

# GAMBLING

## **choices & guidelines**



## **understanding the risks and benefits**

**PGS**

*PROBLEM  
GAMBLING  
SERVICES*

Department of Mental Health and Addiction Services  
[www.ct.gov/dmhas/pgs](http://www.ct.gov/dmhas/pgs)

## **Definition of Gambling**

**Gambling is risking money or something of material value on something with an uncertain outcome in hope of winning additional money or something of material value.**

## **Gambling in Connecticut**

- ▶ 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 in order to take trips to a casino.
- ▶ Members of an office participate in a weekend football pool that costs \$1 per person.
- ▶ A woman spends hours gambling on a poker site.
- ▶ A group of older adults joins a senior center's sponsored bus trip to a casino.
- ▶ Men and women are wagering on Fantasy Sports.
- ▶ A family is playing Keno at a restaurant.
- ▶ A retired person bets on the horses at off track betting (OTB) sites.
- ▶ A neighborhood group is betting on animal fights.

## Recreation with Risk

Gambling has rapidly become an acceptable and regular part of our society. Winning lottery numbers are drawn live on television. The internet enables instant access to on-line gambling, casino advertising, fantasy sports, and e-gaming. Messages for “responsible gambling” and Problem Gambling Helpline numbers are also available. Gambling has become a part of our daily 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. Disordered gambling is not a bad habit but rather a life-threatening addiction. Disordered 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 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

**“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 buying scratch-off tickets. 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

“Multiple studies have found higher rates of suicide and attempted suicide among problem gamblers.”

- Feigelman, W., Gorman, B.S., & Lesieur, H., 2006, and Petry, N.M. & Kiluk, B.D., 2002

chooses 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.

**IN GAMBLING  
SOME THINGS  
YOU CAN WIN BACK,  
SOME THINGS  
YOU CAN'T.**



If you or someone you care about has a gambling problem call

Helpline:1-888-789-7777

• [www.problemgambling.org](http://www.problemgambling.org)

**PROBLEM GAMBLING  
IT'S A NO-WIN SITUATION**

CONNECTICUT COUNCIL ON  
**PROBLEM  
GAMBLING**

**Text CTGAMB to 53342**

“Can you tell me if it’s safe play for someone to spend \$15 every week on KENO?”

- 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 who’s 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 she/he 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 disordered 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 spent my entire semester's tuition gambling on Fantasy Sports.”

- A 19-year-old 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.**

**PROBLEM GAMBLING HELPLINE**

**1-888-789-7777**



**Text CTGAMB to 53342**

- ▶ 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 a bad check last night to cover \$3,000 in losses at the casino.”**

- 47-year- old 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.”**

- A 38-year-old female Problem Gambling Helpline caller



**Disordered 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.*

**HELPLINE: 1-888-789-7777**

## 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 (beginning on page 4) 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?

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.

**"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

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. I Care.** *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. I See.** *Tell the person exactly what 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. I Feel.** *Tell the person how you feel about the way you see him/her acting.*

“I get really angry...”

“I get really frightened...”

**4.** *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.

5. *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.”

6. *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 **Problem Gambling Severity Index** (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 nor 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:

### **Department of Mental Health & Addiction Services Problem Gambling Services**

**860-344-2244**

**Vance Drive, Connecticut Valley Hospital  
Middletown, CT 06457**

#### **Services include**

- **Peer Support**
- **Bettor Choice Treatment Centers**
- **Local, regional and statewide Prevention Services**

[www.ct.gov/dmhas/pgs](http://www.ct.gov/dmhas/pgs)

### **The Connecticut Council on Problem Gambling (CCPG) Helpline 1-888-789-7777** for access to information or text **CTGAMG to 53342**

CCPG's toll free 24 hour, 7 day-a-week, confidential helpline provides information and referrals for problem/disordered gamblers, families and other concerned individuals. The mission of CCPG is to reduce the prevalence and impact of problem and disordered gambling on individuals, families, and society.

[www.ccpg.org](http://www.ccpg.org)

**Gamblers Anonymous (1-855-222-5542)** is a fellowship in which people share their experiences, support and hope, in order to stop gambling and build better lives. Contact GA for current listings of dates, times and locations of meetings throughout the state.

