



*When it's  
no longer  
a game...*

**problem  
gambling**

**Community  
Presentation  
*Kit***

**AADAC**

ALBERTA ALCOHOL AND DRUG ABUSE COMMISSION

**UNIVERSITY LIBRARY**  
**Lothbridge, Alberta**

## **Problem Gambling Community Presentation Kit**

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*Length: 1.5 hours (with 10-minute break)*

This presentation kit is designed for use in the community. It provides basic information to raise awareness about problem gambling and related issues. It is in point form and is intended for delivery by individuals who have an understanding of problem gambling and addictions.

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## Introduction

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*(5 minutes)*

- Welcome
- Presenter self-introduction
- Audience introductions (optional)
- Sources for the material being presented:
  - *Adult Gambling and Problem Gambling in Alberta, 1998*, AADAC, June 1998
  - *Gambling and Problem Gambling in Alberta*, Wynne Resources Ltd., January 1994
  - AADAC's Problem Gambling Program of Studies, 1998
  - *AADAC Profiles*
  - Additional information on these resources and programs is available through AADAC

## 1. Gaming: An Overview

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*(15 minutes)*

### 1.1 Definitions

Over-  
head  
#1

- “Gambling”...is the act of risking money, property or something of value on an activity with an uncertain outcome.

Over-  
head  
#2

- “Problem gambling”...
  - is the term used to cover a wide range of harmful consequences related to gambling
  - is not meant to minimize gambling problems
  - recognizes problems range from minor to extremely serious
  - includes compulsive gambling and pathological gambling

## 1.2 Prevalence of Problem Gambling

- 87% of Albertans gamble
- 4.8% are experiencing problems related to their gambling

Over-  
head  
#3

Over-  
head  
#4

## 1.3 Games People Play

- Dramatic increase in revenue from gaming
  - Note changes over the past few years.
- Gamblers often have gaming preferences
  - Note that the 1994 preferences were based on data gathered in 1993, when VLTs were fairly new to Alberta and there were far fewer (2100) than now (5900).
- Not surprisingly, problem and probable pathological gamblers spend much more money on gambling than do non-problem gamblers.
  - CGTs (slots) are not listed on Overheads #8 and #9 because the 1998 totals are included under “local casinos.”
  - (See *Adult Gambling and Problem Gambling in Alberta, 1998* [Part II, pg. 34] for details on calculation of expenditures)

Over-  
heads  
#5a,b,c

Over-  
head  
#6

Over-  
head  
#7

Over-  
head  
#8

Over-  
head  
#9

## 1.4 Benefits and Costs

- What are some of the benefits of gambling?  
(Optional: Invite audience suggestions.)
  - Recreation, entertainment
  - Support for charitable causes
  - Revenue for government
- What are some of the costs?  
(Optional: Invite audience suggestions.)
  - Financial difficulties
  - Social / relationship problems
  - Legal problems
  - Employment problems

## 2. A Closer Look at Problem Gambling

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(20 minutes)

### 2.1 Continuum of Involvement

Over-  
head  
#10

- Gambling and problem gambling can be drawn as a continuum.
  - No involvement
  - Casual social gambling
  - Serious social gambling
  - Harmful involvement
  - Pathological gambling
- People who are concerned about their gambling can initiate change at any point in the continuum (in other words, before “hitting bottom”).

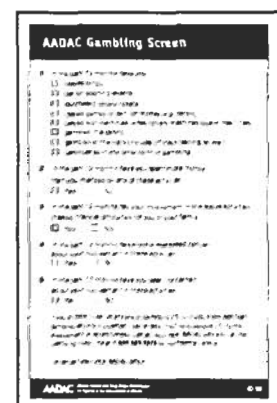
### 2.2 Signs of Problem Gambling

Over-  
head  
#11

- There are certain signs that indicate a gambling problem.
  - Spends large amounts of time gambling.  
*This allows little time for family, friends or hobbies.*
  - Begins to place larger, more frequent bets.  
*Larger bets are necessary to get the same level of excitement.*
  - Chases losses.  
*Returns to gambling soon after a loss to try to recover the money lost.*
  - Has growing debts.  
*A person with a gambling problem is usually secretive or defensive about money and may borrow money from family members or friends.*
  - Pins hopes on the big win.  
*The problem gambler believes the big win, rather than changing the gambling behavior, will solve financial or other problems.*

