

## **Health and Social Impacts Related to Problems with Gambling**

Gambling is a common activity and most individuals who engage in this behaviour do so without causing harm to themselves or others. However for some, gambling behaviours can vary within a lifetime, moving back and forth between non-problematic to severely problematic. Gambling can be looked at in terms of a continuum of use, similar to alcohol and substance use, ranging from not gambling, gambling responsibly, some problems with gambling that carry a moderate risk of consequences, gambling that causes some serious social harm (problem gambling) to the most problematic form – pathological gambling. At this stage, individuals engage in “persistent and recurrent maladaptive patterns of gambling behaviour that disrupt personal, family or vocational pursuits.” As gambling behaviour becomes more problematic, so does the severity of the mental and physical health impacts as well as financial effects. <sup>i</sup>

### Mental Health

People experiencing problems with gambling are more likely to have other mental health concerns. There is evidence that individuals who have developed problem gambling will have a higher incidence of mental health illnesses, such as depression, anxiety, attention deficit disorders and personality disorders. <sup>ii</sup>

At the pathological gambling stage, the most severe form of problem gambling, the individual may engage in five or more of the following behaviours:

1. Preoccupied with gambling (e.g. preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money with which to gamble)
2. Needs to gamble with increasing amounts of money in order to achieve the desired excitement
3. Has repeated unsuccessful efforts to control, cut back, or stop gambling
4. Is restless or irritable when attempting to cut down or stop gambling
5. Gambles as a way of escaping from problems or of relieving a dysphoric mood (e.g. feelings of helplessness, guilt, anxiety, depression)
6. After losing money gambling, often returns another day to get even (“chasing” one’s losses)
7. Lies to family members, therapist, or others to conceal the extent of involvement with gambling
8. Has committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling
9. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
10. Relies on others to provide money to relieve a desperate financial situation caused by gambling

Alone or in combination, these resulting behaviours can have devastating effects on the individual, their families, friends and their community.

### Suicide

The link between suicide and problem gambling is a serious concern. Based on a review of previously published studies, on average, 37.9% of problem gamblers reported suicidal thoughts, and on average 20.5% of them reported attempting suicide.<sup>iii</sup> According to the Toronto Public Health analysis of the 2007-08 Canadian Community Health Survey data for Ontario, a significantly higher proportion of problem gamblers reported having thoughts of committing suicide in their lifetime compared to non-problem gamblers.

Although persons under the age of 18 are not able to gamble in casinos, youth gamble in other ways – betting money in sports pools – and experience negative health impacts. One study found that a quarter of Ontario students with gambling problems reported a suicide attempt in the past year, roughly 18 times higher than in the general school population.<sup>iv, v</sup> According to the 2009 Ontario Student Drug Use and Health Survey, youth problem gamblers are four times more likely than non-problem gamblers to have seriously considered committing suicide.<sup>vi</sup>

The risk of suicide is also higher among older adults with gambling problems.<sup>vii</sup> Additionally, spouses of problem gamblers and their children are more likely to attempt suicide than the general population.<sup>viii, ix</sup>

### Substance Misuse

Thirty-three per cent of problem gamblers in Ontario reported using alcohol or drugs while gambling in the past 12 months. As with mental health, there is research evidence that links substance use and tobacco issues to problem gambling (60.1% with co-occurring nicotine dependence and 57.5% co-occurring substance use disorder). There are well-documented health and social harms related to substance use and the concern is that co-occurring substance use with gambling has the potential to exacerbate both issues. It is for this reason that it remains important when considering the impact of expanding casino gambling availability to also consider the impact of increased availability of alcohol.

### Physical Health

Issues documented in individuals and family members of problem gamblers are those associated with stress, such as high blood pressure, gastric distress and irritable bowel and the complications associated with each of these. As problem gambling behaviour escalates, the physical health problems become worse.

