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Introduction

I want to begin by thanking the Commission for giving me the opportunity to tell my personal story and give my perspective on the impact of sports wagering. I was involved in a 14-year relationship with former professional athlete and compulsive gambler Art Schlichter. I am currently a single parent and Director of Consumer Services for Trimeridian, Inc. I witnessed Art become crazed with the desire to gamble. Our life became frantic and out of control. Compulsive gambling has been referred to as the hidden addiction. For my family, sports' wagering was the most illusive and lethal form of gambling. There are many experts that will address the breadth of sports wagering and compulsive gambling; I am here to expose the depth of the disorder and the impact on the family and society. The losses we faced as a family extended beyond financial destruction. The most significant emotional toll was loss of trust, family, reputation, and security. My ex-husband, Art Schlichter, lost his personal freedom.

The Action Gambler

Art was a true competitor. His competitive spirit and will to win at all costs combined with a relentless drive were the optimal combination for a successful quarterback. Art believed he would win both on the field and with his gambling wagers. The qualities that distinguished him among the other athletes in his era ironically contributed to his demise as a compulsive gambler. Compulsive gamblers are commonly divided into two groups that have distinct characteristics [Source: *Types of Pathological Gamblers*, Lesieur, Department of Criminal Justice Sciences Illinois State University, Rosenthal, M.D. Department of Psychiatry, University of California, Los Angeles]. The Escape Gambler

who often play games of chance such as the slot machines and the lottery, and the Action Gambler who play games of skill such as sports wagering, poker and craps. Art was an action gambler. His gambling compulsion began in his late teens, going to the racetrack in his rural Ohio community. This seemed like a harmless past time. Art was aware of the risks involved with drugs and alcohol and would never consider even experimenting with these substances. They would put his athletic career at risk. Gambling appeared harmless to him and was socially acceptable. In many ways Art has felt "different" than other people since his early childhood. He was always a stellar athlete and this spurred jealousy as well as adoration. In Art's community, his teams never lost a game where he was the starter in both football and basketball until the college level. Art was exceptional. This contributed to his sense of entitlement. I believe the idyllic lives athletes live combined with their inherent competitive nature put them at greater risk of being susceptible to this disorder.

Art's high sense of entitlement and unreasonable optimism contributed to his success as an athlete. These were also the internal voices that told him that the big win was just one bet away even when the odds were against him. Compulsive gamblers suffer from a cognitive thinking disorder that often results in thinking in extremes. Life was evaluated from the perspective that you were either a winner or a loser. Art was a winner. He was always just one bet away from the big win.

The profile of an action compulsive gambler is also impulsive and immature. They will seek to avoid conflict even if they have to lie. Although they appear grandiose and have characteristics of narcissistic personality, this behavior may actually be covering low self-esteem [Source: *Pathological Gambling: Conceptual Diagnostic and Treatment Issues, McGurrin*]. Art devoted his life to athletics, but emotionally lacked the coping skills to deal with losses and disappointments. When it came to sports, Art was a student of the game. He was extremely bright and could make quick decisions under pressure. His extensive knowledge of sports contributed to the illusion that he could beat the system with his sports gambling.

The Diagnostic and Statistical Manual of Mental Disorders (DSM IV) classifies compulsive gambling as a disorder of impulse control. It shares many features with addictive substance abuse disorders. However, there are diagnostic and treatment issues that are very specific to pathological gambling are unique and critical.

Comparing Pathological Gamblers with Substance Abusers

When an alcoholic or drug addict is under the influence of their drug of choice, they can then attribute their negative behavior to the drug. Both the addict and the family member can connect harmful behaviors to the drug. The alcoholic can say, "I would never have done that if I was sober." The compulsive gambler doesn't have that excuse. The family doesn't have that explanation for the erratic behavior. It is common for an alcoholic to identify when sober that drinking is an escape from their problems but not the solution. The difficulty in the mind for the compulsive gambler is that even though they identify that excessive gambling has caused difficulties, they believe that gambling is also the solution.

