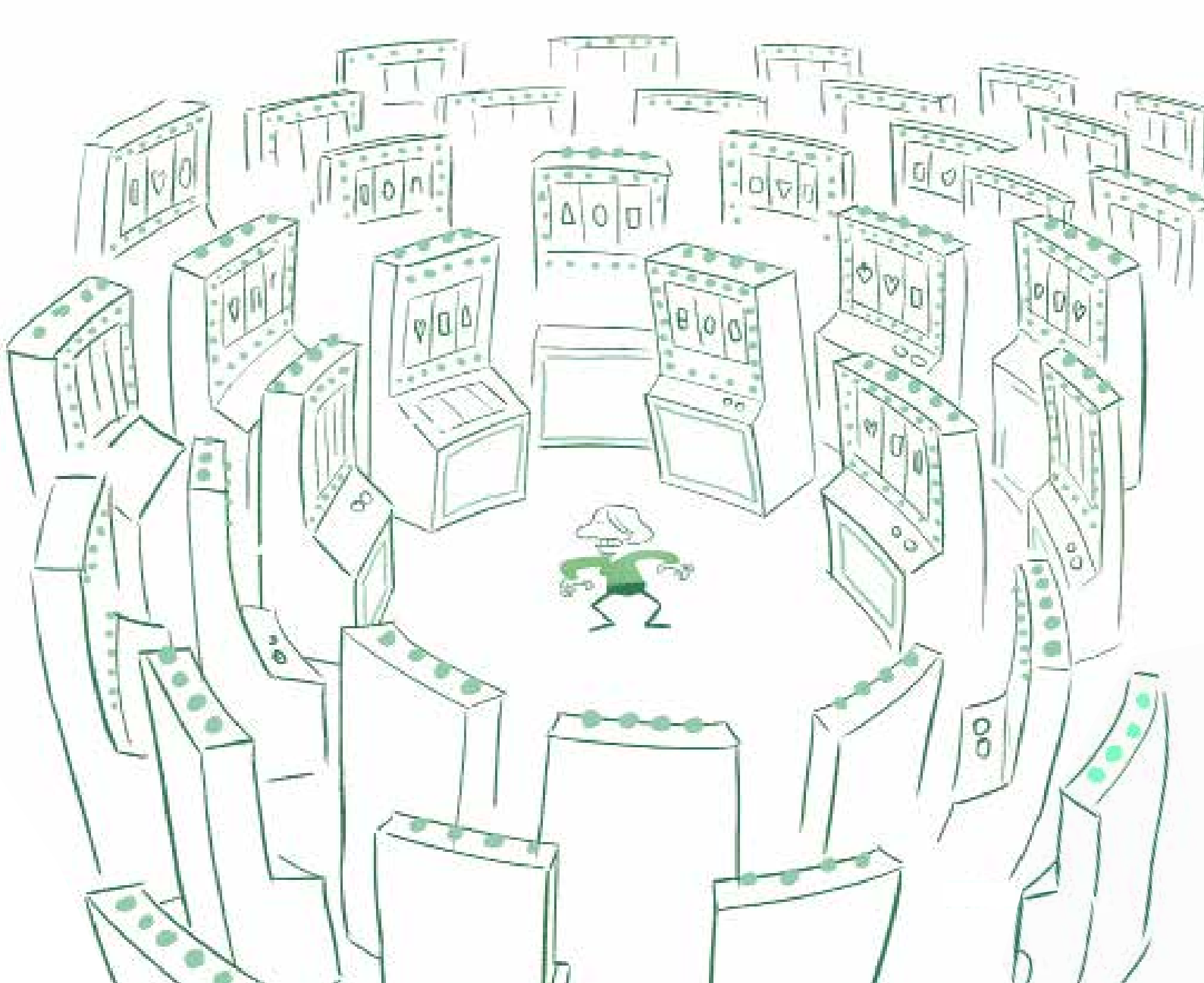
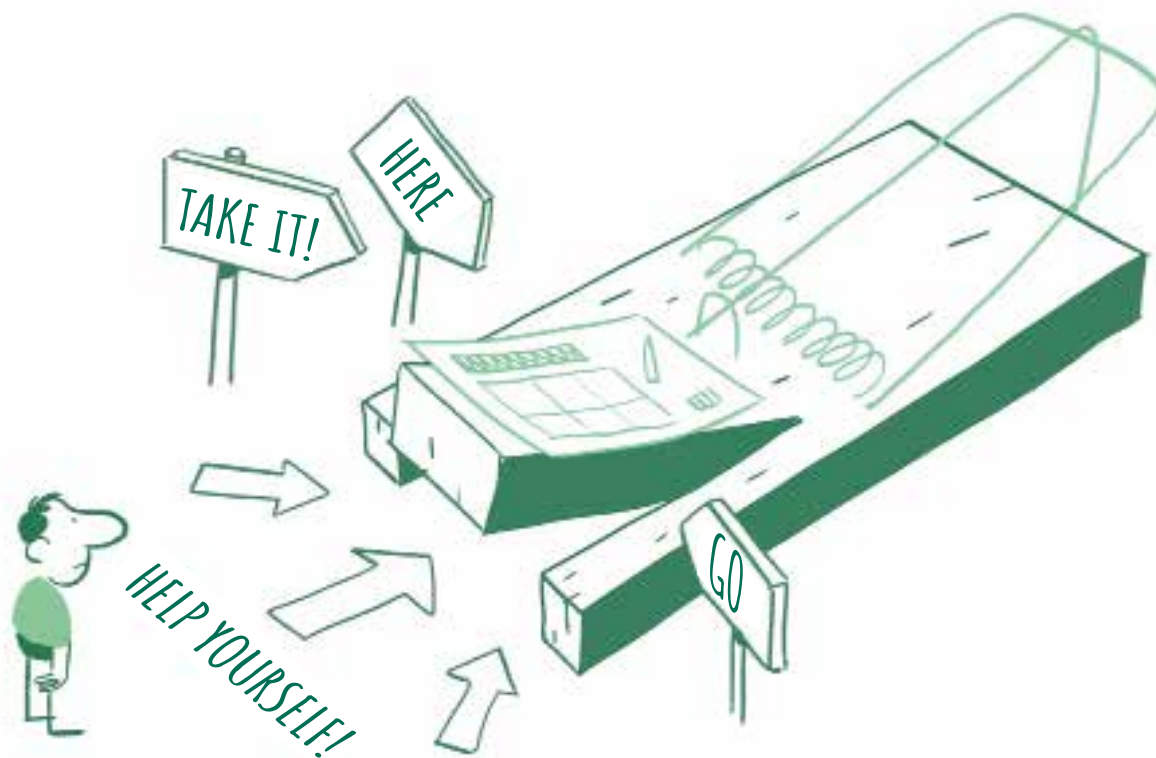




