



Broadcast Transcript

Broadcast: Gambling in America: A Growing Crisis of Greed, Addiction and Loss- Part 1

Guest(s): Kristen Haflett and Ryan Dobson

Air Date: August 16, 2021

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Dr. James Dobson: Well, hello everyone. I'm James Dobson and you're listening to *Family Talk*, a listener-supported ministry. In fact, thank you so much for being part of that support for James Dobson Family Institute.

Roger Marsh: Well, hello everyone and welcome back to *Family Talk*, the listener-supported broadcast division of the Dr. James Dobson Family Institute. For more than 40 years now, Dr. James Dobson has been using radio to communicate and connect with people everywhere and encourage families with truth and biblical principles. Through *Family Talk*, Dr. Dobson and his team that surrounds him are continuing that work. To learn more visit drjamesdobson.org. And now here is Dr. James Dobson with an important interview on the current crisis of a growing gambling industry and its threat to our society, especially to our children and young adults. He reflects on his time in the late 1990s, serving on the US National Gambling Impact Study Commission. Let's listen in right now.

Dr. James Dobson: Well, greetings everyone. I'm James Dobson, and I welcome each of you to this edition of *Family Talk*. We're going to deal today with a major threat to the welfare of the family. I'm talking primarily about compulsive gambling, which is a social cancer that gnaws at the soul of marriage and it impoverishes as many as 10 million Americans. It's hard to overstate the difficulties that are created by gambling of all varieties, but especially for those who are addicted. This is a subject I happen to know something about. I was appointed in 1997 by a US Senator to a national commission on gambling. For 18 months, 10 other members and I investigated all dimensions of the issue, including lotteries, horse racing, casinos, sports betting, and so on. And we visited Las Vegas and as many as 10 other major gambling centers throughout the country, for 18 months, we were absorbed with it.

And it was an eye-opening experience for me as a lifelong non-gambler who believes gaming, as it's euphemistically called in the industry, is a highly addictive and dangerous activity, primarily because it preys on the poor, including families that hardly have enough money to stay alive. I'll never forget taking a field trip, the entire commission took one particular time. We went to Boston and we visited an inner-city grocery store of all things. The commissioners and I were there primarily to observe what goes on in that particular store. And it was jammed with people at the time. They were wall to

wall. They were not there to buy food or supplies. They had come to purchase lottery tickets. A line had formed that went out the door and extended for a full city block, if you can believe that. I ask a woman why they were so many people there waiting to get in. And she said, "Because the welfare checks arrived today. It happens every month."

These poor people were hoping against hope that they would hit the jackpot and be rich for the rest of their lives. I asked an elderly man who was standing there, why he would spend his little bit of money on such a long shot as the lottery. And he said, "Because this is my retirement plan." Another man said, "I'm here because this happens to be my lucky day." And I said, "How do you figure that?" And he said, "Because I hit three green traffic lights on the way here." That's what he defined as a lucky day. I asked another guy if he understood the odds against hitting the lottery and that it was about more than a million to one. I don't remember the exact number, but it was a lot. And I asked him if he understood that. He said, "No, they're not great odds against me, they're one to one." And I asked him how I came to that conclusion and he said, "Well, if I play the lottery, I have a chance. If I don't play, I don't have any chance. The odds are one-to-one." That was his method of reasoning on something that's beyond reason. It was pitiful.

I wondered how many children of these destitute men and women have the money for food or clothing for their kids. They had been hoodwinked by politicians who took advantage of desperate poverty-stricken people for their own gain. Gambling is not a harmless enterprise, it hurts people terribly. On another visit, I walked through smoke-filled casinos where hundreds of elderly people had been bused in. They do that every week. They were pumping money into slot machines, sometimes three or four machines at a time, that were all rigged against them. There's no way they could win in the long run because it's a scam.

