Combat
Gambling Addiction

Military Healthcare Provider’s Guide

Ask about gambling
FLORIDA COUNCIL ON COMPULSIVE GAMBLING, INC.
The Florida Council on Compulsive Gambling (FCCG) is a not-for-profit 501(c)(3) independent corporation whose primary mission is to increase public awareness about problem and compulsive gambling and to advocate for services and supports for persons in need of assistance for a gambling problem. The FCCG maintains a neutral stance on the issue of legalized gambling, while seeking to assist citizens in need of supports. Under contract with state government, the Florida Council operates the statewide 24-hour toll-free confidential and multilingual resource and referral HelpLine (888-ADMIT-IT); develops and conducts culturally and age appropriate prevention, education and outreach programs; trains medical and other healthcare professionals to assess and treat; sponsors and conducts research; devises training programs for government agencies, the gaming industry, and others; represents the public on problem gambling related issues before local, state, and federal authorities; works with the legal, law enforcement, and judicial systems regarding compulsive gambling related cases; offers an Impaired Professionals, as well as a Workplace Program, a Speakers Bureau, and a website with links for special populations.

ACKNOWLEDGEMENTS
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Norman Kruegelbach, Ph.D., NCGC II, Clinical Supervisor of Emergency Services, Lee Mental Health, Ft. Myers, FL.

Henry Lesieur, Psy.D., Ph.D., Department of Psychiatry, Rhode Island Gambling Treatment Program, Providence, RI.

Rena M. Nora, M.D., Clinical Professor of Psychiatry, UNSOM, Director, IOPP Programs, VASNHCS, Governor’s Commission on MHDS, Las Vegas, NV.

Brian Unwin, M.D., Vice-Chair of Education, Department of Family Medicine, Uniformed Services University of the Health Sciences, Bethesda, MD.

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INTRODUCTION

Over the past decade, gambling opportunities have increased nationwide and while most individuals who participate can do so without experiencing problems, there are those who cannot gamble with control – pathological (i.e. commonly referred to as compulsive) gamblers. Military personnel and their families are among those facing difficulties when betting in excess.

According to published reports, both active and retired military members and their families are susceptible to gambling problems. The armed forces are comprised of many men and women who are accustomed to taking risks and pushing themselves to the limit. Many are young, athletic, and highly competitive. Florida houses a large number of veterans, who must manage the transition out of active military duty due to service completion or retirement, a change in life conditions, or other circumstances. Similarly, military family members face numerous pressures, such as relocations and separations from loved ones. A gambling problem can surface for military personnel, veterans and their families when the need for a distraction or an escape becomes an unhealthy coping mechanism, routine or addiction. In times of war, military personnel and family members are particularly vulnerable for developing gambling related difficulties, in light of heightened stress and anxiety levels. Co-occurring conditions, commonly found among the military population include depression, anxiety, post traumatic stress disorder, and substance abuse. Suicidal ideation and attempts are also higher among some members of the military as is the case for compulsive gamblers, who are more likely to struggle from such difficulties than persons suffering from other addictive disorders.

Despite research linking substance abuse, mental health and other medical conditions to pathological gambling, rarely do healthcare professionals inquire about their patients gambling habits. As a result, the early signs of a gambling problem are overlooked, particularly in conjunction with certain medical conditions. Equally important, patients requiring assistance for gambling difficulties are not being provided with much needed resources. Most patients will not readily volunteer information about their gambling behaviors. Exacerbating matters is that a significant percentage of military members and their spouses perceive that seeking help for mental health concerns will negatively impact upon their [or their spouse’s] military career.1 Similar findings are also reported in other research among Department of Defense personnel.2

Today, gambling activities are commonplace within officer, non-commissioned officer and enlisted clubs, veteran recreation establishments, and on some military bases. These venues often couple gambling with socialization opportunities, which frequently include the consumption of alcohol. The progression from gambling as a form of entertainment to compulsive levels is similar to the development of alcoholism. Compulsive gamblers will often hit bottom before they seek help, resulting in the destruction of the gambler’s personal life, finances, family relationships, and career. In addition to affecting a person’s financial and overall well-being, a gambling addiction can negatively impact upon a person’s military readiness and status.

1 American Psychiatric Association, Military Family Mental Health Survey, April 2008.
The good news is that compulsive gambling is treatable for those who seek and obtain help. Per an American Psychiatric Association report, more than 50% of military members and their spouses turn to their primary care physicians for mental health concerns. Nearly as many indicated they are more likely to seek help if the recommendation originated from their primary doctor. Therefore, it is essential that medical professionals servicing active and retired military members and their families become familiar with the health problems found to be commonly associated with pathological gambling (e.g. liver, lung, and heart disease; malnutrition and poor nutrition; physical pain; mental health problems; and neurological and sleep disorders). Essentially, combating gambling addiction is everyone’s mission.

Specifics regarding health conditions associated with pathological gambling, as well as other background information and screening instruments, are provided in this manual. The Combat Gambling Addiction Toolkit CD also includes a PowerPoint presentation for use in educational forums with healthcare professionals and others furnishing supports to military populations.

American Psychiatric Association

Since 1980, the American Psychiatric Association has declared pathological (i.e. compulsive) gambling as a mental health disorder of impulse control. Characterized by the following 10 diagnostic criteria, in which five or more meet the clinical definition, medical and other healthcare professionals can also assess for patients at-risk (1-2 criteria) or problem gamblers (3-4 criteria).

