

Answering these questions will help determine if you may be developing a problem with gambling.

*prepared by Gamblers Anonymous*

### ARE YOU A COMPULSIVE GAMBLER?

1. Did you ever lose time from work or school due to gambling?
2. Has gambling ever made your home life unhappy?
3. Did gambling affect your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. Did gambling cause a decrease in your ambition or efficiency?
7. After losing did you feel you must return as soon as possible and win back your losses?
8. After a win did you have a strong urge to return and win more?
9. Did you often gamble until your last dollar was gone?
10. Did you ever borrow to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use "gambling money" for normal expenditures?
13. Did gambling make you careless of the welfare of yourself and your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?

17. Did gambling cause you to have difficulty sleeping?
18. Do arguments, disappointments or frustrations create within you an urge to gamble?
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self-destruction or suicide as a result of your gambling?

*Most compulsive gamblers will answer yes to at least seven (7) of these questions.*

Compulsive gambling is both diagnosable and treatable. The Council on Compulsive Gambling of New Jersey is committed to providing the personnel and resources required to advise the seniors that while gambling is "fun" for most it can be devastating for some.

The Council on Compulsive Gambling of New Jersey has developed a program of information, education and awareness, designed specifically to reach the seniors of New Jersey.



**For speakers, confidential information,  
and/or help contact:**

**Helpline** 1-800-GAMBLER©  
**Website** [www.800gambler.org](http://www.800gambler.org)  
**E-mail** [ccgnj@800gambler.org](mailto:ccgnj@800gambler.org)  
**Office** 609-588-5515 ext. 10



**GAMBLING  
AWAY  
THE  
GOLDEN  
YEARS**

## THE PROGRESSION

Most compulsive gamblers will go through three (3) phases:

### Winning Phase

Gambling is fun and provides the “escape” sought after. Losses are rationalized as bad luck. A senior may daydream about gambling to escape reality and think that gambling is their most exciting activity.

### Losing (Chasing) Phase

As losses increase the senior gambler will borrow money to “get even”. Lies to family, friends, or spouses escalate. Another common danger sign is withdrawal from family and friends or other social activities due to increased gambling.

### Desperation Phase

Occurs as the senior gambler becomes obsessed with obtaining money to “cover losses”.

Severe mood swings may begin to manifest themselves, failing health may occur, and the senior gambler may commit crimes such as stealing and passing bad checks. They may begin to sell investments, possessions and borrow on their homes or investments.

Credit card fraud may occur in the desperate attempt to acquire funds to continue to gamble to win back what they have lost. When panic sets in, suicide may be considered a way out.

## THE STORIES

*I began to go to Atlantic City for something to do. The excitement and casino atmosphere helped me to forget my loneliness and troubles. I took an \$80,000 line of credit on my retirement home for money to gamble with, lost the money and lost my home.*

Ocean County Senior

*I played them all - lotteries, numbers, tracks and illegal sports betting. I lost almost everything. My wife finally told me “if you continue, you’re gone.” I’m clean today and very grateful.*

Union County Senior

*After my husband died I was lonely and depressed. The excitement of gambling helped to fill the void, and what was an innocent form of entertainment now had become an obsession. Within four years I lost the \$400,000 it had taken us forty years to save.*

Monmouth County Senior

## THE PROBLEM

DURING 2004 OVER 16% OF THE CALLERS TO THE 1-800-GAMBLER© HELPLINE NUMBER WERE OVER THE AGE OF 55.

New Jersey senior citizens view legalized gambling as a socially acceptable form of entertainment. They relax and have fun socializing with friends on trips to the casino, bingo games, racetracks and playing the lottery.

FOR APPROXIMATELY FIVE (5) PERCENT OF THE SENIORS ACTIVELY PARTICIPATING IN LEGAL GAMBLING, HOWEVER, WHAT BEGAN AS INNOCENT ENTERTAINMENT NOW IS HAVING A DEVASTATING AFFECT ON THEIR LIVES. THE GOLDEN YEARS HAVE BECOME A NIGHTMARE.

Psychologists and researchers have found that seniors who are bored, lonely, or depressed are especially at risk to develop serious problems due to compulsive gambling.

They may have outlived their friends or relatives, or been separated from their children by large geographical distances. DEATH OF A SPOUSE, SERIOUS ILLNESS, OR THE EMOTIONAL UPHEAVAL OF RETIREMENT may cause seniors to use gambling to escape the emotional pain, which may be associated with these events.

**IF YOU OR SOMEONE YOU KNOW MAY BE EXPERIENCING PROBLEMS DUE TO GAMBLING, PLEASE CALL 1-800-GAMBLER© TODAY.**