

This Responsible Gambling Public Awareness Campaign is sponsored by:  
**Nebraska Lottery and the Nebraska Department of Health & Human Services**  
A Partnership to reduce problem/pathological gambling in Nebraska.

For additional information:  
Gamblers Assistance Program (GAP)  
NE DHHS - Division of Behavioral Health  
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[www.playitsafenebraska.com](http://www.playitsafenebraska.com)



If you choose to play, know the rules.



# Low Risk Gambling

▶ If you choose to play,  
know the rules!



A Responsible Gambling Public Awareness Campaign - Prevention Providers

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Included inside this informational packet:

Legal Gambling in Nebraska

Introduction to Gambling

Signs and Symptoms of Problem Gambling

Where to go for help

Tips for Responsible Gambling

**"Play it Safe"**

A Responsible Gambling Public Awareness Campaign

Materials produced by:  
Gambler's Assistance Program - Lincoln, NE  
NE DHHS-Div. Behavioral Health

For more information about gambling regulations in Nebraska:  
Nebraska Charitable Gaming - [www.revenue.ne.gov/gaming](http://www.revenue.ne.gov/gaming)  
Nebraska State Racing Commission - [www.horseracing.state.ne.us](http://www.horseracing.state.ne.us)

## Play it Safe!

### Compulsive Gambling Service Providers In Nebraska

#### Region I—Scottsbluff Area

*CrossRoads:* 308-432-3920/After hours: 302-430-4610

*Renew Counseling:* 308-632-2525

#### Region II—North Platte Area

*Sue Huebner:* 308-532-0587

#### Region III—Hastings/Kearny Area

*Rebecca Green:* 402-736-4713

#### Region IV—Norfolk Area

*Hampton Behavioral Health and Family Services:* 402-336-3200

*Mike Sullivan Counseling:* 402-750-7923

*Addiction & Mental Health Counseling:* 402-841-3791

#### Region V—Lincoln Area

*Choices Treatment Center:* 402-476-2300

*Changes:* 402-432-6207

*First Step Recovery Center:* 402-434-2730

*Reflections:* 402-362-7985

#### Region VI—Omaha

*Heartland Family Services:* 402-553-3000

*Peace & Power Counseling:* 402-515-7412

*Spence Counseling:* 402-991-0611/24hr# 402-660-1895

For local referrals to counselors: Call 1-800-522-4700

or go to [www.nebraskacouncil.com](http://www.nebraskacouncil.com) Nebraska Council on Compulsive Gambling

Visit [www.playitsafenebraska.com](http://www.playitsafenebraska.com) for more info!

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## Signs and Symptoms of Problem Gambling:

- Increase in time spent gambling
- Increase in size of bets
- Intensity of interest in gambling activity
- Turning to gambling during stress
- Excessive phone, texting or internet use
- Sleeping and/or eating patterns disturbed
- Increased irritability/hostility
- Erratic mood and personality changes
- Withdrawal from family/friends
- Feeling depressed, anxious and sensitive
- Decreased productivity at work and home
- Lying about activities, whereabouts, money
- Evasive about losing and bragging about winning
- Spending money earmarked for bills, etc. on gambling

### Four questions for Problem Gambling screening:

1. Have you ever borrowed money in order to gamble or cover lost money?
2. Have you ever been untruthful about the extent of your gambling or hid it from others?
3. Have you ever tried to stop or cut back on how much or how often you gamble?
4. Have you ever thought that you might have a gambling problem or been told that you might?

A 'yes' to any of these questions merits further assess-

If you're concerned about yourself  
or someone you know,  
call the 24hr Helpline: 1-800-522-4700



## Play it Safe!

### What are the 'rules' for gambling in Nebraska?

**Regulated forms of gaming often vary** in cities, counties and states. It is important that you, the consumer, understand the rules that apply in your area. In Nebraska, legal forms of gambling include: Bingo and Lottery by Pickle Cards; Lotteries and Raffles conducted by qualifying nonprofit organizations; Lotteries (Keno) conducted by counties, cities and villages; State Lottery (Powerball, Scratch off tickets, etc.) and Horse Racing.

