

Problem gambling: a guide for Victorian schools



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Problem gambling: a guide for Victorian schools



This guide was produced by the following team:

Authors:

Professor Alun C Jackson, School of Social Work, University of Melbourne and University of Melbourne/Monash University Gambling Research Program

Ms Lucy Goode, Faculty of Education, University of Melbourne

Dr Serena Smith, Practising Analyst and Consultant

Mr Chris Anderson, School of Primary Care, Monash University

Professor Shane A Thomas, School of Primary Care, Monash University and University of Melbourne/Monash University Gambling Research Program

Reference group:

Mr Micheil Brodie, Director of Policy and Research, Office of Racing and Gaming, Department of Justice

Ms Michelle Brown, Community Educator, Gambler's Help Southern and Youth Action Group, Council of Gambler's Help Services

Ms Annie Gowing, Manager, Student Wellbeing, Southern Metropolitan Region

Ms Kathy Griffin, Gambler's Help, Relationships Australia, Ballarat and Youth Action Group, Council of Gambler's Help Services

Ms Debbie Jacobs, Senior Policy/Program Advisor, Problem Gambling Strategy, Office of Racing and Gaming, Department of Justice (Chair)

Ms Alison Lanigan, Senior Project Officer, Department of Education and Training, Office of Training and Tertiary Education, Adult Community and Further Education

Mr Jeffery Milne, Senior Policy/Program Advisor, Problem Gambling Strategy, Office of Racing and Gaming, Department of Justice

Ms Cheryl Vardon, Chief Executive Officer, Australian Gaming Council

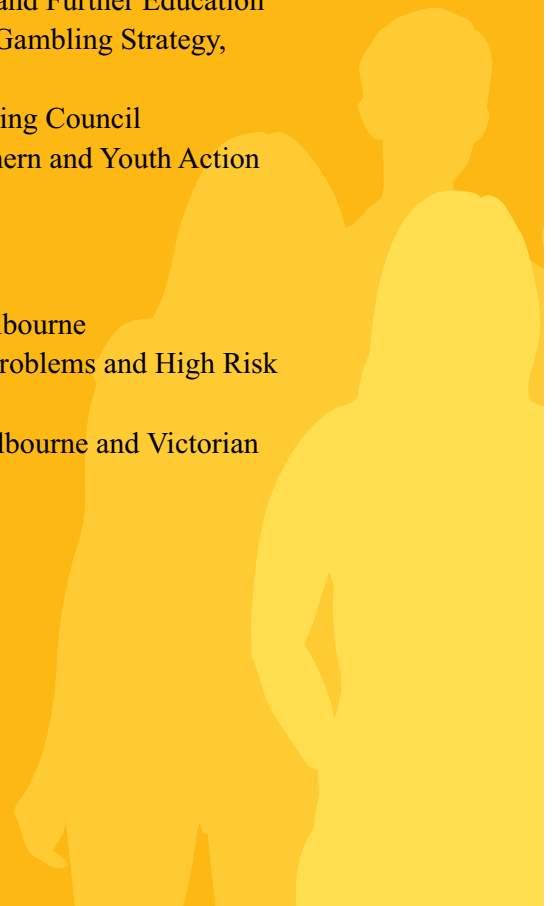
Ms Amy Wood, Community Educator, Gambler's Help Northern and Youth Action Group, Council of Gambler's Help Services

External consultants:

Dr Michael Carr-Gregg, Albert Road Centre for Health, Melbourne

Professor Jeffery Derevensky, Centre for Youth Gambling Problems and High Risk Behaviours, McGill University, Montreal, Canada

Ms Vicki McKenzie, Faculty of Education, University of Melbourne and Victorian Department of Education



Preface

Problem gambling is a priority for the Victorian Government. While many Victorians enjoy the entertainment and leisure experiences offered by gambling, some cannot manage their gambling and it becomes a problem for them, their families and the community.

In any society where gambling is legitimate and regulated, the challenge is how to respond effectively to this issue. A key response is for Government, industry and community to work in partnership in order to pursue a variety of preventative and early intervention pathways. This strategy also enhances the health and well being of all Victorians.

This booklet *Problem gambling: a guide for Victorian schools* is another important component of this strategy. It provides expert practical information and advice about problem gambling when it is an issue for a young person's family or when it is an issue for the young person themselves. The guide has been tailored for the broader school community and is consistent with the early intervention strategies and priorities outlined in the government's policy statement *Taking Action on Problem Gambling - A strategy for combating problem gambling in Victoria*.

This guide is also available at www.problemgambling.vic.gov.au



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Introduction

This guide is a resource for student support service officers, guidance officers, student welfare coordinators and primary welfare officers and teachers and, to some extent, other relevant members of the school community. In broad terms, it seeks to address the information needs within schools around gambling as a health and social issue by providing background to the issue of problematic gambling. It will also provide tools for identifying and responding when gambling is affecting a student (either their own gambling or the gambling of a family member).

It is hoped that the guide will also trigger dialogue within school communities on the subject of gambling and its impacts, and lay the foundation for further work within schools on this issue. Although Section 4, which deals with problem gambling in adolescence, is more relevant to secondary school staff, all of the other sections will be equally relevant to staff working at the primary and secondary levels.



