

Understanding Compulsive Online Gambling and Treatment for Addicts

By Dr. Kimberly Young



"You don't have to physically walk anywhere. You don't have to take your purse out of your handbag or your wallet out of your back pocket."

- An Anonymous online gambler

Online casinos have sprung up practically overnight into a multimillion-dollar business, attracting a large number of gamblers worldwide. Compulsive gambling has been around for decades, but now access and opportunity are even greater with the invention of Internet gambling, bringing with it a new form of addictive behavior. The global nature of the Internet, combined with the limited, if not impossible, ability of local governments to effectively regulate or ban online gambling, will have profound psychological and social consequences. "It's fun. It's exciting. It's glamorized on TV and in the media in a way that other addictions are not," states the National Council on Problem Gambling, referring to traditional gambling that takes places in casino-rich places like Las Vegas and Atlantic City. Today, all anyone needs is a computer and the Internet to access the thousands of available online casinos. The 24-hour, seven-days a week availability of online casinos simulate the seductive and realistic experience

of traditional casino luring millions of new users each year. With it, brings new concerns of how to treat compulsive online gambling. Taking from the literature and clinical research that has been found to treat problem gambling, this booklet outlines the unique and psychologically significant factors involved in compulsive online gambling. Several of the aspects of Internet gambling that are believed to facilitate excessive online gambling are examined such as the practical ease of access to online gambling and the anonymity and privacy of gambling from one's own home. Internet casinos make online gambling attractive, accessible and are easily operated and this booklet outlines how to diagnose compulsive online gambling, the stages of development, its causes, and specific strategies for treatment. Specialized techniques in how to assess and treat compulsive online gambling are reviewed including online behavior management, financial management, twelve-step recovery, and family therapy methods that work to help the addict through the recovery process in a holistic manner. If you or a loved one is having a problem in controlling online gambling, then this information will help.

The Seductive Nature of Online Gambling

Online Gambling has become an increasingly popular form of gambling. There are now an estimated 1,700 gambling websites on the Internet. As well as the Internet, you can now gamble through interactive television and a mobile phone. The convenience of gambling at home, the ease of setting up an gambling account and the variety of forms of gambling - from traditional betting, to casino gambling, and lotteries - makes online gambling very appealing.

However, while many people gamble online without any problems. Several factors make online gambling behavior more seductive, increasing the risk of developing a gambling problem:

- The ability to gamble 24 hours a day in your own home
- The increased risk of exposure and access by children
- The absorption of computers, leading people to lose track of time while gambling online
- The decrease in the perception of the value of cash - i.e. players are forgetting that they are spending money

Problem gambling includes all gambling behavior patterns that compromise, disrupt or damage personal, family or career pursuits. The essential features include:

- increasing preoccupation with gambling
- a need to bet more money more frequently
- restlessness or irritability when attempting to stop
- "chasing" losses
- loss of control, manifested by continuation of the gambling behavior in spite of increasingly serious negative consequences
- in extreme cases, financial ruin, legal problems, loss of career and family, and even suicide.

According to the National Gambling Impact Commission, the national lifetime gambling population is no less than 1.2% of the total population (2.5 million). That would make it twice as prevalent as cancer among Americans. In mature gambling markets such as Nevada, more than 5% of the population will develop some problem with gambling, a prevalence rate about five times that of schizophrenia and more than twice that of cocaine addiction.

Youth are more troubled and addicted than adults. According to the National Coalition Against Legalized Gambling, the following are the prevalence rates among youth groups:

- 16-24 year old males 4%
- 11-18 year old males 4-7%
- National average, all ages 1.2%

These statistics can be even higher for youth with the popularity and easy access to online gambling. “Gambling addiction is four to five times more common among youth and college students than among the adult population,” says Christine Reilly, executive director of the Institute for Research on Pathological Gambling at Harvard Medical School's Division on Addiction. Says O'Neill, “It's remarkable that not a single college has a structured program to address gambling in the way that they handle drug and alcohol addictions.” Once unavailable and inaccessible to young people, online gambling is becoming more and more prevalent among college campuses. There is little logic in the gambling patterns of the addict. Among the common elements relevant to all gamblers irrespective of their subgroup are:

- association of gambling with "subjective excitement, dissociation, and increased heart rate" often described as "equivalent to a drug-induced 'high.' "
- downward spiral of gambling – when gamblers lose, they attempt to recoup losses through further chasing. Even if they acknowledge the reality that gambling has led them into financial problems, they irrationally believe that gambling will solve their problems
- subjective allure of the addiction
- self-feeding nature of the addictive cycle

- predisposition to magical solutions that are central to the addiction experience.

The pace of online gambling seems more important to the addict than winning or losing. The temptation to bet excessive amounts of money (money that the bettor may not even have) is induced by the odds of winning and by the pace of bets made in a particular game. In the fast paced, instantaneous world of compulsive online gambling, this temptation is even greater.

Often, compulsive online gamblers bet in predictable ways:

- when the odds are low, the temptation to bet is minimized
- when the odds are high, the temptation is at its highest
- after gamblers incur substantial loss, they are tempted even more to increase their wagers in an effort to regain their losses, which ultimately leads to even greater forfeiture
- habitual and addictive gambling is induced by the types of betting that have quick turnovers and low chances of winning.

This analysis has been corroborated by recent studies that have shown that:

- **Electronic gambling machines may be the most addictive.** Gamblers who participate with electronic machines arrive at the pathological level in 1.08 years vs. 3.58 years with more conventional forms of table and racetrack betting.
- **Internet gamblers may be more likely to have a serious gambling problem.** In a study of 389 people seeking care at a health clinic, Internet gambling was reported by 31 of the participants. Although this was the least common gambling activity reported, those with

Internet gambling experience had the most serious levels of gambling behaviors: problematic and pathological.

