

Gambling in Canada

**A Report by the
National Council of Welfare**

Winter 1996

Canada

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TABLE OF CONTENTS

	<u>Page</u>
PREFACE	i
I. GAMBLING: A MULTI-BILLION-DOLLAR INDUSTRY	1
An Alluring Source of Government Revenue	7
II. GAMBLING AND PROBLEM GAMBLING	11
Gambling Frequency	11
Problem Gambling	13
III. WHO ARE THE PROBLEM GAMBLERS?	18
The Demographics of Gambling	18
Other Attributes of Problem and Pathological Gamblers	28
IV. THE SOCIAL AND FINANCIAL COSTS OF PROBLEM AND PATHOLOGICAL GAMBLING	33
V. SPECIAL GROUPS OF PROBLEM GAMBLERS	37
Young People	37
Women	48
Aboriginal People	53
VI. CONCLUSION AND RECOMMENDATIONS	57
APPENDIX A: THE SOUTH OAKS GAMBLING SCREEN QUESTIONNAIRE	61
APPENDIX B: PROGRAMS AND SERVICES TO COMBAT PROBLEM GAMBLING	63
FOOTNOTES	68

PREFACE

Spend a few dollars on the lottery and your wildest dreams could come true. Buy a raffle ticket, support a worthy cause, and maybe you'll strike it rich along the way. Escape the humdrum of everyday life with the glitz and glitter of the casino. It's a small price to pay for an evening's entertainment.

All the messages in the advertising about gambling are positive. Never mind the astronomical odds against winning millions of dollars. You could be the one who beats the odds and be set for life. The television ad for the New York state lottery probably says it best: "Hey, you never know."

What the advertising carefully sidesteps is the dark side of gambling. Literally hundreds of thousands of Canadians are problem gamblers, and their addiction takes a terrible toll on themselves, their friends and families and society as a whole. Families break up, bills don't get paid, and people take time off work because of their obsession with gambling. At its worst, problem gambling degenerates into a world of criminal activities spurred by the gambler's frantic search for money from every possible source.

Gambling in Canada is a dispassionate look at activities that have become major pastimes for Canadians within the past generation. It documents the popularity of gambling and its importance as a source of revenue for provincial and territorial governments. It assesses a host of studies on problem gambling and its social and financial impacts. Finally, it urges the governments who benefit most from gambling to mitigate its worst effects. Perhaps the most controversial recommendation in the report is a ban on video lottery terminals or VLTs outside of casinos or casino-like settings.

Many of the statistics and studies of gambling that are highlighted in this report were published or commissioned by provincial agencies that oversee gambling in their jurisdictions. The National Council of Welfare appreciates the efforts of these agencies and hopes they find our conclusions and recommendations worth pursuing.

I. GAMBLING: A MULTI-BILLION-DOLLAR INDUSTRY

In less than a generation, gambling has become a multi-billion industry in Canada. No one knows for sure how much people bet, but legal forms of gambling probably add up to between \$20 billion and \$27 billion a year. These figures include betting by visitors from the United States and other countries, but they do not include unlicensed forms of gambling, from the friendly neighbourhood poker game to off-track betting, unlicensed video lottery terminals and organized games of chance that are patently illegal.

Card games for money, raffles to benefit local charities, and bingo halls have long been a part of Canadian social life, but the nature and extent of gambling changed radically with the advent of government-run lotteries following changes to the Criminal Code of Canada in 1969.

The latest published reports put gross sales of provincial and territorial lottery tickets at \$5.2 billion a year. Bingo, casino nights, raffles and other forms of charitable gaming probably take in close to \$5 billion. Pari-mutuel betting on horse races, mostly in Ontario, was nearly \$1.9 billion in 1995. Finally, people bet many billions of dollars a year in permanent casinos or in legal video lottery terminals located outside casinos. There are huge gaps in the available statistics, but the National Council of Welfare believes \$8 billion is a conservative estimate for annual wagering in casinos and VLT wagering combined. That would bring total wagering on all forms of legal gambling in Canada to \$20 billion a year. At the other end of the spectrum, estimates by the Government of Ontario of \$10 billion a year in legal gambling in Ontario alone could translate into a national total of \$27 billion.¹

Each of these forms of gambling has its own appeal to Canadians. The odds of winning vary greatly from one form to another, as do the "takes" of governments or other sponsoring groups. And there are significant differences in the way the proceeds of gambling are distributed to governments, charitable and non-profit groups and Aboriginal people.

Lotteries. Big-time lotteries with big-time prizes got their start in Canada in the 1970s with the Loto-Canada draws sponsored by the federal government. Provincial and territorial governments lost little time lobbying Ottawa for the exclusive right to this easy form of revenue.

The federal government eventually agreed, in return for a share of the proceeds every year equal to \$24 million in 1979 dollars. In 1995, the federal "cut" amounted to \$49 million.

Provincial and territorial governments now offer a huge variety of lottery products: traditional tickets such as Lotto 6/49, instant-win tickets, and tickets geared to the outcome of sporting events. Some of these come under government lottery corporations, and some are licensed by government gaming commissions as fund-raising events for local charities or non-profit organizations.

Provincial and territorial lotteries normally return close to half of the amounts wagered as prizes. Some of the rest goes to advertising, retailer commissions and other operating expenses. The proceeds after prizes and expenses go to provincial and territorial treasuries, although some funds are earmarked for special types of spending in the public sector.

Here is an overview of the operations of Canada's five main lottery corporations as outlined in their 1994-95 annual reports:

The British Columbia Lottery Corporation reported gross revenues of \$780.8 million. Of the total amount wagered, \$403.3 million or 52 percent was paid out in prizes. Net revenue after prizes and expenses amounted to \$234.5 million.

The Western Canada Lottery Corporation is an umbrella organization which manages lottery operations for Alberta, Saskatchewan, Manitoba, Yukon and the Northwest Territories. Total ticket sales for 1994-95 were \$612.1 million. Of this total, \$276.9 million or 45 percent was paid in prizes, and \$94 million or 15 percent went toward administrative and operational costs. The remaining revenue of \$241.2 million was allocated as follows: Alberta, \$148.1 million; Saskatchewan, \$44 million; Manitoba, \$44.8 million; Yukon, \$1.6 million; and the Northwest Territories, \$2.7 million. Each of the governments paid its allotted fee to the federal government and used the rest at its own discretion. Alberta, for example, used about one-fifth of its money for charities, tourism and agencies such as the Science Alberta Foundation, Agricultural Societies and Exhibitions and the Alberta Environmental Research Trust. The rest was transferred to general revenue.²

The Ontario Lottery Corporation had ticket sales of \$1.9 billion in 1994-95 and paid out \$958.1 million or 49 percent in prize money. Most of its net income of \$626.6 million was earmarked for "community projects," and 85 percent of it went to Ontario hospitals.

Loto-Québec reported \$1.5 billion in sales of regular and instant lotteries and paid out \$735.2 million or 49 percent in prizes. Net income from lotteries was \$480.6 million, and all of it went to provincial revenues.

The Atlantic Lottery Corporation manages the lottery operations of New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland. Total gross revenue was \$655.9 million: gross lottery ticket sales accounted for 62 percent of the total and net video lottery receipts for the other 38 percent. Net revenue of \$239.8 million, after the allotted payments to the federal government, was distributed as follows: New Brunswick, \$63.9 million; Nova Scotia, \$94.1 million; Prince Edward Island, \$12.7 million; and Newfoundland, \$69.2 million.

Charitable Gaming. In addition to the five big lottery corporations, provinces and territories have gaming commissions or comparable regulatory agencies that look after other forms of gambling. These often include bingo, casino nights, pull-tab or break-open tickets, and raffles sponsored by charitable or non-profit groups. The organizations apply for licences to sponsor gaming activities and keep all or most of the net proceeds. Relatively little comes back to provincial or territorial governments.

Table 1 on the next page summarizes licensed charitable gaming activities as reported by provincial governments.³ Comparable information was not available for the two territories. The wagering reported in the table was roughly \$4.5 billion in 1994-95, but the figure is not complete. Quebec collects gaming statistics on bingo and raffles, for example, but not on charity casinos or wheels of fortune.

Prizes represented 70 percent of wagers on average across Canada, but there was considerable variation in the percentage among provinces and considerable variation in the percentage of prizes paid on different types of gaming within a single province. Part of the differences from province to province is due to different mixes of charitable gaming.

TABLE 1
ANNUAL CHARITABLE GAMING IN MILLIONS OF DOLLARS

	Amounts Wagered	Prizes Paid	Prizes as % of Wagers
Newfoundland	\$89	\$64	72%
Prince Edward Island	\$13	\$10	73%
Nova Scotia	\$117	\$82	70%
New Brunswick	\$74	\$51	69%
Quebec	\$222	\$134	60%
Ontario	\$2,270	\$1,629	72%
Manitoba	\$132	\$86	65%
Saskatchewan	\$286	\$200	70%
Alberta	\$711	\$523	74%
British Columbia	\$580	\$377	65%
Total	\$4,494	\$3,155	70%

Overall, charitable gaming represented literally tens of thousands of licenses issued by the provinces and hundreds of thousands of individual events that took place under those licenses.

Horse Racing. Horse racing in Canada is regulated and supervised by the Canadian Pari-Mutuel Agency. Table 2 on the next page, taken from the agency's 1995 report, shows annual wagering of more than \$1.8 billion across the country. Nearly two-thirds of the action was at racetracks in Ontario.

Although the provincial governments receive money from racing in the form of taxes, no "cut" of the winnings is returned to the provinces for either charitable causes or general

revenues. Instead, the proceeds go to the industry for breeding programs and purse supplements. In that sense, horse racing is relatively self-contained.

TABLE 2		
<u>PARI-MUTUEL BETTING BY PROVINCE, 1995</u>		
	Amounts Wagered	Percentage of Total
Ontario	\$1,222,202,795	65.8
British Columbia	257,292,408	13.9
Quebec	172,364,336	9.3
Alberta	169,001,600	9.1
Manitoba	10,406,913	0.6
Nova Scotia	10,179,867	0.5
Saskatchewan	7,069,077	0.4
Prince Edward Island	4,660,656	0.3
New Brunswick	4,131,840	0.2
Newfoundland	53,498	0.002
Total	\$1,857,362,990	100.0

Casinos. Year-round, permanent casinos bring in large amounts of money in selected parts of Canada. Quebec was first off the mark with casinos in Montreal and Charlevoix and a third casino that opened in Hull in the spring of 1996. Ontario has casinos in Windsor and Orillia, with the Windsor casino well-positioned to appeal to gamblers in Detroit and other nearby parts of the United States. There are also casinos in Halifax; Sydney, Nova Scotia; Winnipeg and Regina, and others are in the works.

Annual reports for 1994-95 show that the casinos in Montreal and Charlevoix took in \$363.2 million in gross revenues, the casino in Windsor grossed \$418.9 million, and the Crystal Casino in Winnipeg reported gross revenues of \$19.6 million for a four-casino total of \$801.7 million. The other casinos were not yet in operation.

No one really knows how much money people bet to generate the \$801.7 million in revenues in 1994-95. Much of the difficulty relates to the way slot machine revenues are reported by provincial agencies. The standard practice is to account for the revenues received after prizes have been paid rather than the total number of dollars deposited in the machines or the total number of dollars bet before prizes are paid. The same technique is often used for reporting on video lottery terminals that are located outside casinos.

Video Lottery Terminals. Last, but not least in the minds and pocketbooks of gamblers are video lottery terminals. VLTs are the newest addition to the gambling repertoire in Canada and have quickly become the most controversial form of gambling. They were introduced in the Atlantic provinces in 1990 and quickly spread to other provinces. Ontario passed legislation this fall that could see 20,000 VLTs introduced in the province over the next several years. The move by Ontario would make VLTs available in all parts of the country except British Columbia and the two territories.

VLTs are like the slot machines in casinos, with all the appeal and instant gratification of the old-style "one-arm bandits." The main difference is that VLTs normally do not spew forth cash winnings: winners get credits that they can convert to cash elsewhere on the premises.

Most provinces with VLTs report revenues after prizes rather than the amounts wagered. In the four provinces with information on actual wagering, the dollars played on VLTs add up to roughly \$6 billion a year. The estimated totals were \$2.3 billion in Manitoba in 1994-95, \$1.8 billion in Saskatchewan in 1994-95, and \$1.5 billion in Alberta in 1995-96. Another \$352 million went into VLTs in Nova Scotia during the calendar year 1995.⁴

Critics call VLTs the "crack cocaine of gambling." No skill or knowledge is required to play. A single "hit" costs very little, but playing tends to be addictive. What makes VLTs especially controversial is the fact that they are much more accessible than slot machines in casinos. People don't have to go to a traditional gambling venue to come face to face with a VLT.

Nova Scotia once allowed VLTs in corner stores, bowling alleys and gas stations, but now restricts them to licensed premises which have age restrictions. However, the machines

remain a source of controversy within the province. A 1996 survey of 1,200 Nova Scotians found 70 percent "strongly opposed" or "opposed" to VLTs in bars.⁵

Plans to legalize VLTs in Ontario sparked heated debates in the Provincial Parliament and in the committee hearings on the legislation held in late summer.

