
Gambling Decisions: Whether, When & How Much

Gambling Decisions: Whether, When & How Much?

Table of Contents

- Introduction** 3
- I. Gambling Decisions** 4
 - Deciding whether or not to gamble 4
 - Deciding when to gamble 5
 - Deciding how much to gamble 6
- II. Problem Gambling** 7
 - How to spot the signs of problem gambling 7
- III. How to reach out to a friend or relative** 9
 - Six-step process
 - Appendices – discussion/activity sheets



Gambling Decisions: Whether, When & How Much?

Introduction

In Minnesota, gambling can be a fun part of our lives. It can also be a problem.

Although gambling has been a part of society for thousands of years, it is only recently that it has become an acceptable and regular part of our lives.

Gambling is one of Minnesota's most popular pastimes. Gambling is normative behavior for adults and youth in Minnesota: Approximately 80 percent of adults in Minnesota reported gambling in 2007 and over 50 percent of 12th graders reported gambling in 2007.

Minnesotans can gamble at more than 3,000 retail establishments that sell Minnesota State Lottery tickets, or at one of 3,000 locations that sell charitable games of chance. We can find casino action at 18 tribally operated casinos in the state, or visit either of the card clubs or racetracks. Informal card games, office pools and other social wagers are part of life for many, Minnesotans who can and do travel to gambling venues in bordering states and beyond.

On the darker side, law enforcement officials report substantial illegal gambling activity. All told, annual wagering in the state is estimated to top \$6 billion.

The citizens of Minnesota have benefited from gambling in many ways. The Lottery alone has contributed more than \$1.4 billion to the environment and a variety of other state programs while many worthy causes have shared in the proceeds from charitable gambling. Indian gaming has brought jobs, economic development and opportunity to some of Minnesota's most impoverished communities, while the horse racing industry is intimately tied to Minnesota agriculture.

For most who participate, gambling has provided some well-deserved fun and entertainment. But for some, gambling hasn't been fun and games. Compulsive gambling is an addiction with similarities to alcoholism or drug addiction. Problem gambling is difficult to detect and can have devastating effects on a gambler's family, friends and employer. Problem gambling affects thousands of Minnesotans each year. Fortunately, treatment of this disease is possible, available and effective.

Gambling Decisions: Whether, When & How Much?

I. Gambling Decisions

When it comes to gambling, there are only two options:

1. Not to gamble at all

-OR-

2. To gamble legally, socially, recreationally, occasionally and appropriately

People who choose not to gamble base their decision on a variety of reasons: some non-gamblers are religiously or morally opposed to gambling, some have no interest in gambling, some feel it is risky behavior, and others with a family history of addiction to alcohol, illegal drugs, or gambling decide to not take the risk.

Of the 80 percent of the adult population that choose to gamble, many have not examined the questions of whether to gamble, when to gamble and how much to gamble. Most people don't talk about gambling. They either do it or they don't. There are many reasons for this silence. For many adults, gambling was not discussed when they were growing up. It simply was neither as visible, nor available and marketed as it is today. Some forms of gambling, such as casinos, present a much greater risk for developing problems. Talking about gambling is not included in school curricula. Family discussions most often do not include gambling.

Deciding whether or not to gamble

When considering the decision of whether or not to gamble, it is important to define social (also known as recreational) gambling. The *Diagnostic and Statistical Manual of Mental Disorders (DSM IV)* describes social gambling as gambling that "typically occurs with friends or colleagues and lasts for a limited period of time with predetermined acceptable limits."

It is also important to note that over time nearly everyone who decides to gamble will lose. In *Responsible Gaming: Understanding the Odds*, The American Gaming Association states very clearly:

Whether you play slots, craps, blackjack, roulette or any other game in a casino, it is important to remember that games of chance are based on random outcomes and always favor the casino. These games of chance are a form of entertainment, at a price to you, the player. Casino gaming should not be considered a way to make money.

The Association encourages players to bet within their own limits and recognize that over time the house will come out ahead.



When deciding whether or not to gamble:

- Understand that you'll probably lose, and accept the loss as part of the game.
- Think of the money you lose as the cost of your entertainment. Consider any money you win a bonus.
- Know that there is no way to control chance.
- Never borrow money to gamble.
- Make gambling a social activity and do it with friends.
- Gambling should never become a way to escape your problems or a way to make you feel better.
- Gambling should not be the only form of recreation.
- Know the warning signs of problem gambling.
- There are times when people should not gamble. Including when
 - It interferes with work, school, or family responsibilities.
 - In recovery from compulsive/pathological gambling. And, for many, when in recovery from chemical dependency or other addictions.
 - The form of gambling is illegal.
 - Under the legal gambling age.
 - Trying to make up for a gambling loss or series of losses (chasing).
 - The gambling is prohibited by an organizational or employer policy.

Deciding when to gamble

Once a person decides to gamble socially, the question then becomes: when is it appropriate to gamble?

- There are certain high-risk situations during which gambling should be avoided including when:
 - feeling lonely, angry, depressed or under stress
 - trying to solve any personal or family problems
 - trying to impress others
 - trying to cope with the death or loss of a loved one
 - using alcohol or other drugs
- Don't let gambling interfere with or become a substitute for family, friends or work.
- Don't use gambling as a way to cope with emotional or physical pain.
- Set a time limit and stick to it. Leave when you reach your limit, whether you're winning or losing.
- Reexamine your decision to gamble if it becomes difficult to resist the urge to gamble.

