A decorative graphic on the right side of the page features three overlapping circles in shades of blue, arranged vertically. Two thin blue lines intersect at the top left and extend diagonally across the page, framing the circles.

# **Indiana Problem Gambling Treatment Resource Network Manual**

❖ Education & Outreach

SFY 2012

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## **Welcome**

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The Indiana Family and Social Services Administration, Division of Mental Health and Addiction have made it possible for all Individuals who score a 3 or more on the South Oaks Gambling Screen to participate in the Compulsive Gambling Education and Awareness Program. We understand that addiction comes in many forms and is most effectively addressed in a holistic manner to make a lasting impact on Individuals and their families who suffer.

This may be the first time that you have received education about compulsive gambling. You may have suffered in isolation for years wondering why you were unable to stop regardless of financial problems, ruined credit, and lying to family and friends. You may have thought that there was something morally wrong with you because you were unable to quit. Maybe there was even a time in your life when the urge to gamble was just as strong as your urge to use drugs and alcohol.

On the other hand, you may read this material and think about people in your family who had or have a gambling problem. Maybe you are the adult child of a problem gambler and you remember all the missed opportunities, worries, and concerns that the addiction placed on your family.

The goal of this handbook and accompanying lecture is to educate you about gambling addiction; types/ levels of gambling problems, warning signs, relapse causes, conditions and signs, and to give you hope that there is help if you need help.

We want to thank the National Council on Problem Gambling for giving permission to reprint personal stories of recovery which are posted on their website.

If you desire more information on gambling addiction your counselor will be able to assist you.

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## **Information/ Definitions**

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At times it is confusing to define what constitutes compulsive gambling as many terms have been used to describe this behavior. These include 'pathological', 'compulsive', 'excessive', 'addictive', and 'problem gambling'. For the purpose of this document the term compulsive gambling will be utilized as this reflects the language in the Indiana statute as it relates to providing gambling treatment services.

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## **Gambling Facts 101**

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- 85% of US adults have gambled at least once in their life, 80% in the last year.
  - Compulsive gambling affects almost 5 million Americans.
  - Indiana has 13 casinos, 2 Racinos, as well as Off-Track Betting (OTB) venues, charitable gaming, pull tabs and thousands of lottery outlets.
  - 2-3% of the US population will have a gambling problem in any given year.
  - Compulsive gambling among people with substance use disorders is at a minimum 4-5% higher than in the general population.
  - Problem gamblers can be any age, sex, race or background.
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## What is Gambling?

You are gambling whenever you take the chance of losing money or belongings, and when winning or losing is decided mostly by chance. There are many different ways to gamble, including:

- Casino games
- Bingo
- Keno
- Slot machines
- Lottery tickets
- Scratch or pull-tab tickets
- Betting on card games or dominoes
- Betting on sports, such as NCAA, NFL, horse racing, etc.
- Betting on games of skill, such as golf or pool
- Internet gambling
- Stock market speculation, day trading

Upon entering treatment you were given a test called the South Oaks Gambling Screen (SOGS). Ask the staff to tell you how you scored. Circle which applies to you:

No Problem      Some Problem      Problem Gambler      Pathological Gambler

## Social Gamblers

- Losing is no big deal.
- Gambling doesn't disrupt their life.
- Social gamblers usually gamble with others.
- They can take it or leave it.
- Gambling is harmless fun.

## Problem Gamblers

- Exceeds limits (time and money)
- Losing causes financial problems
- Affects relationships, work or your mood
- Hiding the amount of gambling and losses
- Constantly thinking about gambling
- Gambling to win back previous losses
- Borrowing money for gambling
- Gambling until all your money is gone
- Feeling ashamed about your gambling
- Desperation: "I deserve a win, I need a win."

