

# Staying Safe After Problem Gambling



KNOW  
— THE —  
ODD\$.ORG

# TABLE CONTENTS

SECTION 01	Creating Your Ongoing Problem Gambling Treatment Plan	2
SECTION 02	Dealing with the Consequences of Your Problem Gambling	4
SECTION 03	Identifying Your Gambling Triggers	7
SECTION 04	Educating Family and Friends about Your Compulsive Gambling	11
SECTION 05	Taking Financial Responsibility After Problem Gambling	14
SECTION 06	Making Necessary Lifestyle Changes	16
SECTION 07	Avoiding Workplace Gambling Opportunities	19
SECTION 08	Staying Clear of Other Addictions During Problem Gambling Recovery	21
SECTION 09	Getting Help When Struggling with an Urge to Gamble	23

# Section 01: Creating Your Ongoing Problem Gambling Treatment Plan

You've made a commitment to stop gambling. You've recognized the existence of your gambling addiction, the consequences it has had and you are ready to close this chapter of your life. The initial step to end the gambling activity and seek help has been taken.

## **Congratulations. *Now what?***

It's time to create a problem gambling treatment plan to solidify your commitment and figure out the lifestyle changes and steps that must be taken to prevent future gambling.

---

## **There will be ups and downs throughout your recovery.**

---

The key is to be prepared to handle situations that have previously led you to gamble.

Throughout New York State, there are a number of organizations that provide counseling and support services to people struggling with gambling addictions.

The NYS HOPEline is available at **1-877-8-HOPENY** to help you face and deal with a gambling addiction affecting you.

The **Gambling Support Directory** provides a list of organizations located in counties throughout NYS with organization details, websites, addresses and contact information. Use the Gambling Support Directory to find an organization that you can remain in contact with for support throughout every step of your recovery – from Day One and throughout the many years to come.



## Help for problem gambling comes in many forms, and may include:

- Self Help Methods
- Step-Based Programs
- Motivational Interviewing
- Peer Support

You may need to try a variety of methods to determine which works best for you. Trained counselors can help guide you to the type of treatment best suited for your long-term recovery.

It can be expected that some days, your recovery may seem easy, while other days, the urge to gamble will be quite intense. Lifestyle changes must be made to help you avoid gambling situations and provide you with healthy alternatives for spending your time and money and for reacting in times of both stress and celebration.

Once you've decided to stop gambling, you must keep your addiction from relapsing. What will keep you from placing that next bet? The following chapters will help you stay away from situations that have previously led you to gamble and will provide helpful tips to repairing damaged relationships, changing your financial circumstances and making the necessary changes to keep you from gambling again.

# Section 02: Dealing with the Consequences of Your Problem Gambling

## Common Consequences of Problem Gambling

- **Lost money**
- **Lost property and possessions**
- **Damaged relationships**
- **Lack of others' trust and support**
- **Damaged career and reputation**
- **Accumulated debt**
- **Increased stress and sleep problems**
- **Elevated health issues**

Don't let your list of consequences cause you despair! Support **IS** available to help you repair the damage done by your gambling addiction and guide you toward a better future.

You've placed your last bet. Now, you must deal with the consequences of your gambling problem – how it has affected you, and how it has affected others.

Dealing with the consequences of problem gambling isn't easy, but you don't have to do it alone. You may have already looked at the organizations throughout NYS that provide problem gambling help. Through counseling and recovery programs, you'll find support to keep you or your loved one from placing bets, repair relationships with family, friends and coworkers, begin regaining control of finances and steer clear of other addictions.

When people seek help to end problem gambling, they must take steps to change their lifestyle to one that allows them to avoid gambling triggers, halt any further gambling-caused damage and take steps toward regaining the life they had prior to their addiction - or maybe a life that is completely new to them.

## What You Can Expect to Feel During Your Recovery

As you quit gambling and begin your recovery, there will be a lot you'll need to prepare to do. As you work to repair finances, relationships, your career or other things altered by your addiction, you will face a number of emotions.

## **These emotions will vary.**

Some days, you may feel very positive about your recovery, prepared to move forward and inspired by the lack of any need to gamble.

On other days, frustration and stress may cause you to become upset. You may want to give up on your recovery, and gamble to avoid thinking about what is causing you frustration.

If you're reading on behalf of a loved one, understand that your support is a critical part of his or her recovery. Know that your loved one will face many emotions throughout the recovery process, and prepare yourself to be supportive during the most difficult recovery days. You will experience these emotions as well, and understand that you may have your own feelings of frustration and anger.