A review committee appointed by the Manitoba government recommended a freeze on VLTs at the existing level of 6,445 in January 1996. In June, the provincial government opted instead for a ten percent reduction in VLTs and a complete review of the VLT program every two years by a new provincial gaming commission.⁶

Meanwhile, Alberta froze the number of VLTs at 6,000 and at last report had about 5,800 terminals in operation.⁷

An Alluring Source of Government Revenue

Needless to say, the revenues provincial and territorial governments get from the proceeds of gambling are attractive, if not downright addictive. Revenues from gambling have risen more or less steadily from the beginning of large-scale lotteries in Canada a generation ago. The advent of casino gambling and VLTs gave a further boost to provincial and territorial governments during the last several years.

By 1995, Statistics Canada estimated that net gambling revenue to governments from lotteries, casinos and VLTs was nearly \$4.6 billion. Table 3 on the next page compares these revenues with estimated total provincial or territorial revenues from all sources in the 1995-96 fiscal year.⁸

The national total of \$4.6 billion in gambling revenues represented 2.7 percent of total provincial and territorial revenues of \$165.2 billion. Relatively little of the money from gambling had any strings attached, although some was earmarked for specific government programs such as health care.

TABLE 3
NET GAMBLING REVENUES COMPARED TO ESTIMATED
PROVINCIAL AND TERRITORIAL GOVERNMENT REVENUES
IN MILLIONS OF DOLLARS

	Net Revenues from Gambling in 1995	Estimated Provincial/ Territorial Revenues in Fiscal 1995-96	Gambling as Percentage of Total Revenues
Newfoundland	\$87.8	\$3,684.0	2.4%
Prince Edward Island	\$28.1	\$849.0	3.3%
Nova Scotia	\$177.2	\$4,955.8	3.5%
New Brunswick	\$151.5	\$4,771.6	3.1%
Quebec	\$1,281.7	\$43,150.9	2.9%
Ontario	\$1,476.0	\$52,601.5	2.8%
Manitoba	\$203.6	\$6,842.5	2.9%
Saskatchewan	\$166.7	\$6,317.8	2.6%
Alberta	\$588.2	\$15,637.6	3.7%
British Columbia	\$392.3	\$24,576.5	1.5%
Northwest Territories	\$4.7	1,295.3	0.2%
Yukon		\$517.5	
Totals	\$4,557.8	\$165,200.0	2.7%

(Net gambling revenues are from lotteries, casinos and VLTs only.
Government revenues from charitable gaming and horse racing are small.)

The percentage of total revenues from gambling may appear low at first glance, but it looms larger when seen in per-capita terms. Table 4 on the next page shows net gambling revenues compared to provincial or territorial populations. Expressed as dollars per capita, the revenues from gambling are more striking. They range from \$49 per capita in the two territories to \$214 per capita in Alberta.

TABLE 4			
ESTIMATED PROVINCIAL AND TERRITORIAL GOVERNMENT REVENUES FROM GAMBLING EXPRESSED AS DOLLARS PER CAPITA, 1995			
	Net Revenues from Gambling (Millions of Dollars)	Estimated Population on July 1, 1995	Gambling Revenues Per Capita
Newfoundland	\$87.8	575,449	\$153
Prince Edward Island	\$28.1	136,120	\$206
Nova Scotia	\$177.2	937,752	\$189
New Brunswick	\$151.5	760,058	\$199
Quebec	\$1,281.7	7,334,207	\$175
Ontario	\$1,476.0	11,100,319	\$133
Manitoba	\$203.6	1,137,528	\$179
Saskatchewan	\$166.7	1,015,636	\$164
Alberta	\$588.2	2,747,041	\$214
British Columbia	\$392.3	3,766,045	\$104
Northwest Territories	\$4.7	95,942	\$49
Yukon			
Totals	\$4,557.8	29,606,097	\$154
(Net gambling revenues are from lotteries, casinos and VLTs only.)			

In other words, the tax burden in Alberta is \$214 a person lighter because of the proceeds of gambling. The provincial government would have to raise taxes by \$214 a person in the absence of gambling to maintain the same level of government services to Albertans.

Gambling has also become a big employer in most provinces and territories. Statistics Canada reports that employment in the industry in 1995 was 24,297 compared to 8,262 in

1985.⁹ These figures do not include employment of Aboriginal people in gaming establishments on reserves nor do they include jobs selling lottery tickets in convenience stores or kiosks, which are classified within the retail or service industries. Many of the jobs squarely within the gambling sector are classified in recreational or clerical categories, jobs such as casino attendants or tellers and cashiers. Overall, people in the gambling industry tend to be less well educated than people in other industries, they tend to have less full-time work and more part-time work than their counterparts in other jobs, and their earnings tend to be a bit lower than average.

In addition to the jobs created, supporters of legalized gambling also point to a variety of spin-offs effects on the local economy. People who come to a city to visit the casino may stay long enough to have a meal, spend the night in a hotel or motel, or take in some of the other local attractions. On the other hand, people who are really intent on gambling may grab a quick bite in a casino restaurant rather than taking the time to go out to a restaurant in the community. The new employment in the casino restaurant has to be set against any loss in employment in local restaurants.

One U.S. study of six Illinois cities that introduced riverboat gambling concluded that the ventures had no net effect on unemployment and very little effect on employment. Another study, a review of 14 U.S. studies on the economic impact of casinos, concluded that only four were balanced. The rest typically overstated the benefits and understated or omitted the costs.¹⁰

As we shall see in the chapters that follow, the costs that arise when people are addicted to gambling can be considerable.

II. GAMBLING AND PROBLEM GAMBLING

Eight provinces have had studies of gambling and problem gambling in recent years. Taken together, they provide a rough picture of the extent of legal gambling in Canada and the extent of problem gambling.

The studies confirm that gambling is an extremely popular activity among Canadians. More than half of the adult population gambles on occasion, and a sizable number of people gamble every week. Most Canadians gamble without problem. For a small minority, however, gambling can be problematic or even pathological. The provincial studies showed that 2.7 percent to 5.4 percent of the adults surveyed had gambling problems at the time they were questioned. The percentages may sound small, but they represent somewhere between 600,000 and 1.2 million Canadians.

Most of the studies reviewed in this chapter and the chapters that follow were commissioned by provincial agencies, and all of them were conducted by reputable researchers. Because of differences in methodology, however, the results of some of the studies cannot be compared with the rest. As well, some of the specialized studies involved very small numbers of people, and the results are far from conclusive.

Gambling Frequency

Table 5 on the next page summarizes the frequency of gambling reported in the eight provincial studies. Gambling as defined in the studies covers a wide array of activities. The list for British Columbia is typical: local casinos, resort casinos, raffle tickets, fund-raising events such as casino nights, Lotto 6/49, scratch and win games, video poker or other video card games, arcade video games where money is at stake, electronic bingo, traditional paper bingo, horse races at the track, horse races away from the track, other animal events (such as dog races or cock fights), cards where money is at stake, cards in a card room, craps or other dice games where money is at stake, sports with friends or co-workers where money is at stake, sports pools, sports action lottery games, sports with a bookmaker, pull-tabs or Nevada break-opens, speculative investments, and games of skill (such as billiards, darts and golf) where money is at stake.¹¹

TABLE 5
FREQUENT AND INFREQUENT GAMBLING IN CANADA

	British Columbia (1993)	Alberta (1993)	Saskatchewan (1993)	Manitoba (1995)	Ontario (1993)	Quebec (1989)	New Brunswick (1992)	Nova Scotia (1996)
Researchers	Gemini Research & Angus Reid Group	Wynne Resources	Tanka Research & Gemini Research	Criterion Research	Insight Canada Research	Robert Ladouceur, Laval University	Baseline Market Research	Baseline Market Research
Sample Size	1,200	1,803	1,000	1,207	1,200	1,002	800	801
Never Gambled	3%	7%	12%	8%	33%	12%	13%	4%
Infrequent Gamblers (less than once a year)	3%	3%			15%	33%	7%	
Occasional Gamblers (at least once in past year, but not weekly)	29%	50%	53%	92%	52%	55%	44%	52%
Regular Gamblers (at least once a week)	65%	40%	34%				36%	43%
Total Gamblers	97%	93%	87%	92%	67%	88%	87%	96%

The eight provincial studies covered different years between 1989 and 1996. Newfoundland, Prince Edward Island, Yukon and the Northwest Territories have not done studies of their own.

"Never gambled" means that the respondent has never, in his or her lifetime, participated in any gambling activities. An "infrequent gambler" is a person who gambles less than once a year, an "occasional gambler" has gambled at least once in the past year, but not weekly, and a "regular gambler" gambles at least once a week.

The studies outline the widespread involvement of Canadians in gambling. Participation ranged from a high of 97 percent in British Columbia to a curious low of 67 percent in Ontario. The high rates of gambling in British Columbia and Alberta may reflect the fact that both provinces have longer histories of legalized gambling than other provinces.

Surveys in some provinces also show a significant proportion of gamblers participated intensely. Frequency of participation was highest in British Columbia, where 65 percent of adults gambled weekly. The percentage of weekly gamblers was 43 percent in Nova Scotia, 40 percent in Alberta, 36 percent in New Brunswick, and 34 percent in Saskatchewan. No specific statistics on weekly gambling were available in the other provinces.

In those provinces where occasional gambling was explicitly measured (British Columbia, Alberta, Saskatchewan, and New Brunswick), participation was normally moderate, ranging from 44 percent to 53 percent. The exception is British Columbia, where only 29 percent were "occasional" gamblers, and "regular" gamblers outnumbered their "occasional" counterparts by more than two to one.

Problem Gambling

Gamblers can be placed along a continuum that ranges from no problems at one end to "pathological" at the other. In between are varying degrees of addictive behaviour. Problem gambling is a catch-all term used to cover all patterns of gambling behaviour that "compromise, disrupt, or damage personal, family, or vocational pursuits."¹² Pathological gambling is described by the American Psychiatric Association as "a continuous or periodic loss of control

over gambling; a progression in gambling frequency and amounts wagered, in the preoccupation with gambling and in obtaining monies with which to gamble; and a continuation of gambling involvement despite adverse consequences."¹³

The most widely accepted tool for measuring problem and pathological gambling is the South Oaks Gambling Screen. Because the majority of gambling studies now use this instrument, broad comparisons between jurisdictions are possible. The screen was developed in the mid-1980s and is based on the criteria used by the American Psychiatric Association to diagnose pathological gambling. The original screen used lifetime measures only. Since 1991, a revised version of the screen has been used that measures both lifetime and current problems. In the studies cited in this chapter, the Quebec study used the original screen with lifetime measures only. Other studies used the revised screen, but Ontario and Manitoba reported only current problems.

The South Oaks Gambling Screen questionnaire consists of 20 items which are intended to assess various dimensions of problem gambling. The revised version of the screen asks the respondent to state if the question ever applied to them (lifetime measures), as well as if it applied at any time during the past year (current measures). The questions address issues such as borrowing tendencies and the inability to stop gambling: "Have you ever borrowed from household money to finance gambling?" and "Have you ever felt that you would like to stop gambling, but didn't think that you could?" The entire list of questions is provided in Appendix A at the end of this report.

Each person surveyed is given a point for every "at risk" response. Generally, a rating from zero to two indicates a non-problem respondent; a score of three or four a problem gambler, and a score of five or more a probable pathological gambler. The word "probable" is often included to distinguish a survey result from a clinical diagnosis. For reasons unknown, the Ontario study limited its non-problem category to a score of zero, a score of one through four indicated a problem gambler, and five or more indicated a pathological gambler. Because of this strange scoring system, Ontario data are largely incompatible with data from other provinces, although scoring for the "pathological" category is the same.¹⁴

TABLE 6

COMPARATIVE STATISTICS ON PROBLEM AND NON-PROBLEM GAMBLING

	British Columbia (1993)	Alberta (1993)	Saskatchewan (1993)	Manitoba (1995)	Ontario (1993)	Quebec (1989)	New Brunswick (1992)	Nova Scotia (1996)
Sample Size	1,200	1,803	1,000	1,207	1,200	1,002	800	801
Lifetime Non-Problem Respondents	92.2%	91.4%	96.0%			96.2%	94%	94.5%
Lifetime Problem Gamblers	6.0%	5.9%	2.8%	N/A	N/A	2.6%	4%	
Lifetime Pathological Gamblers	1.8%	2.7%	1.2%			1.2%	2%	
Total Lifetime Problem/Pathological Gamblers	7.8%	8.6%	4.0%			3.8%	6%	5.5%
Current Non-Problem Respondents	96.5%	94.6%	97.3%	95.7%	N/A		95.5%	96.1%
Current Problem Gamblers	2.4%	4.0%	1.9%	2.4%	N/A	N/A	3.13%	2.8%
Current Pathological Gamblers	1.1%	1.4%	0.8%	1.9%	0.9%		1.37%	1.1%
Total Current Problem/Pathological Gamblers	3.5%	5.4%	2.7%	4.3%	N/A		4.50%	3.9%
Rate of Recovery	4.3%	3.2%	1.3%	N/A	N/A	N/A	1.50%	1.6%

Table 6 on the preceding page compares the prevalence rates of problem and pathological gambling by province and distinguishes between lifetime and current measures. A lifetime problem or pathological gambler is one who has had a problem at some point in his or her life. A current problem or pathological gambler is one who had a problem within the previous 12 months.

Lifetime prevalence rates are valuable for identifying the characteristics of individuals in the general population who are most at risk of problem gambling. Data derived from current measures provide a helpful snapshot of the contemporary gambling population and are also useful for examining changes within the population over time.

