

Individualized Treatment for **Problem Gamblers**

Patient Workbook

UCLA
Gambling studies program

California Alcohol and Drug Program
Office of Problem Gambling

Individualized Treatment for Problem Gamblers

Prepared by:
Timothy W. Fong M.D.
Richard J. Rosenthal M.D.

UCLA Gambling Studies Program

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Disclaimer for Patient CBT Workbook:

This Patient Cognitive Behavioral Therapy (CBT) Workbook is designed to assist problem and pathological gamblers in addressing negative consequences and issues that have occurred because of gambling. This preliminary publication should be used in conjunction with the corresponding Therapist manual. In addition, the workbook should also be used in the presence of and under the guidance of a licensed treatment provider. It is not intended to be used as a self-help workbook. This workbook is currently being evaluated for effectiveness and the results will be made available through the Office of Problem Gambling. There is no representation, warranty, or guarantee that this compilation is error-free.

Introduction



Goals:

- **To learn about this treatment program**
- **To learn about pathological gambling**

Overview of the Program

This manualized treatment program has been designed to help pathological gamblers. This program has been specifically designed to address the concerns that you, the patient, have about your gambling and its consequences. The first session, which you will complete today, will help you and your therapist analyze your gambling behaviors in detail.

This book is divided into 6 visits, each offering information and exercises that concern different aspects of your life as it relates to gambling. After each session there will be homework assignments to complete before the next visit. These homework assignments have a specific purpose. The assignments provide structure in your recovery to help to keep you focused on your treatment goals. In addition, the assignments reinforce information and techniques learned in the previous visit and prepare you for the work to be done in the next session.

At the end of the 6 sessions, you will have learned some of the basic techniques and the general strategies needed to control your gambling and deal with the consequences that were caused by it. Once you have completed this manual with your therapist, it is highly recommended that you continue with professional treatment. By no means is this manual the end of treatment, instead, it is an introduction to the recovery process.

Frequently Asked Questions about Pathological Gambling

What is pathological gambling?

Pathological gambling is classified as an impulse-control disorder according to the diagnostic manual used by all psychiatrists and psychologists. This means that people with this condition have difficulty controlling their impulses to gamble, even if they do not like to gamble. As a result of this lack of control, the individual experiences numerous difficulties throughout different aspects of their life from financial difficulties to lies causing problems within families. It is also known as compulsive gambling, gambling addiction. Problem gambling is another term used to categorize people who have some problems associated with their gambling but do not yet meet full diagnostic criteria.

How common is pathological gambling?

The prevalence of problem and pathological gambling in the United States has been difficult to determine since many gamblers do not report for help until serious problems arise. Generally, it is believed that about 5% of the adult population is made up of problem and pathological gamblers. About 15% of individuals never gamble, meaning over 10% of people that gamble are at risk of becoming pathological gamblers. These numbers are also expected to rise with the increase in the number of states allowing legal gambling.

In California, according to a statewide survey done in 2005, 1.5% of the state population meet criteria for pathological gambling while another 2% meet criteria for problem gambling. This means that almost 1,000,000 Californians experience significant life problems from their gambling.

What are the causes of pathological gambling?

Like other forms of addiction, this answer is not entirely clear. What is known is that there are genetic and biological risk factors that increase a person's vulnerability to developing gambling. We also knew that certain personality traits, like being impulsive, competitive and driven by instant rewards can also increase the risk. Lastly, there are some social risk factors such as living close to a casino and being surrounded by friends and family that gamble that can also increase the risk of gambling addiction.

What we know for sure is that pathological gambling is not caused by greed, lack of ethics, immoral behaviors or selfish behaviors. This is a psychiatric disease where science is showing more and more that brain functioning in pathological gambling is impaired.

What are some of the consequences of pathological gambling?

Pathological gambling can dramatically affect every aspect of a person's life. Here are examples of some of the more common problems created by pathological gambling.

1. Financial losses

Debt from gambling can occur quickly and, at times, may seem insurmountable. Knowing exactly how much money is owed, borrowed or spent is an important first step to addressing financial losses.

2. Loss of interest in regular life activities

Gambling can deprive people of wanting to participate in activities and events that used to bring people pleasure. Things like exercise, going out to dinner, reading a book, or getting together with friends are often given up in exchange for gambling alone.

3. Loss of time

One of the most devastating consequences of continued gambling is the lost time. This can be due to gambling, getting to gambling venues or planning out how to get money to gamble with.

4. Tolerance

Some gamblers will increasingly larger bets, or greater risks, needed to generate desired level of excitement. Another way to think about this is escalating gambling by either gambling more or longer. Some gamblers even take up other forms of gambling that they didn't previously or find themselves abandoning basic strategies.

5. Withdrawal

Just like with drug and alcohol withdrawal, some pathological gamblers may experience a variety of physical and mental symptoms when they attempt to slow down or stop gambling. The most common are cravings, and restlessness and irritability. These symptoms may mimic drug withdrawal, temporary depression or anxiety disorders, or resemble the flu. They are time and self-limited. Gamblers will rarely require medication. But they may attempt to medicate themselves through a return to gambling.

6. Lying

Lies can be to oneself or to others about the extent or depth of gambling. Lying is also done as a way of conceal time spent gambling and monies lost. It is partly done to protect the gambling, to be able to keep doing it there is another kind of lying, Lies of omission are common

7. Criminal Behaviors

Research has shown that 25% of pathological gamblers will commit some sort of illegal act to finance their gambling. Most of these crimes tend to be non-violent such as embezzlement, fraud or borrowing money from illicit sources. Why certain gamblers resort to criminal behaviors while others do not is unclear at this point but the consequences of crime can obviously have devastating and long-lasting consequences.