- Promises to cut back on gambling.  
*A problem gambler is unable to reduce or stop gambling.*
  - Refuses to explain behavior, or lies about it.  
*May be away from home or work for long periods of time, or may make an unusually high number of personal telephone calls.*
  - Feels frequent highs and lows.  
*If unable to gamble, the problem gambler misses the thrill of the action and may be bad-tempered, withdrawn, depressed or restless. During a winning streak, the gambler is on a high.*
  - Boasts about winning.  
*Loves to relive a win but will make light of losses when others express their concern.*
  - Prefers gambling to special family occasions.  
*May arrive late or miss family events such as birthdays, school activities and other family gatherings.*
  - Seeks new places to gamble.  
*May insist that evenings out or even family vacations be at places where gambling is available.*
  - “Spaces out” while gambling.  
*Enters a dissociative state when gambling — loses track of time and gambles much longer than intended.*
- The AADAC Gambling Screen is useful in identifying those who should be referred for additional assessment.
    - The five questions on gambling activity can be asked during intake.
    - A positive response to any one of Qn. 2-5 indicates further assessment on gambling issues is needed, as does significant activity presented in Qn. 1 without any positive responses in Qn. 2-5.
    - AADAC in partnership with the Alberta Medical Assn. has made this gambling screen available to Alberta health professionals, for use in their practices. (Optional: Show sample.)

Over-  
head  
#12







- GA 20 Questions  
(Optional: Make copies available to audience.)
- In the more detailed assessment, client has opportunity to explore the impact of the gambling on his/her major life areas:
  - Finances
  - Social/family relationships
  - Vocation/education
  - Legal affairs
  - Physical health
  - Emotional health
  - Spiritual health

### **3. Who Develops a Gambling Problem?**

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*(10 minutes)*

#### **3.1 Characteristics of Problem Gamblers in Alberta, 1998**

Over-  
head  
#13

- 4.8% of adult Albertans currently experience some level of problems related to gambling.
  - male (61%) (note change from 50/50 split in 1994)
  - 18-34 years of age (60%)
  - married or living common-law (50%)
  - living with two or more adults 18 years or older (26%)
  - household income of less than \$50,000 (67%)
  - high school education or less (52%)
  - employed full- or part-time (75%)
- They are found in large urban centres and small rural communities.

- They show a clear preference for continuous (versus non-continuous) forms of gambling:
  - Continuous = those games which include repeated sequences of wager, play and outcome (win or loss) within a relatively short period of time
  - Examples: VLTs, instant lottery or “scratch” tickets, pull-tabs or Nevada tickets, bingo, casino games, horse races
  - Examples of non-continuous forms = Lotto 6/49 tickets, sports betting, raffles.
- A significant proportion of problem gamblers also have problems with alcohol or other drugs.
  - About 55% of gambling clients identify a cross-addiction (based on AADAC data).

### 3.2 Possible Contributing Factors

- Early gambling experience
  - People with gambling problems are more likely to have had their first gambling experience at 10 years of age or younger.
- Family history
  - Problem gamblers are significantly more likely than non-problem gamblers to feel that one or the other of their parents had a gambling problem.
- Other factors include:
  - Personal/life issues that may/may not be recognized by the individual.
  - Personality characteristics
- Problem gambling is not a simple condition with a clear-cut cause and predictable course.
- We cannot reliably predict who will develop a problem ...it is usually a combination of factors, and it is complex.

## 4. Dealing with Problem Gambling

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(20 minutes)

### 4.1 Family, Colleagues

- Problem gambling can have a profound impact on the gambler's family, particularly the spouse/partner and children, as they experience:
  - Serious financial problems
    - Limited money for day-to-day living expenses
    - Spouse may take on second job to meet basic living expenses
    - Family assets (home, savings, retirement fund) used by gambler as collateral for loans
  - Stress
  - Disruption of relationships
  - Possible drug / alcohol abuse as a way of trying to cope
  - Potential suicide risk
  - Spouse's job performance suffers or children's school grades drop
- Members of the extended family are also often affected.
  - Loans and other bailouts
  - Relationship difficulties
  - Stress
- Employers and workplace colleagues can also be affected.
  - Co-workers provide loans or cover up for gambler when his/her work is affected by the gambling.
  - Gambler may embezzle company funds to support gambling.
  - (Optional: Distribute AADAC problem gambling/workplace pamphlet, *Are you concerned about a co-worker's gambling . . .*)



- It is a natural response to want to “help” the gambler by covering up the consequences of the gambling (by providing excuses, loans and additional income, or declaring bankruptcy).
- But this “help” simply enables the gambling behavior to continue.
- If you are affected by someone’s gambling, it is important to express your concerns about the gambling to the gambler, and to make it clear what your response will be in the future.
  - *I am concerned about the amount of time and money you spend on gambling. We have been late with our rent for three months in a row, and the manager has said he will terminate our lease if we are late again. I have opened a separate chequing account and am now depositing my paycheques directly into that, rather than into our joint account.*
- People who are affected by someone else’s gambling can seek assistance for themselves, regardless of whether the gambler chooses to do so.

#### 4.2 Problem Gambler

(Optional: Hand out Self-help Strategies.)

Hand- out
--------------

- Similar to individuals struggling with their alcohol or other drug use, clients with a gambling problem often have complex issues in their lives.
- What follows is a *greatly simplified* description of what someone with a gambling problem might experience in counselling.
  - Initially, the gambling clients who come into AADAC offices or funded agencies often express concern about their financial problems.
  - Many feel that, once they can get their finances under control, things will be fine.

