



## Broadcast Transcript

**Broadcast:** Gambling in America: A Growing Crisis of Greed, Addiction and Loss- Part 2

**Guest(s):** Kristen Haflett and Ryan Dobson

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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, welcome once again to *Family Talk*. I'm Roger Marsh. And of course, Family Talk is the broadcast division of the Dr. James Dobson Family Institute.

Can you guess what all of the following phrases have in common? Here they are. Your ticket to dream. Odds are you'll have fun. Someone's got to win. All it takes is a dollar and a dream. Get some skin in the game. Have your guess? Okay. Here's what they all have in common. All of those phrases are slogans for different lotteries and sports books here in the U.S. They're catchy, seemingly innocent, and somewhat hopeful. But gambling addiction, on the other hand, plagues 10 million Americans each and every day. And people with a gambling problem are more prone to anxiety, depression, and other addictions like alcoholism or drug abuse.

Buying a scratch-off lottery ticket or visiting a casino can sound like fun. But for many people, gambling problems have become all consuming, ruining a person's finances and wrecking the important relationships in their lives. As Dr. Dobson says, the ones who always lose with gambling, they are the family members of the gambler. It's a sad situation. But today, we're going to offer some hope and education on the subject.

We'll be listening once again as Dr. Dobson talks with Kristen Haflett, a licensed social worker who specializes in gambling addiction. Joining them in studio will be Dr. Dobson's son, Ryan Dobson. And these three will be continuing their conversation from yesterday on the topic of the grievous threat to society that gambling has become in America. They'll point out some of the warning signs that indicate that your loved one may be struggling with a gambling problem, as well as offering some action steps on how to handle gambling addiction in your own life or in the life of a family member. Let's join Dr. Dobson, Kristen Haflett, and Ryan Dobson right now on today's edition of Dr. James Dobson's *Family Talk*.

**Dr. James Dobson:** Is there a Gambler's Anonymous like Alcoholics Anonymous?

Kristen Haflett: Yes. 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.

Dr. James Dobson: Does it help?

Kristen Haflett: It does, especially Gamblers Anonymous. There's research on that that shows that that is really a helpful means of recovery. And they're different, in some aspects, than Alcoholics Anonymous because they look at the... they call them pressure relief meetings, where they look at the financial aspect too. Because finances are huge in gambling, of course. So it pulls in a lot of different areas. And people who engage and really participate in Gamblers Anonymous have better outcomes of recovery.

Dr. James Dobson: One of the decisions we tried to get through our commission, and it was about five to five with one person who went both ways, and you never knew how he was going to vote. But we tried to pass things or get a decision to recommend things that would help. For example, not allowing ATM machines to be in a casino. That would have been a big step. Of course, they fought that like crazy and we lost. And a number of other things we tried to do in terms of the legalities, what Congress might do to help. We didn't make much progress with them. I don't know that we accomplished much of anything, and yet we put in 18 months of hard work to try to accomplish it.

Kristen Haflett: Right. Just not a lot of prevention strategies in place, especially even back then, like you were talking about too, and the establishment of it. Even now with the sports betting being legalized, there's not the structure built for that.

Dr. James Dobson: They give you the odds on television. College games. If you bet on games, it's going to be cheating. You're just inviting kids to get involved in this.

Ryan Dobson: By the way, they now have live odds during games.

Dr. James Dobson: Yeah, I saw that the other day.

Ryan Dobson: It changes. Oh, yeah. So it can wildly swing. You thought it was going to be 10 to one with this guy and the first round was lopsided. Now the odds have wildly changed.

Dr. James Dobson: You score a touchdown, the odds change.

Ryan Dobson: Mm-hmm (affirmative). You were talking about chasing earlier. I can remember the first time I heard about somebody having a problem gambling. But when I moved to Colorado Springs, I was 21 years old. Do you remember this? I was in

between colleges. I moved here. I had just a couple of friends, but I knew a guy that had a regular poker game with friends. And it was quarter poker. They played with quarters. This was not high stakes on any level. But we were college kids, we didn't have much money. And a couple of the guys were married. So we were right around that age.

I remember seeing him a couple days later and he had a funny look on his face and told me that one of the guys, unbeknownst to them, had kept putting more and more in, and got about \$350 down in a quarter game. And then he told me the guy, at the end of the night, these guys are like, "Do we give him his money back? We don't even know what to do. This is super awkward." The game broke up. Never played again. And he was talking about how he had to go home and tell his wife he didn't have rent money. And I remember thinking, "You were playing with quarters. What happened?" But that's what happened. He started getting in a hole and he's trying to chase to get out of the hole. "Oh, what am I going to tell my wife? I got to bet this hand. What am I going to tell my wife? I got to bet this hand." And I remember thinking, ugh.