**Legal age limits vary slightly.** Lotteries (Keno) conducted by cities and villages, State Lottery and Horse Racing require participants to be at least 19 years of age. However, you can be 18 and play bingo, purchase Pickle cards, Lottery and Raffle tickets. Individuals under 18 may participate in Bingo and purchase Lottery and Raffle tickets **ONLY** under limited circumstances authorized by Nebraska law.

**Any other game or form of gambling is illegal.** Three elements must be present in order to be considered gambling: 1) paying to play, 2) element of chance, 3) a prize. For example playing a card game of poker without paying in or winning a pot, isn't gambling—it's a game.

**If you choose to play, know the rules!** Always know how to 'Play it Safe' and protect yourself from the risks associated with gambling. Know how much you want to risk...but don't risk your life!

**Read on for tips about Responsible Gambling.**

► If you choose to play, know the rules.

## What is Gambling?

**Gambling** is betting money or something of value on the outcome of a game, contest or other event where the results lie in chance and the outcomes are uncertain.

**Problem Gambling** is gambling to the extent that it causes emotional, family, legal, financial, or other problems for the gambler and the people around the gambler.

**Pathological Gambling** has the features of persistent, recurrent, maladaptive gambling behavior that disrupts personal, family or other pursuits.

**Responsible Gambling** is legal wagering for entertainment only, with limits on time played and money spent for a **low risk** of harm to self and others.

### What does 'Risk' mean?

**No Risk:** not chancing anything thus would not win or lose

**Low Risk:** chancing something of little value thus wouldn't matter if won or lost

**Medium Risk:** chancing something of greater value thus would matter if won or lost

**High Risk:** chancing something very valuable thus would matter if won or lost

High risk gambling includes gaming that is illegal. Your stakes aren't just what you bet, but the legal consequences of hosting or playing when it isn't sanctioned in your city, county or state. If you choose to play, know the rules!

### Here's what gambling is illegal in Nebraska at any age:

- Casino Gambling-Slots
- Craps-Dice
- Roulette
- Betting on Sports/Games
- Black Jack
- Office Pools
- Dog Fights
- Internet Gambling
- Video Lottery machines
- Private Poker games in homes

## Play it Safe!

### Tips about Responsible Gambling

A person who chooses to gamble should have the intent of pure entertainment, avoiding illegal wagering. Gambling should include a safety plan such as setting limits in advance on time played and money spent, never betting more than you can afford. Wagering money set aside for purposes other than entertainment, borrowing to play, chasing losses and losing track of time spent gambling are indicators of problematic behavior. Gambling can be addictive so the best way to 'play it safe' is not to use it for an escape from life's woes, but as recreation only. Never expect to win, then if you do... it's a nice surprise! If you choose to play, know the rules!

**Low Risk Gambling Tip #1:**  
Don't bet more than you can afford.

**Low Risk Gambling Tip #2:**  
Play for fun, not for money. Expect to Lose.

**Low Risk Gambling Tip #3:**  
Set limits on time played and money spent.

**Low Risk Gambling Tip #4:**  
Don't borrow to play. Don't play illegally.

**Low Risk Gambling Tip #5:**  
Don't chase your losses.

**Low Risk Gambling Tip #6:**  
Don't gamble when stressed, depressed or in recovery from other addictions.

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## Why should you care?

The fastest growing population experiencing problems related to gambling are **college students** with the **elderly** population coming in second. National research shows that by the time a young adult reaches college, years of exposure have greatly increased the likelihood of problematic gambling behavior.

Check out these national statistics:

- **4%-6%** of teens are considered probable pathological gamblers (2.2 million teens)
- An additional **10-15%** are considered at-risk of developing a gambling problem (5.7 million teens)
- Adolescent prevalence rates of pathological gamblers are **two to four** times that of adults.

## Nebraska Youth Gambling Statistics:

- Most students who gamble begin young-**average age 10**.
- For those who gamble, frequency of activity increases with age.
- Males are 3.5x more likely to overspend on gambling.

