

CHAPTER SUMMARY

SAFER GAMBLING FOR YOUNG ADULTS, CHILDREN AND ADOLESCENTS, AND OLDER ADULTS

OVERVIEW

Gambling is a popular leisure and social activity for many people. However, excessive gambling can lead to significant harms including financial, relationship, and mental health problems. This chapter is a review of safer gambling initiatives and programmes to prevent and minimise gambling harms in three age groups: (1) young adults between 18 and 25; (2) children and adolescents; and (3) older adults aged 60 and older. Young adults have the highest risk of experiencing gambling problems, especially young men.¹⁻³ There is also evidence that many adults with gambling problems began gambling at a very young age (ages 9 and 10).^{3,4} Older adults may be attracted to gambling due to loss of friends and loved ones, loneliness, poorer physical health, living on fixed incomes among other factors.^{5,6}

The research questions that guide the review are:

1. How effective or ineffective are prevention and education programmes targeted to young adults, children and adolescents, and older adults?
2. Are there any unintended consequences associated with these programmes?
3. How might the information from this review be used to guide gambling prevention and education?

The author of this chapter reviewed and summarised 45 studies and review papers published from 2015 to 2020. The author also included another 233 studies, review papers, and book chapters to provide context. All were published in the English language. The author determined their quality using qualitative assessment tools provided by Greo. Here, the chapter is summarised into three sections (young adults, children and adolescents, and older adults). This is followed by recommendations made by the author.

YOUNG ADULTS

Emerging adults are young adults aged 18 to 25 years. Across different countries, the age at which youth become emerging adults and the age at which they can legally gamble vary. Most of the studies involving young adults have focused on college students.⁸⁻²¹ Thus, it is

unclear how well their findings apply to young adults who are not students. Lotteries, electronic gaming machines (EGMs), Internet casino gambling, sports betting, and poker are popular among young adults.^{3, 22-26} People who gamble tend to engage in more than one gambling activity, which place them at a greater risk of experiencing gambling problems.^{4, 23}

The author discussed six systematic reviews looking at gambling harm prevention programmes targeted to young adults. Systematic reviews aim to identify, evaluate, and summarise the findings from all studies of the same topic. The author also discussed prevention programmes that are in place for adults in general. Since young adults are legally able to gamble, those programmes are relevant to this age group.

PREVENTION PROGRAMMES TARGETED TO YOUNG ADULTS

It is estimated that between 3% to 32% of college students have gambling problems, with an average rate of 10%.²⁷ Another study has estimated that 5-7% of college students experience gambling disorder.²⁸ A further 15-16% of college students experience some gambling problems even though they do not meet the criteria for gambling disorder.

A systematic review found nine studies examining prevention programmes specifically for young adults.²⁹ All nine studies sought to understand the impact of personalised normative feedback (PNF). PNF are messages that inform people about their gambling behaviour and how it compares to others of similar ages. The aim is to correct misunderstanding regarding the prevalence of gambling among one's peer group. Some programmes included PNF and another component, such as cognitive behavioural or motivational enhancement therapy. The review concluded that PNF could reduce money spent gambling and gambling problems among college students. However, a few studies did not find any differences between those who received the programme and those who did not. Another review also suggested that PNF could reduce money spent and number of days gambling.³⁰ However, the researchers cautioned about a potential "boomerang effect". This is when people who gamble occasionally increase their gambling frequency or money spent gambling to reach what they think is the average level. The long-term impacts of most PNF programmes are unknown.

A number of studies have examined on-campus college policies regarding gambling. Around 70% of colleges and universities in the U.S have a gambling policy.³¹ In Canada, only 32% of colleges and universities have a gambling policy. In contrast, the majority of Canadian colleges and universities have alcohol and drug use policies.³² In the U.S., the National Centre for Responsible Gambling (now the International Centre for Responsible Gambling) has established a task force on college gambling policies.³³ The task force suggests the following recommendations:

- Establish campus committees to develop a comprehensive gambling policy.
- Ensure that gambling policies are consistent with local, state, and federal laws, as well as with alcohol use policies.
- Messaging about student drinking and gambling should be consistent.
- Use evidence-based strategies to identify and help students with gambling problems. Emphasis should be placed on recovery from gambling disorder. Disciplinary actions can be adjusted for students who seek help from health or counselling services.
- Routine surveys to assess student attitudes, behaviours and problems.
- Promote campus-wide awareness of gambling disorder as a mental health disorder that often co-occurs with alcohol use.
- Train staff in student counselling services on how to identify and treat gambling disorder.

