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PROBLEM

A Guide for Helping People
Experiencing Poverty

GAMBLING

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Institute of Ontario

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Problem Gambling : A Guide for Helping People Experiencing Poverty

CENTRE FOR ADDICTION AND MENTAL HEALTH

PROBLEM GAMBLING INSTITUTE OF ONTARIO

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camh Centre for Addiction
and Mental Health

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Problem Gambling Institute of Ontario

Centre for Urban Health Solutions at St. Michael's Hospital

Good Shepherd Ministries

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Contents

Acknowledgments **4**

Overview **6**

Key messages **7**

1 Introduction **9**

2 Gambling **11**

3 What Is Problem Gambling? **15**

4 Approaches to Treatment **27**

5 Screening for Gambling Problems **33**

6 Strategies for Reducing Harms, Cutting Down
or Quitting **37**

7 Resources for Service Providers and
People Who Gamble **39**

8 Client Handouts **43**

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It was written to support service providers who work with people who are homeless, precariously housed or have low incomes, and who may also be experiencing problems with gambling.

Problem Gambling: A Guide for Helping People Experiencing Poverty was developed by Beth Murray and Stephen Meredith at the PGIO in collaboration with Flora I. Matheson, Alison Baxter and Sarah Hamilton-Wright from the Centre for Urban Health Solutions at St. Michael's Hospital, and Kirk McMahon and Aklilu Wendaferew from the Good Shepherd Ministries.

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Other Resources in This Series

Problem Gambling: A Guide for Families

Problem Gambling: The Issues, the Options

Problem Gambling: A Guide for Financial Counsellors

Problem Gambling: Legal Information for Helping Professionals

Problem Gambling: Legal Information

Problem Gambling: Legal Information for Families

Overview

This guide is for peers and professionals who work with people who are experiencing homelessness, precarious housing or extreme poverty, and who may also be experiencing problems with gambling.

This guide has been developed to:

- increase your knowledge of problem gambling
- give you information and tools to identify when a person has gambling problems
- provide you with tips for talking to clients about gambling
- give you strategies that will help you to support people with gambling problems
- increase your knowledge of community supports and services for people with gambling problems.

Key messages

People experiencing homelessness are much more likely to have a history of gambling problems than the general population.

You can help your clients who may be experiencing problems with gambling by:

- making it routine practice to talk about gambling
- being alert to the signs of problem gambling
- making information on problem gambling available
- providing accurate information about how gambling works
- helping clients identify the consequences of their gambling
- supporting clients in their attempts to cut down or quit gambling
- finding out about the resources available in your area.

Introduction

This guide will provide you with a basic understanding of problem gambling and will help you to identify and respond to clients who may have problems with gambling. It includes tips for talking to clients as well as some basic tools that can be used to support someone who wants to change their gambling behaviour.

This guide is meant to supplement the skills you already have. Your knowledge and understanding of your clients and your expertise in supporting them put you in an ideal position to identify and respond to people who may be having a problem with gambling.

The content complements the various frameworks in which you work, including but not limited to woman-centred, anti-racist, anti-oppression, trauma-informed and culturally sensitive practices. The content reflects the daily realities of those who are experiencing homelessness or living in extreme poverty.

The impetus for creating this guide was a 2014 research study that found that clients experiencing homelessness and using services at Toronto's Good Shepherd Ministries were nearly nine times more likely than members of the general population to have a history of gambling problems.¹ This

¹ Matheson, F.I., Devotta, K., Wendaferew, A. & Pedersen, C. (2014). Prevalence of gambling problems among the clients of a Toronto homeless shelter. *Journal of Gambling Studies*, 30, 537–546.

rate is alarmingly high and suggests that gambling should be considered as one of many potential factors that contribute to homelessness and/or extreme poverty.

Gambling causes harm and can have an impact on someone's life regardless of their income. It can be considered to be a risk factor for homelessness. Continued gambling may also make it more difficult for someone to move out of the shelter system and to maintain stable housing.

People may use gambling as a way to generate money for basic needs, cigarettes, drugs or alcohol, or as a way to socialize or spend time

The quotes that appear throughout this guide are from a focus group of participants with lived experience of problem gambling. The focus group was part of a larger study conducted by the Centre for Urban Health Solutions at St. Michael's Hospital: *Engaging the Community to Respond to Problem Gambling among People Experiencing Poverty*. The focus group explored gambling experiences, gambling and housing situations and experiences of supports and services for problem gambling. These quotes express the lived experiences of participants and illustrate in their own words the impact that gambling has had on their lives.