Art was facing charges from bad checks in Las Vegas. It was obvious that to gamble and lose would exacerbate his legal and financial difficulties. Art never planned to gamble and LOSE! He was a winner. To gamble and win, that was the solution. It was the silver bullet that would wipe away all these problems. Henry Lesieur describes in his book "The Chase," "They gamble and lose yet continue to gamble some more in order to get even. The more money that is lost, the more intense the chase." If there was one thing Art knew, it was sports. He had played at the highest level and after he played he did a sports talk show where he stayed up to the minute in the happenings of the sports world. In Art's mind, to gamble was the solution. Art's financial losses are well documented through the years, but he had many big wins. There is a saying in Gamblers Anonymous that states that the most detrimental thing to a compulsive gambler is a Big Win! After Art would have a big win, it would reinforce his unreasonable optimism. He would once again believe that he could win it all back. Gambling would be the solution to his problems.

Substance abusers suffer from intense cravings. Although the compulsive gambler is not ingesting any substance, they suffer from the same intense cravings. On one occasion, while we were living in Las Vegas. Art was borrowing money from someone to place a bet on a game that he believed was a "lock" or a sure thing. He met this individual and got out of his car without his shoes on. This was Las Vegas, Nevada in June and the temperature was over 100 degrees. He ran across a blacktop parking lot to get the money and the pavement burned the skin off the bottom of his feet. Art knew he needed medical attention and the pain was intense, but he needed to get his bet down in time. He rushed to the Strip driving like a maniac and hobbled into the casino in time to place his bet. Gambling was controlling his life. I witnessed Art suffering from stomach problems, from stress and many sleepless nights worrying about debt and how to get money to place the next bet. In the desperation phase, he began to lose hope and struggled with thoughts of self-destruction.

A distinct difference between the substance abuser and the compulsive gambler is the way in which the gambler is able to manipulate others. Compulsive gamblers are often very bright and they are not sedated with drugs or alcohol. They are able to use all their mental capacities to devise elaborate plans to enlist others to aid them in their schemes.

The Hidden Nature of Sports Wagering

If compulsive gambling is the hidden addiction, then sports' wagering is the most illusive as well as lethal form of gambling. Art always worked a full time job and spent almost every evening with his family. The warning signs with other addictions are easily detected and predictable. The insidious nature of compulsive gambling is that it can literally be undetectable in the early stages. Substance abusers demonstrate physical signs and symptoms that are certainly detected by family members. Family members can take steps to insure their well being and address the addiction. The other danger for illegal sports wagering is that you are able to gamble on credit. This means that you never have to have the cash up front in order to place the bet. The bookmaker's tools to collect his debt are threats and intimidation. There is no legal recourse for a bookie to collect their debt. When Art was released from prison in May of 1996, he was cleared

and hopeful for his future. I was willing to give him another chance and wanted him to be a father to our daughters. After about 3 weeks, he began to receive threats from bookies and loan sharks to whom he owed money. They went on to threaten his family. He was working at a manual labor job and made about \$10.00 per hour. He needed money fast. In his mind, gambling became the solution and once again he found himself in trouble with the law.

The Impact On Family

The family of the sports gambler is often taken by complete surprise. Some of the differences from sports wagering and other types of gambling are that in other forms, the player must go to the action. In sports wagering, the action comes to the player. Society is inundated with gambling messages. Sports' gambling is a common and accepted part of our society. The coverage of college and professional sports, the point spreads printed in the newspaper and the sportstalk shows proclaiming their hot picks can all be triggers for the compulsive gambler.

A typical day for Art would always include him reading the sports page of the newspaper. This is a normal activity for many people in America. He would leave the house for work and make his bets on a cellular phone that he kept hidden in his car. If he was in debt and receiving threats from loan sharks or bookies, they would call on his cellular phone. He also kept a secret post office box for mail and correspondence he didn't want me to see. After work Art would be home to have dinner with the family, play with the kids and watch games in the evening. He would check headline news for the updates on scores. This is all normal behavior for a typical male living in America. Although he was physically with us, he was emotionally unavailable. Gambling was his primary relationship.