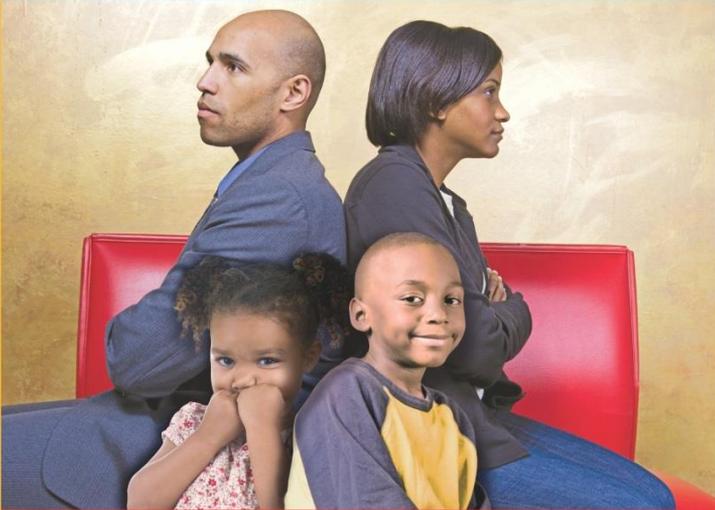
[www.ctwmaga.org](http://www.ctwmaga.org)

**Gam-Anon (1-855-222-5542)** is a fellowship for the families of compulsive gamblers. Contact Gam-Anon for current listings of dates, times, and locations of meetings throughout the state.

[www.gam-anon.org](http://www.gam-anon.org)

# Be a Winner!

Don't Gamble  
with Your  
Recovery.



To make a better choice,  
talk to someone today.

CONNECTICUT COUNCIL on  
**PROBLEM  
GAMBLING**

Connecticut Problem Gambling Helpline

**1-888-789-7777**

[www.problemgambling.org](http://www.problemgambling.org)

Text CTGAMB to 53342

## 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.

**Don't blow your retirement on gambling.**

**If you are gambling too much,**

**get some help.**



**The Connecticut Council on Problem Gambling**

**HELPLINE 1-888-789-7777**

**TEXT CTGAMB to 53342**

# ARE YOU A DISORDERED GAMBLER?

## Problem Gambling Severity Index

This self-assessment is based on the Canadian Problem Gambling Index. It will help you decide if you wish to seek other forms of support or information.

When you think of the past 12 months, have you bet more than you could really afford to lose?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Still thinking about the last 12 months, have you needed to gamble with larger amounts of money to get the same feeling of excitement?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

When you gambled, did you go back another day to try to win back the money you lost?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Have you borrowed money or sold anything to get money to gamble?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Have you felt that you might have a problem with gambling?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Has gambling caused you any health problems, including stress or anxiety?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Has your gambling caused any financial problems for you or your household?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Have you felt guilty about the way you gamble or what happens when you gamble?

0 Never    1 Sometimes    2 Most of the time    3 Almost always

Total your score. The higher your score, the greater the risk that your gambling is a problem.

Score of 0: Non-problem gambling.

Score of 1 or 2: Low level of problems with few or no identified negative consequences.

Score of 3 to 7: Moderate level of problems leading to some negative consequences.

Score of 8 or more: Problem gambling with negative consequences and a possible loss of control.

Ferris, J., & Wynne, H. (2001). The Canadian problem gambling index: Final report. Submitted for the Canadian Centre on Substance Abuse.

## OTHER RESOURCES

**State of Connecticut**  
**Department of Mental Health & Addiction**  
**Services**  
**Problem Gambling Services**  
[www.ct.gov/dmhas/problemgambling](http://www.ct.gov/dmhas/problemgambling)  
860-344-2244

**National Council on Problem Gambling**  
[www.ncpgambling.org](http://www.ncpgambling.org)  
1-800-522-4700

**CCAR**  
[ccar.us](http://ccar.us)  
Connecticut Community for Addiction Recovery  
198 Wethersfield Ave., Hartford, CT, 06114  
1-860-244-CCAR (2227)

**Advocacy Unlimited**  
AU provides problem gambling support and places an emphasis on peer support, human rights, and dignity for all through its strong advocacy for the rights of individuals with mental health and/or addiction issues and its strong stand against discrimination.  
**visit our main website** [www.mindlink.org](http://www.mindlink.org)

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Dept of Mental Health & Addiction Services  
State of Connecticut  
with thanks to the Minnesota Department of  
Human Services

# Can You Identify The Problem Gambler?



**Gambling Can Become A Problem  
For Anyone.**



1-888-789-7777

Free • Confidential • 24 Hours

CONNECTICUT COUNCIL on  
**PROBLEM  
GAMBLING**



For further information contact  
the Connecticut Council on  
Problem Gambling's Helpline  
at 1-888-789-7777

Text CTGAMB to 53342