Taking Steps for Self-Care

A resource for affected others



First edition

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Gambling problems affect more than just the individual who gambles. You might be affected by gambling done by your child, your parent, your partner, or your friend. If someone's gambling is affecting you, resources can help. By reading this guide, you've already taken an important step to help yourself.

This guide will help you understand at least three things:

01

The ways that gambling problems impact people who gamble and others

02

How you might be impacted by another's gambling problems

03

Steps you can take to protect your health and well-being from another's gambling problems

If someone's gambling is affecting you, this guide is for you.

If you or a loved one is seeking help with problem gambling, call or text "GAMB" to **1-800-327-5050** or visit **MAProblemGamblingHelpline.org** to speak with a trained Specialist.

Massachusetts Problem Gambling Helpline
800·327·5050

Specialists are available 24/7 and services are free, confidential, and available in multiple languages.

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Introduction

When someone else's gambling becomes a problem in your own life, you need ways to safeguard yourself. This guide can help you determine what might work best for you. The best way is different for different people.

You can use the guide in the way you feel most comfortable. It might feel overwhelming to read the whole guide at once. If so, you can read just one part at a time. Complete it all at once, a little at a time, or keep it as a reference.

The guide is divided into three sections:

Section 1:

Information about gambling and affected others will explain how gambling can harm people who gamble and others in their lives.

Section 2:

Understanding how someone's gambling is affecting you will help you think about the specific ways that someone's gambling is affecting your life.

Section 3:

Self-care strategies for affected others will provide insights about the ways you can protect yourself from the consequences of another's gambling problems.

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How is your well-being?

If you're reading this guide, you are probably already concerned about how another's gambling is affecting you. Gambling problems might most obviously affect your finances. But, people might think less about how gambling problems affect their mental health and wellness.

The World Health Organization has developed a quick and easy way for people to reflect on their mental health and wellness. Please indicate, for each of the five statements, which option is closest to how you have been feeling over the last two weeks, from "All of the time" to "At no time."

	At no time	Some of the time	Less than half of the time	More than half of the time	Most of the time	All of the time
I have felt cheerful and in good spirits	0	1	2	3	4	5
I have felt calm and relaxed	0	1	2	3	4	5
I have felt active and vigorous	0	1	2	3	4	5
I woke up feeling fresh and rested	0	1	2	3	4	5
My daily life has been filled with things that interest me	0	1	2	3	4	5

Add up the numbers for your responses. If your score is less than 13, you might be experiencing low psychological well-being. Read on for ways that you can make a positive change. You also might consider seeking a professional assessment from a trained clinician to learn more. SAMHSA's **findtreatment.gov** is a confidential resource for finding help with mental health or substance use disorders.

The following sections of this guide can help. Section 1 will explain some important things about gambling problems you might not know.

Section 1: Information about gambling and affected others

What is gambling?

When you think about gambling, slot machines, poker, or horse racing might come to mind. Gambling goes beyond these types of activities. Simply put, gambling is when people put something at risk, it doesn't have to be money, on the outcome of an event with the hope of gaining something of value.

This means that gambling also includes buying the occasional lottery ticket, entering a raffle, playing Bingo for money, and buying Super Bowl squares. Sometimes people overlook activities like these, but they are gambling.

What is gambling harm?

Gambling harm affects more than the person who gambles. It isn't just about financial problems or even just about addiction. Gambling harm is when gambling negatively impacts a person's health or well-being. This can happen to individuals, families, and communities. Gambling harm can have financial, interpersonal, mental, and physical health, as well as cultural, occupational, and justice-related consequences. Fighting with a family member about gambling is a common type of gambling harm.

Children who gamble

Youth gambling is an ongoing and evolving problem.

Today, youth might gamble on traditional games, like one-on-one contests and cards, or new things, like video game skins (cosmetic items for characters), online sports betting, and e-sports.

Some popular youth interests, like video games, also might include gambling-related elements. Loot boxes, for example, are in-game opportunities to win unknown digital game items. Youth invest time, through gameplay, or money or in-game currency to access loot boxes. The mystery of the outcome makes loot boxes a gamble.

Youth gambling can lead to addictive behavior and gambling harm like feeling guilty or ashamed, experiencing disruptions at school or with work, and having conflicts with parents and friends. Families can experience a great deal of financial and emotional stress when children gamble.

Partners who gamble

When one person in a relationship has a gambling-related problem, it can cause difficulties for the other person and for the relationship overall.

Couples who are dealing with gambling issues might experience more conflict and fewer feelings of companionship, closeness, and security. Gambling can be financially destructive. Partners of people who gamble might feel like they need to take on extra work to help with household expenses and gambling debt. Alarmingly, partner violence is a devastating experience that can occur along with gambling-related problems. Staying safe is of primary importance. Although the person who gambles is responsible for their behavior, people can influence their partner's gambling behavior. Research published in the Journal of Gambling Studies identified eight strategies that may positively influence the behavior of people with gambling-related problems:

- → Emphasize how positive the atmosphere is in the family and couple when the person is not gambling
- → Communicate the distress one feels when confronted with the person's gambling habits
- → Provide the person with a safe context where there are no gambling temptations
- → Help the person to begin treatment
- → Acknowledge any progress made, including that in treatment
- → Suggest activities other than gambling
- → Find professional help for oneself concerning the person's gambling problems
- → Allow the person to express their emotions

What is gambling disorder?

Sometimes gambling-related problems can lead to a serious mental health problem called gambling disorder. Popularly, people might refer to this as gambling addiction. Health professionals use validated measures to diagnose gambling disorder. For example, the American Psychiatric Association's Diagnostic and Statistical Manual for Mental Disorders helps professionals make a diagnosis by listing specific criteria that an individual can confirm about their gambling. One such criterion is when an individual is "restless or irritable when attempting to cut down or stop gambling." Another example is when "after losing money gambling, [a person] often returns another day to get even ("chasing" one's losses)." When someone confirms enough of the criteria, a professional might diagnose them with gambling disorder.