- Through the assessment process (mentioned earlier) and the counselling process, the client is encouraged to explore the connection between the gambling and difficulties in major life areas.
- The goal is for the client to develop insight into the effects of the gambling behavior, and to understand what motivates the gambling.
- The counselling can also help the client recognize what immediate and underlying needs the gambling is meeting for him/her, and explore other ways to meet those needs.
- The counselling may also include referral to other services, including:
  - Mental Health
  - Financial counselling:
    - Problem gamblers are often in immediate need of financial counselling. This should include a detailed analysis of the gambler's financial affairs.
  - Marital / relationship counselling

## **5. Where Is Help Available?**

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*(10 minutes)*


### **5.1 AADAC Offices and Funded Agencies**




- (Describe the services available through your office or unit, or through nearby AADAC or funded agency facilities. Hand out the AADAC problem gambling services brochure and the AADAC and Funded Agencies Services Chart.)
- (Review the range of services offered by AADAC/Funded Agencies. Optional: Hand out brochures for the various programs.)

- Gambling Help Line (1-800-665-9676) operates 24 hours/day. It provides confidential crisis counselling, information and referral service to callers anywhere in Alberta.

## 5.2 Gamblers Anonymous (GA) and Gam-Anon

- GA offers a 12-step recovery program. It is an association of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from a gambling problem. The only requirement for membership is a desire to stop gambling. 


- (Hand out information on the GA group in your area, if there is one.)

- Gam-Anon is a support group for family members and others affected by someone's gambling. 

- (Hand out information on the Gam-Anon group in your area, if there is one.)

## 5.3 Financial Counselling

- Credit Counselling Services of Alberta is a not-for-profit consumer debt counselling service.

- (Hand out information on this service, if it is available in your area, or provide a telephone number for the nearest CCSA office.) 

Calgary: 403-265-2201      Edmonton: 780-423-5265

In Alberta: 1-888-294-0076

- (Hand out information on other financial counselling services available in your area.)

## 5.4 Other Community Services

- Other community services include:  
(List local options and provide telephone numbers.)

- Distress Line

- Suicide Line

- Women's Shelter

## **Gambling is . . .**

. . . the act of risking money, property or something of value on an activity with an uncertain outcome.

## Definition of Terms

- **Problem gambling**

The presence of a wide range of harmful consequences associated with gambling behaviors; includes compulsive and pathological gambling.

- **Compulsive gambling**

A common term used by lay people and by Gamblers Anonymous. "Compulsive" implies that there is loss of control and that the individual is engaged in an activity that is not enjoyable.

- **Pathological gambling**

A chronic and progressive failure to resist impulses to gamble. Refers to gambling behavior that compromises, disrupts or damages personal, family or vocational pursuits.



## Frequency of Gambling in Alberta

<u>Frequency</u>	<u>1994</u>	<u>1998</u>
Never	7%	3%
Infrequent – no gambling in past year	3%	10%
Gamble less than once a week	50%	62%
Gamble at least once a week	40%	26%

### Note:

- The 1998 percentages add up to 101 because of rounding off to a whole number.

## Incidence of Problem Gambling in Alberta

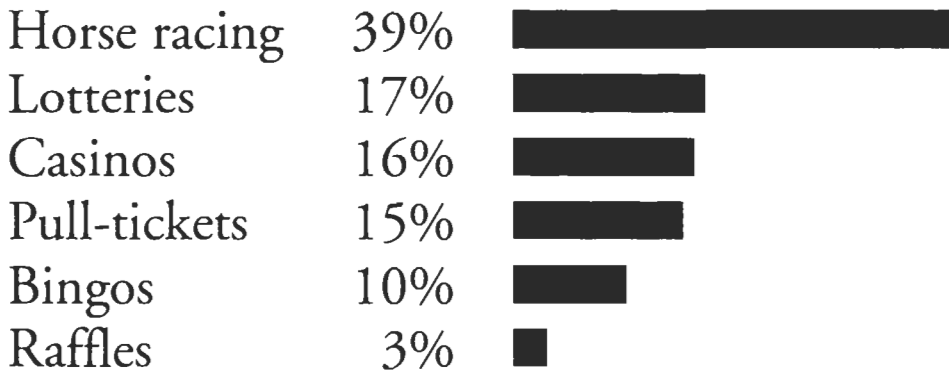
<b>Incidence</b>	<b>1994</b>	<b>1998</b>
No involvement in gambling	9.7%	12.6%
Gamble with no adverse effects	84.9%	82.6%
Gambling sometimes creates problems	4.0%	2.8%
Gambling has caused serious emotional and financial problems	1.4%	2.0%

