



A Guide to Problem Gambling: Children and Young People

Information for TAFE NSW and School Counsellors

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Overview

Many New South Wales residents enjoy gambling on lotteries, lotto, poker machines or sporting events such as horse racing or football. Some 70% of residents will gamble at least once in the course of a year, but a small percentage will experience serious problems with gambling.¹

A survey undertaken in 2006 using the Canadian Problem Gambling Index (CPGI) reported that 0.8% of the New South Wales adult population experience serious problems with gambling. This figure rises to 4% for those in the 18-24 year age group¹. While figures for adolescent school aged students are not available, suggestions are that problem gambling also exists in this age group.

This guide is designed to provide information and assistance to TAFE and school counselling staff. It is also designed to trigger dialogue and encourage further work around problem gambling and its impact in school communities.

An online version of this resource can be found at www.olgr.nsw.gov.au

The online version of this resource will be regularly updated to reflect current data, information and web links.

Introduction

This guide adopts a public health model to address problem gambling in TAFE and school students. This model involves the following tri-level approach: primary prevention strategies that protect students from developing gambling problems, secondary prevention strategies to limit the potential for problems once gambling has started, and tertiary prevention strategies to reduce the severity of existing problems and prevent relapse.

TAFE and school counselling staff can play an important role at each level. This involves working with community, industry and government to assist those involved in gambling to make informed choices about that involvement.

What is gambling?

Gambling is the exchange of money (most commonly) on the outcome of an event largely, if not solely, determined by chance. Gambling can be viewed as:

1. Gaming – the outcome is almost always dependent on chance. Examples are poker machines (electronic gaming machines (EGM) or pokies), lotto and scratchies. Some skill can apply to games like blackjack and poker.
2. Wagering – the win or loss depends on the outcome of a future event. Examples are horse racing and sports betting.

Gambling can also be viewed from an outcomes perspective where the outcome of a gambling event is either:

- continuous - where the outcome is quickly known after the event – poker machines again are good examples; or
- non-continuous - where a much longer time lag exists between placing the bet and knowing the result as in most lotteries.

Continuous forms of gambling cause the overwhelming majority of the problems for gamblers.

In 2007, New South Wales gamblers spent almost \$6.9 billion on all gambling products.

Both gaming and wagering can be carried out by placing bets or being involved in games in a social environment in gambling settings such as pubs, clubs and the TAB or privately on the internet.

Contest games such as 'Texas Hold' Em Poker' usually involve paying a fee (or stake) to enter and that is normally the limit of the spend.

Sports betting is becoming more popular and the losses are usually about 5-6% of betting turnover.

With access to Internet gaming, and with the advent of mobile phone gaming, care is needed to watch losses carefully as players may be tempted to lose more because of the use of credit and the speed of play of the game.

For more information on forms of gambling, how various forms of gambling work and their history visit.

www.powerhousemuseum.com/gambling

What is problem gambling?

“Problem Gambling” is characterised by difficulties in limiting money and/or time spent on gambling, which leads to adverse consequences for the gambler, others or the community.

The term “problem gambling” will be used throughout this guide to cover all gambling difficulties. Various terms are used in gambling literature to describe the difficulties that people experience with gambling. These include “compulsive”, “pathological” or “excessive” gambling. Some people may continue to use the term “pathological” for extreme difficulties and ‘problem gambling’ for lesser issues. This use of terminology can cause confusion, as difficulties with gambling will vary from person to person.

There is also debate as to whether problem gambling is an addiction. If so, is it an illness or is problem gambling an impulse control disorder? Whatever the view held, most counsellors feel that faulty beliefs about winning or the use of gambling to escape other problems, or some combination of both, are contributing conditions to problem gambling.

Each person with a gambling problem has a unique story.

There is no simple explanation to fit all.

Below are some stories that demonstrate diverse individual experiences.

www.gamblinghangover.nsw.gov.au/stories-read-watch/index.aspx

Each person with a gambling problem has a unique story.



How is problem gambling assessed?

