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A THERAPY EDUCATION LIBRARY GUIDE

A Guide to *Gambling Disorder* and Problematic Gambling

What gambling disorder is, why it is so hard to stop, and the steps toward recovery.

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Before you begin

This guide is for education. It is not a diagnosis or a substitute for care from a licensed professional. For confidential help with gambling, call or text **1-800-MY-RESET** any time. If you are thinking about suicide, call or text **988**, or call **911**. More help is listed on the last page.

PART 1

What gambling disorder is

Gambling disorder is a persistent and recurrent pattern of problematic gambling that causes significant distress or impairment in a person's life. Access to gambling has never been greater. Today, people can gamble through sports betting apps such as DraftKings and FanDuel, in-person casinos, lottery and Powerball tickets, and newly popular day trading and prediction markets.

When gambling becomes a problem

Not everyone who gambles has a gambling disorder, just as not everyone who drinks alcohol has an alcohol use disorder. The following warning signs may indicate that gambling is becoming a problem:

- **Preoccupation:** persistent thoughts about gambling, such as reliving past bets or planning the next one
- **Increasing wagers:** needing to bet larger amounts to feel the same excitement (for example, $20 a week becomes $20 a day)
- **Unsuccessful attempts to quit:** repeated efforts to cut back or stop that don't last
- **Irritability when cutting back:** feeling restless, irritable, or anxious when trying to gamble less
- **Gambling to escape:** gambling to relieve stress, anxiety, or low mood, or after difficult life events
- **Chasing losses:** returning after a loss to try to win the money back
- **Lying about gambling:** hiding how much time or money is spent gambling from family, friends, or others
- **Illegal acts:** taking money that isn't yours, or breaking the law in other ways, to fund gambling

- **Life impact:** risking or losing an important relationship, job, or opportunity because of gambling
- **Relying on others:** depending on family, friends, or colleagues for money to cover gambling losses

The hidden addiction

Unlike alcohol, opioid, or cocaine use, problematic gambling often has no visible physical signs. People who are struggling may not appear unwell, and there is no substance to smell or detect. Many keep their gambling hidden from family and friends, maintaining an outward appearance that conceals what is really happening.

> *You can gamble from your bedroom, your car, or even your office.*

As online gambling continues to expand, people no longer need to visit a casino to place a bet.

PART 2

Why gambling hooks the brain

There is no single cause of problematic gambling. It develops through a combination of biological, chemical, and behavioral processes that affect decision-making and habit formation.

When you gamble, as with any pleasurable activity, the brain releases dopamine, a chemical messenger tied to pleasure, motivation, and reinforcement. Gambling can release far more dopamine than everyday activities such as watching a favorite movie or eating a favorite meal. Over time, this can make gambling hard to step away from. People may feel strong urges to return to it, and activities that once felt rewarding may no longer feel as satisfying.

Dopamine is not the only chemical involved. Research on problem gambling has found that people with gambling disorder tend to have higher levels of norepinephrine, a chemical linked to excitement and arousal, and cortisol, the body's main stress hormone, along with lower levels of serotonin, which plays a role in impulse control and decision-making.[1]

Alongside these chemical changes, gambling also takes a toll on cognition and behavior.

The near miss

What sets gambling apart is how the brain responds to a process known as the "near miss" effect. Gambling products are designed to keep you on the edge of your seat, creating the sense that a win was just within reach: one number away from the jackpot, or one leg away from a winning parlay.

> *It wants you to believe you were an inch away from the big prize.*

Over time, repeated wins and near misses can condition the brain to crave the process itself, not just the outcome. This is often where more harmful behaviors, such as chasing losses, begin.

> *Win or lose, the goal is to keep you wanting more.*

Chasing losses

Chasing losses refers to continuing to gamble in an attempt to win back money that has been lost. More often than not, it leads to deeper financial losses and debt. While chasing, people tend to make riskier, more impulsive decisions, driven by an urgent need to undo the damage. This is often when behaviors such as taking money to keep gambling, or switching to new forms of betting to recover losses, begin to emerge.