## Gross Revenues

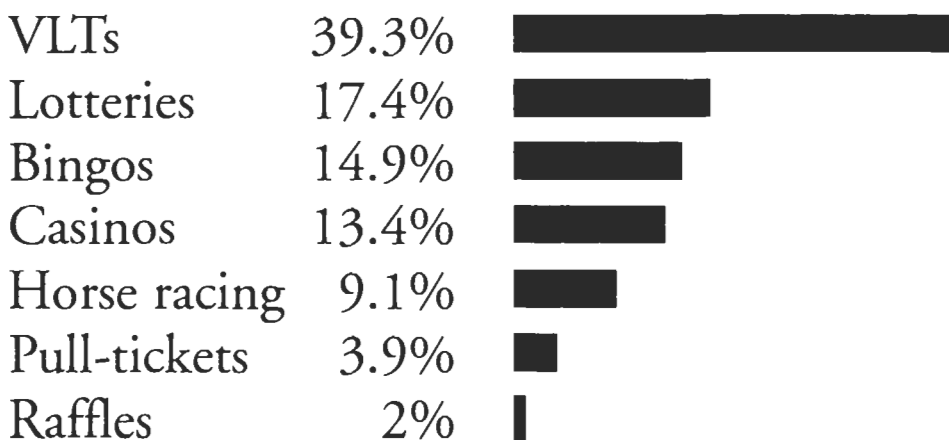
1973/74      \$110 million



1983/84      \$556 million



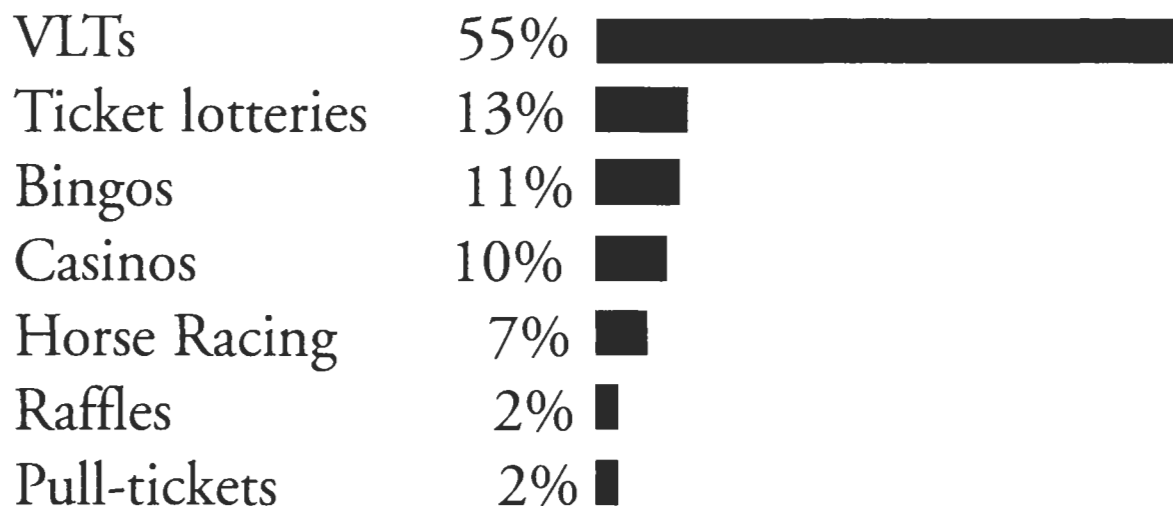
1993/94      \$2.2 billion



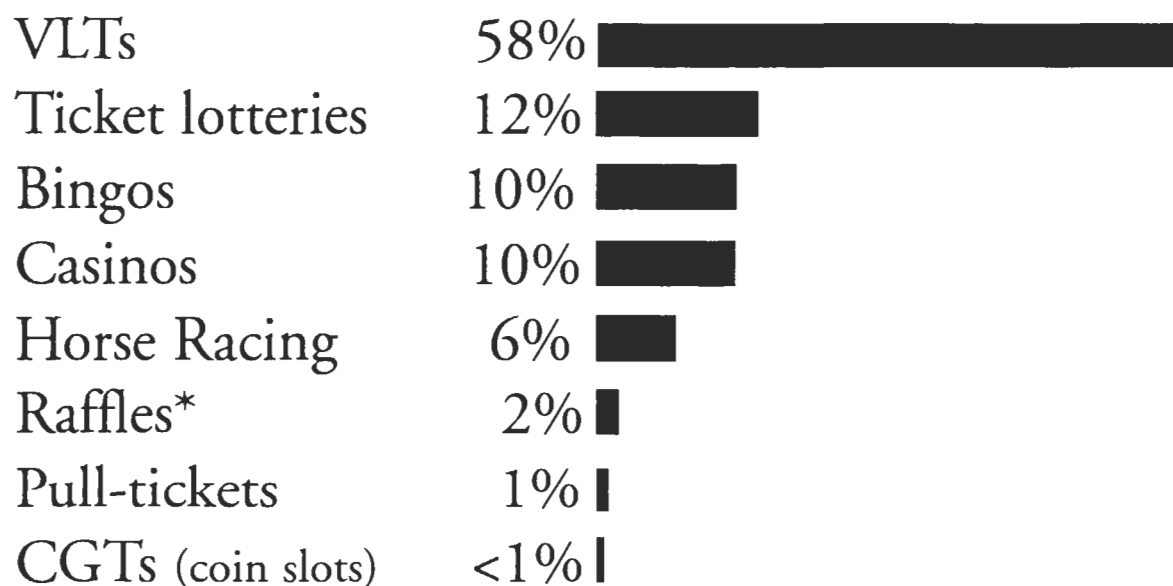
*\*does not include Raffles under \$10,000*

