A Guide to Problem Gambling: Children and Young People

Information for TAFE, University and School Counsellors

NSW Government

1800 858 858
www.gamblinghelp.nsw.gov.au
During the development of this guide, a number of people were consulted including a wide variety of counsellors from TAFE NSW and in the Catholic, Independent and public schools system in NSW. We would like to thank everyone involved for their contribution and assistance.

A Guide to Problem Gambling: Children and Young People has been funded by the NSW Government through the Responsible Gambling Fund.

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5% of young people aged between 10-24 years across Australia experience serious problems with gambling.
Overview

Many New South Wales residents enjoy gambling on lotteries, instant scratch tickets, poker machines and horse racing. Some 65% 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 2011 using the Problem Gambling Severity Index reported that 0.8% of the New South Wales adult population experience serious problems with gambling. This figure rises to 5% for young people aged between 10-24 years across Australia and men are significantly more likely to have gambling problems than women.²

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

An online version of this resource along with other materials can be found at www.gamblinghelp.nsw.gov.au
Introduction

This guide adopts a public health model to address problem gambling in TAFE, university 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, university 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 2011-2012, New South Wales gamblers spent more than $7.7 billion on all gambling products.³

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 has grown substantially and is emerging as a significant contributor to problem gambling, especially among young adult males.⁴

With access to Internet gaming, and with the proliferation 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

Each person with a gambling problem has a unique story.
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.

Visit this website for stories that demonstrate diverse individual experiences. gamblinghelp.nsw.gov.au/real-stories/explore-stories/
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 Problem Gambling Severity 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 Problem Gambling Severity Index
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 Problem Gambling Severity Index go to www.problemgambling.ca/EN/Documents/ProblemGamblingSeverityIndex.pdf
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.dcgp.org/pdfs/7%20-Lie%20Bet%20Test.pdf
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.

In NSW problem gamblers are significantly more likely to be male, younger (18-24 years and 35-54 years).\(^1\)

Research shows that international students are at special risk of problem gambling. A new report indicates that Chinese students are particularly vulnerable due to a combination of loneliness, inexperience and a desire to experiment whilst being in a foreign country.\(^5\)

Problem gambling rates in Australia are lower than rates of smoking, excessive alcohol consumption and obesity but higher than heroin use or hospitalisations resulting from traffic accidents.\(^6\)

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 74% of gamblers seeking help nominate poker machine gambling as their primary type of gambling. The prevalence of sports betting as the primary type of gambling for those seeking help for gambling problems, increased from 1.7% in 2012/13 to 3.2% in 2013/14.\(^7\)

One way to understand why people develop problematic gambling behaviour is through The Pathways model, outlined below: \(^8\)\(^9\)\(^10\)
Behaviourally 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.

**Peer education may assist these students to accept external counselling.**
Gambling in the child or young person

In 2009-2010 the first national study of gambling behaviour among young people in Australia was undertaken. Almost 5,700 young people aged between 10-24 years were surveyed. 2

The study found that 77% of young people in Australia had participated in a gambling activity at least once in the 12 months just past.

In comparison, over the previous six months, 53% of young people had consumed more than a sip of alcohol, 21% had smoked cigarettes, and 11% had used illegal drugs. Only 5% had been involved in shoplifting or other forms of theft, and only 4% in graffiti or tagging.

The most common gambling activities among young people were purchase of instant prize-tickets or scratch cards, followed by lottery tickets, and playing cards games at home or in the homes of friends or relatives.

The most common reasons given for their gambling was enjoyment and to win money.
77% of people aged 10 - 24 surveyed had participated in gambling activity in the past year.
Children and young adult problem gamblers

The national study of gambling behaviour among young people in Australia found that approximately 77% of young people had gambling in the year just past, but fewer than one in ten of those had done so at problematic levels.  

Males were more likely to be problem gamblers than females, with 5.7% of males being problem gamblers as opposed to 3.2% of females.  

Indigenous young people were 6.4 times more likely to be problem gamblers than non-Indigenous young people.

On average, problem gamblers reported participating in eight different gambling activities over the past 12 months, while at-risk gambler reported five different activities and social gamblers three. After scratch cards (80%), problem gamblers played cards at home (77%), and purchased lottery tickets (74%).

For young people in Australia who can be classified as problem gamblers, gambling behaviour is strongly associated with the following:
• a positive attitude to gambling
• low self-esteem
• peer involvement in gambling and substance use
• delinquent behaviour.  

In essence, these findings about what distinguishes problem gamblers from others suggest that young people gamble because their mates do, because they are risk-takers, because they do not believe gambling is a bad thing, and because they do not have a healthy sense of self.
Effects on the family of a problem gambling parent

A national study was conducted in 2010 into the development of gambling problems in children who have a family member with a gambling problem.11

The study found that those with a family history of problem gambling were 2 to 10 times more likely display problem gambling behaviour than their peers.

Clinical and survey evidence suggests that children living in a family with a problem gambler experience a range of psychological and behavioural problems, including depressive and anxiety symptoms, and alcohol abuse.

From the study, the researchers were able to develop a set of guidelines that can be used in future interventions targeted at young people at risk of developing problem gambling. The following strategies could be adopted by TAFE, university and school counselling staff.

• School-based secondary prevention initiatives could involve referring children living in a problem gambling family to support groups with peer leaders and/or personal coaches.

• Screen children of problem gamblers for a range of emotional reactions and symptoms, behavioural complaints and emotionally related physical complaints.

• In the provision of services to children of problem gamblers give consideration to the high co-morbidity of problem gambling with drug, alcohol and mental health problems.
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 Gambling 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, university and school counsellors

- Gambling can be addressed using prevention education campaigns.
- TAFE, university and school 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, university 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.
• Missed classes or course 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 young people 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 further information or professional assistance from Gambling Help by calling 1800 858 858 or visiting www.gamblinghelp.nsw.gov.au
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)

See Guideline for Screening, Assessment and Treatment in Problem Gambling 2011


Where to get help

Gambling Help is a 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:

- Face to face counselling, including legal assistance and financial counselling
- Telephone and online counselling 24 hours a day, 7 days a week on 1800 858 858 and www.gamblinghelponline.org.au
• Web-based services including a range of self-help materials, interactive tools, and community support forums

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

• [www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au) or call the help line on 1800 858 858

Other links and resources

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

• Correlates of reported gambling problems in the CALD population of Australia 2010
  
  [www.gamblingresearch.org.au/resources/a57577b0-6eca-4e4a-a21b-7413d84a7971/gra+final+report++cdu+cald.pdf](http://www.gamblingresearch.org.au/resources/a57577b0-6eca-4e4a-a21b-7413d84a7971/gra+final+report++cdu+cald.pdf)


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


References used in this guide


Gambling Help
Free and confidential counselling, including legal assistance and financial counselling, that can be accessed by phone, online and face to face. Gambling Help telephone and online counselling services are available 24 hours a day, seven days a week.

1800 858 858
www.gamblinghelp.nsw.gov.au

Kids Helpline
A free counselling service (telephone, web and email) for young people aged 5-25.

1800 55 1800

Lifeline
Telephone crisis support 24/7

13 11 14
www.lifeline.org.au/

Suicide Call Back Service
Professional 24/7 telephone crisis support for people at risk of suicide, carers and the bereaved.

1300 659 467
www.suicidecallbackservice.org.au/

headspace
Support and advice for young people aged 12-25 going through a tough time, with centres across regional and metropolitan Australia.

www.headspace.org.au/

ReachOut
An online youth mental health service for under 25s, where you will find fact sheets, stories, videos, guides, tools, apps and a community forum.

au.reachout.com/