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Lady Luck: The Rise of Women Problem Gamblers

Antonia Massa

Susan W. waited outside the cashier window at the Showboat, the Atlantic City casino where she played blackjack for \$100 per hand every weekend.

She had been on a winning streak—this was not the first time she'd cashed out her blackjack earnings that day. As the cashier exchanged her piles of black, green and red chips for stacks of cash, she could scarcely believe how much she'd made in only a few hours of play.

Susan rolled up the fresh wad of cash, wrapped it in a rubber band and stuffed it in her left pocket. She didn't bother heading to her suite upstairs, where her friends and boyfriend might see her. She preferred not to let anyone know how much she won or lost at cards.

With her hand crammed in her pocket, Susan made a beeline down the Showboat's kaleidoscopically carpeted halls, past the endless rows of chiming slot machines on the casino floor. She made her way to the ladies' room, burst into a stall, clicked the lock into place, sat down on the toilet and counted her newest batch of cash, silently adding it to what she'd already earned earlier that day.

\$19,000 in all.

Too bad I'm not going home with any of it, she thought. She knew by the end of the weekend she'd burn through every cent. Maybe more.

Susan was in the throes of a compulsive gambling habit that began in 1988, when she was 33. A host at the Showboat, her favorite casino, arranged for limousines to pick her up at her apartment in Co-Op City--if she asked, the casino would send a limo directly to Montefiore, the medical center in the Bronx where she worked as a clerk in the admitting department.

The Showboat lavished Susan with complimentary two-bedroom suites, free room service, and meals at its restaurants. Susan was a valuable guest-- she played high-stakes tables, often betting as much as \$2,500 on a single hand of blackjack.

Her outwardly glamorous lifestyle belied the truth: she felt her gambling slipping out of her control.

She gambled for a rush that only cards gave her. She gambled to earn enough money to continue gambling.

"I was not happy unless I was out of money," says Susan, recalling her 20 years of addiction. "I was more comfortable coming away a loser than a winner."

Susan's compulsion was not unusual. Gambling addiction, once considered a nearly exclusively male affliction, has become more widespread among women over the past two decades. The disorder can be particularly socially crippling among women, who often face disproportionate alienation, blame and grief when struggling with pathological gambling.

While research conducted in the 1980s and 1990s suggested women made up a third of problem gamblers, the gap between the number of women and men addicted to gambling has narrowed. In the absence of definitive new research, the National Council on Problem Gambling (NCPG) calls these early estimates "an understatement"-- of the roughly 3 million Americans addicted to gambling, women make up a greater portion than previously understood.

In fact, among gambling addicts between 45 and 64, women now outnumber men, according to the NCPG. Women are equally represented in treatment for problem gambling, while men once made up the majority of addicts in recovery. Today some states have more gambling addiction help lines geared to women than to men.

Male and female problem gamblers generally behave differently, addiction experts say. As a rule of thumb, men tend to prefer "action gambling," or adrenaline-driven games including poker, horse racing and sports betting. On the other hand, women addicts often favor "escape gambling"-- games like slots, video poker, lotteries and bingo. Escape gamblers use the games as coping mechanisms to dull depression and anxiety.

"Gambling is interesting because it works both ways," says Keith Whyte, executive director of the National Council on Problem Gambling.

Recent studies, including research of enrollees in the Iowa Gambling Treatment Program and problem gamblers in a Missouri casino self-exclusion program, suggest that while women develop gambling problems later in life than their male counterparts, they become addicted more rapidly.

As the addiction treatment community has become increasingly aware of women gamblers, the gambling industry has too. Strings of "slot parlors," video game gambling halls marketed to women, are increasingly common neighborhood businesses in Nevada, Oregon, Montana and Illinois. One chain of slot parlors, Dotty's, opened in 1992 by founder Craig Estey, targets middle-aged women put off by smoky, sleazy, male-dominated casinos. Dotty's slot parlors are roomy and well lit, with large windows allowing natural light to filter in. They're decorated like country kitchens, with potted plants and simple wooden counters. Letter blocks on bookcases spell WELCOME; free snack mixes and nuts are set out for guests in jars on the counter. An average of 40 slot machines stand at the ready in each café. Dotty's has more than 150 locations in Montana, Nevada and Oregon, with expansion planned to Illinois.