Complications of gambling problems

Gambling problems can create many different kinds of complications including financial, social, and psychological. Some harms are financial. **Financial harms** from gambling might include:

- Having less money for luxury items or activities, like vacations, new clothes, or expensive dinners
- Putting less money into savings
- Having difficulty managing day-to-day expenses
- Having to get a second or third job
- Opening new lines of credit to fund one's gambling or to pay off other debts
- Using money for gambling instead of things like car insurance, car/home repairs, or preventative healthcare
- Not being able to pay for essentials like food, clothing, shelter, healthcare, and transportation
- Low credit scores/bankruptcies

Elders who gamble

Older adults are less likely to report problems with gambling than others.

Studies suggest that many older adults use gambling for entertainment and enjoyment rather than financial gain. That doesn't mean that they can't experience gambling-related harms.

Conditions associated with aging, such as increasing isolation, cognitive decline, and having a fixed income, provide good reasons to keep an eye out for harmful changes. Between about a half a percent to 3% of older adults have experienced recent gambling-related problems.

Just like with children and partners, older adults' gambling-related problems can impact others in their lives.

Other harms include **social harms.** These might involve things like keeping secrets and spending less time with loved ones, lateness, absences, poor job or school performance, and even criminal acts. Physical harms associated with gambling could include high blood pressure, insomnia, and cardiovascular disease. Additionally, many studies have found overlap between gambling and other addictions, like alcohol or tobacco use disorders.

Finally, gambling problems often coincide with **mental health conditions,** such as depression or anxiety. This might be because these other conditions created risk for gambling problems or because of the painful financial, social, and physical consequences of gambling problems. Gambling problems can lead to hopelessness, burdensomeness, guilt, and shame. In more severe cases, these feelings can lead to suicidal thoughts and behavior.

Stigma

Stigma occurs when someone is viewed negatively based on specific characteristics, like having an addiction. Gambling disorder, in particular, is a highly stigmatized addiction. People with gambling problems might face stereotypes that they are compulsive, greedy, or irresponsible. This can lead them to feel shame, embarrassment, and guilt. Some may start to internalize these negative stereotypes, which may prompt them to hide their addiction from others instead of reaching out for help. Don't let stigma prevent you or someone who gambles from seeking help. Ways to overcome the feelings that come with stigma might include:

01

Learning about addiction to gambling to separate the myths from reality. For example, the reality is that gambling disorder is a recognized mental health condition.

02

Connecting with others who have had similar experiences to learn about your options.

03

Remembering that professionals have probably heard stories similar to yours before.

How much is too much?

Strategies to reduce harm from gambling:

- → Don't gamble more than 1% of your total household income per month
- → Don't gamble more than four days per month
- → Don't engage in more than two types of gambling

If someone has a family history of gambling or substance use problems, or a personal history of substance use problems and/or anxiety and depression, they might want to consider gambling less than these recommended limits. People who gamble to escape negative feelings might find it difficult to abide by these guidelines.

How do people recover from gambling problems?

People can and do recover from gambling-related problems, and there are a variety of pathways to recovery. The pathways range from complete abstinence to more controlled gambling patterns. Recovery can be achieved with the help of psychotherapy approaches like cognitive behavioral therapy or motivational interviewing; through mutual help experiences, like Gamblers Anonymous; or through self-help resources like Your First Step to Change and Your Second Step to Change. Sometimes people who gamble will seek external support to prevent gambling, including using gambling blocking apps or signing a self-exclusion contract. In brief, self-exclusion contracts are formal legal documents that are intended to prevent gamblers from accessing legal gambling at casinos or online. Self-exclusion usually is available through gambling operators or regional gambling regulators. The pathway someone chooses may depend on their relationship with gambling and their motivation to change.

Abstaining from gambling

Recovery looks different for different people. For a long time, people have assumed that recovery requires abstinence. For some people, this is true. The abstinence model promotes the idea of living a life free from all gambling activities, while using coping strategies and support networks to manage the urge to gamble. Gamblers Anonymous is a well-known gambling support group that promotes abstinence as the path to recovery.

Controlling gambling

For others, recovery might take a different form. The idea of abstaining from all types of gambling might seem overwhelming. Some people who gamble might make more controlled gambling, rather than abstinence, their goal. Some examples of controlled gambling goals include the following:

- → Limiting the amount of time they spend gambling
- → Limiting the amount of money they spend gambling
- → Limiting the types of gambling activities they engage in
- → Limiting the number of times they gamble per week

Controlling gambling (continued)

Controlled gambling can also include harm reduction strategies that prompt the gambler to identify their gambling triggers and learn strategies to minimize harm that could occur if they were to give in to their urge to gamble.
For example, they could…

- → Take regular breaks while gambling
- → Keep track of the time while gambling, such as setting an alarm on their phone
- → Avoid drinking or using drugs while gambling
- → Schedule other activities to start right after their gambling session
- → Make sure they spend a certain number of days each week not gambling at all

Recovery as a process

Recovery involves more than just whether a person gambles or not. A person who improves their physical, mental, emotional, and social health might feel they have achieved recovery. As an affected other, you can help someone reach recovery by treating them with compassion and empathy – refraining from blame, attacks, and insults. At the same time, it is important to recognize that the person is accountable for their gambling. Acknowledge that addiction is complicated, but they are responsible for their recovery. It isn't on you to "fix" or "rescue" someone you care about. Affected others who view someone's gambling through this lens could have an easier time recovering from the impacts of problem gambling.

How do families recover from gambling problems?

Families harmed by gambling can and do recover. Part of family recovery might include getting help for individual family members. For example, a healthcare professional might talk with you about the stress-strain-coping-support model. Someone's addiction to gambling might cause unmanageable stress and strain in your life. Changing it from feeling unmanageable to manageable involves (1) becoming more educated about gambling, (2) developing healthier coping strategies, and (3) identifying social support to help you cope. Taking these steps does not mean that people who gamble are not responsible for their recovery. In fact, people who gamble might be more inclined to engage or stay in treatment if they have support from their family that includes accountability.

Part of family recovery also might include getting help for the family as a whole. Family-focused help for addiction could include family interventions that focus on coping, family relationship quality, and psychoeducation to increase understanding of addiction. Types of treatment for families might include network therapy, behavioral family counseling, motivational enhancement therapy, and significant-other enhanced motivational intervention. Family therapy might focus on supportive relapse prevention, conflict reduction, improving communication, and developing support networks.