The overall approach to the issue of *problem gambling* as it affects children and adolescents, which has informed this guide, comes from a public health approach to problematic gambling harm minimisation strategies. In this framework, *primary prevention* strategies protect students from developing gambling problems and they include, for example, education about characteristics, potential hazards of gambling products and education efforts aimed at maximising financial literacy in young people. *Secondary prevention* is aimed at limiting the potential for problems to arise and containing the impact of gambling once the behaviour has begun. *Tertiary prevention*, in this framework, is intended to reduce the severity of existing problems and to prevent relapses, and includes providing counselling services and effective referral processes to treatment. It is clear that school communities can play a role at each of these levels.

One aspect of harm minimisation that is becoming increasingly influential comes from suggestions that we should adopt both a consumer protection approach and an informed choice perspective on gambling as recreation, and that it is the role of the gambling industry, government, schools and communities to promote these so that people are able to make better judgements about their gambling activity.¹ Hand in hand with this is a social responsibility approach which aims to ensure that people are fully informed about gambling products and of play options and are aware that their judgement may be affected by alcohol or by mood.²

Another useful way of thinking about the roles of members of school communities is in terms of what can be done to minimise risk for children and young people. The usefulness of the public health framework that underpins this guide is that it reminds us that risk is on a continuum, and is not an either/or phenomenon, and that the aim of any interventions - whether school-, family- or community-based - should be designed to stop the progression of children and young people who are in the *no risk* group (that is, they are not gambling) to exhibiting high risk behaviours (problematic gambling) through a combination of educational and counselling efforts. We will return to a more detailed examination of this approach in Section 4 where we consider problem gambling and adolescence.

The stories contained in the guide have been supplied by Gambler's Help counsellors and all names and identifying details have been changed.

Section 1: What is problem gambling and who is affected?

1.1 What is gambling?

Gambling is the placing of a wager or bet in the form of money or something of value on the outcome of an uncertain event that may involve the elements of skill and chance. We can distinguish further between:

- **Gaming** - where the outcome is decided largely by chance. Examples include electronic gaming (EGMs or *pokies*), bingo, Tattsлото, scratchies, and card games, including blackjack and poker.
- **Betting or wagering** - on the outcome of a future event. Examples include horse racing, Sportsbetting, and TAB (Totalisator Agency Board) betting.

Gambling is a common recreational activity in Australian society, with 77.4 per cent of adult Victorians reporting that they gamble at least once a year¹. Of those over 18 who gamble, around one third do so on EGMs. For most people, gambling is a recreational activity that serves as entertainment and does not cause them distress because they are able to contain their behaviour in such a way that harm does not arise for them or their families. For some, however, gambling can become problematic, resulting in some form of harm to themselves, their families and their communities. About 1.12 per cent of the adult population has serious problems with their gambling, with 15 per cent of regular gamblers (defined as those gambling at least once a week on something other than lotteries or scratchies) being classified as problem gamblers.¹

We should also remember that not all Australians share the same definition of what constitutes gambling, with many people not classifying raffles (especially if undertaken for a charitable purpose) or card games played in the home (even for money) as gambling. However, most people would count playing pokies and betting on horses as gambling.

Gambling can be divided into two forms: *continuous and non-continuous*. Continuous forms of gambling are those in which the time between wagering and knowing the outcome is generally quite short, which permits instant gratification. They include EGMs, bingo, horse racing, casino betting and scratch cards. The most common forms of non-continuous gambling, where there is a longer lead time between wagering and the result, are lotteries.

1.2 Gambling in Victoria



There has been a change/growth in the ways people can gamble in Victoria over the past two decades. There are 30 000 licensed EGMs in Victoria: 2500 located in Crown Casino and 27 500 in other venues, with half of those 27 500 in hotels and half in licensed clubs. These EGMs are located at around 520 venues throughout the state, being used regularly by both men and women in similar proportions. Victorians spent more than \$4.5 billion on all gambling products in 2005-06.

Section 1: What is problem gambling and who is affected?

1.3 What is problem gambling?

“Schaffer, Hall and Vander Bilt defined problem gambling as”

...a chronic failure to resist gambling impulses that results in disruption or damage to several areas of a person’s social, vocational, familial or financial functioning ... Excessive gambling is used to describe a level of gambling expenditure that is considered to be higher than can be reasonably afforded relative to the individual’s available disposable income and as a result produces financial strain.²

Defining problem gambling in these terms draws attention to the underlying condition (failure to control impulses), to the signs (spending more time and money than can be afforded) and to the consequences (causing harm). Put another way, *problem gambling* can be used to describe ‘both the behavioural characteristics and the outcome of a style of gambling including the use of excessive amounts of time and/or money and poor decision-making strategies.’³

The recent ‘national definition of problem gambling and harm’, which has been adopted by the Victorian Government, summarised these approaches in suggesting, ‘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 for the community.’³(p125)

In Australia, the term *problem gambling* is preferred to the term *pathological gambling*. When used in this way, problem gambling is thought of as forming a continuum of behaviours and problem severity. *People with gambling problems*, as a term, is also preferred by many counsellors and people with these problems, in preference to the term *problem gamblers*. *Problem gambling* is strongly associated with regular gambling and involvement with *continuous* forms of gambling.⁴

It is important to note that there is debate about whether problem gambling is an addiction or is an impulse control problem, made worse in some cases by people persisting with problematic forms of play because of faulty beliefs about winning, or because they see gambling as an escape from other problems. Gamblers Anonymous takes the position that problem gambling is an addiction, and this view will be held by some people who seek help with their gambling problems.⁵

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1.4 How is problem gambling assessed?