Susan's addiction was unusual for her gender, since blackjack is typically associated with action gamblers and therefore men. But slot machines never engrossed her in quite the way that cards did.

"The only time I ever played slot machines was when I was broke from gambling," she says.

Susan grew up in a family of gamblers-- her mother and father hosted frequent poker games. They placed bets on odds as simple as who would win a game of Scrabble. When Susan's older brother invited friends over for poker, she would sit on his lap as a toddler and observe. She learned to count using playing cards. Though she gambled for entertainment from a young age, Susan didn't find herself addicted to blackjack until a sudden tragedy befell her.

On the morning of January 15, 1979, Susan received a call from Jacobi Medical Center. She was still in bed, but her husband, Randy, a heating and air conditioning mechanic, had already left the apartment for work. The hospital representative said that Randy had been in an accident--Susan should come immediately, and bring someone along with her.

After dialing her mother and Randy's mother and thinking better of both options, Susan settled on asking a friend to accompany her to Jacobi.

When she arrived at hospital, Susan was greeted by a nurse, and she immediately asked if Randy was alright. The nurse asked Susan to sit tight for a minute; she'd go get the doctor. In that moment, Susan realized Randy must be dead ("because why would they need to get the doctor if he was alright?").

On her way to the hospital, Susan hadn't fully accepted that the news at Jacobi could be so extreme. Randy was healthy and athletic, a frequent scuba diver. She'd envisioned, at the very worst, he would be in a full body cast.

Susan had turned 24 less than a month earlier, on Dec. 20. Randy was her high school sweetheart-- they had been married on Sept. 11, 1977, just a year and four months before the call from the hospital.

Nearly 10 years later, when Susan was embroiled in a lawsuit over her husband's untimely death, accident investigators would explain to her what had happened in greater detail. Randy had been crossing Asch Loop, a road near their home, to get to a bus stop. He was wearing a hooded parka that blocked his peripheral vision. A bus was turning the corner as he crossed the street, and struck him.

Susan waited at Jacobi to identify the body. After she did, she slunk home to tell her mother and Randy's mother what had happened. The ensuing weeks were blurred by grief and denial.

"All of a sudden I was picking out coffins," says Susan. "24-year-olds don't do shit like that."

She went from living on two salaries to one. While she made an occasional trip to Atlantic City after Randy's death, it wasn't until a windfall moment 11 years later that her gambling veered in a dangerous direction.

Susan sued the Manhattan and Bronx Surface Transit Operating Authority (MaBSTOA) for Randy's death; her request for judicial intervention was filed July 7, 1986 and in 1988 her case was heard by the Bronx Civil Supreme Court. Susan was 33 when, on May 13, 1988, a jury ruled in her favor, issuing her nearly \$1 million dollars in damages for her husband's death. After lawyer's fees and a payment to her parents (whom Randy had agreed to help support financially as they aged), Susan pocketed a little more than \$500,000. With her new gold mine of disposable income, her lifestyle changed. She began to frequent Atlantic City casinos and Mohegan Sun in Connecticut, and what had once seemed an innocent gambling habit became an ugly, uncontrollable compulsion.

After winning her lawsuit, Susan and her new boyfriend Wally traveled the country and the world, vacationing in Costa Rica and Las Vegas, and indulging Wally's love of bowling at tournaments in Mexico. When they stayed at casinos, Susan played cards in the pit, alone. She preferred it that way.

She and Wally became regulars at the Showboat, the New Orleans-themed casino that eventually plied them with free rooms and dinners. They traveled to Atlantic City in a complimentary limousine every weekend, often inviting friends along to stay in their suites. They ate in the casino's most expensive restaurants, avoiding buffets where the "small gamblers" hung out.

Susan's compulsive gambling habit set in during these luxurious weekend trips to Atlantic City. She disappeared on her own, and was secretive about how much she won or lost. Even when she won big, she couldn't stop herself from gambling her earnings away. Susan would park herself at a high-stakes blackjack table at 10 a.m. and typically stay there until 2 or 3 a.m., only breaking to eat or use the restroom.

Occasionally she headed to Atlantic City alone, straight from Montefiore. She spent late nights playing blackjack, and rode directly back to work from the Showboat in a comped limousine.