The mathematical difference between the lifetime and current prevalence rates is known as the "recovery rate." It signifies those people who used to have a gambling problem, but managed to overcome it. Recovery statistics are helpful in understanding how individuals overcome gambling problems. Knowing, for example, where recovery is occurring most frequently can help health care professionals determine what approaches are most effective.

Six provinces - British Columbia, Alberta, Saskatchewan, Quebec, New Brunswick and Nova Scotia - had studies that measured lifetime problems. Alberta had the highest lifetime rate of problem and pathological gamblers combined at 8.6 percent, followed by British Columbia at 7.8 percent. The other rates were six percent in New Brunswick, 5.5 percent in Nova Scotia, four percent in Saskatchewan and 3.8 percent in Quebec.¹⁵

Seven provinces - British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, New Brunswick and Nova Scotia - reported rates for current problem gamblers. Once again, Alberta had the highest combined problem and pathological rate at 5.4 percent, followed by New Brunswick at 4.5 percent, Manitoba at 4.3 percent, Nova Scotia at 3.9 percent, B.C. at 3.5 percent and Saskatchewan at 2.7 percent. Comparable data was not available from the Ontario study, but its pathological rate of 0.9 percent was on the low end of the range for pathological gamblers in other provinces.

Differences in the rates of recovery for problem and pathological gamblers are also noteworthy. British Columbia had the highest recovery rate at 4.3 percent. Alberta was next with 3.2 percent, followed by Nova Scotia at 1.6 percent, New Brunswick at 1.5 percent and

Saskatchewan at 1.3 percent. The Saskatchewan recovery rate is surprising in light of the fact that the province had some of the lowest reported rates of problem gambling.

If we compare the results of Table 5 and Table 6, we see that the frequency of gambling shows no consistent relationship to rates of problem and pathological gambling. For example, 65 percent of British Columbians gambled at least once a week, and the rate of current problem and pathological gamblers was 3.5 percent. Alberta had a lower percentage of weekly gamblers, yet the rate of current problem and pathological gamblers was 5.4 percent - almost two percentage points higher.

Finally, it should be noted that the comparison of lifetime and current rates provided in Table 6 cannot be used to deduce the direction of gambling trends over a prolonged period of time. Just because current problem and pathological rates are lower than lifetime rates does not necessarily mean that the prevalence of problem and pathological gambling is declining over time. It means only that a certain proportion of the survey group questioned at a certain point in time managed to overcome their gambling addictions. To ascertain changes in gambling trends, statistics must be compared over a succession of years. The Alberta study, for example, looked at data from other North American studies and concluded that prevalence rates were generally higher in studies done after 1990.¹⁶ The general consensus among researchers is that as the number of gambling opportunities increases, so will the prevalence of probable and pathological gambling.¹⁷

III. WHO ARE THE PROBLEM GAMBLERS?

The same provincial studies that measured the extent of gambling problems offered some interesting insights into the people behind the statistics. The typical problem gambler in Canada is an unmarried man under the age of 30. Beyond this, there is no clear pattern. It may well be that the profile of the problem gambler is becoming less distinct as problems appear in a variety of groups within the general population.¹⁸

Non-demographic characteristics of problem gamblers seem less likely to change. Problem gamblers prefer continuous modes of gambling, such as bingo, horse racing, casinos and video lottery terminals, that pay off on the spot. They play more often and longer than non-problem gamblers. And they spend considerable, if not staggering sums of money on gaming activities.

The Demographics of Gambling

Differences in the characteristics of problem and non-problem gamblers are not always clear-cut. What the provincial studies show is that some groups within the general population are more at risk than others of being addicted to gambling, but the risk is never absolute. Table 7 on the next page illustrates this point using data from the Alberta study.¹⁹

In the group of non-problem gamblers, 45 percent were male. In the group of problem and pathological gamblers, 62 percent were male. In other words, males were more likely than females to have problems with gambling, but not all males were at risk of gambling addictions and not all females were immune.

TABLE 7		
COMPARING LIFETIME PROBLEM GAMBLERS IN ALBERTA WITH THE REST OF THE POPULATION, 1993		
	Non-Problem Respondents	Problem and Pathological Gamblers
Number in Survey	1,649	153
Male	45%	62%
Under 30	24%	40%
Less Than High School	12%	29%
Not Married	37%	48%
Annual Household Income Under \$25,000	20%	28%

The tables that follow each deal with a specific demographic category in the context of problem gambling. Readers will note differences among the various studies regarding criteria such as income brackets (Alberta uses \$25,000 as a cut-off point, while New Brunswick uses \$30,000), age groups (British Columbia uses the category "under 30" and Ontario uses "between 18 and 34"), and education levels (Alberta uses "less than high school," but Ontario uses "high school education or less").

To complicate matters even more, British Columbia, Alberta, Saskatchewan, New Brunswick and Nova Scotia compare their problem and pathological gamblers with non-problem respondents. Manitoba compares them with the total sample, problem and non-problem gamblers combined. Quebec uses both types of comparisons, and Ontario uses neither type.

These and other inconsistencies make it virtually impossible to compare the demographic variables with any degree of uniformity. For this reason, we have outlined the results of each provincial study based on its own criteria. While we have drawn some conclusions from the collective data, they are sketchy or tentative at best. The Ontario findings are particularly questionable because of the different scoring system used with the South Oaks Gambling Screen.

Some of results in the tables include "p-values" that show whether or not the findings for problem gamblers are significant from a statistical point of view. Values in excess of 0.05 are not considered to be significant, values equal to or less than 0.05 are "somewhat significant," and values of 0.01 or less are "statistically significant."

The Nova Scotia results in Tables 8 through 12 are from the 1993 survey by Omnifacts Research rather than the 1996 study by Baseline Market Research.

Income Levels. Table 8 on the next page summarizes the links between gambling problems and income levels in eight provinces and shows there is no clear pattern for all parts of the country. British Columbia, Saskatchewan and Nova Scotia found no significant difference between the incomes of problem and pathological gamblers and non-problem gamblers. Alberta and New Brunswick found a correlation between low income (under \$25,000 and under \$30,000, respectively) and problem and pathological gambling. Manitoba found just the reverse, with problem and pathological gamblers tending to have annual incomes over \$25,000. Ontario and Quebec discovered that problem and pathological gamblers fell into two distinct income brackets, one low and the other average or higher than average.

The Quebec study hypothesized that gamblers in lower income brackets wager to win large amounts of money, while gamblers in higher income brackets play mostly to entertain themselves.²⁰ Evidence to support the idea that gamblers in lower income brackets wager in order to win large amounts of money can be found in a study of Canadian lottery players. The results suggest that the average player turns to lotteries when all other doors to financial prosperity have closed.²¹ This is consistent with findings from British Columbia that suggest that problem and pathological gamblers are somewhat more likely to be unemployed than non-problem respondents.²²

Of the three provinces that measured both lifetime and current prevalence problems with respect to income, only Alberta found a difference. Although lifetime problem and pathological gamblers were "somewhat" more likely than non-problem respondents to have incomes under \$25,000, current problem gamblers were "significantly" more likely to have incomes under \$25,000.

TABLE 8
GAMBLING PROBLEMS BY INCOME LEVEL

British Columbia	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to income ($p > 0.05$).
	Current:	Same as lifetime measure.
Alberta	Lifetime:	Problem/pathological gamblers are somewhat more likely than non-problem respondents to have an annual household income under \$25,000 ($p \leq 0.05$).
	Current:	Problem/pathological are significantly more likely than non-problem respondents to have an annual household income under \$25,000 ($p \leq 0.01$).
Saskatchewan	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to income ($p > 0.05$).
	Current:	Same as lifetime measure.
Manitoba	Lifetime:	N/A
	Current:	Problem/pathological gamblers are significantly more likely than the total sample to have an annual household income over \$25,000 ($p \leq 0.01$).
Ontario	Lifetime:	N/A
	Current:	Problem gamblers are most likely to have an annual household income over \$90,000 (no p-value given). Pathological gamblers are most likely to have an annual household income either between \$20,000 and \$29,000 or between \$50,000 and \$79,000 (no p-value given).
Quebec	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents and the total sample to have an annual household income either between \$15,000 and \$25,000, or between \$35,000 and \$50,000 ($p \leq 0.01$).
	Current:	N/A
New Brunswick	Lifetime:	Problem/pathological gamblers are more likely than non-problem respondents to have an annual income under \$30,000 (no p-value given).
	Current:	N/A
Nova Scotia	Lifetime:	There is no statistically significant difference between problem/pathological gamblers and non-problem respondents with respect to income ($p > 0.05$).
	Current:	N/A

TABLE 9
GAMBLING PROBLEMS BY LEVEL OF EDUCATION

British Columbia	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to education ($p > 0.05$).
	Current:	Same as lifetime measure.
Alberta	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents to have less than a high school education ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Saskatchewan	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to education ($p > 0.05$).
	Current:	Same as lifetime measure.
Manitoba	Lifetime:	N/A
	Current:	There is no significant difference between problem/pathological gamblers and the total sample with respect to education ($p > 0.05$).
Ontario	Lifetime:	N/A
	Current:	No significant distinctions regarding education level can be drawn between problem gamblers (no p-value given). Pathological gamblers are most likely to have no more than a high school education (no p-value given).
Quebec	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to education ($p > 0.05$). However, problem/pathological gamblers are somewhat more likely than the total sample to have earned a high school diploma ($p \leq 0.05$).
	Current:	N/A
New Brunswick	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to education ($p > 0.05$).
	Current:	N/A
Nova Scotia	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to education ($p > 0.05$).
	Current:	N/A

Level of Education. When compared to the levels of education in the general population, the picture of problem and pathological gamblers is somewhat mixed. Statistics from British Columbia, Saskatchewan, Manitoba, New Brunswick and Nova Scotia suggest that there is no correlation between a person's level of education and problem or pathological gambling. Alberta and Ontario, however, found that problem and pathological gamblers typically have no more than a high school education and sometimes less. Quebec found that problem and pathological gamblers were more likely than the total sample to have a high school diploma.

Gender. Most of the provinces, with the exception of Nova Scotia and Manitoba, found that problem and pathological gamblers were more likely to be male, either on the lifetime measure, the current measure or both. Of the provinces that provided both lifetime and current measures, British Columbia and Alberta found that while lifetime problem and pathological gamblers were more likely to be male, current problem and pathological gamblers were just as likely to be female.

TABLE 10
GAMBLING PROBLEMS AMONG MEN AND WOMEN

British Columbia	Lifetime:	Problem/pathological gamblers are somewhat more likely than non-problem respondents to be male ($p \leq 0.05$).
	Current:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to gender ($p > 0.05$).
Alberta	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents to be male ($p \leq 0.01$).
	Current:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to gender ($p > 0.05$).
Saskatchewan	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents to be male ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Manitoba	Lifetime:	N/A
	Current:	There is no significant difference between problem/pathological gamblers and the total sample with respect to gender ($p > 0.05$).
Ontario	Lifetime:	N/A
	Current:	Problem gamblers are most likely to be male (no p-value given). Pathological gamblers are most likely to be male (no p-value given).
Quebec	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents and the total sample to be male ($p \leq 0.01$).
	Current:	N/A
New Brunswick	Lifetime:	Problem/pathological gamblers are more likely than non-problem respondents to be male (no p-value given).
	Current:	N/A
Nova Scotia	Lifetime:	There is no statistical difference between problem/pathological gamblers and non-problem respondents with respect to gender ($p > 0.05$).
	Current:	N/A

TABLE 11
GAMBLING PROBLEMS BY AGE GROUP

British Columbia	Lifetime:	Lifetime problem/pathological gamblers are significantly more likely to be under 30 than non-problem respondents ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Alberta	Lifetime:	Problem/pathological gamblers are significantly more likely to be under 30 than non-problem respondents ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Saskatchewan	Lifetime:	Problem/pathological gamblers are significantly more likely to be under 30 than non-problem respondents ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Manitoba	Lifetime:	N/A
	Current:	Problem/pathological gamblers are significantly more likely to be under 30 than the total sample ($p \leq 0.01$).
Ontario	Lifetime:	N/A
	Current:	Problem gamblers are most likely to be between the ages of 18 and 34 (no p-value given). Pathological gamblers are most likely to be between the ages of 18 and 44 or between 65 and 74 (no p-value given).
Quebec	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to age ($p > 0.05$). However, problem/pathological gamblers are significantly more likely than the total sample to be either under 30 years of age, or between the ages of 40 and 49 ($p \leq 0.01$).
	Current:	N/A
New Brunswick	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to age (no p-value given).
	Current:	N/A
Nova Scotia	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to age ($p > 0.05$).
	Current:	N/A

Age. No noteworthy differences by age were found in New Brunswick or Nova Scotia, but the six other provinces found a correlation between problem and pathological gambling and age. Problem and pathological gamblers tended to be young (usually defined as under 30). Ontario concluded that pathological gamblers were often 18 to 44 or 65 to 74, and Quebec also found a disproportionate number of problem and pathological gamblers between the ages of 40 and 49.