**TABLE I - DIAGNOSTIC & STATISTICAL MANUAL OF MENTAL DISORDERS (DSM-IV) CRITERIA FOR PATHOLOGICAL GAMBLING (APA, 1994)**

<table>
<thead>
<tr>
<th><strong>Preoccupation</strong></th>
<th>Is preoccupied with gambling (e.g., preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money to gamble)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tolerance</strong></td>
<td>Needs to gamble with increasing amounts of money in order to achieve the desired excitement</td>
</tr>
<tr>
<td><strong>Withdrawal</strong></td>
<td>Is restless or irritable when attempting to cut down or stop gambling</td>
</tr>
<tr>
<td><strong>Escape</strong></td>
<td>Gambles as a way of escaping from problems or relieving dysphoric mood (e.g., feelings of helplessness, guilt, anxiety or depression)</td>
</tr>
<tr>
<td><strong>Chasing</strong></td>
<td>After losing money gambling, often returns another day in order to get even (“chasing one’s losses”)</td>
</tr>
<tr>
<td><strong>Lying</strong></td>
<td>Lies to family members, therapists or others to conceal the extent of involvement with gambling</td>
</tr>
<tr>
<td><strong>Loss of Control</strong></td>
<td>Has made repeated unsuccessful efforts to control, cut back or stop gambling</td>
</tr>
<tr>
<td><strong>Illegal Acts</strong></td>
<td>Has committed illegal acts (e.g., forgery, fraud, theft or embezzlement) in order to finance gambling</td>
</tr>
</tbody>
</table>
### Risked significant relationship

<table>
<thead>
<tr>
<th>Risked significant relationship</th>
<th>Has jeopardized or lost a significant relationship, job or educational or career opportunity because of gambling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bailout</td>
<td>Has relied on others to provide money to relieve a desperate financial situation caused by gambling</td>
</tr>
</tbody>
</table>

### Research

Within the past few decades, there has been a consistent rise in the expansion of gambling in the United States. Today, Americans spend more money on gambling than on other forms of entertainment, such as movies, music, sporting events, amusement parks, and video games combined.³

On a statewide level, here in Florida, more than 750,000 residents have experienced serious to severe difficulties due to gambling and millions more are adversely affected. Prevalence studies conducted among adults (18 and older)⁴ and seniors⁵ (ages 55 and older) reveal that current problem (serious) and pathological (severe) gamblers use tobacco, alcohol, and other drugs for non-medical reasons at a greater rate than other groups, and are more likely to report depression. Florida seniors are also significantly more likely to rate their physical health only fair or poor.

Globally, according to a 2002 Department of Defense Survey of Health Related Behaviors Among Military Personnel,⁶ a large-scale epidemiologic study, 3.5% of Department of Defense personnel experience serious to severe gambling difficulties (i.e. 2.3% problem and 1.2% pathological) and an additional 6.3% are revealing at-risk, or early signs of a gambling problem (i.e. 1-2 DSM-IV criteria). In fact, gambling problems appear to be related to alcohol use.

Like other addictive behaviors, problem gambling can be considered a precipitating factor in many physical and emotional ailments. Whether it is a mental health problem, increased substance use and dependency, or the overwhelming level of stress and anxiety faced by those experiencing gambling difficulties, one thing is certain, by recognizing early signs of problems and motivating patients to seek help, medical professionals can help bridge the gap between another psychiatric disorder and a physical decline in health.

A Navy and Marine Corp study among military personnel, examining the requirements for developing a gambling specific treatment program, confirms the importance of gambling pathology screening and treatment.⁷ The examination concluded that the gambling program was easily implemented within an established substance abuse program and effective in preventing suicides in both military members and eligible beneficiaries.

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⁴ Shapira, Ferguson, Frost-Pineda & Gold, University of Florida, 2002.
⁵ Volberg, Gemini Research, Ltd., 2003.
⁷ Kennedy, Cook, Poole, Brunson & Jones, Military Magazine, August 2005.
The following section addresses the associated features and disorders of pathological gambling, many of which are commonplace among military personnel, veterans and family members.

**ASSOCIATED FEATURES & DISORDERS OF PATHOLOGICAL GAMBLING**

**Neurological Disorders**

Pathological gambling is documented as a biological illness with a distinct pathophysiology. Some research has found that the prefrontal cortex, the part of the brain responsible for decision-making and impulse control, may be impaired in pathological gamblers. Dopamine, a neurotransmitter in the brain that acts like adrenaline and is a determinant in how people behave and experience pleasure, is also thought to be involved. When dopamine is released, dopamine receptors act like magnets and direct its location. For pathological gamblers, the receptor sites in the midbrain that are motivated by the expectancy of rewards are especially responsive, requiring increasing amounts of dopamine to create the rush of happiness. Research has confirmed that individuals consistently showed higher levels of dopamine when participating in some form of gambling.

New research documenting side effects of pathological gambling caused by medications designed to treat both Parkinson’s disease and Restless Leg Syndrome (RLS) highlights the chemical and neurological roots of compulsive gambling. Dopamine works to control bodily movements along with regulating the internal rewards system. Parkinson’s patients often endure tremors and other unwanted tics and those suffering from RLS experience unpleasant sensations in the legs and an uncontrollable urge to move to get relief. The common thread is the underproduction of dopamine. The drug used to treat both diseases mimics dopamine in helping to contain the tremors and movements. However, treatment for these disorders using certain dopamine agents intensifies the immediate gratification response of the brain’s pleasure system and leaves users more susceptible to rewards-based behavior patterns such as compulsive gambling.8 According to a Mayo-Clinic study, it is important for medical professionals treating patients with either of these two conditions to monitor patients or to conduct further screening to determine if they are experiencing compulsive gambling as a side effect from the medication.9

Another important consideration is that sometimes the loss of functioning associated with Parkinson’s patients can result in work related difficulties, self-esteem problems, and other issues, which in certain cases serves as the impetus for the onset of gambling. Some people fill the void and the time by gambling as a means of coping with these life changes, making persons particularly vulnerable to problem and pathological gambling. Therefore, it is essential to dialogue with patients to decipher what may be the underlying cause.

