



Report Summary

Guidelines for lower-risk gambling

What this report is about

Around 1% to 3% of the Canadian population suffer from gambling disorder. Gambling harms are negative consequences that result from gambling. People who gamble but do not have gambling disorder may also experience gambling harms. Most people may not be aware of the risk of harm from gambling. Guidelines for lower-risk gambling can help people to gamble in a way that reduces their risk.

In 2016, the Canadian Centre on Substance Use and Addiction (CCSA) began leading a project to develop the Lower-Risk Gambling Guidelines (LRGGs). The CCSA is a national, not-for-profit organization working to reduce harms from substance use and addiction. The approach used to develop the guidelines was collaborative and informed by scientific evidence. It was similar to the approach used for developing Canada's Low-Risk Alcohol Drinking Guidelines.

This report is an overview of the guidelines and the evidence used to produce them. The report also includes tips for safer gambling, information about special risk populations and gambling types, and other issues to consider when educating the public about the guidelines. A poster is included at the beginning of the report for ease of presentation.

What was done?

In July 2016, the CCSA established the Lower-Risk Gambling Guidelines Scientific Working Group (LRGG-SWG) to provide expert advice on the development of the guidelines. The LRGG-SWG researched current evidence available and analyzed datasets from national and international population-based studies. The National Lower-Risk Gambling Advisory Committee was formed in November 2016. The role of the advisory committee was to provide guidance

Why is this report important?

This report offers guidelines to lower the risk of harm from gambling. The guidelines were developed using the most current scientific evidence available. The process involved collaboration between international experts and feedback from people who gamble. The guidelines outline three lower-risk gambling limits:

- Gamble no more than 1% of household income before tax per month.
- Gamble no more than 4 days per month.
- Avoid gambling regularly on more than 2 types of gambling.

All three limits must be followed to lower the risk of harm. If people follow one limit but exceed another limit, it still results in a higher risk of harm. Since percentage of household income can be difficult to understand, the report includes a table describing the maximum monthly amounts for different levels of income. The report also includes information on special risk populations, risk of different gambling types, safer gambling tips, and other considerations when presenting the guidelines to the public. A poster is included at the beginning for ease of presentation.

for the project and facilitate the uptake of the guidelines.

Development of the guidelines

To begin, the LRGG-SWG decided to adopt the categories of harm outlined in the *Assessing Gambling-related Harm in Victoria: A Public Health Perspective*. This Australian report provides the most

comprehensive description of gambling harms to date. It outlines seven categories of harm: (1) financial; (2) relationship disruption, conflict or breakdown; (3) emotional or psychological distress; (4) health problems; (5) cultural harm, such as cutting down on participation in the community; (6) reduced performance at work or study; and (7) criminal activity, including child neglect.

The LRGG-SWG decided to use the Problem Gambling Severity Index (PGSI) to assess harm. The PGSI is a common measure used in many population-based studies. Using the PGSI meant the LRGG-SWG could assess the four categories of financial, relationship, psychological, and health harm across datasets. However, the categories of cultural harm, reduced performance at work or study, and criminal activity are absent from the PGSI. Therefore, these categories could not be assessed.

The LRGG-SWG selected 11 national and international datasets to determine the relationship between gambling involvement and the risk of harm for each of the four categories. All studies that produced the datasets used the PGSI to assess harm. The studies also used similar questions to ask people about gambling involvement in the following areas:

- Gambling spending – based on net gambling loss in a month and percentage of household income before tax spent on gambling in a month.
- Gambling frequency – based on number of days spent gambling in a month.
- Duration of play – based on minutes spent gambling in a typical session.
- Number of gambling types played in a year.

These datasets included over 60,000 people who gamble from eight different countries (Australia, Canada, Finland, France, Iceland, New Zealand, Sweden, and United States).

The LRGG-SWG contacted the principal investigator of each study about the project. All investigators determined that it was possible to analyze their datasets as requested. The investigators used a common approach to produce a risk curve for each

measure of gambling involvement and each harm item on the PGSI. The risk curves were used to determine the gambling limits beyond which the risk of harm would be higher. The investigators also provided the upper and lower ranges of the limits.

Over 260 risk curves were produced. The risk curves were quite similar across the datasets. The LRGG-SWG reviewed the risk curves and developed possible ranges of lower-risk limits for gambling spending, frequency, and number of gambling types. It was not possible to develop the limits for duration of play as limited data were available.

The investigators also produced separate risk curves for men and women. However, less than 30% of analyses showed there were sex differences. Also, it was not possible to determine which harm items showed such differences due to the lack of consistency across datasets. Therefore, the LRGG-SWG decided there was not enough evidence to make conclusions about sex differences in the relationship between gambling involvement and risk of harm.

Feedback on the guidelines

The LRGG-SWG worked with the Alberta Gambling Research Institute on the first national online survey on gambling and problem gambling in Canada. The survey allowed the LRGG-SWG to investigate how people who gamble might receive and understand the upper and lower ranges of the limits for lower-risk gambling. The online survey collected responses from over 10,000 people in August 2018 and August 2019. In addition, 56 people who gamble participated in nine focus groups and five individual interviews to give more detailed feedback.