Marital Status. With the exception of Manitoba and Nova Scotia, the provincial studies reported a correlation between problem and pathological gambling and marital status. Problem and pathological gamblers were more likely to be unmarried than the general population. The Addiction Research Foundation of Ontario suggests two possible reasons for this phenomenon: "It may be that spouses leave gamblers with severe problems, or act as social control agents monitoring gamblers' finances and/or time spent on gambling, and thereby limiting the development of gambling problems."²³

TABLE 12

GAMBLING PROBLEMS BY MARITAL STATUS

British Columbia	Lifetime:	Problem/pathological gamblers are somewhat more likely than non-problem respondents to be unmarried ($p \leq 0.05$).
	Current:	Same as lifetime measure.
Alberta	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents to be unmarried ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Saskatchewan	Lifetime:	Problem/pathological gamblers are significantly more likely than non-problem respondents to be unmarried ($p \leq 0.01$).
	Current:	Same as lifetime measure.
Manitoba	Lifetime:	N/A
	Current:	There is no significant difference between problem/pathological gamblers and the total sample with respect to marital status ($p > 0.05$).
Ontario	Lifetime:	N/A
	Current:	Problem gamblers are most likely to be "living with someone, separated, or never been married" (no p-value given). Pathological gamblers are most likely to be "separated or never been married" (no p-value given).
Quebec	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to marital status ($p > 0.05$). However, problem/pathological gamblers are somewhat more likely than the total sample to be unmarried ($p \leq 0.05$).
	Current:	N/A
New Brunswick	Lifetime:	Problem/pathological gamblers are more likely than non-problem respondents to be single (no p-value given).
	Current:	N/A
Nova Scotia	Lifetime:	There is no significant difference between problem/pathological gamblers and non-problem respondents with respect to marital status ($p > 0.05$).
	Current:	N/A

Other Attributes of Problem and Pathological Gamblers

The gaming patterns of problem and pathological gamblers differ in many respects from those of non-problem gamblers. This is true of a range of behaviours, including motivation for gambling, favourite gambling activities, the amounts spent on gambling and borrowing to cover gambling costs or debts.

Motivation for Gambling. Fun and entertainment, winning money and "getting a rush" are common reasons for gambling cited by problem and pathological gamblers. Non-problem gamblers also talk about fun and entertainment, but they tend to be less concerned with winning and are more likely to gamble to support worthy causes. British Columbia and Alberta found that problem and pathological gamblers are significantly more likely than the general population to gamble for the sake of being alone, as well as for the sake of escaping from the routines and problems of everyday life.²⁴ Table 13, adapted from the Alberta study, illustrates these points.

TABLE 13		
REASONS FOR GAMBLING IN ALBERTA AMONG PROBLEM AND NON-PROBLEM GAMBLERS, 1993		
	Problem and Pathological Gamblers	Non-Problem Gamblers
Number in Survey	153	1,519
For fun or entertainment	90%	78%
To win money	84%	71%
For excitement or challenge	79%	58%
To support worthy causes	60%	72%
To do things with friends	44%	33%
Out of curiosity	43%	39%
Because I am good at it	34%	10%
As a hobby	28%	22%
As a distraction from everyday problems	24%	8%
To be alone	12%	2%

Favourite Gambling Activities. The favourite gaming activity of gamblers in the general population is lotteries. Problem and pathological gamblers are also likely to be enthusiastic lottery players, but their participation does not greatly exceed that of frequent non-problem gamblers. However, they also favour bingo, horse racing, casino betting and VLTs. These are "continuous" forms of gambling that permit instant gratification. The time between wagering and knowing the outcome is generally quite short. Problem gamblers also prefer games that involve a dimension of judgement or skill such as sports pools, sports lotteries and card games. They are also significantly more likely than non-problem gamblers to participate weekly in several different gambling activities.

All these characteristics are illustrated in data from Saskatchewan shown in Table 14.²⁵ Because of the very small size of the problem and pathological group in the study, small differences in percentages should be treated with caution. Fifteen percent of 40 problem and pathological gamblers represents only six people, for example, and seven percent represents only three people.

TABLE 14		
WEEKLY GAMBLING IN SASKATCHEWAN BY PROBLEM AND NON-PROBLEM GAMBLERS, 1993		
	Non-Problem Gamblers	Problem and Pathological Gamblers
Number in Survey	838	40
Lottery	33%	42%
Saskatchewan VLTs	2%	20%
Bets with Friends	2%	17%
Sports Select	2%	15%
Bingo	2%	10%
Raffles	1%	10%
Casinos	<1%	10%
Sports Pools	<1%	7%
Horses	<1%	7%

Gambling Expenditures. Compared to non-problem gamblers, problem and pathological gamblers spend significantly larger amounts on gambling every week or every month. Much more money is spent at venues such as casinos, horse races, and VLTs - all continuous forms of gambling. In Saskatchewan, for example, average total monthly gambling expenditures for non-problem gamblers were \$36.66 compared to \$321.32 for problem and pathological gamblers.²⁶ In British Columbia, average total monthly expenditures were \$82.26 for non-problem gamblers and \$272.79 for problem and pathological gamblers.²⁷

The findings from New Brunswick in Table 15 also show considerably more spending by problem and pathological gamblers in five of the six most popular gaming activities in the province. Raffles were the only exception to the pattern. To avoid skewing the results, one probable pathological gambler who spent \$2,000 a month on video gaming was excluded from the table.²⁸

TABLE 15			
MONTHLY SPENDING ON GAMBLING IN NEW BRUNSWICK BY PROBLEM AND NON-PROBLEM GAMBLERS, 1992			
	Non-Problem Gamblers	Problem Gamblers	Pathological Gamblers
Number in Survey	661	25	11
6/49 Lottery Tickets	\$12.51	\$20.57	\$40.09
Instant-Win Tickets	\$8.03	\$9.96	\$16.90
Bingo	\$29.33	\$38.75	\$56.25
Raffles	\$6.91	\$10.91	\$8.83
Video Games	\$17.86	\$80.00	\$117.50
Card Games	\$17.14	\$35.86	\$28.57

Problem and pathological gamblers often spend far more money than they originally intended. Compounding the difficulty is what psychologists call "chasing behaviour" - problem and pathological gamblers are far more likely than non-problem gamblers to try to win back

their losses. The chasing of losses often becomes a vicious circle, with the gambler sliding into even greater debt. Chasing losses forces the gambler to delay payment of debts or to pay them off in instalments. It is not unusual for pathological gamblers to fail to pay their house and car insurance or even to have their utilities cut off because of gambling debts.²⁹

Borrowing Habits. Problem and pathological gamblers are significantly more likely than non-problem gamblers to borrow from any source, including spouses, other relatives, banks, loan companies and credit cards. A Quebec study reported that 83 percent of pathological gamblers had borrowed from friends, relatives, and banks to pay off gambling-related debts.³⁰ Selling personal and family property, writing bad cheques, borrowing from loan sharks, and cashing in stocks and bonds are also behaviours significantly more likely to occur among problem and pathological gamblers. Alberta discovered that borrowing from family members and borrowing on credit cards were fairly common among problem and pathological gamblers.³¹

TABLE 16
BORROWING ACTIVITIES IN ALBERTA
BY PROBLEM AND NON-PROBLEM GAMBLERS, 1993

	Problem and Pathological Gamblers	Non-Problem Gamblers
Number in Survey	153	1,519
Borrowed from spouse	37%	7%
Borrowed from relatives	30%	1%
Borrowed on credit cards	25%	2%
Borrowed from household	23%	1%
Borrowed from banks, loan companies	11%	1%
Cashed stocks, bonds	9%	1%
Sold personal/family property	7%	< 1%
Passed bad cheques	3%	< 1%
Borrowed from loan sharks	3%	0%

Not surprisingly, bankruptcies are higher among pathological gamblers than among the general population. A Quebec study reported that almost 28 percent of pathological gamblers had declared bankruptcy and that one-third had debts between \$75,000 and \$150,000. A further 35 percent were about to declare bankruptcy.³² In the mid-1980s, research in the United States estimated gambling-related debt for individual pathological gamblers at between \$50,000 and \$90,000 U.S.³³ Debts of female pathological gamblers were substantially less, approximately \$15,000 on average.³⁴

IV. THE SOCIAL AND FINANCIAL COSTS OF PROBLEM AND PATHOLOGICAL GAMBLING

Problem and pathological gambling have significant social and financial costs to individual gamblers, their families and society at large. Problem gambling takes its toll in the form of depression, multiple addictions, stress-related physical ailments, family disruption and crime. These problems can burden the health care system, tie up the courts and ultimately prove costly to taxpayers.

Calculating the financial and social costs of problem and pathological gambling is difficult. Some costs arise from treating problems directly, but many costs are indirect, such as gambling-related ailments, absenteeism at work and time spent in the courts. One U.S. study put the cost at \$13,200 U.S., while a study by a University of Manitoba researcher said compulsive gamblers cost society \$56,000 Cdn. each on average.³⁵

Obviously, the costs associated with problem gambling are large enough to warrant increased government funding for prevention and the education and special training of health care professionals. Some of these programs are described in Appendix B.

Multiple Addictions. One characteristic of many problem gamblers is the high degree of involvement in other forms of addictive behaviour such as alcohol or drug abuse.³⁶ Whether or not gambling creates, or contributes to other addictive behaviours is a matter of some debate, as is the question of which addiction comes first.³⁷ Some research suggests that problem and pathological gamblers may turn to drugs and alcohol as a way to respond to anxiety and depression.

The Alberta study reached the shocking conclusion that "all of the problem and pathological gamblers could be classified as dangerously heavy alcohol consumers."³⁸ Nova Scotia noted a clear, if weaker connection between alcohol abuse and problem and pathological gambling.³⁹ In Saskatchewan, problem and pathological gamblers were significantly more likely than non-problem gamblers to have been told they had an alcohol or drug problem, to gamble while using drugs or alcohol and to have sought help for these problems.⁴⁰ An Ontario study linked heavy drinking with heavy gambling, particularly casino gambling.⁴¹

Other studies show that problem and pathological gamblers are also more likely to smoke.⁴² An American study reported that the rate of pathological gambling was ten times higher among cocaine abusers than the general population.⁴³

Psychiatric and Physical Disorders. Pathological gambling overlaps with psychiatric disorders, including manic depression, attention deficit hyperactivity, agoraphobia, obsessive-compulsive disorders and clinical depression.⁴⁴ Some cases of depression are thought to be the result of the pathological gambler's tendency to invest too much self-esteem in winning. Non-problem gamblers, by contrast, can walk away from a loss and still feel good. Research shows that depression among pathological gamblers can lead to even more bouts of gambling, because there is a tendency to gamble more when moods become extreme.⁴⁵

Suicide attempts among pathological gamblers occur much more frequently than among the general population. A Quebec study of college students found that 26.8 percent of pathological gamblers had attempted suicide, compared to 7.2 percent of college students with no gambling problem.⁴⁶ Among a sample of Gamblers Anonymous members in the United States, it was found that 48 percent had considered suicide and 13 percent had attempted it.⁴⁷ In fact, compared to other addictive disorders, the rate of attempted suicide is highest among pathological gamblers.⁴⁸

Stress-related ailments, a major drain on health care, are typical of pathological gamblers.⁴⁹ Rates of stomach ailments, insomnia, ulcers, colitis, high blood pressure, heart disease, migraines and skin problems are higher among problem and pathological gamblers than among the general population.⁵⁰

Impact on the Workplace. The financial and social impact of problem and pathological gambling is felt in the workplace, where absenteeism, theft, lower productivity and job loss can be costly to both workers and employers.⁵¹ A Quebec study estimated that pathological gamblers cost their employers five hours a month in late time. The researchers calculated that if half the pathological gamblers in Quebec were late an average of five hours a month and if the average wage was \$30,000 a year, lost wages would amount to at least \$5 million a year. The same study reported that 37 percent of pathological gamblers steal up to \$5,000 from their employers, 14 percent skip entire days from work in order to gamble and 36 percent lose their jobs because of gambling-related problems.⁵² Pathological gamblers are also more likely to ask

for advances on their pay and to borrow from fellow employees.⁵³ This compares to frequent non-problem gamblers, who report no such effects of gambling on their performance at work.⁵⁴

Impacts on the Family. For non-problem gamblers, the money spent on gambling does not affect family finances to the extent that it is money put aside for entertainment. But for problem and pathological gamblers, excessive spending on gambling has serious consequences for the family. Often it means that bills don't get paid, utilities are cut off and the grocery money dwindles. Pathological gamblers also report using money from welfare cheques and selling personal items to finance their gambling.⁵⁵

One U.S. study reported that individuals in lower income groups spend a larger proportion of their money on gambling than those in higher income groups.⁵⁶ Individuals with lower incomes spent approximately seven percent of their income on gambling, compared to those in higher classes who spent two to three percent.⁵⁷ Gambling can only pose a problem for cash-starved families whose income is low already. Adding to the problem is the fact that people in lower income brackets are less likely to seek treatment for their gambling problems.⁵⁸

Family relationships also suffer in the face of problem and pathological gambling, and spouses and children bear much of the burden. Compared to the general population, spouses of pathological gamblers are more likely to have nervous breakdowns or engage in substance abuse⁵⁹ and are three times more likely to attempt suicide.⁶⁰ In the Alberta study, more than half of the pathological gamblers were separated, divorced, or single parents.⁶¹ Another study reported that although compulsive gamblers tend to be less violent than the general population, their spouses tend to be more violent. This finding suggests that pathological gamblers may provoke reactive violence in the spouse.⁶² Indeed, one study said that 82 percent of the wives of pathological gamblers got so angry with their husbands that they wanted to "kill, hurt, or incapacitate" them.⁶³ The same study reported that 76 percent of the spouses of compulsive gamblers had problems with over-eating or under-eating.