An additional link between pathological gamblers and neurological disorders is between compulsive gambling and Attention Deficit Hyperactivity Disorder (ADHD). Both

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disorders interact on various levels. For example, gambling impulses are poorly controlled and ADHD symptoms, such as chronic boredom and low self-esteem, are relieved by the stimulus and reward of gambling. Theories are that there are three types of problem gamblers\(^{10}\), those who gamble in relation to a:

1. Neurological disorder (ADHD)
2. Mood disorder (use of gambling to modulate emotions)
3. Dependence disorder (the perceived benefits are such that the person feels high levels of distress when not gambling)

Those falling in the ADHD category have neurological or neurochemical dysfunction, are impulsive, and have difficulty sustaining attention. Gambling can be an antidote to the poor self-esteem and depression that many people with ADHD face. Exaggerated feelings of confidence gained from gambling is a way to provide escape from a regular feeling of lack of control and failure often faced by ADHD sufferers. Patients diagnosed with ADHD should also be presented with additional screening to assess whether their gambling patterns could be problematic.\(^{11}\) The reverse is also true in that one study showed that 20% of clients who seek treatment for problem gambling have symptoms of ADHD.\(^{12}\)

Other health related side effects documented in problem and compulsive gamblers that require discussion with presenting patients include serious to severe (migraine) headaches\(^{13}\), possible eyestrain from staring at a gambling machine or computer for extended periods of time, or stress resulting from gambling associated difficulties.

**Sleep Disorders**

Sleep disorders, such as trouble falling asleep, difficulty staying asleep, and frequent waking, can be brought on by prolonged stress or worries faced by those adversely affected by gambling. Further, those seeking treatment through medication for their depression or anxiety, which is fairly common among military members and their families, can experience a loss of REM (rapid eye movement) during sleep as a side effect from the medication. Difficulty sleeping is very prevalent in patients with mental illness, whether resulting from the chemical changes in the body or by the medications used to treat the disease.

As those engaging in frequent gambling activities have also been documented with increased exposure to alcohol and cigarettes, they too can face a loss of deep sleep and as a side effect of these substances. Effects of sleep loss due to gambling can be quite severe. In addition to risky decision-making, compulsive gamblers continue betting despite adverse consequences, up to and including personal health. In one such case, a 30-year-old man died from causes cited as over exhaustion from gambling for three days non-stop.\(^{14}\)

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13 Petry & Armentano, Psychiatric Services, August 1999.
If a patient complains of irritability, headaches, nausea, dizziness, hypertension, hyperactivity, fainting, psychosis, or color blindness from sleep deprivation, a few simple questions about gambling patterns and behaviors could serve as a vital indicator in identifying the underlying cause of the symptoms. (See Toolkit screens and score sheets.)

**Liver Disease**

Gambling and alcohol consumption seem to go hand in hand. In fact, many gambling facilities offer free alcohol as an incentive to their patron population. The same is true for military and veteran organizations, which frequently combine gambling and alcohol as part of socialization or entertainment activities. There is a high incidence of co-morbidity of alcohol abuse and depression in gamblers and an increased rate of health problems associated with this combination.

In some cases, heavy drinkers are more than twice as likely as their non-drinking counterparts to experience gambling problems. Nearly 20% of persons with probable alcohol dependence had at least one gambling related problem and 10% of heavy drinkers were probable pathological gamblers. With the link to alcoholism and gambling so clearly defined, a prominent health risk here is liver disease.

Another factor with alcoholism and gambling is that compulsive gamblers tend to drink alcohol as a means of coping with losses and associated difficulties. As major problems with depression have been documented in more than 75% of pathological gamblers, as well as among members of the military, veterans and spouses, many turn to heavy drinking as a means of self-medicating or coping, further exposing their liver to harm and problems such as steatosis, hepatitis and cirrhosis.

A study, completed by the University of Wisconsin’s Department of Family Medicine, discovered an increased incidence of alcoholism, substance use disorders, co-morbid psychiatric disorders, suicidal behavior, and gambling-related problems among pathological gamblers and their family members. The study confirmed that for a substance abuser enrolled in treatment, problematic gambling may accompany and reinforce continued drug dependence, interfere with treatment engagement, and be a factor in relapse. This study surveyed 1,051 patients and revealed that more than 80% had gambled and 6.2% met the criteria for gambling disorders. The report solidified a need for medical assessment and concluded that a considerable percentage of patients presenting to primary care clinics are affected by their need to gamble. It also showed significant co-morbidity with tobacco use and alcohol abuse. The report suggested that primary care physicians consider asking about gambling habits in high-risk patients.

**Lung Disease**

Research indicates that cigarette smoking is associated with an increase in the severity of gambling and related problems for treatment seeking gamblers. Approximately two-thirds

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16 Pasternak & Fleming, Archives of Family Medicine, 1999.
of gamblers in treatment are daily cigarette smokers who experience more severe gambling and psychiatric problems.\textsuperscript{17} Gamblers tend to smoke at increasing rates because the environments they frequent either condone or promote smoking and the affect of nicotine on the body can produce a state of stimulation and/or relaxation. In one study, 62\% of treatment seeking gamblers in Connecticut and 69\% in Minnesota smoked as compared to 25\% of the general population.\textsuperscript{18}

Smoking is also pervasive among military personnel. The 2002 Department of Defense study documented that the prevalence of cigarette use had risen 34\% from just four years prior in 1998.\textsuperscript{19}

Overall, the risk of lung cancer is 10 to 20 times higher in smokers versus non-smokers. Secondhand smoke contains in excess of 4,000 chemicals, 50 of which cause cancer. Every year, nearly 3,000 non-smokers die from lung cancer due to secondhand smoke.\textsuperscript{20} Therefore, non-smoking gamblers are at risk of lung disease given exposure to cigarette smoke when participating at public facilities.

Given these findings, knowing how patients spend their free time or what they do to relax or unwind are important elements of health screening.

**Heart Disease**

When a compulsive gambler’s betting has progressed to the latter stages of the disorder, diverse symptoms can begin to surface and become apparent. In some cases, gambling lies beneath the exterior of heart disease. Presenting symptoms of heart disease, such as high blood pressure and tachycardia (rapid beating or rhythm of the heart), can be accelerated or exacerbated by gambling. More often than not, however, compulsive gamblers with these conditions and their doctors never link the two.

