

THE HUMAN



SPORTS BET

COST

OF THE



Sports betting has exploded, and experts are warning about the dangerous effects of its widespread legalization. Why is no one paying attention?

BY RACHEL EPSTEIN

ILLUSTRATIONS BY
NEIL JAMIESON

BETTING

BOOM

IT STARTED WITH A \$300 BONUS CREDIT FOR FANDUEL.

Samith A. began receiving referrals from friends to join the betting app when New York legalized online sports betting in January 2022. The then-22-year-old sales specialist had never placed a bet, but the promotional offers tempted him—up to \$1,000 for “risk-free” bets—so he downloaded the app and started placing a few wagers on the NBA. A few months passed, and nothing really hit... until something did. He won a \$300 bet on a Lakers-Jazz game. He was up double—and he hadn’t even spent any of his own money yet. That was the first time he felt that gambling high.

Summer came around, and Samith was bored, so he took \$25 and selected a bunch of MLB teams for a parlay based on minus odds, meaning they were projected to win. He ended up turning that \$25 into \$2,000 in one day. Quick cash that makes you think, *If I’d put in \$250, I would’ve had \$20,000. If I’d put in \$2,500, I would’ve had \$200,000.* Challenge accepted. Samith started placing bets daily. There was only one week he didn’t bet that summer: when he went on vacation to Hawaii, where online sports betting isn’t legal.

Samith’s social feeds spurred him on. Gambling Twitter is filled with heavily promoted communities of sports bettors, like @GoldBoysBets, which charges for access to its picks and entices people to pay for them by posting its winnings (think turning \$5 into \$5,000, \$1,800 into \$60,000). That FOMO. Samith joined the group and started placing bets on sports he didn’t even watch, like football. Then tennis. Then the random overseas games at 2:00 A.M. He would win some, lose some, but he was basically breaking even. Then he started betting even larger amounts of money trying to get ahead. When he lost, he’d keep betting higher amounts to make back what he lost, and he’d lose that, too. At one point, he was losing \$3,000 a week. He was continually transferring money from his savings and paychecks to his debit card. From September to November, he was down \$12,000.

Thanksgiving weekend came around, and there were a lot of promotional offers on football, so Samith placed a \$200 special bet on every NFL team getting a touchdown and field goal. He won all his money back, but he promised himself he’d take fewer risks. Still, he ended up losing \$6,000 by the end of January. That’s when he decided to self-exclude (aka ban himself) from FanDuel for a month. “You have to sit with yourself and ask, *Where is this leading toward?*” he says. “*Is this something that is bringing you happiness, or is it leading toward an addiction?*”

THE MH SPORTS-BETTING SURVEY

→ We asked 3,800 American men about their practices and perceptions around gambling. Of the 1,500 who admitted to placing a sports bet in the past year, here’s what they told us.

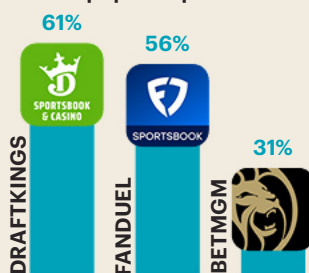
61% BET ON SPORTS EITHER DAILY OR WEEKLY.

4 in 5 say they spend up to 6 hours a day gambling.

The majority of men who bet daily are: white; ages 25 to 34; living in Florida, New York, California, or Pennsylvania.

76% TYPICALLY BET on sports THROUGH AN APP OR A WEBSITE.

Most popular sportsbooks:



SPORTS THAT ARE MOST BET ON



FOOTBALL



BASKETBALL



BASEBALL

56% of men prefer to bet on professional sports versus college sports, though 39% say they bet on both.

A FEW YEARS AGO, it would have been unheard of for an NFL announcer to discuss which team the money line was favoring in the game they were covering, or for viewers to watch commercial after commercial from sports-betting apps during NBA games. Since the Supreme Court overturned the Professional and Amateur Sports Protection Act in 2018, 38 states plus D. C. have legalized sports betting as a quick way to increase tax revenue. No longer the shady pastime our dads did under the table, sports betting has exploded into a \$7.5 billion industry (on track to become \$182 billion by 2030) that’s become more accessible—and more embedded in our society—than ever.