I thought gambling is designed to steal the money of people who don't understand math. I looked around at the huge elaborate casino palaces that they were in. Anyone could figure out where that money came from to build them. Those few suckers, who win at gaming tables actually turn out to lose it all because they put the money right back in. It's the best kind of reinforcement. If you win, it shows you it's possible to win and so they turn around and spend it all and more. My greatest concern is not that compulsive gamblers get bilked. If they want to do something utterly stupid, they're free to do it. But what happens to spouses and kids and teens who don't gamble? They are victims who suffer the consequences.

Well, that's our topic for today. And I want to introduce you now to two guests who are going to help by sharing their own perspective. The first is Kristen Haflett. She's a licensed clinical social worker in the state of Colorado. She specializes in trauma, PTSD, and gambling addictions. She holds a master's degree from the University of Pittsburgh. Welcome, Kristen to *Family Talk*. You and I have just met and it's going to be fun talking to you today.

Kristen Haflett: Yes, I'm looking forward to it.

Dr. James Dobson: You see how many patients per week for the purpose specifically of gambling?

Kristen Haflett: About a third of my case load is working with people who have been affected by gambling. To put a number on it would vary each week, right now it's a handful of people.

Dr. James Dobson: It's a tough, tough addiction to cure, isn't it? You don't ever really cure it.

Kristen Haflett: No, you don't. You really enter recovery and you maintain that recovery away from gambling. Somebody who has a gambling addiction, can't go back to that action. They can't be put back into that action again or it just reignites everything in their brain and chemistry to continue that addiction.

Dr. James Dobson: Do most of them come to you because they really want help or because of family members or somebody has sent them there?

Kristen Haflett: Good question. Usually, it's the latter. Sometimes I find people, they realize it for themselves because they've probably been in recovery a while and they've relapsed several times and they really get it. So they'll come to me realizing it's a problem. But I would say a majority of people first enter therapy with me for gambling problems because somebody has pushed them to it. Whether it's their job, their finances, their spouse, their family in general, just because of the turmoil it's caused.

Dr. James Dobson: I just described it in my introduction as a family tragedy. Do you agree with that?

Kristen Haflett: Yes. It's always been taught to me and by seeing it too, I agree. The whole family is involved because it affects everybody on multiple levels. So it really does impact the family. I agree.

Dr. James Dobson: You know, in my 43, 44 years on the radio, we've received millions of pieces of mail. And this is one thing they write us about. It's not the gambler who writes, it's his wife or her husband who is desperately trying to find an answer for an unanswerable problem. What's the rate at which you really get someone established without the need for gambling?

Kristen Haflett: That's tough to pinpoint. I don't get to follow people very long after they leave therapy. I don't always get the outcome, 10 years down the road, if they've maintained it. At least half of the people I see, if they're really ready for change, that percentage is higher.

Dr. James Dobson: They've got to want it.

Kristen Haflett: They've got to want it. Right. So if they're in the right stage of change and they make the appropriate changes for their recovery than they maintain it, they

might have a slip here or there, but they get right back on again. And they rebuild their finances, improve their relationships, have a happier marriage.

Dr. James Dobson: Well, later in our interview today, I want you to describe how you go about treating them.

Kristen Haflett: Sure.

Dr. James Dobson: And my other guest is my son, Ryan Dobson, who brought this topic to me for consideration. We were on the telephone and you begin, Ryan, talking about how terrible it is and what it's doing to the American family. And I said, let's do a program. Ryan has a BA from Biola University. He's an author, a public speaker and a podcaster. And he helped me found *Family Talk* in 2010 when he was a co-host with me for six years before starting his own podcast ministry called *Rebel Parenting*. Ryan, it's really good to have you back.

Ryan Dobson: It's good to be here. Thanks for having me.

Dr. James Dobson: You've been listening to the conversation.

Ryan Dobson: Yeah.

Dr. James Dobson: You're very concerned about this to, aren't you?

Ryan Dobson: Definitely. Especially because of the rise. I remember you being on the gambling commission and learning how much of it was backed by organized crime and that the government knew it. And I just remember thinking, "well, why do you put up with that? You know this is a bad thing. You know it attracts a horrible element." The radius around gambling establishments attracts crime, destitute, poverty, broken homes, you name it.