## Gross Revenues

1994/95      \$2.76 billion



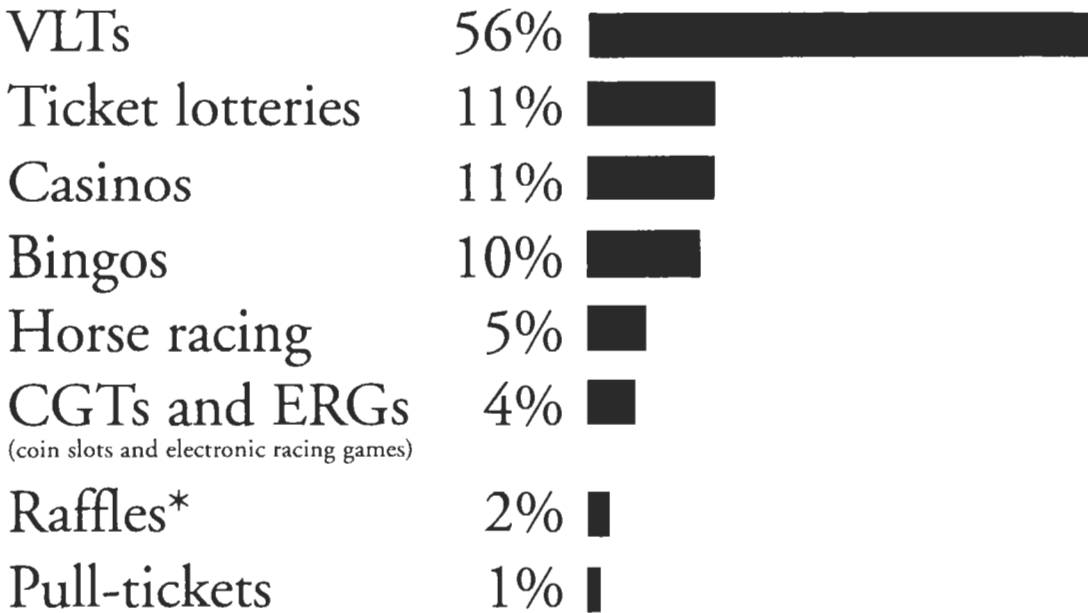
1995/96      \$2.94 billion



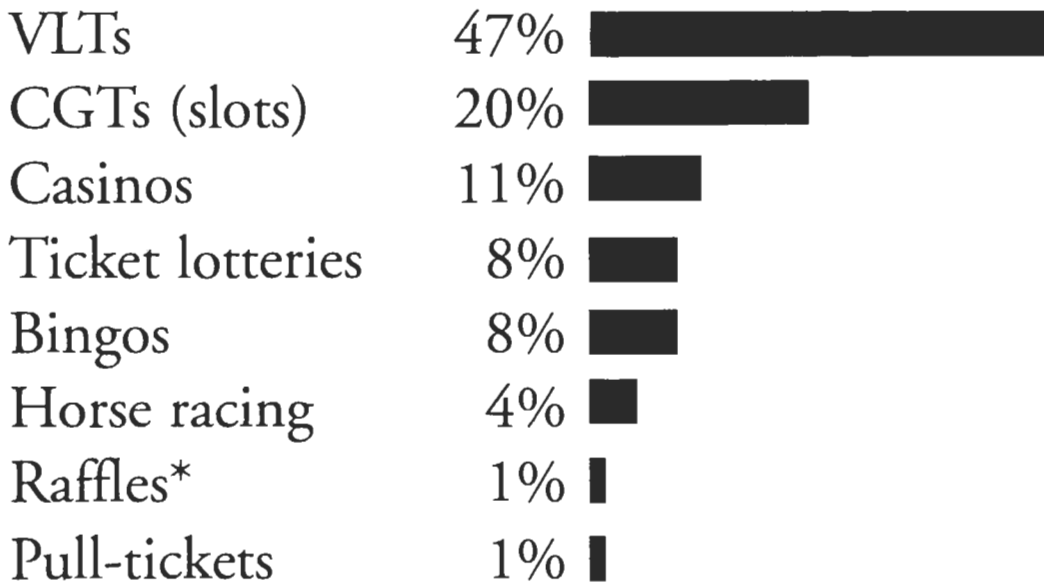
*\*does not include Raffles under \$10,000*

