



Your First Step  
to CHANGE

2ND EDITION



If gambling is affecting your life and you are thinking about change, you've already taken the first step. This guide will help you understand your gambling, figure out if you need to change, and decide how to deal with the actual process of change. If you're at all concerned about your gambling, this guide is for you.



# Your First Step to CHANGE

Should you decide to change, this guide can help you begin your journey. You can use the guide in the way you feel most comfortable. Complete it all at once, a little at a time, or keep it as a reference that you can read whenever you want. The guide is divided into the following three sections:

**Section 1: Facts about Gambling and Gambling Disorder** will explain how gambling works and how it can become a problem for some people.

**Section 2: Understanding Your Gambling** will help you think about how you gamble and your reasons for gambling.

**Section 3: Thinking about Change** will lead you through the process of change.

**The first step of your journey is to figure out if you need or want to change. Answer the following three yes or no questions:**

1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling?  
 Yes       No
  
2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?  
 Yes       No
  
3. During the past 12 months, did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare?  
 Yes       No



If you answered “yes” to any of these questions, then you may want to consider making a change. If gambling is affecting you, even a little, you might want to consider gambling less. Whether you want to cut back a little, keep gambling but use some strategies to reduce harm, or eliminate gambling from your life, keep in mind that people have great success overcoming gambling-related problems. If this is your decision, this guide will help you start to make changes and identify some potential problem areas that could affect your ability to change. If you anticipate some of these potential barriers to healthy change, you’ll have more success. The following sections of this guide can help. Section 1 will explain some interesting things about gambling you might not know.

## **Understanding Gambling**

Gambling is putting something at stake on the outcome of an event before it happens. Some kinds of gambling involve some skill, like poker. Some gambling games are all chance, like slot machines. Whether the game involves some skill or not, people gamble because they hope to gain something of value. Gambling includes many things like buying a lottery or scratch ticket or playing Bingo or betting on the outcome of a sports event.



### **“What is Gambling Disorder?”**

Gambling Disorder is gambling to the extent that it causes emotional, family, legal, financial or other problems for the gambler and the people around the gambler. Gambling Disorder can get worse over time; it also can get better. Gambling Disorder can range from mild to severe.



### **“What are some signs of Gambling Disorder?”**

When people have a problem with gambling, they often feel like they have lost control over their gambling. They continue gambling despite bad outcomes, and crave gambling when they aren't doing it. Did you notice that whether someone has Gambling Disorder isn't just a matter of how much money he or she spends gambling?

Simply put, people with gambling problems usually spend too much time and money gambling.

## **STREAKS**

Every time you flip a coin, your chance of getting heads is 50%. This means that if you flip the coin 10 times and it comes up heads all 10 times, the chance of getting heads or tails on the 11th flip is exactly the same: 50%. The outcome of each coin toss does not affect the next. The coin does not have a memory. Although many people think that losing streaks are more likely to be followed by wins, you are never “due” to win.



## **LUCK**

Crossing fingers, four leafed clovers, horseshoes, and blowing on dice. Many people believe these things and others can change their luck. Some people believe that playing one specific machine, or that wearing their lucky shirt, or picking a lucky number can improve their chance of winning. These things have no effect on chance. Your chance of winning is a part of the game that you are playing.

## **“Do a lot of people have problems with gambling?”**

If gambling is becoming a problem for you, you are not alone. Research shows that about 0.2 percent to 2.5 percent of the general population might experience gambling-related problems. Rates of Gambling Disorder range from 0.1 percent to 1.8 percent. This means that, on average, out of every 100 people you meet, as many as three could have problems with their gambling behavior. Of this group, one or two people might have a clinical Gambling Disorder. Taken all together, this means that as many as 10 million adults in the United States might have problems with gambling.

## **“Are certain games more likely to lead to gambling problems?”**

All gambling is risky to some degree. Games that have a quick turnaround, such as video lottery, slot machines, and scratch tickets, might be more risky. However, people can develop gambling problems after playing any type of game.