2

Gambling

People are gambling whenever they risk money or something of value on events that have an element of chance. For an activity to be considered gambling, the following elements need to be in place:

- a person puts up money or something else of value
- the outcome is in some way beyond the person's control
- once the bet is made, it is irreversible.

There are many different ways to gamble, including:

- buying lottery tickets
- buying scratch, Nevada or pull-tab tickets
- playing bingo
- betting on card games, dice games or tile games (e.g., dominoes and mahjong)
- playing slot machines and other casino games.

Focus groups for this project identified scratch and lottery tickets as the most common forms of gambling among this population, but also mentioned Pro-Line, card and dice games, and casino gambling.

Your clients may not consider bingo, instant win tickets or lottery to be a form of gambling and if you ask them if they gamble, they may say no. It can be helpful to ask about specific types of activities such as scratch tickets or lottery so you get a more accurate picture of their gambling behaviour.

Focus groups identified scratch and lottery tickets as the most common forms of gambling among this population

Why do people gamble?

People may use gambling as a way to generate money for basic needs, cigarettes, drugs or alcohol, or as a way to socialize or spend time. As well, people may use gambling to cope with negative feelings, such as depression, grief, boredom or loneliness, and to escape from their difficulties. They may have experienced multiple losses in their lives, including their job, housing, family or health, and gambling may be used as a way to cope with or distract them from thinking about these losses.

I lost a wife, my family doesn't talk to me, I've lived on the TTC (public transit) for three months because I'd rather gamble and drink than buy food or shelter so it totally consumed my life.

For some, gambling may be seen as having a positive influence on their life; one of the few things that they enjoy

For some, gambling may be seen as having a positive influence on their life; one of the few things that they enjoy. It is only a problem if the negative consequences outweigh the benefits.

And basically, it turned out to be an escape for me. I would just go there and pass the time, try not to think about anything and escape from my problems.



It started off as a fun pastime but then a means to make money.



Well I lost my mother, my sister wasn't around much. I had an apartment. I was by myself. I had no friends.... I just thought one day I'll go out to the casino and see what fun it is and it was fun. For nearly a year, the slot machine was my best friend, my lover, my bedmate, whatever you want to call it. I just thought once I sat in front of those slot machines everything around me did not exist.

When someone has a gambling problem, they often continue to gamble or even increase their gambling in an attempt to

win back the money they have lost — chasing after a win that they hope will solve their money problems. This may continue, even as the losses pile up, because they feel that they are “due” for a win or that they have already “invested” too much money to quit now. This is called “chasing losses.”

It was the never-ending chase, you know, to try and win back your losses.

This is extremely common among people experiencing gambling problems. For them, gambling is the problem, but it also appears to be the solution, so they often continue to chase after a big win and that leads to further losses.

One step in recovering from a gambling problem is accepting that the money that has already been lost is gone forever. It means letting go of gambling as a solution to their money problems; it means giving up the chase.

Problem gambling is referred to as a behavioural addiction and it has a lot in common with substance use and other addictions. Studies have shown that gambling can increase levels of dopamine in the brain, much like using stimulant drugs such as crack cocaine or crystal methamphetamine. Dopamine is a neurotransmitter that is responsible for feelings of pleasure and reward. The person gambling gets a reward when dopamine levels increase in their brain. These increased feelings of pleasure can happen even in anticipation of gambling and contribute to the desire to keep playing despite the negative consequences.

One step in recovering from a gambling problem is accepting that the money that has already been lost is gone forever

GENDER DIFFERENCES

Generally speaking, women are more likely to play non-competitive games such as slots, lottery, instant win and bingo, while men are drawn to games that are competitive and esteem building such as poker and blackjack. There is little research about people living in poverty and the types of gambling they do. The types of gambling your clients become involved in will likely be highly influenced by availability and

cost. This may mean that you will see clients who are focusing their gambling on instant win, or lottery, as well as games that are played privately such as dice, betting on sports with a bookie or card games for money.

3

What Is Problem Gambling?

Problem gambling is not just about the loss of money, but how it can affect the person's whole life. Gambling is a problem when it:

- causes or worsens financial problems
- impacts housing stability or employment
- causes harms to relationships
- continues despite the negative consequences.

Problem gambling is a pattern of behaviour and people experience these harms repeatedly over time. A comparison with alcohol is helpful. Drinking heavily every now and again, for example, does not necessarily mean that a person has a drinking problem. However, drinking too much on a regular basis and experiencing repeated harms could indicate a problem.