Compulsive gamblers are also known to experience great levels of panic and stress relating to financial and related difficulties. Patients with high blood pressure (HBP) are particularly at risk because HBP is known as a silent killer. As pathological gambling is considered a hidden disorder because no physical or visible symptoms are present, the combination can be deadly. Uncontrolled HBP can lead to stroke, heart or kidney failure and/or heart attack.

Inquiring about gambling habits can provide essential background information.

**Physical Pain**

While there are many different types of pain (e.g. emotional, spiritual, etc.), physical pain can be the result of a patient’s lifestyle (e.g. prolonged periods spent sitting in front of a
computer, slot machine or other gambling game, or at a card table). Such circumstances can result in physical pain to the neck, back and other areas. At times, placing oneself in an awkward position for an extended period can result in a sensation where a patient feels as though a body part has fallen asleep. In such instances, screening patients for gambling is imperative since it may be the underlying variable primarily responsible for the pain.

**Stomach Ailments/Poor Nutrition**

As is the case with all people who are anxious, to the point of being consumed with an activity or behavior, the physical health of a problem gambler will gradually decline as the betting progresses. Compulsive gamblers who bet at a casino, at a sporting event, online, or elsewhere for long uninterrupted periods, over time will rapidly experience physical health problems. Serious health difficulties such as malnutrition, dehydration, and ulcers can and do develop. These usually stem from lack of sleep, poor nutrition, and increased levels of anxiety and stress, which could be the result of an addiction to gambling.

Individuals with pre-existing health problems, such as diabetes, ulcers and other conditions that require restrained lifestyle choices and good nutritional habits are particularly at risk. Older adults who become problem gamblers are also quite vulnerable. Malnutrition and dehydration can eventually lead to serious deterioration, fainting spells, injuries from falling, and even untimely death.

As previously noted, studies have shown that patients with gambling disorders are more likely to have higher rates of alcohol and drug abuse, which carries a whole new set of repercussions relating directly to poor nutrition. Therefore, medical screening for gambling is appropriate and an important link.

**Mental Health**

Mental health disorders can and do co-occur with pathological gambling. Mental health struggles happen when someone is experiencing difficulty with thoughts, feelings or behaviors that are so severe they begin to interfere with the person’s way of life. Types of mental health problems include depression, sadness so severe that a person has trouble functioning; and physical symptoms such as poor energy, sleep, appetite, and concentration. Anxiety is another health condition where people worry so much that it causes difficulty in performing routine tasks.

A national general population survey conducted in 2002 by the Alberta Alcohol and Drug Abuse Commission revealed that 24% of problem gamblers had experienced clinical depression at some point in their life. Research among pathological gamblers in the self-help group of Gamblers Anonymous identified much higher rates of depression (up to 75%). Calls to the Florida Council on Compulsive Gambling’s 24-Hour HelpLine similarly reflect that in 80% of the cases, gamblers report experiencing depression. It is also worthy of noting that rates are traditionally higher among persons in treatment versus in the general population.

22 Pavalko, National Forum, Fall 1999.
Within the armed forces, one-third of military members and 25% of their spouses rate their overall mental health as fair to terrible. The vast majority admit to experiencing stress on a typical day. A significant degree of depression, suicidality and substance abuse problems are also observed among this population.

Individuals with gambling dependencies are often described by mood swings, high anxiety and irritability, lack of sleep, very poor nutritional habits, depression, and ultimately suicidal thoughts. Any one of these health conditions can lead to other ailments. Someone with depression may use alcohol as a way to help cope with their emotional state. Fifteen percent (15%) of problem gamblers are alcohol dependant and the rate is higher among problem gamblers in treatment. Research among military members also confirms the prevalence and correlation of heavy drinking and gambling.

The moods and behaviors of compulsive gamblers characteristically follow a pattern that leads to more serious problems and is generally connected to gambling success, losses or “action”. The gambler is happy after winning, mad and depressed when losing, nervous and eager when about to gamble, and irritable if unable to place a bet. Players might become isolated, refrain from social contact with family members, friends, and lose interest in other activities. Compounded with financial worries, the mental health implications are serious.

These behaviors, and associated psychological deterioration, are followed by gradual (then accelerated) mental and physical deterioration. Physical deterioration, attributed to a compulsion to keep gambling at all costs, is characterized by poor nutrition, lack of sleep, and extreme fatigue. At the end of the problem gambler’s decline is anger and hostility and/or shame, clinical depression, and (often) the very real possibility of suicide.

Gambling is intended to be a form of entertainment that should never cause problems for families, friends or others. If a person starts to think only about gambling, spends a lot of time gambling, continuously loses money, and hurts others in the process, this person is likely a pathological gambler. People who have escalated to this level in their gambling addiction will benefit by seeking help. Compulsive gambling is treatable for those who seek help. Appropriate assessment and referrals are integral to a patient’s recovery.

Adversely Affected

Family members frequently bare the brunt of the compulsive gambler’s impact. In addition to experiencing difficulties, such as emotional distress and financial and health related problems, the burden of a gambling problem is largely left on the shoulders of the family. Spouses or significant others of the gambler often report physical and emotional problems, such as sleeplessness, stress, depression, etc., mirroring the same symptoms of the gambler. Research has shown that high levels of depressive symptoms and suicide attempts by spouses and partners of problem gamblers are reported to be three times that of the general

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24 Kennedy, Cook, Poole, Brunson & Jones, Military Magazine, August 1, 2005.
population. Another study found that the spouses of pathological gamblers suffered from chronic or severe headaches, stomach problems, dizziness, and breathing difficulties, in addition to emotional problems of anger, depression, and isolation. Studies among military spouses and families have also revealed high levels of emotional difficulties.

There also appears to be an association between compulsive gambling and intimate partner violence. In a study by the National Research Council, 25-50% of spouses of compulsive gamblers reported being abused. In another survey among spouses, 50% revealed they had been physically and verbally abused by the gambler and in 12% of the cases had attempted suicide. A Nebraska medical school study found that problem gambling is as much a risk for domestic violence as alcohol abuse. Moreover, an emergency room study showed odds ratio of intimate partner violence increased 10.5 times when the partner was a problem gambler.