Diagnosing Compulsive Online Gambling

The Diagnostic and Statistical Manual (DSM-IV, 1994) published by the American Psychiatric Association includes these criteria for a diagnosis of Pathological Gambling:

A. Persistent and recurrent maladaptive gambling behavior as indicated by five (or more) of the following:

(1) is preoccupied with gambling (e.g., preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money with which to gamble)

(2) needs to gamble with increasing amounts of money in order to achieve the desired excitement

(3) has repeated unsuccessful efforts to control, cut back, or stop gambling

(4) is restless or irritable when attempting to cut down or stop gambling

(5) gambles as a way of escaping from problems or of relieving a dysphoric mood (e.g., feelings of helplessness, guilt, anxiety, depression)

(6) after losing money gambling, often returns another day to get even ("chasing" one's losses)

(7) lies to family members, therapist, or others to conceal the extent of involvement with gambling

(8) has committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling

(9) has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling

(10) relies on others to provide money to relieve a desperate financial situation caused by gambling

B. The gambling behavior is not better accounted for by a Manic Episode.

Early Warning Signs

Based upon these criteria, we see that aspects of online gambling behavior evolve overtime, consuming more time and more energy to be online and accumulating more debt due to support the addict's habit. Specific to online gambling, early warning signs occur when:

- Time spent online gambling is out of proportion with the person's other activities.
- Showing special excitement in going to new online gambling spots or rearranging schedules to permit more time for online gambling activities.
- Feeling that a change in online gambling activities will bring good luck.
- Size of betting increase. This is often a sign of chasing losing bets and trying to catch up.

The onset of the compulsion to online gamble is apparent by the person's tendency to place larger bets and bet more frequently.

- Boasting about winning and minimizing losses are prime signs of compulsive online gambling. The need for recognition and displays of power are often so important that compulsive online gamblers flaunt possession of large amounts of money, whereas social gamblers may talk about their winnings, but not to the extent that they need to relive the win.
- Going online to gamble when faced with a crisis or a stressful situation.
- Unexplained absences from work, home or other responsibilities, particularly if the person conceals or attempts to conceal how his or her time is spent online.
- Experiencing mood swings. Compulsive online gamblers experience extreme highs when they win and extreme lows when they lose. Often, mere plans of gambling online are enough to set these mood swings into motion.
- Hiding money, secret loans, unusual and/or sporadic and unexplained withdrawals from family bank accounts and questionable financial deals could all be signs of betting to catch up or recoup losses. Most often when a compulsive online gambler is caught in one of these behaviors, he /she will lie and minimize its importance. While a social gambler will work to make up lost funds, a compulsive gambler will scheme to acquire funds.

Stages of the Addiction

Some have suggested that as with pathological gambling, stages of the addiction process can be seen among those who suffer from compulsive online gambling:

Stage One – Winning

Gambling begins as a social activity. It seems fun, normal. During this stage, people sometimes win large amounts of money; feel invincible, so they bet bigger amounts; because they believe they will win even more; bet even more to maintain the excitement level. But gambling isn't always about money. Problem gamblers like the excitement of gambling, the dream of winning big, or the escape from everyday problems or stresses, and online gamblers are no exception, but with the instant 24-hour availability of the Internet, they are even more at risk. They begin to gamble online while at work, on the weekends when they should be spending time with their family, and spend more and more money that they don't often have to support their online habit.

Stage Two – Losing

During this stage, online gamblers feel like their activity is under control. In reality it isn't. They seek more action and believe they can quit whenever they want to but see no need to quit. Their gambling habit takes on a new form. They gamble to win back what they've lost; gamble and then lie about it; hide their losses; take out loans so they can continue; break promises to quit; borrow from family and friends; and helplessly watch as their relationships begin to suffer.

Stage Three - Desperation

At this stage, problem online gamblers rapidly spiral down until they hit rock bottom. They feel desperate and hopeless as losses continue to mount; cling to their fantasy of winning, hoping to make everything well again; finally realizing that they can't win, but they keep

gambling anyway. In more serious instances, problem online gamblers have little concern for the people around them at this stage, stealing money, writing bad checks, or commit illegal activities to finance their gambling. This desperation can get so bad they may attempt suicide before they fall so deep into the hole that they admit that they have a problem and begin to seek treatment.

Causes of Compulsive Online Gambling

According to addiction theorists, addictions accomplish something for the person. However illusory or momentary these benefits may actually be. Because of the mental pleasure that people find in their addictions, they begin to behave more intensely about them. Consistent with these observations, feelings of excitement, euphoria, and exhilaration accompany online behavior that in turn reinforces compulsivity. Compulsive gamblers find pleasant feelings when online in contrast to how they feel when offline and the longer the addict is away from the Internet, the more intense such unpleasant feelings become. The driving force for many gambling addicts is the relief gained by engaging in the Internet. And because addictions serve a useful purpose to the addict, the attachment or sensation may grow to such proportions that it damages a person's life.

These feelings translate into cues that cultivate a psychological longing for the euphoria associated with the Internet that enables a person to forget or feel "okay" about some insurmountable problems. Gambling online provides an artificial, temporary feeling of security or calm, of self-worth or accomplishment, of power and control, or intimacy or belonging. Therefore, gambling serves to block out sensations of pain, uncertainty or discomfort that create powerfully distracting sensations that focus and absorb attention. It is these perceived benefits which explain why the addict keeps coming back to the addictive experience. When forced to go

without it, they feel a sense of withdrawal with racing thoughts "I must have it," "I can't go without it," or "I need it." Gamblers explain that they feel a difference between online and offline affective states. They may feel frustrated, worried, angry, anxious, depressed when offline but these emotional states change when online. They may feel excited, thrilled, uninhibited, attractive, supported, or more desirable when online that reinforce the compulsive behavior.