### **Are you someone who has recently quit gambling? How do you deal with the consequences? Start by asking yourself the following questions:**

- **Do I understand the consequences of my gambling addiction?**
- **Have I asked others around me how my gambling addiction has affected them?**
- **Am I committed to making efforts to repair the damage I've done and regain the trust of those around me?**
- **Do I know what triggers my gambling, and do I know how to avoid situations that will encourage placing bets?**
- **Do I understand, monetarily, what I owe and need to do to begin paying back my debts and repairing any damage to my credit?**

You aren't expected to know the answers to all of these questions, but with guidance, you can move beyond your gambling addiction and regain control of your life. Your problem gambling can be stopped and you don't have to accomplish that alone.



## **POSITIVE** Emotions You May Feel

### **Appreciation**

for support you have  
in your recovery.

### **Enthusiasm**

in your ability to refrain  
from gambling.

### **Enthusiasm**

for moving forward  
in your recovery.

### **Happiness**

to have quit gambling  
and be seeking help.

### **Hope**

for your gambling-free  
future.

### **Trust**

in your counselors  
and supporters.



## **NEGATIVE** Emotions You May Feel

### **Guilt and Regret**

about the damages caused  
by gambling.

### **Frustration**

about wanting but being  
unable to gamble.

### **Shame and Sadness**

as you examines losses  
due to the addiction.

### **Fear**

of failing to remain  
gambling-free.

### **Anger**

at the problems addiction  
has caused.

Creating a **Goal Statement** will help you when negative emotions threaten you or your loved one's gambling recovery. If you are someone who has recently quit gambling, write a statement that reminds you why you made the decision to end your problem gambling and recover from your addiction. Lean on this statement when the urge to gamble threatens to become overwhelming.

## Section 03: Identifying Your Gambling Triggers



### What are your gambling triggers?

Have you identified what makes you gamble? Maybe it's one of these common gambling causes, or a mix of them:

- **Boredom**
- **Stress Release**
- **Desire for Distraction**
- **Need for More Money**
- **Availability of Credit or Money**
- **Method of Celebration**
- **Compulsive Need to Win**
- **Social Gambling Enjoyment**
- **Confidence in Skills**
- **Desire for Anti-Social Activity**

Before you can permanently stop your gambling, you have to understand what started it. How were you first introduced to gambling? What made you keep coming back?

You might not have understood your gambling triggers when you were actively gambling, but now that you have decided to stop, you will likely continue to feel the urge to place bets, purchase lottery tickets, join games or participate in many other forms of gambling.



---

**When is the desire to gamble most strong for you? Is it caused by:**

---

### **Boredom?**

Do you turn to gambling when you find you have nothing else pressing to do? Is your gambling done as a way to spend free time?

### **Stress or a desire for distraction?**

When facing a stressful situation or in the midst of a bad day, do you turn to gambling to take your mind off of it? What else could you do?

### **A need for money?**

Were you short on cash and gambled as a last resort? A lack of money to pay the rent, the mortgage, the bills or the grocery store can lead us to seek a quick fix. Unfortunately, gambling odds are never in your favor and very rarely provide the profit being sought by gamblers short on money. What healthy and legal ways are available to help you make money?

## **A reason for celebration?**

You ended great days at the casino or with the purchase of a couple lottery tickets. You celebrated getting a new raise during the work day with a night filled with online gambling. What are healthier ways to celebrate and commemorate special occasions?

## **A compulsive need to win?**

Did your competitive nature drive your gambling? Did the thrill of seeking “the big win” fuel nights of endless spending, never halted by mounting losses?

Where can you redirect your competitive energy and focus? Maybe it's taking on new responsibilities at work, joining a community slow-pitch softball league or learning to play guitar like you've always wanted. What healthy goal can you strive to achieve and feel satisfied with when you succeed?

## **The availability of gambling credit or money that can be used to gamble?**

Maybe it's not a short supply of money you have, but an availability of it that drove you to gamble. Was your wallet full of money you could quickly turn into gambling credit?

You've sought help for gambling. As you regain control of your finances, you will have to stop the urge to gamble the money you're responsible for saving.

### **An enjoyment of the social gambling environment?**

Was your preferred gambling environment filled with people enjoying their own gambling as well? Did an atmosphere filled with people's wins and losses cause you to constantly seek your own?

Where else could you go to find the same camaraderie without the consequences?

### **Confidence in your gambling skills and ability to profit?**

Were you good at the gambling methods that required a bit of skill? Did you understand the difference between skill and "perceived skill" – games where, even when the player has the illusion the timing, wager making or button pressing can make a difference, all outcomes are really predetermined?