Similarly, children of compulsive gamblers also suffer their fair share. Research confirms that 17% of children experience physical and verbal abuse from the pathological gambler. Youth whose parents are problem gamblers often present with many of the same characteristics as children from homes with substance abuse difficulties. It is not unusual for the children of problem gamblers to be neglected and/or to take on added responsibilities or employment to somehow ease the burden within the family. Other times, though children will feel the financial strain and observe conflict between their parents, they are often unaware of the root of the problem. Even if they recognize that gambling is occurring, they do not necessarily view gambling as an addiction and have difficulty understanding the problems it is creating.

Therefore, it is important for medical professionals to assess family members to determine whether gambling may be presenting as a factor in a person’s life. Loved ones can also play a pivotal role in providing insight about the gambler, which can be critical considering that compulsive gamblers are typically less than forthright about their lives, activities, and/or experiences.

As outlined within this guide, research has confirmed that the link between compulsive gambling and poor health more than justifies the need to assess patients for possible gambling problems. Health difficulties associated with pathological gambling behaviors affect gamblers, as well as their families and friends.

Conducting a preliminary assessment is a brief, low cost, and quick protocol that can be completed by simply adding one question on patient intake forms, such as the following:

How often do you gamble?

For those patients who indicate participation in gambling activities monthly or more, further assessment can be administered, including some of the widely use diagnostic screens found within this guide, as follows:

- Lie-Bet Questionnaire (2 Questions)
- DSM-IV - Diagnostic Statistical Manual-IV Screen (DSM-IV)
- SOGS - South Oaks Gambling Screen
- SOGS-RA - South Oaks Gambling Screen Revised for Adolescents
- FCCG Screen for Older Adults (SOGS modified for population)
- SOGS-PS - South Oaks Gambling Screen for Significant Others

The Lie-Bet Questionnaire is a brief two-question assessment tool used for screening large numbers of individuals with a high level of accuracy in determining patients in need of further or more detailed evaluation.

Again, individuals in general, as well as members of the military, veterans and their families, with gambling problems are very unlikely to present for mental health or gambling treatment. Therefore, implementation of this brief intervention strategy can serve as an instrumental tool in ensuring appropriate supports for persons in need of assistance, while reducing health problems relative to problem and compulsive gambling, now and in the future.

**Patient Assessment Tools**

*Please see assessment tools on the following pages.*

**Resource Referral**

Appropriate resource referral is equally important as proper assessment for a gambling problem. As is true with any medical or health condition requiring a specialist, patients with gambling problems should be treated by a professional trained in the field. The Florida Council on Compulsive Gambling (FCCG) operates the statewide 24-Hour multilingual, toll-free, and confidential HelpLine (888-ADMIT-IT). The HelpLine is staffed around the clock and provides supportive intervention, information, and resource referrals to treatment professionals, self-help support groups, and furnishes legal, financial, and other referrals pending individual circumstances and needs.

Like any prescription, HelpLine referrals vary from person to person and are not a one-size fits all remedy. On the contrary, the service provides options on a case-by-case basis. The FCCG HelpLine will also aid in scheduling appointments with certified gambling treatment professionals and provide the opportunity for callers to speak with a recovering compulsive gambler, as part of its Peer Connect Program. It also offers special programs for Impaired Professionals.

Finally, the HelpLine will cover the cost for a caller’s first visit to a referred provider in instances when insurance and/or an ability to pay is not an option. Therefore, no one is turned away.
Lie-Bet Questionnaire

(Johnson, E.E., Hamer, R.M. & Nora, R.M.)

1. Have you ever lied to people important to you about how much you gambled?

2. Have you ever felt the need to bet more and more money?

If the answer is yes to either or both, further assessment is needed.
The following questions are part of a standard measurement scale used across the country. There are no right or wrong answers. Please be certain your responses relate to the past year period.

<table>
<thead>
<tr>
<th></th>
<th><strong>IN THE PAST YEAR</strong></th>
<th>Never</th>
<th>Once or Twice</th>
<th>Sometimes</th>
<th>Often</th>
</tr>
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<tbody>
<tr>
<td>1.</td>
<td>Have you often found yourself thinking about gambling (e.g. reliving past gambling experiences, planning the next time you will play or thinking of ways to get money to gamble)?</td>
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<td>2.</td>
<td>Have you needed to gamble with more and more money to get the amount of excitement you are looking for?</td>
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<td></td>
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<tr>
<td>3.</td>
<td>Have you become restless or irritable when trying to cut down on gambling?</td>
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<tr>
<td>4.</td>
<td>Have you gambled to escape from problems or when you are feeling depressed, anxious or bad about yourself?</td>
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<tr>
<td>5.</td>
<td>After losing money gambling, have you returned another day in order to get even?</td>
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<tr>
<td>6.</td>
<td>Have you lied to your family or others to hide the extent of your gambling?</td>
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<td>7.</td>
<td>Have you made repeated unsuccessful attempts to control, cut back or stop gambling?</td>
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<tr>
<td>8.</td>
<td>Have you been forced to go beyond what is strictly legal in order to finance gambling or to pay gambling debts?</td>
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<tr>
<td>9.</td>
<td>Have you risked or lost a significant relationship, job, educational or career opportunity because of gambling?</td>
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<tr>
<td>10.</td>
<td>Have you sought help from others to provide the money to relieve a desperate financial situation caused by gambling?</td>
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</tr>
</tbody>
</table>

Score __________

(American Psychiatric Association)
Scores on the DSM-IV are determined by adding up the number of questions with answers “once or twice,” “sometimes” and “often.” A total score of 5 or more meets the pathological gambling diagnosis.

_______________ Score
South Oaks Gambling Screen (SOGS)
(South Oaks Foundation)

**Patient Name _______________________________ Date _____________ Age ______**

1. Indicate which of the following types of gambling you have done in your lifetime. For each type, mark one answer. "Not at all," "Less than once a week," or "Once a week or more."