RESPONSIBLE GAMBLING FEATURES FOR ADULTS IN GENERAL

A number of programmes have been developed to prevent and minimise gambling harms in the general adult population. For example, self-exclusion allows people to ban themselves from specific gambling venues or online gambling sites for a period of time.^{34,35} Limit setting allows people to pre-set how much money and/or time they want to spend gambling.³⁷⁻³⁸ A number of casinos in Australia, Canada, and the U.S. have set up responsible gambling information centres.^{39, 40} These centres provide tips and strategies on how to play safely. They also serve to provide support and referrals to gambling treatments.

In one study, 61 responsible gambling experts, treatment providers, and people who had recovered from problem gambling rated the usefulness of 45 responsible gambling features for 20 different forms of gambling.⁴¹ The most highly recommended features could be grouped into three broad types:

1. Features that are initiated by players to help themselves stay in control of their gambling. These include use of limit setting, self-exclusion, and taking breaks during play.
2. Features that aim to inform players. These include providing information about the odds of winning, feedback on gambling patterns, and pop-up reminders of the amount of time and money spent gambling.
3. Actions that are implemented by gambling operators. These include removing ATMs from gambling venues, checking IDs, and training staff to help people with gambling problems.

INDUSTRY STRATEGIES FOR LOTTERY GAMBLING

The legal age to buy lottery tickets vary from one countries to another. Several organisations, including the World Lottery Association, the European Lottery Association, and the National State and Provincial Lottery Association in the U.S., have developed best practices for minimising harms from lottery gambling. Gambling operators must provide accurate information and not target vulnerable groups like youth. They must also assist people with gambling problems and improve staff training on problem gambling.

In the UK, GAM-GaRD has been developed to aid the lottery industry in developing socially responsible games.⁴² It assesses lottery games for problematic features that can place people at risk of gambling problems. An evaluation of GAM-GaRD concluded that there is good evidence to support the use of the programme as a responsible gambling tool.⁴³ Similar programmes have also been developed in other countries for lottery gambling.

CHILDREN AND ADOLESCENTS

Worldwide, up to 80% of children and adolescents have gambled in their lifetime despite being under the legal age for gambling.^{1,44-46} Between 3% to 12.3% have gambling problems. Boys are more likely to gamble and have gambling problems than girls. Gambling at an early age increases the risk for gambling problems in the future. Despite the growth in gambling opportunities in recent years, rates of problem gambling among youth have not increased.

PREVENTION PROGRAMMES FOR CHILDREN AND ADOLESCENTS

The author found 24 studies examining programmes developed specially for children and adolescents. The majority of studies were conducted in Canada (17 studies). Two studies were from Romania. The rest were from the U.S., the U.K., Italy, Germany, and Macau.

Most of the programmes for children and adolescents are based in schools.^{4,47} The purposes are to educate children and adolescents about different forms of gambling and their risks, correct misbeliefs about gambling, and improve understanding about the chances of winning. Other aims include to foster negative attitudes toward gambling, increase ability to make better decisions about gambling, and delay the age at which children and adolescents start gambling. Some of the programmes also aim to improve coping and problem-solving skills, the ability to self-monitor, and communication with family members and peers.

A systematic review of 19 education programmes found that all the programmes targeted children and adolescents attending primary or secondary schools.⁴⁷ The programmes varied in the number of sessions they offered. All studies assessed changes in gambling knowledge and

beliefs as outcomes. Only nine studies assessed changes in gambling behaviours. Most of the studies assessed programme outcomes over a short period of time. Only four studies included follow-up at six months after the programme ended or beyond. Most of the programmes were universal prevention programmes that were designed for youth in general and not targeted to youth with gambling problems.

Five reviews suggested that education programmes could improve children and adolescents' knowledge of gambling and reduce their misbeliefs about gambling.⁴⁷⁻⁵¹ Also, children and adolescents who participated in the programmes had more negative attitudes toward gambling. However, little is known about the long-term effects of the programmes. In particular, it is unclear whether the changes in gambling knowledge and beliefs can lead to changes in gambling behaviours. Several of the reviewed studies suggested a need for more theory-driven and evidence-based content in education programmes. Recommendations included: (a) increase youth's participation in other activities; (b) apply an approach that is based on youth's developmental stages; (c) provide education about gambling mathematics, such as odds of winning; and (d) use technologies, such as videos and online modules, as well as classroom activities and discussions.