## **“What if it’s my turn to win?”**

Sometimes people who gamble tend to think that eventually it will be their turn to win, but it’s probably not. Here’s why: gambling is based on chance, probability, and randomness. If you have a 50-50 chance at winning a game, it doesn’t matter how many times you have won or lost in the past. The next time you play, your chances of winning are still 50-50. Sticking around until you have a big win isn't going to help.

## “Is a gambling problem just a gambling problem?”

People who have problems with gambling often have other health problems. Mental health problems might include depression, anxiety, and impulse control and substance use disorders. These problems often develop before gambling problems develop. People who have problems with gambling also are more likely to smoke, be overweight, consume excessive amounts of caffeine, and have more emergency department visits.



## “Are gambling problems just about losing money?”

When people think about gambling problems, they often think about financial consequences, like losing so much money you can't pay bills. But did you know that gambling problems also could create serious problems with jobs and relationships? And gambling problems can create ripple effects. People whose loved ones have gambling problems report poor mental health, risky alcohol consumption, economic hardship, and arguments with those closest to them.

### SYSTEMS AND STRATEGIES

Many problem gamblers believe that they have found a way to “outsmart” the system or that they have an ability to beat the odds. Even if you were able to handicap a race or count cards, there are still many factors that could change the outcome of an event. As a result, you can never be sure. Gambling is gambling—the outcome is always less than certain.



## Section 2: Understanding Your Gambling

Understanding how gambling works and the dangers that are associated with gambling is an important step in your journey. This part of the guide will help you to understand your gambling patterns. Complete the questions below to see if you should examine your gambling patterns more closely. Ask yourself if you have ever...

1. Felt that you needed to gamble with increasing amounts of money in order to achieve the desired excitement?
2. Felt restless or irritable when attempting to cut down or stop gambling?
3. Made repeated unsuccessful efforts to control, cut back, or stop gambling?
4. Often felt preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble)?
5. Often gambled when feeling distressed (e.g., helpless, guilty, anxious, depressed)?
6. After losing money gambling, often returned another day to get even (“chasing” one’s losses)?
7. Often lied to conceal the extent of involvement with gambling?
8. Jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling?
9. Had to rely on others to provide money to relieve desperate financial situations caused by gambling?

**If you answered “yes” to one or more questions, then you might want to consider looking at your gambling more closely. Many people are not aware of all the ways that gambling can affect their lives. The exercise on the following page will help you to identify difficulties you might be facing. Answering these questions can alert you to problems that you might not have thought about.**

## Money Problems

Another way to understand your gambling is to consider the financial impact it has on you. Many problem gamblers experience various kinds of money problems. For example, some problem gamblers are always short of cash despite adequate income, and others will borrow, pawn, or even steal to get some quick cash to gamble. Answer the following questions to see if you have found yourself in some of the same difficult money situations as problem gamblers:

1. **Have you ever been denied credit?**
2. **Have you ever taken money out of savings, investments, or retirement accounts to gamble?**
3. **Do you find yourself frequently bothered by bill collectors?**
4. **Have you ever used grocery money or other money for necessities to gamble?**
5. **Have you ever delayed paying household bills in order to get more money for gambling?**
6. **Have you ever taken cash advances from credit cards to use for gambling?**
7. **Has your gambling caused any financial problems for you or your household?**

If you answered “yes” to any of these questions, it might be a sign that your gambling has affected your financial situation. Money problems, such as these, are usually symptoms, not the causes, of gambling problems.

## Beyond Money

Here are some other questions that could point out other problems you might have had because of gambling:

1. Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
2. Have you felt guilty about the way you gamble or what happens when you gamble?
3. Did you ever lose time from work or school due to gambling?
4. Has gambling ever made your home life unhappy?
5. Have you ever gambled to escape worry, trouble, boredom, loneliness, grief or loss?
6. Did gambling cause you to have difficulty sleeping?