<table>
<thead>
<tr>
<th>Not at all</th>
<th>Less than once a week</th>
<th>Once a week or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>a. played cards for money</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. bet on horses, dogs or other animals (in off-track betting, at the track or with a bookie)</td>
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<tr>
<td></td>
<td></td>
<td>c. bet on sports (parley cards, with a bookie, or at jai alai)</td>
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<tr>
<td></td>
<td></td>
<td>d. played dice games (including craps, over and under, or other dice games) for money</td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. went to casino (legal or otherwise)</td>
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<tr>
<td></td>
<td></td>
<td>f. played the numbers or bet on lotteries</td>
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<tr>
<td></td>
<td></td>
<td>g. played bingo</td>
</tr>
<tr>
<td></td>
<td></td>
<td>h. played the stock and/or commodities market</td>
</tr>
<tr>
<td></td>
<td></td>
<td>i. played slot machines, poker machines or other gambling machines</td>
</tr>
<tr>
<td></td>
<td></td>
<td>j. bowled, shot pool, played golf or played some other game of skill for money</td>
</tr>
<tr>
<td></td>
<td></td>
<td>k. other _____________________________</td>
</tr>
</tbody>
</table>

2. What is the largest amount of money you have ever gambled with in any one day?
   - ___ never have gambled
   - ___ $10 or less
   - ___ more than $10 up to $100
   - ___ more than $100 up to $1000
   - ___ more than $1000 up to $10,000
   - ___ more than $10,000

3. Do (did) your parents have a gambling problem?
   - ___ both my father and mother gamble (or gambled) too much
   - ___ my father gambles (or gambled) too much
   - ___ my mother gambles (or gambled) too much
   - ___ neither gambles (or gambled) too much

4. When you gamble, how often do you go back another day to win back money you lost?
   - ___ never
   - ___ some of the time (less than half the time) I lost
   - ___ most of the time I lost
   - ___ every time I lost

5. Have you ever claimed to be winning money gambling but weren’t really? In fact, you lost?
   - ___ never (or never gamble)
   - ___ yes, less than half the time I lost
   - ___ yes, most of the time

6. Do you feel you have ever had a problem with gambling?
   - ___ no
   - ___ yes, in the past, but not now
   - ___ yes
South Oaks Gambling Screen (SOGS)

Patient Name ____________________________________________

7. Did you ever gamble more than you intended? __ __

8. Have people criticized your gambling? __ __

9. Have you ever felt guilty about the way you gamble or what happens when you gamble? __ __

10. Have you ever felt like you would like to stop gambling but didn't think you could? __ __

11. Have you ever hidden betting slips, lottery tickets, gambling money, or other signs of gambling from your spouse, children, or other important people in your life? __ __

12. Have you ever argued with people you live with over how you handle money? __ __

13. (If you answered "yes" to question 12): Have money arguments ever centered on your gambling? __ __

14. Have you ever borrowed from someone and not paid them back as a result of your gambling? __ __

15. Have you ever lost time from work (or school) due to gambling? __ __

16. If you borrowed money to gamble or to pay gambling debts, where did you borrow it from? (Check "yes" or "no" for each)
   a. from household money __ __
   b. from your spouse or partner __ __
   c. from other relatives or in-laws __ __
   d. from banks, loan companies or credit unions __ __
   e. from credit cards __ __
   f. from loan sharks __ __
   g. you cashed in stocks, bonds or other securities __ __
   h. you sold personal or family property __ __
   i. you borrowed on your checking account (passed bad checks) __ __
   j. you have (had) a credit line with a bookie __ __
   k. you have (had) a credit line with a casino __ __
South Oaks Gambling Screen (SOGS)

Scoring for South Oaks Gambling Screen

Scores are determined by adding up the number of questions that show an "at risk" response, indicated as follows. If you answer the questions above with one of the following answers, mark the space next to that question:

Questions 1-3 are not counted

___ Question 4:  most of the time I lost, or every time I lost
___ Question 5:  yes, less than half the time I lose, or yes, most of the time
___ Question 6:  yes, in the past, but not now, or yes
___ Question 7:  yes
___ Question 8:  yes
___ Question 9:  yes
___ Question 10:  yes
___ Question 11:  yes

Question 12 is not counted

___ Question 13:  yes
___ Question 14:  yes
___ Question 15:  yes
___ Question 16a:  yes
___ Question 16b:  yes
___ Question 16c:  yes
___ Question 16d:  yes
___ Question 16e:  yes
___ Question 16f:  yes
___ Question 16g:  yes
___ Question 16h:  yes
___ Question 16i:  yes

Questions 16j and 16k are not counted

Total = ________ (20 questions are counted)

** 0:  No problem
** 1 – 2:  Maybe some problem (at-risk gambler)
** 3 or 4:  Potential pathological gambler (problem gambler)
** 5 or more:  Probable pathological gambler
South Oaks Gambling Screen (SOGS-RA) for Adolescents
(Winter, Stinchfield & Fulkerson)

<table>
<thead>
<tr>
<th>Patient Name _______________________________</th>
<th>Date _____________</th>
<th>Age _____</th>
</tr>
</thead>
</table>

1. Indicate how often, if at all, you have chosen these activities in your lifetime and in the past 12 months:

<table>
<thead>
<tr>
<th>Lifetime</th>
<th>During the Past 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>At Least Once</td>
</tr>
</tbody>
</table>

| a. Played cards for money |
| b. Flipped coins for money |
| c. Bet on games of personal skill |
| d. Bet on sports games |
| e. Bet on horses, dogs or other animals |
| f. Played bingo for money |
| g. Played dice games (such as craps or over and under) |
| h. Played slot machines, poker machines or other gambling machines |
| i. Played scratch tabs |
| j. Played the lottery by picking numbers |
| k. Played pull tabs |
| l. Played Jai-Alai |
| m. Bet at a casino |
| n. Bet on a gambling cruise ship |
| o. Played bolita |
| p. Bet on video games |
| q. Played the stock, options or commodities market for money |
| r. Bet on some form of gambling not listed above Specify ________________ |