Centre du jeu excessif  
Médecine des addictions

# 25 ANSWERS ON GAMBLING DISORDER



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Playing behaviours meet a variety of learning needs and hold a central role in development for children and for adults. Gambling is usually represented within this context, as a recreational activity. However, exposure to gambling involves inherent risks. A significant proportion of people who gamble will experience a significant and lasting loss of control over their gambling behaviour, which can lead to negative consequences for the individual and those around them. The increasingly available range of games, whether land-based or online, appears to be ever more concerning.

"25 Answers on Gambling Disorder" is the 3<sup>rd</sup> edition of the original pamphlet. It has been revised and expanded, in particular, to adapt to the new Swiss legal framework on gambling. It provides an understanding of gambling, the consequences of excessive gambling behaviour, the existing treatments and the specific characteristics of online gambling.

This pamphlet is aimed at people who exhibit risky gambling behaviour, as well as those close to them, professionals, and anyone who wants to learn more about this area.

## WHAT IS IT ABOUT?



# WHAT IS IT ABOUT?

## 1. GAMBLING

### *What exactly do we mean by gambling?*

It can be defined as playing a recreational activity that involves betting with money or property, and the outcome of which depends in part or exclusively on chance. It is important to distinguish gambling from playing games of skill. In the former, there is little or no possible influence on the game due to the skills or experience of the people who play: the outcome depends exclusively or largely on chance. On the other hand, in games of skill (e.g., billiards, darts, etc.) the skill and experience of the person playing clearly influences the outcome of the game.

Some examples of gambling include:

- Slot machines
- Electronic lottery terminals
- Sports and horse race betting
- Roulette
- Poker
- Lottery draws (e.g., lotto)
- Lottery scratch cards

Currently, almost all of these games are accessible in an online format.

When gambling, the probability of losing is always statistically higher than the probability of winning, for structural reasons: the operator who runs the games pays particular attention to this, since the success of their business depends on commission. However, outside of its statistical context, gambling is likely to involve for any individual, thoughts about enjoying a large win, as well as skewed thoughts about the probability of winning. Some people may even believe that they can develop a strategy to "beat the system". Such beliefs can lead to a loss of control over gambling behaviour, causing considerable losses. A loss of control is difficult to anticipate, as there are multiple vulnerability factors, and it is therefore very important to warn people who gamble about the potential risk. In most industrialised countries, and particularly in Switzerland, the gambling law includes a duty for the industry, and regulatory authorities to ensure that information is provided to consumers. This approach is alike to the requirements introduced for other health-impacting products (e.g., tobacco, certain agri-food products, products that are dangerous for children, etc.).

## 2. LEGAL FRAMEWORK

### *What is the law on gambling in Switzerland?*

In Switzerland, the Federal Gambling Act (LJAr)<sup>1</sup>, came into force on 1st January 2019, alongside its ordinance (OJAR)<sup>2</sup>. The purpose of the Act is to:

- Adequately protect the population from the dangers inherent to gambling.
- Ensure safe and transparent operation of gambling.
- Guarantee that a portion of the net profits of large-scale gambling (e.g., national lotteries, scratch cards, sports betting), with the exception of games involving skill and certain small-scale games, are allocated fully and transparently to public benefit.
- Ensure that a portion of the gross profit from casino gambling is allocated to old-age and survivors insurance, and disability insurance (AVS/AI).

This law applies to lotteries (Swisslos and Loterie Romande) and casinos (land-based and online). It ensures the provision of supervisory bodies, at a federal level for casinos (Federal Gaming Commission - CFMJ) and at an intercantonal level for lotteries (Interkantonale Geldspielaufsicht - Gespa). Provisions include the implementation of measures to protect people who gamble, and the obligation for high-risk game providers to detect and exclude people who play beyond their means. The law also ensures that only Swiss casinos have access

to the online casino gambling market and it provides for the blocking of foreign sites offering gambling. The Swiss online casino gambling offer has developed since the implementation of the LJAr. Previously, the only legal online gambling offers were lottery games and sports/horse race betting. Only the national lotteries, Swisslos and the Loterie romande, were allowed to operate these. The LJAr thus provides a framework for the operation of online games, with the stated aim of avoiding potential abuse. Indeed, illegal foreign online gambling offers present many risks, including less control over the games, no control over the statistical probability of winning, misleading advertising, difficult withdrawal of winnings and a lack of measures to protect the people who gamble. With regard to this protection, the Swiss online-gambling operating framework ensures that gambling operators must implement measures to identify and exclude people gambling beyond their means, in a similar way to that expected of land-based casinos. Given the current state of the LJAr's effective implementation, it remains difficult in 2025 to prevent the operation of foreign online games in Switzerland, to regulate advertising, particularly on social networks, and to regulate hybrid lottery games and betting (half-online, half-land-based) which are exempt from all or part of the obligation to detect and exclude. The Federal Office of Justice has been mandated by the Federal Council to set up a process for the evaluation of the LJAr.

### 3. MOTIVATIONS TO GAMBLE

#### *Why do we gamble?*

For people who gamble recreationally, without their behaviour causing difficulties, the motivations for gambling are most often linked to (1) the emotions that are brought about (search for entertainment, tension, excitement, pleasure, etc.), (2) the social context (having a good time with friends, feeling recognised, etc.) and (3) money (seeking to "try your luck", hoping to win, etc.)<sup>3</sup>.

These same motivations are frequently found in people who gamble excessively. However, they take a different turn because other motivations become stronger. For example, the hope of winning becomes the hope of recouping losses ("making up") and the search for pleasant thrills turns into a desire to run away from problems or to reduce negative emotions, a feeling of frustration, or even a depressive state<sup>4</sup>.

