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How Do I Know if I Have a Gambling Disorder?

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If you are reading this book, the chances are that you or someone you know has a gambling disorder or is affected by harms related to gambling. In this chapter, we will look at what a gambling disorder looks like and what you can do about identifying it. Finding out whether gambling is in fact problematic is the first stage before action to overcome it.

The Honeymoon Period

Most people have gambled in one way or another in their lives and most of them have found this to be fun, enjoyable, and not problematic. This behaviour has been recreational and a pastime that in many cases people have not even thought about as being a problem.

In fact, a gambling disorder doesn't start out as a problem at all but rather an enjoyable behaviour. This is the honeymoon period, which quickly turns into misery.

It's when that enjoyable behaviour becomes persistent, repetitive, and expensive that it begins to look more like a problem or an addiction. At that point it begins to affect your relationships, finances, work, and other parts of your life in very negative ways.

It is often the case that other people see you developing your problem before you realise yourself. It might be that it affects those closest to you but you have not noticed it yet or you don't want to admit it. Often in the early stages, you don't see yourself as having a problem at all and are puzzled by how others might be worried for you. This can persist for some time and it might take some extreme situations to highlight it as a problem.

How Can I Tell that It's a Problem?

You may now be wondering what it takes to tell if you have a gambling problem, especially since being oblivious can be common in the early stages.

❖ Firstly, have you ever lied about your gambling to anyone, have you ever tried to conceal the fact that you've gambled and have you been deceitful about the fact that you gamble?

One of the simplest ways of seeing if you have a gambling problem is to check in with yourself and ask if you have tried to conceal or minimise your gambling. If you

have, then there is a very good chance that even you feel there is something wrong about your gambling. This is called the LIE/BET method and it's probably the simplest way to begin to look at whether you have a gambling disorder.

❖ Secondly, have you ever bet more than you can afford to lose?

People for whom gambling is a problem tend to 'chase their losses' by betting increasingly larger amounts of money than they can afford to spend on gambling. On the other hand, those people who gamble in a recreational fashion only play with as much money as they can afford to lose and are not trying to win at any cost.

If you answered yes to either or both of these questions, then there is a good chance that gambling is possibly problematic for you and you need to look further into it, so keep reading.

To examine this further, there are a number of brief assessments or tests that can be used to establish more specifically if you have a problem or not. One of the most reliable and simplest of these is the Problem Gambling Severity Index (PGSI) – one of the tools we use in our clinic. It only has a few questions and a very simple scoring system which will allow you to assess the nature of your problem. This is presented in the '**Problem Gambling Severity Index**'.

The 'Official' Criteria

Your score on the Problem Gambling Severity Index (PGSI) may help you realise whether you are at risk of suffering any harms as a result of gambling. However, it does not entirely allow you to appreciate the full extent of the negative impact that gambling has on your life.

The 'official' view on what constitutes a gambling problem is found in the *Diagnostic and Statistical Manual of Mental Disorders 5* (DSM5), which is something like the bible for psychiatrists in the American Psychiatric Association and across the world. You can find their criteria in '**The "Official" Criteria of a Gambling Disorder**'. Going through them may well help you appreciate further if you have a gambling problem and to what extent.



Problem Gambling Severity Index

To assess further if your gambling is problematic, complete the following questionnaire by answering the nine questions and scoring them accordingly.

Problem Gambling Severity Index

The Problem Gambling Severity Index (PGSI) is the standardised measure of at-risk behaviour in gambling. It is a tool based on research on the common signs and consequences of problematic gambling. Assessing where you are now can help you make an informed decision on how to go forward.

How Does It Work?

The PGSI quiz asks you to self-assess your gambling behaviour over the past 12 months by scoring yourself against nine questions.

Answer the quiz questions below in reference to your gambling behaviour over the past 12 months and then score them according to the key underneath.