A number of screening tools have been developed to assess gambling habits. It is important to note that screening tools are only guides to highlight possible problems and should not be used to make a definitive diagnosis.

The Canadian Problem Gambling Index is the most commonly used screening tool to assess the prevalence of problem gambling in Australia. Scores of 8 or more are deemed to indicate problem gambling.

The Canadian Problem Gambling Index (Ferris and Wynne, 2001)

In the last 12 months how often have you [or have for item 7]?

1. Bet more than you could really afford to lose?
2. Needed to gamble with larger amounts of money to get the same feeling of excitement?
3. Gone back another day to try and win back the money you lost?
4. Borrowed money or sold anything to get money to gamble?
5. Felt that you might have a problem with gambling?
6. Felt that gambling has caused you health problems, including stress and anxiety?
7. People criticized your betting or told you that you have a gambling problem, whether or not you thought it was true?
8. Felt your gambling has caused financial problems for you or your household?
9. Felt guilty about the way you gamble or what happens when you gamble?

Scoring: 0 = Never, 1 = Sometimes, 2 = Most of the time, 3 = Almost always.

Scores of 8 or more are deemed to indicate problem gambling.

For a printable version of the Canadian Problem Gambling Index go to

www.olgr.nsw.gov.au/gaming_rgf.asp



Counsellors working with gamblers have found the *lie – bet questions* to be a useful quick guide to problems when talking to someone who may have a problem.

The questions are:

1. Have you ever felt the need to bet more and more money?
2. Have you ever lied to people important to you about how much you gambled?

A yes answer to either or both can suggest a problem and flag the need for a more detailed assessment.

More detailed coverage of screening tools can be found at:

www.olgr.nsw.gov.au/gaming_rgf.asp

Who is at risk?

People experiencing gambling problems can be any age or gender and come from any social class, education level or cultural background.

Problem gambling rates are lower than excessive smoking or excessive drinking but higher than the rate of some illicit drug use.²

Gamblers in younger age groups are shown to be at greater risk than other people, with continuous gambling more likely to be the cause of problems. Currently 85% of gamblers seeking help nominate poker machine gambling as their main stated problem. Racing is nominated by about 10% of gamblers and the rest are a mixture of casino, sports betting and card games.¹

One way to understand why people develop problematic gambling behaviour is through The Pathways model, outlined below:^{3 4 5}

Behaviorally conditioned problem gamblers

Here the behaviour relates to poor judgment and decision making with cycles of preoccupation with gambling and chasing losses often leading to depression and anxiety.

Young male gamblers may often fall into this pathway and education about the realities of gambling may help.

Emotionally vulnerable problem gamblers

Pre-existing psychological issues, such as depression, anxiety and personality disorders coupled sometimes with adverse life events including abuse can lead to gambling as a way of escape.

This may be the largest youth group. Substance abuse may also feature. Referral to specialist counsellors should be considered.

Impulsive problem gamblers

While there is debate as to the causes, this group may reflect neurological or neurochemical dysfunction and have other problems with substances, sensation seeking and even criminal activity.

In schools, peer education may assist these students to accept external counselling.

Gambling in the child or young person

Despite the legal age for gambling being 18 studies show much underage gambling is undertaken with parental knowledge⁶ or with parents “not minding the children’s gambling.”⁷ Much is innocuous family fun and unlike cigarette or drug and alcohol use, studies show many children and adolescents feel gambling behaviour need not be hidden which suggests a high degree of normalisation of gambling behaviour in some families.

A large Victorian study⁸ reported that 41% of Year 8 students had gambled in some form over the last year. Attitudes to gambling are telling with 50% of young people seeing gambling as a way to make money and three quarters seeing it as “okay” if it is not overdone.

These studies indicate that young people, especially males, hold overtly optimistic views about the chances of winning. Fun and excitement are the main reasons given for gambling; closely followed by making money.

On the down side, other studies have found substantial associations between underage gambling and engagement in antisocial behaviours, particularly in males. The concern is that there may be scope for problem gambling to be linked with theft or other patterns of offending. Those adolescents may also hold negative views of school and have lower levels of commitment.