While it may appear that compulsive gambling is simply a pleasure-seeking behavior, the roots of any addiction can usually be traced to a wish to suppress or avoid some kind of emotional pain. Getting lost in hours at a casino table, at the horse track, or in the fantasy of how one will spend those millions if winning the lottery may provide relief from an unhappy life. Addiction is a way to escape from reality, from something that is either too full of sadness (such as living in a violent family) or too devoid of joy (an emotionally hollow life). Emotional trauma in early life may be at the source of many addictions.

Gambling provides a chemical "rush," a feeling of aliveness and excitement. If a person has "numbed out" emotions that have been too painful to process, other feelings have become dulled as well. Because the brain craves novelty and the body wants to feel "alive." It is not surprising that risky behavior such as gambling creates that emotional charge, and that the rate of adrenaline pumping through the body results in an intense "high" that becomes more and more desired, addictive as many kinds of drugs.

Treatment for Compulsive Online Gambling

As in any treatment program, the primary step to take in the path to recovery is to accept and not refute "denial," a defense mechanism that addicts frequently employ and that effectively stops them from accepting treatment. Once this obstacle is conquered, treatment can be

performed more effectively than it would otherwise. Compulsive online gambling is a progressive illness that is treatable. It affects the gambler, the family, the employer, and the community. It is called “the hidden illness” since there is no smell on the breath nor stumbling of steps or speech. Nonetheless, it is as debilitating as alcoholism or drug addiction.

Often, gamblers have other problems that are part of the reason they gamble. They also have problems that were produced by their gambling. These include financial, relationship, work-related, legal, emotional and psychiatric problems. Other problems may include depression, anxiety and substance abuse. It is not known whether one problem causes the other. It is more important to get a clear picture of your immediate concerns and treat them in a structured and systematic manner. Problem gambling often needs to be addressed on a variety of levels looking at the behavioral, financial, and underlying problems associated with the disorder.

Behavioral Problems

Jason is a 32-year-old attorney who just graduated from law school. He dabbled in online casinos while he went to school but his addiction didn't take hold until he started at his law firm in New York and found that his habit turned into a full blown addiction. He describes, “I just got married and felt the pressures of starting at the firm. I was working 80 hours a week, studying for the bar [exam], coming home exhausted, only to get up early to do it all over again the next day. I started gambling at nights when I got home as a way to relax, then at work as a break from a stressful case, soon, the money I was spending ballooned into an incredible habit. I took out loans just to go online and gamble, lied to my wife, who must've thought I was having an online affair. I was at the computer into late into the night, and spent all of our savings. I tried to stop, so many times, I can't tell you, if nothing else, I couldn't afford it, but the Internet was always

there. I worried my boss would find out, and every time I logged offline, I promised to quit. I hated myself for all the wasted time and money, only to play mind games with myself. Telling myself just a little wouldn't hurt. I wore myself down and the whole process started all over again. I felt defeated as the temptation was constant and relapse was just a click away."

Relapse is a common struggle for anyone in recovery but the problem often seems compounded by the need to use the computer while in recovery from online compulsive gambling. The computer serves as a constant temptation, as in the case of Jason, it makes it possible to gamble at any time on any day. This relapse process is especially difficult for the online gambler due to what I call the **Stop-Start Relapse Cycle**. The cycle is an internal dialogue that serves to maintain the compulsive behavior.

1. *Rationalization* – Addicts will rationalize that gambling serves as a "treat" from a long, hard day of work often making self-statements such as, "Just a few minutes won't hurt", "I can control my net use", or "I am right here at the computer, what the heck?" The addict will try to justify the need to visit a few gambling sites or make a few bets, but they soon discover that time slips by and the behavior is not so easily contained.
2. *Regret* – As the gambler turns off the computer, realizing the monetary losses, the addict experiences a period of deep regret. Once they finish, the addict feels guilt or shame for the behavior such as, "I feel guilty for how this is hurting my life," "I can't believe how much money I wasted," or "I'm a horrible person for what I just did."
3. *Abstinence* – The addict views the behavior as a personal failure of willpower and

promises never to do it again and a short period of abstinence follows. During this time, the addict temporarily engages in healthy patterns of behavior, resumes interests in old hobbies, spends more time with his/her family, exercises, and gets enough rest.

4. *Relapse* – The addict in recovery feels tempted to return to the computer during stressful or emotionally charged moments. They begin to crave and miss gambling. They tell themselves that gambling is the best way to make up for all the money they lost and begin to bet again. They may make wilder bets, more rapid, bigger sums on poorer hands, attempting to regain control, caught up in the excitement, falling back into old online habits, rationalizing that this time will be different, and the cycle repeats itself again.

How do you stop online gambling when relapse is just a mouse click away? Similar to programs that address overeating and food addiction, you need to learn how to make healthy, positive choices about your Internet usage since complete abstinence isn't always possible in today's technological world. There are two basic principles to follow:

Principle One: Learn to moderate legitimate use of the Internet.

Principle Two: Abstain from all contact with online gambling sites.

As in food addition, certain foods trigger binge behavior. Let's say chocolate or potato chips will trigger binge behavior but celery sticks will not, so avoidance of those "trigger" foods is a necessary part of recovery. This means, recovery from binge eating is about relearning how

to eat in order to make more informed and healthier food selections with success being is measured through objective goals such as changes in caloric intake and weight loss.