# Gross Revenues

1996/97 **\$3.2 billion**



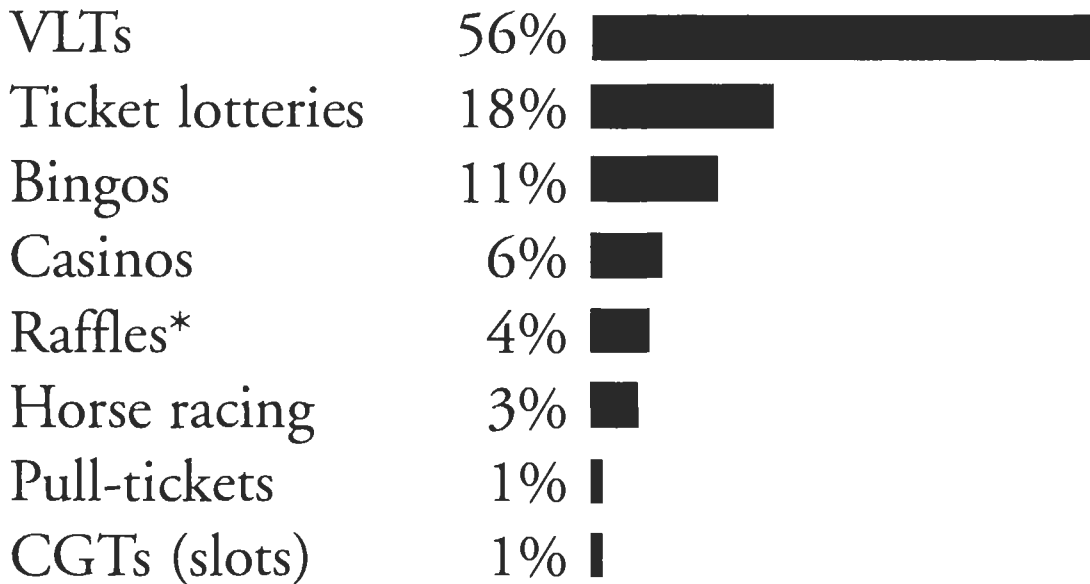
1997/98 **\$4.3 billion**



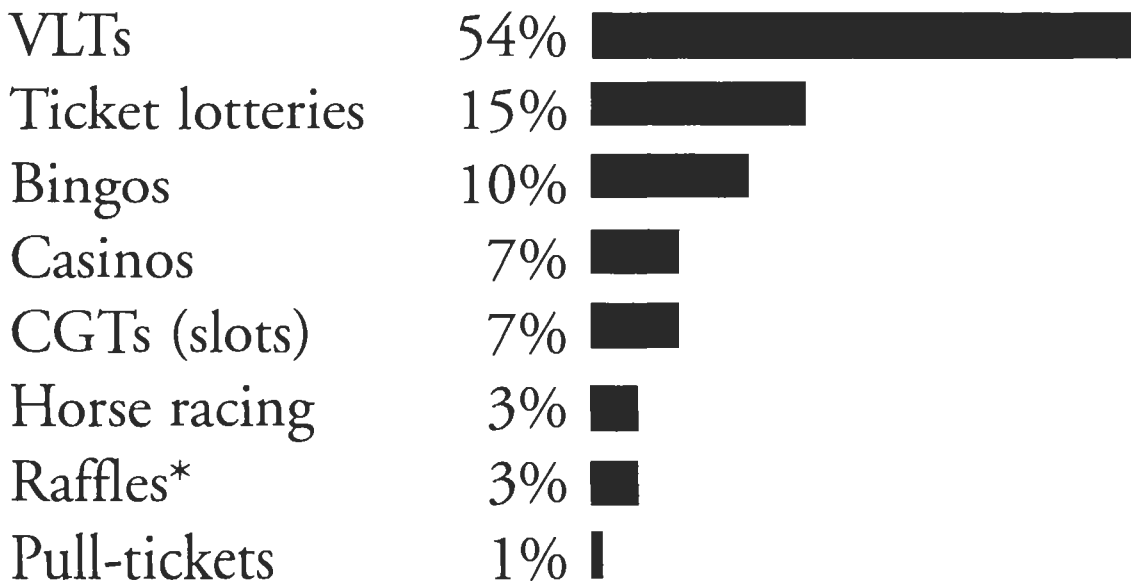
*\*does not include Raffles under \$10,000*

## Net Amounts After Prizes

1996/97      \$981 million



1997/98      \$1.1 billion



*\*does not include Raffles under \$10,000*

## Preferred Gaming Activities

Type of Gaming Activity	1994 (%) (n=1,595)	1998 (%) (n=1,626)
Lottery tickets	31.0	22.5
Instant or scratch tickets	7.7	5.5
Card games with family, friends	6.9	8.0
Bingo	6.5	6.0
Stock markets	6.0	11.7
Horse races	4.5	3.6
Raffles	3.9	10.0
Coin slots	3.6	no data*
Games of skill	3.4	4.6
VLTs	3.1	4.2
Casinos outside Alberta	2.1	5.5
None	8.2	8.4