Information on special risk populations and other contextual factors might also be important to include. The LRGG-SWG commissioned a systematic search on all population-based studies relevant to the topic. A total of 255 studies were found. Of those, 104 studies had information that could be combined for analyses. The key factors that emerged as being important were gambling type, mental health and substance use, and family history of gambling problems.

What you need to know

The guidelines for lower-risk gambling are:

- Gamble no more than 1% of household income before tax per month. The report includes a table describing the maximum monthly amounts in Canadian dollars for different levels of income.
- Gamble no more than 4 days per month.
- Avoid regularly gambling on more than 2 types of games.

All three limits must be followed to lower the risk of harm. If people follow one limit but exceed another limit, it still results in a higher risk of harm.

Gambling spending

People vary greatly in their household income. Thus, percentage of household income was preferred over exact dollar amount. The risk curve analyses showed limits between 1% and 3% of gross monthly household income. The risk of harm increased by four times if gambling beyond 1% of household income, compared to gambling less than 0.1%. It could be challenging for people to understand percentage of household income. Focus group participants suggested including a table describing the maximum monthly amounts for different levels of income.

Gambling frequency

The risk curve analyses showed limits between five to eight days per month. Gambling five to six days per month increased the risk of harm by two to two-and-a-half times. Gambling seven to eight days per month increased the risk by three times. Most participants in the focus groups and interviews agreed that it was easy to understand gambling four days per month once a week. Over 50% of survey participants rated gambling four days per month as being “just right.”

Number of gambling types

The risk curve analyses showed that gambling on more than three gambling types in a year increased the risk of harm by two times. Gambling on four gambling types increased the risk for financial and relationship harms by three times. It increased the risk for emotional and psychological harms by four

times. Many participants in the focus groups and interviews had trouble understanding what was meant by gambling types and how limiting to one type of game might lower their risk of harm.

Gambling types that are continuous, such as electronic gaming machines and online gambling, encourage people to continue play and make frequent bets in one sitting. They are associated with higher risk of harm than discontinuous forms of gambling, such as lotteries. The LRGG-SWG recommended including the following statement about the role of gambling types in the risk of harm:

“What you play matters. Fast-paced games that involve quick and repeated betting can more quickly lead to problems. For example, with many forms of online gambling, slot machines, electronic gaming machines and poker, people can spend large amounts of money in a short time.”

Special risk populations

People with substance use and mental health problems are at higher risk of harm. Many of these people may gamble to escape problems in daily life. People with a family history of problems with gambling are also at higher risk. The LRGG-SWG recommended including the following statement about the risk of gambling to escape problems:

“Think about your reasons for gambling. Is it for fun? If you’re gambling to escape problems, you’re more likely to experience harm from gambling and might find it harder to stick to the suggested limits.”

The LRGG-SWG also recommended including a statement about substance use and mental health:

“HOWEVER, 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;
- Have a personal or family history of problems with gambling.”

Safer gambling tips and other considerations

The LRGG-SWG recommended several safer gambling tips to help people gamble within the lower-risk gambling limits. These include:

- Plan ahead and set limits for a big trip or special event where there will be gambling.
- Limit access to cash while gambling, such as leaving credit and debit cards at home.
- Plan other activities right after a gambling session so that there is a limit on the amount of time spent gambling.
- Think about how gambling alone or with others might affect your gambling behaviour. Social influences can affect how someone gambles.
- Keep track of how much money you are able to spend when deciding how much to gamble.

The LRGG-SWG recommended that public messaging let people know that the guidelines were developed using the most current scientific evidence available. The guidelines are meant for people who are of legal age to gamble. Public messaging should also include clear and concise explanations of what is meant by “gambling” and “gambling harms.” The report suggests some statements that can be used to inform people about these issues.

Who is it intended for?

This report is intended for organizations and teams working to reduce harms from gambling. It can also be used by public health professionals. The guidelines can be incorporated into existing programmes, training materials and promotional activities to inform the public about lower-risk gambling. The guidelines can also be helpful for people who gamble or know someone who gambles, policy makers, gambling regulators, and operators.

What does the report recommend?

The report recommends further research to refine and confirm the guidelines and to assess the impact on gambling behaviour. Further research is also needed to determine if different lower-risk gambling limits should be developed for men and women.

About the researchers

Matthew Young is affiliated with Greo in Guelph, Ontario, Canada and Carleton University in Ottawa, Ontario, Canada. At the time of this project, he was affiliated with the Canadian Centre on Substance Use and Addiction (CCSA). **David C. Hodgins** and **Shawn Currie** are affiliated with the University of Calgary in Calgary, Alberta, Canada. **Natacha Brunelle** is affiliated with the Université du Québec à Trois-Rivières in Québec, Canada. **Magali Dufour** is affiliated with the Université du Québec à Montréal in Québec, Canada. **Marie-Claire Flores-Pajot** was affiliated with the CCSA and is currently with the Massachusetts Gaming Commission. **Catherine Paradis** is affiliated with the CCSA. **Louise Nadeau** is affiliated with the Université de Montréal in Québec, Canada. For more information about this report, please go to: [Information Requests: Lower-Risk Gambling Guidelines – CCSA-LRGG](#).

Citation

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Study disclosures

None.

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