To address the behavioral problems associated with compulsive online gambling, the same basic steps are applied. Recovery means relearning how to use the Internet in order to make better choices about time is spent online with success being measured through objective online time management goals and abstinence requirements that are achieved and maintained. Behavior goals should include a reduction in the number of hours you spend online in total, the ability to control online gambling, regaining financial control, and an increase in other offline activities.

Computer Restructuring

Removing all evidence of problematic online gambling is essential as a first step for clients. It is symbolic as a means to start fresh and regain control over unhealthy or addictive online behavior. This can be accomplished by what I call *computer restructuring*, or an entire reorganization of how you actually use the computer. In this step, delete bookmarks or favorite files that lead to problem online material. Remove bookmarks to gambling sites, virtual casinos, or chat rooms about gambling. Whatever the doorway is to the problem behavior, this must be removed. In Jason's case, he deleted all the screen names he used for gambling purposes. Screen names can be changed or deleted through the various online service providers and most offer instructions on how to accomplish this through their online help or member support areas. He deleted all bookmarks to his favorite gambling sites and removed all the history files of past gambling activity from the computer in the same ritualistic way that an alcoholic pours all his bottles of alcohol down the drain.

Set clear time limits

Many attempts to limit Internet usage fail because the addict relies on an ambiguous plan to trim the hours without determining when those remaining online slots will come. You should structure online sessions by setting reasonable goals, perhaps 20 hours instead of a current 40. Then, schedule those twenty hours in specific time slots and write them onto a calendar or weekly planner. Remembering to keep Internet sessions brief but frequent will help avoid cravings and possible withdrawal. As an example of a 20-hour schedule, you might plan to use the Internet from 8 to 10 p.m. on weeknights and 1 to 6 on the weekends. Or a new 10-hour schedule might include two weeknight sessions from 8:00 - 11:00 p.m. and 8:30 am - 12:30 p.m. on Saturday. Incorporating a tangible schedule of Internet usage will give you a sense of being in control and avoid the potential risk of relapse.

Practice the Opposite

A reorganization of how one's time is managed is a major step in the initial recovery phase. Keep a daily log to track how you actually use the Internet, then, take a few minutes to consider your current online habits. What days of the week do you typically log online? What time of day do you usually begin? How long do you stay on during a typical session? Where do you usually use the computer? Does a pattern emerge? Now, using the daily log, construct a new schedule, or what I refer as *practicing the opposite*.

The goal of this exercise is to disrupt your normal routine and re-adapt new time patterns of use in an effort to break the online habit. For example, let's say your Internet habit involves checking email the first thing in the morning. Instead of going online, take a shower or start breakfast first instead of logging on. Or, perhaps you only use the Internet at night, and have an

established pattern of coming home and sitting in front of the computer for the remainder of the evening. Wait until after dinner and watching the news before logging in. Practicing the opposite of when you use the computer, when you legitimately must go on the Internet, will disrupt your normal Internet patterns and increase your ability to effectively manage your online time.

Take routine computer breaks

Unlike television, the Internet doesn't have its own commercial breaks, so it's easy to lose track of time once online. Take routine computer breaks, get up from the computer at regular intervals, use an egg timer or alarm as reminder that it is time to take a stroll through the office or go see what a family member is doing in the next room. This helps wean yourself from the computer and again focuses you on ways to disrupt old patterns of addictive online behavior.

Create Positive Lifestyle Changes

Online gambling is an emotionally draining and time-consuming activity, and to create more time for the computer, addicts neglect sleep, diet, exercise, hobbies, and socializing. The initial loss of the online activity means an increase in idle time or boredom, which only increases the temptation to surf, making it vital for you to create positive lifestyle changes to fill the void created with the time now not spent at the computer. Especially as you struggle with how to cope with the sudden increase in time that was once spent online.

Creating positive lifestyle changes means finding ways that take you away from the computer and improve your emotional and physical well being. Some strategies to create beneficial lifestyle changes may mean finding spiritual fellowship in the form of personal prayer or pastoral counseling as part of your spiritual wellness and daily recovery. You may practice daily meditation to focus your energy during recovery and improve your inner strength to fight

temptation. Improve your physical well being, get the proper rest every night, go to bed at a reasonable hour, join a gym, and improve your diet to manage your overall physical fitness.

Being at the computer only increases your risk of falling back into old patterns.

Therefore, another aspect of creating a positive lifestyle change is to cultivate alternative activities that take you away from the computer and that help to rekindle old activities that have been replaced because of the Internet. It is helpful to take a personal inventory of what you have cut down on, or cut out, because of the time spent on the Internet. Perhaps you spend less time hiking, golfing, fishing, camping, or dating. Maybe you have stopped going to ball games, out to eat with friends, or volunteering. Perhaps there is something you have always put off trying.

Identify all those activities that have been replaced because of the Internet. Construct a detailed list of hobbies or practices that have been neglected since your online habit started.

Once an exhaustive list has been made, rank each activity: 1 - Very Important; 2 – Important; or 3 - Not Very Important. In rating this lost activity, work to genuinely reflect how life was before the Internet. In particular, examine the "Very Important" ranked activities. Ask yourself how these activities improved the quality of your life. This exercise will help you become more aware of the choices that you have made regarding the Internet and rekindle lost activities once enjoyed. This will be particularly helpful by cultivating pleasant feelings about real life activities and reduce your need to find emotional fulfillment through online gambling.