\* coin slots not measured separately from casino play

# Average Monthly Gambling Expenditures

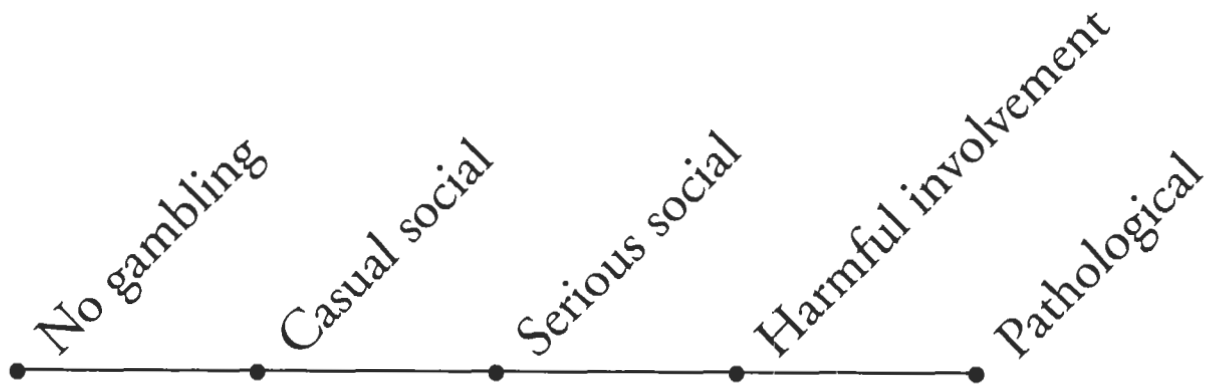
Type of Gambling Activity	1994		1998	
	Problem & Pathological	Non-Problem Gamblers	Problem & Pathological	Non-Problem Gamblers
BINGO	47.15	5.33	28.40	4.64
VLTs	41.05	3.26	182.91	3.14
HORSE RACES	33.98	3.48	6.35	1.02
CASINOS OUTSIDE ALBERTA	25.22	4.28	69.35	6.95
LOTTERY TICKETS	14.67	9.17	19.17	7.42
INSTANT OR SCRATCH TICKETS	13.03	4.56	8.76	1.72
LOCAL CASINOS	12.00	2.37	91.87	1.47
PULL TABS	11.65	1.56	20.85	0.53
CARD GAMES IN CARD ROOM	10.32	0.93	18.62	0.74
CARD GAMES WITH FAMILY OR FRIENDS	9.04	3.19	20.93	1.76
GAMES OF SKILL	7.26	4.88	10.02	1.90
SPORT SELECT	5.72	0.81	5.38	0.97
SPORTS WITH FRIENDS OR CO-WORKERS	5.14	2.53	29.68	1.44
RAFFLES	4.77	5.24	7.20	4.30
FORMAL SPORTS POOLS	1.58	0.82	7.36	0.35
SPORTS WITH BOOKIE	<1.0	<1.0	22.99	<1.0
<hr/>				
AVERAGE MONTHLY EXPENDITURE (ON ALL OF THE ABOVE GAMBLING ACTIVITIES)	<b>15.16</b>	<b>3.28</b>	<b>34.37</b>	<b>2.40</b>



# Total Monthly Gambling Expenditures

Type of Gambling Activity	Total Monthly Expenditures		Proportion Attributed to PGs and PPGs	
	1994	1998	1994	1998
LOTTERY TICKETS	\$15,483	\$12,828	9%	13%
INSTANT WIN TICKETS	\$8,263	\$3,351	16%	23%
RAFFLES	\$8,482	\$7,092	6%	9%
PULL-TABS	\$3,537	\$2,609	33%	69%
SPORT SELECT	\$1,798	\$1,934	31%	24%
BINGO	\$12,827	\$9,452	36%	26%
CARD/BOARD GAMES	\$5,780	\$4,475	15%	41%
GAMES OF SKILL	\$8,185	\$3,724	9%	23%
VLTs	\$9,047	\$20,644	45%	77%
SPORTS POOLS	\$1,409	\$1,173	11%	55%
OUTCOME OF SPORTS	\$4,376	\$4,751	12%	54%
HORSE RACES	\$8,693	\$2,093	39%	26%
LOCAL CASINOS	\$4,821	\$10,204	25%	78%
CASINOS OUTSIDE ALBERTA	\$9,053	\$16,498	28%	37%
SPORTS WITH BOOKIE	\$308	\$2,000	<1%	100%
CARD GAMES IN CARD ROOM	\$2,438	\$2,733	42%	59%
<b>TOTAL MONTHLY EXPENDITURE</b>				
(ON ALL OF THE ABOVE GAMBLING ACTIVITIES)	<b>\$104,500</b>	<b>\$105,561</b>	<b>23%</b>	<b>45%</b>

# Continuum of Involvement



## Signs of Problem Gambling

- Spends large amounts of time gambling.
- Begins to place larger, more frequent bets.
- “Chases” losses.
- Has growing debts.
- Pins hopes on the “big win.”
- Promises to cut back on gambling.
- Refuses to explain behavior, or lies about it.
- Feels frequent highs and lows.
- Boasts about winning.
- Prefers gambling to special family occasions.
- Seeks new places to gamble.
- “Spaces out” while gambling.