Problem gambling is a pattern of behaviour and people experience these harms repeatedly over time

Signs of problem gambling

It may be difficult to recognize clients with gambling problems because many of the signs that would normally alert us to a gambling problem are common among your clients, so it may not be obvious that gambling is the cause. For example, money problems are a common red flag that someone has a gambling problem, but this would not be obvious when so

many of your clients live in poverty. If you have a discussion with a client about money, problem gambling is one of the issues you could ask about because it may be contributing to their financial problems. You will not know unless you ask.

You may see the red flags below in clients who do not have gambling problems. However, if a client exhibits a large number of these red flags—and an overall pattern of problems—that may indicate that gambling is a potential problem for you to explore further with them.

Here are common signs of problem gambling you may see in your clients:

- frequently borrows money or asks for advances
- is unable to afford items that they were previously able to afford
- alternates between being broke and having money
- buys multiple scratch or pull-tab tickets at a time
- thinks and talks about gambling all the time
- has conflicts over money with other people
- cheats or steals to get the money to gamble or pay debts
- neglects personal responsibilities.

You can explore gambling with your clients by:

- talking about finances
- talking about how and where clients spend their time
- being open and showing interest if they talk about any gambling behaviour (e.g., buying scratch tickets, playing favourite numbers).

After talking to a client, you may find that these red flags are not related to gambling, but even ruling out gambling can help you learn more about what is contributing to their problems.

Asking about gambling and supporting a client with a gambling issue is very similar to responding to concerns about substance use, since both are addictive behaviours.

Identification and treatment for both gambling and substance use are very similar. If you are comfortable talking to clients

about substance use, then you can use the same skills and knowledge to talk to them about gambling. It is not necessary for you to know a lot about the games they play; simply be curious and ask them to tell you about them.

Sometimes, gambling problems come to light when a person is at risk of losing their housing due to non-payment of rent. When their situation is examined, it appears as though nothing has changed financially. The situation can seem like a mystery to a worker: why is the client suddenly not able to pay their rent and doesn't seem to have enough money to manage when they were previously able to? This is a red flag that is often hidden and missed.

Is gambling viewed as a problem?

People often fail to recognize that they have a gambling problem. They may see it as “only a few dollars,” but you may see it as something more serious. You cannot force someone to recognize that they have a problem, but you can “plant a seed” and hope that they will think about it. By having brief conversations with your clients, you can support them to see and understand their gambling behaviours differently. If they do not think it is a problem, then you can help by opening a dialogue and providing information. It is important to recognize that gambling may not in fact be a problem for them.

Some people who are dealing with extreme poverty or homelessness may enjoy gambling because it provides a distraction and gives them hope that a win will solve their problems. They may not see gambling as a problem and may have no desire to change their behaviour. Even if gambling is causing significant problems, some won’t see it as a problem.

People also may have mixed feelings about gambling. They may recognize that it is causing problems. They may feel anxious, depressed, angry or ashamed, but they enjoy the ritual of gambling and the hope and excitement that it offers.

You cannot force someone to recognize that they have a problem but you can “plant a seed” and hope that they will think about it

People can also substitute one problem for the other. It is not unusual for someone who is quitting alcohol or other drugs to start gambling to fill that void. They may see instant win tickets as less damaging than their previous drinking or drug use. They may not see, in the moment, the long-term consequences or similarities between the way they used a substance and the way they may be gambling.

It is not unusual for someone who is quitting drugs or alcohol to start gambling to fill that void

Risk factors for problem gambling

There are risk factors that can make it more likely that someone will develop a gambling problem or make it more difficult for someone to stop.

People are more at risk if they:

- had an early win in their gambling experience
- have easy access to their preferred form of gambling (e.g., the corner store)
- have mistaken beliefs about the games (e.g., they may misunderstand the odds of winning or think they know how to pick a winning ticket)
- don't monitor their wins and losses
- have suffered a recent loss or a significant life change
- feel bored or lonely
- have a history of risk taking or impulsive behaviour
- have a history of mental health problems, particularly depression and anxiety
- have experienced past or current trauma
- have (or have had) problems with alcohol or other drugs, especially if they gamble while under the influence
- connect their self-esteem to gambling wins or losses
- have a family history of gambling or gambling problems
- feel important by being able to buy things for others.

The more factors that apply, the more likely a person is to develop a gambling problem.

Consequences of problem gambling

Problem gambling can lead to a variety of serious consequences, but money problems are by far the most common. Since most of your clients have money problems already, this will not be a reliable sign of problem gambling. There could be many factors contributing to their money problems, and gambling might be just one of them. People with limited income do not need to lose large amounts of money in order to experience negative consequences.

I said that's right, now if I look back, hindsight, 20/20 hindsight, if I knew how much I was going to wreck my life both emotionally and financially I would never set foot into a casino.