Maintain Abstinence from Online Gambling

While moderated Internet use is the primary goal, abstinence of online gambling is necessary. It is essential to abstain from online gambling while retaining controlling your use over legitimate online usage. Filtering software is an effective method to help reach this recovery

goal. Filtering software such as NetNanny, CyberPatrol, or SurfControl, typically used by parents to block access online sexual content from their children, can help you self-regulate online gambling use. The software can be programmed to automatically block a multitude of online applications such as porn sites, chat rooms, or gambling sites by shutting down a web browser if attempts to access this material are made. For many, this stops the behavior immediately and many describe the experience as a ‘cold shower’ that breaks the trance associated with the addiction. With it, you feel empowered to control the temptations that often led to relapse and keep you clear on your path towards abstinence and recovery.

In some instances, clients’ feel unable to use filtering software that they can easily uninstall from their computers. In such cases, switch to a family-friendly Internet Service Provider (ISP), such as Family.net, Mayberry USA, and Integrity Online that can’t be easily disabled. You get a new Internet account and these family-friendly Internet providers remove all access to online gambling material from the server end, removing all temptation for the online addicted client. The biggest benefit is that by enrolling in a new ISP, you gain a new Internet account with a new handle, which gives you a fresh start with a new online identity.

Recovery isn’t a simple process, nor does it happen overnight. There will certainly be roadblocks and missteps along the way, so you must be patient with themselves. Keep in mind that throughout the entire process, and particularly in the early days of recovery, you will most likely experience a loss and miss being online for frequent periods of time. This is normal and should be expected. After all, for most addicts who derive a great source of pleasure from their addictions, living without them as a central part of your life can be a very difficult adjustment.

Financial Problems

In order to effectively stop online gambling, it is important to look at your online gambling behavior and its financial consequences. Abstinence is key for recovery, but if you do continue to bet, examine your betting strategy. Are you preoccupied with making it big? Do you make larger and larger bets on worse and worse hands? You need to stop this type of thinking and find appropriate ways to regain control over your online gambling habit. Here are some tips:

- Keep track of the time that you are playing for.
- Only spend what you can afford to lose, keep track of your spend whilst playing and remember that the numbers on the screen are REAL MONEY.
- Avoid chasing your losses.
- If you're a parent keep your password safe, and if you wish, use software to block access to gambling sites from minors.
- Look for sites with options where you can set your own spend and session limits, which should help you to control your gambling.
- If you are having a problem then you can request to be self-excluded from the site. There is software that blocks access to all online gambling sites. See www.gamblock.com for more details.

To help gambling addicts dig themselves out of the financial hole that many find themselves in, I have outlined a list of seven strategies taken from online resources on money management that will help guide you through various methods of debt management.

1. Review your specific obligations that creditors claim you owe to make certain you really owe them. If you dispute a debt, first contact the creditor directly to resolve your questions. If you still have questions about the debt, contact your state or local consumer protection office or state Attorney General.
2. Contact your creditors to let them know you're having difficulty making your payments. Tell them why you're having trouble- perhaps it's because you recently lost your job or have unexpected medical bills. Try to work out an acceptable payment schedule with your creditors. Most are willing to work with you and will appreciate your honesty and forthrightness.
3. The Fair Debt Collection Practices Law prohibits a debt collector from showing what you owe to anyone but your attorney, harassing or threatening you, using false statements, giving false information about you to anyone, and misrepresenting the legal status of your debts. Remember that under other federal laws to collect debts, creditors cannot seize most government assistance and can only garnish a portion of wages to collect debts.
4. Budget your expenses. Create a spending plan that allows you to reduce your debts. Itemize your necessary expenses (such as housing and health care) and optional expenses (such as entertainment and vacation travel). Stick to the plan.
5. Try to reduce your expenses. Cut out any unnecessary spending such as eating out and purchasing expensive entertainment. Consider taking public transportation rather than owning a car. Clip coupons, purchase generic products at the supermarket, and avoid impulse purchases. Above all, stop incurring new debt. Consider substituting a debit card for your credit cards.

6. Use your savings and other assets to pay down debts. Withdrawing savings from low-interest accounts to settle high-rate loans usually makes sense. Selling off a second car not only provides cash but also reduces insurance and other maintenance expenses.
7. Look for additional resources from governmental and private sources for which you may be eligible. Government assistance includes unemployment compensation. Aid to Families with Dependent Children (AFDC), food stamps, low-income energy assistance, Medicaid, and Social Security including disability. Other resources may be available from churches and community groups. Often these sources are listed in the Yellow Pages of your phone book.

Additional Financial Management Strategies:

1. Credit counseling. If you are unable to make satisfactory arrangements with your creditors, there are organizations that can help. An organization that you can call is a Consumer Credit Counseling Service (CCCS) agency. These local, non-profit organizations affiliated with the National Foundation for Consumer Credit (NFCC) provide education and counseling to families and individuals.
2. For consumers who want individual help, CCCS counselors with professional backgrounds in money management and counseling can provide support. To promote high standards, the NFCC has developed a certification program for these counselors. A counselor will work with you to develop a budget to maintain your basic living expenses and outline options for addressing your total financial situation. If creditors are pressing you, a CCCS counselor can also negotiate with these creditors to repay your debts through a financial management plan. Under this plan, creditors often agree to reduce payments, lower or drop interest and finance charges, and waive late fees and over-the-limit fees. After starting the plan, you will deposit

money with CCCS each month to cover these new negotiated payment amounts. Then CCCS will distribute this money to your creditors to repay your debts. With more than 1,100 locations nationwide, CCCS agencies are available to nearly all consumers. Supported mainly by contributions from community organizations, financial institutions, and merchants, CCCS provides services free or at a low cost to individuals seeking help. To contact a CCCS office for confidential help, look in your telephone directory white pages, or call 1 (800) 388-2227, 24 hours a day, for an office near you.