Compulsive gamblers often employ a form of manipulation and control where they methodically instill doubt in family members over a long period of time. The result is emotional abuse. As a family member, you live in a world where nothing is exactly as it

seems. You begin to doubt reality and your own perceptions. Eventually your self-esteem plummets. You begin to believe that maybe you really are the crazy one.

The Ripple Effect

To understand the impact of compulsive gambling, you must consider the ripple effect: Researchers suggest that for every problem gambler there are 10-17 people around him/her that are negatively affected as a result [Source: *Politzer, Yeasalis, Hudak, 1992*]. Conservative estimates of problem gambling state that there are between two and four million problem gamblers in the United States. That implies that 20-40 million people may be negatively affected by this disorder.

Because Art believed he was always one bet away from a win, it made it easy for him to justify his actions of theft and fraud to finance his gambling. My sister came to visit us when I was going into the hospital to deliver my youngest daughter. She was an innocent bystander who had little financial resources and Art felt no malice towards her. She was a vehicle for him to obtain money to gamble. When she arrived, she had a checkbook in her suitcase from a closed bank account. In his desperation to make a bet, Art found the checkbook and began writing checks from this account. He wrote these to small business owners who didn't have sophisticated systems to check the balances. After a few weeks of this activity, I received a knock on my door. It was the FBI and they were looking for my sister. They wanted to ask her questions and possibly press charges for check fraud. She was not even aware that the checks were missing. I know that Art believed that he would win this money back. In his mind, it was just a loan to finance his WIN. The impact on society begins with the impact on the family. My sister suffered, I suffered, and the small business owners are now a part of a long-term restitution plan. They have not yet been paid back their money. This is just one incident with one compulsive gambler. There are many, many more.

The dollars Art gambled over the years are astronomical. Countless numbers of people have been negatively affected. Friends have lost money and some have even had their business put at risk. Relationships have been damaged and families have suffered. My

children have visited a number of prisons to see their father. My 4 year-old daughter knows the routine to take your shoes off, enter the metal detector, and stand straight with your arms out to be frisked. There are many, many victims.

Solutions for Families

At our lowest moment as a family, Art was facing prison, the FBI was investigating bank fraud and there was a possibility that my sister, an innocent bystander would be implicated. I had two small children, no job, and no car. I left Art to live with my parents. I was fortunate. I was able to turn to my parents for help. Many families don't have adequate resources and must turn to state agencies for help. This is another hidden cost of compulsive gambling to society. I survived that time in my life and have been able to create a safe and secure life for my children. I would like to detail why my story is a success and how my experience may offer insight to lessening the toll that compulsive gambling can have on society.

It is extremely common for families to wake up one day and find out they have nothing. A lifetime of savings can be wiped out with one gambling binge. Compulsive gamblers inflict financial abuse on their families. When I met Art, he told me that he had a gambling problem and was just coming out of a treatment program. I was fortunate to know about Art's gambling tendencies before I married him. Most families don't have this advance warning. In spite of this, Art was still able to hide his sports gambling and convince me he was in recovery.

I immediately got involved in Gam-Anon, a self-help group comprised of families affected by compulsive gamblers. This provided a support group of people who understood my situation. This group was valuable to me but its charter does not include offering professional psychological, legal or financial advice. Gam-Anon is not available in all cities and many people are not able to take advantage of this resource.

I also sought financial and legal guidance. It was difficult explaining my precarious situation and why I was trying to protect valuables from my gambling husband. I knew

the lengths Art would go to obtain money. Others were skeptical and often treated me as if I was paranoid. I put into place some safeguards that later proved to be instrumental in rebuilding my family's life both financially and emotionally.