8. Impact on Mental Health

Pathological gambling can dramatically affect mood and overall sense of well being. There are many emotions that gamblers face but depression, anxiety and suicidal ideation are some of the most serious.

Gamblers may gamble to medicate a depression, but there may also be depression as a consequence of the gambling. The gambling progression includes not just an increase in monies lost, but also an increase in feelings of shame, guilt, helplessness, and depression. In time, there may be an inability to sleep, loss of appetite or increased eating, disregard for one's personal appearance, greater isolation, and loss of interest in everything except gambling.

As the gambling problem progresses, the gambler typically feels overwhelmed by his debts, his need to conceal the extent of his problems, his increasing isolation, feelings of helplessness, and progressive loss of control. Anxiety symptoms, even panic attacks, may follow. They typically resolve when the individual stops gambling and starts to accept the consequences of his or her behavior.

Suicidal thoughts may be triggered by gambling losses, and may be in response to feelings of shame, guilt, and helplessness. Gamblers may have suicidal thoughts on the way home from a losing gambling venture, when they know they will need to confront their spouse or other family members, and they anticipate seeing the look on her/his face, and seeing how one's losses, and perhaps especially one's lying, has hurt them. There may be passive suicidal thoughts, in which the gambler wishes they would die of cancer or contract some fatal illness. Others make active attempts, thinking that their families will be better off without them, or will be able to pay bills by collecting on their life insurance.

9. Effects on physical health

Gambling can have dramatic impacts on physical health. Many pathological gamblers have simply neglected taking care of themselves. Many do not have any form of health insurance. The ongoing periods of stress can result in increased risk for heart disease, peptic ulcer disease (heartburn), sleep deprivations, poor nutritional care and lack of exercise.

Will I get better with treatment?

It has been shown that pathological gamblers who complete treatment or who remain active in treatment can significantly improve their lives. Some treatment programs report that 40-60% is able to stop gambling completely. Although this is not 100%, many patients with diabetes, heart disease and obesity share the same outcome rates. In other words, pathological gambling requires ongoing treatment and will significant help to improve patient's lives.



Session 1

Assessment

Goals:

- **To learn more about your gambling patterns**
- **To consider your gambling goals**
- **To outline a path for moving forward with treatment**

Exercise #1

List your top three, preferred forms of gambling:

(Rank them in order of preference)

Most preferred: _____ Age that I began: _____

Second: _____ Age that I began: _____

Third: _____ Age that I began: _____

What do you like about these types of gambling?

What I like about gambling (Advantages)

What I hate about gambling (Disadvantages)

Reasons I Want to Stop Gambling:

Gambling budget

Research has shown that if an individual spends more than 2 percent of his or her annual income on gambling, this could be a sign of problem gambling.

A. Your gross annual income (estimated):

B. 2 percent of your annual gross income:

(Multiply your annual gross income by .02. This is your estimated gambling budget per year.)

C. Estimated gambling budget per month

(Divide Total of Line B by 12)

D. Actual amount of money spent on gambling last year (approximate)

Exercise #2:

South Oaks Gambling Screen and National Opinion Research Center NORC Diagnostic Screen (NODS)

Please check "Yes" or "No" to the questions below:

	Yes	No
When you participate in gambling activities, do you go back another day to win back money you lost?		
Have you ever claimed to be winning money from your gambling activities when in fact you lost?		
Do you ever spend more time or money gambling than you intended?		
Have people ever criticized your gambling?		
Have you ever felt guilty about the way you gamble or about what happens when you gamble?		
Have you ever felt that you would like to stop gambling but didn't think that you could?		
Have you ever hidden betting slips, lottery tickets gambling money, or other signs of gambling from your spouse or partner, children, or other		

important people in your life?		
Have you ever argued with people you live with over how you handle money? If "yes," have these arguments ever centered on your gambling?		
Have you ever missed time from work or school due to gambling?		
Have you ever borrowed from someone and not paid them back as a result of your gambling?		
Have you ever borrowed from household money to finance gambling?		
Have you ever borrowed money from your spouse or partner to finance gambling?		
Have you ever borrowed from other relatives or in-laws to finance gambling?		
Have you received loans from banks, loan companies or credit unions for gambling or to pay gambling debts?		
Have you ever made cash withdrawals on credit cards such as Visa or MasterCard to get money to gamble with or to pay gambling debts? (Not including ATM cards.)		
Have you ever received loans from loan sharks to gamble or to pay gambling debts?		
Have you ever cashed in stocks, bonds, or other Securities to finance gambling?		
Have you sold personal or family property to gamble or pay gambling debts?		
Have you ever borrowed money from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts?		
Do you feel that you have ever had a problem betting money or gambling?		

To calculate your score: count one point for each "yes" response.

0 = no problem

1 – 4 = mild to moderate problem

5 – 20 = significant problem

My score is: _____

National Opinion Research Center NORC Diagnostic Screen (NODS)		Circle One:	
1	Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences, planning out future gambling ventures or bets, or thinking about ways of getting money to gamble with?	YES	NO
2	Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?	YES	NO
3	Have you ever felt restless or irritable when trying to stop, cut down, or control your gambling?	YES	NO
4	Have you tried <i>and not succeeded</i> in stopping, cutting down, or controlling your gambling three or more times in your life?	YES	NO
5	Have you ever gambled to escape from personal problems, or to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?	YES	NO
6	Has there ever been a period when, if you lost money gambling one day, you would often return another day to get even?	YES	NO
7	Have you lied to family members, friends, or others about how much you gamble, and/or about how much money you lost on gambling, on at least three occasions?	YES	NO
8	Have you ever written a bad check or taken money that didn't belong to you from family members, friends, or anyone else in order to pay for your gambling?	YES	NO
9	Have your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends? Or, has your gambling ever caused you problems at work or at school?	YES	NO
10	Have you ever needed to ask family members, friends, a lending institution, or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?	YES	NO

Check the box that most applies to you.