3. Personal bankruptcy. Bankruptcy is a legal procedure that can give people who cannot pay their bills a fresh start. A decision to file for bankruptcy is a serious step. You should make it only if it is the best way to deal with financial problems. There are two types of bankruptcy available to most individuals. Chapter 13 or "reorganization" allows debtors to keep property which they might otherwise lose, such as a mortgaged house or car. Reorganizations may allow debtors to pay off or cure a default over a period of three to five years, rather than surrender property. Chapter 7 or "straight bankruptcy" involves liquidation of all assets that are not exempt in your state. The exempt property may include items such as work-related tools and basic household furnishings, among others. Some of your property may be sold by a court-appointed official or turned over to your creditors. You can file for Chapter 7 only once every six years. Both types of bankruptcy may get rid of unsecured debts (those where creditors have no rights to specific property), and stop foreclosures, repossessions, garnishments, utility shutoffs, and debt collection activities. Both types also provide exemptions that permit most individual debtors to keep most of their assets, though these "exemption" amounts vary greatly from state to state.

4. Bankruptcy cannot clean up a bad credit record and will be part of this record for up to ten years. It can, for example, make it more difficult to get a mortgage to buy a house. It usually does not wipe out child support, alimony, fines, taxes, and some student loan obligations. Also, unless under Chapter 13 you have an acceptable plan to catch up on your debt, bankruptcy usually does not permit you to keep property when the creditor has an unpaid mortgage or lien on it. Bankruptcy cases must be filed in federal court. The filing fee is \$160, which sometimes may be paid in installments. This fee does not include the fees of your bankruptcy lawyer.
5. Choosing a bankruptcy lawyer may be difficult. Some of the least reputable lawyers make easy money by handling hundreds of bankruptcy cases without adequately considering individual needs. Recommendations from those you know and trust, and from employee assistance programs, are most useful. Some public-funded legal services programs handle bankruptcy cases without charging attorney fees. Or these programs may provide referrals to private bankruptcy lawyers. Keep in mind that the fees of these attorneys may vary widely.

Possible pitfalls:

1. Credit counselors who aren't helpful. Often for-profit or credit counseling organizations make promises that they cannot or do not keep. Be especially careful when asked for a large sum of money in advance. To check the organization's reputation, contact your state Attorney General, consumer protection agency, or Better Business Bureau.
2. "Credit repair" clinics and "credit doctors" have been frequently criticized for promising that they can remove negative information from your credit report. But accurate information

cannot be changed. If information is old or inaccurate, you can contact a credit bureau yourself and ask that it be removed.

3. Risky refinancing options. When already in financial trouble, second mortgages greatly increase the risk that you may lose your home. Be wary of any loan consolidations or other refinancing that actually increase interest owed or require payments of points or large fees.
4. A Final Word: Don't lose hope, even if you despair of ever recovering financially. You can regain financial health if you act. Pursuing the options presented in this pamphlet can put you on the road to financial recovery.

Underlying Problems

Addicts falsely assume that just stopping the behavior is enough to say, "I am recovered." But there is much more to full recovery than simply refraining from the Internet. Complete recovery means investigating the underlying issues that led up to the behavior and resolving them in a healthy manner; otherwise, relapse is likely to occur. As I have indicated, compulsive online gambling often stems from other emotional or situational problems such as depression, anxiety, stress, relationship troubles, career difficulties, impulse control problems, and/or prior gambling abuse. While the Internet offers a convenient distraction from these problems, it does very little to actually help you cope with the underlying issues that lead to where you are today.

Confronting these problems head-on is the best way to approach them. If you are dealing with low self-esteem or depression, work towards finding healthier ways of dealing with these feelings than using gambling as a means to feel better about yourself. If you are having relationship troubles, head into couples counseling instead of turning to the Internet to address those intimacy issues. If you use gambling at work to handle job stress, explore more effective

stress management techniques to help you relax instead of relying on the Internet. If you suffer from multiple addictions, address specific ways to cope with the underlying compulsive behavior and recognize the decision chain that leads to a lapse before it actually occurs.

Of course, corrective behavior is easier said than done. If left unattended, unresolved feelings or situations will only resurface over time and erode the success you have made as part of your gambling abstinence program. For example, Jason repeatedly relapsed because he still didn't deal with his feelings about his career. Each time the firm gave him a new assignment, he felt the stress and the pressure of tight deadlines and long hours, and relapsed again into online gambling casinos as a way to relieve his underlying feelings of depression and self-doubt.

Deep down, Jason didn't like the law, but he had no way of expressing this to his wife or himself, and he used gambling as a way of dreaming big dreams, hoping that he could make enough money to quit his job, and start his passion as a history teacher. His parents discouraged him because they felt that teaching wasn't a lucrative enough career. As a result, he always regretted not pursuing his dream. As part of his recovery, Jason started taking night classes at his local college, taking one or two classes to wet his feet and see if this was still a vocation he wanted to pursue. He found that it still was something he wanted to do, and with the financial and emotional support of his wife, was able to take the plunge and enroll as a full-time student in a master's program for education. Jason's interest in online gambling diminished as he spent much of his free time studying and taking classes – not to mention that he was finally doing something he loved.

Whatever the situation, confronting the issues that initially drove you towards the addiction will not be easy, but it is the only way to achieve the personal growth necessary to maintain long-term recovery. For example, on an interpersonal level, Jason was placed in

constant situations as a lawyer with long hours, where his demanded that he be hard-driven and aggressive. Normally a reserved man, this placed a tremendous amount of stress on him and his marriage. He didn't spend time at home working 80 hour a week, and his wife, although supportive, felt that Jason had completely removed himself from their marriage.

