



# Putting All Your Bets on One Card?

Tips for Relatives of Gamblers



## **Contents**

Introduction	3
Information about Gambling	4
How does gambling addiction happen?	5
Why does gambling lead to addiction?	10
Addiction to gambling is an illness	12
Self-test for sufferers	13
Self-test for relatives	15
Recommendations for Relatives	16
Support Services	18

# **Legal Notice**

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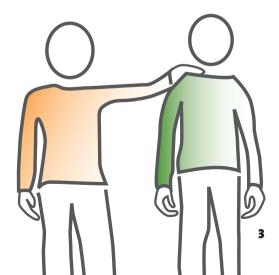


#### Introduction

Do you have a family member, colleague or partner who has gambling problems? Would you like to understand how these problems develop and just what gambling addiction is? Are you worried and wondering what treatment options are available, both for sufferers of gambling addiction and their relatives? Then this brochure is aimed at you!

Gambling is an exciting form of entertainment for many people and easily integrated into everyday life. However, if gamblers lose control of their betting behaviour, it can develop into a serious illness with major consequences. Relatives, friends and colleagues often worry about sufferers at the beginning of such developments and are also negatively affected by the situation. On average, 6-15 people from the gambler's social environment are impacted by the negative effects of gambling addiction. Financial problems, lies, arguments, secrets, fears – these are just some of the problems that relatives suffer from.

It's important to remember that you're not alone! Many people become distressed due to gambling. However, many options have emerged, offering relief to relatives. This brochure is about providing you with advice and information to help you find a good way to deal with your situation.



## **Information about Gambling**

Gambling is when you take part in a game in exchange for money and winning or losing is completely or mostly down to chance.

#### **Legal Gambling:**

- Lotteries (betting more money suggests a bigger chance of winning)
- Keno (daily draws allow you to bet and lose high sums)
- Scratch cards (fast gameplay can lead to high losses in the long run)
- Roulette (high addiction risk due to fast gameplay and the use of gambling chips)
- Poker (fast gameplay leads to risky bets, it's easy to overestimate the strength of your hand)
- Black Jack (the atmosphere of the casino and the use of gambling chips increase the risk of addiction)
- Phone Sweepstakes (simple solutions misleadingly suggest that it's easy to win, high cost per call)
- Dice Games (quick game decisions make risky bets tempting)
- **Slot Machines** (high risk of addiction due to fast gameplay and "fast winnings" of the random number generator)
- Sports Betting (high risk of addiction because it's linked with the gambler's interests)
- **Stock Market Speculation** (high profits and losses often depend only on the coincidence of price fluctuations)
- Horse Betting (the special atmosphere creates a high incentive to play; high losses are possible)

#### **Illegal Gambling:**

- Online Gambling (high risk of addiction due to 24h availability and anonymity)
- **Shell Games** (the simplicity of the game suggests that winning is likely; the games are highly rigged)

<sup>&</sup>lt;sup>1</sup> aside from a few exceptions

# How does gambling addiction happen?

Similar to drug addiction, gambling can be addictive. Unlike this, there are usually no visual physical changes which indicate problems with gambling and the development of gambling addiction. An addiction to gambling usually creeps up slowly and can often develop over years. Men are significantly more likely to be affected than women.

Little by little, sufferers will invest more time and money in gambling, while other interests increasingly recede into the background. They will also spend less and less time with friends and family. Addiction to gambling not only has an impact on sufferers themselves, but on those around them too. Examples of the consequences are:

- Feelings of guilt/shame
- Debts, homelessness
- Family conflicts, separation, divorce
- Personality changes
- Problems at work, job loss
- Criminal activity
- Risk of suicide

The way that people become addicted to gambling is similar for any sufferers and can be split into three phases. Each of these phases has an impact on family members, friends and colleagues. As Kai and Gisela Sender describe from the point of view of a sufferer and a relative, the transitions from unproblematic to problematic gambling behaviour are unclear.

# The Introductory Phase

Sufferers only play now and again and their winnings offer them a positive experience. At the same time, their feelings of self-worth are increased through their winnings. As losses are experienced as one-off events and wins are often interpreted as being the result of individual skill, unrealistic feelings of optimism often arise.

# From the perspective of a sufferer

"At the beginning I won a really large amount after I received an incentive offer from a casino provider on the internet by email. If it was really that simple to earn money then I naturally wanted to keep doing so. And that's what I then did."