1. Have you bet more than you could really afford to lose?	0 Never	1 Sometimes	2 Often	3 Always
2. Have you needed to gamble with larger amounts of money to get the same feeling of excitement?	0 Never	1 Sometimes	2 Often	3 Always
3. Have you gone back on another day to try to win back the money you lost?	0 Never	1 Sometimes	2 Often	3 Always
4. Have you borrowed money or sold anything to gamble?	0 Never	1 Sometimes	2 Often	3 Always
5. Have you felt that you might have a problem with gambling?	0 Never	1 Sometimes	2 Often	3 Always
6. Have people criticised your betting or told you that you had a gambling problem, whether or not you thought it was true?	0 Never	1 Sometimes	2 Often	3 Always
7. Have you felt guilty about the way you gamble or what happens when you gamble?	0 Never	1 Sometimes	2 Often	3 Always

8. Has gambling caused you any health problems, including stress or anxiety?	0 Never	1 Sometimes	2 Often	3 Always
9. Has your gambling caused any financial problems for you or your household?	0 Never	1 Sometimes	2 Often	3 Always

Key: Never: (score 0); Sometimes: (score 1); Often/most of the time: (score 2); Always: (score 3).

Add up the scores for the nine questions above using the key and that total will indicate which category your score falls in.

What is your total score? _____

The score will tell you whether you fall into one of four categories – non-problem gambling, low risk gambling, moderate risk gambling, or problem gambling – and whether a further, more detailed assessment might help you understand the problem better as well as seeking the appropriate treatment.

Adapted from: Ferris, J., & Wynne, H. (2001). The Canadian problem gambling index: Final report. Ottawa: Canadian Centre on Substance Abuse

What Do the Categories Mean?

Non-problem Gambling: Score 0

- Gambling with no negative consequences and closest to what we would call recreational gambling.

Low-risk Gambling: Score 1–2

- A person in the low-risk gambling category experiences a low level of problems with few or no identified negative consequences. For example, they may very occasionally spend over the limit or feel somewhat guilty about their gambling.

Moderate-risk Gambling: Score 3–7

- Someone in the moderate-risk category experiences a moderate level of problems leading to some negative consequences. For example, they may sometimes spend more than they can afford, lose track of time, or feel guilty about their gambling.

Problem Gambling: Score 8 or Above

- In this category, a person gambles with negative consequences and a possible loss of control. For example, they may often spend over the limit, gamble to win back money and feel stressed about their gambling.

It is likely that if you fall into the last two categories that your gambling has become problematic, and that seeking help would be advisable and useful. The rest of this manual is designed to help you in this regard and assist you as part of a comprehensive treatment package.



The 'Official' Criteria of a Gambling Disorder

The official definition of a gambling disorder entails nine distinct behaviours. You will need to mark at least four of them as relevant to you in the last 12 months to have a formal diagnosis.

- You need to gamble more and more money in order to achieve the level of excitement you are seeking.
- You are restless or irritable when attempting to cut down or stop your gambling.
- You have made repeated and unsuccessful efforts to control, cut back, or stop your gambling.
- You are often preoccupied with gambling, such as having persistent thoughts of past gambling experiences, planning your next venture, and thinking of ways to get more money with which to gamble.
- You often gamble when you feel distressed, helpless, guilty, anxious, or depressed.
- After losing money gambling, you often return another day to 'get even' and try to win your money back. This is called 'chasing' losses.
- You have lied to conceal the extent of your gambling.
- You have jeopardised or lost significant relationships, jobs, or educational or career opportunities because of your gambling.
- You have relied on others to provide money to relieve your financial situation caused by gambling.

The more of these behaviours you engage in, the greater your gambling disorder may be.

Recreational and Professional Gambling

Another way to help you further appreciate how much of a problem your gambling is is to contrast problem and compulsive gambling with recreational and professional gambling.

We mentioned as part of the paragraphs above that non-problem gambling might be also termed *recreational* gambling. This is when a person gambles for fun and does not mind losing the money that they gamble. They see gambling as a pastime and not as a means of winning money, and in many cases would see the money as well spent after an evening or days' gambling. Recreational gamblers would often also only gamble on certain special occasions such as horseraces, special sporting events, and holidays.

The next type of gambling is *professional* gambling – often portrayed erroneously in films as the suave secret agent who never loses a bet, which glamourises gambling. In actual fact, professional gamblers tend to be very careful and cautious individuals who are using the various forms of gambling in order to support a steady income. Professional gamblers will not bet ('invest') more than they are prepared to lose and tend to estimate their odds and returns in a very pragmatic fashion. They

will tend to bet with a fixed amount of money over a fixed period of time and not exceed these limits. They will have calculated the returns and often look at long-term rewards rather than short-term wins.

Thus, professional gambling may look more boring and less prestigious than one may have originally thought!