Dr. James Dobson: That really brings up the issue of gambling and kids and teens, of course. That's really at an epidemic level too, isn't it?

Ryan Dobson: All time high.

Kristen Haflett: It is, yeah. And I think during the pandemic too, again, it's increased. I listened to a summary of an article out of Canada that the young adult online gambling has just significantly jumped. And I'm sure that's true for the U.S. as well.

Ryan Dobson: The checks and balances to stop kids from gambling are so low.

Kristen Haflett: Right.

Ryan Dobson: You can lie about your birth date, you can give your parent's birth date, sign up a private account. We see this at *Rebel Parenting* all the time because kids are bypassing their parents' checks and balances on cell phones. That's really easy. And a new thing is e-sports. It's this "comedy trope" of parents looking at kids going, "What are you doing?" "Watching someone play video games." Well, that's ridiculous. Well, it's no different than me watching sports. My son is a big gamer. He competes in it. He does tournaments online. He also watches other kids play. And there is e-sports gambling. So they're gambling on 13, 14, 15 year olds. Think about that. You're gambling on a teenager. That seems strange.

Dr. James Dobson: Gamble on anything if there's money.

Ryan Dobson: Of course.

Kristen Haflett: I was just thinking, too, not along the e-sports line, but gambling is so marketed to young children too. Just the other day, my daughter was on YouTube

watching hamster mazes. But before the video came on, there was a slot machine screen advertising slot machines. So here's my seven year old daughter being exposed to gambling. She had no idea what that was. We had to talk through it. So it's just, the marketing is just all over the place. But she saw the ad.

Dr. James Dobson: That has to worry you.

Kristen Haflett: Sure. Yes. Just because the exposure. With more exposure to it, it gets worse.

Ryan Dobson: Dad, listen to this. There are casino style apps. You're not even going to believe this. It's going to sound so ridiculous. Because you talked about how gambling is for people that don't know math. Think about this one. Casino style apps where you can't win money. You cannot win money in casino apps. But you can buy fake chips to play in the casino app.

Dr. James Dobson: It leads them right down the path.

Ryan Dobson: There's a couple. It was in the article I read just a couple of days ago. They spent over \$100,000 a year on these casino apps where there's literally zero possibility of getting one penny back from it. But kids can play those. Those aren't age restricted. You can play a game that's "gambling," but it's not really because you don't have money in it. And that trains young kids to get hooked in to every one of those games. And all of them have an app. Poker, blackjack, roulette, slot machines, everything has an app. Kristen, I'd love to ask you, what's the youngest person you've had to deal with who struggled with gambling?

Kristen Haflett: So I don't work with children, so this number would probably be lower. But 22 is the youngest I have.

Ryan Dobson: That's college.

Kristen Haflett: Right.

Ryan Dobson: Literally your entire life is ahead of you. I went to a rehabilitation center to speak and I met a number of gambling addicts. I remember a 21 year old and speaking to him. And he had a long, long inpatient rehabilitation process. And then I've actually kept in touch with him over the years. Has followed programs. For people that struggle, and this is something I'd love you to address, for the spouse of the person that struggles. Now, typically, we would have said it's women whose husbands, because most men start gambling earlier. What we're seeing now, women are starting later, but are becoming addicted quicker at a later age.

Kristen Haflett: Exactly. Yes.

Ryan Dobson: That's scary. So we could be talking to either spouse. Yes, your spouse can get help. And the chance of them falling off the wagon and making a mistake is pretty high. And so you can't expect perfection first time out.

Kristen Haflett: Right. You can't. And just setting up the expectation that it's not going to be 100%. Whether it's therapy or GA or whatever modality, it's not going to be that's it, that's the last day that you gamble.

Ryan Dobson: How do you talk to the family to say, as hard as this is, there isn't a guarantee, they'll probably make a mistake. So let's form a plan for when this happens.

Kristen Haflett: Right. And that's a lot of work I do with families, too, is working on that prevention, but also what if? What do we need to get back in place? And a lot of it, for the family members, taking control of the finances. If they can take control of finances, then that can help. That's another door that we close that a gambler can take.

Ryan Dobson: Lessens the risk.

