

# **GAMBLING AND PROBLEM GAMBLING**

briefly and  
clearly

# Contents

To the reader	1
---------------	---

1

Part 1 – information about gambling and risks associated with gambling

Gambling opportunities are	
common in Finland	3
What is problem gambling?	5
Harmful effects of problem gambling	7
What does ‘gambling addiction’ mean?	9
Why is it so difficult to stop?	10
It is not easy to identify a gambling problem	11
Many reasons for problem gambling	13
Risks with different gambling forms	13

2

Part 2 – ways to manage a gambling habit

How and why do I gamble?	15
Keeping a gambling diary helps you to	
understand your own gambling habits	19
Test your gambling	25
Do you want a change?	27
Set yourself a goal	28
Make a plan for yourself	29
Learn to recognise dangerous situations	33
False thoughts relating to gambling	35
Tips to help you change	
your gambling habits	37
Do you need help?	39
Contact a professional	40
Peer support groups are a big help to many	41
Help with money and debt problems	42
Important contact information	43



**The booklet  
is designed for  
gamblers and their  
families as well as for  
anyone wanting  
more information  
about gambling.**

## To the reader

This booklet has two parts.

The first part contains general information about gambling and risks associated with gambling.

You will be given information about issues such as what is meant by 'problem gambling' and 'gambling addiction', how a gambling addiction develops and how it can be identified.

However, the most important thing is to know how to get help for gambling-related problems. The second part of the booklet contains tips that gamblers can use to manage their own gambling habits. The booklet includes a gambling diary and a test that will help you to get a better picture of your own situation. The booklet also contains useful information for readers who want to stop gambling or to seek help to gamble less.

At the end of the booklet, there is a list of places that you can contact to get support and help for gambling-related problems.

# 1

## Part 1 – information about gambling and risks associated with gambling

### Gambling opportunities are common in Finland

There are many opportunities for gambling in Finland. Slot machines can be found in food stores, service stations and kiosks. Other forms of gambling include scratch cards, lottery draws, pools, betting, casino games, Lotto and pari-mutuel betting. Many forms of gambling are also available on the internet. According to the law, the age limit for gambling is 18, which means that only adults are allowed to gamble. The age limit protects children and young people against the harmful effects of gambling.



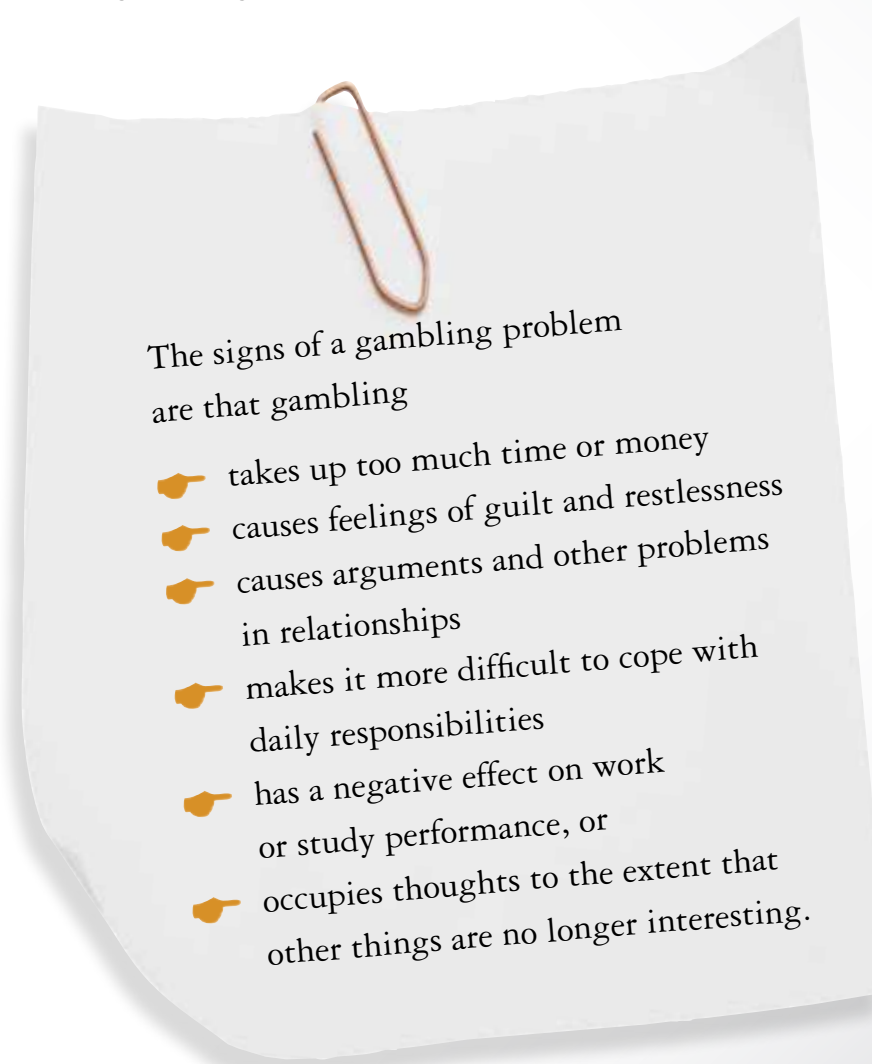
Finnish people gamble a lot. Lotto and slot machines are the most popular forms of gambling. For most people, gambling is a harmless pastime, a hobby that helps them to relax and adds excitement to their lives.

