

GAMBLING AWARENESS



The end of the year is a time of year for remembrance. We take stock of where we came from, and have a moment to think about where we are going, as we pursue the future with hope. May your new year be all that you hope for, and may it be sprinkled with love and friendship.

Happy Holidays!
From the Entire
UCFS Bettor Choice Team

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HOLIDAY STRESS IMPACTS THE MAJORITY OF AMERICANS

By Holly Savitsky, LCSW

For people who struggle with uncontrolled gambling, the holidays can be a trigger. The holiday season can bring unrealistic expectations, difficult family dynamics, loneliness, grief, and financial stress. For people who are triggered to gamble as an escape from uncomfortable feelings or to relieve financial stress, urges to gamble might increase in strength and frequency during this time. Often, gambling can worsen stress by avoidance of processing emotions and negatively impacting finances.

Here are some ways to help manage holiday stress and keep gambling controlled:

Set boundaries: communicate with family and friends and set realistic expectations regarding time commitments and spending.

Seek connections: find healthy ways to meet your need for social connections. Reach out to family and friends or join a social group or a support group.

Put new traditions in place: take an inventory of past holiday seasons and plan to increase enjoyment and decrease stressors.

Spending limits: create a holiday budget and implement spending limits.

Avoid risky gifts: gifts such as scratch tickets or gift cards to casinos can lead to uncontrolled gambling.

Gambling limits: limit casino visits, leave credit cards at home, and set a strict budget and stick to it. For online gambling, utilize in-app features such as spending limits and cool-off periods. Note your reasons for gambling: are you gambling as entertainment or are you gambling as an escape or to attempt to solve financial problems?

Prioritize self-care: take time to relax, balance decadent holiday desserts with healthy meals and snacks, take a walk, meditate, or read a book.

For more info: <https://www.apa.org/news/press/releases/2023/11/holiday-season-stress>



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The Behavioral Science of Holiday Betting

The holiday season arrives each year in a flurry of twinkling lights, festive carols, and a near-universal sense of anticipation. It is a time defined by tradition, family, and celebration. Yet, for many, it is also a time of heightened emotional and financial pressure. Amidst the gift shopping and party planning, another, less-discussed pattern emerges: a significant spike in betting and wagering. This shift isn't just a coincidence; it's a predictable outcome driven by a complex interplay of psychology, social dynamics, and powerful emotional triggers.

This article delves into the behavioral science behind this phenomenon. We will explore the "why" behind festive wagering, moving beyond the obvious schedules of holiday sporting events to understand how stress, family influence, and the pervasive fear of missing out (FOMO) create a perfect storm for increased betting activity.

The Holiday Paradox: Stress and the Search for Escape

While marketed as a time of pure joy, the holidays are consistently ranked as one of the most stressful periods of the year. The pressure to spend, the demands of complex social calendars, and the logistical challenges of travel and family coordination can create a significant cognitive and emotional load. This high-stress environment creates a powerful, often subconscious, desire for a psychological escape. For some, betting offers a temporary escape. It's a form of distraction, a way to focus on something entirely different. This isn't necessarily about deep, strategic analysis; it might be as simple as seeking a few minutes of diversion on an online casino to decompress from the festive chaos. This search for relief can lower inhibitions, making a wager feel less like a risk and more like a stress-relief tool.

This search for escape is often compounded by the financial strain that is synonymous with the season. When budgets are already stretched thin by gifts and travel, the idea of a "quick win" becomes disproportionately appealing.

Social Contagion: When Family Gatherings Fuel the Bet

Beyond individual stress, the very social gatherings that define the holidays become a key behavioral driver. Humans are inherently social creatures, deeply influenced by the norms and actions of those around them—a concept known as social proof. When you gather with family and friends, activities like filling out a bowl game betting pool or placing a casual wager on a holiday football game become a normal part of the experience. It's no longer a solitary activity but a communal one. This social acceptance can dramatically lower the perceived risk and stigma associated with betting.

This dynamic is powerful because it reframes the act of betting. It's not just about money; it's about participation, camaraderie, and shared excitement. This social element is a crucial factor in understanding why many people who don't bet regularly will often join in during the holidays.



The “Communal” vs. “Private” Wager

This social influence often creates two distinct types of holiday bettors. On one hand, you have the “communal” bettor, who participates openly in office pools, family sports wagers, or lottery tickets shared as stocking stuffers. This activity is driven by a desire for inclusion and shared experience. On the other hand, the stress and privacy of a smartphone can encourage “private” wagering. An individual might use their device to bet as a personal escape from the social chaos, driven by internal triggers rather than external social cues.