### 4. DISORDER

#### *What is a gambling disorder?*

Gambling disorders are recognised as alike to other psychological disorders. DSM 5, which is the diagnostic reference manual for psychiatry, includes gambling disorder in the category of addictive disorders. The diagnosis must be made by a health professional and is based on the list of 9 criteria below. It is applied if the person meets 4 or more criteria over a period of at least 12 months. If the person has 2 or 3 criteria, then it is called problem gambling or at-risk gambling (see question 9).

1. Needs to gamble with increasing amounts of money to achieve the desired excitement
2. Is restless/irritable when attempting to cut down or stop gambling
3. Has made repeated unsuccessful efforts to control, cut back or stop gambling
4. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble)
5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed)
6. After losing money by gambling, often returns another day to get even ("chasing" one's losses)
7. Lies to conceal the extent of involvement with gambling
8. Has jeopardised or lost a significant relationship, job, or educational or career opportunity because of gambling
9. Relies on others to provide money to relieve desperate financial situations caused by gambling

# WHAT IS IT ABOUT?

## 5. FIGURES

### *What proportion of the population is affected by excessive gambling?*

Internationally, between 0.1% and 5.8% of the population are affected by excessive gambling behaviour, with these percentages varying depending on the assessment tools, the country and the accessibility of the various gambling offers<sup>6</sup>. In Switzerland, according to a national survey carried out in 2022, 4.3% of the population will have been affected during the last 12 months<sup>7</sup>. A study of young men (18-22 years old) in French-speaking Switzerland estimates that 17.6% have exhibited at-risk gambling behaviour in the past 12 months, and 3.6% have exhibited problematic gambling behaviour<sup>8</sup>.

## 6. SUBSTANCES/GAMBLING

### *What are the similarities?*

A gambling disorder is considered to be a "behavioural addiction," meaning an addictive disorder that is not related to a substance. However, it shares a number of similarities with substance use disorders. These common characteristics include: an "irrepressible" urge to consume the product or to gamble (craving), loss of control over the use or behaviour, unsuccessful attempts to stop or limit the problematic behaviour, and negative consequences arising from the behaviour in question. Frequently, there are also symptoms of tolerance, i.e., a need to increase the amount of the substance or the problematic behaviour to achieve a satisfactory effect. This can also involve withdrawal symptoms which result in tension or nervousness when taking the product, or when the behaviour cannot take place.

## 7. MECHANISMS

### *Why do we develop a gambling disorder?*

Different models try to explain why some people are more likely than others to develop a gambling disorder. Behavioural models highlight the role played by learning. When a person gambles and wins, they will learn that their behaviour (gambling) is followed by a positive consequence (making money). This phenomenon is called positive reinforcement. In games of chance, we talk about intermittent reinforcement because the winnings are occasional and not predictable. Research has confirmed that, when faced with this type of reinforcement, people tend to continue the behaviour even if the positive consequences are only occasional<sup>9</sup>. The person who gambles will continue to gamble in the hope of winning, even if their losses are greater than their winnings. Many people who have developed excessive gambling behaviour report having had a significant win when they started gambling; an experience that remains firmly in their memory fuelling the belief that they could reproduce such a win.

Cognitive models explain the development of a gambling disorder by incorrect beliefs about gambling and particularly about the possibility of positively influencing gambling outcomes<sup>10</sup>. These beliefs will strengthen the hope of winning and therefore intensify gambling behaviour. However, in games of chance it is important to remember two fundamental principles, the negative winning expectancy and the independence of the spins: the negative winning expectancy refers to the fact that, statistically, the person who plays is inevitably a loser in the long term, as soon as they replay the sums won. On the other hand, the gambling industry, which organises the statistical structure of winnings in such a way as to earn a commission, will always be a winner in the long run. The independence of each turn implies that in games of chance there is no connection between each individual episode. As each game played is independent, it is impossible to predict the outcome of the bets, based on knowledge of previous bets. Incorrect beliefs about gambling go against both of these fundamental principles. For example, the person who plays will think that the more they

play, the more likely they are to win. If a win has already occurred, they may think that they are either more likely, or less likely, to get a second win.

Neurobiological models emphasise activation pathways related to emotional processes, which are considered common to all addictive disorders. In such disorders, we observe an activation of what is called the "reward circuit", in which one of the main neurotransmitters involved is dopamine. Studies have shown that people with gambling disorder have dysregulation of the dopaminergic reward circuit, particularly during reward prevention<sup>11</sup>. According to these models, gambling behaviour is then a way to regulate the level of dopamine, thus momentarily reducing discomfort.

The current trend is to consider that the causes of a gambling disorder are multiple and involve biological, psychological and social factors. The so-called pathways model, which could be translated as a "trajectory"<sup>12</sup>, proposes to integrate these complexities. A first pathway accounts for people who will develop regular gambling behaviour after having been exposed to an accessible gambling offer, and who will be subjected to the intermittent reinforcement mechanisms characteristic of gambling (occasional and unpredictable winnings). For some people, when the pleasure associated with the anticipation of winning tends to prevail over other sources of pleasure, a surge is likely to lead to a loss of control over the gambling behaviour. A second pathway describes people who will also be exposed to an accessible gambling offer, and who will be subjected to the same intermittent reinforcement mechanisms, but who present a pre-existing emotional vulnerability. This vulnerability is linked to their personal history and/or the presence of emotional disorders such as an anxiety-depressive disorder. Finally, a third pathway describes people who meet the same characteristics as the second pathway but who, in addition, have a pre-existing biological vulnerability, characterised by a tendency towards impulsivity and sensation-seeking.

## HOW DOES A GAMBLING DISORDER MANIFEST?



## 8. PEOPLE AT RISK

### *Are there any predispositions to developing a gambling disorder?*

There is no typical profile for people who develop a gambling disorder. It can affect people of all ages and social categories. Nevertheless, statistics indicate that this disorder is more likely to occur in males, younger people (aged 20-30 years), those with low-socio-economic status, impulsive traits or who are separated or divorced<sup>13, 3, 14</sup>. A study conducted in French-speaking Switzerland estimates that teenagers and young adults are 10 times more likely to develop a gambling disorder than older people<sup>15</sup>.

Other risk factors are associated with the development of a gambling disorder, such as increasing access to gambling offers or excessive consumption of alcohol and/or other psychoactive substances<sup>16, 13</sup>.