## **Pathological (Compulsive) Gambling**

The Individual has a disorder listed as 312.31 Pathological Gambling in the Diagnostic and Statistical Manual of Mental Disorders, 4<sup>th</sup> edition, published by the American Psychiatric Association (DSM-IV) as follows:

The Individual has experienced significant impairment in five (5) of the following areas during the course of the previous twelve (12) months:

- a. Is preoccupied with gambling;
- b. Needs to gamble with increasing amounts of money in order to achieve the desired excitement;
- c. Has repeated unsuccessful efforts to control, cut back, or stop gambling;
- d. Is restless or irritable when attempting to cut down or stop gambling;
- e. Gambles as a way to escape problem or of relieving a dysphonic mood;
- f. After losing money gambling, often returns another day to get even;
- g. Lies to family members, therapist, or others to conceal the extent of involvement of gambling;
- h. Has committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling;
- i. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling;
- j. Relies on others to provide money to relieve a desperate financial situation caused by gambling.

Compulsive Gambling and Pathological Gambling have basically the same warning signs/symptoms. However they are more pronounced in Pathological gamblers. It is important to note that only pathological gambling is addressed in the DSM-IV.

### **Type of Gambler: Action**

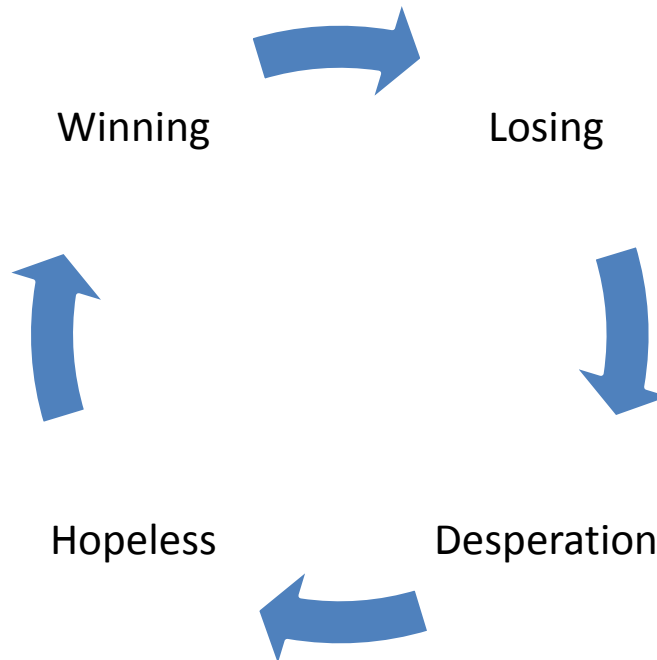
- Domineering
- Controlling
- Large Ego
- Prefer games of skill such as poker
- Legal and illegal sport venues
- Competitive, gamble to beat others and the house

### **Type of Gambler: Escape**

- Gamble for recreation/ "do something fun to forget their problems"
- Get relief from emotional/ psychological pain
- Play games of chance/ luck
- Winning has a narcotic like component, numbing them from problems/ pressures
  - Example of escape gambling is playing the slot machines

## Compulsive Gambling Cycle of Addiction

Robert L. Custer, MD



## Progression of Pathological Gambling

Gambling addiction progressively gets worse. There is an increase in betting, lying, desperation, shame, and guilt about the gambling behavior.

There are four phases of compulsive/ pathological Gambling:

1. **Winning Phase** -- Initial Big Win -- Feels Great!  
**Example:** Frequent gains, going often, gambling more, and feeling great -- "I am somebody", upping the ante, gambling alone.
2. **Losing Phase** -- Losses are chased with increased gambling until a major problem occurs which is temporarily resolved by a financial bailout, followed by a higher level of gambling and increased crises.  
**Example:** Extended loses, lying, spending less time with loved ones, work, and irritable, restless, discontent, isolating, borrowing money, unhappy in personal life, funding tight or non-existent
3. **Desperation Phase** --The gambler further withdraws from family and work responsibilities into gambling, often resulting in criminal and suicidal behavior. Help may or may not be sought.  
**Example:** Bailouts, increased time thinking, planning, gambling, sorrowful, nervous about what will happen, people are starting to catch on not paying back debts, increased lying
4. **Hopelessness Phase** -- Gamblers who no longer care and continue to gamble without hope of winning.  
**Example:** Suicidal, criminal activity, legal problems, withdrawal, emotionally and physically falling apart

## How does Substance Use Disorders Contrast to Compulsive Gambling?

The rate of co-occurrence of compulsive/ pathological gambling among people with substance abuse disorders has been reported as ranging from 9-30% (Tip 42). Among compulsive/pathological gamblers, alcohol has been found to be the most common substance (Tip 42).