# From the perspective of a relative

"I didn't have any mistrust. why should I? Everything was fine. Kai said that he got a coupon from a casino and that the temptation to make something more from it was just too big. It all happened on the internet and online. At the time we were iust about to rebuild our house in Bremen-Nord. Money was being spent, but it was actually intended for the renovators and materials and not for the casino. Kai was the one who managed to sort something out with our contact person at the bank."

"I didn't think there was anything strange about playing poker! In the same way as other people play simple card games and things, I just thought, well why not play poker. I myself enjoy playing almost all kinds of party games."

"Also, Kai bought book after book about the strategies and "greats" of the poker world. It didn't bother me because he always did his research into the subject if something interested him "

#### The Loss Phase

In this phase, individuals play more frequently and for longer, but win more rarely. Their thoughts often revolve around the game. As they spend more and more time playing, they neglect both their personal and professional relationships. The extent of the gambling is often kept secret from relatives. During this phase, sufferers attempt to balance out their ever greater losses by playing more and more frequently.

# From the perspective of a sufferer

"Wins were elusive while losses were increasing. I was investing more and more money to finally get a big win. Despite everything, I enjoyed gambling -I wasn't actually playing in order to earn money. That's what I thought at the time. Today, now that I'm free from gambling, and now that I've learned a lot about gambling addiction and something about the reasons for this addiction, I now know: it was never about money. There were completely different reasons for the gambling."

# From the perspective of a relative

"One evening before we moved from Neustadt to Bremen-Nord, we were sat at the table and Kai confessed to me what he had done. He couldn't even tell me how big the damage was.

Sleepless nights, the fear of moving in and maybe having to move straight out again...

At the time, we'd just gotten things together, not least because Kai had been given the opportunity by my boss to use his skills to do some freelancing with the company.

At that time I didn't talk about it. We trusted very few people with what was going on. And Kai hadn't lost control of reality or anything."

## The Despairing Phase

Sufferers who continue to play despite the negative consequences will reach a despairing phase. They will lose control over their gambling behaviour, and this has massive consequences. Often, debts can no longer be paid back, meaning that sufferers' lives become all about procuring money. Sufferers spend very little time with relatives during this phase. Strong feelings of guilt and desperation often lead to hopelessness and thoughts of suicide amongst many sufferers.

# From the perspective of a sufferer

"By now I was in the midst of my addiction. I was gambling in order to suppress my feelings, in order to avoid unpleasant feelings and to give myself my regular hit of 'instant happiness'. If I wasn't feeling good, what else was there to do but to start gambling – immediately and for an extended period – I wasn't thinking about anything, didn't have to deal with any conflicts, didn't have to face reality.

It took me reaching my personal rock bottom for me to finally realise that I couldn't go on that way and I had to get help. That's what I did, with the support and encouragement of my wife."

Today we both manage support groups. Every day I receive emails or calls from relatives or sufferers. For us, the topic of gambling addiction is a daily thing, not a burden or obligation, but a personal hobbyhorse. And that's good for her and for me."

# From the perspective of a relative

"I didn't really know how it happened to me. The uncertainty as to whether Kai would manage to sort himself out, whether I still wanted this relationship that had been a big lie for almost two and a half years.

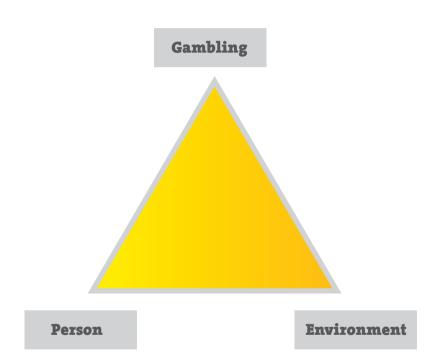
The extremity of the situation was unbearable: sometimes he had impulsive ideas, he didn't even know how bad it was. In the end, we started driving to work together every day, but Kai just spent the whole day playing poker on the internet. The whole day.

I always had the feeling that we didn't have any money left over. Although we both earned money, there were no savings for larger purchases.

Kai didn't put a strain on our private account, he put it on his business account, which obviously backfired in the end." Source: Kai and Gisela Sender (2015): Our Addiction Report and Therapy Diary – How He and She Deal with His Addiction

# Why does gambling lead to addiction?

Many different factors come together when a gambling addiction is developing. The **personality** of the gambler, the **environment** in which the person lives and the **game** itself work together to cause it.