Problem gambling is usually assessed by a number of standard measures, which have been reviewed extensively.⁶ The predominant measures are the South Oaks Gambling Screen (SOGS), the Canadian Problem Gambling Index, the DSM–IV, and the Gamblers Anonymous 20 questions (GA20).

Two screens based on the adult versions discussed above - the South Oaks Gambling Screen-Revised for Adolescents (SOGS-RA) and the Diagnostic Statistical Manual-IV-Multiple-Response-Adapted for Juveniles (DSM-IV-MR-J) - have been specifically adapted or developed for adolescent gambling research and intervention. Refer to section seven for further information on these tools.

Useful questions

Sample questions to consider when talking with older children or adolescents about their gambling behaviour:

- **Has gambling ever made your home life unhappy?**
- **Have you ever felt bad after gambling?**
- **Did you ever gamble to get money to pay debts?**
- **Did you ever lose time from school due to gambling?**
- **After losing, did you feel you must return as soon as possible to win back your losses?**
- **Did you ever gamble until your last dollar was gone?**
- **Have you ever sold anything to get money to gamble?**
- **Have you ever gambled to escape from worries or troubles?**
- **Did you ever gamble longer than you had planned to?**
- **Have you ever thought of suicide or hurting yourself because of your gambling?**

(From, or adapted from, the GA20 questions.)

1.5 Who is most at risk of developing a gambling problem?

The rate of problematic gambling in Victoria is lower than the rates for excessive smoking or alcohol consumption, but greater than that for the use of some illicit drugs.⁷

Problem gamblers can come from any age, sex, social class, education level or cultural background. There is little in the way of socio-demographic factors to distinguish between problem gamblers and regular gamblers, although regular gamblers (those gambling at least once a week) under the age of 25 are twice as likely as all gamblers to develop gambling problems.

Some types of gambling, however, are linked to problem gambling more than others. Levels of problem gambling are highest among people who gamble regularly on EGMs and racing (continuous forms of gambling), and lowest for lotteries (a non-continuous form). About 70 per cent of problem gamblers who are receiving counselling from Gambler's Help services in Victoria nominate EGMs as their preferred form of gambling.

Section 1: What is problem gambling and who is affected?

1.6 What are the pathways that can lead to problem gambling?

An influential approach to understanding why people develop problematic gambling behaviour is the Pathways Model.^{8,9} This model has proposed that, while people experiencing problematic gambling behaviours share many characteristics, there are clear *types* of problem gamblers with varying pathways into problem gambling. The Pathways Model has since been adapted to identify youth problem gambling pathways.¹⁰ These types are:

- *Behaviourally conditioned problem gamblers* - those with excessive gambling behaviour, occurring as a result of poor judgment and decision making, who get caught up in cycles of preoccupation with gambling and chasing losses, often leading to depression and anxiety.

Youth gamblers of this type are often students who are achieving well academically, from intact families. Youth in this pathway, if shy, find that gambling facilitates social interaction with peers and fosters a sense of belonging, while for more outgoing youth, gambling can be a facilitator of peer group relations and a source of excitement and skill demonstration. These gamblers are often able to hide the negative effects of their gambling from teachers and parents until they begin borrowing, stealing, skipping school and failing classes.

These students often respond to education efforts aimed at informing them about the realities of chance and winning, and to educational interventions aimed at their parents, and to counselling, if they are more seriously affected.

- *Emotionally vulnerable problem gamblers* - those with pre-existing psychological issues, such as depression and anxiety, or affected by severe adverse life events, such as abuse and/or neglect, who gamble as a means of escape.

Youth gamblers of this type probably make up the biggest proportion of youth problem gamblers, and many of them are problem substance users as well as problem gamblers, and are more readily identifiable in educational settings, being average to poor students with absent parents and little social support, and demonstrating signs of anxiety or depression.

These students should be assessed for problem gambling, substance abuse and mood disorders, including assessment of these factors in their family, and referred to specialist counsellors where these problems exist.



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- *Those defined by the presence of neurological or neuro-chemical dysfunction reflecting impulsivity* - those who have a pre-gambling history of impulsive behaviour and, often, a range of other behavioural problems, such as substance abuse, sensation seeking and criminal activity.

These youth are similar to the second pathway problem gamblers, but will show high levels of impulsivity, sensation seeking, substance use, attention deficit and antisocial behaviours. These students are the easiest to identify in the school setting, and will often be coming to the attention of school staff for a range of behavioural difficulties. They may be aggressive in response to emotional distress and find it difficult to maintain relationships.

In-school peer education programs may work with this group, as well as external counselling.

While all three subgroups are affected by environmental variables, conditioning and cognitive processes, ‘from a clinical perspective, each pathway contains different implications for managing treatment strategies and treatment interventions.’ ^{8(p. 8)}

Many people with gambling problems do not identify that they have a problem. Even when they do accept this fact, it is not a matter of just stopping, as many community members believe. People in the grip of these problems have great difficulty controlling their gambling behaviour despite the social and financial harm it causes themselves and others. By the time problem gamblers seek help from specialist counsellors, such as Gambler’s Help, 75 per cent of them have already made repeated unsuccessful attempts to control or stop their problematic behaviours.¹¹

Rather than asking why people gamble, it sometimes makes more sense to understand how it fits into their lives. What part does it play? What needs does it satisfy? For many problem gamblers, their gambling is not about winning, but escaping, or the *thrill* of the activity. For others, however, it is about winning, and these people often persist in their harmful gambling practices, despite losses, because of erroneous beliefs about the possibilities of winning and recouping their losses.