Since most of your clients have money problems already, this will not be a reliable sign of problem gambling

People with gambling problems can experience a range of negative consequences related to money, but many of your clients will experience similar consequences even if they are not involved in gambling. People experiencing poverty may:

- owe people money
- lack money for items that they previously would have been able to afford
- involve themselves in risky activities, such as crime or involvement in sex work, to raise money to pay off debts
- be unable to maintain stable housing or to manage their money.

Gambling can cause all of these problems as well or make them worse. The following quotes highlight some of the financial consequences of problem gambling:

At first it was fun because we still had the money, you know, we have credit cards, we could borrow and pay and borrow, and then it got really out of hand so we got into this vicious cycle of borrowing money from friends, from Payday Loans, then, like, we pay one, you borrow to pay the other and then you try and get, you know, get some extra so you can play again.

Gambling can also cause relationship issues, increased stress, loss of housing, jobs and valuables. It can also make other substance use or mental health issues worse. Being in debt can make it more difficult to find stable housing and may also cause someone to take unnecessary risks to get money.

I lost my residence because of it. I was kicked out by the sheriff twice. Even after that time I still went gambling.

Myths and mistaken beliefs about gambling

Many people who gamble have mistaken beliefs about how games work or about their ability to influence the outcome of a game. They often overestimate their odds of winning. These beliefs can cause them to make poor decisions and can contribute to gambling problems. For example, mistaken beliefs may lead someone to spend much more than they can afford because they think incorrectly that they are due for a win.

You can respond to mistaken beliefs by dispelling myths and providing accurate information about how the games work. Clients may not necessarily want to hear what you have to say. They may prefer to continue believing the myths because they have an emotional attachment to them.

Demonstrating a willingness to talk about gambling but not forcing the issue allows for further conversations later on.

When you are responding to mistaken beliefs:

- give people the information to dispel gambling myths
- offer to discuss it at a later time
- do not expect them to change right away—understand that people need time to internalize a message and to make a decision about behaviour change.

Here are some examples of gambling myths and facts.

MYTH	FACT
I can improve my chances of winning by picking certain numbers.	Every number has the same chance of coming up. There is no way to improve your chance of winning.
I have lost too much. I can't quit now!	All games are designed so that you are at a disadvantage. The longer you play the more likely you are to lose.
I listen to my gut feelings when choosing my numbers.	Lottery numbers are drawn randomly. There is no way to improve your chances of winning.
I always wear my lucky sweater when I play bingo.	Bingo numbers are randomly drawn. There is no way to influence the outcome.
When you are on a roll, you have to keep playing so you will keep winning.	Winning several times in a row does not mean you will continue winning. In fact, the longer you play, the more likely you are to lose.

How gambling works

When speaking to a client about gambling, especially when you are dispelling myths that they think are facts, it can sometimes be helpful to explain how a game works. The concepts below can give you a better understanding of how to dispel gambling myths.

RANDOMNESS

In gambling, randomness means that there is no way to influence or predict the outcome of the game. Games like

scratch tickets or bingo are completely random. People will choose their lucky numbers or wear their lucky shirt because they think this increases their chance of winning, but it has no effect.

People who have lost a lot of money gambling will keep playing because they believe that they must be due for a win. But the truth is that the odds of winning stay the same no matter how long they play and there is nothing they can do to guarantee a win.

Sometimes people who don't understand randomness will spend more than they can afford based on their mistaken beliefs.

You may explain randomness if you have a client who feels that they must continue playing because they are due for a win

You may explain randomness if you have a client who feels that they must continue playing because they are due for a win. Having suffered gambling losses, for example, does not mean that someone is due for a win. Gambling games or lottery draws are independent events and there is no way to make sure that someone who has suffered losses gets the win they feel they deserve.

HOUSE ADVANTAGE

Most forms of gambling involve a “house edge” that makes sure that the gambling provider makes a profit. This means that players are at a mathematical disadvantage and the house is absolutely guaranteed to win over time. This is how lotteries and casinos make their money. The longer a player gambles, the more likely they are to lose.

If you buy lottery tickets, for example, there is a built-in house advantage. Only 48% of the money brought in by Lotto Max, for example, is paid out in prizes. The rest of the money is kept by the lottery corporation and this is how they make money from lottery.

You can explain the concept of house advantage if a client is gambling regularly with the expectation that they will win. House advantage is where the expression “The house always

wins" comes from. It is possible to be lucky and win a prize and come out ahead in the short term. However, the longer you play, the more likely you are to lose. This is because of the house advantage.