**FACT:** 21.8% of 6th graders and 37% of 12th graders gambled in the last year. (45.9% boys and 19% girls)

**FACT:** 19% of 12th graders report gambling within the last 30 days from survey. (22.9% boys and 7% girls)

- 12.7%-15.8% of 6-12 graders report **at-risk** gambling behavior
- Problem gambling among 6-12 graders is significantly correlated in all cases of substance abuse and antisocial behaviors.
- 57.3% of students reporting alcohol use in the last 30 days also reported high risk gambling behavior.
- Risky gambling behavior is consistent among all grades and mirrors nationally reported **adult rates**.

(Nebraska Risk and Protective Factor Survey 2003)

## Play It Safe!

## What is Responsible Gambling?

Low Risk gambling is a way of gambling responsibly that protects oneself from loss of control; thus reducing the possibility of problems related to gambling. Gambling is an activity that is not defined as good or bad, just one that people may or may not engage in. A good prevention program should help to define responsible decisions for all people, especially youth, regarding gambling activity. Since Nebraska does have some legal forms of gambling, it is our responsibility to raise awareness and reduce the risks associated with gambling. This includes education about being a responsible consumer.

## Three Prevention Messages:

1. It's o.k. to say no. Abstaining is always a safe option and a personal choice.
2. Do it legally, never illegally. Know the difference.
3. If you choose to gamble, know enough to stay safe and lower your risks.

## Some Prevention Options:

- Reviewing, implementing and/or changing policies in schools about gambling activity.
- Increasing public awareness of risks associated with gambling.
- Teach responsible gambling messages. Know what is illegal.
- Integrate low risk gambling messages with other substance abuse and risky behavior prevention programming.
- Provide information to parents about risks for youth.
- Educate about the difference between safe games and wagering on gambling activities.

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## Youth Gambling

Gambling is an increasing phenomena among youth and young adults that warrants concern. Youth who gamble also have higher rates of substance abuse, drunk driving, delinquency, violence and other antisocial behaviors. Risky Gambling is now being considered the new 'gateway' to other risky behaviors because it precedes the onset of cigarettes, hard liquor and marijuana use. Research indicates that increased availability points to increased problems. In the past ten years, youth reporting serious gambling problems has increased by 50%.

But the question remains for most adults... what's the big deal? Isn't gambling just another game? The truth is that gambling is NOT a risk free activity. Most people aren't aware of the legal regulations on gambling activity or the potential risks associated with gambling. In fact, it is illegal in Nebraska under the age of 18 or 19 depending on the gaming type.

In Nebraska, youth report gambling as early as 8-10 years of age. We know that early onset of any risky behavior increases the likelihood of problematic behavior. Communities should consider strong prevention messages that aim at increasing awareness of the risks associated with gambling and educate the public about responsible low risk gambling.

**FACT:** The two greatest risk factors for youth problem gambling are having parents who gamble and gambling at an early age.

**FACT:** In Nebraska, 20% of youth report gambling by age 10. Almost 38% of seniors report gambling within the last year.

## Play It Safe!

### Why do youth gamble?

- Need to feel independent
- Potency of identity
- A place to fit in, to be someone
- Misperception of low risk
- Feel powerful
- Gain attention
- Recreation, socialize
- Need to feel older
- Greater risk takers
- Underdeveloped ability to make good judgments
- Seeking excitement, a high
- Decrease boredom
- Powerful influence of advertising, TV
- Parental influence and role models
- Teacher/environmental influence
- 24 hour access via public, cable, internet

### Adolescents who develop Problem Gambling behavior are more likely to:

- Have problems at home and/or school
- Be at high risk for using cigarettes, alcohol and other drugs
- Engage in delinquent behaviors
- Commit crimes to fund gambling activities
- Suffer from depression, suicidal ideation
- Have decreased academic performance
- Be twice as likely to binge drink
- Be a third more likely to use marijuana
- Be four times as likely to get in trouble with police