Section 2: Effects of problematic gambling on gamblers and their families

2.1 What do we know about the effects of parental problem gambling on children?

It has been suggested, although not proven in any studies to date, that on average each problem gambler is thought to affect at least five - and up to ten - other people in the community.¹ The costs are far-reaching, affecting many more lives than people are generally aware of.

Costs to the community can include increased crime, changes in retail spending patterns and increased demand on health and welfare services. Social issues caused by a gambling problem often lead gamblers and their families to seek out a range of social services to treat problems such as homelessness, depression, financial and legal problems.

Enormous pressures are placed on the families of people with gambling problems by lying, lack of trust, arguments and financial stresses. Approximately one in 10 of these gamblers reports that their gambling has led to relationship breakdown, and it is estimated that there are around 1600 gambling-related divorces annually in Australia.¹



Negative effects on families

- Reduced income for household running costs (for example, food, rent, bills) due to money spent on gambling
- A family member gambling away money saved for family projects (for example, major purchases, holidays)
- A partner or child having had to take over decision making in the home because the gambler spends too much time gambling
- A partner or child having had to take over financial responsibility in the home due to excessive spending by the gambler on their gambling activities
- Family members experiencing frustration due to continued absence caused by the person's gambling behaviour
- Breakdown in communication between family members and the gambler
- Ongoing family breakdown with the gambler due to neglect of the family
- Feelings of depression or sadness due to gambling by a family member
- Feelings of anxiety due to gambling by a family member
- Feelings of anger towards a family member as a result of their gambling behaviour
- Inability to trust the gambler due to lies and broken promises about his or her gambling
- Increased arguments over their gambling behaviour with the gambler
- Decreased intimacy with the person with gambling problems for most family members
- Feelings of loneliness due to neglect by the gambler
- Children being embarrassed by the gambling behaviour of parent
- Children being ashamed of their gambling parent
- Decrease in quality and quantity of time spent with children as a result of parental gambling
- Children feeling sad and confused because they are not sure how to relate to the gambling parent

(Items derived from the Victorian Problem Gambling Family Impact Scale developed by Jackson, Thomas and Holt, and available from the authors by email request to aluncj@unimelb.edu.au.)

Section 2: Effects of problematic gambling on gamblers and their families

One in 10 gamblers receiving counselling has reported that gambling led to violent incidents in their families.¹ US studies have shown that children of problem gamblers are two to three times more likely to be abused by both the gambler and the spouse.

There are approximately 330 000 Australian children affected by problem gambling. Children of people with gambling problems often live in a volatile and confusing environment. The gambling parent may sometimes ignore them and dismiss their needs and, at other times, be doting and indulgent to make up for their behaviour. This can lead to feelings of anger, hurt, loneliness, guilt, abandonment and rejection.



Jenny and Zoe's story:

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

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

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

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

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

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

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Children of these gamblers are more likely to:

- exhibit stress-related illnesses, such as allergies, asthma and digestive disorders
- show poor school performance;
- indulge in health threatening behaviours, such as smoking, drinking, overeating, drug use and gambling as an escape.

They are twice as likely to:

- attempt suicide
- come from a broken home due to separation, divorce or the death of a parent.²

In one study, children aged 7 to 18, whose parent had a serious gambling problem, talked of a sense of ‘pervasive loss’, including feelings of loss about trust, relationships, security, sense of home and material goods.³

Several participants described how their parent had changed from being a familiar and ‘ordinary’ parent to someone whom they scarcely recognised, who had little time for them, whose behaviour suggested that they did not really care about them, whom they could not talk to about their fears and concerns, and whose behaviour was interpreted as meaning that gambling was more important to the parent than their child(ren).^{3(pp. 33–4)}

2.2 Family violence and problem gambling

Studies of the impact of parental drug and alcohol use on dependent children clearly demonstrate the emotional and psychological costs that parental compulsive behaviour or addiction can have on children,⁴ so it is surprising that there are so few studies on the impact of problem gambling on families, and almost no mention made in these about family violence. One study illustrated the progressive tendency of problem gamblers to draw their entire family into financial crisis, particularly as a consequence of their problematic gambling.⁵

Another study conducted by Lorenz and Shuttlesworth⁶ investigated the impact of pathological gambling on the gambler's spouse, and found that financial disaster coupled with anger and issues of co-dependence often lead to family breakdown and separation, directly affecting children. The 2003 Victorian Longitudinal Survey of Community Attitudes, which reported on the socio-demographic characteristics of problem gamblers, found that problem gamblers were more likely than non-gamblers or social gamblers to be male and separated or divorced.

A recent unpublished study undertaken in Nelson, New Zealand, found that gambling activity contributed to the incidence of family violence in around 30 per cent of cases where people were referred to domestic violence services, but the causal nature of the relationship between these factors needs to be better understood. This is reinforced by a study on the impacts of gambling on women living in the western region of Melbourne.⁷

In gambling related cases, workers were unsure what commenced first—the gambling or the violence. Comments were made about families where abuse commenced or worsened when gambling-related financial stress occurred. Gambling was also reported as a coping mechanism used by women to deal with domestic violence.^{7(p. 31)}

The gendered nature of gambling is also something to consider when working with children from these families. Gambling related activity of either partner may contribute to certain dynamics within family relationships. Crisp et al.⁸, in a study of sex differences in the treatment needs of problem gamblers, found that women were 1.5 times more likely to gamble as a way of escaping from other problems, including family violence.