Distorted thinking

Chasing losses, or trying to recreate past wins, is where many people become stuck. During this period, it is common to fall into patterns of distorted thinking, known as cognitive distortions. These thoughts can feel true in the moment, but they are not grounded in reality. Common cognitive distortions in gambling include:

- **Gambler's fallacy:** believing a win is "due" after a run of losses, even though each outcome is independent of the last
- **Illusion of control:** believing that skill, strategy, or rituals can influence outcomes that are largely based on chance, or that you can stop at any time
- **Selective memory:** remembering wins and near misses while overlooking the time and money lost along the way

A new generation of gamblers

One of the most significant shifts in recent years is the growing number of young people who gamble, particularly young men and boys. A 2026 national survey by The Harris Poll for the National Council on Problem Gambling found that nearly two-thirds of adults (65%) had gambled in some form before age 21.[2]

The brain, particularly in males, continues to develop into the mid to late twenties.[3] Repeated, intense surges of dopamine and other reward chemicals during this period may have a greater effect on reward pathways and habit formation, placing young people at heightened risk.

The long-term effects of newer forms of gambling on young men and boys are not yet known. However, current trends raise serious concerns about where these patterns may lead.

Mini-dive: Sports betting and prediction markets

Since the U.S. Supreme Court cleared the way for states to legalize sports betting in 2018,[4] sports betting and prediction markets have grown rapidly in both availability and use. Companies such as DraftKings, FanDuel, PrizePicks, Kalshi, Novig, and Polymarket now spend billions of dollars on advertising across sports broadcasts, political coverage, and cryptocurrency platforms, with campaigns designed to attract and retain new users.

At their core, these apps serve one purpose: allowing users to place a bet, wager, or prediction on the outcome of an event. Common bet types include a straight bet (wagering on a single team or outcome), a parlay (combining several bets into one), and a prop bet (wagering on an individual player's performance or a specific moment in a game). These are only a few of the many options available on online sportsbooks. Regardless of the method, the goal is the same: to turn a profit. In 2026, there are more ways to pursue that goal than ever before.

The industry has become so gamified and accessible that users can place bet after bet with the touch of a finger, even between pitches, innings, serves, or downs. Unless users opt into responsible gambling tools, there are few barriers in place. Deposits can be made at any time and in nearly any amount, on everything from the NBA, NFL, and MLB to esports, overseas water polo, horse racing, and even *Dancing with the Stars*. For the average sports fan already watching a game, this constant access to quick bursts of excitement makes it easy to form a new habit layered onto the viewing experience. What begins as harmless entertainment can quickly become devastating and very difficult to stop.

Prediction markets

Prediction markets are the newest trend in the gambling industry. Although they present themselves as a different product, they function in much the same way. Users can wager on nearly anything, from sports to non-sports events such as Bitcoin prices, the weather on a given day, election results, or the 2026 Best Picture winner. The main difference is the language: a "bet" is reframed as a "prediction." Prediction markets produce the same rush and activate the same reward pathways as sports betting and traditional casinos, and they carry the same risk of problematic use. Of particular concern, many prediction markets are open to users 18 and older, while most sportsbooks require users to be 21.[5] As a result, younger people can access a product they could not legally use at a casino or sportsbook.

Why they are so risky

Sports betting and prediction markets are especially risky because of how easy they are to access, how gamified they have become, and the effect this has on the brain and behavior. Opening a sportsbook app for the first time can feel like a first trip to a Las Vegas casino: bright lights, flashing graphics, complimentary offers, and rewards. These features draw users in, much as casinos do with free drinks, meals, or loyalty points.

> *It looks and feels like a slot machine with endless possibilities.*

Gambling has always carried risks, and its effects have long been recognized. What has changed is access. People once had to travel many miles, oftentimes across state lines, to gamble legally at a casino. Today, anyone with internet access can gamble from a phone, computer, or tablet, often with nothing more than a photo ID and a debit card. New users are also offered sign-up bonuses, often worth hundreds of dollars in free play, making walking away an even more difficult endeavor.

The casino in your pocket

Many sportsbook apps now also offer online slots, blackjack, and poker, effectively putting a full casino in your pocket. This lets these companies compete directly with traditional, in-person casinos, and it creates an even greater risk for users.

Sports betting and prediction markets are not inherently dangerous or harmful. However, if you notice any of the warning signs described in this guide in yourself or a loved one, it may be time to seek help.

PART 3

How gambling disorder shows up

The following examples show how each warning sign might appear in everyday life. All names and scenarios are fictional.