According to the National Council on Problem Gambling (NCPG), we’re experiencing the largest and fastest expansion of gambling in our nation’s history. The American Gaming Association (AGA) reports that the number of Americans open to placing a sports bet has grown by 24 million since 2019. This unprecedented growth is attributed to easy access to mobile sports betting, as well as exposure to sports betting through sports broadcasts, sports-betting advertisements, and celebrity and athlete sportsbook partnerships that normalize—and encourage—betting. In the first quarter of 2023, Americans wagered a record \$31.11 bil-

Since downloading a betting app

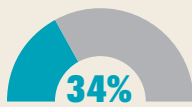
67%

have been **BETTING MORE FREQUENTLY** than before.

Millennials bet more frequently than any other age group.

More millennial Black men bet frequently than millennial white men.

NEARLY HALF believe that both sports-betting advertisements and promotions have influenced their gambling habits.



think there need to be **fewer betting commercials** during sports games.



think sports broadcasters **should not discuss anything betting related** on air.



Nearly 1 in 5 allot a **QUARTER OF THEIR PAYCHECK TO SPORTS BETTING.**

1 IN 5 GUYS ARE OR HAVE BEEN IN DEBT FROM SPORTS BETTING.



The majority of guys who are currently in debt from sports betting make **\$100k to \$150k** per year.

28% **HAVE SERIOUSLY CONSIDERED QUITTING SPORTS BETTING.**

Of those who have seriously considered quitting, the top reasons are:



AFFECTING MOOD



IMPACTING PRODUCTIVITY



AFFECTING RELATIONSHIPS



DESTROYING LIFE

MENTAL-HEALTH EFFECTS

58%

say sports betting has affected their **MENTAL HEALTH.**

Top mental-health effects are...

**STRESS
ANXIETY
DEPRESSION**



4 IN 5 GUYS feel anxious while betting on sports.



44%

say it's **DIFFICULT TO WATCH** a sports game **WITHOUT FEELING THE URGE TO BET.**

51%

would be **WILLING TO WAGER \$10K** on a game if it meant **POTENTIALLY WINNING \$1M.**

lion on sports—a 15 percent increase compared with the same period in 2022.

Five years into the widespread legalization of sports betting, we're at an inflection point. While the reason behind the bipartisan effort to legalize it is clear (hello, money), it doesn't come without a cost: As sports betting becomes more and more accessible, the number of people who are likely to develop a gambling addiction will continue to increase. The NCPG estimated that the risk for a gambling addiction rose by 30 percent between 2018 and 2021, particularly among men ages 18 to 24. Men are more likely to have a gambling problem than women, and sports bettors are much higher-intensity gamblers overall, with live in-game betting being associated with greater levels of impulsivity.

A gambling disorder, which is defined by the American Psychiatric Association as repeated problem-gambling behavior, is also linked with depression, anxiety, and suicide. In fact, suicidality among those who gamble at problematic levels is higher than among the general population. This is on top of debt (the average debt generated by a man addicted to gambling is between \$55,000 and \$90,000), job and home loss, damaged relationships, legal issues, and more. "There's a state of gambling withdrawal just like opi-

ate withdrawal or alcohol withdrawal," says Timothy Fong, M.D., a clinical professor of psychiatry at UCLA and a codirector of its gambling-studies program. "When you're not able to gamble or participate in gambling, your body and your brain react to it. It goes through sleeplessness, changes in appetite, sadness, depression, anxiety. However, with mobile sports betting, there's no such thing as that anymore, because you're never not in a casino. You're there unless you're completely cut off."

Some guys are at a higher risk than others. According to one study, Black men are more likely to develop a gambling addiction than white men. Guys who are single and under 30 are also at a higher risk (though *Men's Health* discovered that a significant number of married men think they may currently have a sports-betting addiction), as well as anyone with a history of substance abuse or a mental-health disorder, such as depression. Sports bettors specifically often have higher education and income levels, as many perceive the results of their gambling as being determined by their skills and knowledge rather than chance and luck, overestimating their ability to win. This is known as the delusion of expertise and can accelerate gambling behaviors and, ultimately, the development of a gambling addiction.

PHYSICAL-HEALTH EFFECTS

43%

say sports betting has affected their **PHYSICAL HEALTH**.