Problem gambling was first listed in the third edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) in 1980. The diagnostic criteria listed for problem gamblers had never been tested beforehand; instead they were largely based on the clinical experience of Dr. Robert Custer, the founding father of pathological gambling treatment who treated addicts and wrote extensively about the disorder. When the fifth edition of the DSM was released in 2013 (DSM-IV), the diagnosis for problem gambling was revised to reflect its similarities to substance dependence; criteria include "repeated, unsuccessful efforts to control, cut back or stop gambling" and "a need to gamble with increasing amounts of money in order to achieve the desired level of excitement."

One diagnostic description, "lies to family members, therapists and loved ones to conceal the extent of one's involvement with gambling," is particularly common among women addicts. Women problem gamblers often prefer to play in anonymity and isolation, gambling as an outlet for grief instead of playing to win. Addiction researchers associate problem gambling among women with middle to low levels of income, lack of education, high levels of stress and middle age.

"The theory goes that women are led to develop gambling disorders later in life because they're using it to escape from dangerous or abusive relationships and lack of satisfaction about the options available to them," says Sean Kensing, a

gambling addiction therapist at the SAFE Foundation in Brooklyn. “They’re using it to escape from unsatisfying life issues.”



By 2004, Susan was liquidating old investments she’d made in order to cover day-to-day expenses. Her settlement money was gone. Back when she won her lawsuit, she had made a copy of the settlement check for her records. The photocopied image haunted her, taunting her and reminding her of how much she’d lost to gambling.

As Susan began to realize she’d developed a problem, she swore off casinos. Without at least \$1,000 to spend, she found casino gambling pointless anyway. She toyed with the idea of seeking help, but never earnestly looked for a psychiatrist or treatment center.

Susan had sunk deep into debt. She’d assured Wally, whom she’d married in 2005, that she would handle their finances, but hid or disposed of rent and utility bills as they arrived in the mail-- “In my crazy mind, if you didn’t open them they didn’t exist,” she says of the time. Her cable was constantly turned off, and she lied to Wally that it was the company’s fault. Her situation was made worse by the fact that she had quit her hospital job to care for her elderly mother, whose flagging health demanded Susan’s more complete attention.

By 2008, Susan owed about \$17,000 in back rent on the couple’s Aldrich Street apartment. She lay awake at night choked by panic. A city marshal had contacted her-- she and Wally faced imminent eviction. Susan fantasized about dying in her sleep. She contemplated killing herself.

Pathological gamblers have higher suicide rates compared to other kinds of addicts-- among problem gamblers, women are more likely than men to have suicidal thoughts. A 2001 study published in the *Journal of American Psychiatry* found that women calling a gambling helpline reported more anxiety and suicide attempts than men did. One explanation addiction psychologists use for this gender gap is that women suffer even greater societal pressure and alienation for gambling addiction because of their gender.

“I think there’s an added layer of stigma and shame for women who are-- in traditional roles-- supposed to be the keeper of the house,” says Whyte, the NCPG executive. “Traditionally some people may not even see gambling as appropriate for women, it’s kind of a man’s thing.”

Female gamblers have statistically higher rates of depression and anxiety than women in the general population and than men who are pathological gamblers.

“With women I think it’s because there’s a real shame associated with it,” says Kensing, the therapist at the SAFE Foundation.

Susan sunk further into depression as friends rejected her when she approached them for financial help. Her appeals were met with little sympathy. Once-close friends felt estranged and suspicious of her inability to keep her own personal finances in check. Mid-summer 2008, after Susan received the city marshal’s call about their looming eviction, Susan explained the entire situation to Wally—how she’d lied, how much debt she’d accrued, and how they were in danger of losing their home. Desperate, Wally convinced a mutual friend (who’d refused Susan’s original plea) to loan the couple enough money to pay down the rent they owed and keep their apartment, with some money left to sustain them. Their repayment plan was strict: they owed \$1,000 toward the loan each month, plus an additional \$50 in interest.