Negative effects extend to the children of pathological gamblers. Children are two times more likely to attempt suicide, have lower grades than their peers and have higher rates of substance abuse.⁶⁴ As well, studies suggest that children of problem and pathological gamblers are themselves more likely to have gambling problems compared to children who said that their parents do not have gambling problems.⁶⁵

At the recently opened Casino Rama in Orillia, Ontario, some parents left their children alone in cars or wandering around the parking lots while they gambled. The situation became so bad that Casino Rama officials made an announcement over the loudspeaker requesting all such parents to leave the casino. Later, one resident said parents had been seen parking on side streets and returning to the casino, leaving their children unattended once again.⁶⁶

Crime. Problem and pathological gamblers often turn to crime to support their gambling habits after legal sources of funds are exhausted. Studies show that two out of three pathological gamblers commit crimes in order to pay off debts or to continue gambling.⁶⁷ While the majority of crimes are non-violent and involve embezzlement, cheque forgery, stealing credit cards, tax evasion, fencing stolen goods, insurance fraud, bookmaking, employee theft and fraud, they occasionally involve violence and armed robbery.⁶⁸ While figures are not available, one can safely assume that the costs of arrest, prosecution and incarceration for gambling-related offenses are high.

Nor do matters necessarily improve if the offending gambler is sent to prison. One study of prison inmates classified 30 percent as pathological gamblers.⁶⁹ Gambling is a common feature of prison culture, and problem gambling can easily continue within prison walls.

Pathological gambling is reputed to be rampant in the prison system. It is tolerated by the guards because it keeps the prisoners occupied, and if money is not available, they gamble for candy, cigarettes, sexual favours, or anything that is valued in the system.⁷⁰

V. SPECIAL GROUPS OF PROBLEM GAMBLERS

In addition to the studies of gambling within the population at large, there are a small number of Canadian studies that focus on adolescents, women or Aboriginal people. The findings of these studies are interesting, but they are less than conclusive because of small sample sizes or the fact that they were limited to a single province or a single region within a province.

Studies of gambling among adolescents in Nova Scotia, Quebec, Ontario and Alberta are the most disturbing of the lot, because they suggest that governments are ignoring, if not promoting a new generation of problem gamblers. Some of the reported rates of problem and pathological gambling among young people were significantly higher than comparable rates among adults.

Only one Canadian study has been devoted exclusively to gambling problems among women, but it suggests that women are beginning to face the same degree of risk faced by men.

Aboriginal people are said to face higher than average risks of problem gambling, according to a handful of small-scale studies in Canada and the United States.⁷¹ Aboriginal people are also a concern because of the special arrangements they have made with provincial governments to sponsor gambling events or share a portion of the proceeds of gambling. Native people are a direct beneficiary of some casino operations in Saskatchewan, Ontario and Nova Scotia, and charitable gaming takes place on many reserves.⁷²

Young People

For some insights into future gambling trends, it is helpful to look at patterns of gambling among adolescents - tomorrow's adult gamblers. Studies show that problem and pathological gamblers are significantly more likely to start gambling earlier in life than non-problem gamblers. In British Columbia, for example, problem and pathological gamblers started gambling at 17 compared to 21 for non-problem gamblers.⁷³ Establishing the risk factors for

adolescent gambling should also prove helpful in targeting adolescents most at risk and in developing responsive treatment strategies.

Only four provinces - Nova Scotia, Quebec, Ontario and Alberta - have had specific studies on adolescent gambling. Alberta also had a study on gambling among Aboriginal young people. The findings of these studies are discussed separately, because the methodologies and scoring techniques were different in each study. Where possible, however, we compare adolescent and adult gamblers within the same province.

Nova Scotia's study of gambling among adolescents was conducted in 1993.⁷⁴ It included a survey of 300 randomly selected adolescents from 13 to 17 years of age using the original South Oaks Gambling Screen.

The study showed that approximately 60 percent of those surveyed had gambled for money at some point in their lives. As shown in Table 17, the rates of problem and pathological gambling among adolescents were significantly higher than among adults. Adding the problem and pathological figures together, 11.7 percent of adolescents but only 4.8 percent of adults had gambling problems.

TABLE 17		
<u>PROBLEM AND PATHOLOGICAL GAMBLING IN NOVA SCOTIA, 1993</u>		
	Youth	Adults
Number in Survey	300	810
No problem	88.3%	95.2%
Problem gambler	8.7%	3.1%
Pathological gambler	3.0%	1.7%

Rates of problem and pathological gambling were higher among male adolescents than females. Among males, 12.5 percent were problem gamblers compared to 4.7 percent of

females. The gap closed significantly among pathological gamblers, to 3.3 percent of males and 2.7 percent of females.

Adolescent gambling typically began by age 13, problem gambling started at approximately age 14, and the early signs of pathological gambling appeared as early as 15.

The favourite gaming activities among adolescents overall were often competitive in nature and included playing pool or games aside from cards for money. Lottery tickets and slot and video poker machines were a bit lower on the list. The lower figures for lotteries could be due in part to the fact that lottery tickets are legally available only to people 19 and older. It could also be because non-competitive gambling is not attractive to adolescents. Either way, it is clear that the legal age limit for lotteries was not being strictly enforced.

Among problem and pathological adolescent gamblers, playing pool and other leisure games for money remained at the top of the list, with slot machines and video poker and playing cards for money following closely behind. The study warned that video gambling was most closely connected with problem gambling in both adults and adolescents. Once again, it is evident that the law was not being stringently enforced, as VLT participation in Nova Scotia is restricted by law to people 19 and older.

The median expenditure for gambling activities was approximately \$10 a week, although the median for VLTs was \$13.50. Adolescent problem and pathological gamblers had a median expenditure of approximately \$20 a week. Problem adult gamblers, by contrast, typically spent \$95 a week on slot machines or video poker, \$120 a week on card games and \$100 a week on bingo.

The Nova Scotia study did not inquire specifically where adolescents got their gambling money. However, it found that compared to adult pathological gamblers, adolescent pathological gamblers were much more likely to have borrowed money from someone to finance their gambling and not paid it back.

Adolescents with gambling problems were more likely than their non-problem counterparts to report that their parents gambled too much.

There was no strong correlation between substance abuse and problem and pathological gambling. "Co-occurrence of drinking and drug use is occurring with problem gambling in the youth sub-sample, but it is not clear whether abuse is taking place," the study said. "That is, people could be drinking or using drugs only while gambling and this may not constitute an addiction."⁷⁵

Finally, adolescent pathological gamblers were more likely than other adolescents to skip school or miss work due to gambling.

The Quebec study of adolescent gambling was based on a 1986 survey of 1,612 young people between 14 and 18 from nine different high schools in the Quebec City region.⁷⁶ The respondents completed a French version of a questionnaire developed by Lesieur and Klein rather than the South Oaks Gambling Screen.

Lesieur and Klein's questionnaire distinguished between two main groups, "pathological gamblers" and "non-pathological gamblers." To qualify as a pathological gambler, three of the following seven criteria had to be met: (1) there were family problems owing to gambling; (2) there were workplace problems due to gambling; (3) there were lies concerning gambling winnings and losses; (4) there were loans from four or more sources to finance gambling; (5) there was an inability to repay gambling debts; (6) loans were taken from illegal sources to finance gambling; and (7) illegal acts were committed to finance gambling activities.

Among the adolescents surveyed, 76 percent had gambled at least once in their life. By Lesieur and Klein's criteria, 3.6 percent could be considered pathological gamblers.

The Quebec study did not ask the young people when they started to gamble, but a study of adults concluded that problem and pathological gamblers tend to start wagering at an early age. "Ten percent of all the respondents who gambled began wagering before the age of 15. In contrast, 26.4 percent of the problem and probable pathological gamblers began wagering before the age of 15."⁷⁷

The three games of choice among Quebec adolescents were lotteries (60 percent), sports betting (45 percent) and card games (36 percent).⁷⁸ The gaming preferences of pathological

gamblers were not separately examined. Many Quebec adolescents were obviously buying lottery tickets even though they were under the legal age of 18.

For many of the Quebec students, the maximum amount of money ever been bet in a single day ranged from \$1 to \$10. For 19 percent, the amount exceeded \$10.

Nine out of ten adolescent gamblers used their allowances to finance gambling, and one in ten relied on lunch money. Only five percent used illegal methods to finance their gambling. The most common were selling drugs, stealing money from someone they lived with, and other types of theft.

Fifteen percent of those surveyed borrowed money to gamble or to pay off gambling debts: 8.9 percent borrowed money from friends, 7.9 percent from parents, 6.5 percent from siblings and 2.5 percent from other family members, and 1.2 percent sold personal or family property.

Ninety percent of parents knew that their children gambled and most did not object. On the other hand, 7.6 percent of the young people said at least one of their parents gambled too much.

The study showed that adolescent gambling also cut into school and work. For example, 5.4 percent of the adolescents surveyed admitted skipping classes at least once in order to gamble. Another 1.7 percent reported gambling-related problems at work, and 1.3 percent reported lost time at work because of their gambling.

Even more surprising than the study of adolescents was a 1993 study of 1,320 elementary school children in grades 4 to 6 in urban schools in the Quebec City region.⁷⁹ The children were given a questionnaire that included questions about favourite kinds of gambling, the amounts they bet and sources of money for gambling. Issues related to pathological gambling were not part of the survey.

The study found that 86 percent of the children had wagered money or bet on an object valuable to them. The top four forms of gambling were lottery tickets (61.1 percent), bingo (55.5 percent), cards for money (53.3 percent) and sports activities (47.9 percent). About eight

percent played cards for money, bet on sports or bought lottery tickets at least once a week. Four percent played bingo and three percent played video poker or slot machines once a week.

Many of the children said they had wagered money while with their parents.

Most of the students used their allowances to finance their gambling, and only 1.6 percent admitted to stealing money for gambling.

Most of the amounts wagered were small, but 19.5 percent said they had spent between \$5 and \$10 on gambling in a single day, 8.3 percent had spent between \$10 and \$15, and 11.4 percent more than \$15.

As in other gambling studies, males were more apt to gamble and tended to bet larger sums of money than females.

The Ontario study on adolescent gambling was based on 400 telephone interviews in 1994 with young people between 12 and 19.⁸⁰ The study used the same unique system of scoring the South Oaks Gambling Screen as the adult study in Ontario. Adolescents scoring between one and four out of 20 points were classified as problem gamblers and those scoring five and above were classified as probable pathological gamblers. Only those responding "no" to all 20 questions were classified as having no gambling problems. As in the adult study, only "current" gambling measures were assessed.

Approximately 65 percent of Ontario's adolescents had participated in at least one gambling activity in the previous 12 months. Problem gambling is shown in Table 18 on the next page. Among young people, 63 percent had no gambling problem, 33 percent were classified as problem gamblers and four percent as probable pathological gamblers. By comparison, 91.4 percent of Ontario's adults had no gambling problem, 7.7 percent were problem gamblers and 0.9 percent were pathological gamblers.

TABLE 18		
<u>PROBLEM GAMBLING AMONG YOUTH AND ADULTS IN ONTARIO</u>		
	Youth	Adults
Number in Survey	400	1,200
No Problem	63%	91.4%
Problem Gambler	33%	7.7%
Pathological Gambler	4%	0.9%

The figures are striking despite the harsh scoring system. Adolescents in Ontario were at least four times more likely than adults to be classified as problem or pathological gamblers. As they got older, their rates of problem gambling increased. The percentage with gambling problems rose from 27 percent among young people 12 through 14 years old to 35 percent for young people 15 through 17 years to 40 percent for people 18 or 19.

Compared to female adolescents, male adolescents were more likely to have "some gambling problems" (43 percent versus 23 percent) and to have "probable pathological gambling problems" (seven percent versus two percent).

The study showed that 34 percent of adolescents had played cards for money in the previous 12 months, 31 percent wagered on bowling, pool, golf or other games of skill, 31 percent played instant lotteries, 25 percent played traditional lotteries, 18 percent played bingo and 17 percent played Pro-Line Sport Select.

Sales of lottery tickets took place even though the minimum legal age was 18. The participation in scratch-and-win lotteries could be due to the fact that tickets can be bought from unsupervised vending machines.

As was the case among adults, gambling expenditures among Ontario's adolescents increased with the severity of gambling. Among adolescents with no gambling problem, 25 percent had spent up to \$10 on a single day; this compares to 60 percent of problem gamblers.

Among probable pathological gamblers, 41 percent had wagered up to \$10 on a single day and 53 percent spent up to \$100.

The most popular ways to pay off gambling debts were getting funds from parents (24 percent) and lunch money (16 percent). Other sources included: relatives (nine percent); the sale of personal property (seven percent); banks, loan companies, or credit unions (four percent); stealing from parents or roommates (four percent); and credit cards (two percent).

Among adolescents with no gambling problem, 15 percent had a friend or family member with a gambling problem. The percentages rose to 29 percent for adolescents with "some gambling problems" and to 47 percent for adolescents with "probable pathological gambling problems." In fact, adolescents who lived in families with someone who had a gambling problem were twice as likely to have gambling problems themselves.

Ontario found that criminal involvement was higher among adolescents with gambling problems. Compared to one percent of Ontario adolescents in the general population with legal actions pending against them in the last year, six percent of adolescents with "some gambling problems" or "probable pathological gambling problems" were facing legal action.