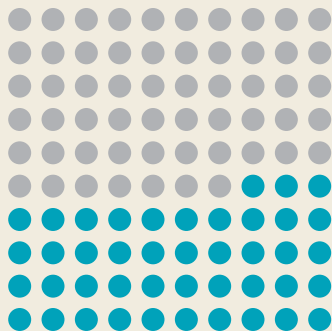
Top physical-health effects are...

HEADACHES/MIGRAINES

HIGH BLOOD PRESSURE

WEIGHT GAIN

ADDICTION



43% KNOW SOMEONE WHO HAS OR MAY HAVE A SPORTS-BETTING ADDICTION.

56%

of those who have or think they may have a sports-betting addiction **ARE WILLING TO SEEK TREATMENT.**



21% REGRET GETTING INTO SPORTS BETTING.

METHODOLOGY: *Men's Health* conducted this survey of 1,500 men in the U.S. who reported placing a sports bet within the past 12 months. The data collection period spanned from May 26 to June 5, 2023. To gather responses, the survey was distributed to 3,807 individuals using Momentive, Inc., San Mateo, California. The margin of error for this survey is ±3% at a 95% confidence level. [momentive.ai](https://www.momentive.ai).

“We call [gambling addiction] the hidden addiction,” says Keith Whyte, executive director of the NCPG. “There are few, if any, outward physical signs, and it makes it a lot harder to track and detect.” This means it’s difficult to assess the full extent of the potential gambling public-health crisis that’s unfolding. To find out more, *Men's Health* surveyed men across the country and found that 38 percent of them had placed a sports bet in the past 12 months. Of those men, 61 percent bet either daily or weekly, and nearly half believe that sports-betting advertisements and promotions influence their gambling habits. (Advertising spending for sports and online gaming reached an estimated \$1.8 billion in 2022.) Those who have seriously considered quitting note that sports betting is mostly affecting their mood and their productivity—and nearly one in five of them say it’s destroying their life.

With legal sports-betting apps now at people’s fingertips, Whyte believes that problems among younger people, “from start to addiction,” are occurring much sooner, and the rate and severity of gambling problems will increase unless we as a society—and especially the direct stakeholders within the industry—rethink our approach to responsible gambling, as well as treating gambling problems. “The peak [of the severity of gambling problems] may come in the next five years, but by then the next big thing will have happened and people [will] have moved on,” says Whyte. “So we have to worry now about what may be coming in the future.”

THE GAMING INDUSTRY

doesn’t seem to be too worried (it strongly believes the legal marketplace offers more visibility and protections), although it’s evolving its approach to “responsible gaming.” In 2019, the AGA launched its public-service campaign “Have a Game Plan. Bet Responsibly.” This includes partnerships with leagues like the NBA and MLB. Alongside the campaign, the AGA has a set of guidelines for any company or organization that wants to be a part of this legal marketplace. They’re not legally binding—they’re more a “living, breathing document” that’s updated as potential issues arise, such as colleges partnering with sports-betting companies.

In 2021, Louisiana State University became the first SEC school whose athletic department partnered with a sports-betting company, Caesars Sportsbook. Once the partnership went into effect, a mass email was sent—including to students who were under 21 and could not legally bet in the state—that read, “Bet \$20, get \$300” and encouraged people to download the Caesars app.

Robert Mann, a journalism professor at LSU whose kids were enrolled there at the time, recalls the backlash the university received about its disregard for the health and well-being of its students, along with concerns for the integrity of its sports programs. “That a university sees that as a legitimate revenue stream is just morally reprehensible,” Mann says. “It’s just a matter of time before some athlete is enticed to throw a game or shave points because someone has a huge bet on the game. We know it will happen, because it always does.”

In spite of the negative feedback, the university kept its partnership with Caesars Sportsbook until a year and a half later, when the AGA updated its Responsible Marketing Code for Sports Wagering, which now prohibits “college partnerships that promote, market or advertise sports wagering activity (other than to alumni networks or content focused on responsible gaming initiatives or problem gambling awareness),” as well as “sportsbook NIL [name, image, likeness] deals for amateur and college athletes.” Soon after, other colleges terminated their partnerships, too. What remains to be seen, though, is how many young students were directly exposed to the partnerships during this time period and will face the repercussions.