If you answered “yes” to any of these questions, it might be a sign that your gambling has affected your relationships, well being, or commitments.

At this point you still may not know if you want to change. What’s important is that you have a better understanding of your gambling. The next section of this guide, *Thinking about Change*, will help you to think about the reasons you gamble and how to change, should you decide a change is right for you.

Gambling, even if it isn't excessive, can affect many areas of life. Sometimes it's tough to know how gambling affects you. Other times, it's quite clear—maybe even clearer than you'd like it to be! What's your reality? Give yourself a reality check of specific relationships, your productivity, and your wellness to help you see more clearly. For example, think of your most important relationship, and how you would like it to be ideally. Next, think about how that relationship is actually going. Compare what you want with the reality. How close are the two? If there's a gap or discrepancy, do you think gambling has helped create it? You can try this thought exercise for other relationships, your work, and your wellness.



My most important relationship is with \_\_\_\_\_.

Ideally, my relationship with \_\_\_\_\_ would be \_\_\_\_\_

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In reality, my relationship with \_\_\_\_\_ is \_\_\_\_\_

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The difference between the ideal and the reality is: \_\_\_\_\_

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## Mental Health and Gambling

People with gambling problems often struggle with other problems at the same time. Other problems can make it easier to develop gambling problems. They also might make it harder to recover from gambling problems.

One of the most common co-occurring problems for people who gamble more than they should is depression. Depression is a psychiatric disorder that interferes with daily life. Some symptoms of depression are long-lasting sadness, concentration problems, disinterest, changes in sleep and weight, and more. The following brief screen will tell you whether you are at risk for depression.



**Over the last two weeks, how often have you been bothered by the following problems?**

**1. Little interest or pleasure in doing things**

- 0 - Not at all
- 1 - Several days
- 2 - More than half the days
- 3 - Nearly every day

**2. Feeling down, depressed, or hopeless**

- 0 - Not at all
- 1 - Several days
- 2 - More than half the days
- 3 - Nearly every day

Add your score for each item. If you scored 3 or more, you might be at risk for a depression disorder. Schedule an evaluation with a professional clinician to assess your risk.

Another common co-occurring problem for people with gambling problems is anxiety. Anxiety is a psychiatric disorder that causes excessive worrying to the extent that it interferes with everyday life, even in the absence of significant problems. Answer these two questions to see whether you might be at risk for a current anxiety disorder.



**Over the last two weeks, how often have you been bothered by the following problems?**

**1. Feeling nervous, anxious, or on edge**

- 0 - Not at all**
- 1 - Several days**
- 2 - More than half the days**
- 3 - Nearly every day**

**2. Not being able to stop or control worrying**

- 0 - Not at all**
- 1 - Several days**
- 2 - More than half the days**
- 3 - Nearly every day**

Add your score for each item. If you scored 3 or more, you might be at risk for an anxiety disorder. Schedule an evaluation with a professional clinician to assess your risk.

If you currently feel destructive toward yourself or others, this is a medical emergency and this guide is not sufficient to meet your needs. In addition, if you have suicidal thoughts, the resources of this book are not appropriate for such emergencies. You are not alone and help is available. Go to the nearest emergency room and/or call your local suicide hotline.