### The Similarities

- Progressive in nature
- Characterized by a loss of control
- Pre-occupation
- Irrational thinking
- Continue despite negative consequences
- Craving -- action/ high feeling/ rush
- Develop tolerance
- Twelve Step support is available for gambler and family
- Individual, group, and family counseling is available
- Denial is a trademark of the illness, the person spends a great deal of time thinking that they DO NOT have a problem
- Recovery is possible

### The Differences

- Harder to diagnose the compulsive gambler
- It can take years to develop a gambling problem unlike addiction to chemicals which can occur in a very short period of time
- Fewer 12 step Gamblers Anonymous (GA) meetings are available around the state than Alcoholics Anonymous (AA) or Narcotics Anonymous (NA)
- Cannot overdose
- Cannot use a drug screen to detect "active" addiction
- Financial devastation is often greater
- Financial management and rebuilding is a significant component of recovery

## Compulsive Gambling Impacts Individuals with mental health and substance use disorders

43,093 US adults participated in face to face interviews in a 2001-2002 study;

- 73.2% of those meeting DMSIV criteria for pathological gambling had an alcohol use disorder
- 38.1% had a drug use disorder
- 60.4% had nicotine dependence
- 49.6% has a mood disorder
- 41.3% has an anxiety disorder
- 60.8% has a personality disorder (Petry, Stinson & Grant 2005)

### Phases of Recovery

Robert L. Custer, MD

**Critical Phase** -- Honest desire for help, realistic/stops gambling, responsible thinking, spiritual needs, decision-making improved

**Rebuilding Phase** -- Improved relationships, new interests, begins to develop a restitution plan, accepts situation, and develops recovery goals, working on resolving legal issues



## Cognitive Distortions -- Irrational Thoughts

Superstitious thoughts are an example of irrational thinking, i.e. because you have a rabbit's foot or horseshoe does not mean that you have instant "luck."

There is usually no evidence that there is any such thing as luck. Trying to influence luck with a lucky shirt, socks, pants, jewelry, etc., is just superstitious behavior.

We cannot change the odds of winning lottery or bingo or cards by wishing for luck with a four leaf clover or other types of beliefs.

Some of our irrational thoughts have come to use from parents, family, and friends. Some we learn from TV and movies.

## Examples of Irrational Thoughts:

1. Gambling is an important human activity.
2. Gambling is an easy way to earn money.
3. Those who do not gamble are stupid, afraid, or slow.
4. I can win the money back I lost, no problem.
5. I am smart, and I have a system that never fails.
6. People respect a heavy better.
7. Borrowing to gamble is okay.
8. I always win in the long run.

Did you ever have any of these thoughts?

Yes                      No

## Real Odds

Winning one million dollars	1 in 14,000,000 to 1 in 88 million
Killed in a car accident	1 in 53,000
Choking to death	1 in 68,000
Struck by lightning	1 in 2,000,000
Odds of winning the daily lottery -- 4 digit	1 in 10,000

## Relapse Definitions

Webster's Dictionary Definition of Relapse --A reoccurrence of symptoms of a disease after a period of improvement and the act or instance of backsliding, worsening or subsiding

Relapse in Simple Terms -- Relapse is when a person slips back into old behaviors. In this case it would be slipping back into unhealthy behaviors that could lead to gambling because your addiction will trick you into thinking that gambling will make you feel better.



Relapse is usually caused by a combination of factors. Some possible factors and warning signs might be:

- Money, not enough or too much
- Testing personal controls
- Hanging around old gambling haunts-slippery places
- Isolating – not attending GA meetings – not using the telephone for support
- Obsessive thinking about gambling
- Failing to disclose to a friend in recovery that you quit therapy, or you are skipping appointments
- Feeling overconfident – that you no longer need help
- Relationship difficulties – ongoing serious conflicts – a spouse who still engages in unhealthy behavior
- Setting unrealistic goals – perfectionism – being too hard on ourselves
- Changes in eating and sleeping patterns, personal hygiene, or energy levels
- Feeling overwhelmed – confused – useless – stressed out
- Constant boredom – irritability – lack of routine and structure in life
- Dwelling on resentments and past hurts – anger – unresolved conflicts
- Avoidance – refusing to deal with personal issues and other problems of daily living
- Engaging in obsessive behaviors – workaholism – drinking/drugging – sexual excess and acting out
- Major life changes – loss – grief – trauma – painful emotions
- Untreated psychiatric/ medical issues
- Ignoring relapse warning signs, causes and conditions

We are sure that you have already noticed that gambling warning signs are similar to the ones that you learned about in treatment as it relates to your substance use disorder. Are you making the connection? Compulsive/ Pathological Gambling is just like any other addiction.