ODDS

The odds are your chances of winning. For example, in a coin toss your chance of winning is two to one (50%). That means that there are two possible outcomes (heads or tails) and one of those outcomes wins. In most gambling situations, the odds are always against the person placing the bet.

Here is an example:

You have a 1 in 28 million chance of winning the Lotto Max grand prize. How bad are these odds? Imagine that you want to phone someone but don't remember their name. All you have is a phone book filled with 28 million numbers. That would amount to more than 50,000 pages. Your task is to randomly call a phone number from that book and hope that the person who answers is the person you were trying to reach. Would anyone even attempt this? Does it seem possible?

The odds of winning the Lotto Max grand prize would be like randomly picking a number from that phone book and having the person you were trying to reach actually answer the phone.

If your clients are buying lottery or scratch tickets, or even playing Tim Hortons Roll Up the Rim to Win, they may be confused by the odds. They may be told, for example, that they have a one in five chance of winning a prize. This may be true, but it often includes prizes such as a free ticket or a cup of coffee — prizes that are worth the same or even less than the price they paid. While Roll Up the Rim to Win is not really gambling because the customer receives a cup of coffee for the regular price, there are those who will buy extra coffees or even empty cups in an attempt to win the prizes, and this makes it much more like buying a scratch ticket.

The odds of winning the Lotto Max grand prize would be like randomly picking a number from that phone book and having the person you were trying to reach actually answer the phone

When players win a small cash prize, they often use that money to buy more tickets at the same poor odds. Other small prizes might include a free ticket that allows the player to keep playing but does not have cash value. At the end of the day, a player might have won 10 dollars and five free tickets, but have nothing to show for it because they kept playing until they had nothing left.

CHANCE VS. SKILL

Games based purely on chance

Most forms of gambling fall into this category. Skill plays absolutely no role in the results of the following games and there is nothing players can do to become “better” at them:

- lotteries
- scratch tickets
- slots
- craps.

No one can control the outcome of these games and the odds are generally very poor. You can dispel myths if you have a client who believes that they can somehow control, predict or influence the outcome of the game.

Games based on some skill

Although most forms of gambling require no skill, there are a few games where skill can be applied. Most games that fall into this category are card games such as blackjack and poker.

In these games, players apply their skill or knowledge, but there is always an element of randomness because they do not control what cards will come up.

Card players believe that they can overcome the randomness of the game because of their skill. However, the best player does not always win because they cannot control the cards that are dealt. A skilled player may be able to beat less skilled players much of the time. If a player is winning regularly, they are likely not experiencing any harm. However, if they are

losing regularly, their level of skill may not be having the impact they had hoped for.

Similarities between problem gambling and substance use

Strategies that are commonly used when working with someone involved with substance use can also be used to support someone who is struggling with their gambling. The skills are the same. Both are considered to be addictive disorders and they have much in common; for example:

- Both involve a pattern of behaviour that continues despite the negative consequences.
- Both are characterized by a loss of control and repeated attempts to quit or cut down.
- They are similar in how they increase dopamine levels in the brain.
- They have common co-occurring disorders and risk factors.
- People who have experienced trauma are at increased risk for both.
- Treatment approaches for both are similar.

A major difference between problem gambling and substance use problems is that some drugs are highly addictive physically. That is, a person experiences physical withdrawal symptoms if they stop taking the drug and can experience intense cravings to use it again. This physical dependence has come to shape our view of substance use and, historically, our view of addiction in general.

Gambling problems, on the other hand, do not involve a physical dependence. Despite this, people with gambling problems struggle to change their behaviour in much the same way that people who are physically addicted to a drug would. Our understanding of addiction has broadened to recognize the many factors that make substances and behaviours addictive, physical dependence being just one of them.

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4

Approaches

to Treatment

If a client wants to reduce the harm they are experiencing but continue gambling, you could help them to develop some strategies that could include limiting the amount of time they play or eliminating certain types of games that are the most problematic. In the substance use field, this is called a harm reduction approach. In gambling, it is called responsible gambling or safer gambling.

The many commonalities between these two issues have resulted in approaches to treatment that are very similar:

- Both offer peer-based approaches such as Gamblers Anonymous or Alcoholics Anonymous.
- Both offer professional counselling including outpatient or residential treatment.
- Both focus on identifying triggers, controlling behaviour and preventing relapse.
- Both commonly use cognitive-behavioural therapy and motivational interviewing.
- Both recognize the need to deal with concurrent issues including depression and other mental health issues.

How to talk about gambling

Talking about gambling and its potential harms with your clients is very similar to discussing any other harmful behaviour that someone may be engaging in. The skills you have and the rapport you have developed with your clients can help you to address this issue just like any other.