## Hotlines

<b>SUICIDE</b>	<b>1 800 273 TALK</b>
<b>GAMBLING</b>	<b>1 800 GAM 1234</b>
<b>DOMESTIC VIOLENCE</b>	<b>1 800 799 SAFE</b>
<b>PARENTAL STRESS</b>	<b>1 800 632 8188</b>
<b>SUBSTANCE ABUSE</b>	<b>800 327 5050</b>

**Section 3:**  
**Thinking**  
**about Change**

**“Do I really want to change?”**

To help you make a decision about whether you want to change your gambling, it’s good to think about the costs and benefits of each choice. Filling in the blocks for this exercise will help you see the costs and benefits of your gambling:

*Here’s an example:*

<p><b><u>Benefits of Not Gambling</u></b></p> <ul style="list-style-type: none"><li>• I would have more money to spend on other things.</li><li>• I would have more time to spend with people I care about.</li></ul>	<p><b><u>Benefits of Gambling</u></b></p> <ul style="list-style-type: none"><li>• I have fun when I gamble.</li><li>• I love the feeling of excitement when I gamble.</li></ul>
<p><b><u>Costs of Not Gambling</u></b></p> <ul style="list-style-type: none"><li>• I will have to face responsibility.</li><li>• I will have to somehow fill up my time.</li></ul>	<p><b><u>Costs of Gambling</u></b></p> <ul style="list-style-type: none"><li>• I am heavily in debt.</li><li>• I am depressed and anxious.</li></ul>



*Now you fill in your own answers:*

<u><b>Benefits of Not Gambling</b></u>	<u><b>Benefits of Gambling</b></u>
<u><b>Costs of Not Gambling</b></u>	<u><b>Costs of Gambling</b></u>

Which box has the most answers? \_\_\_\_\_

What does this mean to you? \_\_\_\_\_

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Do the benefits of continuing to gamble outweigh the costs? \_\_\_\_\_

**If you think the costs of continuing to gamble are greater than the benefits, you may want to consider changing your gambling behavior.**

**This is your decision.**

## How ready are you?

Now that you've had a chance to think about your gambling, you might decide that you want to make a change. It's important to think about how ready you are for change. Researchers have found that there are five stages of change that people move through when they want to change their relationship with gambling, using substances, or other potentially risky behavior. It's important to recognize where you are in the stages of change so you can pick appropriate goals. You'll have a better chance of reaching your goals if you recognize where you are in the stages of change and pick appropriate goals.



Please circle the option that best describes how you feel right now:

I never think about my gambling.

Sometimes I think about gambling less.

I have decided to gamble less.

I am already trying to cut back on my gambling.

I changed my gambling. I now do not gamble, or gamble less than before.

If you selected:

**“I never think about my gambling,”** you are probably in the **Pre-contemplation** stage. People in this stage usually don’t feel they have a problem or don’t have any interest in making a change. If a lot of people put pressure on them to change, they might try—but often without success.

**“Sometimes I think about gambling less,”** you are probably in the **Contemplation** stage. People in this stage are more likely to acknowledge that they have a problem and might even be ready to start to solve it.

**“I have decided to gamble less,”** you’re probably in the **Preparation** stage. People in the preparation stage tend to be ready to make change. But to increase the chance of making a change successfully, it’s still important to do the hard work of resolving ambivalence about change that many people feel.

**“I am already trying to cut back on my gambling,”** you might be in the **Action** stage. People in this stage are taking active steps to cut back on their gambling or change some other type of behavior. It’s a busy period that requires lots of commitment. If you’re in this stage, you might wish to show your commitment to making change by talking about it with loved ones.

**“I changed by gambling. I now do not gamble, or gamble less than before,”** you might be in the **Maintenance** stage. If you’re in the maintenance stage, you’re solidifying the changes you made in the earlier stages and working to avoid relapse.

## Deciding on Goals

The next step in the process of change is deciding on your goals. For example:

- Do you want to stop gambling or just gamble less than you do now?
- When do you want to start to change?

Remember that change is a process and it will take time. The first three months are usually the most difficult. The period after that will be hard too, but not quite like when you began to change. Although getting through this process may seem difficult, the experience of many people shows that you can change your gambling patterns.



### **SOMETHING TO THINK ABOUT**

Some people simply cut down on gambling, while others try to stop completely. Research suggests that cutting down on gambling can be a goal. However, a lot of people find that just cutting back on gambling is a difficult goal to keep because it can easily lead back to gambling problems.