Dr. James Dobson: Prostitution. Every bad thing is around those gambling centers.

Ryan Dobson: Now with online gambling and gambling via your phone, I mean, it has exploded across the world, exploded. Every franchise from *MLB* to the *UFC* has programming aimed at gamblers. They have 45 minutes specials before every *UFC* pay-per-view with gambling "experts" from the sponsor talking about how you should or shouldn't bet on these fights. Every sporting event has something like that.

Dr. James Dobson: And it's getting worse all the time.

Ryan Dobson: Every day.

Dr. James Dobson: You mentioned the politicians who aren't interested in doing anything to curb this activity.

Ryan Dobson: I wonder why.

Dr. James Dobson: I wonder why. Follow the money.

Ryan Dobson: That's right.

Dr. James Dobson: You know, when I was on the gambling commission, there was no gambling on college sports.

Ryan Dobson: Right. Right.

Dr. James Dobson: That's a recent thing. And we did everything we could dealing with Republicans, mind you, who were in the control of the House and Senate. We had the votes to have continued to make it illegal-

Ryan Dobson: Of course.

Dr. James Dobson: But they would not bring it to the floor because they get so much money in contributions.

Ryan Dobson: Right.

Dr. James Dobson: They pay them off. They buy them off.

Ryan Dobson: You got to say Republican with quotes.

Dr. James Dobson: Yeah. Yes.

Ryan Dobson: I don't think the average listener understands. It's not just, people think, "Oh, a multi-billion-dollar industry." It's \$255 billion a year annually globally. That's a staggering number.

Dr. James Dobson: It is staggering.

Ryan Dobson: And by the way, honestly, we're not really even talking about the Las Vegas's of the world. That's 25% of gambling is in person in a casino gambling. We're talking 75% of that \$255 billion every year, and it's growing exponentially, is all online. It's all phone and computer.

Dr. James Dobson: Go there to Las Vegas and look around and you'll see what I was talking about, about these palaces and the billions of billions of dollars spent on casinos. You see why it's there.

Ryan Dobson: I have family right outside of Las Vegas and the building never stops. It never stops. And it doesn't stop because people win so much money. You talked about the chance of winning, the chance of winning mega millions is one in 330 million. It's one in 330 million.

Dr. James Dobson: But the odds are one to one.

Ryan Dobson: You know where they get that from, great ad campaigns. Do you remember what the ad campaign for the lotto is?

Dr. James Dobson: What's that?

Ryan Dobson: "Got to be in it to win it."

Dr. James Dobson: Yeah.

Ryan Dobson: It's catchy. It makes sense. "Hey, if you don't play, you can't win." That's where he gets it from. It's so sad because it's this false sense of hope that lets you down over. About half of America currently plays the lottery.

Dr. James Dobson: That saddens me greatly.

Ryan Dobson: And on average, they're spending more than a thousand dollars a year on the lottery.

Dr. James Dobson: Tell me this. Have you ever heard a sermon on it from the pulpit?

Ryan Dobson: Oh my goodness. I don't think I've ever heard gambling mentioned one time. Not a sermon, let alone even mentioned.

Dr. James Dobson: I hadn't ever heard it mentioned. It's fun, it's harmless. They think it's harmless.

Ryan Dobson: I don't hear it talked about as an issue anywhere outside of the mental health community, anywhere outside of people like you.

Kristen Haflett: Right.

Ryan Dobson: No one's talking about it and you can speak to this far more than me. I'm into it. We deal with addiction on *Rebel Parenting* all the time, primarily drugs, alcohol, pornography. We haven't had a lot on gambling for those that go, "Hey, listen, I set aside 50 bucks a month. It's entertainment. It's all I spent. It's no big deal. I handle it well." I'm asking people, yes, I understand that you can. But as a whole, it is so bad. We shouldn't allow this.

Dr. James Dobson: And if you do, your kids probably will.

Ryan Dobson: Yeah.