### **Relapse Prevention**

Relapse prevention is steps that you can put into place to protect yourself from lapsing into old behaviors.

- Go to GA meetings
- Read GA literature
- Get GA sponsor(s)
- Work the Twelve Steps
- Help a new person in GA
- Increased social support
- Financial Accountability
- Addressing mental health and medical needs appropriately
- Learn new hobbies/develop interests
- Increase spirituality
- Learn new problem solving/coping skills
- Follow your treatment plan
- Develop friendships with people in GA and other non-gamblers that you like
- Learn to ask for help
- Monitor gambling thoughts, urges, and cravings
- Journal your thoughts and share them with a trusted friend, counselor, and/or sponsor

- Invite those that are close to you to tell you their concerns about your behavior, attitude, and personality changes
- Acknowledge that you cannot control your gambling and ask for help
- Accept help
- Get honest with yourself and others
- Recognize character defects as risk factors
- Make amends to decrease guilt, shame, and anger as risk factors
- Keep making amends

### What is a craving?

A craving is a strong desire or thought to do something. You can feel excitement and you are in the moment and you want to act now. A craving is associated with an overwhelming, positive, reinforcing feeling.

Cravings typically last 2-3 minutes, they are a normal feeling in recovery and if a craving is not reinforced it will decrease over time. When you have a craving to gamble; talk to a trusted friend, journal the craving so you can gain insight into causes and conditions that may be associated with it. Attend a GA meeting or counseling appointment and discuss it with someone.

A quick way to squash a craving is to play the thought all the way through to the negative consequences, recall the positive benefits of recovery, recall moments of clarity and motivation for recovery, stabilize your thoughts by talking to another person in GA or who understands your gambling addiction.

### I Relapsed Now What?

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Tell someone.</li> <li>• Seek the support of your GA sponsor, friend, spouse, and/or significant other.</li> <li>• Take responsibility without blaming or shaming others.</li> <li>• Review your original plan -- what were the gaps?</li> </ul> | <ul style="list-style-type: none"> <li>• What worked/what did not work?</li> <li>• What needs to be increased/changed -<br/>- social support, counseling, meeting attendance, improved coping skills, NOT skipping or skimping a Step.</li> <li>• Do not get discouraged -- this is a chronic, reoccurring disorder but it is manageable with help.</li> </ul> |
|---|--|

### Personal Stories of Recovery

Reprinted with permission of National Council on Problem Gambling

### Real Voice #1

Dear Booze and Gambling,

Because I've sought out a higher power, greater than either of you or that of myself, I must tell you that we have split the sheets! No longer can I lie there sandwiched between such addicting illnesses. At one time it was great to have you both in my bed of life. What one of you wouldn't do, the other would. Believe me when I say that I enjoyed all the pleasures you gave me.

However, the pleasures came with a price. That price I will pay for the rest of my life. You both kept me from marriage and having a family. My health is much poorer; my money is all but gone. You have wasted 35 years of my life, because you gave me some thrills and highs.

Now I must go on, not by myself but with my higher power and a hope of happiness.

So long, I can't say it was good to know you, and I hope we don't meet again.

P.S. I'm spreading the word about you!

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## Real Voice #2

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Greetings,

I'm a compulsive gambler. I've been in the Las Vegas Gambler's Anonymous program since 1992. I've gone out there countless times to try to prove I can gamble like others. I am currently living my program, and am very happy.

I am also a songwriter. I've had songs on the radio, and on CD releases by artists. I have a song I wrote about gambling, called "I Agree." I wrote this song while in the fog of gambling, and it has many deep feelings in it. I believe this song can help other compulsive gamblers.

