

3rd edition

gambling:

(choices & guidelines)



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Gambling in the United States

- A man buys a few lottery tickets when purchasing gas.
- A college student regularly places bets on football and basketball games with a bookie.
- A family plays bingo at a local church.
- A couple saves money during the year in order to take an annual trip to a casino and gamble \$500.
- Members of an office participate in a weekend football pool that costs \$1 per person.
- A woman enjoys playing pulltabs at a local bar.
- A group of senior citizens takes a bus to a casino or bingo hall.
- High school students play poker on the weekends.
- A group of guys shake dice in a back room.
- A retired person bets on the horses at the track.
- A woman plays the Thai Lottery.
- A customer plays a Video Lottery Terminal in a convenience store.

Recreation with Risk

Gambling has rapidly become an acceptable and regular part of our society. Winning lottery numbers are drawn live on television. Odds on sports events, results of horse and dog races and advertising for casinos are carried daily in our newspapers. Billboards, TV and radio ads all communicate the availability of gambling. Yes, there is even an occasional ad or poster announcing a helpline number to call for help with a gambling problem. Gambling has become a daily part of our lives.

Gambling joins boating, walking, fishing, exercising, reading, traveling and attending movies, plays, concerts and sporting events as a favorite recreational activity. But many of these activities involve some level of risk. Safe boating requires use of a life jacket. Safe traveling requires use of seat belts. Even reading for pleasure requires good lighting to reduce eye strain.

For most people, gambling is a social or recreational activity, something that is fun and entertaining. But for others, gambling causes problems and, for some, it becomes uncontrollable and is no longer a choice. Compulsive gambling is not a bad habit but rather a life-threatening disorder. Compulsive gambling is destructive to families, friendships and careers. Bills go unpaid. Basic needs like money for food and rent are neglected. Some gamblers become suicidal. Most will need help to change their gambling behavior.

Recreational gambling requires an understanding of the characteristics of low-risk gambling, as well as the signs of a gambling problem. People who choose to gamble also need to anticipate risks and take action to reduce or eliminate the risks as much as possible.

Choices

Each person has choices to make about gambling, first, about whether or not to gamble and, second, how to reduce the risk of a gambling problem if he or she chooses

"All anyone in my social group wants to do is play bingo or go to the casino."

—57-year-old male Problem Gambling Helpline caller

"I lost my entire paycheck today playing pull tabs. I'm going to court next week for writing a bad check and everyone will find out about it. I'm single and I see no reason to go on."

—Male Problem Gambling Helpline caller

“The only thing my wife cares about is gambling, not her family, her job or anything else.”

—A 33-year-old male Problem Gambling Helpline caller

Rates of attempted suicide among members of GA and individuals in professional treatment for pathological gambling range from 17% to 24%. This is much higher than that of the general public.

—DeCaria CM, et al, *Journal of Clinical Psychiatry*, 1996

to gamble. All people, at any age, are responsible for the consequences of their decisions.

Some people choose not to gamble in any form for a variety of reasons, some non-gamblers are morally opposed to gambling, some think it's simply foolish, and others may have a family history of gambling problems, chemical dependency or other addictions and just don't want to take the risk.

Many people have not examined their beliefs about gambling. They simply have not thought seriously about the benefits and risks of gambling or discussed it with anyone for a variety of reasons. Many had no family discussions when growing up because gambling was not as popular, visible or available; their parents didn't consider it to be an important issue. It is still not a part of most school curricula. For many people, new forms of gambling like state lotteries and casinos have arrived so rapidly that they simply haven't had sufficient time to consider their choices.

Regardless of the reason for this silence, guidelines for low-risk, appropriate gambling for adults are needed. Many people have not developed a personal set of guidelines when considering (1) whether or not to gamble, or (2) how to gamble in a low-risk, appropriate and legal manner if they decide to gamble.