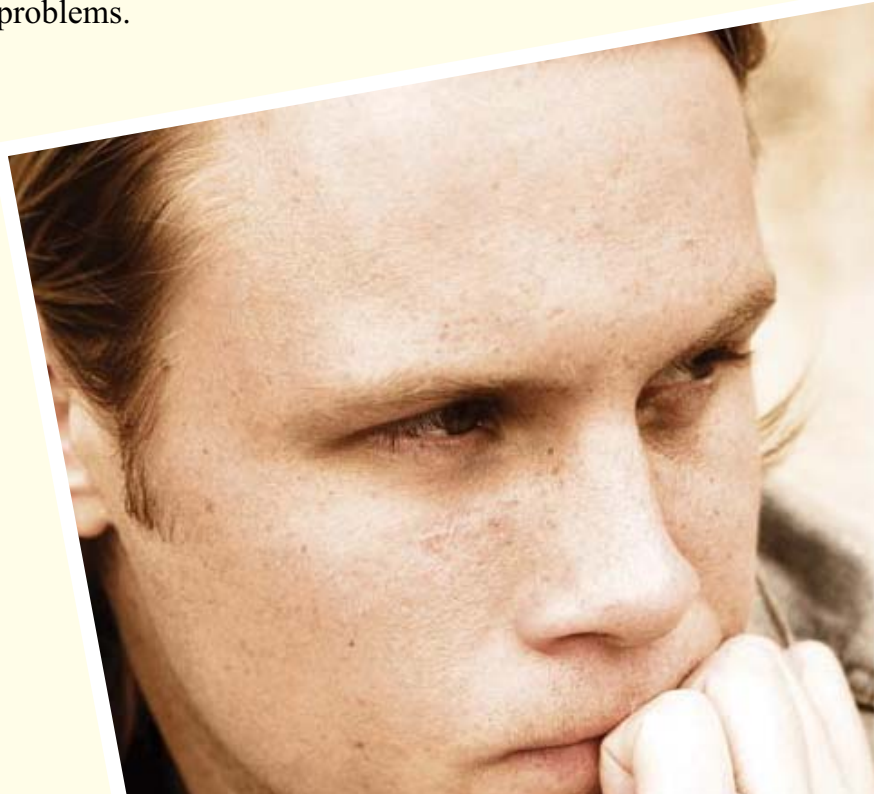
Section 2: Effects of problematic gambling on gamblers and their families

2.3 Are the children of parents with a gambling problem more likely to develop gambling problems themselves?

A number of studies have established a clear relationship between parents' gambling and the gambling behaviours of their children. These include studies that suggest that parental attitudes supportive of, or reflecting disinterest in, their under-age children's gambling are characteristic of adolescent problem gamblers.⁹

Parental problematic gambling has also been shown to strongly correlate with youth problematic gambling.¹⁰ Gupta and Derevensky¹¹ have noted that adolescents exhibiting problematic gambling behaviours report that their initial gambling experiences took place with family members in their own homes, although such findings should be treated with caution to the extent that this may well be true for most people who go on to gamble non-problematically as adults.

In terms of risk factors for the development of gambling problems in adolescents, having parents with an addiction, as well as having parents involved in illegal activities, has been identified in a range of studies¹¹ as being associated with these gambling problems.



2.4 How might children affected by parental gambling present in the school situation?

From the research and clinical reports on presentation of children we can see that children may be affected in a number of ways:

- **Economically** - in terms of diversion of family budgets to finance parental gambling burden. This will be seen in children not having money available for school meals, excursions, materials etc.
- **Socially** - in terms of children no longer having access to extended family members as the problem gambling parent or their spouse isolates the family from contact because of a build up of debt to these people, or because of shame at their changed economic circumstances. Children may also become isolated from their friends because they are unable to keep up financially, or because they have had to take up family duties in lieu of the absent or depressed/isolated parent.
- **Familial relationships** - in which they may start going to school earlier and without a meal, both to escape a conflicted household environment and because there is less money for food in the household. Children in the same family coping differently may result in sibling conflict where, for example, one child is rejecting the gambling parent while their sibling may be supportive.
- Feelings of **distress** - or the strain experienced by the child, which may manifest itself in withdrawal from teachers and peers, illness, absence and distractedness.

Of course, many of these signs and symptoms of the family impact of problematic gambling are also signs of many other issues, such as parental alcoholism, neglect and abuse, and even poverty and financial hardship more generally, so it is important to explore with any child presenting with these signs just what they are related to, in interview.

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Jeffery talks to a counsellor

How old were you when you realised that your mother had a gambling problem?

When I was about 12...11, 12.

What were the worst things about your mother's gambling... as far as how it affected you?

...the family problems and the fights between Mum and Dad...and I just didn't like to see that happen.

What affect did it have on you and the rest of your family?

Financially...like sometimes Mum would have to pay some bills and she couldn't because she'd spent her money on the pokies or whatever.

What were you doing to try to cope with that?

Well, as soon as I turned 15, I went and got a job...that kind of helped me out a bit. It didn't really help my family but it helped me out...