Kristen Haflett: Right. So there's things that they can do to help that along, whether it's a spouse or a parent. I've had parents take control of their adult children's finances because they need to. So a lot of it can be just making sure those things stay on board. But yes, we talk about, okay, when and if this happens, because likely to happen that the person has a slip or a relapse, what do we need to do then?

Ryan Dobson: Sure. Sure.

Dr. James Dobson: Kristen, is online gambling more addictive than other forms?

Kristen Haflett: I haven't seen studies that it is or it isn't. I think it's all as addictive. I think the issue is the accessibility, though, that it's there. It's easier to get to. You don't have to walk out your door.

Ryan Dobson: And you can hide it.

Kristen Haflett: Exactly.

Ryan Dobson: The hidden nature of online gambling makes it easier to hide the addiction and further it before you get caught.

Kristen Haflett: Right.

Dr. James Dobson: Some kids are using their parents' credit cards and they don't even know it.

Kristen Haflett: Yeah.

Ryan Dobson: Sure. Dad, can I ask you a question?

Dr. James Dobson: Yeah.

Ryan Dobson: You spoke to me about this and it was really kind. So can you speak to the family of someone that struggles with any addiction? Because I was asking you, and the reason I asked you is there was a family we knew. A spouse struggled with addiction, they fell off the wagon, and everyone fell apart. It was the end of the world. And I remember thinking, what's the percentage chance of people that get help, go through a program, whether it's 12 step, in-patient, whatever, and then have a mistake? And you said it's very high. I looked it up. It's a little over 87%. Can you speak to the shame that person feels?

Dr. James Dobson: What makes it so tough as you don't want to be an enabler. In your effort to say, I understand and we're going to fix this and I'll find the money to pay for it somehow, you just have to be careful because you can wind up leading them farther into it. Right?

Kristen Haflett: Right. Exactly. Same with gambling.

Dr. James Dobson: Kristen, you mentioned Gam-Anon. And those are very effective.

Kristen Haflett: Yeah. The program is helpful for parents. It doesn't have to be just the spouse, but parents too, just because Gam-Anon will help you step away from the addiction and take a look at it. Just Al-Anon does for alcoholics and their family members. And stop the enabling. "What are healthy boundaries? How can you say no?"

Dr. James Dobson: Here's another question for you. Often, people who have one addiction is likely to have two or three or four.

Kristen Haflett: Right.

Dr. James Dobson: Some people have a whole catalog of them.

Kristen Haflett: Right. Yes. So gambling addiction is quite often co-occurring, whether it's with another addiction or another disorder too. So that's alcoholism, drug-

Dr. James Dobson: Alcoholism, pornography, drug abuse.

Kristen Haflett: Sure. But often, too, I find in my practice, the gambling is largely associated with depression or trauma or anxiety, and that gambling is a way to manage that.

Ryan Dobson: Yes. I've seen a lot of those studies.

Kristen Haflett: So it's not always a dual addiction, but you have a co-occurring other mental health disorder. So you get the gamut.

Dr. James Dobson: Ryan, are people calling you and writing you about this?

Ryan Dobson: Not as much as other addictions. On *Rebel Parenting*, we deal with a ton of drug, alcohol, pornography. We've not had a lot of people contact us about gambling. But I saw such an influx in everything I watch. I'm telling you, everything.

Dr. James Dobson: The deck is stacked against young people, isn't it?

Ryan Dobson: You understand this. I have the addict gene. Gambling doesn't light that one up for me. I'm not attracted to it at all. It seems like the hugest waste of time and money to me, but I'm fascinated by it. I see it and I think about myself and I think, my goodness. If this was something that lit up that gene in me, it would be going off like... Four or five of the podcasts I've-

Dr. James Dobson: That's really interesting what you say there, because let me tell you about myself. I have never allowed myself to even put a nickel in a slot machine. I absolutely will not yield to that because I am a game player. I love competition. I could easily be enticed into that if I didn't a spiritual foundation that keeps me from doing it. And you have to know yourself. You have to be acquainted with... Isn't it Socrates who said, "Above all else, know thyself"? And you better be aware. Same with alcohol. Maybe you can tolerate alcohol and not become an alcoholic. But what happens to your kids who are watching? You don't know where their vulnerabilities are. So I stay away from things that open the door to something that could cause all kinds of havoc.

Ryan Dobson: Dad, talk to the listener about how to take action. How to watch for votes, how to watch for casinos trying to move into their area. Colorado Springs had a huge battle with a local area trying to bring in more and more casinos, and they fought it and they won.