The study of young people in Alberta was done in 1995 and involved telephone interviews with 972 adolescents between the ages of 12 and 17.⁸¹ The questionnaire used included a version of the South Oaks Gambling Screen that was adapted to the lifestyles of young people. The adult version of the screen asks, for example, if a person ever had a line of credit with a casino or bookie. That question was omitted from the youth version. Conversely, the youth version, but not the adult version, asked if the person had ever used lunch money to finance gambling.

The standard scoring system for the screen was used, but the terminology was changed for young people. Adolescents who scored three or four were characterized as "at-risk gamblers" rather than problem gamblers, and adolescents who scored five or more were considered "problem" rather than probable pathological gamblers.

Table 19 on the next page shows the findings from the youth study compared to a similar study of Alberta adults done in 1993. When the figures for the last two rows in the table are

combined, adolescents in Alberta were about four times more likely to have gambling problems than adults - 23 percent of the young people compared to 5.4 percent of the adults:

	Adolescents	Adults
Sample Size	972	1,803
Non-Gamblers	33%	7%
Non-Problem Gamblers	44%	87%
At-Risk Gamblers (Youth) or Problem Gamblers (Adult)	15%	4%
Problem Gamblers (Youth) or Probable Pathological Gamblers (Adult)	8%	1.4%

The percentages of young people with gambling problems were higher than in a number of other jurisdictions. The report speculated that the high rates may be due to a number of factors - such as the fact that Alberta has had more forms of licensed gambling over a longer period of time than most other jurisdictions and that recreational, sports, social and cultural programs for young people are often funded by gambling dollars. The report added:

Adults who abhor under-age drinking and drug use often view adolescent gambling as a harmless pastime; in fact, many parents purchase lottery tickets for their youngsters, take children to bingo, or sometime engage in small-time wagering on the outcome of various events with their children.⁸²

The young people in the Alberta study took part in a wide range of gambling activities, but participation in gambling was generally highest for those with gambling problems. Adolescents with gambling problems were four times more likely to flip coins for money, 3½

times more likely to go to house poker parties, three times more likely to attend local casinos or play arcade or video games for money, and 2½ times more likely to buy Sport Select.

The vast majority of each of the three groups of adolescent gamblers first tried gambling for money before the age of 16. About 29 percent of the non-problem gamblers, 34 percent of the at-risk gamblers and 48 percent of the problem gamblers had made their first bet before the age of 11.

At-risk gamblers and problem gamblers reported adverse personal effects due to gambling. Among problem gamblers, for example, 74 percent spent more time or money gambling than they intended, 81 percent "chased" their losses by going back another day to try to win back their money, 46 percent felt bad about their gambling, and 40 percent told other people they were winning money when they were actually losing.

As in other studies, adolescent problem gamblers in Alberta tended to spend more money on gambling than those with fewer or no gambling problems. The average monthly outlays by problem gamblers included \$11.17 a month on games of skill, \$11.05 on local casinos, \$6.36 on sports betting with other people, \$5.51 on Sport Select and \$5.17 on arcade or video games for money.

Finally, the Alberta study showed that problem gamblers were more likely to get in trouble with the law and more likely to drink or smoke. Of the problem gamblers in the study, 29 percent had reported problems with the police in the previous 12 months compared with only 12 percent of the non-problem gamblers. The problem gamblers were also more apt to be frequent drinkers and have more than one drink when they drank, and they were more likely to smoke every day. On the other hand, the percentages of problem gamblers who smoked marijuana, used other illicit drugs or sniffed solvents on a regular basis were small.

The Alberta Alcohol and Drug Abuse Commission also sponsored a 1995 report on gambling entitled Firewatch on Aboriginal Adolescent Gambling. The study begins with the following observations:

Fire makes us think of warmth, companionship and prosperity. However, without care and respect fire can also mean chaos and destruction.

For our youth gambling is like a fire. It too brings dreams of prosperity, friendship and an end to all problems. But without care it too can bring destruction.

The gambling fire is burning. We must be alert to the danger and help our young people treat it with care and respect.⁸³

The study involved 961 students from grades 5 to 12 in 28 schools across the province. A version of the South Oaks Gambling Screen was used to assess gambling problems, with 12 questions instead of the standard 20.⁸⁴ A score of zero or one indicated no gambling problems, two or three was an "at risk" category, and four or more indicated "problem" gambling. Because of the differences in the questions asked and the differences in scoring, the results of the Aboriginal survey cannot be compared with the general survey of adolescents in Alberta.

The results of the Aboriginal study are shown in Table 20. Almost half of the sample (49 percent) were either problem gamblers or were at risk of becoming problem gamblers.

Size of Sample	961
Do not gamble	11%
Non-problem gambling	38%
At risk gambling	21%
Problem gambling	28%

Factors such as age and gender carried much the same influence as they did in other studies. Problem gamblers tended to be males who began gambling at an earlier age than their

non-problem classmates. Similar findings were discovered regarding an intergenerational impact - the gambling behaviour of parents exerted a significant influence on their children's gambling behaviour.

Of the young people who gambled, 64 percent had wagered less than \$10 at any one time. Twenty percent had wagered between \$10 and \$50, eight percent had bet \$50 to \$100, three percent \$100 to \$200, and four percent \$200 or more.

Many of the youths in the study had suffered the loss of family members or friends. Among those classified as at-risk or problem gamblers, 44 percent had at least one friend die in the previous year or two. Among at-risk gamblers, 77 percent had at least one family member die in the previous one or two years. Both those findings were significantly higher than the findings for non-gamblers or non-problem gamblers.

There was no significant difference among the groups regarding participation in cultural events or other types of extra-curricular activities aside from sports. Participation in sports was linked with higher rates of problem gambling. These findings discredit the notion that gambling is the product of boredom. "It appears that gambling is not the result of lack of opportunity or lack of interest in other activities; thus providing more activities will not likely solve the problem," the study said. "However, given the current high levels of participation, these activities may provide the medium through which problem prevention could occur."⁸⁵

Women

Gambling in Canada once was largely a male preserve, but the situation began to change with the expansion of legalized gambling in the mid-1970s. Where lifetime and current rates of problem gambling can be compared, studies show increasingly that women are as likely as men to be classified as problem gamblers on the current measures. This trend is evident in both British Columbia and Alberta. The Alberta study concluded that "women are beginning to emerge as the gender group most likely to experience gambling problems."⁸⁶

There is still little research on female problem gamblers, with the exception of a groundbreaking study entitled Female Problem Gamblers in Alberta. This section of the report

relies heavily on Alberta's work. Other studies are mentioned when their findings corroborate or significantly diverge from the Alberta findings.

Alberta found that men are more likely than women to be lifetime problem gamblers (62 percent of the lifetime problem gamblers were men), but women are just as likely as men to have a current gambling problem. These findings are somewhat curious, in the sense that women tend to view gambling in a more negative light than men. They also seem much more aware of the risks of problem and pathological gambling. An Ontario study reported that women agreed more with statements that gambling is a waste of money and time, and that the chances of winning are so low that it makes no sense to play.⁸⁷ In the same study, women were more likely than men to reject the idea that gambling offers fun without hurting others. They were also less likely to favour having a casino in their own neighbourhood.

In addition to its main gambling study, Alberta commissioned a secondary analysis which profiled the female problem gambler. Because the sample size was only 49, the results were described as "impressionistic" rather than conclusive.⁸⁸

Compared to their female non-problem counterparts, female problem gamblers tended to be young. They were twice as likely to be under 25 years of age. They were also less likely to be married or in a common-law relationship and were twice as likely to be single.

Alberta female problem gamblers were somewhat more likely than female non-problem gamblers to have an annual household income of less than \$15,000 or more than \$50,000. The phenomenon of lower incomes among female problem gamblers is reflected in their levels of education and employment status. Female problem gamblers were significantly more likely to have less than a high school education. They were more likely to work in clerical than in professional jobs. They were also three times more likely to be unemployed.

Alberta found that female problem gamblers, like their male counterparts, often gamble for entertainment or to win money. Beyond these reasons, there were striking differences in their motivation for gambling, as shown in Table 21.

TABLE 21
REASONS FOR GAMBLING GIVEN BY
PROBLEM GAMBLERS IN ALBERTA, 1993

	Current Female Problem Gamblers	Current Male Problem Gamblers
Number in Survey	49	50
For entertainment or fun	90%	92%
To win money	84%	94%
For excitement or as a challenge	78%	88%
To support worthy causes	74%	52%
Out of curiosity	41%	48%
To do things with my friends	39%	44%
To distract myself from everyday problems	39%	28%
As a hobby	35%	28%
Because I'm good at it	27%	48%
To be alone	18%	14%

Women were more likely than men to gamble in order to support a worthy cause (74 percent versus 52 percent). They were more likely to gamble to distract themselves from everyday problems than male problem gamblers (39 percent versus 28 percent) and less likely to gamble for excitement or challenge (78 percent versus 88 percent). This phenomenon has been corroborated by other studies that characterize women as "escape" gamblers and men as "excitement-seeking" gamblers.⁸⁹ Compared to male problem gamblers, female problem gamblers are much less likely to report that they gamble because they are "good at it" (27 percent versus 48 percent).

The differences in the gaming activities preferred by women and men problem gamblers are striking, and none is more striking than their attitudes toward bingo. Bingo was one of the top three types of gambling favoured by women in the Alberta study but was well down on the list for men. As Table 22 on the next page shows, 76 percent of the current female problem gamblers played bingo at some time in their lives, compared to only 24 percent of the current male problem gamblers.

On the other hand, women problem gamblers were much less likely than men problem gamblers to spend time on card games, various kinds of sports betting, games of skill or speculative investments.

<p style="text-align: center;">TABLE 22</p> <p style="text-align: center;">ACTIVITIES PREFERRED BY WOMEN AND MEN</p> <p style="text-align: center;"><u>PROBLEM GAMBLERS IN ALBERTA, 1993</u></p>		
Percentage Who Ever Bet on Activity	Current Female Problem Gamblers	Current Male Problem Gamblers
Number in Survey	49	50
Instant or Scratch Tickets	92%	88%
Lotto-type Games	78%	86%
Bingo	76%	24%
Raffles and Fund-Raising Tickets	70%	74%
Video Lottery Terminals	41%	46%
Card Games with Family or Friends	41%	64%
Break-open, Pull-tab, Nevada Tickets	41%	40%
Local Casinos	37%	46%
Informal Sports Betting, Drafts	27%	54%
Horse Races	27%	34%
Coin Slot Machines	22%	32%
Games of Skill (billiards, darts, golf)	22%	54%
Formal Sports Pools	18%	24%
Sports Select	14%	40%
Daily Lottery Games (e.g. Pick 3)	14%	18%
Speculative Investments	14%	38%
Cards/Dice at a Casino Outside Alberta	10%	28%
Card Games in a Card Room	6%	30%
Arcade/Video Games for Money	4%	18%
Sports Betting with a Bookie	0%	4%

Problem gamblers of both sexes spend significantly more money on gaming per month than their non-problem counterparts. The Alberta study found that women and men problem

gamblers spent approximately five times more a month on all forms of gambling activities than non-problem gamblers. Female problem gamblers spent considerably less than male problem gamblers on gaming activities except bingo and pull-tabs.

Table 23 shows average monthly spending by problem and non-problem gamblers in Alberta. More money was spent by female problem gamblers on bingo (\$89.08 a month on average) than on any other game. The total was also the highest average monthly amount spent on any gaming activity by problem gamblers of either sex. Current male problem gamblers often spent considerable sums of money on cards, dice and horse racing - activities that accounted for very little spending by female problem gamblers.

TABLE 23				
<u>AVERAGE MONTHLY GAMBLING EXPENDITURES IN ALBERTA, 1993</u>				
	Current Female Problem Gamblers	Current Female Non-Problem Gamblers	Current Male Problem Gamblers	Current Male Non-Problem Gamblers
Number in Survey	49	836	50	686
Bingo	\$89.08	\$7.33	\$6.06	\$1.60
VLTs	33.20	2.16	48.74	4.35
Pull-tabs	17.82	1.29	5.60	1.25
Instant or Scratch Tickets	12.51	4.07	13.54	4.76
Lotto	11.96	7.68	17.32	10.65
Local Casinos	10.41	2.17	13.56	1.77
Cards/Dice at Casino	7.16	1.99	42.92	6.24
Sports with Friends/Coworkers	2.96	1.38	7.28	3.49
Card Games with Friends/Family	2.92	0.67	15.04	5.77
Raffles	2.63	5.08	6.86	4.88
Coin Slot Machines	2.04	2.80	8.16	3.19
Horse Races	0.90	1.90	66.40	3.49
Games of Skill	0.86	0.32	13.54	4.20

Male non-problem gamblers tended to wager more per day than female non-problem gamblers, and male problem gamblers wagered more per day than female problem gamblers. Fourteen percent of the male problem gamblers had at some time wagered over \$10,000 in one day, compared to only four percent of female problem gamblers.

The overall pattern of higher wagers by men found in the Alberta study is reflected in similar studies elsewhere. The Saskatchewan study showed that men spent an average of \$60 a month on gambling activities, compared to the \$26 a month spent by women.⁹⁰ In British Columbia, men reported spending \$126 a month on gambling compared to \$68 for women. Men also spent an average of \$244 in each gambling session compared to \$110 for women.⁹¹

Aboriginal People

Two studies on Aboriginal gambling have been conducted in Canada, both of them in Alberta. The study of gambling among Aboriginal adolescents was described earlier in this chapter. The other study, entitled Spirit of Bingoland: A Study of Problem Gambling Among Alberta Native People, was done in 1994 among a select group of people 15 years old and older.