Lyrics

I WAS BORN A GAMBLING MAN, BUT ALWAYS HOLDING THAT LOSING HAND.  
LADY LUCK DON'T SMILE ON ME, AND MY BEST FRIEND IS MISERY.  
I'M AFRAID YOU'LL WALK AWAY, WHILE I'M SATISFYING MY GAMBLING CRAZE.  
I DON'T WANT TO SEE THE PROOF, OF THE TOLL THIS LIFESTYLE TAKES ON YOU.  
ALWAYS HIDING FROM THE TRUTH

CHORUS:

I'M A GAMBLING MAN, ROLL THAT DICE,  
SUCH A FOOLISH MAN, IF I ASKED YOUR ADVICE,  
YOU'D SAY, SOMEDAY, IT'LL BE THE DEATH OF ME.  
I AGREE, OH, I AGREE.

BRIDGE:

JUST ONE MORE CHANCE AND I PROMISE, GIRL THESE DAYS ARE THROUGH,  
I WOULD NEVER EVER CHOOSE THEM, OVER YOU, OVER YOU.

NO SIGN OF YOU WHEN I GOT HOME, I BET YOU WAITED UP 'TILL DAWN.  
PACKED YOUR BAGS AND LEFT BY NINE, YOU NEVER EVEN SAID GOODBYE;  
I BET I KNOW THE REASON WHY.

CHORUS

.....I AGREE, OH, I AGREE, I AGREE, OH, I AGREE, YEAH, I AGREE.

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### Real Voice #3

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#### ON GAMBLERS

Gamblers always are trying new ways to make a bet  
And then end up getting themselves deeper into debt  
Money is not there when needed to put food on the table  
Because they throw it away as soon as they're able  
Look how often this tragic habit affects their health  
Ever they constantly strive to create easy wealth  
Really, all that they accomplish is to lose their wives  
Surely, there must be a way out that will save their lives.

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### Real Voice #4

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Dear NCPG,

Hi, I'm 12 years old and have three sisters. And well my dad is addicted to gambling. My mom and dad have been fighting ever since he started his problem which is about three years ago and now it scares me to think that they might get a divorce. Well finally after talking everything out my dad has agreed to find some help so I decided to help them find some help. So that's why I decided to ask you for some help if you could take some time to help our family from falling apart and go back to being the happy family it used to be it would mean a lot to me. Thank you.

Take a moment to reflect on what your Real Voice would say...

Write a letter, poem, or song to describe how gambling has negatively impacted your life.

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## Help is Available

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To find Gambling Treatment in your area Call: 1-800-994-8448

If you have access to the internet the following web sites can provide valuable information, encouragement and support.

**Indiana Council on Problem Gambling, Inc**

<http://www.indianaproblemgambling.org/>

**Gamblers Anonymous and GA Meetings in Indiana**

<http://www.gamblersanonymous.org/>

**GAM-ANON (for families) Meetings in Indiana**

<http://www.gam-anon.org/>

**National Council on Problem Gambling**

<http://www.ncpgambling.org/>

**The State of Indiana Voluntary Exclusion Program**

<http://www.in.gov/igc/2331.htm>

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## References

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American Psychiatric Association. Diagnostic and Statistical Manual of Mental Disorders. 4<sup>th</sup> Text Revision ed. Washington DC: American Psychiatric Association. 2000

Center for Substance Abuse Treatment (2005). Substance Abuse Treatment for Persons with Co-Occurring Disorders (Problem Gambling). Treatment Improvement Protocol (TIP) Series 42. DHHS Publication No. (SMA) 08-4219. Rockville, MD: Substance Abuse and Mental Health Services Administration.

National Research Council, Committee on the Social and Economic Impact of Pathological Gambling, and Committee on Law and Justice. Pathological Gambling: A Critical Review. Washington DC: National Academy Press, 1999.

Petry, N. M., Stinson FS, Grant BF. Co morbidity of DSM-IV pathological gambling and other psychiatric disorders: results from the National Epidemiological Survey on Alcohol and Related Conditions. J Clin Psychiatry. 2005 May; 66 (5):564-74

Milt, H., & Custer, R. L. (1985). In When Luck Runs Out: Help for Compulsive Gamblers and their Families. New York, N.Y: Facts on File.