The 5-step intervention

The 5-step intervention is a formal way to help families improve their coping.

It is based on the stress-strain-coping-support model. According to research published in Drugs: Education, Prevention, and Policy, the five steps include:

01 Listening and learning about someone's problem

02 Providing advice and information

03 Exploring responses and coping mechanisms

04 Exploring available social support networks

05 Exploring additional needs, including possible future referrals

Section 2: Understanding how someone's gambling affects you

How another's gambling may affect you

It's estimated that one person's gambling problems affect 5-10 people in their life, including children, parents, siblings, intimate partners, and close friends. This part of the guide will help you understand how another's gambling may be affecting you.

The Gambling Harm Scale for Affected Others will help you understand how another's gambling might be impacting you overall.

Take a moment to think about the person in your life whose gambling has affected you. This might be your partner, parent, child, another family member, or a close friend. Using the chart, consider the question: During the last 12 months, did any of these issues occur to you as a result of their gambling?

Issue	Yes	No
Late payments on bills (e.g., utilities, rates)		
Reduced performance at work or study (e.g., due to tiredness or distraction)		
Loss of sleep due to stress or worry about their gambling or gambling-related problems		
Stress-related health problems (e.g., high blood pressure, headaches)		
Increased experience of depression		
Feelings of hopelessness about their gambling		
Felt angry about not controlling their gambling		
Got less enjoyment from time spent with people I care about		
Threat of separation or ending a relationship/s		
Took money or items from friends or family without asking first		

If you answered "yes" to any of these questions, it's a sign that another's gambling may be affecting you. The more "yes" answers you gave, the more harm you could be experiencing. Even if you didn't answer "yes" to any of the questions, gambling can still be having an impact on your life in ways that are harder to see.

Impact of addiction on families

Researchers have identified some common experiences and challenges for families affected by addiction.

Initial shock refers to experiences of pain, surprise, and confusion after finding out about a family member's addictive behavior.

Family in the fog describes a tendency for families to intentionally isolate as a way to avoid the stigma often associated with addictive behavior.

Sequence of disorders concerns emotional decline within the family, increases in negative behaviors, such as aggression and violence, and even physical degeneration often associated with eating and sleeping impacts.

Internal family chaos includes threats to relationship stability, increases in confrontation, financial harm, and neglecting healthy family members.

Self-protection refers to new actions that families adopt to cope with how addiction is affecting them, such as leaning into spirituality, accessing support sources, and information seeking.

Financial harms

Gambling problems can lead to financial instability and strain for both the gambler and their families. Financial impacts can include:

- → Loss of household or personal money
- → Loss of savings
- → Overdue bills or money for bills being used on gambling
- → Inability to afford necessities like food, clothing, shelter
- → Loss of property or belongings – sometimes sold or pawned for cash
- → Debt or loans

These harms can lead to financial crises, including home foreclosures, property repossession, bankruptcy, and even homelessness. Sometimes, a gambler may resort to crime or fraud in an attempt to manage these hardships. Affected others may also try to address financial hardships by taking on extra shifts at work or delaying retirement to recoup losses or pay off the gambler's debts.

Financial impacts on intimate partners

Intimate partners can feel the greatest financial impact from a loved one's gambling. This is because partners may share income, expenses, and the responsibility for household finances.

Some common challenges partners may face:

- → Taking on debt and loans to cover gambling losses
- → Losing shared savings for things like a home, car, or retirement
- → Having less money for everyday needs like rent or a mortgage, bills, groceries
- → Sustaining damage to credit scores if bills go unpaid or credit cards are maxed out
- → Experiencing serious financial crises such as home foreclosure, property repossession, or bankruptcy that come with legal costs
- → Dealing with the gambler's secretive financial behavior like lying about gambling, hiding financial statements, or taking joint money without permission
- → Taking on responsibility for managing spending and bills, handling debts, and trying to stabilize household finances
- → Coping with emotional strain and relationship breakdown

Mapping financial impact over time

Taking time to think about how another's gambling has affected your finances can help you understand what you've been through and where things stand now.

Use the timeline on the next page to map out changes in your financial situation related to someone's gambling. Start with the point when you first noticed financial concerns or changes (on the top) and continue through to the present day (on the bottom). To the right of the timeline, jot down what was happening financially at different points. See the example to the left of the timeline to get you started. Focus on the financial concerns and changes that stand out most for you and consider whether they relate directly to gambling or to a related issue, like job loss stemming from gambling problems. This exercise will help you visualize your financial changes and shifts over time.

First noticed financial changes

October 2023:
First noticed charges to gambling sites on bank statement

March 2024:
First time our credit card statement was higher than expected

August 2024:
First time I noticed money missing from joint bank account

October 2024:
They used our family's vacation fund to gamble with

December 2024:
We borrowed money from my parents to buy Christmas gifts for kids

March 2025:
Found out they had taken out a personal loan to gamble with and can't pay it back

Today:
We're late on mortgage payments; two credit cards are maxed out

Today

Identifying current financial burdens

Below are three common financial impacts that people experience when another's gambling becomes a problem. These impacts, like some of the others we'll be encouraging you to consider throughout this guide, come from the Problem Gambling Family Impact Scale. Answer these questions using the chart below: In the past three months, how often have you and family members experienced any of the following problems as a result of your family member(s) gambling? And, how has it affected you?

Financial impact	**How often did this happen?** (never, rarely, sometimes, often)	**How has it affected you?**
Example: Reduced income for household costs (e.g., food, rent, bills)	Sometimes	- Missed a rent payment - Cut back on groceries - Utility bills are overdue
Reduced income for household costs (e.g., food, rent, bills)		
A lack of money for family projects (e.g., major purchases, holiday)		
Financial hardship		

Taking time to reflect on how your financial situation has changed over time, and what's weighing on you most right now, can be an important first step toward feeling more in control. In Section 3, we'll go over some practical steps you can take to help protect and manage your finances moving forward.