### Financial

Bankruptcies have been studied more than any other impact of gambling, with the large majority of studies finding that bankruptcy increases following the introduction of casinos.<sup>x</sup> Gambling is the third most likely and fastest growing cause of bankruptcy in the western world, and one in five persons who experiences problems related to gambling will eventually file for bankruptcy.<sup>xi, xii</sup> In a Quebec study, 28 per cent of people with severe gambling problems had declared bankruptcy and one-third had debts between \$75,000 and \$150,000. A further 35 per cent were about to declare bankruptcy.<sup>xiii</sup> A 2002 Ontario survey found that, on average, 14 per cent of clients using credit counselling services were there as a result of problem gambling.<sup>xiv</sup>

Bankruptcy affects not only the gambler, but the family as well.<sup>xv</sup> Persons with problems gambling may have accumulated debt by gambling with their paycheques or the family savings, and may also have borrowed money from friends and relatives to try and avoid the looming financial impact to their family. Lack of finances directly affects one's ability to provide safe, affordable housing as well as food, and can affect an individual's relationships with family and peers. An Ontario study found that non-gamblers do experience difficulties resulting from someone else's gambling and the most common negative consequences were financial in nature: being manipulated into lending money (37.3%) and loans not being paid back (37.1%).<sup>xvi</sup>

### Impacts to Family and Community

Similar to families who experience consequences from other addictions, the families of problem gamblers often experience devastating financial difficulties (as described above) and emotional burdens that may lead to divorce and/or suicide.<sup>xvii, xviii</sup>

Children who grow up in an environment where there are parental problems with gambling are exposed to the effects of these problems, including family conflict, financial problems and inconsistent parenting behaviours. These children may witness domestic violence, and be subject to child abuse or neglect. They may also indulge more frequently and more heavily in potentially addictive substances and activities, and appear to be at greater risk for developing addictive patterns of behaviour. The children of people with gambling problems often experience higher than average levels of mental health issues, such as symptoms of anxiety and depression.<sup>xix xx</sup>

Activities such as fraud and embezzlement have also been noted in a small percentage of problem gamblers as they seek to support their gambling actions. Most gambling-related crimes are non-violent in nature and include credit card theft, fencing of stolen goods and insurance fraud.

While the impact of problem gamblers is first and foremost on the family, the community also experiences considerable effects. Job loss and reduced work productivity can lead to the need for unemployment and social assistance benefits. The ripple effect on supporting organizations, such as charities and shelters, increases with the burden of problems created by individuals experiencing problems with gambling.<sup>xxi</sup>