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## Information on Training / Certification

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Trainings and certification support is provided by a contract with the Division of Mental Health and Addiction (DMHA) through the Indiana Problem Gambling Awareness Program (IPGAP). You may find information about upcoming trainings on their website at [www.ipgap.indiana.edu](http://www.ipgap.indiana.edu).

The IPGAP also provides clinical consulting calls for those counselors who would like to discuss cases with other counselors or who need supervision hours to obtain their credential. You will find the schedule at: <http://www.ipgap.indiana.edu/treatment.html>

To join the mailing list and receive regular updates, go to <http://www.ipgap.indiana.edu/index.aspx> and use the ListServ registration link on the front page.

Currently, Indiana does not require a counselor to be certified to provide problem gambling treatment. To determine counselor competency required in Indiana **refer to SFY 2012 Special Conditions located in this manual.**

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## Contacts

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### **DMHA- Treatment Resources/ Training on Problem Gambling or WITS:**

Jennifer Fillmore  
Program Director  
Problem Gambling Treatment, Co-Occurring Disorders and Forensic Programs  
Division of Mental Health and Addiction  
402 W Washington Street  
Indianapolis, IN 46204  
317-232-7821  
[Jennifer.fillmore@fssa.in.gov](mailto:Jennifer.fillmore@fssa.in.gov)

### **Prevention and Training Resources (Including “Safe Bet” Interactive Journals):**

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Indiana Prevention Resource Center  
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### **Wits Assistance:**

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## Important Links

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**Indiana Problem Gambling Awareness Program:**

[www.ipgap.indiana.edu](http://www.ipgap.indiana.edu)

**Indiana Division of Mental Health and Addiction:**

<http://www.in.gov/fssa/dmha/2582.htm>

**Indiana Gaming Commission:**

Voluntary Exclusion Program

Indiana Gaming Commission

101 W. Washington Street

Suite 1600, East Tower

Indianapolis, IN 46204

(317) 234-3600

<http://www.in.gov/igc/2331.htm>

**Indiana Mental Health and Addiction Information online:**

<http://www.in.gov/fssa/dmha/index.htm>

You may access linked rules and regulations through the site above or:

[http://www.in.gov/legislative/ic\\_iac/](http://www.in.gov/legislative/ic_iac/) has the Indiana Code and Indiana Administrative Rules. Click on Indiana Code (IC) or Indiana Administrative Code (IAC).

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**Related Indiana Code and Administrative Code Cites**

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IC 12-23-18	Methadone Diversion Control & Oversight Program
IC 12-25	Licensure of Private Mental Health Institutions
IC 12-27	Rights of Individuals Treated for Mental Illness/Developmental Disabilities
IC 16-39	Health Records
440 IAC 1.5	Licensure of Free-Standing Psychiatric Inpatient Treatment Facilities
440 IAC 4-3	CMHC Mandatory Services
440 IAC 4.1	Certification of CMHCs
440 IAC 4.3	Certification of Managed Care Providers
440 IAC 4.4	Certification of Addiction Service Providers
440 IAC 5	Community Care
440 IAC 5.2	Certification of Assertive Community Treatment (ACT)
440 IAC 6	Certification of Residential Care Providers
440 IAC 7.5	Residential Living Facilities for Individuals with Psychiatric Disorders or Addictions (includes requirements for Alternative Families for Adults (AFA), Semi Independent Living Programs (SILP), Transitional Living Facilities (TRS), Supervised Group Living Facilities (SGL) and Sub Acute Facilities (SUB).
440 IAC 8	Populations served by CMHCs and MCPs
440 IAC 9	Continuum of Care Minimum Standards for CMHCs & MCPs

**Other applicable rules:**

42 CFR Part 2 Confidentiality of drug and alcohol abuse patient records.

[http://www.access.gpo.gov/nara/cfr/waisidx\\_99/42cfr2\\_99.html](http://www.access.gpo.gov/nara/cfr/waisidx_99/42cfr2_99.html)

42 CFR Part 8 Methadone Rule: drugs used for treatment of narcotics addicts.

<http://dpt.samhsa.gov/regulations/legreg.aspx> and for other reporting requirements:

<http://www.in.gov/legislative/bills/2003/HE/HE1141.1.html>

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