



Parlays: High-Risk, High-Reward

In sports betting, a parlay bet is when a bettor makes two or more bets and combines them into one wager.

Ads for parlay bets are pervasive on sports television. And, not surprisingly, they have become quite popular. How do these bets work, why are they so popular and what risks do they hold, particularly for problem gamblers?

In sports betting, a parlay bet is when a bettor makes two or more bets and combines them into one wager. Depending on the sportsbook or the region, these bets may be called “accumulators” or “multis.”

The gambler must win every small bet to win the parlay bet, and losing just one of the smaller bets loses the parlay. A sportsbook typically provides larger payouts as more games are added to each parlay. Parlay bets are riskier since they comprise many individual chances but give a bigger payout if all individual wagers win.

As an example, someone might bet on the Minnesota Vikings and Chicago Bears to win and the Green Bay Packers to lose on a given weekend. All three of these things must happen for the gambler to win money.

Bettors like parlays because they can generally risk less and win more. This is because they perceive less risk. The more legs of a parlay you add, the higher the payout but the more difficult it is to win the parlay.

Many people enjoy the high-risk, high-reward wager and may believe one big parlay win can change everything. This is particularly concerning for problem gamblers chasing losses who think that one bet will allow them to recoup their losses and repay any debt they’ve accumulated.

Same game parlays (SGPs) are a type of parlay that allows the bettor to combine multiple outcomes from the same game. For example, an SGP allows gamblers to bet on a quarterback’s passing yards, a receiver’s receiving yards and total points allowed by a team’s defense.

One advantage from a bettor’s perspective is that they need only watch a single game to see how their wager is faring rather than having to monitor multiple games.

As SGPs have exploded in popularity, almost all large sportsbooks have added them to their offerings. Thanks to heavy advertising before and after national games, SGPs have become more popular than any other betting type.

Given the odds and structures of SGP bets, a bettor is hard pressed to come out ahead over the long term. For bettors at risk for problem gambling, it can be tempting to bet on more and more parlays over time, which

can be very dangerous.

Dr. Timothy Fong, a clinical professor of psychiatry at UCLA’s Institute for Neuroscience and Human Behavior, notes particular concerns with SGPs. “From what I understand, the same game parlay now is the dominant form of sports betting wager. In my mind that is like a slot machine bet. It’s not like a single bet on a winner or loser.”

The marketing of parlays by sportsbooks, particularly same game parlays, has increased as they are especially profitable. Popular sportsbooks place pre-built SGPs and parlays on their home pages, often suggesting parlays that relate to the home team, a popular athlete or recognizable sports personality.

Unfortunately, less sophisticated bettors don’t appreciate or understand the edge that’s baked into the odds for sportsbooks. Sports gamblers, as well as those who work with problem gamblers, should understand the danger of these types of bets.

Update on Minnesota Sports Betting Bill

Another legislative session is complete and, for the sixth year, no sports betting bill has passed. MNAPG appreciates the delay. It provides more time to see what’s happening in other states that have already passed bills and to include more consumer protections pertaining to limiting advertising, and

embedding time and money barriers into electronic play.

MNAPG was disappointed to see the continued carving away of funds that would be set aside for problem gambling and seeing much larger sums set aside for other gambling platforms. Since we have no funding

through the federal government, states are reliant on gambling expansion to fund problem gambling programs. This is unlikely to change until the federal government and/or the states decide to treat gambling addiction as a peer addiction and highly co-occurring condition with mental health issues.



Susan Sheridan Tucker
Executive Director
MNAPG

FROM THE EXECUTIVE DIRECTOR

Join us in September

As I write this column, I'm hours away from departing for the National Council on Problem Gambling's (NCPG) annual conference in San Diego. It's an opportunity for anyone who is a member of NCPG to gather and learn from experts in the field of gambling addiction and responsible gambling. It's also an opportunity to be with colleagues from around the country and Europe to network. Since COVID, many of our meetings are virtual, so this is a welcomed time to be together in person. I will be completing my first year as the NCPG board president. If my colleagues should choose to reelect me, I'll continue to lead the efforts in implementing the recently approved strategic plan and support the efforts of NCPG staff.