Asking about gambling regularly will help to normalize those conversations so that this becomes one of the topics your clients expect to talk about. They may be reluctant initially or talk only about their gambling behaviour but not their gambling problems. They may express a lack of understanding about how the games work or be reluctant to talk about how much money they have spent. It may take some time before they are willing to talk about their gambling at all.

When you ask a client about gambling, you are letting them know that it is something that is okay to talk about. They may not respond the first time, but hopefully, the more you talk about gambling, the more familiar and comfortable it will become for your clients to talk about.

HOW YOU CAN HELP

- 1. Make it routine to talk about gambling.**
- 2. Be alert to the signs of problem gambling.**
- 3. Make information on problem gambling available.**
- 4. Provide accurate information about how gambling works.**
- 5. Help clients identify the consequences of their gambling.**
- 6. Support clients in their attempts to cut down or quit gambling.**
- 7. Describe problem gambling counselling and Gamblers Anonymous if someone is interested in getting support.**

Shame, embarrassment or fear of disclosure cause people to keep their gambling problems secret, so creating a safe and supportive environment is essential. It is rarely helpful to ask directly if someone has a gambling problem. Some clients

may not recognize that their gambling is problematic and others may shut down and be unwilling to explore the issue.

When talking to people about gambling, it is helpful to name the specific games that are available. We have found that if we ask the general question “How much do you gamble?” people may say that they don’t gamble at all. Upon further questioning, however, they will say that they play the lottery or buy scratch tickets but do not consider that to be gambling.

A client may, for example, tell you that they buy scratch tickets. This gives you an opportunity to show interest and talk with them about their play without assuming that it is problematic. You could show interest in the games themselves, for example, by asking:

- Which game do you play?
- How does it work?
- How often do you play?
- Do you win?

Showing curiosity and asking about gambling activities creates an opportunity to provide information about the odds or safer gambling strategies. Each conversation creates the possibility that the client will share information about problematic play or mistaken beliefs, and it creates the possibility for future conversations.

Showing curiosity and asking about gambling activities creates an opportunity to provide some information about the odds or safer gambling strategies

Exploring the consequences of gambling

It can be helpful to have a discussion about the consequences someone is experiencing from their gambling in order to identify how their gambling is preventing them from achieving their goals.

Many people will minimize their gambling by saying “Oh, it’s only X amount.”

The amount of money spent on gambling doesn’t indicate

whether someone has a gambling problem or not. It is more important to focus on the negative consequences the person experiences as a result of their gambling. Someone may spend a lot of money gambling but not experience negative consequences. Another person may spend only a small amount, but that could have a significant impact on their life.

Sometimes clients struggle to see the consequences of their gambling, outside of financial difficulties. They often will say that they “aren’t hurting or disturbing anyone” with their gambling and discount the impact of the stress of having less money and the lows of losing. Clients have also talked about being in withdrawal from gambling where they feel anxious, depressed, irritable and unsettled. If a client spends most of their money at the beginning of the month on gambling, they may experience these feelings for the remainder of the month.

Clients have also talked about being in withdrawal from gambling where they feel anxious, depressed, irritable and unsettled.

Gambling triggers

A trigger is something that makes someone want to gamble even though they are trying to quit or cut down. When someone is trying to quit or reduce their gambling, they may find themselves in a variety of situations that trigger them to want to gamble.

Financial difficulties sometimes. That’s what started it off. Then also negative emotions like frustration, anger and not dealing with those emotions.

It can be helpful to identify those triggers and try to develop strategies for dealing with them and the urge to gamble.

If a client who is trying to quit tells you they have gambled, it can be helpful to review their day and explore what they were doing, how they felt, where they were and how they felt after their gambling. There are often patterns to what triggers people to gamble, and understanding these can be very helpful.

MONEY

Both having money and needing money can be triggers for gambling and many people find it helpful to limit their access to money and change their attitudes about money in order to control their gambling.

Just everybody was throwing out ideas in a meeting and that's actually where I got the idea of having someone else look after my money. It came up like that, so for me it was actually those groups that were the best thing for me.

It can be helpful to discuss ways to deal with money before payday or cheque day. A client can plan how they will use their money, how much if any they will spend on gambling and how they will resist urges to gamble more than they intend. Having these conversations can help clients to manage the trigger of having money and also normalizes the fact that being triggered by money to gamble is common and strategies can be developed to deal with that trigger.

Any extra money I have left over I put it in a bank account that I can't get to. I have a bank account at the same branch but I mean it's not attached to my bank card.

TIME

Having free or unstructured time can be a strong trigger for gambling.