# What is problem gambling?

For some people, gambling can become a problem. It can become a habit that is difficult to control. For these people it is difficult to stop gambling even though they are spending too much time and money on it. A gambling problem can develop over time without the gambler even noticing or suddenly after gambling just a few times.

The likelihood of developing a gambling problem is different for different people. Some people can gamble a lot without it being a problem. Others can gamble a lot less but still experience big problems. The amount of gambling is therefore not an indication of how much gambling affects an individual's life. It is more important to understand how big a part gambling plays in the person's life and thoughts.

A person is said to have a gambling problem if his or her life suffers in many ways because of gambling.



The signs of a gambling problem are that gambling

- ✎ takes up too much time or money
- ✎ causes feelings of guilt and restlessness
- ✎ causes arguments and other problems in relationships
- ✎ makes it more difficult to cope with daily responsibilities
- ✎ has a negative effect on work or study performance, or
- ✎ occupies thoughts to the extent that other things are no longer interesting.





## Harmful effects of problem gambling

Heavy gambling often results in problems. People who have a gambling problem often need to borrow money from others or they gamble money that they need to pay their bills. Borrowing and being in debt make them feel guilty and depressed.

Gambling interferes with their daily life because it takes up a lot of time. There is often no time left for hobbies or housework because of gambling. It is difficult for problem gamblers to concentrate on work or studying because they keep thinking about gambling. Their whole life begins to revolve around gambling.

Problem gambling also affects moods. Problem gamblers are often restless and irritable. They can have problems sleeping.

They often try to hide their gambling habit from their family and friends. Their families are often unaware of the gambling habit but may notice the negative effects that gambling causes. This will make them worried because they do not know what the problem is. They will wonder about the reason for continuous money problems and irritable or depressed behaviour.

Problem gambling can also cause physical problems. People who gamble all the time do not have time to look after their health. Constant bad moods also have a negative effect on the body.

Gambling becomes the most important thing in life. There is not so much space for family, friends and hobbies any more. Relationships can suffer or break up. Things that used to be important can disappear from gamblers' lives.

## What does 'gambling addiction' mean?

Some people get addicted to gambling. A gambling addiction is a serious problem and means an uncontrollable urge to gamble. Once an addiction has developed, gambling is no longer enjoyable. People who have become addicted to gambling often think for a long time that they can repair the situation. They hope that they can win back the money that they have lost. However, they often lose more and end up in an even worse situation.

They find it difficult to stop gambling even when their gambling habit causes arguments, secretiveness, lies and debt.

A gambling addiction often makes gamblers feel ashamed of not being able to control themselves and their gambling habits. This is why they try to hide their addiction and the problems that it is causing.

## Why is it so difficult to stop?

Many people who do not gamble think that a gambler should just decide to stop gambling. However, being addicted to gambling is just as difficult as being addicted to alcohol or cigarettes.

