



What is Problem Gambling?

Lower-Risk Gambling Guidelines (LRGGs)

Those who adopt a low-risk approach to gambling are those who choose to gamble on a limited basis and because it's fun. To reduce your risk of experiencing harms from gambling, follow all of these guidelines:

- Gamble no more than 1% of pre-tax household income per month.
- Gamble no more than four days per month.
- Avoid regularly gambling at more than two types of games.

Note these limits may not be suitable for you. You should consider gambling less than these guidelines recommend or not at all if you:

- Experience problems from alcohol, cannabis or other drug use,
- Experience problems with anxiety or depression, or
- Have a family history of addiction or problem gambling.

What You Play Matters

Fast-paced games involving quick and repeated betting can quickly and easily lead to problems. Such as slot machines or online gambling, people can spend large amounts of money in a short period of time.

What are the gambling related-harms?

Losing money is the most obvious harm, but there are others, including:

- Lose of relationships, social isolation, divorce or domestic abuse.
- Emotional distress, including guilt, loneliness and isolation.
- Health problems from stress, excessive use of alcohol or drugs.

Are you Gambling Responsibly?

Ask yourself these questions:

- Am I choosing to gamble for fun or am I trying to escape from stressors in my life?
- Do I understand I'll probably lose over the course of play and do I accept the loss as part of the play? (Remember, ultimately, the "house" always wins.)
- Do I know I cannot control chance?
- Am I borrowing money to gamble?
- Is gambling my primary source of entertainment?
- Am I trying to impress others?
- Am I using alcohol or drugs?
- Do I know the warning signs of problem gambling?

How Much Money Can I Gamble?

Any money you spend on gambling should be viewed as an entertainment expense and not a means to make money.

Before you set out to gamble ask yourself these questions:

- Am I setting acceptable spending and time limits prior to gambling and sticking to them?
- Am I gambling money I'll need for day-to-day expenses?
- Am I borrowing money to gamble?
- Am I hiding my losses?
- When I gamble, am I using credit or debit cards or misusing my checking account?

If you answered yes to any of these questions and you are concerned that you may be at risk for problem gambling, please visit www.MNAPG.org (Minnesota Alliance on Problem Gambling) or call 1-800-333-HOPE (4673) to speak to someone confidentially and receive a referral to community resources. Treatment is available at no cost in Minnesota for those with a gambling problem and for their concerned loved ones.

Start the Conversation

If someone you know is exhibiting some signs of problem gambling,

- Tell the person you care about them and that you're concerned about how they're acting.
- Let them know exactly what they have done that concerns you.
- Share how their behavior is affecting others – be specific about what you expect from them ("I want you to talk to someone about your gambling") and what they can expect from you ("I won't cover for you any more").
- After you've told them what you've seen and how you feel, allow them to respond and listen with a non-judgmental attitude. Let the person know you are willing to help, but don't try to counsel them yourself.
- Give the person information, not advice.
- Encourage them to call the Minnesota problem gambling helpline, 1-800-333-4673 (HOPE). Treatment is free in Minnesota for gamblers and for families.

If you are concerned that gambling is becoming more than a game for you or someone you know, please contact the free, confidential, 24/7 Minnesota problem gambling helpline: 1-800-333-HOPE (outside Minnesota call 1-800-522-4700).



Gambling is a Widely Accepted Activity

Gambling has never been more popular. Some 112 million Americans, more than a third of the population, can now legally wager on sports from home. Another 50 million need only go to a casino to place an in-person bet. In 2021, 78% of Minnesota adults participated in some form of gambling within the last 12 months. The numbers will continue to grow as more states choose to legalize sports betting. Gambling or gambling-like elements are also embedded in video games. Most people can enjoy these activities without suffering financial or emotional harm. However, it's important to be aware of gambling related harms, which can go beyond financial stresses and can lead to relationship conflicts, emotional or psychological distress, including suicide and physical health issues as a result of ignoring self-care.

We simply can't turn our back or pretend this addiction isn't serious. Ultimately, the gambler must decide when they are ready to seek help. But that shouldn't prevent friends and family from offering non-stigmatizing support, acknowledging the addiction is real and helping to connect the gambler to helpful resources. Don't wait until it's a crisis.

Warning Signs of Problem Gambling

A diagnosis of gambling disorder (DSM-V) requires at least meeting four of the following during the last 12 months. Often referred as the "hidden addiction," it can take some time before anyone notices that someone has a gambling problem. Gamblers by nature know how to bluff. Know the signs.

-  **Increased frequency of gambling activity**
-  **Increased amount of money gambled**
-  **Gambling for longer periods of time than originally planned**
-  **Bragging about wins, but not talking about losses**
-  **Pressuring others for money when financial problems arise**
-  **Lying about how money is spent**
-  **Escaping to other excesses (alcohol, drugs, sleep, video games, etc.)**
-  **Denying there is a problem**



Minnesota Alliance on Problem Gambling
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Follow us on
Facebook, Instagram, LinkedIn and Twitter

As the state advocate for problem gambling, we are available for community presentations.

Minnesota gambling helpline
1-800-333-HOPE (4673)

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What is Problem Gambling?

Learn the signs of gambling disorder and how to minimize your personal risks