Today, sportsbook operators are increasingly focused on investing in responsible gaming tools. FanDuel and DraftKings, for example, allow customers to set deposit limits, wager limits, time limits, and cooling-off/time-out periods. While well-intentioned, there’s no data on how effective these tools are in preventing people from developing gambling disorders. It’s like expecting a person drinking at a bar to cut themselves off after four drinks.

When *Men's Health* asked the AGA about any concerns the

organization may have about the public-health impact of the legalization of sports betting, senior vice president Casey Clark said, “Our stance is that any percentage of people who have a problem with gambling is too high. So we want to make sure that anybody who has an issue has access to quality and consistent care.”

Despite the growing evidence that there’s a major sports-betting addiction problem, the experts *Men’s Health* spoke to were hesitant to call it a crisis, due to the lack of national data on problem gambling and the limited number of people who seek treatment for a gambling addiction. A public-health crisis would be indicated by an increase in bankruptcies, unemployment, crime, divorce, and suicide, notes Dr. Fong. However, there’s currently no federal entity that traces these issues back to problem gambling.

In the meantime, there are key preventive measures to take, starting with a national helpline (1-800-GAMBLER). There are a variety of problem-gambling helplines manned by underfunded resource centers, causing confusion among sports bettors when they see multiple numbers appear in small print on their TV screen. Additionally, a national approach to self-exclusion, which the AGA fought against in 2018, would allow people to ban themselves from every sports-betting app rather than having to self-exclude from individual ones.

Lia Nower, Ph.D., J.D., a professor at Rutgers University and the director of its Center for Gambling Studies, recommends the creation of a federal agency for problem gambling that would regulate any aspect of gambling related to the issue. “In the UK, they have the Gambling Commission, and they are a watchdog for the industry,” she says. “Here we have no watchdog on a federal level. It’s left to individual states, and there’s no federal money for research or prevention or education. In the National Institutes of Health, which is where most of us academic researchers would go to get money, we have an agency for drugs, an agency for alcohol, an agency for mental health. We don’t have any agency for problem gambling.”

O NCESAMITH’S ONE-MONTH self-exclusion period ended, he started receiving promotional offers again from FanDuel. He thought to himself, “*Okay, it’s a free \$250 bet. Let me just play something for fun.*” He wagered even higher amounts per bet (\$500, \$1,000), bet-

ting every day, and continued to do so for a couple months. He spent a lot of time looking at stats, data, and analytics—a behavior indicative of a gambling addiction—and often felt disengaged while out with friends.

By the end of April, Samith had lost a total of \$20,000 since placing his first bet. After another long losing streak and chasing his losses, he was determined to quit this time. He went on Reddit and read other people’s sports-betting addiction stories before sharing his own. He started receiving sobering responses from guys in their 40s and 50s. Guys he really didn’t want to end up like.

Samith self-excluded from FanDuel again, this time for six months. He’s been trying to occupy himself with other hobbies and detach himself from gambling, which he’s now realizing is a “rich-people sport” and that the sports-betting companies attract “people that are trying to chase that dream of becoming rich.”

He doesn’t plan on going back—for now.

“I’m just trying to get grounded into reality,” he told *Men’s Health* in May. “So far, I feel like I’ve maintained my composure. The hard part is it does become an addiction, so you do get that itch. Like, *Oh, let me just do one bet.* I can’t watch sports the same way anymore, because I think about betting and how much I could make.”

RACHEL EPSTEIN is a deputy editor at Men’s Health and comes from a family of gamblers.

THE BIG BUSINESS OF SPORTS BETTING

→ Here’s how much five states earn through legalized sports betting—and how much they allocate to helping people with gambling problems.

| NEW YORK | |
|-------------|------------|
| TAX REVENUE | ALLOCATION |
| \$709M | \$9.6M |

| PENNSYLVANIA | |
|--------------|------------|
| TAX REVENUE | ALLOCATION |
| \$144M | \$15.2M* |

| ILLINOIS | |
|-------------|------------|
| TAX REVENUE | ALLOCATION |
| \$128M | \$10M |

| TENNESSEE | |
|-------------|------------|
| TAX REVENUE | ALLOCATION |
| \$66M | \$2.3M |

| NEVADA | |
|-------------|------------|
| TAX REVENUE | ALLOCATION |
| \$30.2M | \$2.2M* |

Tax revenue is based on 2022 calendar year figures. Allocation is based on state fiscal year 2024 figures. *Estimated

Are You Addicted to Sports Betting?