Dr. James Dobson: So that you're setting them up and they may not be able to handle it as well as you are.

Ryan Dobson: Most addiction, it's a constant reward system. You take alcohol, heroin, cocaine, whatever. If you build a tolerance, you take more, you get high again. You build a tolerance, you take more, you get high again. Gambling is a variable reward system. You can't predict when you're going to get that high of winning, which is

why it's so much harder to kick a gambling habit than it is a regular schedule one drug or an opioid or prescription habit. Gambling is really dug into people.

Kristen Haflett: It is, and it has the same tolerance component. It just looks different than the increased amount of the substance. So if you have a gambling addiction, then you will bet more and more money. You increase your bet over time and the tolerance for that because you want a bigger win or you want to feel more of a rush or more in action. It does have a tolerance component. Again, just looks different because it's a process versus a substance.

Dr. James Dobson: In your graduate training, you probably heard about intermittent reinforcement.

Kristen Haflett: Correct, yes.

Dr. James Dobson: And how it's the most powerful form of reinforcement. If you won every time and then you stop being reinforced, you quit. But if you never know when it's going to hit, when you're going to win, it keeps you there.

Kristen Haflett: Right.

Dr. James Dobson: That's why they don't put clocks in casinos. They don't want you to even think about what time it is. You sit there to the middle of the night or all night or days. I mean, it has an unbelievable hold on people, doesn't it?

Kristen Haflett: Yes. It sure can. Yeah, it does. And when it's bad, it's pretty bad for people.

Dr. James Dobson: When patients come in to see you for this reason, do you have to convince them that it's not a good thing or do they come in knowing that this is really not real smart?

Kristen Haflett: Yes and no, because gambling is tricky. There's some fallacy involved in that too. The gambler, you have the kind of the illusion of control when you're gambling. You think, oh okay, well I have, whether it's like a lucky rabbit's foot or just the idea that the game, or you can beat the odds. It's just this illusion that people have. So they still hang on to that illusion of control while maybe they also think this isn't helping, maybe this is a problem. So they kind of go back and forth between the two of those until they've really realized or hit their bottom, or just come to the realization that I need to stop this. It's not helping.

Dr. James Dobson: Either of you heard the term, chasing?

Ryan Dobson: Yeah.

Dr. James Dobson: In that sense, it has a particular meaning. Chasing is when you began gambling more than you have. You begin getting yourself into a terrible hole that you've got to go home and explain to somebody. Chasing is when you have overdone it and you have lost nearly everything and you realize there are going to be great

consequences. Then you start making your bets on the basis of getting that back. You began chasing-

Kristen Haflett: Chasing your loses.

Dr. James Dobson: An answer. And you do really stupid things because you're panicked and you're desperate that this is going to cost you your family. This is going to maybe cost you your job. And then you got to figure out where you're going to go to borrow the money to make up for it. So you start chasing just vigorously. It is the source of the worst, the end game of this terrible addiction.

Ryan Dobson: You said something a minute ago. Casinos will ban you from gambling just if you win too much.

Dr. James Dobson: Yeah.

Ryan Dobson: That's it. So, Dana White is the president of the *UFC*. He's a notorious gambler and there are a number of casinos that won't let him come and play because he's won too much. He's done what everybody wants to do. He's done what they give you a promise for. You can win untold millions. No, no, no. Actually, there's a certain amount we'll let you win and then we won't ever let you come back again.

Dr. James Dobson: That's why it's rigged. Even if you beat the system, it's rigged. They're not going to allow you to succeed at it because they're there to take your money away from you and to leave you destitute.

Ryan Dobson: By the way, and that's just the very few games where there is a statistical possibility that you might have closer to an even shot with a casino. They rig, they stack it against you. Listen, they stack it against you in so many ways at the establishment. When you were studying gambling, dad, I remember you talking about how they were data mining credit card companies to look for impulse buyers. Do you remember this?

Dr. James Dobson: Yes.

Ryan Dobson: Think about that. This is an interesting thing. An impulse buyer probably has a penchant for addiction that, they just can't help themselves. And you start luring people into gambling, knowing there's a high percentage that will become addicted and suffer those consequences. That seems criminal.