I would like to take this opportunity to invite you to the Minnesota Conference on Problem Gambling on September 19 at the Hilton Minneapolis/Bloomington Hotel. We have a wonderful lineup of presenters. We'll be covering a wide range of topics, including suicide and its relationship to gambling addiction, issues pertaining to affected others, and hearing from those in long-term recovery who are focusing their life's work on helping veterans and families. We'll also be in conversation with our community partners who are working to expand awareness of problem gambling in ways that are relevant to the people they serve.

I, for one, am always eager to hear from others working in this field. There's always something to learn and it stirs my curiosity and thoughts about the work of MNAPG. Even after six years with MNAPG, I have come to realize how little people know about this addiction. It's an addiction that continues to be completely ignored at the federal level and only marginally addressed within our own state. The acknowledgement that gambling addiction is often related to mental health and other addictions is still lacking, and even simple screenings are still not common practice. And funding for gambling is anything but equitable.

There's plenty of opportunities for change. One real way that we can all play a part in effecting change is to be in conversations with friends, coworkers and family about problem gambling. This is a perennial call to action because we know the more we talk about this addiction, the more we increase understanding and empathy. As we begin a new fiscal year, MNAPG will be expanding its advocacy efforts among policymakers as the legislature continues on its path to legalize sports betting. I invite you to join us in our efforts by making your views heard to your elected officials. Many voices do count and can affect positive change.

Hope to see you in September at our conference!

Susan Sheridan Tucker

WE NEED YOUR SUPPORT!

We thank all our members, donors, volunteers and affiliates who have contributed to our mission.

Become a member today. Visit www.MNAPG.org to join us.



Minnesota Alliance on Problem Gambling is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference of Problem Gambling, and training of professionals in preventing and treating problem gambling.

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MNAPG's Thriving TikTok Presence

MNAPG added TikTok to the ranks of its social media channels last fall. *Northern Light* sat down with Rhiana Stark of Evans-Stark Design, to learn more about this effort.



NL: *When did MNAPG gain its presence on TikTok?*

RS: Our TikTok was established in September of 2023. Our first video was an introduction to who MNAPG is and what we do.

NL: *How many followers do we have to date?*

RS: We have 1,783 followers as of July 1, 2024, and we have made 31 posts as of that date.

NL: *What are the primary goals for our TikTok strategy?*

RS: There are two primary goals: raising awareness about problem gambling to a young demographic and providing resources for users looking for help.

Raising awareness includes educating younger people about what problem gambling is and what it looks like, how problem gambling is similar to addictions they are more likely to take seriously and have indirect or direct experience with, such as alcohol and drug addiction, and the danger of activities that don't present as gambling but introduce and encourage gambling behavior, such as lottery tickets and loot boxes. We published MNAPG's PSA on TikTok that emphasizes the similarity between gambling addiction and other addictions. (See <https://www.tiktok.com/@mnapg/video/7303622776265461023>.)

As far as providing resources for users that are looking for help, our TikTok content promotes the comparative tool survey [an

individual's betting behavior is compared against the behavior of other Minnesotans], the Minnesota problem gambling helpline, Gamban and BetBlocker; along with mental health-focused meditations and "scrolling breaks."

NL: *What are the demographics we hope to reach with TikTok?*

RS: TikTok is a wonderful platform to reach an audience that, prior to our involvement on TikTok, was a little out of reach. The average age of TikTok users is 16–24, which is the general range we hope to reach with our content.

NL: *What types of content have you found to be most effective for engaging our audience on TikTok?*

RS: Users respond well to new information and TikTok has become a treasure trove for people around the world to learn new things without doing an extensive amount of their own research. When we publish educational content about gambling or gaming we get a lot of "saves," which means people are bookmarking the video to return to it later or saving it to their phone. We also get a lot of positive engagement with our meditation videos. The dependence that people in my [younger] generation have on their phones is not lost on me. In some ways, I think people are waiting for something like our meditation videos to come up as they scroll to remove them from their content consumption, and I see that in the comments and quality of engagement on those particular videos.