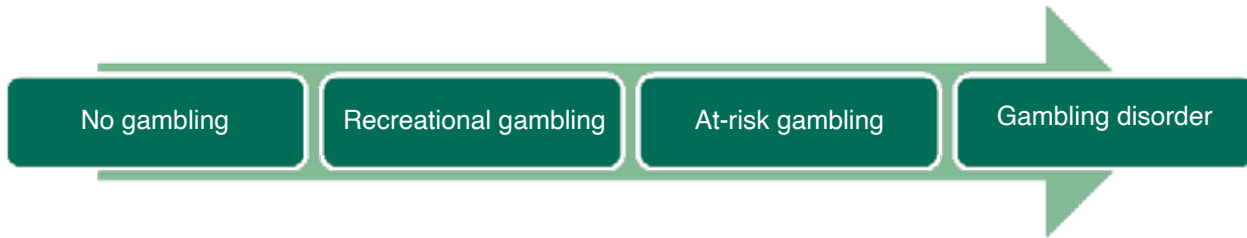
When it comes to online gambling products, young adults are particularly vulnerable; people who exhibit risky or problematic online gambling behaviour are more likely to be in the 18–29-year age group than in other age groups<sup>17</sup>. These observations show the importance of carrying out prevention efforts for adolescents and young adults, in the same way as for substance use and other risky behaviours

## 9. TYPES OF BEHAVIOURS

### *What are the different types of gambling behaviours?*

For some people, gambling is an entertaining and enjoyable activity with no particular consequences. However, a significant proportion of people who gamble will experience a significant and lasting loss of control over their gambling behaviour, which can lead to dramatic negative consequences for the individual and those around them. In most cases, this process does not appear overnight, but develops gradually and imperceptibly. The diagram on the next page represents the different gambling behaviours observable in the general population. It is inspired by Shaffer et al.'s classification system<sup>18</sup>.

# GAMBLING DISORDER



**No gambling** obviously concerns people who do not gamble.

We speak of **recreational** gambling behaviour to define a behaviour that does not pose any particular problem. For people who play in this way, gambling is entertainment. Such individuals gamble occasionally, take into account their financial possibilities and can stop their gambling in a controlled manner. They accept losing the money bet and do not play again to try to get their wager back.

**At-risk** gambling behaviour is used to define behaviour that leads to a number of negative consequences<sup>19</sup>. These consequences can be of a financial, familial, professional, social and/or psychological nature. The person who gambles tends to increase their bets and sometimes gamble more money, more often and for longer than expected, in the hope of "recouping losses", i.e., recovering the lost money. The risk of developing a disorder is increased.

A gambling **disorder** is used to define behaviour that involves a higher level of severity. People encounter serious difficulties in controlling their gambling behaviour, multiplying the negative consequences. Gambling becomes a preoccupation that affects family, social and/or professional relationships. It is not uncommon for emotional disorders (depression, anxiety) and suicidal ideation to develop. People who behave in this way frequently borrow money to continue gambling or to try to get out of financial problems (debts).

**Excessive** gambling behaviour refers to both at-risk gambling behaviour and gambling disorder.

## 10. CONSEQUENCES

### *What are the consequences of excessive gambling?*

Excessive gambling behaviour always leads to negative consequences, with varying degrees of severity depending on the individual's situation. The most common consequences reported by individuals who gamble and by those around them are listed in the following table.

|                                  |                                                                                                                                                                                                                                                                             |
|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mental and physical health       | <ul style="list-style-type: none"> <li>- Depression, anxiety, stress, shame, guilt</li> <li>- Insomnia</li> <li>- Suicidal ideation with or without acting upon this</li> <li>- Irritability, fatigue</li> </ul>                                                            |
| Financial and legal situation    | <ul style="list-style-type: none"> <li>- Debt, unpaid bills</li> <li>- Multiple credits</li> <li>- Budget restriction</li> <li>- Financial or legal proceedings</li> <li>- Precariousness (e.g., loss of housing)</li> <li>- Illegal acts</li> </ul>                        |
| Social, familial, emotional life | <ul style="list-style-type: none"> <li>- Communication difficulties</li> <li>- Relationship conflicts, social isolation</li> <li>- Emotional breakdowns</li> <li>- Loss of confidence, ashamed to talk about it</li> <li>- Lies, verbal and/or physical violence</li> </ul> |
| Academic or professional life    | <ul style="list-style-type: none"> <li>- Lack of concentration</li> <li>- Absenteeism, tardiness</li> <li>- Being permanently excluded/dismissed</li> </ul>                                                                                                                 |

## 11. CRIMES AND MISDEMEANOURS

### *Can excessive gambling behaviour lead to illegal acts?*

A small amount of people who show excessive gambling behaviour will resort to illegal activities to continue financing their gambling practice or to try to resolve the financial difficulties associated with their behaviour. The most frequent crimes are non-violent (theft, fraud, various scams, etc.) and are generally motivated by the need to obtain money to gamble<sup>20</sup>. However, there may be other reasons for this link between gambling behaviour and illegal acts, such as risk-taking<sup>21</sup>. It should be noted that, at the time of the theft or fraud, the person often believes they can return the money stolen to gamble after they have won, thus considering their act more as a loan than as a theft.

# GAMBLING DISORDER

## 12. PSYCHOLOGICAL DISORDERS

### *Do people who gamble excessively often have psychological disorders?*

Overall, people who show excessive gambling behaviour are more likely to have psychological disorders than the general population. It is estimated that between 17% and 23% of people who engage in excessive gambling have a mood disorder (e.g., depression) or anxiety disorder<sup>22</sup>, a higher prevalence than among people who do not have problems when gambling. It is often difficult to determine whether it is the excessive gambling behaviour that leads to a psychological disorder or the other way around, as the type of interdependencies vary from person to person<sup>23</sup>. However, it is certain that the stress caused by financial losses and the various difficulties associated with excessive gambling behaviour do not promote the psychological well-being of the person who gambles. Distress and a sense of feeling stuck can sometimes be so great that they lead to suicidal thoughts.

## 13. SUBSTANCES

### *Do people who gamble excessively often have a substance use disorder?*

An estimated 21% of people who engage in binge gambling have an alcohol use disorder and 56% have a nicotine addiction<sup>22</sup>. Seven percent have a substance use disorder<sup>22</sup>. These prevalences are higher than in people who do not show excessive gambling behaviours.