Reason for Gambling	Always	Sometimes	Never
To provide excitement			
To make money quickly			
To feel like a big shot			
To be more social because I felt shy			
To not think about problems			
To feel more powerful			
To numb my feelings			
To avoid people			
To not feel bored			
To get rid of my feelings of depression or loneliness			
To feel pleasure or to be entertained			
Out of habit			

Homework #1

1. Gambling diary

Problem gamblers typically remember their wins, which feel good. However, they also forget, minimize or make excuses for their losses.

Have you kept accurate records of your wins and losses?

Some gamblers do in the beginning, but stop when their losses start to accumulate.

Using the form on the next page, reconstruct a calendar for the past month, with the frequency of your gambling episodes, the outcome for each episode, and a total for how much money you won or lost.

Example:

Sunday, June 1st

4 hours gambling (slot)

Lost

\$500

Last 30 days

<u>Sunday</u>	<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>	<u>Saturday</u>

**Homework Assignment #2:
Facing your financial debt**

Most problem and pathological gamblers have gambling-related debts and are behind in meeting their financial obligations.

Make a list of all your debts, including credit card balances, money borrowed from family and friends, overdue payments, checks written for which funds were not available, and money owed to casinos.

List all of your creditors and the amounts owed them

Creditor	Amount you owe

No matter whom you owe money to, all creditors want to be treated with respect. If you show concern for paying your debts and you are honest about when you can pay them back, they will work with you. Avoidance is what bothers creditors most. Let them know that you have money/gambling problem at the moment, but if they can give you a few weeks you will be able to figure out a payment plan that will work for both of you. Let them know you intend on fully paying them back.

Session 2

Dealing With Consequences of Gambling

Goals:

- **To help you be honest with you family about the money you owe**
- **To determine the most pressing debts that have been accumulated and how to deal with them**
- **Dealing with legal problems created by gambling**
- **Dealing with work / employers**

Just as the common cold creates a fever, runny nose, sneezing and other issues, multiple symptoms are exhibited when an individual is dealing with compulsive gambling. Some you may be more aware of such as the lying you do to cover up your gambling, or the financial problems that are caused from excessive gambling.

This chapter will identify the most common consequences / life problems that problem gamblers deal with so that you can get a better grasp on exactly how gambling is affecting all aspects of your life.

Dealing with debt

This is a very important step in regaining control of your life. Large debts are a common reason for relapse. Best to do this slowly and carefully so as to make sure everything is done correctly and it is not overwhelming.

It is important to remember that financial problems, no matter how severe, are not the end of the world. Thousands of gamblers have faced similar circumstances. The steps provided will help you resolve your financial problems and learn to handle your finances without gambling.

Debts that cause pressure usually fall into 4 categories:

1. Debts owed to friends and relatives
2. Debts that are collected aggressively through calls from bill collectors, letters from attorneys, or threats from loan sharks and bookies
3. Debts with mounting interest, fees, and late charges
4. Debts that may result in the loss of a car, home, or other important item

Most problem gamblers try to solve financial problems in the familiar way – by gambling. To remain in control of your life, it is essential that you develop new ways of coping with bills, creditors, and pressure.

One major source of pressure can be “hidden debt.” This is the debt you have kept from others. You hide it to avoid conflict and criticism. In this case, you usually tell yourself, “I’ll handle this one all by myself. It’s better I keep this one hidden.” This is generally a bad idea. The best solution is full disclosure of all your debts to the person most affected by your financial decisions (usually your spouse).

The short term consequences of full disclosure may be painful, but they are usually not as bad as feared. The long-term benefits are usually many. They include emotional relief, increased self-respect, and an honest relationship with your partner.

It is important that you do this without the financial help of family and friends. For all the gambling debts that you have accrued, you need to take responsibility for those and handle them without the financial support of others.

By not gambling, you will find you have a lot more money available.

Option 1

Pay a set amount to each creditor each month. Pay it consistently over the short or long-term, depending on what is more comfortable. You may want to pay larger amounts to reduce the

more pressing debts (for people with relatively small debts that can be paid off in the next 1-10 years).

Option 2:

Prioritize and postpone. If you can't pay off something to each creditor each month, you'll need alternative methods to relieve financial pressures (for relatively large debts that can't be paid off within 5-10 years).

- Negotiate with creditors for reduced payments, reduced liability, or suspension of interest or late charges. This works with some creditors from bookies, to banks, to credit card companies.

Remember that it is most important that you not gamble. Financial problems will take time to resolve but by not gambling, you *can* resolve them, no matter how large.

GA offers a "pressure relief" session that assists in the financial stabilization process. If necessary, contact a lawyer if you are considering bankruptcy.

Dealing with casino debt

Many casinos have their own collections department with a person familiar with recovering payments from recovering gamblers. Contact them immediately to let them know of your intention to pay them. It may help to tell them you are receiving help for your gambling problem.

Ask to be excluded from the casino by signing a self-exclusion agreement. This will show how serious you are about stopping. Also ask to be removed from all promotional mailing lists for the casino.

Bookies and loan sharks

The primary goal of bookies and loan sharks is to make money. For this reason, they are often willing to accept long-term payment plans like other creditors. Long-term GA members called "Trusted Servants" have a great deal of experience working with bookies and loan sharks.

They may try to intimidate you but these threats are only meant to strengthen your resolve to address your debt to them. Don't ignore or insult your bookies but be humble and dignified when you speak with them. If threats continue or if actual harm is done, contact the police immediately. Often, GA members have a lot of experience handling threats; call them for advice.

Dealing with the IRS

Delinquent federal taxes incur large penalties and late fees make this debt one of the most expensive and troubling. Address it as soon as possible. If you are concerned about criminal prosecution, speak to a CPA. They can refer you to a tax attorney, if needed. The IRS usually tries to work out 36-month payment plans if your financial circumstances allow this. If not, they will develop an alternative plan based on your income and debt.