First, I cancelled all my credit cards and closed my checking account. I identified these as two areas that were at risk. I made a commitment that I would not co-sign for any loans that Art would open and I stood firm on this. When Art played football, I would go to the team owner and discuss the depth of Art's gambling problem. I would get Art's paycheck, because I knew that was a temptation to him. I would then pay our bills with money orders. Everyone in my family was told not to loan Art money for any reason, no matter the circumstances. I shared this sentiment with his family and other close friends. The most dangerous thing to a compulsive gambler is a bailout, because when the financial pressure is relieved, the gambler will often return to gambling. These early steps enabled me to finally leave the relationship with Art without a huge burden of debt from his gambling.

The emotional rebuilding was more difficult. I had become an insecure, anxious, and distraught wife. I can not impress upon the commission the emotional damage this disorder inflicts, except to say that because of the hidden nature, the feeling of dread is always there. With the lying and suspicions, I turned this inward and began to believe that I was the problem. Art is extremely persuasive and convincing. He devised elaborate schemes to cover his lies and brought others in to collaborate with him. I began to isolate myself from family and friends. I didn't want them to know how bad things were. Eventually I stopped feeling and caring for myself and was full of rage about my situation.

From 1989-1994, we lived in 6 different cities. I worked with numerous counselors and psychologists. Many of these professionals were not experts in the area of compulsive gambling so the advice they gave was not specific to our needs. In fact, a treatment professional counseling for compulsive gamblers and their families without the proper training in this disorder can actually do more damage. The difficulty is that because

compulsive gambling is masked so easily, many counselors didn't identify this as the primary problem.

One day I looked in the mirror and counted my losses, I had broken the relationship from my family and friends. I had lost my optimism and belief in the inherent good in others. I suffered from extreme anxiety. I knew I needed to find myself again. A common term in treatment is the "afflicted and the affected." As a person affected by compulsive gambling, I had to find a way out for my children and myself. I began to focus on myself, to work my own program. Eventually I was able to work with a skilled counselor specializing in compulsive gambling. Through this work, I was able to change communication patterns and identify when I was being manipulated. I let go of the anger I felt towards Art and our situation. I sought to understand the disorder he was suffering from. I surrounded myself with supportive friends and family members where I could openly share my concerns. This work was long and painful. Because of the high profile of my situation, I had resources from across the country guiding me out of this situation. Most families are not that fortunate. They suffer alone with no knowledge or access to professionals who understand the dynamics of compulsive gambling. The results are families living in an extreme state of crisis that breeds divorce, bankruptcies, poverty, unemployment, family discord and at times even domestic violence. It is imperative to provide much needed treatment to the compulsive gambler. But to minimize the negative impact on society, it is just as crucial to offer resources to the affected family members.

The purpose in sharing my story is to show the importance of families in addressing the problem of compulsive gambling. With proper awareness, families that are concerned about their loved ones can become alert. Programs can be devised to neutralize the negative consequences to the families. Families can aid in the diagnosis of compulsive gamblers. Families are a key to solving and mitigating the cost of compulsive gamblers to society. There doesn't have to be 20-30 million others affected by the 2-4 million compulsive gamblers. With access to programs and awareness, families don't have to be devastated. The steps I took for my well being, I took alone. This Commission has the ability to make recommendations that could provide resources for research and treatment

of the compulsive gambler. The economic gains from the expansion of legalized gambling are well documented. If the goal is to reduce the cost and risk to society, my belief is the Commission has an obligation and a responsibility to include the family in this treatment. The family doesn't have to be the victim.

Conclusion

The work of this Commission is commendable and the possibility of resources for additional treatment services is heartening. In my search of treatment, it became apparent that there is a need for gambling specific services. I would like to offer the following recommendations for the appropriation of treatment funds:

- Develop awareness programs targeted to adults that clearly explain the risks associated with all gambling and that provide warning signs for families
- Implement educational programs at the junior high and high school level where many adolescents first experiment with recreational gambling
- Research the effects of compulsive gambling on the family
- Provide treatment for compulsive gamblers and families
- Because of the hidden nature of this addiction, require state healthcare professionals to make screening and awareness of compulsive gambling a priority