Characteristics of Low-Risk Gambling

For the large numbers of people who regularly gamble, there are a few generally accepted guidelines for low-risk gambling to keep in mind:

➤ *Low-risk gamblers know that over time nearly everyone loses.* The recreational benefits of gambling are found in the excitement of taking a chance, the thrill of winning and the fun of being with friends while gambling. Rarely is financial gain one of the benefits.

Problem gamblers lose an average of \$25,000. Plus whatever is in their wallets.

If there's a problem gambler in your family, think about what they could lose. All the money. The savings. Maybe the house. Car. Farm. Job. Insurance. Maybe you don't even know what they've lost already. And without help, they just might lose you, too.



“Can you tell me if it’s okay for someone to spend \$15 every week on lottery tickets?”

—52-year-old female Problem Gambling Helpline caller

➤ *Low-risk gambling is done socially, with family, friends or colleagues, not alone.* It is often combined with eating and other forms of entertainment.

➤ *Low-risk gambling is done for limited amounts of time, both in frequency and duration.* Although no one can accurately predict when problems will develop, we do know that, as one gambles more frequently and for longer periods of time, the risk increases.

➤ *Low-risk gambling always has predetermined, acceptable limits for losses.* Any money spent on gambling needs to be considered an entertainment cost. Given the wide range of income and expenses for people, an acceptable amount for a gambling loss could range from zero dollars a year to several thousand dollars a year.

Developing a set of personal guidelines for low-risk, legal and appropriate choices about whether, when and how much to gamble can provide direction for personal decisions as well as teach appropriate behavior to others.

Setting Personal Guidelines

Making choices about gambling based on the guidelines that follow is likely to reduce the risk of developing a gambling problem. These guidelines can also be used as a basis for talking to someone whose gambling concerns you.

1. *The decision to gamble is a personal choice.*

No one should feel pressured to gamble. Many people will choose to gamble socially, for a limited period of time and with predetermined limits for losses. Others will simply have no desire to gamble. Some people with a family history of gambling problems or other addictions may choose not to risk gambling at all. The bottom line is that no one should feel that he/she has to gamble to be accepted.

2. *Gambling is not essential for having a good time.*

The real value of social activities is being with friends and taking time out from the pressures of daily living. Gambling should not be seen as necessary for having fun and being with friends. Gambling can be an enjoyable complement to other activities, but shouldn't be seen as the only method of socializing.

3. *What constitutes an acceptable loss needs to be established before starting to gamble.*

People need to expect that they will lose more often than they will win. The odds are always against winning. Any money spent on gambling needs to be considered the cost of entertainment. Money that is needed for basics such as food, clothing, shelter, education or child care should not be used for gambling. People should only gamble money they can afford to lose and avoid betting where the level is out of their range. For those who choose to gamble, it is essential to know when to stop.

4. *Borrowing money to gamble should be avoided and discouraged.*

Borrowing money from a friend or relative, writing bad checks, pawning personal possessions, taking out loans, or borrowing from any other source of funds with the intention of repaying with gambling winnings is always high-risk and inappropriate.

5. *There are times when people should not gamble.*

- When under the legal gambling age.
- When the gambling interferes with one's work or family responsibilities.
- When in recovery from compulsive/pathological gambling. And, for many, when in recovery from chemical dependency or other addictions.

"My mom and dad went gambling and didn't come home in time to take me to high school orientation. Now I won't know where my locker is on the first day of school."

—A 9th Grade Problem Gambling Helpline caller

"I lost my entire semester's tuition at the casino."

—A 19-year-old male Problem Gambling Helpline caller

Just because you're sixteen doesn't mean you can't be up to your eyeballs in debt.

You may be a minor, but your gambling debts may not be. It's not hard for a teenager to run up hundreds of dollars in debts. The time to quit is before you get in too deep. Break the habit before the habit breaks you.



- When in the early stages of recovery from other addictions such as chemical dependency.
- When the form of gambling is illegal.
- When the gambling is prohibited by an organizational or employer policy.
- When trying to make up for a gambling loss or series of losses (chasing).