Social harms

Gambling can severely cut into the time and attention that the gambler gives to their partner, children, and others. As a result, affected others often take on increased responsibilities like childcare, housework, or financial management. Family environments with gambling problems are often characterized by conflict and poor communication. Gambling problems also are associated with intimate partner violence, perpetrated both by the gambler and the affected other. These impaired relationships and high-conflict environments can lead to relationship breakdown, divorce, separation, and estrangement.

You might have some strong negative feelings if you're affected by another's gambling. You might feel resentment, anger, or lack of trust toward the gambler. You might feel on alert about the gambler's debt. You might feel insecure in your relationship with the gambler and even isolated from them. These stressors can create physical and mental health consequences.



Recognizing shifts in responsibility

This activity can help you reflect on how your day-to-day responsibilities may have shifted as a result of another's gambling. Noticing these changes is an important step toward letting go of the extra pressure you might be carrying – and what support you may need to do so.

Below are three common ways responsibilities can increase when gambling becomes a problem in the family. These impacts come from the Problem Gambling Family Impact Scale. Answer these questions using the chart below: In the past three months, how often have you and family members experienced any of the following problems as a result of your family member(s) gambling? And, how have your responsibilities changed?

Responsibility impact	**How often did this happen?** (never, rarely, sometimes, often)	**How have your responsibilities changed?**
Example: Taking over decision making in the home	Often	I now handle most household chores because my partner spends most of their free time gambling online.
Taking over decision making in the home		
Taking over financial responsibility in the home		
Feelings of anxiety due to added responsibilities		

Noticing changes in your relationships

Gambling can affect how you feel in your relationship and change how you connect with someone who gambles. This activity will help you reflect on how gambling has affected your relationship with the gambler in your life. Below are a few sentence starters to guide your reflection. Complete the ones that feel relevant to you by filling in the blanks. It's okay to skip any that don't apply.

"I've noticed we don't _____ as much as we used to."

"It feels like _____ has been harder lately."

"I feel disconnected from this person when _____."

"It's hard to trust this person when _____."

"I used to feel _____ in our relationship, but now I often feel _____."

"When I think about the future with this person, I feel _____."

To reflect more on how often you're noticing changes in your relationship with the person who gambles, consider these common impacts from the Problem Gambling Family Impact Scale.

Noticing changes in your responsibility

Answer these questions using the chart below: In the past three months, how often have you and family members experienced any of the following problems as a result of this person's gambling? And, how has it affected you?

Responsibility impact	**How often did this happen?** (never, rarely, sometimes, often)	**How have your responsibilities changed?**
Example: Distress or upset due to the gambler's continued gambling-related absences	Often	My father missed his grandson's soccer game to gamble instead, which made my son upset and made me angry.
Distress or upset due to the gambler's continued gambling-related absences		
A breakdown in communication with the gambler		
Less quality time with the gambler		
An inability to trust the gambler		
Increased arguments over their gambling		
Family violence or conflict		

Identifying these relationship changes and impacts is an important step in understanding your experience and caring for your own well-being, which we will review in Section 3.

Health harms

You might not have thought about how another's gambling can affect your health. Money is often the first thing that comes to mind when you're worried about someone's gambling. But, gambling can impact you physically and mentally. Physical harms can include headaches, problems with digestion, high blood pressure, alcohol or other drug use/misuse, smoking, and over/undereating. Mental health harms can include anger, resentment, depression, anxiety, hopelessness, confusion, guilt, and fear for the future.

Digging into mental health impacts

This activity will help you to reflect on the mental health challenges you may be facing because of another's gambling. Below are common mental health impacts that people experience when someone's gambling becomes a problem. Answer these questions using the chart below: In the past three months, how often have you and family members experienced any of the following problems as a result of your family member(s) gambling? And, how has it affected you?

Responsibility impact	**How often did this happen?** (never, rarely, sometimes, often)	**How have your responsibilities changed?**
Example: Feelings of depression or sadness	Often	I don't see or talk to my friends anymore. I'm too tired. I don't have the energy to pretend I'm okay.
Feelings of depression or sadness		
Feelings of anger		
Feelings of hopelessness		
Feelings of anxiety		
Feelings of resentment		
Feeling stressed or overwhelmed		

Exploring areas of trust and mistrust

It is important to understand those areas in your life where trust continues to exist and areas where trust needs repair. For each area on the list below, try to think about the ways that you might feel trust or mistrust for the person in your life who gambles. You might not feel trust and mistrust about each area.

Area	Trust...	Mistrust...
Example: Social relationships	My partner continues to be a source of support to our close friends who are struggling with a major illness in their family.	My partner lost a lot of money gambling and asked our close friends for a pretty big loan. Now, I am worried that it won't get paid back.
Social relationships		
Spirituality		
Work		
Finances		
Emotions		
Physical health		
Mental health		
Entertainment		

For the area that is most important to you, what do you think will happen if your trust isn't repaired?

Repairing trust after gambling harm

Rebuilding trust works best when it's something you and the gambler in your life work on together. Consider the areas in which you can collaborate to repair damaged trust. Even small, consistent steps can help repair what's been damaged. Actions that you can take to rebuild trust include:

- → Talk openly about why trust matters to you and share how their actions have made you feel
- → Encourage honesty about past and current gambling behaviors and accept what they tell you, even if it's not what you want to hear
- → Show appreciation and support when the gambler is honest
- → Give chances to follow through on responsibilities in areas where you still feel some trust and recognize their efforts
- → Set boundaries and expectations about trust and communicate if those boundaries are crossed

Rebuilding trust after someone's gambling has caused harm is an important step toward healing – for both of you. Trust helps restore feelings of safety, honesty, and connection, which are essential for recovery. Rebuilding it doesn't happen overnight. It can take a long time, and there may be setbacks along the way.

If a setback happens, be prepared to point it out. This might mean firmly telling the gambler that you know that they bought lottery tickets or placed sports bets even when they said they didn't. Try to do this in a caring way and avoid using a blaming tone. Remind the gambler about the recovery strategies that you've agreed upon that have worked in the past.

With small, consistent actions and open communication, it's possible to rebuild trust and create a more stable and respectful relationship. At the same time, take care of yourself by connecting with trusted others who can provide the support you need.

