

Gambling: The Hidden Addiction

By Judy Herriff

For those of you who remember the days of the Turning Point (the Lawyers and Judges Assistance Program's former quarterly newsletter), you may recall that we began to explore the problems associated with gambling nearly a decade ago, at a time when casino gambling within Michigan's borders—and particularly in the greater Detroit area—was still a relatively recent development. Previous studies of gambling addiction patterns indicate that a growth in gambling addiction will follow the accessibility to gambling that newly established casinos afford local residents. As predicted, we have observed over the past 10 years the insidiousness of this particular form of "process addiction" and the growth of its impact on individuals, families, and communities at large.

The following article by Judy Herriff, executive director of the Michigan Association on Problem Gambling, provides information for identifying a client who is engaged in destructive gambling and ways to assist the client and his or her family. We hope that this information will be helpful to you in your practice. We also hope that, if you have a colleague, family member, or friend who is struggling, this information will help you gain momentum toward addressing the problem.

It intrigues me that the number of calls to LJAP about attorneys who are in the throes of gambling addiction have not spiked proportionately to the number of discipline cases involving fiscal issues in recent years. I fear that this lack of correlation is not because lawyers are invulnerable to the siren's call of gambling in its many forms, but because more often they don't get identified and "flushed out" until their compulsion drives them out of the shadows and into the discipline system by virtue of ethical and legal violations involving client funds. By this time, it is often too late for LJAP to help these individuals get treatment at a time when

doing so could enable them to keep their law licenses. Many of those who end up in the discipline system as a result of using client funds to support a gambling addiction have fallen so far that they are criminally prosecuted or at the very least owe so much money in restitution and costs as a result of the disciplinary proceeding that the possibility of reinstatement is remote. Because they are no longer able to earn the income that they had previously enjoyed, there is no way for them to repay the money owed. Sadly, their shadows never cross the LJAP door. Early identification and intervention, however difficult, is critical for healing and recovery to begin. We can offer support and referrals for treatment at any juncture, including when a former lawyer seeks reinstatement and may be recognizing for the first time the need for help.

At LJAP, our goal is to enlighten and inspire; to express our confidence that with proper identification, attention, support, and care, you, your loved one, or your clients who are caught in any aspect of the isolation and desperation of destructive gambling behavior can experience the serenity, hope, and joy that you deserve. Please let us know if we can help.

—Martha D. Burkett,
Program Administrator, LJAP

"H

ow could this happen?" This is the cry of disbelief when a family member receives notification that his or her home is in foreclosure, a result of falling three months behind in mortgage payments. He or she may rush to the bank and discover that the family's savings account is drained or the children's college funds are missing. This family has joined the thousands of individuals and families adversely affected by

someone who is a problem or pathological gambler. In addition to the financial issues, repercussions include loss of trust, loss of respect, weakened or destroyed relationships, financial insecurity, and public embarrassment. Moreover, the children of problem gamblers tend to have a higher probability of developing a gambling problem than those whose parents do not gamble.

Not every spouse or partner discovers out-of-control gambling behavior through a financial crisis. If you wonder about your partner's involvement in gambling activities, it is prudent to follow your hunch and check for the following indicators:

- Has there been a personality change?
- Is he missing work, or becoming more anxious or moody?
- Has she asked to borrow money from you or relatives and friends?
- Does he fail to show up for his children's programs or sporting events?
- Does she brag about gambling winnings, but avoid talking about losses?
- Does he respond angrily when questioned about time and money spent on gambling activities?

Whether gamblers seek help or not, you can help yourself by attending a GAM-ANON meeting.¹

I was a provider of mental health services to problem and pathological gamblers and their families in the Lansing area from 1998 to 2006. Problem gambling is gambling behavior that causes disruptions in any major area of life: psychological, physical, social, or vocational.² The term "problem gambling" includes, but is not limited to, the condition known as "pathological" or "compulsive" gambling, a progressive addiction characterized by increasing preoccupation with gambling, a need to bet more

money more frequently, restlessness or irritability when attempting to stop, “chasing” losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious negative consequences.³ In the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV),⁴ pathological gambling is listed as a mental illness under the category of impulse-control disorders. The results of a study conducted in Hamburg, Germany, and published in the journal, *Nature Neuroscience*,⁵ indicated that the brains of gamblers reacted to rewards similarly to the brains of drug addicts. Their brains produce less of the brain chemical dopamine than nonaddicts, so they need stronger triggers, such as drugs or excessive gambling, to compensate. That isn't the only reason gamblers gamble, but more about that later.

There are 300,000 pathological gamblers in the state of Michigan according to the most recent prevalence study conducted by David J. Hartmann, Ph.D, at Western Michigan University. According to the study, which was complete in 2006, 2 percent of all Michigan residents currently have a gambling problem and 4.1 percent have had a gambling problem at some point during their lives. This estimate is statistically consistent with both a 2001 study and similar surveys in other states. The complete study can be viewed on the website of the Michigan Department of Community Health—Office of Drug Control Policy.⁶

One of those 300,000 Michigan residents or a family member may visit your office asking for your help. Gamblers do not start gambling with the intention of losing all their money, destroying their relationships, or jeopardizing their jobs. A gambling addiction is a hidden disease, and a gambler is not likely to seek help until he or she “hits bottom.” The spouse and family members may not know that family assets are being gambled away until they are in a deep financial crisis. Problem and pathological gamblers continue their pattern of gambling by lying to family, friends, co-workers, and bosses. Distraught spouses and partners may discover the extent of this illness from tax returns that have a large sum of money listed under “other income” on their state income tax return or

item 3 under “other income” of the federal income tax return. The husband of a gambler came to my office seeking help after he had to sign a tax form with numerous W-2G's attached. He had no idea that his wife was spending evenings and weekends at the casino while he was involved with business appointments.