There is a special program for people whose medical problems prevent them from working and paying. Pathological gambling IS a psychiatric condition, meaning you may qualify for this special repayment program.

Unattended financial problems, particularly with the IRS, only worsen with age. Take care of them as soon as possible and be honest with them.

Dealing with family members

Be honest and tell your family about your gambling. Tell them where all the money went. Tell them about your treatment and what you are doing and learning. Invite them to GA or Gam-Anon.

Sometimes family members are initially angry but it is usually short-lived. If you are honest and continue making a sincere effort to stop gambling and manage your debts, your family will regain their respect for you.

Strong expressions of anger and fear don't mean they don't want to help you; expect strong emotional reactions. Accept them and continue to address the financial issues.

Make sure your family knows that when you are developing a payment plan that the family's welfare will always come first. Debt payments do not start until after household expenses are met.

Homework #3

Consequences of Gambling	Current problem I have to deal with	What am I going to do to address these problems?
Financial		
Personal		
Legal		
Work / School		
Friends		
Family		
Medical		
Emotional / Psychological		

Session 3

Why it's so hard to stop

Goals:

- **To learn about the distorted thoughts you have about gambling**
- **To acknowledge the problems erroneous thoughts can cause**
- **To learn why superstitions aren't true**

Many gamblers have distorted thoughts when it comes to gambling. Even the most intelligent pathological gamblers will forget what they know about odds and superstitions when they are gambling. This chapter will help you to identify the irrational thoughts that you have when you decide to gamble. Furthermore, it will help you think rationally about your gambling so that you can manage urges to gamble.

Distorted thoughts

Our brains are conditioned to look for patterns and to make predictions based on what has happened.

This does not work for gambling. It is hard not to believe that a machine is "due," although each play is an independent event. The slot machine, dice and cards do not have a memory. If heads came up eight times in a row on a coin flip, the ninth flip would not favor tails. However, it is hard to accept that the odds are still only 50-50.

The Gambler's Fallacy states "past results do not affect the probability of future events." e.g. chances of having a boy after 7 girls is still 50%.

Some people gamble because they encountered a big win at some point. This leads to feelings of excitement, control, and empowerment, which keep the gambler coming back. The anticipation of another big win is what is alluring.

This leads to thoughts like:

- This is my lucky ticket
- This is going to be THE lucky deck
- This is MY machine

Illusion of Control: Superstitions

Additionally, the amount of skill involved in gambling is often overestimated, while luck is something people believe they can influence or change. Many gamblers are extremely superstitious. For example, some believe they can control the dice, while some refuse to gamble on the thirteenth day of the month. "Ritualistic or magical thought and actions believed to have the power to overcome chance." They give gamblers reason to believe they can predict or control outcomes in games of chance.

What are your superstitions? Please write them below and try to provide evidence that they can influence the outcome:

My superstitions about gambling	Evidence

A key to "regaining control is to recognize that you have no control over chance and nothing you do will increase your chances of winning." Most forms of gambling are designed to give you an illusion of control when there is no control to be had over the outcome of the game.

For example, in slots, the amount wagered can change the potential payout but will not affect the overall odds of winning.

Or, if you play craps, there are gamblers who believe that they can control the dice by throwing it a certain way.

Some people compensate for these kinds of thoughts by telling themselves:

- I'm luckier than most people.
- I'm smarter than other gamblers.
- I can change my luck.
- I can throw dice and have any number come up at will

The more desperate a gambler becomes, the more convinced the gambler is that these illusions are reality.

Distorted thoughts

These are some of the examples of some of these distorted thoughts about gambling are included below.

Check all the ones that you have used while gambling or planning to gamble.

	I'll just play for a little while.		I deserve to gamble.
	One bet won't harm me.		I might actually win this time. And, how can I win if I don't play?
	Gambling is an easy way to earn money.		My gambling is under control, I've just had a lot of bad luck recently.
	I'm smart; I have a system to beat the odds.		Gambling will be the solution to my problems.
	I will pay it back.		Gambling makes me feel better.
	Someday I'll score a really big Win.		I can win it back.
	I can't lose on my birthday.		I am smarter than the other gamblers.
	Other:		Other:

What Cognitive Distortions Lead To: Intense Feelings

The reasons why irrational thoughts about gambling are so important are that they lead one to have powerful feelings which then lead to behaviors. These feelings can be both positive, negative or both at the same time.

Think about some of the past thoughts about gambling and what feelings did they bring up?

Thoughts about gambling	Feelings Created
Examples:	
This time will be different.	Hope, optimism
I deserve to gamble after a hard day at work.	Relief, looking forward to escape

Developing alternative thoughts

Once those feelings are created, they ultimately lead one to gamble. This is especially true if they are negative feelings and if one does not have a lot of coping skills to deal with them.

One technique to ultimately change gambling behaviors is to stop those powerful feeling from ever developing. One way to stop them from developing is to develop alternative thoughts to the first set of cognitive distortions.

Developing these thoughts requires time, mindfulness and paying attention to what you are doing and saying about gambling, mainly to yourself.

Complete this chart that allows you to recognize the erroneous cognitions that affect your gambling, to develop skills for challenging and casting doubt on erroneous thoughts, and to understand and realize that you have the power to decide to gamble or not.

Example:

Automatic Thoughts	Alternative thoughts	New Behavior	Outcome
"I need to get away to the casino to relax"	I can relax in other ways instead of going to the casino	Go to the gym, go to a GA meeting, talk with my spouse	Not gambling when I am angry.
"No one loses on their birthday"	Odds of losing are the same every day of the year	Make birthday plans ahead of time	No gambling on my birthday



Homework #4

Fill this out for the last 3 occasions where you went gambling and think of alternative thoughts and the new behavior that would follow.