Susan went back to work, taking a job at Staples in the mall at Bay Plaza, near her apartment. She sold printers and computers in the business machines department. She also worked a side job at Bowlerland, a bowling alley and lounge on Hollers Avenue, helping out on Tuesday nights when bowling leagues practiced. Wally, who had retired, stopped buying new bowling equipment, and the couple gave up travel and unnecessary spending. To cover day-to-day expenses, Susan sometimes needed to borrow against her 401(k) at Staples.

At 53, exhausted of lying and feeling broke, Susan finally sought help for her gambling. She attended her first Gamblers Anonymous (G.A.) meeting at St. Clare's Church on Aug. 2, 2008. Susan brought Wally along with her. When the couple walked into the rectory room in the church basement, the meeting moderator welcomed Wally and shook his hand, congratulating him for taking the first step toward recovery. Wally said that as a matter of fact his wife was the problem gambler, not him, he was just there for moral support. Susan became the first woman at the St. Clare's G.A. homeroom.



On a recent Wednesday afternoon, Susan is off duty at Bowlerland, seated near one of the lanes on a white plastic chair attached to the table by a metal swivel rod. She's wrapped up in a grey and black shawl with a subtle leopard print pattern, her head drooped to her chest, napping. There's half-eaten peanut butter and jelly pound cake next to her, abandoned on top of its cellophane wrapper, and a jumbo soda cup filled with ice.

Her life is different now. Wally's health is flagging-- a recent surgery has required frequent check-ups, endoscopies, follow-up procedures and 4:15 a.m. doctor visits. She spends most of her time looking after him.

Six years have passed since her first G.A. meeting, and she has attended meetings at St. Clare's every week since. She retired from her job at Staples in Jan. 2013, though she kept her side gig at Bowlerland.

Susan readily says that G.A. saved her life, and that without it she'd be back at a blackjack table in the pit of a casino somewhere—though not at The Showboat. Her once preferred Atlantic City casino was shuttered this August because of its own financial woes.

Susan is a grandmotherly woman built like a Buddha, with short, curly grey hair and a wide gap-toothed smile. She calls almost everyone "baby." Reliving the height of her gambling addiction, she rotates through different moods, from flippant to contemplative to severe.

She recalls with some relish the perks The Showboat would heap on her-- the limousines and complimentary platters of shrimp cocktail she could order from room service at any time of the night.

"It was a very exciting life," she says. But when she discusses, say, the \$2,500 bets she placed more than a few times on blackjack, her eyebrows knit together.

"When I think about it now I want to throw up," she says. "There are families that can't eat, there are families that have no place to live, and I have the nerve to spend \$2,500 on a hand of blackjack. It makes me really ashamed."

She pauses.

"But I'm glad that I have that feeling, because it keeps me energized."

G.A. follows the same format as any 12 step program-- submitting to a higher power, making amends with people you've wronged, and taking thorough personal inventories all figure prominently in the process. Susan ended up choosing a man to be her sponsor, or official mentor within the group, though G.A. advises that members choose same-sex sponsors-- a bit of an outdated guideline, meant to avoid dalliance between sponsors and sponsees.

However, the traditional G.A. regimen isn't a universal fix for all women wrestling with problem gambling. Some women find co-ed G.A. groups unsatisfying or alienating. Marilyn Lancelot, an 84-year-old former gambling addict living in Sun City, Arizona found herself profoundly unhappy in her first G.A. meeting 23 years ago.

She played her first slot machine at 55 and became hypnotized.

Marilyn would drive four hours from her home in Yuma, Arizona to Laughlin, Nevada every weekend for seven years to play slots at her favorite casino, the Colorado Belle. Marilyn traveled to Laughlin with her boyfriend at the time, who also had a problem gambling habit.

Her favorite machine had a simple premise, matching three lucky seven symbols in a row.

"You didn't have to worry about anything. The whole world around you was immaterial," Marilyn says, recalling the days she spent in front of slot machines. "You didn't worry about the kids, what they were doing, the bills that you owed...it was hypnotic."

Like Susan, and many other pathological gamblers, sometimes she even considered it a bother to win, because it meant a momentary pause in the game.

"Sometimes when you win, or when I won, it was kind of a nuisance because then you had to stop playing and wait until you got paid your jackpot. You wanted to keep that numbness going."