NL: *Can you share a particular success story or a campaign that performed exceptionally well on TikTok?*

RS: I wish I had a definite and simple answer to this but in reality, most of our campaigns do very well across the board. What I will say is that users on TikTok, especially the younger audience we speak to, are not usually looking for our content. We come up on their feed when they are probably trying

to detach and zone out, and we are talking about things that may be difficult, boring or threatening to their way of life. Kids usually don't want to be told to act with caution, think twice before taking actions online or limit the amount of time they spend doing something that brings them instant gratification. And they let us know in the comments. So, I don't look at those things to measure our success or impact. I try to read between the lines. I scroll through the resistant-natured comments and once in a while, I'll find a user that just says "thank you" or if we're really lucky they're asking how to get help. So even though we don't have users overloading our analytics with positive replies, we are a present, consistent, neutral and reliable source of education and resources for those who need help, whenever they're ready – I think that makes our efforts successful.

NL: *What are some of the ways we assess our performance on TikTok?*

RS: We measure engagement metrics similar to the way we monitor our other social platforms. This includes how long users are watching our videos, how many likes we're getting, saves, reposts, shares, etc. We garner an average of 123,000 views per video that we post and promote.

NL: *What strategies do we use to grow our follower base on TikTok?*

RS: We are still building our community on TikTok, which we try to accomplish alongside our goals of spreading education, awareness and available resources. Our videos are intentionally created to capture the user's imagination. On a platform where we are competing for views against creators that offer an almost unlimited pool of entertainment, it's important to create videos that are visually appealing as well as educational and helpful. This is why so many of our videos are animated with graphics that mimic our brand identity and play an engaging sound to accompany the visual components.



Connecting. Reflecting. Moving Forward.

Prevention + Recovery = Hope

The Minnesota Conference on Problem Gambling

What:

MNAPG Annual Conference

When:

September 19, 2024

Where:

*Hilton Minneapolis/
Bloomington, 3900
American Blvd W.,
Bloomington, MN*

Cost:

Individuals – \$50

MNAPG Members – \$25

Students – \$25

*Recovery Community –
Free*

Exhibitors – \$200

Registration deadline:

September 9, 2024

For More

Information:

mnapg.org/conference

REGISTER NOW



As the world of gambling continues to experience unprecedented changes, it's as important as ever to stay abreast of new developments. Those working in prevention, treatment and research need to understand and be responsive to these changes.

The MNAPG conference will feature presenters from across the country and Canada sharing their perspectives as clinicians, financial advisors, people in recovery and researchers. It will be a great way to network with others committed to minimizing the harms caused by gambling disorder and to learn more about recent trends and new tools available for those who need help.

Who Should Attend?

The conference is appropriate for many people, including:

- Gambling, alcohol and drug addiction counselors and therapists
- Other health care and social service workers
- Law enforcement officers
- School and church leaders
- Lawyers and financial professionals
- People in recovery and their families

CEU credits are available from various Minnesota professional licensing boards.

We're Offering CEUs From:

- MN Board of Social Work
- MN Behavioral Health and Therapy Board (LADC, LPC, LPCC)
- MN License of Marriage and Family Therapy
- MN Certification Board (Certified Prevention Professional, Recovery Community)
- MN Board of Psychology
- International Gambling Counselors Certification Board

Programs and Speakers

- **Gambling and Suicide: The Who, The Why and What to Do.** *Dr. Jeremiah Weinstock, 2 CEUs*
- **Beyond Borders: Addressing Problem Gambling Across Communities.** *Dr. Richard Oni, Adina Black, Lucas Peterson, Ange Hwang, 1 CEU*
- **They Didn't Play, They Shouldn't Pay: Family Harm from Gambling is a Problem We Can Solve.** *Judith Glynn, 1 CEU*
- **A Personal Look at the Financial Harm of Gambling Disorder and a Path to Financial Recovery.** *Jim Huh, 1 CEU*
- **Community Voices Addressing Problem Gambling in the Lao Community.** *Adina Black, Cat Nakhotsak, 1 CEU*
- **The Hidden Battle: A Silent Gambling Disorder Among Military Service Members and Veterans.** *Dave Yeager, 1 CEU*

**Registration ends
September 9**

Going Live: Feedback from the Real World

Sonja Mertz, community educator, periodically reports on MNAPG outreach efforts. Here's her latest account.



Part of my role as community educator includes providing presentations at professional conferences. Audiences at these events

include mental health and substance use professionals, educators, administrators and other people who are familiar with, or who have heard of, problem gambling and gambling addiction. At the end of each presentation, I offer time for comments or questions. It's common for this request to be met with blank stares. Occasionally, someone will ask a question or provide a comment about the gambling behavior they have seen in their line of work.