Deciding how much to gamble

Consider the amount of money spent on gambling as an entertainment expense.

- Set an acceptable spending limit prior to beginning to gamble and stick to it.
- Set a time limit prior to beginning to gamble and stick to it.
- Never gamble money you need for your day-to-day expenses.
- Never borrow money to gamble.
- When gambling, periodically stop or take a break.
- Don't chase losses or try to recoup/make up for a loss. Chances are, you'll lose even more trying to do so.
- Never hide your losses. It is healthy to be able to talk about both your losses and your wins.
- Don't gamble on credit or debit cards.

Gambling Decisions: Whether, When & How Much?

II. Problem Gambling

For many people, gambling can be a harmless form of entertainment. But when gambling goes from a recreational to an obsession, it becomes a problem. Whether it's buying lottery tickets, going to a casino or playing poker with friends, problem gambling is behavior that can cause disruptions on any major areas of life: psychological, physical, social and/or spiritual. Problem gambling is not a bad habit or moral weakness. It affects people of all cultures, ethnicities, ages, genders and socioeconomic categories. It is a serious condition, but with treatment, problem gamblers can put the game in perspective and make decisions to improve their lives.

Approximately two million (one percent) of U.S. adults are estimated to meet criteria for pathological gambling in a given year. Another four to six million (two to three percent) would be considered problem gamblers; that is, they do not meet the full diagnostic criteria for pathological gambling, but meet one or more of the criteria and are experiencing problems due to their gambling behavior.

If not addressed, problem gambling can lead to pathological or compulsive gambling, which is a diagnosable mental health disorder.

Compulsive gambling is a progressive addiction characterized by increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop gambling, "chasing" losses and an inability to stop gambling despite serious negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

How to spot the signs of problem gambling

Since it is likely that approximately three percent of the population has a gambling problem that puts them and their families at financial and emotional risk, knowing how to spot the signs of problem gambling in a friend, loved one, coworker, patient, client or student can help you understand and work with the situation. Here are some warning signs:

Signs of a gambling problem

- Increasing frequency of gambling activity
- Increasing amount of money gambled

- Spending an excessive amount of time gambling at the expense of job, school or family
- Frequent, unexplained absences
- Being preoccupied with gambling and unable to stop
- Gambling continues despite negative consequences such as financial problems, absence from work, or family problems
- Using gambling as a means to cope with loneliness, anger, stress, depression, etc.
- An urgent need to keep gambling – often with larger bets – or the taking of greater risks
- Restlessness and irritability when not gambling
- Borrowing money to gamble, taking out secret loans, cashing in or borrowing on life insurance policies, or maximizing credit cards
- Bragging about gambling, exaggerating wins and minimizing losses
- Frequent mood swings, higher when winning, lower when losing
- Gambling for longer periods of time or more money than originally planned
- Secretive behavior such as hiding lottery tickets and betting slips, having bills sent to work or other address(es)
- Lying to hide time spent gambling or unpaid debts
- Gambling to win back money lost (chasing)
- Doing something illegal to get money for gambling

Gambling Decisions: Whether, When & How Much?

III. How to Reach Out to a Friend or Relative

Most of us will experience times when someone we know may be gambling or using alcohol or drugs in risky or unhealthy ways. When we observe behavior that concerns us, what is our role? What should we do when a family member or friend is gambling too much, drinking too much, or using illegal drugs? What should we say? What we do or don't do in that moment of concern is significant to moving people toward help and recovery.

Our society is filled with messages that tell us to keep quiet when we see behaviors that concern us. Many of us remember a mother saying "If you can't say something nice about someone, then don't say anything at all." Or "If you're going to live in a glass house, you had better not start throwing stones." Others remember a religious tradition that says, "Judge not lest we be judged." Add to this a feeling that many people have that they simply don't know enough about problem or compulsive gambling or other issue to know when to talk to someone, or exactly what to say.

As a result, far too often when we observe risky, illegal or inappropriate behavior, we say nothing. But, by saying nothing, the person we care about might conclude that either we approve of the behavior or that we don't care about the person.

If someone you know is gambling for more than fun, he or she may have a problem. Talking to the person can seem scary, but they need you to have courage. Here are some ways to begin the conversation.

- Find a comfortable place to talk where you won't be disturbed and have time to talk things through.
- Keep it simple and straightforward.
- Tell the person you care about him and you're concerned about how he is acting.
- Tell the person exactly what she's done that concerns you.
- Tell the person how his behavior is affecting other people – and be specific.
- After you've told the person what you've seen and how you feel, allow her to respond. Listen with a nonjudgmental attitude.
- Be clear about what you expect from him ("I want you to talk with someone about your gambling.") and what he can expect from you ("I won't cover for you anymore.").

- Let the person know you are willing to help, but don't try to counsel her yourself.
- Give the person information, not advice. Encourage him to call the Minnesota Problem Gambling HelpLine: 1-800-333-HOPE.
- If the behavior that concerns you does not change or if you discover a serious problem, additional help may be necessary. Assisting a person to get the best professional help available is often the most caring action anyone can take.

No matter what our beliefs about gambling or not gambling or other issues, when a problem exists we need to respond. Our response **can** make the difference in someone's life.