2. What is the largest amount of money you have ever gambled at one time in the past 12 months?

- $1 or less
- more than $1 up to $10
- more than $10 up to $40
- $50-$89
- $100 - $199
- $200 or more
3. Do either of your parents (or guardians) play any games of chance for money?
   - Yes
   - No
   - I don’t know

   If yes, which one?
   - Mother only
   - Father only
   - Both Mother and Father
   - Other (specify) __________________________

4. Do you think that either of your parents (or guardians) gamble too much?
   - Yes
   - No
   - I don’t know

5. In the past 12 months when you were betting, have you gone back another day to try to win back the money you lost?
   - Every time
   - Most of the time
   - Some of the time
   - Never

6. In the past 12 months when you were betting, have you ever told others you were winning money, when you really weren’t winning?
   - Every time
   - Most of the time
   - Some of the time
   - Never

7. Has your betting money, in the past 12 months, ever caused any problem for you such as arguments with family and friends, or problems at school or work?
   - Yes
   - No

8. In the past 12 months, have you gambled more than you had planned to?
   - Yes
   - No

9. In the past 12 months, has anyone criticized your betting or told you that you had a gambling problem, regardless of whether you thought it was true or not?
   - Yes
   - No

10. In the past 12 months, have you ever felt bad about the amount you bet, or about what happens when you bet money?
    - Yes
    - No

11. Have you ever felt, in the past 12 months, that you would like to stop betting money, but didn’t think you could?
    - Yes
    - No
12. In the last 12 months, have you ever hidden from family or friends any betting slips, IOUs, lottery tickets, money that you've won or other signs of gambling?
   □ Yes
   □ No

13. In the past 12 months, have you had money arguments with family or friends that centered on gambling?
   □ Yes
   □ No

14. In the past 12 months, have you borrowed money to bet and not paid it back?
   □ Yes
   □ No

15. In the past 12 months, have you ever skipped or been absent from school or work due to betting activities?
   □ Yes
   □ No

16. Have you borrowed money or stolen something in order to bet or to cover gambling debts in the last 12 months?
   □ Yes
   □ No

   If yes, check (3) from whom you got the money or goods (check all that apply).
   a.____ Parents or guardians  e.____ Loan Sharks
   b.____ Brother(s)/Sister(s)  f.____ You sold personal/family property
   c.____ Relatives  g.____ You passed a bad check on your checking account
   d.____ Friends  h.____ You stole from someone

Score _________

Patient Name _______________________________
South Oaks Gambling Screen (SOGS-RA) for Adolescents
Score Sheet

Items 1, 2, 3, 4, and 16a – 16h are not counted

Item 5  An answer of every time or most of the time counts as one

Item 6 – 16  Each yes response counts as one

Suggested Cut Scores:

No Problem: 0-1

At-Risk: 2-3

Problem: 4 or more
FCCG Screen for Older Adults

1. Please indicate which of the following types of gambling you have participated:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>DAILY</th>
<th>WEEKLY</th>
<th>MONTHLY</th>
<th>YEARLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bingo</td>
<td></td>
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<tr>
<td>Bowling, golf, pool or other game of skill for money</td>
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<tr>
<td>Casino (Land Based)</td>
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<tr>
<td>Casino (Floating/Day Cruise)</td>
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<tr>
<td>Cards, dice or domino games, not at a casino</td>
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<tr>
<td>Slot machines, poker machines, or other gaming machines, not at a casino</td>
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<td></td>
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<tr>
<td>Stock Market Day Trading</td>
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<td></td>
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<tr>
<td>Cock or dog fighting</td>
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<tr>
<td>Horses, dogs or other animals; at the track, at OTB or with a bookie</td>
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<tr>
<td>Internet/World Wide Web</td>
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<tr>
<td>Jai Alai</td>
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<tr>
<td>Keno</td>
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<tr>
<td>Lottery tickets, instant tickets, Lotto</td>
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<tr>
<td>Mah Jongg</td>
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<tr>
<td>Policy, numbers or bolita</td>
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<tr>
<td>Pull-tabs</td>
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<tr>
<td>Raffles or charitable games</td>
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<tr>
<td>Sports events via pools, bookies, etc.</td>
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<tr>
<td>Stock market, other than day trading</td>
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<tr>
<td>Table games, other than cards, dice or dominos</td>
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<tr>
<td>Some other type of gambling</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>SOME OF THE TIME</th>
<th>MOST OF THE TIME</th>
<th>EVERY TIME</th>
<th>NEVER</th>
<th>DON’T KNOW</th>
<th>REFUSED</th>
</tr>
</thead>
</table>

2. Have you ever gone back another day to win back money lost?

3. Have you ever lied to family members, friends or others about how much you gamble or how much money you lost on gambling?

4. Do you ever spend more time or money gambling than intended?

5. Has anyone ever criticized your gambling or said you had a gambling problem?

6. Have you ever felt guilty about the way you gamble or what happens when you gamble?

7. Have you ever felt you would like to stop betting, but didn’t think you could?

8. Have you ever gambled as a way to escape uncomfortable feelings such as guilt, anxiety, boredom, helplessness, loneliness or depression?

9. Have you ever hidden betting slips, IOU’s, lottery tickets, gambling money or other signs of gambling from family members, friends or others?