#### Good to know:

Gamblers can ask to be banned from gambling halls, casinos and lottery products. Self-exclusion initially lasts for one year. The banned individual must ask for the ban to be lifted by providing significant documentation. Banned individuals will be denied entry to the arcade, casino or lottery point.

## Personality

- Qualities such as a high propensity to take risks and impulsiveness
- Genetic dispositions and illnesses
- Major life events
- Gender and age
   (Risk groups: men, young adults and individuals with a migration background)

#### **Environment**

- Attitude of society towards gambling
- Readiness to seek help and take advantage of it
- Professional and life circumstances
- Family structures and role models

## **Gambling**

- Event frequency: If there is a short interval between playing, the outcome of the game and the next opportunity to play, this increases the probability of continuing to play.
- Payout interval: A short period between the outcome of the game and winnings being paid out promotes repeated games.
- Probability of winning: Each win contributes to the attractiveness of gambling.
- Maximum winnings: The prospect of high payouts encourages individuals to play more.
- "Almost wins": Getting two out of three right raises the expectation that a win is imminent.
- Diverse opportunities for playing and winning: Choice of options increases the excitement.

- Illusion of control: Sufferers are under the illusion that they are able to change the course of their game through their own skills, inspiring them to play more.
- Payment method: The less complicated it is to place a bet, the lower the inhibition to take part in the game.
- Sound, light and colour effects:
   These effects are associated with winning and in big casinos, they give the feeling that winning is frequent.
- Link to individual interests: The feeling that an individual can influence the outcome of a game through their own knowledge inspires them to participate in a game.
- Availability: The more gambling options are available, the more they are in demand.

## Addiction to gambling is an illness

In 2001, German pension and health insurance companies recognised gambling addiction as a disease similar to addictions to alcohol, medicine and drugs. This means that individuals with an addiction to gambling can claim free-of-charge outpatient and inpatient treatment and follow-up care, regardless of their nationality, age or gender. There are various characteristics which specialists can use to diagnose an addiction to gambling. These are defined in the international classification systems DSM V and ICD-10:

#### ICD-10

"A disorder characterised by a preoccupation with gambling and the excitement that gambling with increasing risk provides. Pathological gamblers are unable to cut back on their gambling, despite the fact that it may lead them to lie, steal, or lose a significant relationship, job, or educational opportunity."

#### DSM-5

(Persistent and recurrent problematic gambling behaviour leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12month period)

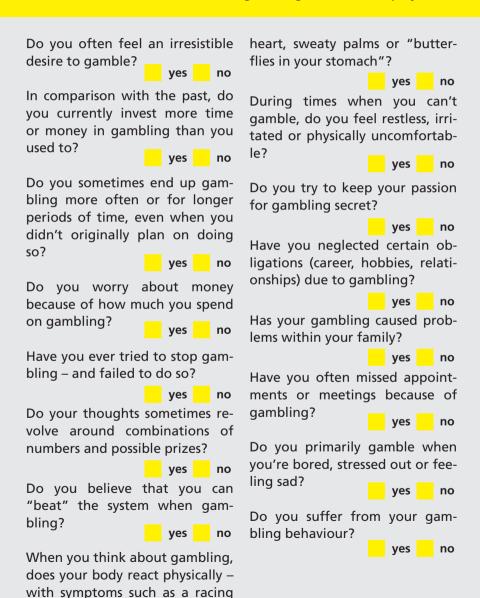
- **1.** Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
- **2.** Is restless or irritable when attempting to cut down or stop gambling.
- **3.** Has made repeated unsuccessful efforts to control, cut back, or stop gambling.
- **4.** Is often preoccupied with 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).

- **5.** Often gambles when feeling distressed (e.g. helpless, guilty, anxious, depressed).
- **6.** After losing money gambling, often returns another day to get even ("chasing" one's losses).
- **7.** Lies to conceal the extent of involvement with gambling.
- **8.** Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
- **9.** Relies on others to provide money to relieve desperate financial situations caused by gambling.

## Self-test for sufferers

(Grüsser, Sabine; Albrecht, Ulrike (2007): Rien ne va plus. Wenn Glücksspiele Leiden schaffen, English: "When Gambling Causes Problems")

This test can be used to assess the gambling behaviour of players.