The nature of this link is not entirely clear. There is more problematic substance use among people with excessive gambling behaviour, and excessive gambling behaviour is more often found among people with problematic substance use. One hypothesis is that there are common vulnerability factors for different problematic behaviours, whether with or without substances<sup>24</sup>.

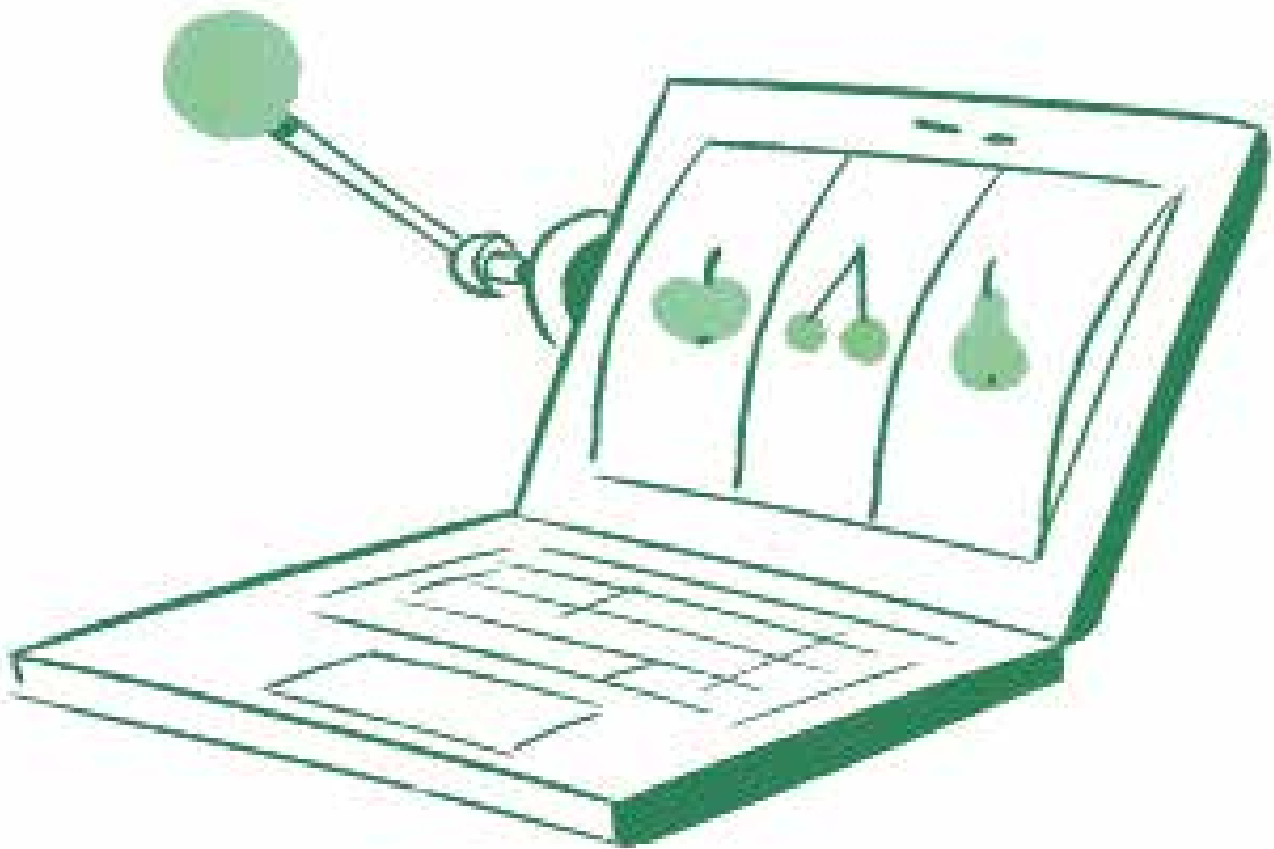
## 14. SUICIDE

### *Can excessive gambling behaviour lead to suicide?*

There is a statistical association between excessive gambling and suicide. One study estimated that the mortality of adults with a gambling disorder was twice that of the general population, and that suicide mortality increased fifteen-fold<sup>25</sup>. Additionally, it has been found that people who consult for excessive gambling behaviour frequently have suicidal thoughts and a significant percentage of them have already made one or more suicide attempts<sup>26</sup>.

Several factors may explain the development of suicidal ideas in people with excessive gambling behaviour. Firstly, the many associated losses (financial, relational, social, etc.) can lead to significant distress and an existential crisis point. Secondly, excessive-gambling behaviour is frequently associated with psychological disorders and substance use disorders, which have themselves been identified as strongly associated with suicide risk<sup>27</sup>. Finally, the tendency towards impulsive behaviour, which is a common trait found in people with gambling disorder<sup>14</sup> may contribute towards risk of suicide.

# ONLINE GAMBLING



## 15. ONLINE GAMBLING

### *How can we explain the rise of online gambling?*

The online gambling offer is expanding around the world, just as it is in Switzerland where this offer tripled between 2019 and 2021, with an expansion from 4 to 10 online casinos<sup>28</sup>. This can be explained by the entry into force of the new Gambling Act (LJAR)<sup>1</sup>, which has allowed Swiss casinos to offer online games since 2019. Online gambling is not limited to casino games: sports betting, lottery games, draws or scratch cards, as well as illegal online games, are integral to the offer.

According to a study carried out in Switzerland, the number of people who gamble online once a week or more also increased between 2018 and 2021, from 25% to 30%<sup>17</sup>. During this period, the increasing number of offers, the intensive marketing of these practices and the periods of semi-confinement (Covid-19) could explain why this practice has become particularly widespread.

- Accessibility and availability
- Possibility of placing simultaneous bets and on different platforms
- Relative anonymity
- Dematerialisation of money wagered<sup>29</sup>
- Presence of bonuses
- Increased game speed<sup>30</sup>

Online gamblers also report greater negative consequences than people who only play "land-based" games<sup>31</sup>. For example, online sports betting is becoming more popular, especially among young adults<sup>17, 8</sup>. Like other online gambling offers, it is now possible to bet anytime and from anywhere on any sport or competition. In addition to the features already mentioned, sports betting has additional addictive characteristics, such as the illusion of increased control through knowledge of teams and disciplines (while the role of these factors is minimal), "live" bets and the possibility of placing micro-bets on one-off actions during the match<sup>32</sup>. In addition, the online sports betting offer is being rolled out through a general increase in advertising and digital marketing. Exposure of adolescents and young adults to aggressive marketing is particularly problematic because this marketing contributes both to the social valorisation and to the trivialisation of this type of game, which can lead to major negative consequences<sup>33</sup>.