If reducing your gambling is too hard for you, you may choose to stop gambling completely. Obviously, neither option will be easy, but just reducing your gambling might be more risky.

To change these patterns, you must first make a decision. Think about what changes you would like to make. For example, you may decide that you want to completely stop gambling in the next year, or that you want to limit your gambling activity over the next six months.

**Which of the following options would you choose? Check the box that applies:**

**Stop Completely**

**Limit Gambling**

Now write down some details about how you will accomplish the goal you just chose. For example, when are you planning to start? What specific things will you begin to do differently? Are your goals a good match with your current stage of change?

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**This is your goal for change. Sign your name as a promise to yourself:**

Signature \_\_\_\_\_ Date \_\_\_\_\_

## “What can I do to handle an urge to gamble?”

You might have decided to reduce your gambling. You should know that urges are normal for a person who is reducing the amount they gamble. Urges are often very difficult to deal with, but with practice you will be able to let these feelings pass without giving in to them. You might notice that after stopping or cutting back your gambling, you feel more urges to gamble than you did before. *This is normal.* What’s important is that you recognize that these urges are temporary and they will pass.



Here are a few suggestions. Focus on doing other things. Replace the things in your life that you associate with gambling with activities that will help to keep your mind off gambling. Find new enjoyable ways to spend your time. If you previously gambled to get out of bad moods or to escape from anxious feelings, try to find healthier solutions. Most importantly, think about the things that you liked to do before gambling became a part of your life.



If your urge to gamble is so great that you cannot focus on your new way of thinking or on other activities, say, “Okay, maybe I’ll gamble in 10 minutes.” Then wait 10 minutes. If the urge is still there, keep telling yourself to just wait 10 minutes. Find other things to do from the list you made (see page 21) for each 10-minute waiting period. Maybe call someone to help you pass the time. The urge to gamble *will* pass with time.

If you feel an urge to gamble, it is important to acknowledge the urge — do not ignore it. Think, “I am having an urge to gamble right now. But I know it will pass and I don’t have to act on it.”

Make a list of things you enjoyed doing before gambling became a part of your life.

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Get involved with these old activities again; you might have forgotten just how much you enjoyed doing them. Keep this list with you at all times so that you can refer to it should you get an urge to gamble.

Now, call someone or visit a friend or family member that you can trust. Talk about your urges to gamble and how you are dealing with these feelings. Friends and family who support your decision to change will play a big role in helping you achieve your goals. Some people in your life, however, might not want you to change, and these people could potentially encourage you to gamble. If you know someone who may do this, avoid contacting that person — especially when you are experiencing an urge to gamble.

### **“What if I gamble and I really don’t want to?”**

If you find that you gamble even though you are trying to quit, you are not alone. Many people find that it takes several attempts to quit or cut down on gambling. Stopping or reducing gambling is a very difficult thing to do and you may not be able to do it the first time you try. Remember, however, that a lot of people don’t even get this far. By asking for information and thinking about change, you have already begun your journey to a safer, happier, and healthier life.

If you do gamble even though you don’t want to, that does not mean that you will never be able to stop. Keep trying, keep talking to people you trust, and keep asking for help. Going back to gambling doesn’t make your goals any less valuable or possible.



## **It might also help to try some of the following:**

- Attend self-help meetings such as Gamblers Anonymous®.
- Avoid going in or near places where gambling is available.
- Spend less time with people who gamble to avoid being pressured into gambling.
- Carry only the minimum amount of money that you need for the day.
- Have your paycheck direct-deposited, if possible.
- Close or have others manage your credit, debit, and ATM cards.