If you gamble problematically it is likely that you have gone through times when you would see your gambling as an innocent hobby (recreational) or as a way of making money (professional). However, both types of gambling are distinctly different from *compulsive* and problematic gambling. Recreational and professional gambling do not come with a bunch of negative effects. You may be hoping that your gambling will make you rich or offer a nice break from your worries, but the reality is that a gambling problem will most probably bring debts and make you chase your losses in an attempt to make back money. In fact, if you gamble compulsively, you very seldom stick to the limits that you set on the amount of money you are betting.

Recreational, professional, and compulsive gambling are not entirely distinct. Some people can move from one to the other without even realising. However, when gambling becomes a problem, it's very difficult to revert back to recreational or professional gambling.

John's story is a good example of how this can happen.

John's Story

John was an aspiring accountant who took up playing poker as a hobby while studying at university. It was a way of taking time out from his busy and intense schedule to spend some time with like-minded friends in an engaging and mentally stimulating activity. Not much money was wagered and it was really just to add to the excitement of the game itself. There was little interest in how much money was won in the end, it was rather the enjoyment of playing the game and the skill involved.

By his second year, John had developed quite a reputation as a skilful poker player and was consistently winning. In fact, his winning was so consistent he had been able to buy himself a new laptop and pay off one of his courses that year.

He didn't think much about his hobby and whether it was gambling or not, and indeed the fun he had reminded him of his experiences as a child when he used to place bets on the Grand National – and other lesser races – for his grandfather when the family went for weekend lunches at the local pub. It gave him a sense of pride at being able to engage with the adults in such a grown-up event.

He often found those happy memories coming back to him more and more as he played on into the early hours of the morning at the poker table.

At the start of his third year, John had decided that he would be able to buy a car and pay off much of his university debts if he was able to win enough in this coming year. He calculated that he would need about £20,000 to cover his expenses.

During that third year he noticed how much more difficult the course seemed and also that he was spending increasing amounts of time at the poker table and staying on later into the evenings. His

concentration regarding his studies was not as good as it used to be and he was focusing more intently on each poker game and how much he was winning or losing.

He had bought his car on hire purchase and noticed that he wasn't winning quite enough to pay back the instalments, so he used part of his student loan to place bigger and more frequent bets on his poker games. He noticed that he had less motivation to attend his lectures recently and also that he did not feel the same enjoyment playing poker but was rather more interested in whether he was winning or losing. He was no longer playing for the fun of it but rather to try and recoup some of the losses that he had recently been making. He was sure he would win it all back by the end of the year.

By the end of the year John was £10,000 in debt and had used his student loan to pay off his gambling debts. His car had been repossessed and his parents had stepped in to help him continue with his studies. They had noticed a change in his attitude towards university at the beginning of his third year and that he had lost some interest in the courses that he originally found stimulating and engaging. At that time John did not think it was a problem and thought his parents were over-concerned at his interest in poker. To him, it was still recreational and just a bit of fun.

It was at the end of that third year that John finally came around to appreciate his parents' concern for his behaviour and realised that he now found himself in a very problematic situation. He had not seen the gradual deterioration in his interest in his university studies and his growing preoccupation with his gambling activity. Nor had he noticed his lack of concern as his mounting losses and the value of the money he was gambling.

All of that became apparent at the end of his third and final year once he had weighed up the pros and cons of his behaviour over the preceding three years. It was at that point after a long conversation with his parents that he decided to take the first steps in his recovery, contacted his GP, and found a link to a gambling helpline that was able to direct him to a gambling treatment centre.

Forms of Gambling: Choice and Skills

Even after reading the above sections, you may still remain unsure whether your gambling is problematic. This could be because you think that there is something different about your preferred form of gambling that does not classify it as gambling!

Everyone has gambled in one way or another – it can be argued – from playing the stock market to a 'flutter on the horses', buying a lottery ticket or tombola at the local fair.

These days, with the Internet, you can gamble anywhere, at any time, on any device, in addition to the more traditional places such as casinos, betting shops, racecourses, pubs, bars, and corner shops for scratch cards and lottery tickets.

These wide and varied options of gambling fall into different types. Firstly: chance-based gambling – such as playing the lottery, scratch-card roulette, bingo, or gaming machines. In these instances, the results are random and cannot be influenced by the player. Secondly: skill-based gambling – such as betting on races, playing poker or blackjack, shares in the stock market, spread betting, or cryptocurrency. In these instances, your ability, skill, or knowledge can influence whether you win or lose.