ALTERNATIVE PROGRAMMES TARGETING YOUTH GAMBLING

There are a few programmes developed for children and adolescents that take place outside of the classrooms. GAME BRAiN is an interactive live game show developed by the Responsible Gambling Council (RGC), based in Ontario, Canada. It is designed to educate secondary students about gambling risks, signs of problem gambling, and where to seek help for gambling problems. The interactive live game show is hosted by two Canadian TV and radio personalities, with students competing against each other in teams during the show. To date, it has reached over 40,000 adolescents living in Ontario. Another programme is the YMCA Gambling Awareness Program (YGAP) for youth aged 8 to 24 years. The programme involves a series of interactive workshops for youth to explore gambling-related topics. The programme has also developed workshops for teachers, parents, and other adults involved in the lives of young people.

Education programmes for parents and teachers are another common approach to target youth gambling. For example, the International Centre for Youth Gambling and High-Risk Behaviours at McGill University in Canada and the U.S. National Council on Problem Gambling have developed initiatives to target lottery gambling among youth. These initiatives include a holiday campaign to raise awareness that lottery tickets should not be given to children and adolescents as gifts. Other programmes developed by the International Centre for Youth Gambling and High-Risk Behaviours include a pencil/paper curriculum for children in grades 3-12 (*Count Me Out*); a teacher training PowerPoint presentation (*Youth Gambling: An*

Awareness and Prevention Workshop); computer games for children (*The Amazing Chateau*; *Hooked City*); and a docudrama (*Clean Break*). Several of the programmes have been evaluated and reported to have positive results.⁵²⁻⁵⁵

Similar to school-based programmes, little is known about the long-term impacts of alternative programmes. Thus, there is a need for more research looking into the long-term impacts of these programmes. Programmes should consider environmental, social, familial, and individual factors that affect children and adolescents' gambling behaviours. There is also a need for programmes that are targeted specifically to youth who are at risk or are already experiencing problem gambling. Further, attention should be paid to the impacts of gambling advertising.⁶²

Recently, concerns have been raised about the cross-over between gaming and gambling. Of particular concerns are loot boxes⁵⁶⁻⁵⁸ and online social casino games.⁵⁹⁻⁶⁰ Loot boxes are popular in multi-player online role-playing games. They are virtual crates that contain random game items and can be purchased with real money or with in-game currency. Players do not know what they will get when they purchase a loot box. The random nature of loot boxes makes them similar to gambling. Social casino games are free gambling-like games that are found on social networking sites. While players do not use real money to play, these games introduce them to gambling and may encourage them to gamble in the future. Further research is needed to understand the impacts of loot boxes and social casino games on youth gambling.

OLDER ADULTS

Between 26.6% to 85.6% of older adults engage in some form of gambling.⁶²⁻⁶⁴ Casino gambling and bingo halls are very popular among older adults. Recreational gambling can have positive effects on older adults who may have limited choices for leisure and social activities. However, similar to other age groups, excessive gambling can lead to severe harms for older adults. It is estimated that between 0.01% to 10.6% of older adults have gambling problems.⁶⁵

Older adults may be attracted to gambling due to the aging process.^{5, 6, 66- 69} Many older adults live on fixed incomes and face chronic physical health problems. They may also have mobility issues that limit their ability to engage in many leisure activities. Therefore, older adults may gamble as a way to pass time and to socialise with others. Some older adults gamble to escape from negative mood states such as depression and loneliness. Using gambling as a way to cope with negative mood states increases the risk for problem gambling. Furthermore, casinos often target older adults by offering free bus rides, free meals, and promotional items.

There are few prevention programmes developed for older adults. Programmes that have been developed for adults in general can also be relevant to older adults. Nonetheless, the author suggests that education programmes and messaging should be developed to specifically target older adults. A recent study⁷⁰ has made the following recommendations:

- Education programmes for older adults should consider “stage-of-life” concerns (e.g., fixed incomes, loneliness), cultural differences, co-occurring health conditions, cognitive ability, and stigma associated with seeking help for gambling problems. Programmes should also consider older adults’ social networks and family supports.
- Education programmes should inform older adults about the risks of excessive gambling, how to self-diagnose using screening tools, and gambling knowledge and beliefs.
- Messages may need to take on a different form for older adults who are more technological savvy. Messages may also need to be tailored to older adults’ needs and gambling behaviours.
- Training for staff in the gambling industry should provide information about the gambling patterns and risk factors specific to older adults.
- Training should be provided for primary care professionals (e.g., family doctors).
- Monitoring older adults’ frequency of visits to casinos may be necessary.