Automatic Thoughts	Alternative thoughts	New Behavior	Outcome

Session 4

Dealing With Urges and Triggers

Goals:

- **To learn the difference between gambling urges and triggers**
- **To learn ways to deal with gambling urges and triggers**

Urges to gamble are generally defined as the internal feeling of wanting to gamble. It is also known as a gambling appetite, gambling hunger, desire to gamble, craving to gamble. For some, this can just be a thought while for others urges can be accompanied by bodily sensations such as stomach aches, nervousness, sweaty palms, preoccupation, shaking and anticipation. What exactly causes urges is unclear and not every gambler has urges to gamble. What has been shown though is that gambling urges that are intense and frequent can be a significant obstacle to those trying to control gambling.

1. *Recognizing one's triggers*

Triggers are external events or emotional reactions that contribute to gambling urges being formed. Every gambler has a different set of triggers. For some, it's an argument with a spouse, access to cash, and a stressful day at work. For others it might be depression, anxiety or being left alone.

Triggers lead to an urge, craving or desire to gamble. There are basically two kinds of triggers:

- (1) Internal (thoughts or feelings)
- (2) External (situations)

An internal trigger is most likely caused by one of the following:

- (1) Feelings of uncertainty or helplessness
- (2) Feelings of guilt or shame
- (3) Strong negative feelings such as depression, anger or anxiety
- (4) Personal demands and expectations of yourself

Gambling can be a way to avoid or escape such uncomfortable or painful feelings.

Can you think of a recent situation that triggered such feelings for you and led to an urge or desire to gamble?

(Please describe below)

External triggers are objects, words, or images that remind you of previous gambling experiences. Examples might include a billboard advertising Las Vegas, a televised poker game, or the freeway exit for the racetrack. They can also be situations that are associated with gambling. For example, a woman might typically gamble when her daughter is at her dance lesson or when her husband is out of town.

Can you think of something you experienced, saw or heard recently that triggered an urge or desire to gamble?

Of the two kinds of triggers, which leads you to gamble?
How have you dealt with it?

2. Dealing with triggers

Triggers are extremely common, especially when one is trying to stop gambling. They are not mysterious or unpredictable. Each time one is able to resist, one accomplishes something. The triggers will become weaker in both intensity and frequency over time. Just because you have a trigger to gamble, doesn't mean you have to act on it. There are a number of techniques for dealing with triggers.

**Technique #1:
Identification**

This is nothing more than the recognition that one is having a trigger. This is the first step in managing triggers.

People experience triggers in different ways. It may consist of a thought telling them to gamble; or a visual image in which they see themselves gambling; or an experience made up of sounds, smells associated with gambling.

Triggers may also be accompanied by physical symptoms such as a rapid heart beat, sweaty palms, queasy feeling in the pit of the stomach. These may also feel like the rush experienced before gambling.

Please describe how you experience gambling triggers:

**Technique #2:
Positive substitution**

This involves replacing one mental image with another (instead of visualizing yourself gambling, you see yourself fishing, or playing golf), or you actually substitute gambling for the healthier activity. Instead of gambling, you go fishing or you play golf.

What can you substitute for gambling when you experience a trigger to gamble?

**Technique #3:
"Playing out the script"**

If you see yourself sitting at a card table, for example, take yourself through what will happen. In your initial fantasy, you're winning, of course. But what happens in reality? You keep playing until you've lost everything. Then what? You're out in the parking lot feeling disgusted, and angry, and ashamed. And then you have to drive home. How do you feel? What happens when you get home and see your spouse's face, and he / she knows you've been gambling?

Please write out what would happen if you gamble:

**Technique #4:
Immediate negative conditioning**

This is a similar technique in which you think of your worst experience related to gambling. The previous example provided several possibilities: the experience in the parking lot, feeling suicidal while driving home, seeing your wife's face.

Now, connect that memory, that image, with the urge to gamble, so that it becomes linked in your mind, so that every time you think about gambling, it's not how much money you're going to make or how much fun you're going to have, but your worst experience that automatically comes to mind.

What are the "worst experiences" from gambling that you can remember?

Now, remember to connect those thoughts and feelings with the bad outcomes you wrote about in technique #3. Each time you think about gambling, think of those bad outcomes before you make the decision about whether or not to gamble.

**Technique #5:
Postpone gambling**

Tell yourself you are not going to do anything about it for the next hour, or ten minutes, or one minute, and wait it out. Break it into the smallest time increment you need to, and then postpone taking any action.

What are some things that you can do to postpone gambling?

**Technique #6:
Support**

It also helps to call someone, especially someone who has gone through similar problems. Many recovering gamblers utilize their religious or spiritual beliefs, to help them deal with triggers. The important thing is to deal with one's urges and triggers in an active manner. Try each of these tools and techniques. Try talking to a friend or a family member whenever you have the triggers to go gambling. Another place to get more support in dealing with triggers is to go to Gambler's Anonymous and ask the other members how they deal with triggers.

**Technique #7:
Limiting access to gambling**

These are steps gamblers have taken to help regain control over their gambling. Please check any that you have tried and mark any that you might consider trying now:

- Self-exclusion (barring yourself from the casino)
- Cut off transportation
- Move farther away from the casino
- Get rid of Internet access
- Remove your name from casino marketing lists
- Spend less time with friends or colleagues who gamble
- Other strategies not listed:

**Technique #8:
Limiting access to money**

Many people find that if they have cash in their pocket they are more likely to gamble. Those who have successfully stopped gambling say that getting their cash flow under control is critical.