41% of Year 8 students had gambled in some form over the last year



Children and young adult problem gamblers are more likely to:

- be boys, but girls seem to be catching up
- be great risk takers in general
- often shown signs of lower self esteem
- report higher rates of depression
- report higher levels of state anxiety, trait anxiety and social stress
- often gamble to escape problems
- develop an addiction(s)
- seem to be more excitable and outgoing, and have difficulty adapting to social norms
- be less self disciplined
- be at greater risk of suicide ideation and suicide attempts
- often place their regular friends with gambling acquaintances or gamble alone
- have poor general coping skills
- report beginning gambling at an early age (approximately 10)
- often recall an early win
- report more daily hassles and major traumatic life events
- often have parents, relatives or friends who gamble
- be delinquent and involved in criminal activities to acquire money
- develop problems with family and friends
- move quickly from just gambling with friends and family to problem gambling
- show decreased academic performance and poor attendance
- participate in health compromising or risky behaviours such as drug and alcohol use

Adapted from McGill International Centre for Youth
Gambling Problems and High Risk Behaviours
www.youthgambling.com

How children and young people cope with their behaviour may be summarised in some key points:

- Trends in the gambling literature suggest that negative life events may increase the risk of subsequent gambling behaviour during childhood and youth.
- Children and young people who engage in problematic levels of gambling may be more likely to rely on emotion-focussed and avoidant coping strategies, which have been linked to negative outcomes in terms of mental health.
- Greater use of problem-focussed coping strategies has appeared to function as a buffer against both future gambling behaviour and poorer mental health.
- The above findings clearly highlight the need to educate children and young people about the risks of gambling and the benefits of using effective coping skills to address personal issues that may lead to problem gambling.



For more information about gambling in the child or young people go to

www.olgr.nsw.gov.au/gaming_rgf.asp

See Shaun's story at

www.olgr.nsw.gov.au/gaming_rgf.asp

Effects on the family of a problem gambling parent

Where the parent is a problem gambler, children may:

- exhibit stress related illnesses such as asthma, allergies and digestive disorders.
- show poor school performance.
- indulge in other health threatening behaviours such as smoking, drinking, over eating and drug use.

They are also:

- twice as likely to attempt suicide.
- twice as likely to come from a broken home.
- more likely to have a gambling problem themselves.⁹

Parental problem gambling may also result in family financial problems leaving little money for school activities. This can contribute to a child's social isolation from peers. Early attendance at school without a meal may reflect a desire to be away from home as well as lack of money. These signs are not exclusive to gambling, as other problems such as alcohol abuse or mental illness may present with similar indicators. However, it is important to remember that gambling may be a factor, if not the sole factor.

When talking to students affected by gambling in the family, try to:

- reduce the guilt about breaking possible "family secrets".
- assist with strategies to be positive and safe in such settings.
- reassure them they are not to blame.
- provide referrals to counselling to Gambling Help 1800 858 858 or Kids Helpline 1800 55 1800

Read about when Jeffrey talks to a counsellor at

www.olgr.nsw.gov.au/gaming_rgf.asp

Jenny and Zoe's story

Jenny is a 37 year old single mum to Zoe, 15, a year 10 student. Following Jenny's divorce from Zoe's father two years ago, Jenny has not been her usual bubbly and happy-go-lucky self. From being a very reliable and responsive parent to Zoe, Jenny has become increasingly disorganised and irresponsible. At least three nights a week, Jenny calls Zoe after school to say she will be a little late but then does not turn up until hours later. This has left Zoe feeling confused, lonely and unwanted. She wants to believe her mother when she gives yet another excuse for being late like 'the car ran out of petrol' but Zoe is starting to worry that something is really wrong.



Zoe has wanted to talk to her mother about what is going on but does not want to upset her because she feels that Jenny has been through enough unhappiness with the divorce. Sometimes Zoe has wondered if Jenny is meeting someone that she doesn't want Zoe to know about. Whatever the reason for her mother's absences, Zoe feels constantly worried about the situation. She finds it hard to sleep at night and her school work is starting to suffer.