If gambling becomes a regular habit, the brain can get used to gambling just like it does to alcohol or drugs. Some gamblers develop a gambling addiction. Gambling addiction means an urge to gamble despite the problems that it causes.

It is important to understand that people who are addicted to gambling have not caused the problem deliberately.

It can be very difficult to stop gambling. However, gambling addicts do not have to deal with their problems alone. There are many places that offer help and treatment for a gambling problem.

## It is not easy to identify a gambling problem

It can be difficult for people to recognise that they have developed a gambling problem. Maybe their gambling habit did not cause problems at first. Gamblers also often think that they can repair the situation themselves. It can be difficult for them to accept that their gambling habit has got out of control. If they have been hiding their gambling habit for a long time, it is also very difficult to talk about it to others.



It can also be difficult to identify that a family member has developed a gambling problem. A gambling problem is not visible to the outside. Anyone can have a gambling problem. A problem gambler can be young or old, working or unemployed, a student or a pensioner, or living in a town or a city or in the country.

People's behaviour may change when they develop a gambling problem. Problem gamblers are often irritable or depressed, they have a lot of money problems, and they are no longer interested in ordinary things. Family members and friends often notice that something is wrong, but it can be very difficult to figure out what. Problem gamblers often try to hide their gambling from the people who are important to them.



## Many reasons for problem gambling

There is no one reason that causes problem gambling. Other problems in life and illnesses can increase the risk of developing a gambling problem. Divorce, losing a job and other crises in life are situations that increase the risk of becoming a problem gambler. Some people use gambling to escape from a difficult situation in life. Loneliness and alcohol and drug abuse can also increase the possibility of developing a gambling problem.

## Risks with different gambling forms

All forms of gambling carry the risk of addiction. Slow-paced forms of gambling rarely cause problems. Lotto is a good example of a slow-paced form of gambling. The term 'slow-paced' means that gamblers have to wait a long time before they find out whether they have won or lost. Fast-paced forms of gambling are more likely to cause problems. Slot machines and poker are fast-

paced forms of gambling where gamblers know whether they have won or lost straight away.

Gambling games often have sounds and lights that make them more exciting. Games are also designed so that there are lots of situations where gamblers almost win. These 'near misses' and sound and light effects are deliberate. They are designed to tempt people to gamble more.

Online gambling can increase the risk of developing a gambling problem. Online gambling is available wherever and whenever. It is also easy to gamble online without others knowing about it. Online gambling is also possible via a mobile telephone. This makes gambling easier than ever.

Gamblers can limit and monitor their own gambling habits online. If you gamble online, you should take advantage of these tools. Different websites have different tools available. You can monitor your spending and limit the amount of money you can spend on gambling. You can monitor your own gambling habits and impose gambling bans on yourself.

# 2

## Part 2 – ways to manage a gambling habit

### How and why do I gamble?

It is a good idea for people who gamble to occasionally think about their own gambling habits. It is important to think about one's own gambling behaviour and to recognise the feelings and thoughts associated with gambling. The following paragraphs include questions relating to gambling. You can use the questions to think about your own gambling habits.

The first thing to think about is how much time and money you spend on gambling.

Do you gamble with money that you really should save for something else?

What would you spend the money on if you did not gamble? Do you gamble every day?

Do you gamble every week or less often?

Have you had to give up something that was important to you because of the time or money you spend on gambling?

If gambling has become a habit for you, have you thought about the feelings that you associate with gambling? Why exactly do you gamble? Do you like to gamble when you want more excitement in your life? Do you gamble because you dream to get rich? Do you gamble when you feel lonely? Do you head to a familiar gambling place as soon as you get money?

Do you gamble alone or with friends?



What about the consequences of gambling?  
How do you feel after gambling?  
What do your family and friends think  
about your gambling habits?



It is not always easy to remember what  
you were thinking and how you felt  
when you were gambling.  
You can use the gambling diary  
on pages 23–24 to help you remember.

## Keeping a gambling diary helps you to understand your own gambling

Keeping a gambling diary helps you to learn about your own gambling habits.

- In the first column of the diary, put the date and for how long you gambled.
- In the second column, put the place and the form of gambling. Also write down whether you were alone or with someone else.
- Use the third column to record how much you lost or won.
- The fourth column is for what you were doing before you gambled.
- Use the fifth column for how you were feeling before you gambled.
- In the sixth column, write how you felt after you had gambled.