What made you want to come to see a counsellor when you did?

I was feeling a bit down myself with other stuff, so I came here because of that ...but I did have a problem with my Mum's gambling...affected me.

What's your earliest memory of your Mum's gambling... what happened that sort of sticks in your mind?

Probably just all the fights that my parents had. Like, Mum got home late one night and the next morning Dad would ask her had she paid the bills and stuff and she'd say she doesn't have any money, even though she got paid...

What impact has your Mum's gambling had on your life?

Well, with me, she couldn't really support me that much...like sometimes she'd have to get a loan or something to pay off my school fees and that would kind of piss me off...she can't work and support me...and when I ask for money, like I really need it and she doesn't have it...

Have you ever thought why the gambling turned into a problem for your Mum?

Well, she just kept doing it...she said she would stop, but like, every Friday night, or whatever, after work she'd just go there and...she kind of got addicted to it...and I saw that as a problem because it was...lose money and stuff...and she's not going to be able to do what she wants to do and she's going to be like a wreck in a few years time...



School staff may become aware of students whose parents have problems with their gambling. Young people whose parents have gambling problems are at greater risk of developing such problems themselves, as we have noted. Working with these students can be complex because any intervention needs to accommodate the powerlessness experienced by the young person, particularly in cases where the parent's problematic gambling is having serious effects. Referral for counselling may be necessary and, in situations of suspected child abuse or neglect, school policy and procedures should be followed.

Section 2: Effects of problematic gambling on gamblers and their families

Talking to students affected by gambling in the family

- **Reframe disloyalty** - some families have a code of silence, which serves as a protective mechanism against unwanted interference. Young people whose parents have gambling problems may feel guilty that they are ‘dobbing’ by discussing it with someone outside the family. Students’ feelings of betrayal or disloyalty need to be sensitively acknowledged and respected. A student’s concerns about discussing their parents’ behaviour can be reframed by pointing out that such discussion recognises that the young person cares for themselves and their parents.
- **Encourage them to stay positive** - and continue to do enjoyable things in their life. Facilitate their continued involvement in school activities. This may require practical assistance if parents are unwilling or incapable of supporting the student financially or in other ways.
- Assist them with strategies to stay safe - students need to learn to recognise unsafe situations and how to get help if they need it in emergencies and how to get away from unsafe situations. These should be discussed with a person skilled in this area.
- **Encourage safe discussion** - young people generally tell few people outside their peer group about the concerns they have for their families. When they do, they often underestimate the extent of these concerns. Talking is beneficial because it helps a person feel less isolated and they tend to see the issues at stake more objectively. Importantly, encourage them to talk about their concerns with relatives or close friends they can trust.
- **Reassure them they are not to blame** - young people often blame themselves for their parents’ behaviour, and feel guilty or confused about why this is happening to them. Reassure them that this is not the case and that they are not responsible and cannot control their parents’ behaviour.

- **Find real opportunities to praise the positives** - any opportunity to assist the student to feel competent or worthwhile is very important, but these opportunities must be genuine. Don't be afraid to set appropriate limits of acceptable behaviour or challenge unacceptable behaviour. Students in this situation especially need guidance around pro-social behaviour to compensate the absence of this in the home. This does, however, need to be done in a supportive and achievable way.
- **Provide a referral.** - it is likely that you will not be available to help students outside school times, so encourage them to get support from a telephone help service such as the Gambler's Help Line (free call 1800 156 789) or Kids Help Line (toll free 1800 55 1800).

Adapted from Department of Education, Science and Training, Keeping in touch: the kit - working with alcohol and other drug use, a resource for primary and secondary schools, Canberra, 2006.



Section 3: Gambling in children and adolescents

3.1 Gambling by children

The legal age for gambling in Victoria is 18. This includes playing the pokies, betting on horses or buying lottery tickets and ‘scratchies’. It is illegal to enter a gaming room or casino under 18, even if accompanied by an adult.

Studies have shown that much under-age gambling is undertaken with parental knowledge¹ or with parents ‘not minding’ their children’s gambling.² Parents may well have introduced their children to this form of gambling and, frequently, gambling also occurs within the home, with betting on familial card games reported by 35.8 per cent of Canadian children in grades 4, 5 and 6, for example.³

This study, of 1320 primary school students aged 8 to 12, also noted that 86 per cent admitted to having bet money at some time. Lotteries were the most popular form of gambling for this age group, with 61 per cent of these students gambling in this way. In descending order of popularity, other games played by this group were bingo, card playing for money, betting on sports, wagering on specific events, video gambling (video poker and slot machines), and betting on games of skill. More than 40 per cent of these children reported gambling once a week or more for at least one game. Research also suggests that children and adolescents feel that, unlike cigarette, drug and alcohol use, their gambling behaviour need not be hidden from their families^{4, 5}, indicating a high degree of normalisation of gambling behaviour in families.

Another study⁶ explored the role of social learning in risk taking behaviour (of which gambling is a type) in preschool children. Prior to playing a risk-taking game, children in the experimental group were exposed to a peer model who had supposedly won a large prize, whereas control children were exposed to a peer model who had won nothing. Children in the experimental group initiated more risks to win the large prize in the high-risk situation than children in the control group. The results of this study indicate that modelling can enhance risk-taking/gambling-like behaviour in young children. Where this modelling is provided by close family members, such as older siblings or parents in particular, the effects can be very strong.