MH joined forces with **Marc Lefkowitz, ICGC-II**, and **Timothy Fong, M.D.**, for a quiz that determines if you have healthy sports-betting habits or if it's time to delete the sportsbook from your phone.

1. When I wake up, I...

- a. Immediately check the spreads (odds) for today's games.
- b. Get ready for work, then turn on ESPN to see if there are any good games on later.
- c. Don't really think about sports at all.

2. While watching a game, I...

- a. Constantly check the live lines to make additional bets.
- b. Think about how much more money I should have bet on the game.
- c. Watch it for the game and the game only.

3. When it comes to the money I gamble with...

- a. There's no amount I won't bet.
- b. I sometimes bet more than I can afford.
- c. I know my limit and stick to it.

4. I place my sports bets...

- a. All day—at work, at the gym, you name it.
- b. Sometimes throughout the day, if necessary.
- c. Only during leisure time.

5. When I'm betting on a game...

- a. It stresses me out, and it's all I think about.
- b. It's hard to balance my excitement between the game and the money I bet.
- c. It makes me more excited for the game.

6. After a bet doesn't hit, I...

- a. Chase after my losses and bet more.
- b. Try to figure out other ways to earn back the money.
- c. Move on.

7. When the sports I typically bet on aren't playing, I...

- a. Find something random to bet on.
- b. Try to distract myself with something else.
- c. Feel completely fine and don't think about betting.

8. If family or friends ask about my sports bets, I...

- a. Tell them I won even if I lost.
- b. Try to change the subject.
- c. Tell them the truth.

9. When I don't have enough money to bet with, I...

- a. Resort to borrowing or stealing.
- b. Pull the money from other accounts.
- c. Don't bet.

10. During a losing streak, I feel...

- a. Angry, and sometimes even argue with friends or family.
- b. Down, but it's not the end of the world.
- c. Fine—I shrug it off.

11. When I try to stop betting on sports...

- a. It doesn't last long.
- b. I stop for a while, but the urge comes again and I'm back in action.
- c. I close my account and don't even think about it.

12. I bet on sports because...

- a. It's a good way to make money.
- b. It makes the games more interesting.
- c. It's fun!

MOSTLY A's

It's probably time to seek help. You're participating in a dangerous cycle that could affect you and your loved ones, if it hasn't already.

MOSTLY B's

You should be more conscious of your sports-betting habits. It may seem as if you're in control now, but things can change quickly.

MOSTLY C's

You likely have healthy sports-betting habits. You typically bet for fun, know how to set limits, and never bet as a source of income.

THE SCIENCE BEHIND THE ADDICTION

→ Research shows that both genetic and environmental factors contribute to a gambling disorder. As for what exactly goes on in the brain, experts are still trying to figure that out.

According to Marc Potenza, M.D., Ph.D., a board-certified psychiatrist and the director of the Yale Center of Excellence in Gambling Research, one of the most reliable findings is that the ventral striatum, a key part of the brain that deals with reward processing, is less activated. This means certain people may be neurologically predisposed to look for additional stimulation—whether that be drugs, alcohol, or playing the odds.

Gambling wins do lead to a spike in dopamine, the hormone closely associated with feelings of reward and pleasure, but research has led experts to question if there might be additional factors at play. And further complicating matters is something called cognitive distortions: This is basically failing to recognize the luck of gambling, leading to the false idea of control over the outcome.

As to why some people can bet responsibly while others become hooked, this may include a mixture of the following components:

- **Personality**, i.e., impulsivity, compulsivity, and sensitivity to reward and punishment.
- **Mental-health history**, i.e., treated or untreated depression or bipolar disorder.
- **Family history**, i.e., having family members dealing with gambling addiction.
- **Environment**, i.e., how much you're exposed to gambling.



THE PATHS TO RECOVERY

There's more than one way to combat a sports-betting addiction. We talked to four real guys about what worked for them.

GAMBLERS ANONYMOUS

Cost: Free

I STARTED GAMBLING in 2017 through an offshore website during college basketball season. I did my research on responsible ways to gamble and kept the bets low at first. Then I started doing live bets. My max debt at one point was \$120,000. By August 2020, after I maxed out my credit cards and depleted my savings, I felt suicidal and called my parents. They told me about Gamblers Anonymous.