**Hopefully this guide has helped you think about change. It is a starting point, as well as a roadmap for the process for change. Thinking about change is not always easy. Should you decide a change is right for you, you will encounter many obstacles along the way. Expect them and be prepared. Your journey may be difficult at times, but it will be well worth it.**

## ADDITIONAL 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.



### Problem Gambling-related Website Information

The list of websites has been compiled to help you better understand the issue of problem gambling. Some of these sites refer to research on problem gambling, some refer to self-help groups, and others are sites of organizations that focus on raising the awareness and education level of the general public around problem gambling.

Bettors Anonymous	<a href="http://www.bettorsanonymous.org">www.bettorsanonymous.org</a>
Debtors Anonymous	<a href="http://www.debtorsanonymous.org">www.debtorsanonymous.org</a>
Gam-Anon	<a href="http://www.gam-anon.org">www.gam-anon.org</a>
Gamblers Anonymous	<a href="http://www.gamblersanonymous.org">www.gamblersanonymous.org</a>
Division on Addiction, Cambridge Health Alliance, a Harvard Medical School teaching hospital	<a href="http://www.divisiononaddiction.org">www.divisiononaddiction.org</a>
Massachusetts Council on Compulsive Gambling	<a href="http://www.masscompulsivegambling.org">www.masscompulsivegambling.org</a>
Massachusetts Department of Public Health Office of Problem Gambling Services	<a href="http://www.mass.gov/eohhs/gov/departments/dph/programs/community-health/office-of-problem-gambling-services.html">http://www.mass.gov/eohhs/gov/departments/dph/programs/community-health/office-of-problem-gambling-services.html</a>
National Council on Problem Gambling	<a href="http://www.ncpgambling.org">www.ncpgambling.org</a>
The Brief Addiction Science Information Source	<a href="http://www.basisonline.org">www.basisonline.org</a>

## Additional Reading

If you would like to read more about problem gambling, you might find the following resources useful and interesting:

Berman, L., & Siegel, M. E. (1998). *Behind the 8-ball: A Guide for Families and Gamblers*. New York: Kaleidoscope Software, Inc.

Blaszczynski, A. (1998). *Overcoming Compulsive Gambling: A Self-help Guide Using Cognitive Behavioral Techniques*. London: Robinson Publishing Ltd.

Chin, J. (2000). *A Way to Quit Gambling for Problem Gamblers*. Lincoln, NE: Writers Showcase.

Custer, R. L., & Milt, H. (1985). *When Luck Runs Out: Help for Compulsive Gamblers and their Families*. New York: Warner Books.

Federman, E. J., Drebing, C. E., & Krebs, C. (2000). *Don't Leave It to Chance*. Oakland, CA: New Harbinger Publications, Inc.

Heineman, M. (1992). *Losing Your Shirt*. Minneapolis, MN: Comp Care Publishers.

Horvath, T. A. (1998). *Sex, Drugs, Gambling, & Chocolate: A Workbook for Overcoming Addictions*. San Louis Obispo, CA: Impact Publishers, Inc.

Humphrey, H. (2000). *This Must Be Hell: A Look at Pathological Gambling*. New York: Writers Club Press.

Lesieur, H. R. (1984). *The Chase: The Career of the Compulsive Gambler*. Cambridge, MA: Schenkman Publishing.

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Prochaska, J. O., Norcross, J. C., & DiClemente, C. C. (1994). *Changing for Good: A Revolutionary Six-stage Program for Overcoming Bad Habits and Moving your Life Positively forward*. New York: Avon.

Shaffer, H. J., Martin, R. J., Kleschinsky, J. H., & Neporent, L. (2012). *Change your Gambling, Change your Life: Strategies for Managing Gambling and Improving Your Finances, Relationships and Health*. San Francisco: Jossey-Bass.

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Workbooks that were developed by David Hodgins et al., and Linda and Mark Sobell et al. provided some background and information for *Your First Step to Change*.

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Ewing, J. A. (1984). Detecting alcoholism: The CAGE questionnaire. *Journal of the American Medical Association*, 252(14), 1905-1907.

False beliefs and cognitions. (1999). *The WAGER*, 4(45).

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