Section 3: Self-care strategies for affected others

Ways to practice self-care

Flight attendants remind passengers that it is important to take care of yourself before taking care of others in an emergency. This might mean putting on your oxygen mask before helping someone put on their own mask when cabin pressure goes too low. Self-care is like putting on your mask first. In the case of gambling harm, you need to care for yourself physically, mentally, and emotionally before you can care for others. This might go against your instincts. You might even need help and encouragement to take care of yourself. In this section, we describe some ways to practice self-care.

Stages of recovery

Discuss plans for how to address another's gambling when it is affecting you. This plan will be different depending on where the person is in their recovery journey and their relationship to you. Below, we offer some suggested recovery goals and steps to take to achieve them.

Stage 1 goal: Reach an agreement that a problem exists

- → Share your concerns with the gambler
- → Clearly explain what you believe to be the problem
- → Identify concrete ways that you would like the problem to be resolved
- → Be open to the gambler's point of view and let them share without judgment

Stage 2 goal: Agree that changes need to be made

- → Through active listening, consider the gambler's perspectives on the problem and adjust your understanding as needed
- → With the gambler, reach a joint understanding of the problem
- → Acknowledge the need for change
- → Make a collective commitment to change

Stage 3 goal: Make an action plan

- → List concrete ways you and the gambler are going to make a change
- → Clarify the roles that each of you will take in resolving the problem
- → Identify the resources needed to resolve the problem, such as debt counseling or psychotherapy
- → Develop a timeline for how/when to achieve these goals

Stage 4 goal: Execute the action plan

- → Implement the plan that was agreed upon in Stage 3
- → Measure your progress in completing the goals and update the plan as needed

Stage 5 goal: Monitor and stay on track

- → Continue to monitor your progress
- → Consider resources that will be necessary for you and the gambler to maintain your progress
- → Consider adapting your lifestyles to maintain your progress
- → Discuss what you will do in the event that the gambler returns to a harmful gambling pattern

Setting boundaries

It is important to be clear, firm, and fair about what your boundaries are during recovery. Boundaries can protect you from different kinds of harms – financial harms, social harms, and health harms. Let the gambler know what is unacceptable to you and why. Also let them know what will happen when a boundary is crossed. Be consistent. If you set a boundary, stick to it unless you let the gambler know in advance that you are changing your boundary. Try to communicate your boundaries with kindness, even if you're feeling complicated emotions.

Financial protections

If you are financially connected to someone who is experiencing a gambling problem, you need to take steps to protect yourself financially. This might feel unmanageable at first and might prompt intense feelings of anger, anxiety, shame, or helplessness. These emotions can cloud your ability to make intentional and thoughtful financial decisions. Keep this in mind as you move forward. Try to think about financial recovery as a series of small, manageable tasks.

Managing finances

Rebuilding trust works best when it's something you and the gambler in your life work on together. Consider the areas in which you can collaborate to repair damaged trust. Even small, consistent steps can help repair what's been damaged. Actions that you can take to rebuild trust include:

- → Remove your name from any credit cards that you and the gambler share and get your own card(s).
- → Consider moving money from joint checking/savings accounts into individual accounts so you have money that the gambler cannot access. Paychecks can be directly deposited into accounts the gambler cannot access; in these cases, the gambler might need allowances for essential spending.
- → Freeze your credit. Encourage the gambler to freeze their credit, as well.
- → Inform close others about the gambler's gambling and ask them not to lend them money.
- → Take responsibility for paying household bills.
- → Consider securing valuables in a safe or safety deposit box and restricting the gambler's access to other sources of funds, like tax refunds and retirement accounts.

If a person has stopped gambling or is in recovery, you might be able to work together to improve your financial situation. Ask them to help accomplish the steps listed above and include them in the process of separating your finances, in case they begin gambling again. Provide reassurance while taking these steps. Assessing the financial damage caused by gambling, and taking steps to undo it, are important steps in your mutual recovery.

Taking control

Taking control of finances can be difficult, practically and emotionally.

- → Seek the help of a healthcare professional or community support group, like **Gam-Anon,** if the emotional toll becomes too great to bear
- → If you suspect that taking these financial steps will put you or other family members in danger, speak with a safety professional about the best ways to protect yourself
- → Speak with a professional before taking significant financial steps, like filing for bankruptcy
- → Consider discussing your legal rights with an attorney



Understanding your debt

If you and a gambler are both named on a debt, like a mortgage, car loan, or joint credit card, you are both responsible for it – even if that person incurred the debt independently. The first step to managing joint debt is to understand how much debt you actually have.

Start by creating two debt charts. Creating separate lists for gambling and non-gambling debts can be helpful because you might want to prioritize paying down the non-gambling debts first.

First, consider all the joint debts that did not result from another's gambling. Build out this chart by detailing everything that you jointly owe, such as car payments, a mortgage, or personal loans. This could be debts that are in good standing or debts that are overdue. Rank the joint debts from highest priority to lowest priority. Pulling credit reports can give you a sense of debts owed and the status of accounts. Looking at your debt in this way can be overwhelming, but it is an important first step to establishing a budget that will help you work toward paying off your joint debt.

Debt owed to	Amount	Interest rate	Minimum monthly payment	Number of months until debt settlement	Prioritization
Example: Mortgage	$400,000	6.75%	$2,500	360	1
Total					

Second, with help from the gambler, do the same for all gambling debts. This might include debt to gambling operators; to friends and family members who loaned the gambler money for gambling; and funds from other sources, such as college savings accounts, that were used for gambling. The gambler might be reluctant to disclose all these sources of debt. But making a full disclosure is essential to mutual recovery.

Securing your financial future

Once you get a better idea of how much joint debt you have, you can work toward reducing it. One way to do this is to create a monthly spending plan. This will help you understand how much money you can put toward paying down your debt, given your monthly income and other expenses. This exercise might also help you identify sources of money that the gambler might be tempted to use for gambling. This is not an exhaustive list, but it is a good starting point to get you thinking about your income and expenses.