## 16. POTENTIAL DANGER

### *Is gambling more dangerous when played online?*

In 2021, around 6.6% of people who gambled online reported moderate to severe problem behaviours in connection with online gambling<sup>17</sup>, compared to 4.4% in 2018. People who gamble online have a higher frequency of gambling, and report greater financial difficulties than people who play "land-based" games<sup>29</sup>. Online gambling has features that make it particularly attractive to users. These characteristics are as follows:

## 17. PROFILE TYPE

### *What is the profile of people who gamble online?*

A study conducted in Switzerland among people who gamble online found that two out of three participants did not gamble using any "land-based" gambling products. People aged 18 to 39 are more likely to combine land-based and online gambling, compared to older people who are more likely to focus solely on online gambling<sup>17, 34</sup>. The dangerousness of online gambling on the youngest populations has been observed by various international studies<sup>35, 36</sup>.

## 18. VIDEO GAMES/GAMBLING

### *What are the links between gambling and video games?*

The line between video games and gambling is blurring due to different mechanisms which are more, or less visible. There is a double phenomenon: video games borrow characteristics from gambling products ("gamblification of gaming"), and vice versa ("gamification of gambling")<sup>34</sup>.

Incentives to spend real money are multiplying, especially in so-called "free-to-play" video games, abbreviated as "F2P". The monetisation mechanism of these games, which are at first glance free, is based on the competitive aspect of the game's modalities, and on the other hand, on incentive marketing strategies that sometimes borrow the characteristics of gambling games<sup>37</sup>.

Pay-to-win, abbreviated as "P2W", refers to free-to-play video games which offer in-app purchases that significantly increase the chances of winning, when compared to people who play without making these purchases. This practice tends to hide the long-term costs of these microtransactions and can lead to real financial problems for people who gamble<sup>37</sup>.

"Skin betting" consists of placing bets in the form of skins, virtual objects that are an integral part of video games and that have cosmetic (outfits, clothing, etc.) or strategic advantages (weapons, tools, etc.), alike to bets on eSports matches or classic casino games. These virtual objects therefore have a monetary value that depends on their rarity or popularity. The platforms that allow this type of practice are not all legal and remain poorly regulated by law.

"Loot boxes" are objects scattered throughout video games and presented in the form of virtual boxes. They are obtained simply by playing or by buying them with real or virtual money. The contents of a loot box are not known in advance by the person playing. It can be cosmetic or strategic and allows you to progress faster in the game. The dimension of randomness is similar to that of gambling: betting an amount of money without having control over the outcome<sup>38</sup>. A Swiss study identified various problematic elements of loot boxes<sup>34</sup>:

- Acquisition methods: loot boxes are bought with virtual money, although the latter is often acquired with real money
- Unlimited acquisitions: an unlimited number of loot boxes can be purchased
- Lack of knowledge of probabilities: the probabilities of winning are not systematically indicated
- Existence of a jackpot: it is possible to bet the prize again to access other loot boxes
- Quasi-win: when the virtual goods obtained are not significant, the mechanism gives the impression that you have "almost won"
- Existence of a market: the virtual goods obtained can sometimes be exchanged or resold for real money
- Non-random content: the odds of winning depend on the playing behaviour of the individual.

## 19. CRYPTOCURRENCIES

### *Is cryptocurrency speculation similar to gambling?*

The volatile and continuous (24/7) nature of the cryptocurrency market can cause the people who manipulate it (traders) to engage in speculative behaviour similar to that of people who gamble. There are similarities such as loss of control over behaviour, the need to rebuild oneself, and borrowing money<sup>39</sup>. The typical profile of cryptocurrency traders is similar to that of people who gamble online, as they are young men (around 20-30 years old) with a tendency to be impulsive. Alike to online sports betting, the significant presence of cryptocurrencies on social networks could explain why young adults are largely practicing this type of investment<sup>39</sup>.

Excessive cryptocurrency *trading* is a recent issue that needs to be studied in more depth in terms of scientific research<sup>2</sup>.

## PREVENTION AND ACTION



## 20. PREVENTION

### *What are the prevention measures for excessive gambling?*

There are **legislative and regulatory measures**. This approach, known as "structural" or "contextual" prevention, refers to measures aimed at acting on people's environments. The measures may be political, legislative or regulatory and relate to advertising provisions, age limits or limits on the availability of services (e.g., opening hours of gambling venues). Structural prevention includes training for gambling-venue staff to detect and exclude people who gamble beyond their means.

So-called "behavioural" prevention includes **person-centred educational measures**. It aims to directly influence people's individual behaviours, knowledge and motivations. In particular, it includes universal awareness campaigns (aimed at the general population) or selective campaigns (targeting at-risk groups) such as prevention stands, peer-to-peer prevention approaches, audio-visual spots and awareness-raising workshops in schools and workplaces.

The **concept of "responsible gambling"** refers to programmes developed by the gambling industry with the aim of reducing the occurrence of excessive gambling behaviour and/or limiting its negative consequences. People working in the prevention field have proposed extending this notion to public policies belonging to partnerships between industry and state actors, places of care and research as well as people who gamble.

The main criticism of this concept is that it does not address the conflict of interest between the gambling operators' economic aims and gambling prevention issues, since some prevention measures may reduce gambling revenues and/or the taxes they generate. Indeed, a significant part of this income (up to 50%) comes from people who gamble excessively<sup>40, 41</sup>.

This concept is also debated within professional circles, due to the ambiguity of the notion of "responsibility". Some highlight the risk of making people who are affected by problem-gambling behaviour feel guilty, as the term "responsible" can be interpreted as accentuating the individual responsibility of the people who gamble, and thus becomes stigmatising.

## 21. FAMILY AND FRIENDS

### *How can we respond to a loved one (spouse, children, parents, friends, etc.) who gambles excessively?*

The friends and family close to individuals who gamble excessively are also most often affected by the negative consequences of this behaviour. According to one estimate<sup>42</sup>, a person exhibiting such behaviour would have an average of six people around them whose lives are also affected. Debts, loans, lies, absences, broken promises, mood swings, illegal activities, violence, suicidal behaviour are all possible consequences that impact upon close family and friends.