Preoccupation	*"Michael often finds himself replaying a winning bet he placed on a sports betting app over the weekend. At work, he spends much of the day thinking about how to recreate that feeling."*
Increasing wagers	*"Alex began gambling three months ago, spending only a few dollars a day. He recently told friends he now spends upwards of $50 a day on virtual scratch tickets."*
Unsuccessful attempts to quit	*"James has told his friends several times that he will stop going to the casino after work, but each time he drives past, he goes in anyway."*
Irritability when cutting back	*"Amanda has been trying to quit gambling for several weeks. She has noticed that she is more irritable and short-tempered with friends, especially in places where she used to bet."*
Gambling to escape	*"Miguel was recently laid off and is struggling to find a new job. Instead of submitting applications, he plays online slots, which temporarily eases his anxiety about the search."*
Chasing losses	*"Nicholas lost over $200 betting on a soccer match yesterday but feels he came close to winning. Today, he plans to bet even more to break even, though he cannot afford further losses."*
Lying about gambling	*"Katie told her family she no longer plays online poker, but she has been secretly using a school computer to access the site."*
Illegal acts	*"Joey has been taking money from his workplace tip jar to buy Powerball tickets while his coworkers are out to lunch."*
Life impact	*"Timothy was removed from his football team after he was caught betting on his own performance through a friend at another school."*

Relying on others	*"Mary has started asking her grandmother for lunch money after spending her allowance on online blackjack."*

Who is most at risk

Men, young adults, and people with co-occurring mental health or substance use disorders are at the greatest risk for problematic gambling. Young men face particularly elevated risk because the prefrontal cortex, the region of the brain responsible for impulse control and decision-making, is still developing. People who are currently or recently incarcerated are also at increased risk, as gambling is common within U.S. correctional facilities.

A family disease

> *The saying "addiction is a family disease" holds true for problematic gambling too.*

When a family member struggles with problematic gambling, the effects extend well beyond the individual. Gambling can drain shared resources, from depleted retirement accounts to lost property. It can also bring dishonesty, and even theft, into the home, leaving family members feeling betrayed and under significant financial strain.

For family and friends

Gam-Anon offers free meetings for people affected by a loved one's gambling: gam-anon.org

PART 4

Therapy approaches that help

Cognitive Behavioral Therapy (CBT)

STRONG EVIDENCE FOR GAMBLING

The most studied therapy for gambling disorder.[6] Clients learn to identify the beliefs that sustain gambling, such as "I'm due for a win" or "I can win it back," and to plan for the people, places, and emotional states that trigger urges.

CBT helps clients identify and change unhelpful thoughts and behaviors. In the treatment of gambling disorder, it begins with monitoring gambling behavior to identify triggers and underlying motivations. From there, CBT challenges gambling-related beliefs and helps clients develop healthy alternatives, set boundaries, and track their progress, often involving family and community supports in recovery.

Motivational Interviewing (MI)

MODERATE EVIDENCE FOR GAMBLING

A collaborative, nonjudgmental counseling style for people who feel ambivalent about change. It is often combined with CBT.

Motivational Interviewing is widely used in substance use treatment. Rather than asking clients to stop gambling right away, MI invites them to explore their mixed feelings about change in a collaborative, nonjudgmental way. It often helps clients put their own reasons for change into words, and words into action.

Gamblers Anonymous

PEER SUPPORT

Free 12-step support groups, offered in person and online and led by people in recovery.

> Founded in 1957, Gamblers Anonymous follows the Twelve Steps, much like Alcoholics Anonymous, Narcotics Anonymous, and Al-Anon, to help members find motivation and build lasting change in their relationship with gambling.

Couples and family therapy

SUPPORT FOR LOVED ONES

Gambling often damages trust and finances within a household. Sessions with a partner or family members can help rebuild trust, establish financial boundaries, and support recovery without enabling continued gambling.

Stopping completely, or cutting back

For some clients, complete abstinence may not be the goal. Clients are encouraged to explore and define their own goals, which may include harm reduction strategies to gamble less and more safely.

PART 5

Money, safety and other support

For those who choose to gamble, a responsible approach is to use only discretionary income, meaning the money left after bills, savings, and essential expenses. This allows gambling to remain a form of entertainment without creating debt or drawing on savings. Avoiding credit cards for gambling is also recommended.