At the time, Marilyn was working as an office manager at a fertilizer company in Yuma. To fuel her gambling habit, she began cashing checks she forged from in her boss's name, always telling herself that once she hit a jackpot she'd pay back the money she borrowed. When auditors came in to check the company's books once a month, she'd hide the missing money in different accounts. Marilyn embezzled more than \$300,000 before auditors eventually uncovered what she'd done.

Standing in her bathrobe and curlers kneading dough for a loaf of bread one morning, Marilyn watched six police cars pull into her driveway. She was arrested for embezzlement.

In between her arrest and trial date, Marilyn attended her first G.A. meeting in Phoenix, at her attorney's suggestion. Marilyn had already been in Alcoholics Anonymous and figured she was willing to try a 12-step program for her gambling disorder too. Marilyn gave up her property in Yuma as part of the restitution to her former employer and moved into a cramped house with her children and grandchildren in Phoenix to attend meetings.

At her first meeting, over a cup of coffee one of the men at G.A. asked what kind of gambling had hooked her. When she told him, he chuckled and asked how she could have gotten into trouble playing slot machines.

"To go into a room where there's more men than women and tell them how bad you are, it's pretty difficult for women," says Marilyn.

After several meetings, Marilyn realized she felt belittled in G.A.-- she was subtly made to feel that slots weren't "real" gambling.

About five months later, Marilyn was convicted and sentenced to two years in the Arizona State Prison Complex in Perryville. She ruminated on recovery in prison. Marilyn resolved that when she got out, she would create a support group exclusively for female compulsive gamblers. In prison, she met and befriended another woman who gambled compulsively and together the two resolved to start a women's meeting upon their release.

They began their Arizona women-only gambling support group in 1992. A few months later, Marilyn began a newsletter, Women Helping Women, geared specifically to women with gambling problems. She migrated the newsletter to a website in 1999, www.femalegamblers.info, and added an e-mail support network in 2002.

On the site, which is updated monthly, women share stories about their most vulnerable moments as problem gamblers. Women Helping Women offers an index of articles and reader letters filed under categories like Cross/Dual Addiction, Gambling-Related Crime, Choosing Not to Depend on a Higher Power, Poetry, Recovery Tools, and even Humor (one entry: "The Biggest Fool I Knew-- Me!").

Through her email network, Marilyn has helped advise women on how to set up women-only support groups similar to her own in different states and around the world, in Ireland, Australia, Canada, South America and Scotland. One reader offered to translate articles on her site into Polish, so Women Helping Women now has an entire "Polish Translation" section.

In Arizona, where Marilyn lives, women problem gamblers are especially prevalent: six out of ten gambling addicts in state-approved programs are women. Of those, 55 percent suffer from slot machine-related addiction.

In retirement, Marilyn wrote a book about her addiction, *Gripped by Gambling: the True Story of a Woman's Journey Back from the Hell That She Created*. She focuses on keeping Women Helping Women up to date, and she travels to speak at conferences about the need for gender-specific problem gambling therapy.

She has her prison inmate number, 085235, scratched into the back of her alarm clock as a reminder of just one of the repercussions of her addiction.

Her women's therapy concept has expanded, and now there are eight groups for women gambling addicts in the Phoenix area alone.



As for Susan, over six years in G.A. she has watched her group diversify. The St. Clare's Saturday morning meetings are now split evenly between women and men. Some weeks, the women there even outnumber the men. Susan befriended several of the group's new women gamblers, including a single mother who became hooked on nickel slots at Empire Casino in Yonkers, and another who fought addiction while working at the same casino, until she was let go from her position this month.

Susan celebrated her 60th birthday on Dec. 20, a Saturday, at G.A.

"I'm not sorry that I was-- that I *am* a compulsive gambler. I consider it probably the best education I ever had," she says. "But I could have paid for a Harvard education with the amount of money I went through."

There's a phrase that she heard at G.A. once, which always stuck in her mind. She repeats it like a mantra. In every conversation about gambling, Susan somehow works it in: *everything I wanted to get from gambling, I got from not gambling*.

Yet as much as she likes it, when she deeply considers the phrase, she says, it doesn't exactly apply to her-- at least not to how she gambled.

"I didn't *want* anything," she says. "It's not like I wanted to buy anything. I just wanted enough money to gamble again the next day."