This past year, my audiences have expanded to include middle school students, gaming industry staff, recovery center staff, people

in the military and clients in outpatient addiction recovery. This increased diversity of the folks listening to my presentations has increased audience participation.

With middle school students, the feedback lands in completely opposite directions. They either stare blankly at me and go completely quiet when I ask if they have any questions or they are fully engaged and gladly offer questions or comments. It was during a presentation in Babbitt that an eighth grader informed me that an image that I had been using to talk about loot boxes in video games was incorrect. I made sure to change it as soon as possible!

During my presentation at the Military Mental Health Conference at Camp Ripley, a casino employee challenged my suggestion of using cash as a way to reduce the harm of gambling. She talked about how some of her customers bring in stacks of cash and stay until the stack is wiped out. She also expressed her concern about customers who she knows are spending all of their paychecks at the casino and wanted to know what she, as a casino employee, could do.

It was during my most recent presentation

to clients of an outpatient treatment group that I was able to witness the direct impact of the information that I push out to those who will listen. These are people who are living with addictions and are going through the recovery process. They have experienced the trauma, mental health issues and co-occurring disorders that I have so diligently researched. Their stories about when their addictions started, their experience with gambling and their sincere concerns about friends and family who were dealing with gambling addiction have really impacted me.

As sports betting and gambling continue to become normalized and Minnesotans recognize how gambling behavior impacts their communities, the need for reliable information increases. The MNAPG staff is seeing a sharp increase in requests for presentations. I am already scheduled in the next few months to present to older adults at senior centers and social services staff at their annual training. I look forward to receiving more feedback from people in the real world – those who are directly impacted by gambling.

The Minnesota Compulsive Gambling Advisory Committee Wants You

Looking to increase the visibility of gambling addiction in the eyes of the state? If so, Minnesota's Compulsive Gambling Advisory Committee, which meets virtually every other month, wants you.

The committee consists of 14 positions, five of which are providers. The remaining positions are reserved for those who have an interest in prevention and increasing awareness of gambling disorder. This includes those with lived recovery experience and people from community agencies who work with populations vulnerable to gambling addiction. Beyond the 14 positions, anyone from the general public is welcome to be present.



"Our biggest challenge is getting more voices to the committee meetings," says Craig Johnson, LADC, director of the Gambling

Treatment Program at Club Recovery and chair of the committee. "We're working to revitalize previous connections, including those with the Minnesota Lottery and Minnesota Department of Corrections. We want to bring together a wide variety of voices that can speak to the gambling treatment and awareness needs of the community."

The committee's charter, recently updated by Minnesota's Department of Human Services (DHS) for the first time since 2013, is to provide expertise to DHS on the nature of community needs related to treatment, prevention and awareness. The committee also weighs in on legislative efforts and was quite involved with recent sports gambling legislation. [The legislation didn't pass but will be revisited next year].

Another goal of the committee is to raise gambling disorder to a more equal footing with substance use disorder within the state's structure. "We only have 19 gambling treatment providers whereas there are

approximately 2,500 LADCs in the state who help those with alcohol and substance use disorder," says Craig. "We need to have greater numbers of gambling providers to ensure we can adequately assess and treat those with gambling disorder."

Craig is encouraged by the increased structure put forward by DHS to manage the state's gambling program. He notes there are now five people from the state dedicated to working with the committee, providing more consistency and continuity to address addiction treatment in Minnesota.

Committee meetings are open to anyone who's interested. However, only official committee members can vote.

If you or someone you know is interested in participating in committee meetings, please email Craig Johnson at Cjohnson@clubrecoveryllc.com for the Zoom link and related information.



Carmen's Story

"I planned to use the money to gamble and win back enough to reimburse my mother... but that didn't work out either."

My gambling addiction has driven me to do things I never thought I'd do: write bad checks, max out credit cards and make up stories about why I needed to borrow money from my family. But most upsetting to me was that my addiction caused me to steal from my parents' retirement accounts.

That's really the point at which I knew I needed to get help.

It wasn't always that way. The first time I gambled was when I went to a casino when I was 18. I'd go a few times a year with friends and family. It was a fun thing that we did together and I never had an issue.