Fill in the gambling diary after every time you gamble. You can learn important things about your own gambling habits. The diary will show you what makes you want to gamble. You will also be able to see how much time and money you are actually spending on gambling.



*You will find a template for a gambling diary on the next page.*



Below is an example  
of how to fill in your gambling diary.



## GAMBLING DIARY

When and for how long did you gamble?	Where did you gamble? What form of gambling was it? Did you gamble alone or with friends?	How much did you win? How much did you lose?	What did you do before you gambled?	How did you feel before you gambled?	How did you feel after you had gambled?
I gambled for two hours on Friday, 14 December.	Entrance to a Prisma store, fruit machine.  I was with Santtu.	I lost 24 euros.	I went to the store.	I was feeling bored and wanted to do something fun.	I felt worse.



MY GAMBLING DIARY



	When and for how long did you gamble?	Where did you gamble? What form of gambling was it? Did you gamble alone or with friends?	How much did you win? How much did you lose?	What did you do before you gambled?	How did you feel before you gambled?	How did you feel after you had gambled?
Mon						
Tue						
Wed						
Thu						
Fri						
Sat						
Sun						

# Test your gambling

The following test helps you to estimate different problems related to your gambling. It can help you to evaluate your own gambling habits.

Read the following statements and select 'yes' or 'no':



1

I have sometimes felt depressed or anxious after gambling.

☐ Yes ☐ No

2

I have sometimes felt guilty because of gambling.

☐ Yes ☐ No

3

When I think about it, gambling has sometimes caused me problems.

☐ Yes ☐ No

4

I have sometimes not told my family and/or friends how much time or money I have spent on gambling.

☐ Yes ☐ No

5

I often notice after gambling that I have run out of money.

☐ Yes ☐ No

6

I often feel tempted to go back and gamble more because I want to win back the money that I lost the previous time.

☐ Yes ☐ No

7

My family and/or friends have complained about my gambling.

☐ Yes ☐ No

8

I have tried to win money to pay my debts.

☐ Yes ☐ No

Count how many 'yes' answers you gave. Each 'yes' answer means that gambling causes problems for you. If you answered 'yes' to four or more questions, gambling causes a lot of problems and worries in your life. This is the time to stop and think. It is important that you think about your gambling habits and your life. Would you like your situation to change?



## Do you want a change?

Maybe the questions and test above have made you realise that gambling is a problem in your life. Would you like to get rid of the problems that gambling causes?

What would change if you stopped gambling or gambled less? How would you benefit from the change? Would your money situation improve? Would you feel happier? How would the change affect the people who are important to you? Would you have time and money to spend on other things?

## Set yourself a goal

Think about a goal that you would like to set for yourself. Do you want to stop gambling altogether? Or do you want to learn to gamble in moderation?

Giving up gambling can feel difficult. However, stopping gambling altogether is easier in practice than learning to gamble in moderation. It is difficult to learn a new way of gambling especially if your gambling habits have previously caused you a lot of problems.

# Make a plan for yourself

It is a good idea to write down the goal that you have set for yourself. Think about things that can help you to reach your goal. Also think about all the things that can make it more difficult for you to change. Use the lines below to write down your thoughts and wishes concerning your own gambling habits. They can help you to plan how you can reach your goal.

1. How do I want to change my gambling?

---

---

---

---

---

2. What do I need to do to succeed change?

---

---

---

---

---

3. What things will help me to succeed?

---

---

---

---

---

4. What things can interfere with my plan?

---

---

---

---

---



5. How can I prepare  
for difficult situations beforehand?

---

---

---

---

---

6. What will I do if my plan does  
not work straight away?

---

---

---

---

---

7. How do I want to spend the time that  
I previously spent on gambling?

---

---

---

---

---

Making the decision is the first step  
towards change. Think about what  
you can do to stick to your plan.  
Change happens a little at a time.  
Do not put pressure on yourself  
to stop gambling overnight.  
Change and learning a new way  
to live happen gradually and  
one day at a time.