"I feel like he brings all his stress home with him," his wife explained. "He is abrupt with me, and lied about how much debt he was in due to his gambling habit." For the most part, trust had been broken between the couple and the intimacy that brought them together had now been tainted by Jason's online gambling addiction. He spent their entire nest egg, a total of \$180,000 and took out a second mortgage on their house to support his secret online habit. Excessive debt is a common problem, where gambling addicts may lie, steal, and take money from their family's wealth, never telling anyone until its too late. For Jason, we worked on the honesty issues with his wife, and how his personality had been affected by his job, and by his online gambling. He lied to his wife about needing to work late or on the weekends, when in reality, he was gambling online, managing his debt, only to make his financial and his marital problems worse. Jason's gambling not only took away from their financial stability, but their emotional stability as a couple. To address these problems, we spent months in couples counseling, examining how he and his wife could open up new ways of communicating and finding time for each other.

"It is hard for me," Jason explained. "I saw myself completely change and saw my wife putting up with stuff that I didn't want to deal with. It was like whatever we had in our marriage didn't matter – gambling, needing to get right with my finances, make the next big bet that make everything better once I won was the only thing that mattered to me." For Jason, we talked a great deal about his job and how his aggressive behavior had extended to his entire persona and became, for all practical purposes, a way of life. We reviewed how he acted at the beginning of

their marriage, when he was still in law school, a time with less pressure and less demands, and how his job had slowly transformed the way he dealt with relationships at home and socially.

Gambling had not only become a way of dreaming big dreams, hoping to make it big, but it had become a way for him to escape dealing with all the stress and tension created by his job and his marriage. He saw himself slipping away, but felt helpless to stop the increasing drift between he and his wife. The more he gambled, the more he borrowed against their nest egg, and the more he became secretive about his behavior. The more driven he became at work, the more resentful he became about putting in so many hours at a job he didn't like, and the more he used the Internet as a way forgetting, of escaping his problems, of finding some way to regain control.

In our work together, I reviewed with Jason the deeper aspects of his online gambling activity. I asked questions such as what types of needs does gambling fulfill? Did gambling give him a sense of power, but offline, did he still feel out of control? Did gambling make him feel better about himself, but offline, did he still feel unsure of himself and the choices he had made in life? Instead of using gambling to avoid difficult feelings, our work together focused on figuring out why gambling had become a way to deal with what wasn't working in his life.

Online, he was able to absorb himself so fully in the online experience and how gambling made him feel powerful that he forgot about the stress and tension he associated with his job. He kept thinking, "The next bet, I can quit." As we explored how and when he went online to gamble, Jason gradually learned that this was nothing more than a means to ignore his problems, to avoid dealing with his boss, his clients, his coworkers, and his wife. He had become completely withdrawn and pinned all his hopes on winning the next big bet. He used gambling as a way of controlling life, however illusory and Jason's discovered that all his life, he played into the expectations of his father. "He was the one who wanted me to be a lawyer," Jason admitted.

Even though Jason's father had died several years earlier, he still felt compelled to meet his father's expectations, placing an incredible amount of strain on his marriage and himself, stuck in a career that he no longer wanted. In a flash of insight, Jason realized how much he secretly resented his father for pushing him into being a lawyer, and how he used gambling as a way of somehow feeling less inadequate. "I constantly feel like I won't be measuring up to his standards if wasn't a lawyer, or wasn't good at it," Jason said. "And at times, I hate him for it." With greater insight, Jason understood how his father impacted his sexual development, and he was able to process and finally confront the issues using healthier coping outlets. As you work towards recovery, keep in mind that this level of self-analysis is long-term and intensive, and you must be prepared for the changes that occur as you explore such highly charged feelings.

Seek Professional Help

For continued support and treatment, seek professional help. Once you admit and address the problem, the other pieces of your life will fall back into place. According to the Mayo Clinic, treatment for compulsive gambling is similar to therapies for other forms of addiction. Working with a therapist familiar with the legal and financial issues associated with problem gambling and with someone who has a working relationship with Gamblers Anonymous that will help ease the transition into treatment if you are new to self-help. Find a therapist you feel comfortable with and look for counseling by a Certified Gambling Counselor who has completed a specific course of study in problem gambling treatment and has been certified by either:

- A national credentialing organization (National Gambling Counselor Certification Board-NCGC; American Gambling Counselor Certification Board-CCGC; or

American Academy of Health Care Providers in the Addictive Disorders-CAS);

OR

- A state certification organization that requires a minimum of 30 hours of problem gambling specific training and a period of direct (supervisor personal contact) supervision related to treating addicted gambler.

Join Gamblers Anonymous

Most people made quite a name for themselves as full-fledged gamblers by the time they turned to Gamblers Anonymous. Their gambling was not usually a well kept secret. It would then be unusual if the good news of their abstinence from gambling did not cause comment. However, no disclosure of any affiliation with Gamblers Anonymous can rightfully be made by anyone but the member themselves. Even then, it should be done in such a way that will work no hardship on the Gamblers Anonymous fellowship.

How does someone stop gambling through the Gamblers Anonymous program?

You can do this through bringing about a progressive character change within yourself. This can be accomplished by having faith in -- and following - the basic concepts of the Gamblers Anonymous Recovery Program. There are no short cuts in gaining this faith and understanding. To recover from one of the most baffling, insidious, compulsive addictions will require diligent effort. Honesty, open-mindedness, and willingness are the key words in their recovery.