Dr. James Dobson: There were 11 of us on this commission and they put us in the suites where they put the high rollers and it was breathtaking. There in Las Vegas, these gigantic multi-billion dollar buildings and the suites they put us in were two stories. You had a staircase that goes up to the second floor. It's unbelievable what they do to entice you. And then they give you rolls of quarters or whatever the denomination is.

Kristen, talk about how you approach a hardcore compulsive gambler. Where do you start? What is your first measure?

Kristen Haflett: So assessing the severity of course, because it's not just casino gambling either. It could be people stock market trading that they consume a lot of their time with that too.

Dr. James Dobson: That's another form of it.

Kristen Haflett: It is. It's another form. So I see all forms. So sometimes depending on the form will influence how the treatment goes, but always initially just assessing the severity. In the beginning of stages of therapy, we do a really thorough financial assessment. "Who do you owe? Who have you ever borrowed money from?" Because part of the recovery is paying back what you've borrowed, and this of course is if they're on board. So sometimes I use a lot of motivational interviewing to get them to weigh the pros and cons of gambling or not gambling. We can engage in harm reduction practices too. The goal of harm reduction is abstinence, but with gambling, not all games put gamblers into action. So sometimes they can eliminate say, blackjack is the worst for them, maybe they can still go buy a lottery ticket. It's kind of a way to work with them too. So you don't have to give it all up at first and just see how they can do with it. So, a lot of it is trying to get them to figure out, "Do you really have a problem? Do you really want to stop?" And if so, which approach are we going to take. So that's where I start with them.

Dr. James Dobson: Is there a gambler's anonymous like alcohol?

Kristen Haflett: Absolutely. There is. And there's also Gam-Anon for the family members, just like Al-Anon for family members. And with the COVID pandemic too, there's a website, *Gamblers in Recovery* where you can literally log on the website and all over the world, you could log into a meeting. Chances are you can enter one live meeting online at that moment that you log in. I've had people really enjoy those.

Roger Marsh: A powerful beginning to this critical discussion on the invasive and destructive power of gambling right here on Dr. James Dobson's Family Talk. Now Dr. Dobson was joined today by a son, Ryan Dobson, and licensed social worker and gambling addiction specialist, Kristen Haflett. The three will continue their conversation on tomorrow's program. But before we go, I want to leave you with a few statistics on gambling today. Approximately 10 million Americans have a gambling addiction. The gambling industry alone brings in about \$255 billion globally every year. And one in every 25 teens has a gambling problem. These numbers are sobering. Gambling, after all, encourages many destructive and sinful behaviors, including greed and selfishness.

It discourages faith and trust in God's promises to meet all of our needs. It also undermines a biblical work ethic with its appeal to "get rich quick," if you will. But as with all circumstances, there is always hope in Christ. Make sure you join

us again tomorrow as Dr. Dobson, Ryan Dobson, and Kristen Haflett will discuss some of the warning signs that a loved one might have a gambling problem. You will not want to miss that conversation. They'll also be talking about action steps to take if you or a family member has a gambling addiction. So please be sure to join us.

To learn more about *Family Talk* and for links for helpful resources pertaining to gambling addiction, we encourage you to visit drjamesdobson.org. That's drjamesdobson.org/broadcast. Remember, you can always give us a call as well. Our number is (877)732-6825. We're here for you 24/7 and we love getting your phone calls. So, remember that number, (877) 732-6825. And of course, if you or someone you know, is struggling with a gambling addiction, here at *Family Talk* we urge you to get in touch with a gamblers anonymous group in your area. Help and healing are possible. Go to gamblersanonymous.org to learn more. That's gamblersanonymous.org. You can also call the national problem gambling helpline at 1-800-522-4700. That's 800-522-4700.

Thanks again for listening to *Family Talk* today. From all of us here at the Dr. James Dobson Family Institute, God's richest blessings to you and your family.

Announcer:

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