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- <sup>i</sup> Gambling policy framework CAMH august 2001. Diagnostic Services Manual IV and Korn,D Gibbins,R and Azmier,J 2003. Journal of Gambling Studies 19.2
- <sup>ii</sup> CAMH **Problem Gambling Policy Framework** retrieved Aug 1612 from [http://www.problemgambling.ca/EN/Documents/CAMH\\_gambling\\_policy\\_framework.pdf](http://www.problemgambling.ca/EN/Documents/CAMH_gambling_policy_framework.pdf)  
2 Diagnostic and Statistical Manual of Mental Disorders IV : A3: Definition of pathological gambling
- <sup>iii</sup> Turner, N. & Ferentzy, P. 2012. Review of problem gambling and comorbid disorders and behaviours OPGRC RFA Number: FY2011-2012-03. Report submitted to the Ontario Problem Gambling Research Centre.
- <sup>iv</sup> Centre for Addiction and Mental Health (2011) .**Gambling Policy Framework**. Pan American Health Organization /World Health Organization Collaborating Centre
- <sup>v</sup> Cook, S., N. Turner, A. Paglia-Boak, E.M. Adlaf, and R.E. Mann (2010). Ontario Youth Gambling Report: Data from the 2009 Ontario Drug Use and Health Survey. Report prepared for the Problem Gambling Institute of Ontario
- <sup>vi</sup> Ottawa Public Health (2011) **OSDUHS Youth Facts 2011: Gambling**. City of Ottawa  
<http://www.ottawa.ca/cs/groups/content/@webottawa/documents/pdf/mdaw/mje1/~edisp/cap223601.pdf>
- <sup>vii</sup> Nower, L. and A. Blaszczynski, A (2008). **Characteristics of problem gamblers 56 years of age or older: a statewide study of casino self-excluders**. *Psychology of Aging* 23(3), 577-584
- <sup>viii</sup> Gaudia, R. (1987). **Effects of compulsive gambling on the family**. *Social Work*, 32 (3), 254-256
- <sup>ix</sup> Marshall, D. (2009). **Gambling as a public health issue: The critical role of the local environment**. *Journal of Gambling Issues* 23, 66-80. <http://jgi.camh.net/doi/pdf/10.4309/jgi.2009.23.4>
- <sup>x</sup> (Williams et al., 2011). Williams, R. Rehm, J and Stevens, RMG (2011). The social and economic impacts of gambling. Final Report prepared for the Canadian Consortium for Gambling Research. March 11, 2011 Available at: <http://www.gamblingresearch.org/content/default.php?id=4303>.
- <sup>xi</sup> Frazer, A. 2010. Gambling and Bankruptcy. Retrieved from Condon Associates at <http://www.condon.com.au/articles/gambling-and-bankruptcy>
- <sup>xii</sup> The National Council on Problem Gambling (2000). **Problem Gamblers and Their Finances; A Guide for Treatment Professionals** [http://www.ncpgambling.org/files/public/problem\\_gamblers\\_finances.pdf](http://www.ncpgambling.org/files/public/problem_gamblers_finances.pdf)
- <sup>xiii</sup> Ladouceur,R. , Dube, D and Bujold, A (1994) Prevalence of pathological gambling and related problems among college students in the Quebec metropolitan area. *Canadian Journal of Psychiatry* 39:289-293
- <sup>xiv</sup> Rush,B. Veldhuizen, S. and Aldaf, E. (2007). Mapping the prevalence of problem gambling and its association with treatment accessibility and proximity to gambling venues. *Journal of Gambling Issues*, 20. 193-213.
- <sup>xv</sup> The National Council on Problem Gambling (2000). **Problem Gamblers and Their Finances; A Guide for Treatment Professionals** [http://www.ncpgambling.org/files/public/problem\\_gamblers\\_finances.pdf](http://www.ncpgambling.org/files/public/problem_gamblers_finances.pdf)
- <sup>xvi</sup> Wiebe, J. , Mun, P. and Kauffman, N. (2006). Gambling and problem gambling in Ontario 2005. Responsible Gambling Council. Available at: <http://www.responsiblegambling.org/articles/gambling> and [problem gambling in Ontario 2005.pdf](#)

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<sup>xvii</sup> Upfold, D, (2012) **Gambling and Substance Abuse: A Comparison**. Retrieved August 16, 2012 from <http://www.problemgambling.ca/EN/ResourcesForProfessionals/Pages/GamblingandSubstanceAbuseAComparison.aspx>

<sup>xviii</sup> Marshall, D. (2009). **Gambling as a public health issue: The critical role of the local environment**. Journal of Gambling Issues 23, 66-80.

<sup>xix</sup> Centre for Addiction and Mental Health (2008) **Problem Gambling A guide to helping professionals** (p17, A Pan American Health Organization / World Health Organization Collaborating Centre. Retrieved from: [http://www.problemgambling.ca/EN/Documents/2990PG\\_Pro\\_ENG.pdf](http://www.problemgambling.ca/EN/Documents/2990PG_Pro_ENG.pdf)

<sup>xx</sup> Arlene Moscovitch (2006). **Gambling with our (Kids') Futures: Gambling as a family policy issue for The Vanier Institute**  
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<sup>xxi</sup> Responsible Gaming Council. June, 2013. What's the problem with problem gambling?