Then, when I was in my late 20s, I started going to the casinos by myself as a way of dealing with my feeling embarrassed about being without a significant other when all my siblings were getting married and having kids. It allowed me to tell everyone I had something to do so they wouldn't feel sorry for me. They didn't know I was alone.

I began going every weekend and not just

to spend three or four hours. I'd sometimes spend the whole night. Then I started going during the week, and would often change clothes in the car on my way to work from the casino.

My money started to run out, and that's when I began to max out my credit cards and write bad checks. I learned about ways to get money in which to gamble, including payday loans.

I knew I had to get away from gambling because I'd end up in jail for writing bad checks. I prayed that death would take me away and felt like I was such a loser.

I thought a change of scenery would help me so I moved to Montana to be with my sister. At first, I didn't gamble, partly because I didn't have a job. Then I started working and making money and began to venture out from my sister. I learned that bars, restaurants and gas stations had casinos, including Keno, which I had never played before. I started doing that more and more on my way home from work.

I decided to end my time in Montana, partly concerned that my sister would learn what I was doing with my time and money because it was a small town. I called my old boss in back in Minnesota and lucked into a job.

But I wasn't back in Minnesota for more than a week before I was back at the casinos. I had worked to clean up my debts but now I was going right back into it.

About six months later, I did what I could never have imagined doing. I waited for my parents to leave the driveway as they were heading out of town. I went into my mother's bedroom and opened up the checkbook for their investment account. I wrote a check out to myself. My handwriting was very similar to my mother's.

I planned to use the money to gamble and win back enough to reimburse my mother. When that didn't happen, I wrote out another check from the investment account with the same intention but that didn't work out either.

I knew my parents balanced their accounts religiously and that what I did would be flagged. The day my parents were to arrive home, I left a letter saying I was sorry and that I'd pack up and leave the house if they wanted me to. I'd been staying with them since returning from Montana.

That's the point at which I called the Gamblers Anonymous (GA) hotline. I learned about a meeting close to me. I also called my insurance company to see if

they would cover my seeing a therapist. I explained to my parents that I'd made plans to attend a GA meeting and go to therapy. They were very understanding and helped me get out of the financial trouble I'd gotten into.

Through therapy and GA, I've learned more about gambling addiction and addiction in general. I have brothers and sisters who have had problems with drugs and alcohol and I used to be very black and white about it, telling them, "Just stop!"

Now, I have so much more empathy for people who have an addiction. I get that it's a struggle and that you don't always feel you have control over it. I've learned that you can tell people about the help that's out

there, but that you can't force it on them. People have to want help for themselves, not for others. But people should know that you can get help, and groups like GA will understand you and not judge you.

I took the GA meetings seriously, got myself a sponsor and worked the program. Without the program, I wouldn't be where I am today. I have a job and an adopted son, and have learned patience and empathy. Most importantly, I have found myself.

Lower-Risk Gambling Guidelines

A low-risk approach to gambling means choosing to gamble on a limited basis and because it's a fun recreational activity. By following these three guidelines, you can ensure you gamble responsibly (all guidelines should be observed to maximize safety).

1

HOW MUCH

Gamble no more than **1%** of household income before tax per month

and

4

HOW OFTEN

Gamble no more than **4 days** per month

and

2

HOW MANY

Avoid regularly gambling at more than **2 types** of games

Note: these limits may not be suitable for those experiencing problems from alcohol, cannabis or other drug use, problems with anxiety or depression, or have a family history of addiction or problem gambling.

ORGANIZATIONAL MEMBERS

Why belong to the Alliance?

You can make MNAPG's voice stronger and affirm the value of our work. Gambling disorder is a real and destructive addiction. Our work is not about prohibition, but to ensure those negatively impacted have available resources for recovery and to minimize the risks for all. Better informed consumers make better choices. More members equal greater credibility with decision makers. Visit our membership page at MNAPG.org/membership.

PLATINUM



Draft Kings

SILVER



CharitAbleMN

GOLD



Minnesota Indian Gaming Association



Running Aces



Canterbury Park



Minnesota State Lottery



Mille Lacs Band of Ojibwe



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Minnesota Problem
Gambling Helpline
1-800-333-HOPE

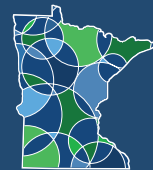


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