If you feel you are developing a problem

If you are concerned that your gambling is becoming a problem, there are several practical steps you can take:

1. **Sports betting or prediction markets:** many apps offer built-in protections, such as timeouts, daily and weekly wager limits, and the option to close or block your account entirely.
2. **Blocking software:** gambling-specific and general blockers are available for computers and phones.
3. **Casino games:** many casinos offer voluntary play limits or self-exclusion programs. Contact the casino's responsible gaming desk or visit its website to learn more.
4. **Financial and environmental changes:** reduce the number of credit cards you carry, lower your daily ATM withdrawal limit, and change your route home if certain locations are triggers.

Your safety comes first

If you or a loved one is struggling with gambling disorder and having thoughts of suicide, please call or text **988**, the Suicide & Crisis Lifeline, any time. If you are in immediate danger, call **911** or go to your nearest emergency room.

PARTS 6–8

Getting help, and helping yourself

Finding the right help

Although gambling disorder shares many features with substance use disorders and other behavioral addictions, it is beneficial to work with a clinician who specializes in gambling. In Massachusetts, look for therapists who hold a Massachusetts Problem Gambling Specialist (MA PGS) certificate. In other states, look for an International Certified Gambling Counselor (ICGC). Many clinicians offer an initial consultation to help you decide whether they are the right fit.

Things to try today

1. Contact a provider and let them know you would like to discuss your gambling.
2. Use the limit tools built into your sports betting app, such as time limits or daily wager limits.
3. Install blocking software on your phone, computer, or tablet, and give the password to a trusted friend or family member.
4. Practice harm reduction: wait 24 hours before placing a bet, reduce the amount you planned to wager, or use a prediction app with "paper" (simulated) money instead of real dollars.
5. Enroll in a self-exclusion program at your preferred casino for a set period of time.

Myths about gambling disorder

> *"I can't be addicted to anything that isn't a drug."*
>
> Whether or not you are comfortable with the word "addiction," one thing remains true: with any compulsive, problematic behavior, what matters most is its impact on your life, relationships, and values. Gambling disorder is classified alongside substance use disorders in the DSM-5,[7] and research shows it can affect the brain in many of the same ways.

> *"If I have a problem, I must quit cold turkey."*
>
> Complete abstinence is only one of several possible treatment goals for problematic gambling. Your relationship with gambling, and your goals for it, are personal, and a clinician can help you define them.

> *"I feel like I have a gambling issue, but my preferred method isn't listed."*
>
> Whether or not your preferred form of gambling is described in this guide, it is always worthwhile to consult a professional for an assessment and an objective perspective on your concerns.

PART 9

Books and resources

SELF-HELP	**Change Your Gambling, Change Your Life** Howard J. Shaffer
WORKBOOK	**Overcoming Your Pathological Gambling: Workbook** Robert Ladouceur & Stella Lachance
FOR FAMILIES	**Don't Leave It to Chance** Edward Federman, Charles Drebing & Christopher Krebs
GOOD READ	**Addiction by Design** Natasha Dow Schüll
PODCAST	**How to Overcome Addiction to Substances or Behaviors** Huberman Lab with Dr. Andrew Huberman, guest Dr. Keith Humphreys · youtu.be/t6RCTP4fc9Q

Find support

Gamblers Anonymous meetings: gamblersanonymous.org

Gam-Anon, for family and friends: gam-anon.org

National Council on Problem Gambling, treatment and chat: ncpgambling.org

PART 10

A closing note

I hope you enjoyed this guide from Therapy Education Library. Whether you're a clinician, a parent, or you or someone you love is struggling with problematic gambling, I hope this guide gave you the practical education to identify what gambling disorder can look like, and the warning signs to get help.

Please share it with anyone who may benefit, and use its resources to help reduce the harms of gambling and to approach sports betting, casinos, and prediction markets responsibly.

Ben O'Connell

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EMERGENCY RESOURCES

1-800-MY-RESET 1-800-697-3738	National Problem Gambling Helpline. Free and confidential. Call, text or chat 24/7. The older number, 1-800-522-4700, also works.
988	Suicide & Crisis Lifeline. Call or text, any time, in the U.S.
911	If you or someone else is in immediate danger.

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