

Gambling Addiction

When it stops being a game - understanding the impact and finding a way forward

Gambling can begin as entertainment, excitement, escape or a social activity. For some people it becomes increasingly difficult to control. Gambling disorder is a recognised mental-health condition: the concern is not simply how often somebody gambles, but whether control is being lost and the behaviour continues despite significant harm to finances, relationships, work, wellbeing or safety.

How gambling can become compulsive

Gambling is built around uncertainty and reward. Wins can create excitement and reinforce returning; losses can trigger an urge to recover money; near-misses can feel as though a win is close. Online access can remove natural stopping points because gambling is available at any hour. Stress, loneliness, boredom, low mood, impulsivity, trauma or a need to escape can also become part of the cycle for some people.

Signs the pattern may be changing

Thoughts & urges	Life consequences
Thinking about gambling repeatedly; planning the next opportunity; feeling restless or irritable when trying to stop.	Bills, rent, food or savings are affected; borrowing increases; work or study suffers.
Needing larger stakes or more frequent gambling to create the same excitement.	Arguments, secrecy, broken trust or withdrawing from family and friends.
Chasing losses or returning quickly after losing in an attempt to get money back.	Sleep, mood, concentration and physical wellbeing deteriorate.
Repeated unsuccessful attempts to reduce or stop.	Lying about time or money spent, or relying on others to relieve financial crises.

Chasing losses

Chasing is one of the most powerful traps. After a loss, the brain can shift from "I am gambling" to "I need to put this right." The next bet may feel like a solution to the previous loss, even though it exposes the person to further loss. Money already lost cannot be recovered safely by continuing to gamble. Recognising chasing as part of the cycle can help create a stopping point.

The emotional side

Gambling difficulties often involve more than money. People may describe a temporary sense of focus, numbness or escape while gambling, followed by anxiety, guilt, panic or shame afterwards. Financial pressure can intensify the urge to gamble again. The behaviour may therefore become both the source of distress and the attempted escape from it.

A financial crisis needs practical help as well as therapy

If gambling has affected essential bills, debt or housing, psychological support alone is not enough. Practical debt advice, banking restrictions, self-exclusion and support with finances can reduce immediate access and pressure while the emotional pattern is addressed. Avoid borrowing more money to chase losses or cover gambling without a wider plan.

Immediate safety

Gambling-related financial crises can be associated with severe distress and suicidal thoughts. If somebody is in immediate danger or may act on suicidal thoughts, call **999** or go to A&E.; For urgent mental-health help that is not an immediate emergency, use the NHS urgent mental-health route available in your area or NHS 111.

Breaking the Gambling Cycle

Creating barriers, understanding triggers and rebuilding choice

Map the cycle rather than relying on willpower

1. Trigger	Payday, stress, boredom, loneliness, an advert, sport, alcohol, an argument, debt anxiety or having easy access to money.
2. Urge	Thoughts narrow towards the possibility of a win, relief, excitement or recovering previous losses.
3. Gambling	Time and money can become harder to track; decisions may become faster and more emotionally driven.
4. Consequence	Loss, secrecy, debt, disrupted sleep, conflict, guilt or panic may follow - even after a win.
5. Re-entry	Distress about the consequences can trigger another urge to escape or win the money back.

Put barriers in place before the urge arrives

Barriers are not a sign of weakness; they reduce the number of decisions somebody has to make while an urge is strong. Options can include self-exclusion, blocking software, asking banks about gambling blocks, removing saved payment methods, limiting access to spare money and changing routines linked with gambling. A barrier works best when it is combined with support rather than used as the only strategy.

A 20-minute urge plan

When an urge appears, delay acting for 20 minutes. Move away from the device or environment, tell somebody safe what is happening, and write down the thought driving the urge: "I can win it back," "I need the excitement," or "I cannot cope with this feeling." Then identify the actual need underneath it. The aim is not to argue with yourself perfectly; it is to interrupt automatic movement from urge to gambling.

Money boundaries

Separate essential money from discretionary money as early as possible. Prioritise housing, utilities, food and other essentials. Consider independent debt advice rather than trying to solve gambling debt through further gambling. If another person temporarily helps manage finances, agree clear boundaries and review them so support does not become indefinite control.

Triggers that are easy to miss

Wins can be triggers as well as losses. So can payday, sporting events, being awake late at night, alcohol, social media advertising, feeling rejected, feeling unusually confident or believing a recent period without gambling means the risk has disappeared. Tracking context helps reveal patterns that memory can miss.

What recovery is rebuilding

Recovery is not only the absence of bets. It may involve rebuilding trust, learning to tolerate uncertainty, repairing finances, rediscovering ordinary sources of reward, sleeping properly, reconnecting with family and finding ways to manage stress without needing the intensity of gambling. These gains can be slower than a gambling win, but they are more stable.

Reflection worksheet

Finish these sentences: **I am most likely to gamble when...** **The feeling I am trying to change is...** **The thought that pulls me back is...** **The consequence I most want to stop is...** **The person or service I can contact before I gamble is...** **The barrier I can put in place today is...**

Support, Treatment & Moving Forward

Practical protection and psychological support can work together

Treatment approaches

Evidence-based support can include cognitive behavioural therapy, motivational approaches, relapse-prevention work, peer support and treatment for co-occurring anxiety, depression, trauma, ADHD or substance use where relevant. Therapy can examine beliefs about probability, luck, control and chasing while also addressing the emotional purpose gambling has served. Financial advice and access restrictions often need to sit alongside psychological work.

UK support routes

NHS / GP	A GP can discuss mental health, sleep, medication and referral options. NHS gambling services are available in England, including specialist clinics and regional services.
National Gambling Helpline	GamCare provides free information, advice and support. The National Gambling Helpline is 0808 8020 133 .
GAMSTOP	Free self-exclusion from gambling websites and apps operated by companies licensed in Great Britain.
Gamban	Blocking software designed to restrict access to gambling websites and apps across devices.
Debt support	Citizens Advice, StepChange and National Debtline can help with debt and priority bills. Independent advice can reduce the pressure that fuels chasing.

Supporting someone else

Talk about what you have observed rather than arguing about labels. Avoid lending money that may enable further gambling or repeatedly rescuing debts without a plan. Protect shared finances where necessary and seek independent advice. You can encourage treatment and self-exclusion, but you cannot do somebody else's recovery for them. Loved ones may need their own emotional and financial support.

One book to explore

The Gambling Addiction Recovery Workbook - C.W. V. Straaten. A workbook format can be useful for people who benefit from actively recording triggers, consequences and recovery goals rather than only reading about them. As with any self-help resource, it should complement rather than replace professional assessment when gambling is causing severe financial, relationship or mental-health harm.

A message from Maggie

Gambling can create a strange contradiction: the thing that seems to offer a way out can become the thing making life feel more trapped. If you have been chasing losses, hiding money or promising yourself that the next time will be different, you do not need more shame. You need enough space to see the pattern clearly and put protection around the moments when the urge takes over. The first step does not have to fix everything. It can simply make the next gamble harder and the next conversation easier.

Clinical note & source framework

This resource is educational and is not a diagnosis or financial advice. Gambling disorder is recognised in ICD-11 and DSM-5-TR. Before publication, service details and clinical information should be checked against current NHS gambling-treatment information, NICE guidance on gambling-related harms, GamCare, GAMSTOP and relevant UK debt-advice services. Immediate risk of suicide or serious harm requires emergency support.