Check the strategies that you might consider doing:

- Cancel your credit cards or give them to a family member for safekeeping.
- Cancel your bank card or limit ATM access.
- Take out only the cash needed for the day's expenses.
- Make sure checks are automatically deposited in your bank account.
- Have your wages collected by spouse or partner.
- Limit the amount of money you can withdraw in a week (by making arrangements with your bank).
- Tell family and friends NOT to lend you money.
- Have someone else pay your bills.
- Keep a record of all money spent and earned (budgeting).
- Arrange for someone to co-sign all of the checks that you write.

Homework #5

Try out at least three of these techniques and report on how effective or ineffective they are.

Session 5

Lifestyle Changes

Goals:

- **To consider what issues you have in your life that aren't directly related to gambling**
- **To identify those issues and consider strategies for dealing with them**
- **To learn problem solving skills for dealing with the stress of daily life, so that the stress doesn't impede your recovery**

As a problem gambler, you may have neglected certain responsibilities in favor of gambling. These could be work, relationship, or even health related. This neglect can cause unnecessary stress in one's life that needs to be dealt with in a constructive manner so that it does not further damage your life and your recovery. This chapter will go over the areas of your life that may have been affected by gambling, or that may have always caused you trouble. There are also some exercises intended to help you organize your life and deal with these issues in a positive way.

Exercise #1:

Avoiding avoidance

Gambling is often used to avoid or escape from especially painful feelings (shame, guilt, helplessness, depression) or from some problem in life that seems unsolvable.

While gambling, did you feel you were escaping the stresses of your life? Did you value the fact that you did not have to think about anything, that nothing else existed?

Gambling, of course, creates other problems (financial, emotional, work, and family), but these serve to distract people even further from their original problems.

What were you avoiding by gambling, and how well did this work for you?

What I was avoiding	Outcome of avoiding

Avoidance, as a way of coping with problems, is habit-forming.

People develop a repertoire of different ways they avoid dealing with uncomfortable or difficult situations.

On the list below, please check all the ones apply to you:

<input type="checkbox"/>	Drinking alcohol	<input type="checkbox"/>	Taking street drugs
<input type="checkbox"/>	Eating a lot	<input type="checkbox"/>	Watching television
<input type="checkbox"/>	Surfing on the internet	<input type="checkbox"/>	Acting out sexually
<input type="checkbox"/>	Procrastinating	<input type="checkbox"/>	Lying to people
<input type="checkbox"/>	Playing video games	<input type="checkbox"/>	Reading a book, magazine, or newspaper
<input type="checkbox"/>	Talking to someone that I trust	<input type="checkbox"/>	Spending more time at work
<input type="checkbox"/>	Going to a support group	<input type="checkbox"/>	Exercising
<input type="checkbox"/>	Going to church	<input type="checkbox"/>	Writing in a journal or diary
<input type="checkbox"/>	Cleaning my house	<input type="checkbox"/>	Meditating
<input type="checkbox"/>	Other	<input type="checkbox"/>	Other

Exercise #2:

Developing ways to cope

If you have been using your gambling to avoid or escape from some underlying problem, and if you have stopped (or gained control of) you're gambling, you now have a choice. You can find other ways to avoid or escape problems, or you can confront them, and find healthy ways to deal with them.

**Which of the following strategies might be helpful?
Check how helpful you think each of these would be for you:**

	How Helpful		
	Not at All	Somewhat	Very
Talking to a friend, family member, or therapist			
Writing, keeping a journal or diary			
Learning to relax through meditation, yoga, or breathing			
Getting regular exercise			
Attending Gamblers Anonymous meetings			
Planning activities, setting goals			
Learning anger management			
Taking medications			
Getting more time for myself			

Remember, the development of new coping skills is a process that does not have to be done all at once. Nor do most problems have to be solved right away. Early in recovery, many people set unrealistic expectations for themselves.

**Exercise #3:
Developing new activities**

Many gamblers have a problem with boredom, especially when they have recently stopped or cut down on their gambling. Some of these individuals may have used gambling to give meaning to their lives. Once they are less preoccupied with gambling, they find they have much more time on their hands

Boredom can also mean that gamblers are uncomfortable being in the presence of their own company (and specifically with their feelings).

For these reasons, it is important to develop new interests and activities, to create meaning and purpose for oneself.

Finally, having structured activities is important to developing new relationships, having a healthy commitment and having a responsibility.

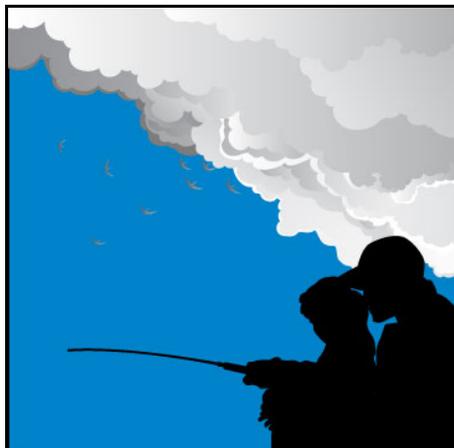
Make a list of activities or hobbies unrelated to gambling that you enjoy which can fill your time. These can be hobbies that you used to enjoy, but have given up, or new activities that you have always wanted to learn or try.

Past Activities That I Enjoyed

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

New Activities That I can Do

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____



Session 6

Preventing Relapses

There is a big difference between a slip and a full relapse, although both can be obstacles to the recovery process.

A **slip** is an isolated incident where an individual briefly loses control over their actions and gives in to the urges they have to gamble. Usually, this person will feel guilt and remorse immediately following the slip and will quickly want to rectify what went wrong in allowing the slip to happen.

A **relapse** is when an individual gives up on their recovery and falls back into the full addictive behavior. This can occur because a person either feels it is too difficult to quit, because they have already had a slip and are upset with themselves, or if they were never fully motivated to give up gambling altogether.