My parents went to **Gam-Anon meetings—meetings for friends and family of gambling addicts—that took place at the same time as my GA meetings**, but I was still gambling. In one of my meetings, an older guy with lots of clean years under his belt looked at me and said, “You’re coming in here saying you want to stop [gambling], but what are you *doing* to stop?” That was a eureka moment for me. I’ve been going to GA at least twice a week since then, and I haven’t gambled for over a year now.

When you go to your first GA meeting, **you should go early, introduce yourself to others, then sit and listen**. Eventually, you’ll be asked to **read your answers to GA’s 20 questions**. Each meeting helps support and encourage you to come back and keep sharing your struggles.

It’s been therapeutic to be around people who understand the financial, emotional, and relationship problems I’ve gone through. —MATT, 29, NORTH CAROLINA

THERAPY

Cost: Varies depending on insurance

I BEGAN WITH poker, then it moved to sports—UFC fights, NASCAR races, things I thought I knew well enough to have an advantage and make money. When I moved to New Jersey in 2021, where sports betting is legal, it got even more out of control. I saw the commercials where they promise to give you a free bet. I won that first bet, and from there I just kept betting.

By early 2022, my paychecks were just going to paying off loans. Then my fiancée asked me why I was in debt. I had kept it secret up until that point. Now, for the first time, I had to verbalize that I had a problem.

I started going to GA weekly. During the meetings, I realized a lot of the other people were seeing therapists in addition to attending meetings. GA continues to be an important part of my recovery, but I wanted **one-on-one personalized conversations where someone would force me to dig deeper into my own story**.

Some sessions I just talked and cried. Others were more of a back-and-forth conversation—the kind of exchange you don’t tend to see in GA. Ultimately, **therapy taught me to better communicate and manage my emotions. So much of it was adjusting my mindset and expectations**. My therapist once told me, “If you could check off at the end of the night that you didn’t place a bet, it was a good day.” —STEVE, * 32, NEW JERSEY III →

*Name has been changed to protect identity.

▶ INPATIENT TREATMENT PROGRAM

Cost: Varies depending on insurance

IN 2020, DURING my second year of college, I began placing bets on football. I was making 200 to 300 bets per week—about \$100,000 worth of bets in just a month. Then I got into online poker and, soon after I turned 21, casino poker. I went back to sports betting, trying to recoup my losses. But I just kept losing. By the summer of 2022, I started stealing my parents' credit cards, and soon a bookie was calling them, making demands. My parents told me I needed to get help.

At first, I tried therapy, then an outpatient program. Neither felt right. I didn't feel like my therapist could empathize with my particular addiction, and **I was put in a general outpatient program where I was the only one with a gambling addiction.** In December 2022, I went to Algamus, an inpatient rehab facility in Arizona. I really **benefited from someone taking control away from me and being in an environment surrounded by people who shared the same urges as me.**

The Algamus program lasts between five and six weeks. A typical day entailed group therapy in the morning, where we would talk and do various journal exercises. We would **have lunch and then continue with group therapy before having some physical exercise, like a gym class.** Then we would **do GA with counselors who were former gambling addicts.**

I haven't gambled now for five months. There aren't many problem-gambling treatment centers in America, and I'm actually considering starting my own.

—LUCAS, 22, SOUTH CAROLINA

▶ INTENSIVE OUTPATIENT PROGRAM

Cost: Varies depending on insurance

I STARTED GAMBLING at 18 years old, mostly on fantasy football. After college, betting on sports became a way to connect with other men and build camaraderie. Most of this was through [an illegal] sportsbook, but around 2018 I started using the [legal] apps with my friends. The apps advertised all kinds of sign-up deals and member perks. So I downloaded them all.

Anything that prevented me from sitting down and sweating through a ball game with money on the line became an object of resentment. I was borrowing money from my father and friends, and I was keeping a separate account to pay off debts. (I'd maxed out at nearly \$30,000.) I literally didn't have \$25 to my name to buy a bottle of wine for dinner with my wife.

Finally, this past February, I called my mom and asked for money. "I'll help you," she said, "but it's not gonna be the financial help that you're asking for." She contacted someone in charge of an outpatient treatment program.