CASINO RESPONSIBLE GAMBLING INFORMATION CENTRES

Responsible gambling information centres provide people with information on how to gamble safely and how to seek help for gambling problems. An evaluation of the Online Casino Information Centres in Montreal, Canada suggested that educating people about responsible gambling could help prevent problem gambling.⁷¹ However, merely visiting the centres would not change people’s gambling behaviours. Centres that are located within casinos include PlaySmart and GameSense centres. PlaySmart Centres are managed by the Responsible Gambling Council in Ontario, Canada. GameSense was developed in British Columbia, Canada. GameSense centres can now be found in casinos in the U.S. Unfortunately, the long-term impacts of these programmes on harm-minimisation are unknown.

INDUSTRY STRATEGIES

Industry strategies are those that have been set up by the gambling industry to prevent and minimise harms from gambling. A systematic review suggested that several strategies could

be useful in reducing time and money spent gambling among adults of all ages.⁷² These strategies included: (a) use of pop-up messages that are designed to encourage people to reflect on their gambling behaviours; (b) decreasing the maximum bets on EGMs to \$1.00; (c) removing ATMs and machines that accept large bills in gambling venues; (d) reducing the hours of operation; and (e) banning smoking in gambling venues. However, the usefulness of these strategies needs further investigation. Another review suggested that reducing the hours of operation might have limited effects.⁷³ On the other hand, limit setting, self-exclusion, and personalised normative feedback could be helpful.

INDIVIDUAL STRATEGIES AND FAMILY INTERVENTIONS

A study in Singapore⁷⁴ highlighted two main types of strategies used by older adults to minimise harms from gambling.

- (1) Self-developed strategies were those carried out by the older adults themselves. The older adults in the study talked about how they used strategies meant to reduce the needs for immediate results. For example, they would wait before checking the results of recent lottery draws. Many older adults also said they would pre-set time and money limits, tell themselves to walk away after losses to avoid chasing behaviours, and use informal sources of support. These might include joining self-help groups (both online and in person), reading self-help books, and seeking support from religious leaders.
- (2) Some strategies were imposed by family members. The older adults mentioned how family members helped them gamble within their financial means. Several older adults talked about how family members tried to reason, threaten, plead, or pressure them to stay away from gambling. The older adults also mentioned how family members sought treatment for them, including self-exclusion. In Singapore, family members can apply as a third-party for self-exclusion on the behalf of a loved one.

RECOMMENDATIONS

Based on the review, the author makes the following recommendations:

- Monitor and enforce gambling advertising to follow responsible or safer gambling guidelines. Attention should be paid to advertisements during general television viewing times and during the broadcasts of sports events. Advertisements often portray gambling as exciting and glamorous.⁷⁵ Gambling is shown as an easy way to make money and to enhance one's social status. This can lead people to misunderstand their chances of winning and underestimate the risks.

- Promote the use of gambling helplines and self-help groups for all age groups. These resources should be made available online and in person. Staff of gambling helplines should be trained on how to deal with calls from older adults.
- Use technologies to deliver messages about the risks of gambling and how to minimise harms. Smartphones, tablets, wearable devices, and laptops have opened up more online gambling opportunities. These technological advances also offer a way to deliver harm-minimisation messages. Such messages can be personalised according to people's gambling patterns and their individual needs.
- Offer self-exclusion as part of a multi-operator programme. People who gamble tend to have accounts with different gambling operators. While being excluded from one operator, they may gamble with a different operator. A multi-operator self-exclusion programme, such as GamStop in the U.K., allows people to request self-exclusion from many operators at the same time.
- Greater cooperation between stakeholders in different sectors is needed to raise awareness of and minimise harms from gambling. Stakeholders include the gambling industry, policy-makers, public health staff, mental health professionals, and researchers among others.
- Verifying people's age before they gamble is necessary to prevent underage youth from gambling. Gambling at an early age is known to be associated with gambling problems in the future. In the UK, youth who are aged 16 and above can legally play the lottery and Category D cash fruit machines. Category D machines are similar to slot machines but have very low stakes and prizes. The British Amusement Machine Association (BACTA) has agreed to raise the age limit for players to 18 years and older.
- Involve schools and families in educating children and adolescents about the risks of gambling. Gambling prevention programmes can be developed as part of the school curriculum. These programmes can include information about gambling along with other risky behaviours, such as alcohol and drug use. Education programmes for parents are also useful. Families can also play an important role in preventing gambling problems among older adults.

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