### **A desire for activity that requires no social interaction?**

Maybe your gambling didn't take place in a casino, bingo hall or racing venue. Maybe it was your way of escaping to somewhere by yourself, blocking out social interaction and instead focusing solely on your gambling.

What other healthy ways can you spend time with yourself?  
What independent hobbies can you take up?

## Section 04: Educating Family and Friends about Your Compulsive Gambling

---

**Problem gambling is not widely understood, despite the fact that 2-3% of adults in the United States experience problem gambling every year and are in need of treatment services.**

SOURCE: NATIONAL COUNCIL ON PROBLEM GAMBLING

---

Whether your problem gambling has been going on for a matter of months or a number of years, it has likely taken a toll on your relationships with other people. You may have borrowed and lost their money, lied about your whereabouts and actions, or gambled away the security they relied on.

And now, you must repair those relationships.

It's not an easy process. Once you've quit gambling, your family and friends may have a number of hard questions you'll have to answer – and that's if you are still in communication. How can you help them understand your addiction?

While no addiction is easy to overcome or widely accepted by family and friends, drug and alcohol addictions and their recovery steps are widely understood by the general population. That is not the case for problem gambling.

### **How do you talk to your family and friends about your gambling addiction?**

The consequences of your gambling addiction may have caused your family members and friends to feel sad and angry. Tell them you understand that, and that it is okay to feel that way. Tell them you are serious about taking the recovery steps to keep from further gambling, and that, while your addiction is an illness and not a personal choice, you are dedicated to making the right choices to end your addiction, however difficult they may be.

Encourage them to talk about the effects of your gambling on them, and what the addiction had done that caused them to be pushed away from you. Discuss what you can do together to repair your connection and take healthy steps forward to a relationship filled with trust and open communication.

---

# PROBLEM GAMBLING CAN AFFECT **ANYONE.**



## What Do You Need from Family Members and Friends?

When you begin talking to your family members and friends, it's important to tell them what you need from them during your recovery. While your addiction may have pushed them away from you, let them know that their support will go far in your continued drive to recover. Explain what leads you to gamble, and ask them to:



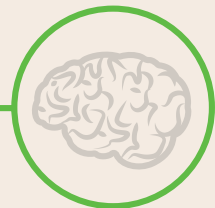
**Be mindful of your triggers and not enable your addiction.**

**Refrain from gambling in front of you, whether for money or not.**



**Explore and participate in healthier activities with you.**

**Use their knowledge of problem gambling to watch for other at-risk problem gamblers.**



## **Section 05: Taking Financial Responsibility After Problem Gambling**

---

**The average debt of a male gambler in the United States falls within the range of \$55,000 to \$90,000, according to the American Psychological Association.**

---

While problem gambling can take a serious toll on your health, relationships and reputation, among other consequences, there's no more obvious consequence than the damage to your financial situation.

You may have spent all of your paychecks and savings. You may have borrowed and lost the money of others. You may have lost money by taking days of work off for gambling-related activities. You may have lost access to shared family funds protected by people who needed the savings to remain for the good of the entire family.

---

**Callers to Connecticut's 24-hour help line reported losing an average of \$21,500 per year, despite the fact that the majority of the callers earn less than \$35,000 per year.**

SOURCE: HOLTZ, 2004

---

### **How do you begin to take care of the financial damages?**

While you must do all that you can to repay your debts, the amount of debt accumulated can seem insurmountable. Working with a gambling debt counselor can help recovering problem gamblers understand how to contact and repay creditors, when to close credit cards, how to plan on saving money

and the rates at which loans must be repaid. They can help individuals calculate the rate at which repayment is possible and how to begin safely budgeting money with which they are trusted.

Create a new budget for yourself. If your savings had previously gone to gambling, consider what you can save toward now. If you don't have the money now to cover your debts and cost of living, what changes can you make to lower your lifestyle's cost and help you save more money?

To move forward in repairing your financial situation, you must work with all members of your household. Understand your sources of income, including paychecks, Social Security benefits, tips or other sources of money. List your monthly expenses, such as car payments, mortgage or rent and utilities. Identify who will be responsible for household funds from now on, and understand that this may very likely not be you as you continue your recovery.

---

**The average gambling debt of callers to Wisconsin's problem gambling helpline was \$43,800 in 2010, up from \$36,000 the previous year.**

SOURCE: WISCONSIN COUNCIL ON PROBLEM GAMBLING, 2011

---

Responsibly handling finances can be tough even for people without gambling addictions. For problem gamblers, whose every bet started with the availability of a nickel, quarter, dollar or larger denomination of money, having free access to money is a gambling trigger that many problem gamblers will constantly face. To overcome your problem gambling addiction, the most important thing you can do is keep yourself from spending any further money on new bets.