6. *There are certain high risk situations during which gambling should be avoided.*

- When feeling lonely, angry, depressed or under stress.
- When coping with the death or loss of a loved one.
- When trying to solve any personal or family problems.
- When trying to impress others.

7. *Use of alcohol or other drugs when gambling is risky.*

Alcohol or other drug use can affect a person's judgment and can interfere with his/her ability to control gambling and adhere to predetermined limits.

The choices people make about gambling sends clear messages to others. A person can be a positive role model for young people and friends if one chooses not to gamble or if one chooses to gamble in a low risk, legal and appropriate manner.

"I wrote 16 bad checks last night to cover over \$3,000 in losses at the casino."
 —47-year-old male Problem Gambling Helpline caller

"My husband is a recovering alcoholic of over four years, and now he's starting to act the same way with his gambling that he did when he was drinking."
 —38-year-old female Problem Gambling Helpline caller

Some say the cup is half empty.



Some say it's half full.

**Compulsive gamblers say it's
going to be full any minute now.**

**If you don't know when it's time to quit,
then it's time to call for help.**

What to Say if Someone's Gambling Concerns You

People who gamble outside of these guidelines are at risk for experiencing gambling problems. Common signs of gambling problems include:

- Increasing the frequency of gambling activity.
- Increasing the amount of money gambled.
- Spending an excessive amount of time gambling at the expense of job or family time.
- Being preoccupied with gambling or with obtaining money with which to gamble.
- Experiencing a special and intense pleasure or an aroused sense of being in “action” when gambling.
- Borrowing money to gamble, taking out secret loans, cashing in or borrowing on life insurance policies or maximizing credit cards.
- Bragging about wins but not talking about losses.
- Having frequent mood swings, higher when winning, lower when losing.
- Secretive behavior, such as hiding lottery tickets, betting slips, having mail, bills, etc. sent to work, a P.O. Box, or other address.

It is possible that you will observe someone else gambling in ways that do not follow the seven guidelines and you see one or more of the above signs. When that happens, what is your role? What should you do when a friend or family member is gambling too much, or at inappropriate times, or is acting in ways that are upsetting? What should you say?

“I had an argument with my husband and went out and lost \$1,000 at the casino.”

—29-year-old female Problem Gambling Helpline caller

“Both of my parents are retired and are spending all of their time gambling and I don’t know what to do.”

—45-year-old male Problem Gambling Helpline caller

A simple and straightforward approach to letting someone know you are concerned is often most helpful. Yet, that can sound easier to do than it really is. Not everyone will be thankful that someone cares enough to share his/her concern. None of us can control what a person says or does in reaction to what we say, but we can control what we say, how we say it, and where and when we talk to a person about whom we are concerned.

While there is no foolproof way to share a concern with another person, the following process has worked well for many people. Read through these ideas and try them out the next time you want to tell a friend that you are concerned about something he/she is doing.

1. *Tell the person that you care about him/her and that you feel concerned about the way you see him/her acting.*

“You are a good friend, and I’m upset because I see you doing things that are really risky.”

“I love you and don’t want you to hurt yourself.”

2. *Tell the person exactly what he/she has done that concerns you.*

“Last night you were going to spend only \$20 and yet you lost over \$300.”

“You borrowed \$400 from me to gamble with over four months ago and haven’t paid me back.”

“After we had an argument last night, you went out and lost \$600 gambling.”

3. *After you tell the person that you care, what you’ve seen and how you feel, it’s important to be willing to listen to what he/she says.*

You may find that the person will say nothing. He/she may not have been prepared for this and will not be

ready to talk with you. Or he/she may become angry and tell you it's none of your business. The person may thank you and say he/she will make changes. Others may tell you about a problem that goes well beyond your ability to be helpful. In all cases it is important to listen to what he/she says.

4. *Tell the person what you would like to see him/her do.*

"If you are going to gamble, I want you to set a limit for losses ahead of time and stick to it."

"I want you to talk to someone about your gambling problem."