Both behaviors are rooted in the holiday environment, but they satisfy very different psychological needs. The key takeaway is that the group dynamic—whether one participates in it or seeks refuge from it—is a powerful catalyst for action.

FOMO: The Fear of Missing Out on the “Big Win”

Flowing from this social dynamic is one of the most potent drivers of modern consumer behavior: the Fear of Missing Out, or FOMO. The holiday season is a period of heightened social comparison. We see curated images of perfect gifts, happy families, and exciting celebrations on social media. This same effect applies to betting. When friends or media personalities share stories of their “holiday bonus” win or a successful festive parlay, it triggers a powerful anxiety about being left behind.

This FOMO is amplified by targeted marketing. The industry understands the seasonal mindset and tailors its promotions to match. Bettors are often exposed to a specific set of messaging during this time.

- **Time-Sensitive “Festive” Bonuses:** Promotions are often branded with holiday themes and given expiry dates, creating a sense of urgency.
- **“Win Your Holiday Shopping” Narratives:** Advertising may implicitly or explicitly suggest that winning can alleviate seasonal financial stress.
- **Social and Communal Jackpots:** Highlighting “big holiday payouts” makes winning seem like a widespread, attainable event.

This combination of social proof and urgent marketing makes betting feel like a limited-time holiday event that one shouldn’t miss, rather than just a standard transaction. This manufactured scarcity is a highly effective behavioral nudge.



Cognitive Biases at the Holiday Table

When our minds are dealing with stress, social pressure, and FOMO, our rational decision-making abilities are often compromised. This emotional cocktail creates a perfect environment for cognitive biases—mental shortcuts that lead to flawed judgments—to take over our financial decisions.

The “Holiday Magic” Optimism Bias

One of the most common biases during this period is an amplified optimism bias. This is the tendency to believe that we are less likely to experience an adverse event and, in this case, more likely to experience a positive one. The general feeling of “holiday magic,” goodwill, and celebration can create an irrational halo effect. People may genuinely feel “luckier” during the festive season. This emotional high can lead them to overestimate their chances of winning and underestimate the risks involved, mistaking a joyous feeling for a statistical advantage.

The Sunk Cost of the Season

Conversely, the financial pressures of the holidays can trigger an equally dangerous bias rooted in loss aversion. As people spend money on gifts, food, and travel, they may begin to feel the pinch of those “sunk costs.” This can trigger a “chasing losses” mentality before a bet has even been placed. An individual might wager money they can’t afford to lose, driven by the irrational hope that a win will “fix” their holiday budget or “earn back” the money they’ve already spent. This turns betting from entertainment into a desperate financial strategy, which is a high-risk proposition.

Navigating the Festive Season Mindfully

Understanding the behavioral drivers of holiday betting is your most powerful tool for enjoying the season on your own terms. Recognizing these pressures—like stress or FOMO—doesn’t mean judgment; it means empowerment. It allows you to make clear, conscious choices that serve you best. The urge to join in is perfectly human, so take a moment to check in with your why. Are you participating for genuine, budgeted fun and connection? Or is it a stress reaction? By aligning your actions with your true motivations, you can confidently ensure your holiday activities add to your joy and make the season bright.



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Children who have **early exposure to gambling**, including lottery tickets, are **four times more likely** to develop a gambling problem.

GIFT RESPONSIBLY
 Lottery Tickets Aren't Child's Play

Children who have early exposure to gambling, including lottery tickets, are four times more likely to develop a gambling problem.

This holiday season, #GiftResponsibly. Lottery tickets aren't for kids.

KEEP GAMBLING SAFE & AFFORDABLE



Set a limit on how much time & money & stick to it.
View gambling as entertainment, not as a way to make money.
Balance gambling with other leisure activities.

If you gamble and spend more time & money than planned, take a break.

CONCERNED ?
HELPLINE Confidential 24/7
1-888-789-7777

KEEP THE PROBLEM OUT OF GAMBLING

- **Gamble with limits** on time, frequency, & duration.
- **Gamble in a social setting** with others, not alone, & with money you can afford to lose.



Problem Gambling Helpline: 1-888-789-7777
www.ct.gov/dmhas/pgs

Low Risk Gambling is
 A form of recreation, not to make money nor to make up for previous losses.
 Setting limits on time, frequency, and duration.
 In a social setting with others, not alone.
 With money you can afford to lose.

High Risk Gambling is when
 Coping with grief, loneliness, anger or depression.
 Under financial pressure and stress.
 Recovering from mental health or substance use disorders.
 Using alcohol or other drugs, or is under legal age to gamble.

Problem Gambling Services, CT State Dept. of Mental Health & Addiction Services
www.ct.gov/dmhas/pgs

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