Although a slip is no reason to give up on your recovery, it is also an avoidable event that should not be taken lightly. There are many thoughts and decisions that lead to a slip that need to be changed so that another one does not occur. Early in recovery, a gambler will test them to see if they can control their gambling and often times they end up having a full slip with negative results because they were not yet in full control of their actions. This also indicates a strong desire to simply cut back on gambling and not to give it up altogether, which can be a very difficult task for even the lowest level of problem gamblers.

When a slip happens:

Expect that problems will come back from time to time. If you do slip and gamble again, remember that you have not failed and remind yourself of your past achievements.

Predict when problem gambling will reappear. You are more likely to lose control when you have bad times in other parts of your life.

Learn from your slips and relapses by recognizing your triggers and risky situations.

See if you can spot ways of stopping the triggers and avoiding risky situations next time.

Description of relapse to gambling:	How to avoid this from happening again:
(examples) Went with co-workers for lunch and drove past the card clubs.	(examples) Bring enough money for lunch only Drive with a friend

Create a *Personal Emergency Reminder Sheet*:

If I encounter a high-risk situation,

1. I will leave or change the situation
2. I will put off the decision to gamble for 15 minutes. I will remember that cravings are time-limited. I can wait it out.
3. I will challenge my thoughts about gambling (Do I really need to gamble? No.).
4. I will think of and do something unrelated to gambling.
5. I will remind myself of my successes.
6. I will remind myself of all the things I have to lose by gambling.
7. I will remind myself that my thinking becomes irrational with respect to gambling.
8. I will call my emergency supporters:

Name: _____

Phone: _____

Name: _____

Phone: _____

Name: _____

Phone: _____

Even when people have gone years without gambling, slips can occur. A slip is a major crisis in recovery. Returning to abstinence after a slip requires a massive effort, but it can be done.

If I experience a lapse,

1. I will get rid of the gambling paraphernalia and get away from the setting where I lapsed.
2. I will realize that one slip or even one day of gambling does not have to result in a full-blown relapse. I will not give in to feelings of guilt or blame because I know these feelings will pass in time, especially if I stop gambling NOW.
3. I will call someone for help.
4. I will examine this lapse, discuss the events prior to it, and identify triggers and my reaction to them. I will explore what I expected gambling to change or provide by doing a functional analysis.
5. I will set up a self-management plan so that I will be able to cope with a similar situation in the future.
6. I will write down my illogical thinking and the causes of these self-deceptions.

Appendix

Goals:

- **To learn about Gamblers Anonymous, what it is, and how it can help you in your recovery**
- **To experience the different types of meetings available in your locale and the different ways one can utilize the GA program**
- **To select for oneself those components of GA that one can feel most comfortable and confident with in order to remain abstinent and grow as an individual**

Twelve-step programs are some the most common and useful tools for overcoming addiction. The support and structure that the meetings and participants create allow people to be honest with themselves and others about their situation. This chapter will explain how Gamblers Anonymous meetings work, what the pros and cons are of attending, and should help you decide whether GA is right for you.

What is Gamblers Anonymous?

Gamblers Anonymous was started in Los Angeles in 1957; it's the second oldest of the twelve step programs. Patterned after Alcoholics Anonymous, it is a self-help program for problem and pathological (compulsive) gamblers. There are no dues, and anyone who thinks they may have a gambling problem, and/or has a desire to stop gambling, may go to meetings.

Research has found that those who are attend both therapy and GA have better outcomes, in that they're more likely to be abstinent, to be making progress in other areas of their life, and to be happier than those who don't.

What does Gamblers Anonymous offer?

- Structure and support – a safe place to go to regularly; a community of individuals who have gone through similar experiences, and recovered; a phone-list and network of people one can call between meetings and when struggling with urges and self-doubts; a sponsor to advise and guide one's recovery
- Reduction of shame and guilt – By telling one's story to others who don't judge or condemn; confiding in one's sponsor and learning to live without secrets; working the steps, a systematic process for dealing with shame and guilt; hearing about others who have been forgiven and forgiven themselves
- Maintain abstinence - by reminding those who attend of the harm (and pain) caused by gambling; addressing character defects, through the working of the twelve steps, thereby making a return to unhealthy thinking/behavior less likely

- Provide a spiritual basis for recovery – belief in something greater than oneself, however conceptualized, relieves one of excessive responsibility and need for control; humility replaces egoism
- Improve self-esteem – all of the above; plus the opportunity to help others, thereby turning negative into positive by putting one’s Experiences, and what one has learned, to good use

Have you been to GA before? What was your experience?

Many gamblers report that when they attended previously, their attitude was different in that they didn’t think they had a serious problem or they were just not ready to stop gambling. Some felt that they “weren’t like those sick gamblers” they saw at the meeting, or that they didn’t need anybody’s help and they could do it themselves.

Did this describe your attitude then? How does it compare with your attitude now?

Have you attended AA or another twelve- step program? What was your experience?

Many gamblers were erroneously led to believe that they could attend AA and just substitute the word “gambling” for “drinking” or “intoxication.” While there are many similarities, there are also differences. It is also important to be with those who understand and have experienced gambling problems, with its own particular stigma, deceptions and self-deceptions.

Finding the “right” meeting

It is strongly recommended that you try several different meetings, in order to find those where you might most identify and feel comfortable. GA does not have the accessibility, frequency or diversity of meetings that AA has. Not only are there fewer meetings but also fewer types of meetings. In many parts of the country, it is unusual to find step meetings, comment meetings, or speakers meetings. Since GA is a much smaller community, one cannot count on there being meetings for young people, women, people from different ethnic groups or who are not English speaking.

Try to find a “home meeting,” one you can attend regularly, where you feel comfortable with the people and interacting with them. This is the one meeting each week that you will be least likely to miss, the one you’ll attend *no matter what*. Making it “your” meeting will make it easier for you to become actively involved.