Spending plan			
Income sources	**Monthly income**	**Expenses**	**Monthly expenses**
Your paycheck	$	Rent/mortgage payment	$
The gambler's paycheck	$	Groceries	$
Investments (interest)	$	Utilities	$
Social Security	$	Phone	$
Unemployment benefits	$	Car payment	$
Food stamps	$	Insurance (home/auto/life)	$
Child support/ alimony	$	Transportation	$
Trust fund	$	Childcare	$
		Entertainment	$
		Gambling debts	$

If you keep a close eye on sources of monthly income and spending, you might notice concerning trends. For instance, you might notice that money is missing from joint accounts without explanation. Or you might discover that the gambler is holding onto secret "stashes" of money, which can be used to fund gambling. How you handle these discoveries will depend on many factors, such as your current relationship with the gambler, their gambling involvement, and your sense of safety. Raising these concerns with a counselor or other healthcare professional might be helpful.

If you find that you do not have enough income to cover your household expenses, you could work together to create new sources of income and cut back on expenses. Your income and expenses will change over time, so keep reviewing this spending plan each month.

Managing finances if someone is a minor or incapacitated adult

Sometimes things feel overwhelming. We all have ways of coping with tough times. But, some coping strategies are more helpful than others. There are three main types of coping strategies.

Under 18:

- → You might be legally obligated to pay off their debts.
- → They might resist your attempts to manage their finances for fear of losing their independence. In this case, propose sitting down together to periodically review their financial records, or in more severe cases, put a freeze on their credit/ bank accounts.

Incapacitated adult:

- → They might feel as though you are stripping them of their independence. Consider suggesting that you play a temporary advisory role over their finances until they can get "back on their feet." This will allow them to maintain their dignity and still accept help.
- → In severe cases, you can receive an order from a judge to manage their financial affairs.

Social protections

Social relationships can help soothe gambling harm. Social support from your friends and family can help you process your emotions and navigate through another's gambling problems. Building those relationships and repairing those that might have been damaged is a form of self-care.

Building social connections

Who are people who can help you cope with someone's gambling?

For this exercise, think about your social network of family members, friends, neighbors, coworkers, faith leaders, mental health professionals, or others who positively impact your life.

01

In the picture to the right, write the initials of these people in the circles. Add more circles if you need to.

02

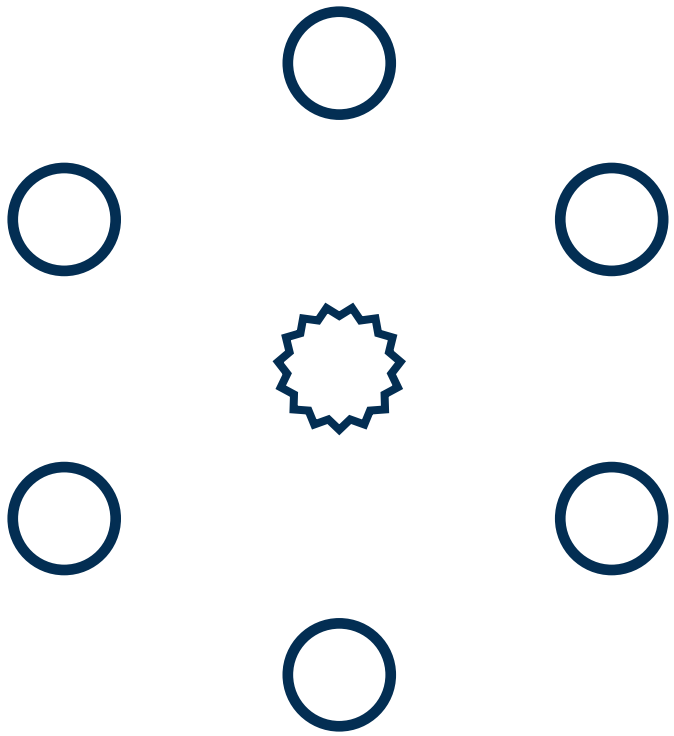
Write your own initials in the middle star. Draw two lines from you (the middle star) to each circle.

03

Next to one line, write the ways a person supports you.

04

On the other line, write ways you support the person. Social support can come in many forms: emotional (e.g., offering compassion, empathy, or validation), informational (e.g., giving advice, information, resources), or instrumental (e.g., providing acts of service or assistance).



This picture can be a reminder of where you can turn for different kinds of support.

This picture also might encourage you to create and build more sources of support in your life. Ways to build social connections include engaging in activities like volunteering; taking a class; joining a group, like a book or pottery club; and participating in local events, such as craft fairs or small business markets.

You might also benefit from talking with people who share similar experiences. Joining **Gam-Anon** meetings can help. Gam-Anon is a community of mutual support groups for people impacted by those who are experiencing difficulties with gambling and obstacles with recovery.

Repairing social connections

Although it might be tempting to try to protect your or the gambler's reputation by hiding a problem with gambling, it's important to make amends with those who have been impacted by the gambler's gambling. Feelings of shame, embarrassment, and hopelessness might cause you to isolate or distance yourself from family and friends. This won't help. Making amends will help. Try these tips to rebuild your support system. Add to this with new ideas/suggestions.

01

If you haven't already, open up to them about your situation and explain why your relationship has become affected.

02

Share your feelings honestly.

03

Reach out and share that you still value your relationship and want to reconnect, recalling aspects of your relationship that you miss and identify steps you can take to move forward.

04

Take ownership of your behavior and apologize for creating distance in the relationship.

05

Ask how your behavior impacted the relationship and discuss how it can be improved.

06

Your own ideas:

_____

_____

Impacts on work/study

Coping with another's gambling might cause you health problems, fatigue, stress, and distraction. As a result, you might experience poor work/school performance, missed work/school days, and even job loss or dropout. Knowing about these potential consequences is an important step toward avoiding them.

Emotional protections

It is not uncommon for affected others to experience emotional challenges as a result of another's gambling. Emotional challenges include feeling anger and resentment toward the gambler, feeling guilty about enabling their behavior due to a lack of awareness of the problem, feeling fearful of the uncertain future, and feeling stressed, anxious, or depressed about your current situation.

