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A pathological gambler is not addicted by his/her very first participation in gambling. Before it develops into an addiction, a gambler runs through various phases. The transition between healthy, carefree gambling for fun and entertainment to problematic gambling behaviour and to pathological gambling becomes blurred.

Initially gambling is experienced as something nice, smaller or sometimes larger winnings increase the attraction and lead to positive feelings. Winning is often ascribed more to one's own ability than to luck; more money is bet to attain larger winnings.

Not only are the bets larger, the time spent gambling becomes more frequent and longer. Due to these factors, the losses become higher and a cycle begins: larger bets, more frequent and longer gambling to win back the money, more money is lost, even larger bets are made and gambling gets more frequent and longer to win back lost money.

Gambling increasingly becomes the centre point of all of the interests of a player and is also used to escape from unpleasant feelings of everyday life. Nevertheless, gambling is kept secret from family, friends, colleagues etc., which leads to lying. In order to be able to continue to gambling and/or to be able to pay gambling debts, money is borrowed from family, friends, the pawnbroker - or the gambler takes out loans.

If the gambler cannot stop playing, even though his/her gambling behaviour is leading to huge problems in the familial, social and professional area, he/she has lost control over his/her behaviour. This is called addiction and/or pathological gambling. This lack of control can lead to financial ruin, but also to the break-up of relationships and friendships. Gamblers erroneously believe that they can win back their losses by gambling again. To obtain more money, some gamblers do not shrink from criminal actions.

The stressful financial situation frequently leads to feelings of guilt, self-loathing and even to thoughts of suicide.