Getting the most out of your meetings

There are no rules in recovery, only suggestions. How frequently you go to meetings is up to you. Someone may suggest you attend meetings at least once or twice a week, or three times in the beginning, or that you do “ninety meetings in ninety days.” There is no research on the most optimal dose or frequency of GA attendance, but some studies do suggest that those who attend more frequently will be more likely to achieve and maintain abstinence.

What we can recommend is that involvement be active rather than passive. If you can reach out to others, get a sponsor, read the literature, and work the steps, you will do better than if you view it as an obligation and passively go to meetings. Attitude is everything.

Choosing a sponsor

One obtains a sponsor simply by asking someone to be his or her sponsor. This can be done at any time, and it is very helpful early in recovery to have someone to talk to. Think of a sponsor as a guide, mentor, counselor and teacher. Select a sponsor who seems to be living a healthy and responsible life, who seems to have good values and respect for others, and the kind of recovery one would want for oneself.

A sponsor can have several people whom he or she is sponsoring. Find out if they have the time to take on someone new. It's a good idea to meet with your potential sponsor, perhaps over coffee, to ask them how they work with those they sponsor. There is no one way of doing it and sponsors vary considerably in how much time they devote to the task, and what their expectations are of those they sponsor.

- A sponsor should have several years of abstinence from gambling.
- A sponsor should not be struggling with major problems or addiction.
- A sponsor should be a regular and active participant in twelve step meetings. He or she should be actively "working" the twelve steps.
- A sponsor should be someone with whom you can relate. You may not always agree with them, but you should respect them.
- A sponsor should respect your confidentiality and boundaries.
- You should choose as a sponsor someone with whom you are not likely to become romantically or sexually interested.



Appendix II: Focus On Wellness

One of the most critical components of recovery is paying attention to medical and lifestyle needs that may have been neglected during gambling. Many of these areas, including exercise, sleep, nutrition, entertainment are actually within our control. Lifestyle changes can take time but the rewards can oftentimes be immediate.

Below is a list of healthy behaviors and ideas that are meant to increase motivation and decrease some of the barriers and resistance to doing them.

Exercise:

A healthy target for exercise is at least 60 minutes of physical activity each day. For those who are not used to exercising, considering joining a structured activity such as a training class, hiring a trainer or going on walks / runs with a training partner.

More and more research is showing that exercise can have dramatic impacts on the brain and behavior. These changes are as important as medications.

Sleep:

Studies have shown that the ideal amount of sleep per night is 7 hours. If you are not getting enough sleep or if you are sleeping too much, think about some of the reasons why this would be occurring. Put together a sleep hygiene routine that gets you to bed at least 8 hours before the next day.

Many pathological gamblers make the worst decisions when they are sleep deprived. This is one of the first health items that are lost due to continued gambling and it is important to remember the restorative power of healthy sleep.

Nutrition:

By focusing on nutrition and what you actually eat, this will substantially improve mood, energy, motivation and self-esteem. If you are having trouble figuring out what to eat or how to resist urges to eat, consider a nutritional consult or review many of the very good books on nutrition available.

Physical health maintenance:

Gambling can have a significant impact on medical problems. Gambling addicts have been shown to be more likely to have heart disease, being overweight and less likely to even have health insurance. Because physical and emotional health is so intertwined, it's important to have these basic health maintenance activities done before problems emerge.

Addressing other addictions

One common feature seen with pathological gamblers is that when they stop or try to stop their gambling, other addictive behaviors emerge. Commonly, alcohol, drugs, marijuana, sex, smoking can emerge. It is critical during gambling recovery that these other addictive behaviors are kept in check as recovering from gambling only to have additional behaviors begin would be counterproductive

Additional Resources

If you feel you need more help or support, or if you have tried the techniques in this booklet and haven't been successful, then other resources are available. Many of these resources will be available in your area.

1. Gambler's Anonymous

- www.gamblersanonymous.org

2. Gambling counselors and therapists

- National Council on Problem Gambling (NCPG) <http://www.ncpgambling.org/>
- California Council on Problem Gambling: http://www.calproblemgambling.org/about_history.html
- Office of Problem Gambling (OPG) <http://www.problemgambling.ca.gov/>
- UCLA Gambling Studies Program <http://www.uclagamblingprogram.org/index.html>

3. Resources: Books & Resources

- Berman, Linda, M.S.W. and Mary-Ellen Siegel, M.S.W. *Behind the 8-Ball: A Guide for Families of Gamblers.* iUniverse, Inc., San Jose, 1998.
- Estes, Ken and Mike Brubaker. *Deadly Odds: Recovery from Compulsive Gambling.* A Fireside/Parkside Book. Simon & Schuster, New York, 1994.
- Lee, Bill. *Born to Lose: Memoirs of a Compulsive Gambler.* Hazelden. Hazelden Foundation, Center City, 2005.
- Petry, Nancy M. *Pathological gambling: etiology, comorbidity and treatment.* American Psychological Association Press, Washington DC, 2005.
- Lesieur, Henry. *Understanding Compulsive Gambling.* Hazelton.
- Heineman, Mary. *When Someone You Loves Gambles.*

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California Office of Problem and Pathological Gambling:

Terri Canale, Director
Sheryl Griego, Associate Governmental Program Analyst
Michelle Abe, Associate Governmental Program Analyst
Cyndi Maivia, Associate Governmental Program Analyst
Edna Ching, Staff Services Analyst
Amy Tydeman, Assistant
Ricci Walker, Graphic Designer

For more information, please contact:

Timothy Fong, M.D.

UCLA Gambling Studies Program
760 Westwood Ave
Los Angeles, CA 90024
Phone: 310.825.4845
Fax: 310.825.0301
E-Mail: uclagamblingprogram@ucla.edu