Arguments & self-distancing

When a friend or family member comes to you with a problem, you have some distance from the problem. This helps you give better advice. But what if the problem involves you? Try using self-distancing techniques to maintain a level head in a stressful situation. Self-distancing encourages you to take a step back from the situation and view the conflict from the perspective of a neutral observer. This strategy might take some getting used to, but it gives you the opportunity to manage your emotions and have a productive conversation. It reminds us that our viewpoints have limitations and that we should always consider alternative perspectives.

Mindfulness

Mindfulness strategies might help you manage emotional challenges due to someone's gambling. Mindfulness is a type of meditation practice that asks you to pay close attention to how you are feeling in the present moment without judgment or criticism. Mindfulness practice aims to reduce stress by relaxing the mind and body through interventions like breathing exercises and guided journaling. Rather than being consumed by your negative, stressful, or unhelpful thoughts, mindfulness exercises can help you redirect those thoughts so that you can be more present in the world around you.

The Cambridge Health Alliance Center for Mindfulness and Compassion recommends engaging in Affectionate Breathing as a regular mindfulness practice.

Originally developed by Germer and Neff (2014), Affectionate Breathing includes these steps:

01

Get comfortable. Take slow, easy breaths. Partially or fully close your eyes. Rest your hands somewhere soothing, maybe over your heart or somewhere else. Bring affectionate awareness to yourself.

02

Notice the sensations of breathing.
Feel your breath where you can most easily. Experience this with curiosity and tenderness.

03

Your mind might wander. Gently guide yourself back to noticing your breathing.

04

Notice the sensations of breathing for your whole body. Allow yourself to feel internally moved by the inhaling and exhaling of breathing. You don't need to do anything.

05

Gently release your breath. Accept things for how they are – just for now. Slowly open your eyes. Continue with your day more centered and relaxed.

Coping strategies

Sometimes things feel overwhelming. We all have ways of coping with tough times. But, some coping strategies are more helpful than others. There are three main types of coping strategies.

→ **Problem-focused strategies** are those that tackle the problem head-on: identifying the source of the trouble, coming up with solutions, and trying to prevent it from happening again. The solutions might involve seeking information, setting firm boundaries, seeking social support, and so on. Sometimes problem-focused coping is easier said than done – we might find that in an especially stressful or uncontrollable situation, the first thing we have to do is simply walk away and gather our thoughts. Only later can we try to solve the problem.

→ **Emotion-focused strategies** involve taking care of your feelings in stressful situations. For example, you might engage in positive self-talk ("I can do it!") or do things that you know will help you feel better, like taking a walk or playing with a pet. If the situation is truly uncontrollable, like when you're grieving the loss of a loved one, the only thing you can do is manage your feelings in the healthiest way possible.

→ **Avoidance-focused strategies** involve things like denying the problem, isolating yourself, suppressing your feelings, and using drugs or alcohol to numb the pain. Although problem-focused strategies and emotion-focused strategies can both be helpful depending on when and how you use them, it's generally best not to rely too heavily on avoidance-focused strategies. This is because, in the long run, the problems we avoid only tend to get worse.

What's your coping strategy?

The following activity might help you identify the coping strategies you normally use and reflect on whether you might want to try using healthier coping strategies.

First, think about a difficult, stressful, or upsetting situation that you recently had to cope with and describe it here.

How did you cope with this situation? For instance, you might say, "I blamed myself for having gotten into this situation" or "I tried to come up with a plan for fixing it."

Would you call this a problem-focused, emotion-focused, or avoidance-focused strategy?

How did your coping strategy impact you? For instance, you might find that the way you coped with the situation helped you come up with a solution or you might find that it gave you a break from the stress you were feeling.

Do you generally respond to stressful situations in this way or was your response different from how you usually respond to stressful situations?

In general, if the way you tend to cope with stressful situations ends up not being helpful, can you identify any alternative strategies?

Although you can't control another's addiction, you can try to manage how you cope with the stress it causes you.

Maladaptive coping strategies - may increase negative outcomes:

Approaching another's gambling problem in a confrontational way

- → Arguing about their gambling
- → Excessively monitoring the gambler's actions
- → Blaming the gambler for their addiction

Tolerating another's gambling

- → Covering up the gambler's actions
- → Making excuses for the gambler
- → Lending money to the gambler

Adaptive coping strategies - reduce negative outcomes:

Gaining your independence

- → Engaging in activities that give you a sense of reward
- → Prioritizing your own interests
- → Temporarily separating yourself from the gambler
- → Separating your finances from the gambler

Important note:
Research has found that maladaptive coping strategies can lead to psychological distress for the affected other. However, each person's situation is different, so maladaptive coping strategies may yield positive results for some people or at some times. If you are engaging in professional treatment, discuss this in more depth with your healthcare provider.

Wellness protection

Wellness refers to having well-being in important areas, including emotional, spiritual, intellectual, physical, environmental, financial, occupational, and social spaces. Someone else's gambling might have impacted your wellness in one or more of these areas.

The National Institutes of Health **(NIH)** provides important tips for promoting aspects of wellness. These strategies include building resilience, reducing stress, and improving quality of sleep.

Building resilience

The American Psychological Association defines resilience as "the process of adapting well in the face of adversity, trauma, tragedy, threats, or significant sources of stress, such as family and relationship problems, serious health problems, or workplace and financial stressors." Living through another's gambling problems certainly qualifies as a kind of adversity. Here are some suggestions for cultivating your resilience:

- → Each day, do something that you enjoy.
- → Surround yourself with positive people who support you.
- → Identify what aspects of life are important to you.
- → Look at problems in your life from different perspectives. How can you learn from your mistakes? How can the challenges you have faced become learning opportunities?
- → Practice gratitude.

Practicing gratitude

The National Institutes of Health suggests tips for creating positive emotions by being thankful.

- → Take a moment each day to think about the positive things that happened
- → Try listing several things you're thankful for in a daily journal
- → Be in the moment and notice positive experiences as they are happening
- → Relive positive moments by thinking or talking about them
- → Write a thank-you letter to someone, even if you don't send it
- → Visit someone you're grateful for in person and let them know how you feel

Reducing stress

Stress is your body's natural response to help you adjust to challenging life circumstances. And sometimes, stress can even be helpful. It can keep you alert, motivated, and prepared for difficult situations. However, chronic stress stemming from someone's gambling can be more harmful than helpful. Healthy coping strategies can make it easier to manage your stress and improve your well-being. Try engaging in one or more of these strategies when you feel stressed.