A woman called me after getting off the phone with her bank, which had informed her that her house was listed for foreclosure sale because she and her husband were three months behind in their house payments. Her husband had been paying all the bills, and she knew there was money in their account for the mortgage. She also realized that she had not checked their finances in a long time. When she approached the subject of finances, her husband would become very agitated and angry. She was frightened and needed to stop the financial bleed and protect her finances. In this situation and others like it, there might be some domestic violence. Creating a safety plan for herself and her children was important if there was a history of violence or substance abuse. Because she wasn't a client, I directed her to the Michigan 24-hour Gambling Helpline at (800) 270-7117 and suggested she consult with an attorney about filing for separate maintenance.

The most important goal for gamblers is to stay in action. They will do *almost* anything to get money so they do not have to give up their “friend.” Although gambling is a harmless social activity for 96 percent of the population, 40 percent of gamblers in a casino would qualify as problem or pathological gamblers. To them, gambling has moved through the stages from social gam-

bling to serious social gambling to problem gambling and pathological gambling.

Gamblers often have post office boxes or request that their credit card and phone statements be sent to their offices. They may rush home to intercept the mail and hide the free offers from casinos. Their health may be declining because of endless hours spent at the casino, stopping home only to change clothes and going to work without having slept. The stress may become evident as they get a loan from one bank to pay the loan at another bank. One of my clients was forced to face his addiction and losses after he received the maximum personal loans in each of the banks in his town. When gamblers reach this stage, they are sometimes relieved to be discovered so they can stop the nightmare.

Other gamblers may become desperate when confronted with the knowledge that their behavior has been discovered. They may rush to the casino or to buy their last batch of lottery tickets. Typical responses are anger, denial, and guilt-producing blaming. Be alert to a gambler's emotional state and whereabouts, as he or she is also at high risk for suicide.

Family members can support a loved one's recovery by becoming involved in his or her therapy and with Gamblers Anonymous (GA). If the children involved are older teens, they may want to know about the family's finances or the gambler's health issues. No information is too trivial. The gambler can help family members or friends by identifying and sharing his or her thoughts and feelings just before gambling, e.g., becoming anxious or argumentative, fidgeting or pacing, being distracted or picking

Typical responses are anger, denial, and guilt-producing blaming. Be alert to a gambler's emotional state and whereabouts, as he or she is also at high risk for suicide.

fighters with family members, lying, and not attending GA or therapy. When any of these signs become evident, family members and friends can be supportive and offer to participate in the gambler's recovery plan. Gambling is a secret and hidden activity. Recovery is openness and honesty with self and others.

Incidences of problem and pathological gambling have risen as gambling becomes more accessible to greater numbers of Michigan residents. People gamble at casinos, participate in the various opportunities sponsored by the Michigan Lottery, play bingo or card games at charitable gaming events, bet at a horse track, or participate in illegal forms of gambling such as Internet or remote gambling, sports betting, office pools, or animal fights.

The following are warning signs of a possible gambling problem that you might

hear a client mention when describing what brought him or her to your office:

- Withdrawing from family and friends
- Missing personal or household items
- Hiding gambling losses from family members
- Being secretive or deceptive when asked about gambling or finances
- Receiving late notices or telephone calls from creditors
- Talking only about wins, not losses
- Liquidating assets
- Failing at attempts to cut back or stop gambling
- Showing an intense interest in gambling-related matters
- Neglecting personal needs or health

- Using retirement funds to gamble or cashing in an insurance policy
- Suddenly needing money or loans
- Exhibiting mood swings based on winnings and losses

Gambling is the most powerful addiction I have seen in my practice. Gambling addicts cannot stop without intervention. That intervention may come through you and the courts. It may come from participating in GA meetings.⁷ Gamblers or family members may call the Michigan 24-hour Gambling Helpline at (800) 270-7117. Recovery work is very difficult, and those who are most successful attend GA meetings *and* engage in therapy.

We are very fortunate in Michigan that sixteen therapy sessions for gamblers and three sessions for family members are financially supported by the three state casinos, the Michigan Lottery, and horse tracks. There is hope for your client. I urge you to be alert to the possibility that problem gambling may be a factor in your client's life. ■

Judy Herriff, MA, LLP, NCGC, counseled people with gambling addictions from 1998 until her retirement in 2006. In 2000, Judy helped establish the Michigan Association on Problem Gambling. She is the executive director of MAPG, representative to the National Council on Problem Gambling, a member of the NCPG Board of Directors, and chairperson of the NCPG Nominations and Elections Committee. She graduated from MSU with a master's degree in counseling.

FOOTNOTES

1. A resource for GAM-ANON meetings is <<http://www.gam-anon.org>>. All websites cited in this article were accessed April 15, 2009.
2. See Indiana Council on Problem Gambling <<http://www.indianaproblemgambling.org>>.
3. *Id.*
4. American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders DSM-IV* (1994).
5. Ingram, *Addicts Simply Unable to Make the Right Choices*, Toronto Star, January 9, 2005, available at <http://www.responsiblegambling.org/articles/Addicts_simply_unable_to_make_right_choices.pdf>.
6. Michigan Department of Community Health, *Office of Drug Control Policy* <http://www.michigan.gov/mdch/0,1607,71322941_4871--,00.html>.
7. For a list of GA meetings, visit <<http://www.gamblersanonymous.org/mtgdirMI.html>>.