ACCESS

Having easy access to their game of choice can be a trigger in itself.

A strategy to limit the amount of times they go into a corner store might be helpful. For example, some clients have found that purchasing a carton of cigarettes at the beginning of the month and having a worker dole out the packs to them keeps them out of the stores and limits their exposure to lottery and instant win tickets.

MOOD

Both high and low mood can trigger gambling. When feeling really good people will sometimes feel hopeful and want to gamble. When someone is feeling down they may gamble as way to distract them from their feelings or to boost their mood.

5

Screening for Gambling Problems

Since your clients likely have multiple risk factors, any level of gambling could potentially lead to problems.

It is not necessary to use a formal screening tool, although in some cases it might help the client to get a better picture of their gambling. We have included information about two very brief screeners that you can use.

Screening can be done in a number of different ways. It can be done using a conversational style or it can be done with a pen and paper. We are offering both ways to you, so that you can determine easily if someone needs some support around their gambling.

The first screening tool is called the **NODS-CLIP** and is three questions long. It is very effective in identifying people who have gambling problems. You can ask the questions without using the tool as part of a conversation to determine if further screening or exploration of gambling is needed. If one or more of the three questions is answered with a yes, the person may have a problem with gambling. You can then explore their gambling further or consider using the second tool we are recommending, called the **Problem Gambling Severity Index** or **PGSI**.

The PGSI is a nine-question screener based on the Canadian Problem Gambling Index. It is more detailed than NODS-CLIP and includes instructions for scoring. The results will tell you if your client is a non-problem gambler, has a low or moderate level of gambling problems or is a problem gambler with negative consequences and a possible loss of control.

If your client has low to moderate levels of gambling problems, there is still work you can do. You could focus on increasing awareness by exploring consequences of gambling or support the client to track their play. You could explore triggers or help clients find ways to set limits. You could provide information to address mistaken beliefs about the games.

Creating awareness about their gambling behaviours could potentially stop clients from developing more serious problems in the future.

Both of these screeners, included at the back of this book as handouts, can be photocopied for your use.

NODS-CLIP Problem Gambling Screening Tool

1. Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?

Yes No

2. Have you ever tried to stop, cut down, or control your gambling?

Yes No

3. Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

Yes No

If you answered "yes" to one or more of the questions, further assessment is advised.

Volberg, R.A., Munck, I.M. & Petry, N.M. (2011). A quick and simple screening method for pathological and problem gamblers in addiction programs and practices. *American Journal on Addictions*, 20, 220-227.

Problem Gambling Severity Index

Thinking about the last 12 months...	SCORE
Have you bet more than you could really afford to lose? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Still thinking about the last 12 months, have you needed to gamble with larger amounts of money to get the same feeling of excitement? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
When you gambled, did you go back another day to try to win back the money you lost? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Have you borrowed money or sold anything to get money to gamble? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Have you felt that you might have a problem with gambling? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Has gambling caused you any health problems, including stress or anxiety? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Has your gambling caused any financial problems for you or your household? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
Have you felt guilty about the way you gamble or what happens when you gamble? 0 Never. 1 Sometimes. 2 Most of the time. 3 Almost always.	
TOTAL SCORE	
Total your score. The higher your score the greater the risk that your gambling is a problem.	

Score of 0 = Non-problem gambling.

Score of 1 or 2 = Low level of problems with few or no identified negative consequences.

Score of 3 to 7 = Moderate level of problems leading to some negative consequences.

Score of 8 or more = Problem gambling with negative consequences and a possible loss of control.

Ferris, J. & Wynne, H. (2001). *The Canadian Problem Gambling Index: Final Report*. Submitted for the Canadian Centre on Substance Abuse by the Canadian Consortium for Gambling Research.

6

Strategies for Reducing Harms, Cutting Down or Quitting

Safer gambling tips

People who gamble can adopt strategies that will reduce the risk of developing a gambling problem or reduce the harm they are experiencing from their gambling. These are often referred to as harm reduction or responsible gambling strategies. Clients can be encouraged to:

- gamble less often
- set time and money limits
- track their spending and set a budget
- only play specific games (avoiding any games that cause them problems)
- decide what they will do with any winnings (so they don't gamble them away)
- pay for necessities before gambling
- see gambling as entertainment and not as a way to make money
- refrain from gambling when drinking or using substances
- not gamble with borrowed money or payday loans

- identify triggers and develop strategies to avoid gambling when triggered
- set times when they will not gamble (for example, when they feel sad)
- purchase items at convenience stores only once a week, as an example, to avoid exposure to easy-to-buy lottery and instant win tickets, and the advertising there.