- → Increase your physical activity by going on a daily walk or join a recreation league
- → Meet yourself with compassion by improving your self-talk or noting examples of things that you accomplished throughout the day
- → Schedule times throughout your week to engage in relaxing activities like mindfulness meditation or yoga

Activity

Take a moment to schedule time throughout your day (even for a brief moment) to engage in an activity that makes you feel good about yourself.

	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.	Sun.
Morning	8 a.m. - morning stretch for 10 minutes						
Afternoon		Noon - walk after lunch					
Evening			6 p.m. - call someone I trust				

Improving quality of sleep

Good sleep is important for your mood and health. Unfortunately, you might have experienced a vicious cycle when it comes to your sleep: Another's gambling might have made it hard for you to get a good night's sleep, which made you anxious, which made it even harder to sleep well.

Fortunately, there are steps you can take to try to reclaim your sleep. Here are some time-tested strategies:

- → Try to go to bed and wake up at the same time each day.
- → Avoid caffeine or heavy food before bedtime.
- → Do not use electronics before bedtime.
- → Create a calming bedtime routine.
- → If you often struggle to fall asleep (or fall back asleep), you might, over time, learn to associate your bed with sleep struggles. You can try to break this association by leaving your bed after about 10 minutes of struggling to sleep. Go to another room and do something relaxing until you feel sleepy. Only then, go back to bed.
- → People with sleep problems often have negative thoughts like, "I know I won't be able to sleep tonight, and I'll be a mess tomorrow." These thoughts can be self-fulfilling. Consider trying to change your thoughts so they become more constructive, like "Even if it takes a little while to fall asleep, I'll be okay tomorrow."
- → Speak to your healthcare provider about psychotherapy or medications that can help with sleep problems.

Lapses and returns to gambling

Recovering from any kind of addiction takes time, and people who've put a lot of work into changing their gambling often experience a "lapse" – a short-term return to gambling or they might experience a longer-term return to gambling. Lapses and returns to gambling are a normal part of the recovery process.

Even though these experiences are common, you're likely to feel frustrated or disappointed when someone returns to gambling. So, what can you do for yourself? Lean in to the financial, social, emotional, and wellness protections that you've established. Try to react in a way that allows you to focus on a return to health.

Here are some ways that you can respond to someone if they return to gambling.

- → Support without judgment. Being judgmental could make them feel stigmatized.
- → Remind them that returning to gambling is not a failure and does not erase the progress they have already made.

Lapses and returns to gambling (continued)

- → Talk with them about their plan to avoid returning to gambling. Discuss what led to the return to gambling (triggers) and how that can be avoided in the future (coping skills).
- → Maintain your own boundaries. The support another receives should not be solely on your shoulders. Identify ways that you feel comfortable supporting them and instances where they should seek outside support, such as support groups, self-help workbooks, like Your First Step to Change and Your Second Step to Change, or more professional assistance, like therapy or debt counseling.

Supporting someone after they have returned to gambling can be an emotional endeavor. By responding to someone with empathy and curiosity about how you can best support them, you create an environment where they feel they can talk without being judged. At the same time, it is important to take care of yourself. Maintain healthy boundaries, and remember, it is not up to you to fix their problems. Instead, focus on being there for them as they navigate their own recovery.



Resources

Reading this guide may have helped you to notice new things about yourself. Some of these things can be hard to deal with. Some may even be life problems that don't have anything to do with gambling.

If you think that you have some other types of problems (or even gambling problems that you need more help with), you should consider getting additional support or treatment.

Critical support

Massachusetts Problem Gambling Helpline:
If you or a loved one is seeking help with problem gambling, call or text: "GAMB" to **1-800-327-5050** or visit **MAProblemGamblingHelpline.org** to speak with a trained Specialist. Specialists are available 24/7 and services are free, confidential, and available in multiple languages.

Other helplines:

- **Domestic Violence:**
  800-799-SAFE (7233)
- **Suicide & Crisis Lifeline:**
  988
- **Parental Stress:**
  800-632-8188
- **Substance Use (Massachusetts):**
  800-327-5050
- **Choosing a Credit Counselor:**
  Read about choosing a credit counselor

Self-help support

Your First Step to Change:
Download Your First Step to Change workbook

MassMen:
Learn about the MassMen initiative

Mutual support

MA Peer Ambassadors Project:
Learn about the Massachusetts Ambassador Project

Resources (continued)

Mutual support

Bettors Anonymous:
Learn about Bettors Anonymous

Debtors Anonymous:
Learn about Debtors Anonymous

Gam-Anon:
Learn about Gam-Anon

Gamblers Anonymous:
Learn about Gamblers Anonymous

SMART Recovery:
Learn about SMART Recovery

Dual Recovery:
Learn about Dual Recovery

Informational support

Massachusetts Department of Public Health Office of Problem Gambling Services:
Learn about the Massachusetts Department of Public Health Office of Problem Gambling Services

Massachusetts Office of Economic Empowerment:
Learn about the Massachusetts Office of Economic Empowerment

The Brief Addiction Science Information Source:
Learn about The Brief Addiction Science Information Source

Informational Lived Experience Podcasts:

- **The After Gambling Podcast:**
  Listen to The After Gambling Podcast
- **FALL IN: The Problem Gambling Podcast for Military Service Members and Veterans:**
  Listen to FALL IN: The Problem Gambling Podcast for Military Service Members and Veterans
- **ALL IN: The Addicted Gambler's Podcast:**
  Listen to the Addicted Gambler's Podcast

If you currently feel destructive toward yourself or others, this is a medical emergency and this guide is not sufficient to meet your needs. **Call 911.**

In addition, if you have suicidal thoughts, the resources of this book are not appropriate for such emergencies. **Call 988.** You are not alone and help is available. Go to the nearest emergency room and/or call your local suicide hotline.

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