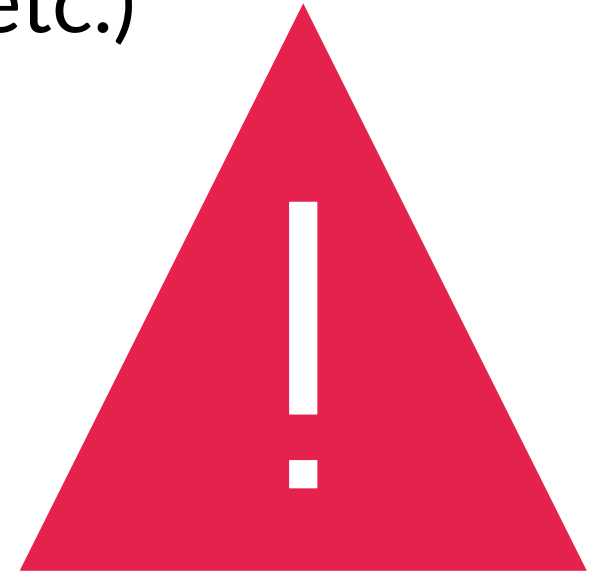
# SIGNS OF GAMBLING DISORDER

- Gambling more frequently or for longer than intended
- Lying about where money goes
- Declining work or school performance
- Borrowing money in order to gamble
- Increasing preoccupation with gambling
- Distancing or isolating from family or friends
- Unable to pay bills or cover expenses
- Chasing losses or returning the next day to win back what was lost
- Committing or considering committing a crime to finance gambling
- Making repeated unsuccessful efforts to control or stop gambling



# CONSEQUENCES OF GAMBLING DISORDER

- ❖ Mental health issues (depression, anxiety, etc.)
- ❖ Potential Alcohol & Drug dependence
- ❖ Family arguments & high divorce rates
- ❖ Legal conflicts
- ❖ Bankruptcy
- ❖ Job loss & unemployment
- ❖ **Suicide (60% ideation/20% attempt)**



-(Kessler et al., 2008; Morasco et al., 2006; NORC, 1999; Rush et al., 2008)



# CO-OCCURRING DISORDERS



## CONSEQUENCES OF GAMBLING DISORDER

- Hypertension
- Diabetes
- Gastrointestinal issues
- Insomnia
- Obesity
- Medication non-compliance
- Nicotine dependence
- Pulmonary issues
- Poor dental hygiene





# **SIGNS AND CONSEQUENCES OF GAMBLING DISORDER**







## **SPECIAL POPULATIONS: OLDER ADULTS**



# MOTIVES FOR GAMBLING



- ✓ **80% looking for entertainment and enjoyment.**
- ✓ **38% gamble to distract themselves from everyday problems, and combat boredom.**



- ✓ **Living alone and/or being separated, divorced or socially isolated are factors associated with problem gambling.**



# BENEFITS OF GAMBLING

Gambling is not necessarily bad for all older adults. Researchers have found:

It's positively associated with social support among older adults.

Provides older adults with social engagement opportunities and entertainment.

# BENEFITS OF GAMBLING

Often provides an opportunity to socialize with others outside the home



Potentially provides a way to use cognitive and maintain cognitive skills



May promote some physical activity (depending upon amount of walking or other movement used to reach site)



Risk  
factors  
to  
consider:

Grief

Physical Pain

Time

Disposable Income

Loss of Autonomy



## Warning Signs to consider:

Homes are poorly maintained

Vehicles in disrepair

No longer engaging in meaningful activities such as church, choir, hobbies, etc.

Borrowing money for utilities

No longer attending or planning family gatherings/Family visits are shorter and appears distracted.



## Warning Signs to consider:

Being preoccupied with gambling and neglecting normal activities

Using retirement funds or other savings to gamble

Being unable to set spending and time limits on gambling activities

Pawning or selling personal items to get funds

Responding with anger and dishonesty when asked about gambling habits





## Warning Signs to consider:

Feeling bad, sad or guilty about gambling

Placing larger, more frequent bets

Not having enough money for food, rent or bills after gambling

Placing a high priority on gambling

Being secretive about the amount of time and money spent gambling

# SPECIAL POPULATION: OLDER ADULTS



**BENEFITS**



**RISK FACTORS**



**WARNING SIGNS**

# OTHER CONCERNS



- ✓ Up to half of older adults' gamble, and over 25% wager regularly.
- ✓ The most popular forms of gambling in older adults are bingos, lotteries, scratch tickets, card games, and slot machines.
- ✓ Older adult recreational gamblers are more likely to be obese than their non-gambling peers.



- ✓ Women ages 60+ have a risk of problem gambling equivalent to, or even higher than, that of men in the same age group.
- ✓ The prevalence of at-risk or problem gamblers is high among women over 65+.

# OTHER CONCERNS

- ✓ Very few older people with a GD will seek access to specific treatment programs.
- ✓ Policies concerning gambling control are still insufficient for helping vulnerable gamblers to reduce their gambling activities.
- ✓ Older adults are gambling more and the proportion of pathological gamblers is increasing in this age group, associated with medical, psychiatric, and social comorbidities.