Dr. James Dobson: I tell you what, both that and pornography are very discouraging to fight, because they have such power and such influence and so much money. Pornography, we could talk in the same terms we have today and yesterday about pornography.

Ryan Dobson: Probably should at some point.

Dr. James Dobson: Yeah. And pastors won't talk about that either.

Ryan Dobson: No. Goodness gracious.

Dr. James Dobson: And you know the main reason? The main reason is a lot of the members of their church-

Ryan Dobson: Struggle with it.

Dr. James Dobson: Some of the church board members are involved in both of those, or one of the two.

Ryan Dobson: So talk to those people about how to watch for those votes and to make a difference when it tries to come to their neighborhood or in their state or their city.

Dr. James Dobson: I think it's obvious. You got to get in there and fight. Here in Colorado, the gambling industry, especially the lottery, has just taken over. It's just everywhere. There was a time where we thought we could fight it and beat it. We have not. We have not been successful. America is overrun with this kind of stuff. Kristen, talk about the early warning signs that parents should look for, or that a husband should look for in his wife or vice versa.

Kristen Haflett: Right. So the early warning signs might look like other things too, but just keep paying attention. So it can look like changes in mood, sudden irritability, spending more time online on a computer. Maybe if their job is online, but if they're still on there beyond that-

Dr. James Dobson: That's the same as for other addictions, for pornography, for drugs.

Kristen Haflett: Yes. Yes. So it's very similar. So you might not know exactly what's going on.

Dr. James Dobson: Secretiveness.

Kristen Haflett: Secretiveness, lying, different sleep patterns. Some of all of the same things that we look for in any addiction or mental health concern. But then with this one, watch finances too. Make sure you're paying attention to credit cards.

Dr. James Dobson: Do you have people who come to you and say, "I'm seeing things that are troubling to me. What do I do now?"

Kristen Haflett: Yes. I've had people come to me with that. So again, it seems to be with the finances is where you can... That's something you can try to take control over and look at. It gives you maybe more concrete information. It might not tell you exactly that it's going to this casino or that sports betting industry, but paying attention to some of that and just-

Ryan Dobson: Look for those generic bank statement things where it's a repeatable number, a regularly repeatable number on a generic name. And you mentioned a big one that we tell parents, especially if you've got teens, early 20s still living at home. Especially with the pandemic, so many kids are at home. When you see online activity in the middle of the night after they've gone to bed. That sleep pattern thing where they go to bed around 10:00 or 11:00, and then you're seeing this online activity at 3:00, 4:00, 5:00 in the morning and then they're back in bed again. We find that's almost always porn, but now I bet gambling too.



Kristen Haflett: And gaming too, actually. Sometimes I see that with some of the teens.

Ryan Dobson: Yeah. Well, we see the gaming one, yeah.

Kristen Haflett: Right. But yes, but it could be the gambling. So making sure you're monitoring that.

Dr. James Dobson: Now, this is all linked to suicide, isn't it?

Kristen Haflett: So yes, gambling addiction has high rates of suicide. So just being aware of that too. So even significant drops in mood into a depressive state. Not that that always indicates gambling, but it's a warning sign of something's going on. So if you can combine a lot of different factors that you're picking up on, you might find that it could be a gambling addiction.

Dr. James Dobson: It's got a word. It's called sin. The wages of sin is death. All of these things lead ultimately to a form of death, don't they?

Kristen Haflett: A form, for sure, yeah.

Dr. James Dobson: If not physical death, emotional death.

Kristen Haflett: Right. If not treated, yeah.

Ryan Dobson: Can you talk a little bit about triggers and relapse?

Kristen Haflett: Yeah. So triggers, there's obvious ones, right? Like you drive by a casino and you see it. So there's definitely the obvious ones. I had a client that I worked with, early 20s female. It was a certain friend. She'd get bored and that friend would call her up. And any time she was with that friend, she'd go gambling. Even though she intended not to, it led to it. So it could be certain people. People, places, and things, like we talk about with any addiction, are general terms for triggers. But some triggers are really sneaky. Even with sports betting too, like the in-game betting. It just adds to the bets.

I also had a client, too, in recovery. Casinos were his big gambling of venue of choice. And he was in recovery. He had self-excluded from the casinos in Colorado, but he was still getting mail from one of the bigger casinos, and it was a free play card. So anytime he saw that and it linked up with a payday, he wanted to go. So it took a lot to just crush that urge and get him not to. One time it didn't work and he did go.