10. Have you ever neglected your personal needs or health due to gambling?

11. Have you ever lost interest in family, friends, work or recreational pursuits due to gambling?
Patient Name _______________________________

<table>
<thead>
<tr>
<th>Question</th>
<th>SOME OF THE TIME</th>
<th>MOST OF THE TIME</th>
<th>EVERY TIME</th>
<th>NEVER</th>
<th>DON'T KNOW</th>
<th>REFUSED</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Have you ever used retirement funds or cashed in an insurance policy</td>
<td></td>
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<td>to gamble or pay gambling debts?</td>
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<td>13. Has your gambling every caused a serious or repeated problem in your</td>
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<td>relationships with any family member, friend or other person?</td>
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<tr>
<td>14. If you have ever argued with people you live with over how you</td>
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<td>handle money, were these arguments about your gambling?</td>
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<tr>
<td>15. Have you ever missed a significant family or social event due to</td>
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<tr>
<td>gambling?</td>
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<tr>
<td>16. Have you ever considered committing a crime to finance your need to</td>
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<tr>
<td>gamble?</td>
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<tr>
<td>17. Have you ever used alcohol or other drugs to resolve problems related</td>
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<tr>
<td>to your gambling?</td>
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<tr>
<td>18. Have you ever borrowed money from a person, business or organization</td>
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<tr>
<td>and not paid it back as a result of your gambling?</td>
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</tbody>
</table>

Score ________
FCCG Older Adult Score Sheet

Question 1: Does not count
Questions 2-16: Count if response is some of the time, most of the time or every time

Responses:

0 = No problem
1 to 2 = Some problem
3 to 4 = Probable problem gambler
5 or more = Probable pathological gambler
Significant Other Gambling Problem Severity (SOG-PS)
(Stinchfield)

Patient Name ____________      Date ____________    Age ____________

Please respond to the following questions regarding how you feel about the problem gambler’s gambling.

1. Gender
   - Male
   - Female

2. Your relationship to the problem gambler is (check one):
   - a. Wife
   - b. Husband
   - c. Girlfriend
   - d. Boyfriend
   - e. Partner
   - f. Relative
   - g. Employer
   - h. Friend
   - i. Child
   - j. Other

3. How long have you known the problem gambler?
   - a. Less than 1 year
   - b. 1-2 years
   - c. 3-5 years
   - d. More than 5 years

Please answer questions 4-10 about the problem gambler’s gambling. To the best of your knowledge, during the PAST 6 MONTHS:

4. When he/she gambles, does he/she return another day to win back the money he/she lost?
   - a. Yes
   - b. No

5. Do you feel he/she has a problem with gambling?
   - a. Yes
   - b. No

6. Has he/she gambled more than he/she intended to?
   - a. Yes
   - b. No

7. Have you felt like he/she would like to stop gambling but he/she didn’t think he/she could?
   - a. Yes
   - b. No

8. Has he/she borrowed money from someone and not paid them back as a result of his/her gambling?
   - a. Yes
   - b. No

9. Has he/she lost time from work (or school) due to gambling?
   - a. Yes
   - b. No
Pat
ient Name ____________

10. If he/she borrowed money to gamble or to pay gambling debts, who or where did he/she borrow money from? (Check all that apply)
   ❑ a. Household money
   ❑ b. Other relatives or in-laws
   ❑ c. Sold personal or family property
   ❑ d. Borrowed on his/her checking account or wrote bad checks
   ❑ e. Don’t know
   ❑ f. Other, specify

____________________________________________________

11. How accurate do you think you are concerning his/her gambling?
   ❑ a. Very accurate
   ❑ b. Somewhat accurate
   ❑ c. No at all accurate

(Questions 4 through 10 are derived from the South Oaks Gambling Screen with permission)

Score ___________________________
**SOGS PS Score Sheet**

The *Significant Other: Gambling Problem Severity* form is to be administered to the client’s significant other. The significant other may be any person who knows the client well, particularly the client’s gambling behavior. The *Significant Other: Gambling Severity for* includes questions about the significant other’s gender, age, relationship with the client, length of relationship with the client estimate accuracy of information about the client, and a 10-item gambling problem severity scale adapted from the SOGS.

Assign one point to each item that is answered in the problem gambling direction:

<table>
<thead>
<tr>
<th>Question #</th>
<th>Most of the time or every time</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Most of the time or every time</td>
</tr>
<tr>
<td>5</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Yes</td>
</tr>
<tr>
<td>7</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Yes</td>
</tr>
<tr>
<td>10a</td>
<td>Yes</td>
</tr>
<tr>
<td>10b</td>
<td>Yes</td>
</tr>
<tr>
<td>10c</td>
<td>Yes</td>
</tr>
<tr>
<td>10d</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Score of 1-2 equals 3-4 on the SOGS total score
Score of 3 or more equals 5 or more on the SOGS total score
Summary
Gambling, as well as difficulties related to gambling, is on the rise in Florida and elsewhere throughout the country. Every day problem and compulsive gamblers and those they adversely affect present in doctors’ offices, emergency rooms, on military bases, veteran facilities, and elsewhere with symptoms never attributed to gambling. Despite research linking pathological gambling with a series of other serious to severe health conditions, rarely is the association between poor health and compulsive gambling made. Among Florida adults ages 18 and older, over 750,000 suffer from difficulties due to gambling. Millions more are adversely affected. Often, one of these patients is sitting in a healthcare facility waiting to be seen and hoping to be treated.

Asking patients a few simple questions related to their personal gambling activities could reveal the underlying or precipitating factor in diverse medical conditions. Compulsive gambling is treatable for those who seek help. Proper assessment and referral are key components to a patient’s ability to recover. The Florida Council on Compulsive Gambling’s 24-hour multilingual, toll-free and confidential HelpLine enables physicians and other healthcare practitioners to provide patients with specialized and individualized referrals anytime of day or night (888-ADMIT-IT).

With your help, we can combat gambling addiction while simultaneously assuring that active and retired military personnel and their families are appropriately screened, referred and assisted for problems due to gambling.

Resources


Mayo Clinic (February 8, 2007). Medical Therapy for Restless Leg Syndrome may Trigger Compulsive Gambling.


Morasco, Pietrzak, Blanco, Grant, Hasin & Petry (2006). Health Problems and Medical Utilization Associated with Gambling Disorders: Results from the National Epidemiologic Survey on Alcohol and Related Conditions, American Psychosomatic Society, Psychosomatic Medicine, 68, 976-984.


Prevention is the best defense.

Ask about gambling