

# Problem Gambling Warning Signs

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## Understanding the Progression of Gambling Behavior

Gambling behavior exists on a spectrum, and problem gambling typically develops gradually rather than suddenly. Understanding this progression can help identify warning signs before gambling becomes problematic.

1. **Non-gambling:** No participation in gambling activities
2. **Recreational gambling:** Gambling as occasional entertainment with clear limits
3. **At-risk gambling:** Beginning to exceed limits or chase losses occasionally
4. **Problem gambling:** Regular difficulty controlling gambling behavior
5. **Pathological gambling:** Severe, persistent gambling addiction that disrupts multiple areas of life

## Warning Signs by Category

### Financial Warning Signs    Early to Serious

- Spending more money on gambling than planned
- Borrowing money to gamble
- Using money needed for necessities (rent, food, bills) to gamble
- Selling possessions to get money for gambling
- Taking out loans or using credit cards to fund gambling
- Unexplained debt or financial problems
- Hiding financial transactions or statements

### Behavioral Warning Signs    Moderate to Serious

- Spending increasing amounts of time gambling
- Difficulty cutting back or stopping gambling

- Restlessness or irritability when attempting to cut down
- Using gambling to escape problems or relieve stress
- Returning to win back losses ("chasing losses")
- Gambling until all money is gone
- Making increasingly larger bets to feel excitement
- Neglecting responsibilities due to gambling

### **Social Warning Signs**    **Moderate to Serious**

- Lying to family or friends about gambling habits
- Withdrawing from social activities to gamble
- Conflicts with others about gambling behavior
- Missing important events due to gambling
- Declining performance at work or school
- Neglecting family responsibilities
- Losing interest in previous hobbies or activities

### **Psychological Warning Signs**    **Serious**

- Preoccupation with gambling (constantly thinking about or planning gambling)
- Using gambling to cope with depression, anxiety, or other emotional issues
- Feeling guilt or remorse after gambling
- Feeling that you can't stop despite wanting to
- Experiencing mood swings related to gambling wins and losses
- Denial about the extent of gambling problems
- Continued gambling despite negative consequences

## **Recreational vs. Problem Gambling: Key Differences**

Recreational Gambling	Problem Gambling
Gambling is one of many leisure activities	Gambling becomes a primary activity
Gambling is planned and budgeted	Spending exceeds planned limits
Time and money limits are set and respected	Chasing losses to recover money
Losses are viewed as the cost of entertainment	Borrowing money to gamble
Other responsibilities take priority	Lying about time or money spent
Gambling ends when limits are reached	Neglecting responsibilities
Gambling provides enjoyment without distress	Feeling restless or irritable when not gambling
Social connections are maintained	Relationships are strained or damaged

## Self-Assessment Checklist

Check any statements that apply to you or someone you know:

- |  |   |
|--|---|
| <input type="checkbox"/> Spending more time or money on gambling than intended         | <input type="checkbox"/> Feeling irritable when trying to cut back on gambling      |
| <input type="checkbox"/> Gambling to escape problems or relieve stress                 | <input type="checkbox"/> Borrowing money or selling possessions to finance gambling |
| <input type="checkbox"/> Lying about gambling habits                                   | <input type="checkbox"/> Continued gambling despite negative consequences           |
| <input type="checkbox"/> Neglecting work, school, or family responsibilities to gamble | <input type="checkbox"/> Failed attempts to control, cut back or stop gambling      |
| <input type="checkbox"/> Attempting to "win back" lost money                           |   |

☐ Preoccupation with gambling (planning, thinking about past experiences)

☐ Needing to gamble with increasing amounts of money

☐ Jeopardizing relationships, job, or opportunities due to gambling

**Interpretation:** Checking 1-2 boxes may indicate at-risk gambling. Checking 3 or more boxes suggests problematic gambling behavior that may require assistance.

## Resources for Problem Gambling

- **National Problem Gambling Helpline:** 1-800-522-4700 (24/7 confidential support)
- **Gamblers Anonymous:** [www.gamblersanonymous.org](http://www.gamblersanonymous.org) - Support groups using a 12-step recovery program
- **BeGambleAware:** [www.begambleaware.org](http://www.begambleaware.org) - Information, advice, and support for gambling problems
- **Financial Counseling:** National Foundation for Credit Counseling ([www.nfcc.org](http://www.nfcc.org)) - Services to help address gambling-related financial problems
- **Self-Exclusion Programs:** Programs allowing individuals to ban themselves from gambling establishments (available through individual casinos and state gaming authorities)

**Note:** If you or someone you know is exhibiting signs of problem gambling, seeking help early can prevent the progression to more severe gambling disorder.