Check how well you have succeeded  
with your plan after two weeks.  
Reward yourself if you think that  
you have done well. However,  
do not reward yourself with  
gambling. Do not blame yourself  
if you cannot implement your plan  
straight away. Successes and failures  
are part of the process. Failures  
do not mean that you have failed  
as a human being or that your plan  
is bad. Stick with it, because the  
next can be better.



## Learn to recognise dangerous situations

It is a good idea to avoid gambling places and also the people who you usually gamble with at first. You should prepare yourself for the fact that you will be tempted by gambling in different ways for a long time.

It is important that you think about how you will react to feelings that tempt you to gamble. Feeling down can make you want to gamble. Feeling down can be the result of loneliness, boredom, stress or arguments with family and friends.

Familiar gambling places and people who you usually gamble with can also tempt you to gamble. Many gamblers get the urge to gamble on the day when they get paid or get their pension.



*If you used to gamble when you went food shopping, avoid unnecessary trips to grocery stores.*

Learn to recognise the feelings and situations that make you want to gamble. Feelings such as stress and loneliness can make you more likely to gamble. If you notice that you are stressed, do not walk past places where you could gamble. Plan something nice to do on your pay day other than gambling beforehand. For example, you can arrange to meet with a friend.





## False thoughts relating to gambling

People who gamble can have different kinds of mental associations and illusions about luck and skill in gambling.

These thoughts make them want to gamble, even though they are not based on facts.

For example, gamblers often think that after losing several times on a slot machine, the machine will have to pay out on their next go. On the other hand, several wins in a row can make gamblers think that they are on a 'winning streak' and have to make the most of it.

Are you familiar with these kinds of thoughts? Do you sometimes feel that you are so skilled that you can cheat the machine? It is important that you learn to recognise these thoughts as illusions. The following facts will help you to correct any false ideas that you might have:

-  A slot machine is a computer that works the same way every day. The computer repeats the program that has been installed in it. The machine is not more likely to pay out if you have lost many times in a row.
-  Your skill is only relevant in a few forms of gambling. A lot of gamblers overestimate their own skill. In slot machines, your skill has no effect on the outcome.
-  You cannot know on the basis of your previous go how you will do on your next go. In roulette, you cannot predict the next number on the basis of the previous rounds.
-  You can only tell whether you had good or bad luck after gambling.

# Tips to help you change your gambling habits

Below you will find a list of tips to help you to stop gambling or to gamble less.

- ➡ Avoid places where you could gamble.
- ➡ Make a list of things why you should not gamble. Keep the list in an easily accessible place. Take out the list and read it whenever you feel the urge to gamble.
- ➡ Start with small goals. Decide that you will not gamble today. Every day counts.
- ➡ Think about all the nice things that you can do with the money that you previously spent on gambling. Put the money that you save in a money box or open up a new account.
- ➡ If you used to gamble when you went food shopping, learn to shop for more days' groceries at the same time so that you need to go to the store less often.



- ➡ Plan ahead what to do when you get an urge to gamble. If you have a friend whom you trust, ask him or her to support you. You can call that friend when you get the urge to gamble.
- ➡ Remember that stopping gambling when you have been doing it for a long time does not happen overnight. It takes several attempts, but you can still get rid of a gambling problem.
- ➡ Find something else that you enjoy doing instead of gambling.
- ➡ You can ask the place where you used to gamble to impose a voluntary gambling ban on you. Talk to the staff there or contact the Peluuri helpline for more information.
- ➡ If you cannot stop gambling by yourself, do not hesitate to ask for help.



**DO YOU  
NEED HELP?**

Talk about your gambling problem with someone whom you trust. The support of your family and friends is important. Problem gamblers also often need help from other sources.

Professional help is available, as is peer support from other gamblers. Places such as A-Clinics and mental health clinics offer professional help and support.

Peer support means sharing your thoughts and experiences with other people with similar problems.

## Contact a professional

Services for problem gamblers are available from different places depending on where you live. You can contact the Peluuri helpline to find out about your local service providers.