## Section 06: Making Necessary Lifestyle Changes

We've already gone over how to identify your gambling triggers, and now you hopefully have a better understanding of what drives you to gamble. In doing so, you may have also identified some changes that need to be made to the environment you live in and the people with whom you socialize.

### Lifestyle Changes: People

Are there certain people in your life who encourage you to place monetary bets? Maybe you have friends with whom you routinely gamble, through casual poker games, outings to the casino and the racetrack, lottery purchases or other situations.

When you've made the decision to cease your gambling activity, we can hope that the people surrounding you are supportive of your decision and eager to help. That said, you must also be prepared to understand that people who were bad influences on your gambling may continue to be a negative contact as you recover.

It's not easy to stop communicating with people, especially if these are family members, old friends or coworkers. Ask yourself, "Is this person's negative influence worth me ruining my relationship with all of the other people in my life? Do I want to let this person continue to influence me in a way that puts me in even more debt?"

Your gambling counseling can help you determine how to handle these destructive relationships. Whether in one-on-one counseling or with a group of people who have had similar experiences, you'll find guidance to help you understand how to handle relationships that have previously encouraged gambling.

## Lifestyle Changes: Time Management

Was it free time available and boredom that led you to gamble? Did you place bets to fill time, until placing bets demanded all of your time, whether it was free or not?

Think about what you could do instead, such as new activities or programs, fitness classes, volunteering or even just picking up a few new books at the library. These efforts won't completely solve your gambling problem, but filling your time with new activities will help distract you from your desire to gamble. If you have loans to pay off, use available time to pick up extra work that will speed up your ability to lower your debt.

You've made the decision to no longer let gambling consume your free time. Now, it's up to you to find healthy ways to use it.

## Lifestyle Changes: Stress Management

Managing stress is hard for many people. Work to find out what relaxes you. Maybe it's a brief walk around the neighborhood park, a stroll to the local coffee shop, a phone call to a friend or even a brief 15-minute nap to recharge your batteries.

If you can't take a break from what's causing you stress, find new ways to handle what is demanded of you. If you've avoided telling your boss of workplace issues and instead distracted yourself by gambling, have that conversation with your boss to better your workplace situation. If you've been gambling to avoid situations at home, devote your time instead to make the changes at home needed for you to live happily and gambling-free.

## Lifestyle Changes: The Setting of New Goals

As you end your gambling and recover from your addiction, you'll spend time reflecting on your life, your goals, where you are now and where you want to be in the future.

You've set the goal of staying away from gambling and ending your addiction. What other goals can you make? What do you aspire to be or hope to accomplish?

Focusing on achieving new objectives will help distract you from thoughts of gambling and provide reminders of the reasons why you quit gambling, such as saving money, spending more time with friends and family or improving your health.

## Lifestyle Changes: Your Expression of Emotions

If you used gambling as a way to react to situations, whether happy or frustrating, you'll need to learn other ways of expressing and working through your emotions. Who can you talk to when you're stressed or upset? How can you celebrate good news in a healthy way? What can you change to help you stay away from purchasing lottery tickets, visiting the casino or logging into your favorite online gambling website?

Devote a journal to recording your feelings associated with gambling and your efforts to end your addiction. Keep track of when you want to gamble, why and how often it occurs. Share your feelings, happy or sad, in the book and what inspired those emotions. Your journal may help you identify new gambling triggers you weren't previously aware of, and writing will give you time to reflect and come up with questions you'd like to talk to your counselors or peers about.

## Section 07: Avoiding Workplace Gambling Opportunities

You've quit your gambling, but that doesn't mean others around you have as well. During your gambling recovery, and throughout the rest of your career, you will likely be faced with situations involving group gambling by coworkers, such as:

### Lottery Pools

The state lottery is bigger than ever! All of your coworkers chip in \$10 to buy \$250 worth of lottery tickets, agreeing to split the winnings equally, should the numbers match on any ticket purchased.

### New Arrivals

Your coworker is having a baby, and the rest of the employees are making guesses on the gender, weight and arrival date of the baby. With each employee entering the game with \$5, whoever makes the most accurate guesses wins the money.

### Sports Brackets

Brackets are made, and everyone has their guesses about who is going to make it to the Final Four, the Super Bowl and the World Series.