Gamblers Anonymous works best through recognizing and accepting as part of a program involving other people. Working with other compulsive gamblers in a Gamblers Anonymous group individuals seem to find the necessary understanding and support. They are able to talk of

their past experiences and present problems in an area where they are comfortable and accepted. Instead of feeling alone and misunderstood, they feel needed and accepted.

Treatment for Family Members

Addiction affects the entire family. Family, friends and co-workers also suffer. And, these concerned others also go through predictable phases as the problem worsens -- periods of resentment, self-doubt, denial and isolation. They often bail out the gambler. This only worsens the problem. In many cases, family and friends are forced to terminate their relationships with problem gamblers - in order to save themselves. Therefore, treatment for family members may be necessary whether or not the gambler is in treatment. This may include counseling for family members, education on problem/compulsive gambling for the family, strategies on how to cope with anger and loss of trust from the addicted loved one, and education on financial protection for the family. Often, gambling addiction will be addressed as a part of the weekly family program. Each week topics related to addiction are addressed to help family members understand the process of recovery, relapse triggers and the importance of keeping healthy boundaries.

Residential care

Residential care may be required to provide intensive therapy when the effects of the gambling have become severe. Often gamblers refuse treatment until they become deeply in debt, are about to lose their job (or have lost), are facing legal charges, are threatened with divorce and separation, or are thinking about suicide. Once problems have become this severe, it is important to seek professional help for evaluation. Residential treatment programs often last for 4 to 6 weeks of intensive treatment. Some gamblers may require more or less time, so

recommendations will be made following an initial assessment. In most cases, the treatment program of a residential care facility is specifically designed to fit the needs of the client, and most sessions focus on individual treatment, educational groups, and family therapy where appropriate to best manage and address the intense feelings surrounding the addiction.

In extreme cases, inpatient treatment programs may be necessary. Inpatient treatment programs provide coordinated and integrated services in hospital settings. Inpatient treatment is provided 24 hours, 7 days a week, and there are daily therapeutic activities in which patients participate. The goal of inpatient treatment is to provide a protective environment that includes medical stabilization, support, treatment for psychiatric or addictive disorders, and supervision.

For any client, the more you can integrate the needs that the Internet fills into their current lives, the less likely they will rely upon the Internet to substitute what is missing. For Jason, he was able to aggressively regain control over his gambling habit, and in the end, reevaluate his career goals, engage in better financial discipline, and with the love and support of his wife, rebuild intimacy in their marriage. Taking the steps necessary to overcome problem gambling is difficult, especially online, when the Internet is there, like a constant temptation, but recovery is possible. After months of counseling, Jason grew more honest in therapy about his fears and in the process of telling his wife his true feelings, even admitting them to himself, he was able to overcome his insecurities and build new confidence. To keep you on the path towards recovery, working with trained professionals or support groups such as Gamblers Anonymous are not always easy first steps to take, but they can help in overcoming a lingering problem that has taken control over your life. To help you find available resources in this area, I have provided an extensive list of treatment resources specializing in problem gambling to help take that important first step and find the help and support you need to start your recovery.

Treatment Programs and Online Resources

Gamblers Anonymous Official Home Page

Gamblers Anonymous International Service Office P.O. Box 17173, Los Angeles, CA 90017
(213) 386-8789 - Fax (213) 386-0030 Official Gamblers Anonymous Home Page E-mail our
isomain@gamblersanonymous.org
<http://www.gamblersanonymous.org>

Welcome to Gam-Anon.org!

Gam-Anon is a 12 Step, self-help program for the family members, friends and loved ones of compulsive gamblers who have been affected by the gambling problem.
<http://www.gam-anon.org>

Trimeridian Home Page

Call Toll Free 1-877-NO GAMBLE for a Free Confidential Phone Assessment Trimeridian, Inc. is a national organization, dedicated to providing comprehensive research, diagnostic, treatment and education in problem gambling.
<http://www.trimeridian.com>

The Wager

Welcome to The WAGER, a weekly research bulletin published by the Division on Addictions at Harvard Medical School in collaboration with the Massachusetts Council on Compulsive Gambling.
<http://www.thewager.org>

Debtors Anonymous Information

Debtors Anonymous Information This Web page contains information about Debtors Anonymous, a fellowship of persons desiring to avoid unsecured debt. We use the 12 steps and 12 traditions as adapted from Alcoholics Anonymous to engage in debt management.
<http://www.solvency.org>

Responsible Gambling Council

RGC(O) helps individuals and communities address gambling in a healthy and responsible way, through information, awareness prevention, professional development, research.
<http://www.responsiblegambling.org>

Problem Gambling Hub

Research the subject of problem gambling at the hub of the problem gambling industry. Purchase self-help material, find a treatment center, contact one of our Subject Matter or get the latest news at their web site at:
<http://www.problemgambling.com>

NJ & E. PA Debtors Anonymous

Debtors Anonymous - New Jersey & E. Pennsylvania "God grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference." Meetings and other support information is available on their site.
<http://www.njpada.org>

The Internet Home for Problem Gamblers in New England

A self help Website for the problem gambler in the New England Area.
<http://www.newenglandGA.com>

National Council on Problem Gambling, Inc.

24 Hour 1-800-522-4700 Confidential National Helpline The National Council on Problem Gambling, Inc., established in 1972, is a non-profit health agency whose mission is to disseminate information.
<http://www.ncpgambling.org>

Compulsive Gambling Center, Inc.

The mission of the Center is to provide treatment, education, training, research, and expert witness testimony on compulsive gambling.
<http://www.lostbet.com>