- ➡ Call the Peluuri helpline.  
They will tell you what services are available in your area. Calls to the Peluuri helpline are free. You do not have to give your name if you do not want to. You can talk to the helpline about all kinds of gambling-related things that you are concerned about.  
The helpline is open on weekdays between 12:00 and 18:00 and the number is 0800 100 101.
- ➡ Book an appointment with a doctor, nurse or social worker. You can talk to them about any gambling related problems and worries. The doctor, nurse or social worker will help you to find the right forms of help and support for you.





## Peer support groups are a big help to many

Help is also available in the form of peer support groups. Peer support groups are groups of people with similar problems. The participants talk with each other and share their experiences. Peer support groups are a big help to many people who want to get rid of a gambling problem.

Gamblers Anonymous (GA) groups operate in many places. Anonymity means that participants do not have to give their names or other personal information. These groups are designed for people who want to stop gambling altogether.

## Help with money and debt problems

Gambling often leads to money problems and debt. It is important for problem gamblers to recognise that their money problems are the result of their gambling habit. It is very important that your money issues are in order.

The Guarantee Foundation offers free telephone advice for people who need help because they are in debt. If you need help with your debts, call the Guarantee Foundation on 0800 98009. You do not have to give your name if you do not want to. You can also call the number on behalf of a family member.

Local authorities provide free debt advice services for their residents. You can find the contact information of your local financial and debt advice services on the internet at <http://www.kuluttajavirasto.fi/en-GB/financial-and-debt-advice/>.



# Important contact information

## **Peluuri**

The Peluuri helpline deals  
with all gambling-related issues.

Peluuri also provides advice  
and help on the internet at

[www.peluuri.fi](http://www.peluuri.fi)

Tel. 0800 100101,  
Mon–Fri 12:00–18:00 (free)

## **Tiltti**

[www.tiltti.fi](http://www.tiltti.fi)

Tiltti is an information and support  
centre in Helsinki for people looking for  
information about gambling-related  
problems. Tiltti provides support and  
information to help manage gambling habits  
and operates peer support groups.



**PELIHAITAT**

[www.thl.fi/pelihaitat](http://www.thl.fi/pelihaitat)

The publication is sold in bundles of 10.

[www.thl.fi/kirjakauppa](http://www.thl.fi/kirjakauppa)

Phone 029 524 7190 (Mon-Fri 9.00-12.00)

Fax 029 524 7450

Product number MUU2013\_294

Available free of charge in PDF format:

[www.thl.fi/pelihaitat](http://www.thl.fi/pelihaitat)

All publications of the National Institute  
for Health and Welfare (THL) in PDF format:

[www.julkari.fi](http://www.julkari.fi)

### **Author and plain language editor:**

Irene Komu, Finnish Blue Ribbon/  
Support services for accessible substance abuse  
and mental health work

### **Editorial support staff:**

Maria Bergroth,  
National Institute for Health and Welfare (THL)  
Jenni Kämpö, Finnish Blue Ribbon/Tiltti  
Mari Pajula, Peluuri

© Authors and National Institute for Health and Welfare (THL)

### **Graphic design:**

Vinjetty Ky / Antti Tapola

### **Illustrations:**

Pekka Rahkonen

### **Translation into English:**

Semantix Finland Oy

Juvenes Print, Tampere 2013

The booklet has been  
published in Finnish  
under the name “Rahape-  
laaminen ja peliongelma  
lyhyesti ja selkeästi”.  
National Institute for  
Health and Welfare (THL)  
2012.

# GAMBLING AND PROBLEM GAMBLING

briefly and clearly

This booklet talks about gambling, risks associated with gambling, and problem gambling.

Gambling is widely available in Finland and Finnish people gamble a lot. For most people, gambling is a harmless pastime. For some people, gambling can nevertheless become a problem.

It is a good idea for people who gamble to think about their own gambling habits. This booklet will help you to evaluate your own gambling behaviour. It will also give you information about how you can learn to gamble less or to stop gambling altogether.

At the end of the booklet, you will find information about places that you can contact to get support and help for gambling-related problems.



NATIONAL INSTITUTE  
FOR HEALTH AND WELFARE



*Sininauhaliitto*



ISBN 978-952-245-945-9 (printed)  
ISBN 978-952-245-946-6 (web)  
URN:ISBN:978-952-245-946-6  
<http://urn.fi/URN:ISBN:978-952-245-946-6>