These gambling activities are often started as ways to boost employee interaction and morale, but as you work to quit gambling, they can be quite the distraction. How do you handle these situations? Do you place your bet, ask to guess for fun without chance of financial reward, or do you politely decline?

You may not want to talk openly about your addiction with your coworkers, but consider talking to your HR representative about workplace policies to help you prepare for how to handle gambling at the office. Many individual companies ban gambling entirely – it's just a matter of enforcing the rule. For companies that encourage infrequent gambling opportunities, tell your senior management you'd prefer not to partake.

### **Now, it's harder if your addiction has not been revealed to your coworkers.**

Your addiction is your own private matter, and it is up to you to decide how much, if any at all, you choose to reveal to your coworkers. If you do disclose to your coworkers information about your addiction, you must understand that they will make their own decisions about their gambling habits, and your experience may not persuade them to quit workplace betting.

When you talk to your coworkers about gambling, questions may arise. Are you able to manage company finances? Should they worry about your productivity or health? Be prepared to open up about your work ethic, stress your dedication to your job responsibilities and show your management you are prepared to look beyond your addiction. By talking honestly with your coworkers about your addiction, you may find a new support network you didn't know existed. Or that other members of your team have dealt with the same issues and have similar experiences.

If you choose not to discuss your addiction with your coworkers, recognize that workplace gambling will continue to go on, with or without your involvement. Use your Goal Statement as a reminder that you should not participate, and exclude yourself from these gambling activities. One-on-one counseling and conversations with people in problem gambling support groups are great ways to find out how others exclude themselves from gambling opportunities.

## Section 08: Staying Clear of Other Addictions During Problem Gambling Recovery

For more than one out of every four people, gambling addictions occur simultaneously with substance abuse. If you've decided to seek help for your problem gambling, your treatment for other addictions is critical, as well.

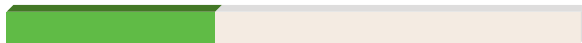
According to the National Epidemiologic Survey on Alcohol and Related Conditions (NESARC) of pathological gamblers,

73%  
.2



Had an **alcohol** use disorder

38%  
.1



Had a **drug** use disorder

60%  
.4



Had **nicotine** dependence

Likewise, if you have struggled with a gambling addiction and are in recovery, it is important you do not replace one addiction with another. If you gambled to distract yourself from stress or problems, switching to alcohol, cigarettes or other drugs can be just as detrimental to your health, your relationships and other parts of your life.

Gambling treatment can help you find ways to direct your time and energy away from addictive behaviors. How do you take on new hobbies and interests without becoming dangerously obsessed? You must find a healthy way to balance new interests while appropriately managing stressful situations.

Finding a gambling treatment plan you feel comfortable with is crucial to keeping yourself gambling free and away from other detrimental addictions. Whether you prefer one-on-one counseling or group therapy with people going through similar situations, speaking with people about your recovery can help you answer questions and maintain positive progress.

## Section 09: Getting Help When Struggling with an Urge to Gamble

You've made the choice to stop gambling, and for that, you should be congratulated. The months and years ahead may have difficult times during which you want to gamble, but you are capable of coping with those urges and conquering your addiction.

### Help is available every step of the way.

For more resources about the risks and consequences problem gambling, as well as information on how to end your gambling addiction, visit **KnowTheOdds.org**. Find facts about problem gambling, tips to overcome addiction and contact information for organizations statewide available to help you end your gambling problem.

As always, the NYS HOPEline is available 24 hours per day, 7 days per week. It offers help and hope for alcoholism, drug abuse and problem gambling. If you need help ending your gambling problem and staying gambling-free, call immediately to find the support you need.

---

**FIND HELP FOR GAMBLING PROBLEMS**  
**1-877-8-HOPENY**  
1-877-846-7369



## References

**“National Problem Gambling Awareness Week,”** The National Council on Problem Gambling.

Holtz, Jeff. **“WORTH NOTING; Survey: Average Debt To Gambling Is \$17,000.”** New York Times [New York] 15 Aug 2004, n. pag. Web. 7 Jun. 2013.

**“Wisconsin’s Problem Gambling Helpline Remains Busy.”** Green Bay: 2011.

Petry, NM, et al. (2005) Comorbidity of DSM-IV pathological gambling and other psychiatric disorders: Results from the national epidemiologic survey on alcohol and related conditions. Journal of Clinical Psychiatry. 66:564-574

---

To find more information about problem gambling, visit [KnowTheOdds.org](http://KnowTheOdds.org).

---

KNOW  
— THE —  
ODDS\$.ORG