# GAMBLING WITH GRANDMA





- I was raised by my southern grandmother who left Alabama for Illinois to work at Abbott Laboratories, a health care company.
- She wasn't a doctor, nurse or medical professional. She worked on their assembly line. Once my mother became pregnant with me at the age of 16, my grandmother quit her job at Abbott of over 15 years to raise me.
- I remember around the age of six my grandmother having Friday night parties that would last well into the early morning hours on Mondays. What I didn't know was that I lived and was raised in a gambling house.
- Gambling was the first addiction I was introduced to at the age of 5 although my grandmother never identified as someone with a gambling problem. I grew up watching people not pay their bills, get divorced, lose their money, cars, wear diapers to avoid leaving the gambling table and more.



- My grandmother associated everything with gambling. It was her life.
- I would find dream books that listed lottery numbers to play based on her dreams.
- Gambling became her new occupation and social events always involved gambling.
- Financial issues occurred, but the gambling did not stop. She developed nicotine dependence and anxiety.
- Gambling disorder, a process addiction, is very easy to hide and can go under the radar.
- Today, she still gambles with early on set dementia and depression since the passing of her youngest son.



GAMBLING WITH GRANDMA





Name 4 of  
my  
grandma's  
risk factors:

Grief

Physical Pain

Time

Disposable Income

Loss of Autonomy

Risk  
Factors:

Grief

Time

Disposable Income

Loss of Autonomy



# GAMBLING WITH GRANDMA

Cold Winters/No gas or electricity, food kitchen/nice landlord

Friday night to Monday morning, sometimes throughout the week, minimal sleep

Divorced/secretive about wins or loses, responds with anger if ever a mention of gambling problem

Feeling bad, sad or guilty for losing, not winning

Nothing comes before gambling



**NAME 3-5 OF MY  
GRADMOTHER'S  
WARNING SIGNS?**





## Warning Signs:

Home poorly maintained

Borrowing money for utilities, food, or rent after gambling

Using retirement funds to gamble

Being unable to set spending and time limits on gambling activities

Responding with anger and dishonesty when asked about gambling habits or secretive about the amount of time and money spent gambling

Feeling bad, sad or guilty about gambling

Placing a high priority on gambling





# **GAMBLING DISORDER DOES NOT DISCRIMINATE**



### **BEN AFFLECK**

The actor and filmmaker checked into a \$33,850-a-month rehab center in Malibu, Calif., in 2001 for gambling and alcohol disorders.



### **CHARLES BARKLEY**

In 2006 the former NBA star pegged his gambling losses at \$10 million, including \$2.5 million blown in just six hours at the blackjack table.



### **WILLIAM BENNETT**

Dubbed "one of the nation's most relentless moral crusaders" by the *New York Times* in 2003, Bennett was a high-rolling gambler who racked up losses of more than \$8 million at casinos.





### PETE ROSE

The former Cincinnati Reds player and manager, who faces a lifetime suspension from baseball for betting on his own team, once incurred a debt of \$400,000 to a bookmaker over a three-month period in 1987.



### JOHN DALY

The so-called bad boy of the PGA Tour has put his gambling losses at more than \$50 million over 12 years.



### GLADYS KNIGHT

The Empress of Soul once had a \$40,000-a-night disorder she beat with the help of Gamblers Anonymous. "*I would play every day if I could*," she recalled in her autobiography.

# TAKE-A-WAYS

- ❖ Gambling disorder has profound impacts
- ❖ Clients with gambling issues seek treatment for numerous other issues before addressing gambling, if they ever seek treatment for their gambling
- ❖ Untreated problem gambling and gambling disorder can impact treatment of other associated mental and medical health issues
- ❖ Assessment is needed to help identify clients with gambling issues to get the help they need
- ❖ Gambling treatment benefits other treatment goals



# RESOURCES

- Black Women Health Alliance: Works to improve health care outcomes and reduce health disparities for African-American and other minority women and their families.
- Community Behavioral Health (CBH): Managed care program for individuals who are eligible for both Medicaid and Medicare, older adults, and individuals with physical disabilities in Pennsylvania.
- Gamban: Helps those suffering from gambling-related harm to take control of their addiction by blocking access to gambling websites and apps. Users can track their progress, implement layered protection and receive support and resources to aid their recovery.
- Gamblers Anonymous: [gamblersanonymous.org](http://gamblersanonymous.org)
- Gamfin: Provides financial counseling to individuals and families experiencing gambling related financial distress.

# RESOURCES

- Online Gamblers Anonymous: [olganan.org](http://olganan.org)
- Pennsylvania Problem Gambling Hotline: 1-800-GAMBLER
- The Council on Compulsive Gambling of PA: An advocacy organization that assist individuals in Pennsylvania who are experiencing gambling related issues and oversees the 24-hour Problem Gambling Helpline in PA and provides outreach prevention and clinical training programs to community groups, professionals and treatment organization throughout the Commonwealth.
- The Department of Drug and Alcohol Programs: Engages, coordinates and leads the Commonwealth of Pennsylvania's effort to prevent and reduce drug, alcohol and gambling addiction and abuse; and to promote recovery, thereby reducing the human and economic impact of the disease.
- WellUS, Inc.: A private practice that service clients with gambling addictions and other behavioral addictions.





GAMBLING WITH GRANDMA

# QUESTIONS



# THANK YOU

## Let's Connect



**Dr. Holly**



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