# Have you answered more than five questions with "YES"?

- This may be a sign that your gambling behaviour could be problematic or even critical.
- Don't hesitate to get insight into your situation and seek help.

## **Self-test for relatives?**

Do you feel that your life is increasingly revolving around the sufferer's gambling?	Does the sufferer have less money available than in the past, even though they still have a job?
yes no Do you notice any character ch-	yes no Do you regularly lend money to
anges in the sufferer?	the sufferer? yes no
yes no  Does the sufferer react irritably or withdraw when talking about their gambling behaviour?  yes no	Do you take on the debts of the sufferer in order to avoid sensitive situations (e.g. no food in the fridge, no money for rent)?  yes no
Do you increasingly assume responsibility for things like solving problems for the sufferer?  yes no	Do you spend only a little time with the sufferer, maybe because they don't want or can't afford to spend money on hobbies?
Do you and the sufferer often argue about gambling?	yes no
yes no	
Do you feel that the sufferer is hiding the extent of their gambling?  yes no	

Have you answered "YES" to several questions? The following tips can help you find relief when it comes to recurring issues and problems.

## **Recommendations for Relatives**

The following recommendations can help you get answers to questions and gain a certain degree of security in dealing with the sufferer.

#### Do not lose track of yourself.

Keep up with your personal hobbies, meet with people whose company you enjoy.

Accept that you cannot cure or control the sufferer's addiction.

Be aware that you are not to blame for the sufferer's addiction.

Do not assume any duties and obligations for the sufferer.

The addict is still responsible themselves for their own life.

## Find out more about gambling and addiction.

There are several ways to get information. You can go directly to a counselling centre or self-help group, and there are also options online, via phone, or via WhatsApp. Our advice is free of charge and anonymous if requested.

#### Talk about addiction issues - don't trivialise them.

Do not lie for the sufferer. Trivialising the problems can make gambling addiction worse.

The sufferer getting direct and serious treatment is the first step in getting distance from gambling problems. You determine just how much you are able to support the sufferer. You cannot relieve the addict of responsibility for their situation.

## Talk to the sufferer directly.

Share your concerns and thoughts. Set clear boundaries and strictly adhere to them. Do not threaten consequences that you cannot adhere to 100%.

# There are no "tricks" to persuade someone to stop gambling.

Talk quietly with the sufferer and try to communicate your concerns. You can show them various support options. If the sufferer indicates that they are willing to accept help, you can, for example, accompany them to a counselling centre or self-help group. It is important that the sufferer recognises that they have a problem and need help.

Do not lend money to a gambling addict.

Have your own bank account.

Get advice from an addiction counselling centre.

# **Support Services**

#### Präventionsprojekt Glücksspiel

Charlottenburger Str. 2 13086 Berlin

Tel.: 030/84522112



Messenger guide: 0152/56180285

praevention.gluecksspiel@pad-berlin.de

- Initial counselling for relatives and sufferers (free and anonymous)
- Messenger guide: Monday-Friday, response within 24 hours

Further information at: www.faules-spiel.de



#### Café Beispiellos

Wartenburgstraße 8, 10963 Berlin

Tel.: 030/66633-955

- ✓ cafe.beispiellos@caritas-berlin.de
- Free counselling (individuals, couples and families)
- Discussion groups
- Guided discussion group for relatives

Further information at: www.cafe-beispiellos.de



#### Charité Berlin

Counselling hotline: 030/450617333 Website: https://ag-spielsucht.charite.de

- Information and help
- Database with gambling addiction counselling and treatment options in Berlin (you can also search by district)
- Counselling hotline

#### Online Help

Services from the Federal Centre for Health Education Website: www.check-dein-spiel.de www.spielen-mit-verantwortung.de

- Information (also for relatives) and tests
- Chat drop-in hours
- Online counselling

#### **Debt Counselling**

Website: www.schuldnerberatung-berlin.de

- Information and help
- Free counselling

# Federal Centre for Health Education

Tel.: 0800/1372700

- Gambling counselling and advice over the phone, available throughout Germany
- Anonymous and free of charge

#### **Relief Programme for Relatives**

Website: www.verspiel-nicht-mein-leben.de

- Online programme for relatives
- Consists of 6 modules
- Free of charge and anonymous



www.faules-spiel.de