I was given an intensive schedule for the first 90 days. Wednesday and Saturday were **GA meetings in person or on Zoom.** Tuesday was **group therapy at the IOP for about two hours.** Thursday was **one-on-one therapy for an hour at the IOP.** I also did **family sessions** with my wife and father—people I'd really hurt.

I've been clean now since February, and I've found a new kind of camaraderie. That fellowship of people around me, keeping me on the right path, is irreplaceable. —CHRISTIAN, *32, NEW JERSEY

*Name has been changed to protect identity.

BET ON YOURSELF: 5 TIPS TO STOP GAMBLING FOR GOOD

→ To prevent a relapse, refer to these tips from **MICHAEL MCKEE, PH.D.,** a psychologist with the Columbia Gambling Disorder Clinic.

BE PRESENT

For some, believing in a higher power helps them take things one day at a time. But as McKee notes, it can be less about religion and more about mindfulness. This type of practice—like meditating or focusing on your breath for a few minutes each day—can help you stay in the moment and not give in to impulse.

CONSIDER SELF-EXCLUSION

Many states have voluntary self-exclusion programs that allow people to ban themselves from gambling venues, including casinos and racetracks. Find out your state's process for how to enroll by Googling "self-exclusion" with your state's name or by checking your state's division of gaming website.

ACCEPT SUPPORT FROM LOVED ONES

When alone, you might make deals with yourself: *I'll just bet a little on that game.* "Relapse prevention is getting the support of people who are close to you," explains McKee. That means seeking out nonjudgmental environments, where you're reinforced for the positive things you're doing.

FIND MEANING IN NEW ACTIVITIES

The best distractions? The ones that let you connect with others, like volunteering, hanging out with friends, and embracing appointment TV with a significant other. This also helps limit time spent online to avoid any triggers, such as betting ads and point spreads.

TREATMENT RESOURCES

If you or someone you know may be struggling with a gambling addiction, contact 1-800-GAMBLER.

Ready to take the next step? Book an appointment with Kindbridge Behavioral Health, and receive a 20 percent discount on your first therapy session using the code "MensHealth20." Make sure to also include *Men's Health* as the referral source on the intake form.



For a list of state-by-state problem-gambling resources, scan this QR code.



HOW TO PAY OFF YOUR DEBT

WATCH SPORTS WITH CAUTION

While some people find it helpful to never watch sports, McKee thinks the activity is too ubiquitous and social to avoid (though he recommends avoiding big games like the Super Bowl). This could mean not watching from beginning to end or checking the score only for your favorite team.

1 CLOSE ANY DEBIT OR CREDIT CARD ACCOUNTS USED TO GAMBLE

Cut 'em up if you have to. This creates a buffer between you and readily accessible cash. Consider securing a True Link Visa prepaid card that can block purchases to businesses like casinos and sportsbooks.

2 ASSESS THE DAMAGE

Write down the dollar amounts of debts to casinos, bookies, credit card companies, mortgage companies, banks, friends, and family. Then establish a baseline of how much you'll need in order to pay rent, utilities, and other necessities, and make a timeline for repayment. Use calculator.net/debt-payoff-calculator for help.

3 MEET WITH AN EXPERT

Consider enlisting a financial advisor. (Check if you can access this service for free through your company's 401(k) plan.) Or you can talk with a non-profit credit counselor (credit.org/cccs) to get a debt-management program that will determine how best to pay your creditors.

4 FOCUS ON HIGH-INTEREST DEBT FIRST

If you've been accumulating debt on credit cards with high interest, that's the first target.

5 OR TRY THE SNOWBALL METHOD

If you owe multiple debts, you can gain momentum by paying off your smallest debts first. Just be mindful of the potential interest you'll pay over time on larger, high-interest debts, which is why the previous strategy might work better for you.

6 ITEMIZE YOUR LOSSES

If you win money, that's taxable income. But if you also lose money, you can deduct that money from any winnings if you itemize when you file your taxes. Example: If you make \$2,000 but lose \$1,500, you can deduct the \$1,500 in losses. You just can't deduct more than you've won.

7 EMBRACE SIDE HUSTLES

Spending time making money in other ways will bring in that extra cash while relieving (or at the very least distracting) you from the urge to place a quick bet instead.