Just when Zoe starts thinking that she should say something, Jenny comes home with lots of money and seems like her old happy self again. On such occasions Jenny shouts Zoe out for a meal and a movie and promises to buy her the latest fashion clothes. Bills get paid on time, there is plenty of food in the house, and Zoe gets paid pocket money. At such times, Jenny even picks up Zoe from her bus stop and helps her with her homework. Just as suddenly as the good times arrive, however, Jenny's unreliable behaviours return.

Things came to a head recently when Zoe came home earlier than usual from school and found her mother breaking into a purse full of coins in Zoe's bedroom. When discovered, Jenny broke down and told Zoe that for the last two years she had been gambling on the pokies. Jenny felt ashamed and guilty about how she had treated Zoe but had not felt able to stop herself. Suddenly everything made sense to Zoe. Part of her felt relieved that she knew why Jenny had been behaving so strangely but she was still worried about her mum.

Zoe spoke to her school counsellor and was able to talk about her concerns about her mother and about how her mother's gambling was affecting her. The counsellor spent time talking with Zoe and was able to then refer her to the Gambler's Helpline, which she called with Jenny.

Jenny now attends weekly counselling for her gambling problem. She has also spoken to a financial counsellor for guidance with managing her debts. Zoe has been able to discuss her concerns and feelings about Jenny's gambling with her mum and they have talked to the Gambler's Help counsellor together. Slowly, things are starting to improve. Zoe is feeling happier and has stopped worrying about her mum.

Implications for TAFE and school counsellors

- Gambling can be addressed using prevention education campaigns.
- School and TAFE counselling staff are ideally placed to administer behavioural assessments that include gambling behaviours and implement early interventions.
- Health and welfare workers in other settings may also include questions about gambling patterns in behavioural assessments.

Questions can be simple and straightforward – such as:

- 1) Do you have gambling as one of your activities?
If yes
- 2) Is it fun or sometimes a hassle?
If a “hassle”
- 3) Can you tell me (or share with me) about those times.

What should you bear in mind in the treatment of young people with gambling problems ?

- If the gambling is a form of escape, then it is important to know what is causing the stress that has to be escaped from.
- Young people with a gambling problem may tend to have poor coping skills, use emotion-focused and avoidant coping strategies, so a primary therapeutic goal should be to enhance the coping capacities of these young people.
- As many young people with gambling problems (as with many adults with these problems) experience multiple cognitive distortions such as erroneous beliefs about controlling random events, these cognitive distortions need to be reversed
- As relationships are often damaged by problematic gambling behaviours, work has to be done to rebuild relationships, re-establish trusts and grow social support and positive peer relationships.

Student welfare staff who become aware of students with problem gambling behaviours should be encouraged to refer those students to the TAFE or school counsellor or to experienced problem gambling counsellors.



Young people prefer to seek help with problems from peers or significant others rather than formal treatment providers

It is worth remembering that young people often do not readily seek help for problems. Reasons may vary but may include:

- Young people have a perceived sense of invulnerability and invincibility. This would contribute to both lack of problem recognition and a belief that it may be a transitory problem they can beat on their own.
- In the absence of major financial problems, young people may not believe that they have a gambling problem. Not seeing the magnitude of losses or having to deal with these losses may be exacerbated by parents covering their gambling debts.
- Few accessible youth gambling treatment centres exists.
- Young people prefer to seek help with problems from peers or significant others rather than formal treatment providers.
- Problem gambling is often not screened for when young people present for other behavioural or psychological problems.
- Some, or many, youth may experience natural recovery.
- Mandated treatment from courts is less likely for young people because their criminal behaviour, such as stealing to fund their gambling, may be masked by parents paying gambling debts.
- Negative factors associated with problem gambling may not be recognised as unique to gambling but, rather may be attributed to other risk-taking behaviours.
- Fear of negative perceptions and stigma associated with treatment programs.
- The gambling problem may be denied, even if scoring high on gambling severity screens.
- Young people with the most serious problems may suicide before seeking help.
- There might be a transfer of risky behaviour (for example, one month binge drinking, one month joy riding, one month gambling).