Spirit of Bingoland surveyed a group of 149 people who were originally selected by their communities as being "heavily involved" in gambling. The rates of problem and pathological gambling were therefore very high. Because of the selective nature of the sample, it is impossible to compare the findings with other provincial studies.

The South Oaks Gambling Screen was used in the study, but with a revised breakdown of the group of pathological gamblers. A score of five to nine was considered "pathological moderate" and a score of ten or more was "pathological severe." Twenty-two percent of the group fell into the "problem" category, 40 percent were deemed to be moderate pathological gamblers, and 15 percent were severe pathological gamblers.

The three most popular reasons given for gambling were to win money (94 percent), for entertainment and fun (91 percent) and for the excitement and challenge (84 percent). It is also noteworthy that 29 percent reported that they gambled in order to be alone - a motivation that was found in both the Alberta general population study and in British Columbia.⁹²

Bingo ranked as the gambling activity with greatest attraction, as shown in Table 24. The vast majority of the study group had played sometime in their lives and also within the previous year, and 46 percent played one or more times a week. Bingo was far less popular among the problem and pathological gamblers in the main Alberta study. Only 11 percent played bingo every week.

TABLE 24			
TYPE OF GAMBLING AND FREQUENCY OF PLAY IN ALBERTA ABORIGINAL STUDY GROUP, 1994			
	Ever Bet	Bet in the Last Year	Bet Once or More a Week
Bingo	89%	86%	46%
Instant or Scratch Tickets	88%	81%	26%
Lotto Type Games	82%	81%	33%
Raffles or Fund-Raising Tickets	72%	69%	24%
Break-Opens, Pull-Tabs, Nevada Tickets	68%	61%	25%
Video Lottery Terminals or Video Slot Machines in a Bar or Tavern	61%	59%	29%
Card Games with Friends or Family for Money	44%	39%	36%
Horse Races	42%	34%	15%
Local Casinos	32%	24%	16%
Formal Sports Pools Sponsored by Charities	30%	27%	26%

Compared to the average monthly expenditure of \$236 associated with problem and pathological gamblers in the main Alberta study, Alberta's Aboriginal problem and pathological gamblers reported an average monthly expenditure of \$639. Table 25 shows average monthly

spending on specific types of activities. The activities are ranked according to the amounts spent by Aboriginal problem and pathological gamblers.

Horse racing ranked first among the Aboriginal sample at average spending of \$336 a month - almost eleven times more than problem and pathological gamblers from the general Alberta study. Ranked second was spending on bingo, the most popular activity within the Aboriginal group. Another striking example was video lottery terminal play, where the Aboriginal group spent many times more a month than problem and pathological gamblers in the main Alberta study.

TABLE 25		
AVERAGE MONTHLY EXPENDITURES IN ABORIGINAL STUDY GROUP AND PROBLEM & PATHOLOGICAL GAMBLERS IN ALBERTA POPULATION		
	Aboriginal Sample	General Sample
Number in Survey	149	153
Horse Races	\$336	\$31
Bingo	\$272	\$37
Video Lottery Terminals or Video Slot Machines	\$182	\$28
Local Casinos	\$55	\$12
Break-Opens, Pull-Tabs, Nevada Tickets	\$34	\$10
Lotto Type Games	\$32	\$11
Card Games with Friends or Family for Money	\$30	\$8
Instant or Scratch Tickets	\$26	\$10
Raffles or Fund-Raising Tickets	\$15	\$6

More than 40 percent of the Aboriginal group as a whole turned to a spouse or a relative for the purpose of financing their gambling or paying off gambling debts. Details are shown

in Table 26. Among those classified as problem gamblers, using money from social assistance or Family Allowances was the borrowing option of choice. Severe pathological respondents preferred to borrow from household funds or from their spouses and other relatives, but they were more apt to make use of many different sources of funds. As a general rule, each type of borrowing activity increased as the degree of gambling problems became more severe.

TABLE 26					
<u>BORROWING PRACTICES IN ALBERTA ABORIGINAL STUDY GROUP</u>					
	Total Group	No Problem	Problem	Pathological Moderate	Pathological Severe
Borrowed from spouse	44%	11%	31%	50%	90%
Borrowed from relative	43%	17%	22%	52%	83%
Used Social Assistance or Family Allowance	38%	6%	41%	44%	62%
Borrowed from Household	37%	6%	16%	40%	93%
Pawned Personal or Family Property	28%	6%	13%	29%	72%
Borrowed on Credit Cards	22%	11%	19%	15%	48%
Borrowed and Not Paid Back	17%	0%	3%	15%	55%
Passed Bad Cheques	11%	0%	3%	12%	31%
Cashed Savings or Pension Funds	9%	3%	0%	8%	31%
Borrowed from Bank	5%	0%	0%	0%	28%
Borrowed from Loan Sharks	1%	0%	0%	4%	0%

The study reinforced the general observation that problem gamblers are often involved in multiple addictions, or have a history of such involvement. Seventy-three percent of the study group were current smokers, 60 percent were recovered alcohol or drug abusers, and 26 percent were current alcohol or drug users. No relationship was found, however, between alcohol or drug use and the severity of problem gambling.

VI. CONCLUSION AND RECOMMENDATIONS

The National Council of Welfare decided to look into gambling because of general concerns about its adverse effects on Canadians and because of particular concerns about the impact on low-income Canadians. We wondered whether there was more than a little truth in the notion of gambling as a kind of hidden tax on the poor.

We started this report fully aware of the popularity of gambling, but we were frankly startled by some of the findings. The amounts wagered by Canadians are huge. A small portion of the population gambles rarely if at all, but others are regular gamblers who risk thousands of dollars a year.

We were also surprised by the extent of problem gambling among adults. The studies suggest the number of current problem and pathological gamblers may be as high as 1.2 million Canadians.

Perhaps most disturbing was research that showed the popularity of gambling among young people, even among elementary school students. Unless attitudes change, we fear that the next generation of problem gamblers could be much larger.

We found no definitive links between problem gambling and low-income people, but we caution that more research needs to be done in this area.

Much of this report was taken from studies of gambling that were commissioned by provincial governments who share many of our concerns. We appreciate their efforts, but recognize at the same time that much more can and should be done to minimize the adverse effects of gambling among Canadians.

Based on the findings of this report, the National Council of Welfare believes provincial and territorial governments should take action in four main areas related to gambling: further restrictions on certain types of gambling, more help for problem gamblers, full disclosure of the extent and risks of gambling, and more research on gambling and its adverse effects.

Further restrictions on gambling. Our prime concern is the availability of video lottery terminals and the links between VLTs and problem gambling. The study commissioned by Nova Scotia, for example, found that VLTs were most closely related to problem gambling in both adults and adolescents. Similar findings were reported by Manitoba. Almost 92 percent of pathological gamblers who sought help from the Addictions Foundation of Manitoba reported VLTs as their most frequent form of gambling. Also of interest is Alberta's finding that VLTs were preferred by pathological gamblers because of the solitary nature of the activity.⁹³

Several provincial governments have shown concern about the effects on VLTs and have placed some kind of additional restrictions on access. Nova Scotia pulled them out of corner stores, bowling alleys and gas stations, and both Manitoba and Alberta have imposed limits on the number of machines they will license. In that context, plans by Ontario to introduce 20,000 VLTs in the foreseeable future seem to ignore very real concerns that have appeared elsewhere in Canada.

VLTs are not unlike the slot machines that have long been a mainstay of casinos, and we believe casinos are an appropriate place for VLTs. However, we believe they have no place in bingo halls or race tracks, and they certainly have no place in restaurants and bars or any place accessible to young people.

Recommendation #1: Provincial and territorial governments should consider an outright ban on video lottery terminals in places except for casinos or casino-like settings.

Studies from several provinces show clearly that young people are able to buy lottery tickets and related products such as pull-tabs and Nevada tickets despite provincial efforts to limit sales to adults. We believe additional measures are needed to discourage these practices.

Recommendation #2: Provincial and territorial governments should pass laws providing stiff penalties for lottery retailers who sell to minors and operators who admit minors to licensed gambling premises intended for adults only.

Recommendation #3: There should be an outright ban on vending machines that dispense lottery tickets and similar products.

More Help for Problem Gamblers. The impact of problem gambling on family and friends can be devastating, and the some kinds of gambling-related problems can end up costing taxpayers large sums of money.

The resources in place to help problem gamblers vary greatly from one part of Canada to another. Since provincial and territorial governments are sponsors and direct beneficiaries of gambling, we believe they have a responsibility to provide adequate help for its victims. Given the extent of problem gambling, we believe that a portion of the proceeds of gambling after prizes and expenses should be devoted to education and to preventing and treating gambling-related problems.

Recommendation #4: Provincial and territorial governments should spend ten percent or more of their net gambling revenues on preventing and treating gambling problems.

Recommendation #5: In addition to general prevention and treatment programs, provincial and territorial governments should have special programs tailored to particular groups of high-risk gamblers.

Full Disclosure of the Extent and Risks of Gambling. All provincial and territorial governments have annual reports on gambling activities, but some of them are incomplete. We believe that Canadians have a right to a full accounting of how much money is being wagered on each type of government-sponsored gambling, how much is distributed in prize money, how much goes for advertising and administrative costs, and how the net proceeds are used by governments.

We also believe Canadians have a right to know their chances of winning government-sponsored games of chance. This may not be possible in the case of local raffles or bingo nights, but it is certainly possible for slot machines, VLTs and casino games.

Finally, although we did not study advertising related to gambling in this report, we have lingering concerns about the nature, extent and cost of advertising, particularly advertising on television. A TV ad featured in one recent lottery campaign was shot in a day care centre and implied lottery funds were a major source of day care revenue. In fact, most of the money was going to hospitals and only a tiny portion to child care.

Recommendation #6: Government gaming commissions should publish and distribute each year complete information on wagering, prizes, administrative costs and the proceeds of gambling for each of the activities they oversee.

Recommendation #7: Government gaming commissions should produce leaflets or brochures on the odds of winning different types of gambling activities and should post them and make them readily available at gambling venues.

Recommendation #8: Provincial and territorial governments should have advertising guidelines to discourage extravagant or misleading claims about gambling.

More Research on Gambling. The National Council of Welfare was disturbed to learn that there is little consistency in the research on the frequency of gambling and gambling-related problems. The most glaring example was the unique scoring system used with the South Oaks Gambling Screen in Ontario.

Beyond this, there is a need for research standards on all aspects of gambling that are uniform, if not identical, all across the country. More realistic categories should be used in portions of the surveys that measure gambling frequency. One possible set of categories could be: never gambles, gambles once a year or less, gambles every month and gambles every week.

Recommendation #9: Provincial and territorial governments should agree to commission standardized studies of gambling on a regular basis to measure the frequency of gambling activities and behavioral problems related to gambling.

Recommendation #10: Provincial and territorial governments should commission research on recovery from gambling problems and the most effective strategies for overcoming gambling problems.

APPENDIX A

THE SOUTH OAKS GAMBLING SCREEN QUESTIONNAIRE

The following questions are reproduced from the Alberta study and are the 20 questions for lifetime rates. The "current" measures use the same questions, but they are reworded to apply to the previous 12 months.

1. When you participate in the gambling activities as we have discussed, how often do you go back another day to win back money you lost?
2. Have you ever claimed to be winning money from these activities when in fact you lost?
3. Do you ever spend more time or money gambling than you intended?
4. Have people ever criticized your gambling?
5. Have you ever felt guilty about the way you gamble or about what happens when you gamble?
6. Have you ever felt that you would like to stop gambling, but didn't think that you could?
7. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children, or other important people in your life?
8. Have you ever argued with people you live with over how you handle money? Have these arguments ever centred on your gambling?
9. Have you ever missed time from work or school due to gambling?
10. Have you ever borrowed from someone and not paid them back as a result of your gambling?

11. Have you ever borrowed from household money to finance gambling?
12. Have you ever borrowed money from your spouse or partner to finance gambling?
13. Have you ever borrowed from other relatives or in-laws to finance gambling?
14. Have you received loans from banks, loan companies, or credit unions for gambling or to pay gambling debts?
15. Have you ever made cash withdrawals on credit cards such as Visa or MasterCard to get money to gamble or to pay gambling debts (does not include ATM or instant cash cards)?
16. Have you ever received loans from loan sharks to gamble or to pay gambling debts?
17. Have you cashed in stocks, bonds, or other securities to finance gambling?
18. Have you sold personal or family property to gamble or to pay gambling debts?
19. Have you ever borrowed money from your chequing account by writing cheques that bounced to get money for gambling or pay gambling debts?
20. Do you feel that you have ever had a problem with betting money or gambling?

APPENDIX B

PROGRAMS AND SERVICES TO COMBAT PROBLEM GAMBLING

Within the past five years, problem gambling has received significantly more attention than ever before in Canada. Treatment and prevention programs are firmly in place in many provinces, and other jurisdictions are considering similar strategies.

GENERAL SOURCES OF HELP

Gambling Help Lines

For those seeking crisis intervention, information, or a referral to deal with a gambling problem, toll-free gambling help lines are available in Alberta, Saskatchewan, Manitoba, Quebec, New Brunswick and Nova Scotia. Residents of Prince Edward Island have access to Nova Scotia's line. As part of its future strategy, Ontario is planning to offer a help line.