Quitting or cutting down on gambling

If a client wants to quit or change their gambling, you can help them explore:

- why they are gambling
- if gambling is being used as a coping mechanism
- if gambling is being used as a substitute for other behaviours such as substance use
- their gambling triggers and help them develop strategies to avoid or reduce gambling when they are feeling triggered
- if the people that they hang around with gamble and how that affects them—how can they support themselves to make change even if they are surrounded by people who are still gambling
- if they are at higher risk when they get money
- if there are locations or situations that trigger their gambling
- the various support options available in the community.

7

Resources for Service Providers and People Who Gamble

There are resources available to your clients that you may find helpful. They are listed here. To get information about local problem gambling services, call the Ontario Problem Gambling Helpline or visit their website, listed below.

We recognize that not all clients will be comfortable accessing gambling treatment services or support groups and may prefer to address their gambling issues with you. The ProblemGambling.ca self-help tools website listed below has information and worksheets that can support you in this work.

If your clients are interested in seeking other supports, the contacts here will help you direct them to appropriate resources, including professional counselling, self-help tools and peer support.

Ontario Problem Gambling Helpline

1 888 230-3505

www.problemgamblinghelpline.ca

The helpline provides information about problem gambling services in Ontario for residents of the province. A helpful information and referral specialist will answer calls, e-mails

or web chat 24 hours a day, seven days a week. The service is free, confidential and anonymous. Anyone can call, including family members or concerned friends.

Staff at the helpline can:

- provide information about counselling services and supports for problem gambling
- book a first appointment with a treatment provider
- listen, offer support and provide strategies to help the caller meet their goals
- provide basic education about gambling problems.

Current information available from the helpline includes:

- self-help groups (e.g., Gamblers Anonymous)
- credit and debt counselling
- crisis lines
- distress centres
- family services.

Callers do not have to give their name and the helpline phones are not equipped with call display. Helpline staff will ask the caller for non-identifying information like a postal code so they can help find services in the caller's community.

You can also search the helpline's online directory for local Ontario service providers if someone is hesitant to call.

ProblemGambling.ca self-help tools and professionals site

www.problemgambling.ca

This site was created by the Problem Gambling Institute of Ontario at the Centre for Addiction and Mental Health in Toronto. It contains self-help tools and information for people who gamble and their family members and friends.

This information will be helpful to people who are concerned about their gambling and would like to quit, cut down or reduce the harms they are experiencing. You can also register for this site and get access to a broad range of tools and

worksheets that you can use with your clients. The site is confidential and people do not have to use their real name when they register.

There is also a professionals area of the site that can provide you with information about gambling and problem gambling, including the screening tools mentioned earlier.

gamblingandpoverty.ca

This site provides information and solutions for people experiencing problem gambling, poverty and housing instability or homelessness. It was created by the Gambling and Poverty Hub at the Centre for Urban Health Solutions, St. Michael's Hospital in collaboration with the Problem Gambling Institute of Ontario and the Gambling Research Exchange, Ontario.

The site is designed to generate awareness about the complex concerns experienced by people living with poverty and homelessness who may also be experiencing gambling problems. The site provides tailored resources, including this manual, for helping people experiencing gambling problems and complex concerns.

Gamblers Anonymous (GA)

www.gamblersanonymous.org

Ontario hotline number: 1 855 2CALLGA (1 855 222-5542)

If GA groups are available in your area, this may be an option for your clients. GA runs peer-led groups focused on helping people quit gambling. The only requirement is a desire to stop gambling. There are no dues or fees. Information about local meetings can be found on their website. The GA community is much smaller than AA, CA or NA, and there may not be many meetings to choose from, or any meetings at all, in your area.

Outside of Ontario

If you are located outside of Ontario, you could google problem gambling services plus your location and a list should pop up of local services providers. If you are looking for problem gambling services for a specific population such as older adults, women or youth, you can add that to your google search. Many provinces also have a problem gambling helpline that can provide information about local services.

Alternatively, you may be able to call either mental health or substance use service providers and see if they can direct you to problem gambling services in your area.

8

Client Handouts

NODS-CLiP Problem Gambling Screening Tool

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Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?

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Has your gambling caused any financial problems for you or your household?

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cont'd...

SCORE

Have you felt guilty about the way you gamble or what happens when you gamble?

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TOTAL SCORE

Total your score. The higher your score the greater the risk that your gambling is a problem.

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Problem Gambling
Institute of Ontario
Institut ontarien du
jeu problématique

Copies of this resource and others are available
for download at www.ProblemGambling.ca.

Ontario Problem Gambling Helpline

1 888 230-3505