Take a Minute to Think

- Are there any types of gambling that you do not view as gambling?
- Why not?

If your preferred way of gambling is chance-based, then the person playing the game has the belief that there is some formula behind the system of winning. You believe that if you pull the lever in a certain way, or for a certain number of times, or wait a certain period of time, that the machine will pay out. You might believe there are certain lucky machines, or that luck or other factors might influence the outcome of the win. This belief system is often what keeps you gambling for longer and what maintains a problematic gambling behaviour. In Chapter 10, we discuss how this could be a form of illogical thinking, called a mental trap.

In the case of skill-based gambling, you often believe that you have particular skills that allow you to win a specific game, and often over-estimate these skills as the game progresses. You may also overestimate the amount of influence you have over the game, not realising that there is an element of chance as well. Again, this belief system that you have a particular skill often keeps you in the game for longer than is safe or sensible and results in losses mounting.

If, by now, you are still unsure about whether gambling does more harm than good for you, noticing the reactions of important others in your life or reading the next chapter on motivation may help you further decide.

Significant Others Can Be the First to Notice that There Is a Problem

Family members, friends, or significant others will often be the first people to notice this behaviour and its negative consequences. They will notice you spending more and more time gambling and being less and less interested in the amount of money that you might be losing. They might notice that you become preoccupied with professing a ‘formula’ for winning – on the horses, in the casino, at blackjack, or on the stock market. They might also notice that you have lost interest in things that you normally find enjoyable, such as recreation, hobbies, sport, and other things. You have less time for people close to you and might appear more agitated and distressed, particularly in relation to your gambling activity.

You might have noticed that family members or people close to you have commented on your gambling behaviour recently or in the past before you thought that you had a problem. It is often the case that people close to you might notice your behaviour change before you do and might show concerns before you yourself are concerned. At this point, it is useful to take note of this, as this might be the early signs of a gambling problem. If you have a supportive family, partner, or friend, it

might be possible to speak to them about what they have noticed, and this might be the start of helping manage this problem.

If you have borrowed money to gamble, hidden your debts, have jeopardised your situation at work, have become preoccupied and distressed with gambling – these are things that family members and others often notice earlier on and become concerned about – possibly long before you realise that you have a problem. If this is the case, it is good to explore this further with trusted family and friends, to see if this applies to you and to see what solutions might be found to overcome it.



Take a Minute to Think

- Approach someone who cares about you and ask them to tell you if they are genuinely worried about your gambling. What have they noticed? What do they worry about?

What's Next?

So far we've looked at how to identify the problem. The next chapter is what can be done about it. Gambling disorder is a relatively new disorder, but interestingly enough there has been extensive research into its treatment in a relatively short time and the results are very promising. The best and most effective treatment is cognitive behavioural therapy – upon which most of this manual is based. It is an evidence-based psychological intervention that is designed to turn around this problem behaviour and get you back on the route to a healthier lifestyle. It looks at your thoughts and your behaviour and how the two interact and influence one another. How thinking influences your behaviour, and how, by changing what you think about, can result in you acting differently. It might not be as difficult as you think to change your mind and behaviour!

Whatever the extent of your gambling-related harms by following this manual's programme, there is every chance that you can improve and even overcome the worst of it. Gambling disorder is treatable, and the evidence suggests that there are good chances of recovery, and this has been the experience of our clinic and the outcomes that have been achieved.

This manual gives you access to some of those interventions in an accessible and practical format. Many of them will be effective and practical in their own right but please remember there's no substitute for consulting a qualified psychologist or practitioner in the field in order to ensure that they are applied in a correct and effective manner.



Skills Practice

- Complete the PGSI – Problem Gambling Severity Index scale – and note the score and where you fall within the categories.
- If it is within the problem field, then you may want to check how many of the 'official' criteria are relevant to you in order to assess the extent of the problem.
- Draw the line between the recreational/professional aspects of gambling and when it becomes a problem.
- Recognise all types of gambling for what they are – including chance and skill-based gambling.



Takeaway Points for Affected Significant Others

- Individuals presenting with a gambling problem – particularly for the first time – need to recognise and acknowledge that this behaviour is a problem before they take action to change it.
- Often you, as an important person in their lives, see it first, before they have realised it themselves. This may feel difficult for you, but being able to pick up early signs may be a great help.
- The questionnaire and the formal criteria presented here are a good start to help the person appreciate the nature and extent of their problem.