Herman, Gupta and Derevensky's⁷ study of seven to 14 year old children's perceptions of lottery play showed that, for the younger children, there was a clear perception that lottery ticket choice had little to do with skill, whereas for the older group, there was an erroneous perception that strategy had to be used in lottery ticket selection and that such selection needed skill. May-Chahal et al.⁸ suggested that this sort of information about children's knowledge of games of chance is important in framing developmentally appropriate education programs.

Section 3: Gambling in children and adolescents

3.2 What are adolescents' attitudes towards gambling and what do they know about it?

The largest study conducted of younger adolescents and gambling in Victoria⁹ found that 41 per cent of year 8 students had gambled in some form over the past 12 months. Gambling was more common in males than females, with the exception of buying lottery tickets.

The breadth of experience of gambling in this study was measured by the number of different gambling activities these young people participated in. One in 12 young people (8 per cent) engaged in three or more types of gambling in the past 12 months. This greater breadth of experience was more common in males (12 per cent) than females (5 per cent). Females gambled with 'scratchies' at the same rate as males.

A measure of attitudes to gambling showed the extent to which most young people view gambling in a positive light. Close to 50 per cent viewed gambling as a way to make money, and three quarters viewed gambling as okay if not overdone.

Participating in gambling activities was associated with being male and with parent employment. The association between parent employment and gambling may be an indication either of adolescents being located in households with more money for discretionary spending or households in which young people have more unsupervised leisure time. Other studies have found adolescent gambling decreasing as parental supervision increased.¹⁰

There are few studies, however, that directly address the level of knowledge that young people have as a determinant of their gambling behaviour. Jacobs¹¹, for example, in his otherwise comprehensive account of juvenile gambling trends and prospects, presented a composite profile of the ‘serious gambling related problem’ group as described in over 20 studies. None of the 11 factors, which included demographic features, behavioural features and psychosocial features, related to the extent to which the young people are informed.

DiClemente, Story and Murray¹² have suggested that an explanation for the take-up of gambling in young people is found not so much in the information that young people have or do not have, but in their propensity to experiment with new behaviours, particularly in behaviours regarded as risky.

Other studies have indicated that:

- young gamblers believe that they have the requisite knowledge about how to maximise wins, minimise losses and maximise time bought for their gambling ‘investment’¹³
- males report strongly held optimistic beliefs about the chances of winning¹⁴
- young people believe that chance-based gambling involves both skill and, reflecting an ‘illusion of control’, luck¹⁵
- with increasing age, there is a greater tendency to recognise the luck element rather than skill as relevant in games of chance.¹⁶

I was 17 when I had my first bet at the greyhound track, because I looked the right age. The thought of winning money and excitement kept me going. I didn’t mix with other people, even people my own age, because I just wanted to concentrate on what I was backing.

I believe what keeps people like me coming back to the track or pokies is they think they can have a big win, and when their minds aren’t quite right, they get these voices in their head that tell them, or thoughts, that tell them to go back and if they play them more they’ll come back with a bigger win.

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Section 3: Gambling in children and adolescents

3.3 Do adolescents gamble and, if so how?

Why do young people gamble? People gamble for many different reasons, and gambling research is complicated by the fact that different types of gambling have different meanings for people and people have different expectations of each of these types of gambling. Adolescents have identified their motivation for gambling as:

- fun or excitement¹⁷
- enjoyment and making money.¹⁸

The South Australian Centre for Economic Studies' report to the Australian Department of Family and Community Services, *Measurement of prevalence of youth problem gambling in Australia; report on review of literature*¹⁹, has noted that not only are there few studies of youth gambling in Australia, there is little consistency in the definition of youth, making comparisons between studies of participation and problem gambling difficult.

One of the largest studies of the gambling activities of young people in Australia was conducted in Victoria in 1997 and involved 1017 adolescents.²⁰ Moore and Ohtsuka²⁰ aimed to evaluate the adequacy of a model for predicting adolescent gambling frequency and problem gambling. They found relatively low frequencies of gambling and low scores on the problem gambling scale (compared with overseas studies), with males scoring higher than females. Apart from this study, and the Jackson et al.⁹ study discussed earlier, little has been written so far on children and youth gambling in Victoria and Australia.

Madden's²¹ study, *Modelling adolescent gambling*, investigated factors that may be predictive of adolescent gambling and found that 50 per cent of the variance in gambling participation could be explained by seven main factors, including the amount of unsupervised leisure time and whether adolescents were born in Australia or overseas. The 1997 Australian Council of Social Service²² study of *Young people, gambling and the Internet* provided an important analysis of future directions in gambling involving new technologies.

The prevalence data collected as part of that study is consistent with overseas studies, showing that approximately two thirds (62 per cent) of Australian youth were exposed to gambling before their tenth birthday, with more than four fifths (82 per cent) reporting an involvement prior to their thirteenth birthday.²²

Despite gambling having been identified as a normal experience of youth²³, gambling by children and adolescents is not homogenous across different groups. The forms of gambling engaged in by young people may vary according to whether they live in the city or country,²² as well as their age and gender.²⁴

The 2003 survey of Victorian gambling participation and attitudes²⁵ provided some indicators of gambling preference by age group and, while this survey did not cover under-age gambling, it showed some clear indicators of participation by the *younger* (18 to 24 years) legal age gambling participants. The 18 to 24 years age group is under-represented as regular gamblers in Victoria, with this group showing a preference for casino table games over other forms of gambling. The survey indicated that nearly 20 per cent of all gamblers reported starting their gambling while under age. For people classified as ‘problem gamblers’ by the Canadian Problem Gambling Index, 81 per cent of males and 19 per cent of females had their first gambling experience while under 18. Much of this early experience may have been family-based, however, rather than venue-based.