Loved ones may experience worry, mistrust, hopelessness, and anger towards the person playing. They may also have feelings of powerlessness, as it is true that loved ones cannot directly change the behaviour of the person who is playing.

The most constructive attitude possible for a loved one is to clearly express their concerns and expectations to the person gambling, by discussing the consequences of their excessive gambling behaviour upon themselves and others, without judgment. The loved one is encouraged, as much as possible, to let the individual face his or her responsibilities while having a supportive presence according to their own personal resources.

At the same time, it is important for close family and friends to refocus on themselves and try to restore the balance of their own lives. For example, it is advisable to protect their money from the expenses of the person who gambles. When the family budget is impacted, protective measures to secure it are often necessary and helpful. For certain gambling offers (particularly land-based or online casinos, certain lottery games and betting), it is possible for relatives to report a problematic situation to the gambling operator's social measures department. Finally, most prevention and treatment centres offer services dedicated to relatives.

## 22. REDUCE-STOP

### *Are there tools for reducing or stopping gambling?*

Below is a series of specific measures that may have helped people with excessive gambling behaviour. Not all of them are feasible and effective for all people who gamble. It is up to each person to test them carefully, or even to create their own tools.

#### **Financial measures**

- Have little cash on you
- Leave debit and credit cards at home
- Cancel credit cards
- Ask the bank to set a low maximum daily withdrawal amount
- Set up standing bank transfers for fixed bills (rent, insurance, etc.)
- Set a monthly budget (which may or may not include a set amount for gambling)
- Learn how to manage a budget that is in line with your income and expenses
- For debt management, seek advice from a social or debt relief service

#### **Gambling-behaviour measures**

- Use the operators' self-exclusion or self-limitation services
- Plan non-gambling-related activities for the days when wages are paid and for any periods of risk
- Avoid going to gambling venues for a certain period of time
- Modify your journeys to ensure that no opportunities to gamble are presented on your route
- In a gambling venue, place yourself as far away as possible from the games, avoid talking about gambling, try to change your habits
- Develop and schedule activities other than gambling, that are a source of pleasure
- Often think about motivations for reducing/stopping gambling
- Practice quick breathing or relaxation exercises, if you feel like gambling

## **Specific measures for online gaming**

- Remove or disable online gaming apps from your phone, unsubscribe from automatic mailing lists, turn off notifications, or location services
- Play only one game at a time
- Avoid gambling offers whose operating conditions are not clearly stated, especially in terms of legal guarantees
- Use website settings to control your spending
- Only deposit the amount you wish to wager into the game account
- Do not register your credit card on your account

## **External aid**

- Entrust bank cards to a trustworthy relative
- Request a co-signatory for bank withdrawals
- Give the message to your loved ones not to lend you money
- Be accompanied by a friend or family member when withdrawing money
- Talk to people you trust about the problem-gambling behaviour

## 23. TREATMENTS

### *Are there specific treatments for gambling disorder?*

Treatments do exist and are effective<sup>43,44</sup>. Several types of therapeutic approaches have been described, but apart from a few targeted techniques developed in cognitive therapy, none can be considered as highly specific to gambling disorder. Therapeutic approaches are frequently combined. For example, participation in a discussion group, or family interviews can complement another type of intervention. In addition, treatment programmes for gambling disorder often include a socio-educational or socio-therapeutic component, with advice on financial management (budgeting, debt reduction, etc.) or for the implementation of a framework for socio-professional reintegration activities. The most common treatment models are described below.

**The cognitive-behavioural approach** is based on the principle that one of the major elements in the development and maintenance of excessive gambling behaviour lies in beliefs about the hopes of winning. On the one hand, the person tends to overestimate the probability of winning, and on the other hand they believe that they can positively influence the outcome through their skills or experience. By considering that people's beliefs, behaviours and emotions are intimately linked and influence each other, therapy then consists of questioning these incorrect beliefs, with the aim of modifying gambling behaviour. This type of treatment also involves identifying situations associated with the urge to gamble and identifying and training strategies to manage "risky situations". Treatments using the cognitive-behavioural approach can be followed individually or in groups.

**Motivational interviewing** is commonly used in the field of addictive disorders and this approach is also relevant in the context of a gambling disorder. The principle is to support the motivation for change, in a non-judgmental and collaborative way. Particular attention is paid to exploring the feeling of ambivalence experienced towards gambling behaviour. The approach uses specific interview techniques and places special emphasis on the relationship between the therapist and the person in treatment.

**The psychoanalytic or psychodynamic inspired approach** proposes work whose aim is to help people with excessive gambling behaviour to increase their understanding of unconscious emotional needs, in relation to their gambling behaviour. According to the psychoanalytic perspective, the person who is gambling may for example have an unconscious desire to lose, which would create a feeling of guilt in them, especially towards authority figures such as parents. This approach covers several variants, with the common point of an approach focused on the analysis of emotional movements occurring in the context of the therapeutic relationship, called transference and countertransference. This approach assumes a regular intervention framework and a medium- to long-term intervention period (months-years). However, this treatment also offers strategies and techniques that can be integrated into brief interventions, and in addition to other specific approaches.

**12-Step Programmes** are inspired by the Alcoholics Anonymous (AA) movement and are based on the same 12-Step principle, leading people who gamble to reflect on their problems and change their behaviours, beliefs about gambling, and the meaning of its existence. These programmes offer fixed, weekly meetings where people who gamble can discuss each others' problems, help each other, relate to others who gamble, and overcome feelings of isolation. According to this type of approach, gambling is considered an illness, and only total abstinence can lead to recovery.

At present, no **pharmacological treatment** for gambling disorder is recognised by the authorities involved in the approval of medicines. However, studies have evaluated the effect of certain molecules traditionally used in the treatment of addictive disorders. In the context of substance use disorders, pharmacotherapies aim to relieve withdrawal effects, regulate the effects of non-medical substances, block reinforcing effects or relieve associated disorders. The treatments evaluated for gambling disorder aimed to block the effects of reinforcements or relieve other associated disorders. In this context, studies focus on three types of pharmacological treatments<sup>45, 46</sup>: antidepressants, mood stabilisers, and opioid antagonists. However, these different pharmacological interventions have mixed results in reducing symptoms of gambling disorder, which must be weighed against side effects. More research is needed to make conclusions about their indication.