5. *Tell the person what you are willing and able to do to help.*

Our responses can range from simply being available as a good listener, to encouraging the person to answer the Gamblers Anonymous 20 Questions (page 16), to helping arrange a meeting with someone who can help. If the person chooses to say nothing, let him/her know that the door is open to discuss this at a future time.

"I'm always here if you need a friend to talk to or just a hug."

"I won't loan you money to cover your losses, or lie for you, but I will help you find someone who can help you with your gambling problem."

Remember, the best time and place to talk with someone about an important topic is when you feel comfortable, are likely not to be disturbed, and have time to talk things through. It is also important to talk when neither of you has been drinking or using other drugs.

Finding Help

If the behavior that concerns you does not change, seems to be getting worse or if you discover a serious problem, additional help may be necessary. Assisting a person to get the best help available is often the most caring action anyone can take. Remember, like other addictions, gambling is treatable. The following are examples of resources for help:

- ▶ **Minnesota Problem Gambling Helpline**
1-800-333-HOPE (4673) or www.nojudgment.com
Minnesota's toll-free, 24-hour, 7-day-a-week, confidential helpline provides information and referrals for problem/compulsive gamblers, families and other concerned individuals. Resources available include: treatment centers, individual practitioners, Gamblers Anonymous, Gam-Anon, financial, legal etc.
- ▶ **Gamblers Anonymous**
1-877-974-6442 or www.minnesotaga.org
Gamblers Anonymous is a fellowship in which—people share their experiences, support and hope in order to stop gambling and build better lives. GA provides current listings of dates, times and locations of meetings throughout the state.
- ▶ **Gam-Anon**
1-877-974-6442 or www.gam-anon.org
Gam-Anon is a fellowship for the families of compulsive gamblers that provides current listings of dates, times, and locations of meetings throughout the state.



When the game means more to you than it does to the players. It's time to stop betting on sports. Call for free, confidential help.

Do you really want to spend your golden years hooked up to a machine?



For most seniors, gambling is not a problem. But for others, it becomes a way to cope with the loss of loved ones, retirement, or loneliness.

In Conclusion...

Each of us has choices to make about how we deal with the many forms of gambling available throughout the country. In order to make low-risk and safe choices, the need for guidelines about gambling is clear. The responsibility for establishing and following practical guidelines is shared by all of us. Families, educators, helping professionals and others all have a role to play in reducing problems caused by gambling. We can:

- encourage discussions about gambling and be role models for low-risk, legal and appropriate choices about whether, when and how to gamble;
- support those who choose not to gamble;
- affirm the right of adults to gamble legally and within the guidelines suggested in this booklet;
- share our concerns with those who gamble inappropriately or in high-risk ways; and
- be compassionate to those whose lives have been affected by gambling problems.

Are you a compulsive gambler?

Only you can decide. In short, compulsive gamblers are those whose gambling has caused continuing problems in any facet of their lives. The following questions may be of help to you.

1. Did you ever lose time from work due to gambling?
2. Has gambling ever made your home life unhappy?
3. Did gambling affect your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. Did gambling cause a decrease in your ambition or efficiency?
7. After losing, did you feel you must return as soon as possible and win back your losses?
8. After a win, did you have a strong urge to return and win more?
9. Did you often gamble until your last dollar was gone?
10. Did you ever borrow to finance gambling?
11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use “gambling money” for normal expenditures?
13. Did gambling make you careless of the welfare of yourself and your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Did gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments or frustrations create within you an urge to gamble?
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self destruction as a result of your gambling?

Most compulsive gamblers will answer yes to at least **seven** of these questions. See page 12 of this booklet for a list of resources for help with a gambling problem.

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Providing services since 1973

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**They've got a gambling problem.
He should be home any minute now.**

You don't have to gamble to suffer from it. For help. For answers. For you or someone you know, call us.

**For free, confidential help contact the
Minnesota Problem Gambling Helpline
at 1-800-333-HOPE
or www.nojudgment.com**