Ryan Dobson: Sure. Yeah.

Dr. James Dobson: Ryan and Kristen, we're almost out of time. Let's close with this. Kristen, in your practice, give us an illustration of someone who has come to you. What comes to mind?

Kristen Haflett: So there is a gentleman that I worked with in the past in a different work environment. He had been struggling with gambling since he was in college, and this gentleman was in his 40s at the time that he came to me. At this point, he had lost several jobs due to gambling, whether it was just losing work because he was spending time gambling, calling off too often.

He had lost relationships. He had damaged relationships with his parents. Luckily when I met with him, his parents were trying to work with him to mend that again. He had gambled over \$100,000 and lost it, so he was working his way to repay that and come back from that. And he was battling significant depression and anxiety. Really questioning himself and who he was, full of shame and remorse. Just really trying to figure out who he was again, because he had lost all of that through gambling. So not just the money or the relationships, but he had lost himself through it too. So trying to get back to the supports he had in his life and his interests and everything too. He eventually did work through all of that, but a lot of damage was done along the way. Just one of the many stories that popped in my mind.

Dr. James Dobson: A lot of them are sad, aren't they?

Kristen Haflett: They are very sad.

Dr. James Dobson: And some of them are very rewarding.

Kristen Haflett: They are. There is still hope in all of that too. A lot of people get better. A lot of people make improvements and they live happy, fulfilling lives.

Dr. James Dobson: Sure.

Kristen Haflett: Yeah.

Ryan Dobson: Kristen, before we end, my wife and I do a podcast called *Rebel Parenting*, and we talk about child predators. But we try not to use that word because almost every time, it's someone you know and trust. And so when we talk about gambling or compulsive gambling and gambling addiction, I think sometimes we get an image in our head. The guy with a cigar in his mouth and the hard... This is moms and dads. This is junior highers, this is high schoolers, this is college kids. We said earlier, about 50% of all Americans play the lottery. This is everybody. This isn't a seedy kind of thing.

Dr. James Dobson: That is tragic. That's absolutely tragic.

Kristen Haflett: Right. Yeah. And gamblers don't have a specific look to them. It affects all socioeconomic status. It affects anybody. All ages, of course, too.

Dr. James Dobson: Yeah. Well, it's been a pleasure talking to the two of you. We've come to the end of the second day devoted to the subject of the epidemic of gambling that's

raging through our culture. We could talk about it for another week, I'm sure. For those who joined us late, I've had two guests that have been with us. One is Ryan Dobson, my son. And also for the first time, in fact, I met her just before we went on the air yesterday, we've had Kristen Haflett, who's a licensed clinical social worker in the state of Colorado. She specializes in trauma, PTSD, and as we've heard today, gambling addiction. So Kristen and Ryan, you did a great job. It's been a pleasure to have you with us, and let's do it again.

Kristen Haflett: Thank you so much for having me.

Ryan Dobson: Thanks for having me back, Dad. I appreciate it.

Roger Marsh: Ecclesiastes 5:11. Whoever loves money never has enough. Whoever loves wealth is never satisfied with their income. At its root, gambling is a feeble attempt to better our circumstances by putting in little effort in hopes of winning a high reward. Although it might seem harmless, nothing about gambling showcases our great responsibility and gift of being image bearers of God. God made us to work. God gave us creativity and the ability to solve problems. None of these gifts come into play when playing the slot machines or filling out a keno card.

Now, 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](http://gamblersanonymous.org) to learn more. You can also call the National Problem Gambling Helpline at (800) 522-4700. That's (800) 522-4700.

We hope that you found these past couple of days of broadcasts on the topic of gambling to be helpful and encouraging. To learn more about Kristen Haflett, to find resources for problem gambling, or to listen to any of this program that you might've missed, visit us online at [drjamesdobson.org/broadcast](http://drjamesdobson.org/broadcast). That's [drjamesdobson.org/broadcast](http://drjamesdobson.org/broadcast). Remember, you can also give us a call as well at (877) 732-6825. We're here around the clock, 24/7, to answer your questions about *Family Talk* and the Dr. James Dobson Family Institute. Again, that number is (877) 723-6825.

Well, we're out of time for today, but be sure to join us again next time for another edition of Dr. James Dobson's *Family Talk*. I'm Roger Marsh. Thanks for listening.

Announcer: This has been a presentation of the Dr. James Dobson Family Institute.