Advice for parents and carers - signs of problem gambling

Some signs that your son or daughter may have a gambling problem include:

- Spends lots of time gambling and thinking about gambling.
- Misses school or grades start to worsen because of time spent gambling.
- Starts to place larger and more frequent bets to maintain interest and excitement produced by gambling.
- Experiences mood swings and feels stressed when not gambling regularly or trying to reduce or stop gambling.
- Promises to stop or reduce their gambling but has trouble following through with plan.
- Lies or is secretive about gambling activities.
- Missing personal belongings or cannot cover regular expenses as s/he has used these to finance gambling activities.
- Borrows or takes money from family members or friends to gamble.
- Keeps on gambling because they believe that s/he can win back their money and stop.
- Gambles as a means of escape or to forget their problems.
- Family members or friends are concerned that your son/daughter's gambling will become serious.

It is important to note that an individual with gambling problems will not necessarily exhibit all these behaviours.



If I think my child may have a gambling problem what should I do ?

Remember that the first thing you can do as a parent or carer is to talk to your child. Communicating with your child or young person begins with listening. As a preventive measure you can talk to them about gambling to make sure they understand the risks that can occur when gambling.

Encouraging conversation about gambling does not mean that you agree with the behaviour, in reality, it can help your child make informed decisions about their own behaviour.

Be aware that children are more likely to gamble if they observe their family members gambling or they hear their family members talking excitedly about gambling. Discussing with your child that gambling is a form of entertainment and not a good way to make money can help them understand that, in addition to being fun, there are risks to gambling. Limiting or eliminating gambling activities in the home (for example, playing poker for money) and replacing these with non-gambling family activities can help create a fun and healthy family environment.

If you think your child is gambling or gambling too much you have many options including seeking professional help. Here are some general steps to follow:

- Get informed about gambling and its risks.
- Be aware of your own gambling behaviour and beliefs.
- Encourage discussion and questions about gambling.
- Listen to what your child has to say.
- Set limits of time, money and frequency of gambling if problems are not severe.
- Seek professional assistance (Gambling Help Line 18000 858 858 or www.gamblinghangover.nsw.gov.au) if you think the problem is severe.

Treatment options

Current evidence based effective treatment approaches are:

- Individual cognitive behavioural therapy (CBT)
- Behavioural Therapies, especially Imaginal Desensitisation

Other approaches that have been found to be useful are:

- Solution focused therapy
- Motivational interviewing
- Narrative Therapy
- Gamblers Anonymous (GA)

Further information about counselling therapies can be found at

www.olgr.nsw.gov.au/gaming_rgf.asp

Where to get help

Gambling Help is a holistic service funded by the NSW Government through the Responsible Gambling Fund which seeks to assist problem gamblers and their families in a broad variety of ways. Gambling Help services, which are all available free of charge throughout NSW, include:

- Specialised face to face counselling in most areas
- Telephone counselling 24 hours a day, 7 days a week on 1800 858 858
- Web-based services including a range of self-help materials and interactive tools
- From mid-2009, Gambling Help will also include real-time online counselling

For more information and an interactive map of services in your area, please go to

www.responsiblegambling.nsw.gov.au or call the help line

Other links and resources

To help understand the context of gambling and problem gambling in particular communities and cultures.

- Problem Gambling in Culturally and Linguistically Diverse Communities - www.olgr.nsw.gov.au/gaming_rgf.asp
- Problem Gambling in Indigenous Communities - www.olgr.nsw.gov.au/gaming_rgf.asp

More detailed information and resources can be found by clicking on the following links

- The Responsible Gambling Fund - www.olgr.nsw.gov.au/gaming_rgf.asp
- Further reading - www.olgr.nsw.gov.au/gaming_rgf.asp

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Contact details:

- Gambling Help 1800 858 858
- Kids Helpline 1800 55 1800
- www.gamblinghangover.nsw.gov.au

Notes



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