The survey noted a number of other features of the 18 to 24 year old age group, including:

- 50 per cent of the problem gamblers gambled while under the influence of alcohol or other drugs
- 75 per cent of the problem gamblers reported borrowing from relatives and using credit cards as the main source of income for their gambling.

There is relatively little information available on under-age gamblers’ actual gambling patterns. The Jackson et al. study⁹ found that, for year 8 boys, gambling preferences were races and sports (29 per cent), lottery tickets (23 per cent), poker machines or video games (19 per cent) and cards (17 per cent). For year 8 girls, the preferred forms of gambling were lottery tickets (22 per cent), races and sports (20 per cent), poker machines or video games (7 per cent) and cards (6 per cent).

A study of adolescent gambling in the ACT²⁶ reported that the most popular forms of gambling, based on overall participation, were bingo and scratch cards (41 per cent), private card games (40 per cent), racing (32 per cent) and betting on sports (26 per cent). Boys were more likely to gamble on card games, racing, sports events and scratch cards, but there were no differences between boys and girls for lotteries and poker machine gambling.

Section 3: Gambling in children and adolescents

3.4 Are adolescents' attitudes, beliefs and actions likely to lead to problematic gambling?

Compared with other age groups, adolescence is generally a time of good health, although risk-taking behaviours such as drug and alcohol use and smoking, unprotected sexual intercourse and not wearing car seatbelts, are common. All of these risk behaviours are risky, however, because they set up long-term patterns of behaviour that are unhealthy and that could lead to morbidity or mortality in the long run. These behaviours include smoking, relying on mood-altering substances such as alcohol, and both prescription and non-prescription drugs, for coping.

Gambling is similar in that the likelihood of a young person bringing severe harm to themselves from gambling during childhood or the teen years may be relatively low, but the knowledge gained about gambling and the habits formed during adolescence appear to increase the likelihood of developing problematic gambling behaviours later in life.²⁷ Gambling is also different, however, in the extent to which problem gambling, rather than merely gambling participation, is associated with a range of health and mental health compromising behaviours and conditions at adolescence.^{18, 23, 26, 28–31}



Chambers and Potenza³¹ provided an additional perspective on adolescent gambling in their persuasive argument for a theory linking neuro-developmental changes in brain structure and function, impulsivity and adolescent gambling. They suggested that such a theory, while not explaining all that needs to be understood in terms of propensity to gamble and gambling uptake may explain why adolescents may be *uniquely vulnerable* to the development of disordered gambling behaviours.

As with other studies, the study of Victorian gambling adolescents⁹ found substantial associations between under-age gambling and engagement in antisocial behaviours. These associations were even more apparent in those with greater breadth of experience of gambling. The antisocial behaviours which were more common in those adolescents who gambled than those who did not gamble included theft, property damage and interpersonal violence. These patterns of association were particularly marked in males. Such trends may reflect patterns of determinants that are similar for both gambling and antisocial behaviour. They are nevertheless of concern in that they suggest there is much scope for problematic gambling to become linked with theft or other patterns of offending. The significant, though weaker, associations evident with both licit, but illegal for this group (alcohol and tobacco) and illicit (marijuana) drug use gives rise to similar concerns.

Deliberate self-harm was almost twice as common in those with greater breadth of experience with gambling. Substantial associations in the study sample were also found with measures of the social climate. Those adolescents with greater breadth of experience with gambling reported:

- negative views of school with lower levels of commitment
- fewer perceived benefits from engagement with school and major disincentives to doing so.

These patterns of association were most evident in girls.

Early disengagement from school has been reported for other adolescent health risk and antisocial behaviours. In conjunction with the strong observed associations with other health risk behaviours, it suggests that early adolescent gambling has a similar origin to these other risk behaviours and that preventive intervention may most appropriately target common psychosocial antecedents of low connectedness to school and families.

Section 4: Problem gambling and adolescence

4.1 The prevalence and nature of problem gambling in adolescence

Research suggests that adolescent prevalence rates of *pathological or problem* gambling generally range from 4 to 8 per cent, which represents approximately two to four times the prevalence rates in the adult population¹⁻⁴, with up to 14 per cent being described as ‘at risk’, ‘problem’ or ‘potential problem’ gamblers.⁵ Findings from clinical experiences in the context of adolescent problem gambling treatment programs, however, suggest that participating adolescents rarely perceive themselves as problem gamblers.⁶ These clinicians have speculated that such misconceptions may be the result of stereotypes relating to problem gamblers generally bearing no resemblance to an adolescent, with the result that young people clearly in trouble with their gambling simply do not identify themselves in this way.

Studies have indicated that young males are more likely to exhibit problematic gambling behaviour⁷, with some studies suggesting that pathological gambling is twice as prevalent among males as females.⁸⁻¹¹ Another study of gambling in the Canadian province of Ontario, in which 2336 children and adolescents between the ages of 11 and 19 were surveyed, found that males were five times more likely to be classified as probable pathological gamblers and three times more likely to be classified as ‘at-risk’ gamblers.¹²