Warnings on Video Lottery Terminals

In some jurisdictions, VLTs offer an introductory precautionary message. In Quebec, the message is: "Jouez avec modération pour que le jeu demeure un jeu" ("Play with moderation so that the game remains a game.") Saskatchewan offers the following warning: "When it's no longer a game, call 1-800-306-6789 Gambling Help Line." In New Brunswick, a decal is affixed to VLTs with the gambling help line number. Alberta is planning to offer a warning in the near future, as is Nova Scotia.

Auto-Exclusion Policies for Casinos

Saskatchewan, Manitoba, Ontario, Quebec and Nova Scotia offer problem gamblers voluntary auto-exclusion policies. These policies enable gamblers to sign contracts with casinos which prevent them from gambling for specific periods of time. Other jurisdictions do not have casinos.

Gamblers Anonymous

Gamblers Anonymous, a self-help group based on the 12-step program of Alcoholics Anonymous, is available for problem gamblers in Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, P.E.I., Newfoundland and the Northwest Territories.

SPECIFIC PROVINCIAL EDUCATION AND TREATMENT PROGRAMS

British Columbia

The province does not provide specific treatment services on problem gambling in the public sector. However, individuals with multiple addictions have access to local alcohol and drug services. Gamblers with problems are also utilizing the self-help network and going to private counsellors.

Alberta

The Alberta Alcohol and Drug Abuse Commission has developed an in-depth outpatient counsellors' manual, including screening and assessment information, financial and debt resolution worksheets and relapse prevention strategies. Alberta offers outpatient counselling, intensive day treatment and inpatient residential treatment for problem gamblers at two sites. As well, it offers a wide range of training programs for health care professionals, including treatment, referral and prevention. Public education includes a problem gambling community presentation kit and a video on gambling entitled "Easy Money, Hard Times." Target groups are members of the general public, young people, health care workers, social services staff, educators and financial institutions.

Saskatchewan

Saskatchewan Health has provided funding for 30 problem gambling counsellors across the province who receive 60 hours of clinical training. It also has provided training for staff members of alcohol and drug abuse services, mental health services, employee assistance programs and First Nations. The Canadian Mental Health Association in Saskatchewan has a

contract to run the Problem Gambling Community Development Program implemented in 1994. The program's mandate is to consult with community groups and organizations to develop strategies for the prevention and early identification of problem gambling and to deliver in-service presentations to schools and other organizations. The province has piloted a customer assistance training package for the gaming industry that deals with issues such as general awareness of problem gambling, responsible gambling and reducing the risks of problem gambling.

Manitoba

The Addictions Foundation of Manitoba has chosen non-residential treatment programming as the vehicle of choice for problem gamblers and their families. All treatment staff receive training from the National Council on Problem Gambling and the foundation. Clients are seen individually and in groups. Those choosing abstinence as a goal are also referred to Gamblers Anonymous. Family members are interviewed with the gambler and then referred to a parallel treatment program. The foundation provides prevention, education and treatment training to a wide range of health care professionals, including doctors, nurses, social workers and counsellors.

Ontario

In Ontario, the co-ordinated efforts of the Addiction Research Foundation, the Canadian Foundation on Compulsive Gambling and the Donwood Institute offer a variety of programs and services for problem gamblers, health care professionals, counsellors and teachers. The Addiction Research Foundation offers basic and advanced training for health care professionals working with problem gamblers. The Canadian Foundation on Compulsive Gambling recently co-ordinated a problem gambling awareness project in the St. Catharines area and developed a high school curriculum on problem gambling with a teacher's guide and video for students. It is also working with 11 correctional institutions across the province. The Donwood Institute offers diagnostic and treatment programs with a special emphasis on life skills.

Quebec

In Quebec, the emphasis is on prevention and research. Loto-Québec devotes approximately \$1 million to research on problem and pathological gambling at McGill University, the University of Sherbrooke, and Laval University. Pamphlets, which promote the problem gambling help line, are available near VLTs in all casinos.

New Brunswick

In New Brunswick, public education includes pamphlets at doctors' and counsellors' offices and at mental health clinics. In the early 1990s, New Brunswick advertised its help line on radio and television. Gambling prevention and treatment programs were incorporated into existing substance abuse programs.

Nova Scotia

"Problem Gambling Services" exists under the auspices of the Nova Scotia Department of Health and provides information and educational presentations regarding problem gambling on request. Its current budget allows for public education strategies, but the form of these initiatives is currently under consideration. A World-Wide Web site is also being planned on problem gambling. Staff members at the Department of Health are undergoing training to integrate gambling into drug dependency services. Courses regarding problem gambling are also offered for health care professionals. Finally, in addition to a gambling help line, Nova Scotia will soon be offering a toll-free counselling service.

Prince Edward Island

Prince Edward Island is offering a training workshop in late 1996 as part of its Problem Gambling Project for health care professionals. The province's Health and Community Services Agency hired a gambling project co-ordinator responsible for developing a treatment program for problem gamblers and their families. It is scheduled to begin in early 1997.

Newfoundland

The province set aside \$150,000 from the proceeds of VLTs during the 1995-96 fiscal year to establish a treatment program for problem gamblers and is adding another \$150,000 to the program this fiscal year. A broader public education campaign is also being considered for later in the year. As well, 35 addictions and mental health professionals across the province have been trained to assess and treat problem gamblers. Six addictions counsellors whose primary focus is gambling have also been hired, one for each region of the province. Assessment and treatment services are provided on an outpatient basis. A one-day workshop aimed at encouraging problem gambling referrals from community professionals across the province has been developed.

FOOTNOTES

1. David H. Tsubouchi, Minister of Consumer and Commercial Relations, told the Ontario Provincial Parliament on October 21, 1996, that "close to \$10 billion annually" is wagered on legal gambling in the province.
2. Alberta Public Accounts 1994-95, Lottery Fund Financial Statements, p. 183.
3. All the figures in the table are for the 1994-95 fiscal year, except the figures for British Columbia (1993-94) and Nova Scotia (1995).
4. The figures for Manitoba, Saskatchewan and Nova Scotia were published by their provincial gambling agencies. The estimate for Alberta comes from Wynne Resources Ltd., Adolescent Gambling and Problem Gambling in Alberta (Edmonton: Alberta Alcohol and Drug Abuse Commission, 1996), p. 12.
5. A Year in Review: Gaming in Nova Scotia (Halifax: Nova Scotia Gaming Control Commission, 1996), pp. 4, 61-62.
6. Information provided by the Manitoba Lotteries Commission.
7. The update on Alberta VLTs came on August 14, 1996, during the Ontario legislative committee hearings on VLTs.
8. Katherine Marshall, "A Sure Bet Industry," Perspectives (Autumn, 1996), pp. 37-41, and unpublished data provided to the National Council of Welfare by the author. The information on total revenues came from Statistics Canada, Public Sector Finance 1995-1996 (Catalogue No. 68-212-XPB). Ontario revenues were estimated by the National Council of Welfare.
9. Ibid.
10. Lennart E. Henriksson, "Hardly a Quick Fix: Casino Gambling in Canada," Canadian Public Policy XXII:2 (June, 1996), pp. 118, 121.
11. Social Gambling and Problem Gambling in British Columbia (Gemini Research & Angus Reid Group, 1994), p. 14.
12. H. Lesieur and R. Rosenthal, "Pathological Gambling: A Review of the Literature," Journal of Gambling Studies VII:1 (1991), pp. 5-40.
13. American Psychiatric Association, Diagnostic and Statistical Manual of Mental Disorders, cited in Manitoba's Problem Gambling Study: Final Report (Winnipeg: Criterion Research Corp., 1995), p. 1.

14. A similar rate of pathological gambling was reported in Ontario in a 1995 study by the Addiction Research Foundation and York University's Institute for Social Research entitled Gambling in Ontario: A Report from A General Population Survey on Gambling-Related Problems and Opinions by Jackie Ferrie and Tania Stirpe. This study used three different measures of gambling problems, including a version of the South Oaks Gambling Screen where only a score of zero indicated no gambling problems.
15. An Examination of the Prevalence of Gambling in Nova Scotia, a 1993 survey by Omnifacts Research Ltd. found a 4.8 percent rate of lifetime gambling problems in Nova Scotia compared to the 5.5 percent rate found in the 1996 survey. However, the difference is within the margin of error in the studies.
16. Gambling and Problem Gambling in Alberta: Final Report (Edmonton: Alberta Lotteries and Gaming, 1994), p. 17.
17. Social Gambling and Problem Gambling in British Columbia, p. 59.
18. V.C. Lorenz, "State Lotteries and Compulsive Gambling," Journal of Gambling Studies VI:4 (1990), p. 384.
19. Gambling and Problem Gambling in Alberta.
20. R. Ladouceur, Prevalence Estimates of Pathological Gamblers in Quebec (Quebec City: École de Psychologie, 1989), p. 10.
21. G.A. Brenner, "Why do People Gamble? Further Canadian Evidence," Journal of Gambling Behaviour II:2 (1986), pp. 121-129; J. Hraba, W. Mok, and D. Huff, "Lottery Play and Problem Gambling," Journal of Gambling Studies VI:4 (1990), pp. 355-377; D.A. Abbott and S.L. Cramer, "Gambling Attitudes and Participation," Journal of Gambling Studies IX:3 (1993), pp. 247-263.
22. Social Gambling and Problem Gambling in British Columbia, p. 37.
23. Gambling in Ontario: A Report from a General Population Survey on Gambling-Related Problems and Opinions, p. 10.
24. Gambling and Problem Gambling in Alberta, p. 57; Social Gaming and Problem Gambling in British Columbia, p. 52.
25. Gemini Research, Gambling and Problem Gambling in Saskatchewan, Report to the Minister's Advisory Committee on the Social Impacts of Gaming (1994), p. 14.
26. Ibid., p. 15.
27. Social Gaming and Problem Gambling in British Columbia, p. 49.

28. Baseline Market Research Ltd., Final Report: Prevalence Study: Problem Gambling (New Brunswick Department of Finance, 1992), p. 43.
29. Social Gaming and Problem Gambling in British Columbia, p.7.
30. "Information: Les Joueurs pathologique dépenseraient 500 millions de dollars par année au Québec" (Laval University press release, March 1, 1993), pp. 2-3.
31. Gambling and Problem Gambling in Alberta, p. 63.
32. Laval University press release, p. 3.
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34. H. Lesieur, "The Female Pathological Gambler," paper presented at the 7th International Conference on Gambling and Risk Taking in Reno, Nevada, 1987.
35. Henriksson, p. 120.
36. Social Gaming and Problem Gambling in British Columbia, p. 7; Gambling and Problem Gambling in Alberta, p. 98.
37. An Examination of the Prevalence of Gambling in Nova Scotia, p. iii.
38. Gambling and Problem Gambling in Alberta, p. 98.
39. An Examination of the Prevalence of Gambling in Nova Scotia, pp. 28-29.
40. Gambling and Problem Gambling in Saskatchewan, p. 16.
41. R.G. Smart and J. Ferris, Alcohol, Drugs and Gambling: A Preliminary Report (Toronto: Addiction Research Foundation, 1995), p. 12.
42. Social Gaming and Problem Gambling in British Columbia, p. 7.
43. M. Steinberg et al., "Cocaine Abuse and Pathological Gambling," The American Journal on Addiction (Spring, 1992).
44. R.C. Bland et al., "Epidemiology of Pathological Gambling in Edmonton," Canadian Journal of Psychiatry XXXVIII:2 (1993), pp. 108-112; D.F. Jacobs, "A General Theory of Addictions: A New Theoretical Mode," Journal of Gambling Behaviour II:1 (1986), pp. 15-31; L. Sharpe and N. Tarrier, "Towards a Cognitive-Behavioural Theory of Problem Gambling," British Journal of Psychiatry (1993), pp. 407-412.

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55. Social Gaming and Problem Gambling in British Columbia, p. 7.
56. H. R. Kaplan, State Lotteries: Should the Government be a Player? (Lexington, Mass., 1989), pp. 187-204.
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71. The U.S. studies that included Aboriginal adults were in North Dakota, South Dakota and Montana, and there was a study of Aboriginal youth in Minnesota. These studies are cited in Spirit of Bingoland, p. 1, and Firewatch on Aboriginal Adolescent Gambling, p. 1.
72. For details of the situation in each province, see Legal Gaming in Canada: An Overview, a 1995 report prepared for the research and analysis directorate of the Department of Indian Affairs and Northern Development.
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90. Gambling and Problem Gambling in Saskatchewan, p. 9.
91. Social Gaming and Problem Gambling in British Columbia, p. 26.
92. Spirit of Bingoland, p. 13; Gambling and Problem Gambling in Alberta, p. 57; Social Gaming and Problem Gambling in British Columbia, p. 52.
93. An Examination of the Prevalence of Gambling in Nova Scotia, p. 17; Manitoba Lottery Policy Review, Working Group Report, p. 31; Gambling and Problem Gambling in Alberta, p. 79.

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The National Council of Welfare was established by the Government Organization Act, 1969, as a citizens' advisory body to the federal government. It advises the Minister of Human Resources Development on matters of concern to low-income Canadians.

The Council consists of members drawn from across Canada and appointed by the Governor-in-Council. All are private citizens and serve in their personal capacities rather than as representatives of organizations or agencies. The membership of the Council has included past and present welfare recipients, public housing tenants and other low-income people, as well as educators, social workers and people involved in voluntary or charitable organizations.

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