## AADAC Gambling Screen

1. In the past 12 months have you:

- |  |   |
|--|---|
| <input type="checkbox"/> played bingo  | <input type="checkbox"/> played games of skill for money (e.g. cards)             |
| <input type="checkbox"/> bet on sporting events  |   |
| <input type="checkbox"/> purchased lottery tickets                                     | <input type="checkbox"/> gambled at the track (include off-track betting as well) |
| <input type="checkbox"/> gambled in a casino   |   |
| <input type="checkbox"/> played slot machines, video lottery machines (poker machines) | <input type="checkbox"/> participated in any other form of gambling?              |

2. In the past 12 months have you spent more money than you intended on any of these activities?  yes  no

3. In the past 12 months has your involvement in the above activities created financial difficulties for you or your family?  yes  no

4. In the past 12 months has anyone expressed concern about your involvement in these activities?  yes  no

5. In the past 12 months have you been concerned about your involvement in these activities?  yes  no

## Characteristics of Problem Gamblers in Alberta

<b>Characteristic</b>	<b>1994</b>	<b>1998</b>
Male	50%	61%
18-34 years of age	63%	60%
Married or living common-law	49%	50%
Living with two or more adults 18 years or older	21%	26%
Household income of less than \$50,000	57%	67%
High school education or less	63%	52%
Employed full- or part-time	66%	75%

# Problem Gambling

## Self-help Strategies

1. Know the warning signs of problem gambling:
  - Spending more and more time and money.
  - Gambling to win back money lost (chasing losses).
  - Being preoccupied with gambling – thinking about it all the time.
  - Disregarding the consequences of continued gambling.
  - Losing track of time while gambling.
  - Hearing others (family, friends) tell you they are concerned about your gambling.
2. Handle money as little as possible.
  - Dispose of instant teller / bank machine cards.
  - Discontinue credit cards if you have been taking cash advances or using them in other ways that support your gambling.
  - Have your employer deposit your paycheques directly into your bank account.
  - Ask someone you trust (family member, friend) to manage your finances.
  - Consider other financial options, such as locking your money into long-term savings bonds, etc.
3. Deal with the crisis caused by the gambling.
  - Speak to financial experts who can help you manage your debts.
  - Seek legal advice if you are facing any charges.
4. Develop other options for the way you spend your time and energy.
  - Problem gamblers often gamble alone, so get involved in activities with other people (take an evening class, join a club or sports group, volunteer, participate in outings with family and friends). This can also help to relieve boredom and loneliness.
  - Choose activities that will give you an outlet for excess energy (sports, jogging, brisk walks).
5. Determine what triggers your gambling (stress, depression, loneliness, anxiety, escape from troubles) and find other ways to deal with these.
  - Monitor thoughts and urges to gamble and develop alternatives.
  - Consider what needs the gambling meets and find other ways to meet those needs.

*(continued)*

6. Plan and schedule your days, purposely replacing the time you spent gambling with another activity you enjoy. Physical activity is particularly helpful in dealing with cravings.
7. Change habits and behaviors that lead to gambling (driving past gambling venues you always went to, reading sports results, etc.)
8. Build a support network.
  - Seek out self-help groups (Gamblers Anonymous, Gam-Anon, etc.).
  - Find a physician, psychiatrist or other health professional who can help you.
  - Seek out friends, family or other relatives for support.
9. Find or associate with people who do not gamble, and meet or associate with friends in places where gambling is not available.
10. Save your gambling money for something special you enjoy (travel, hobbies) and reward yourself when you choose not to gamble (go out for dinner, or to a movie).
11. Seek financial counselling, if needed, for budgeting skills, debt repayment plans, etc.
12. Keep a diary of all your expenditures. If you are gambling, record how much you spend and how much you win.
13. Try to reduce your financial need.
  - Determine if there is something else contributing to your high level of financial need (alcohol or other drug abuse, for example).
14. In addition to treatment for the gambling problem, seek treatment if there are other problems such as alcohol / other drug abuse, mental illness (depression, thoughts of suicide, mania). Seek counselling for marital problems, career and legal issues, and other problematic areas in your life.
15. Learn more about gambling (the true odds of winning, for example) and problem gambling, through books, support group meetings, etc.
  - Understand that, on games of chance, winning is due to luck and luck only — not skill.
  - Many people who are successful in other areas of their lives can, and do, encounter gambling problems.
16. Develop realistic expectations for change.
  - It is unrealistic to expect quick changes or improvement. Lapses are likely and are not signs of failure.
  - Gambling is not the best way or the only way to control your financial situation.