Several studies have shown that the **involvement of family and friends** in treatment increases its effectiveness<sup>47</sup>. Indeed, loved ones frequently feel emotional distress. Trust and communication are often impaired in the relationship with the person gambling. But relatives are also a central factor in motivation and action. Interventions involving loved ones can provide a better understanding of emotional mechanisms, addiction and communication work, for themselves as well as for the person gambling<sup>47</sup>.

## 24. DEBTS

### *What can we do about debts?*

Financial problems, including debt, are often a preoccupation for people who gamble excessively. These concerns can frequently trigger new gambling episodes. Indeed, feeling financially stuck, the person who gambles may consider gambling as the only hope of "rebuilding themselves", the consequence being a worsening of their financial situation. The first step in breaking this vicious circle is to draw up an inventory of debts. This stage is most often very difficult emotionally, as it confronts the person who is playing with the reality of their financial situation and the losses that have occurred. But this step is necessary to be able to plan a restructuring that is realistic and sustainable in the long term. The person concerned can take this step alone, with the help of those around them or with the help of professionals, for example in a social service specialising in debt reduction.

## 25. RELAPSES

### *Are relapses common and how can they be avoided?*

In gambling disorder, as in most addictive disorders, relapses are an integral part of the process of change. They can be defined as the resumption of uncontrolled gambling behaviour. They vary greatly in intensity and duration. If we are not prepared for them, they can be interpreted as a backwards step or even a failure or conversely, they can be trivialised. However, these two attitudes (dramatization/trivialisation) do not promote the resumption of control over gambling behaviour. Indeed, the person who trivialises may miss a signal indicating a loss of control, which is likely to then worsen. Alternatively, the person who dramatizes the relapse may interpret the relapse as an inability to maintain change and will be tempted to give up his or her efforts to change. It is more constructive to see relapse as an opportunity to analyse new elements which can consolidate the process of change.

## HELPFUL RESOURCES

### SPECIALISED CARE IN THE CANTON OF VAUD

#### **Centre for excessive gambling, Addictions medicine, CHUV (Centre du jeu excessif; CJE Service de médecine des addictions, CHUV)**

Information:

<https://www.chuv.ch/fr/jeu-excessif/cje-home>  
Contact: +41 21 314 84 00

- Reception, assessment, guidance and care for people affected by excessive gambling (gambling or video games), as well as their relatives.
- Individual, marital and family therapies, therapeutic groups.

#### **North Vaud addictions treatment unit, Addictions medicine, CHUV (Unité de traitement des addictions – Nord vaudois; UTAd, Service de médecine des addictions, CHUV)**

Information: <https://www.chuv.ch/fr/fiches psy/unite-de-traitement-des-addictions-utad-nord-vaudois>

Contact: +41 21 314 78 20, [utad.info@chuv.ch](mailto:utad.info@chuv.ch)

- Outpatient consultation for any person concerned by an addictive problem, or their relatives - for people who are living or working in the Broye-Nord Vaudois region.
- The services are provided by an interdisciplinary team including doctors, nurses, socio-educational assistants.

#### **Montreux addictions treatment unit, Nant foundation (Unité de traitement des addictions – Montreux; UTAm, Fondation de Nant)**

Information:

<https://nant.ch/adultes-consultations/>  
Contact: 0800 779 779

- Care for people concerned by an addictive problem, with or without substances.
- This unit covers the East of Vaud (Riviera, Chablais and Pays d'En Haut).

#### **START programme, University service for child and adolescent psychiatry, CHUV (Programme DÉPART, Service universitaire de psychiatrie de l'enfant et de l'adolescent; SUPEA, CHUV)**

Information: [www.chuv.ch/depart](http://www.chuv.ch/depart)

Contact: [programme.depart@chuv.ch](mailto:programme.depart@chuv.ch)

- Several centres in the canton of Vaud.
- Specialised view of the consumption of cannabis, alcohol or other psychotropic substances, as well as the problematic use of screens and video games during adolescence (12-20 years old).
- Individual and confidential appointments, family group appointments.

The State of Vaud's website is dedicated to specific measures for dealing with gambling-related risks and provides information relating to support in the canton: <https://www.vd.ch/sante-soins-et-handicap/prevention-et-maladies/addictions-et-dependances/prevention-contre-laddiction-aux-jeux-dargent#c2096872>

All information about the specialised centres is available on the REL'IER website (<https://relier.re.lais.ch/>), which is mandated to list the support resources for the canton of Vaud.

# HELPFUL RESOURCES

## SOCIAL RESOURCES IN THE CANTON OF VAUD

### **Regional social centres – Department of health and social action (Centres sociaux régionaux; CSR - Département de la santé et de l'action sociale; DSAS)**

Find the Regional social centre in your area: [www.vd.ch/csr](http://www.vd.ch/csr)

- Measures for social integration or socio-occupational integration.
- Free personalised support including listening, information and advice in various domains.

### **Jet service, Youth social services of the Vaud CSP (Jet service, Service social jeunes du CSP Vaud)**

Information:

<https://csp.ch/vaud/services/questions-de-jeunes/>

Contact: +41 21 560 60 30, [jet.service@csp-vd.ch](mailto:jet.service@csp-vd.ch)

- Several branches across the Vaud area.
- On-call service, free social and socio-legal consultations at various locations in the canton, with or without an appointment, for young people aged 16 to 25 and anyone in training.

### **Let's talk cash - Department of health and social action (Parlons cash – Département de la santé et de l'action sociale; DSAS)**

Information: [www.parlons-cash.ch](http://www.parlons-cash.ch)

Contact: 0840 43 21 00 (Mon-Wed 8:30am-5pm and Tue-Thu 8:30am-1pm)

- Anonymous telephone line (non-premium rate call).
- Free help and advice from specialists, on money and debt.

### **Caritas Vaud**

Information:

<https://caritas-regio.ch/fr/a-propos-de-caritas/vaud>

Contact: 021 317 59 80, [info@caritas-vaud.ch](mailto:info@caritas-vaud.ch)

- Several branches across the Vaud area.
- Advice on problems related to money and budgeting, family or career.
- Mediation in case of problems with administrations and authorities.

### **Social protestant centre (Centre social protestant; CSP)**

Information: <https://csp.ch/vaud/>

Contact: +41 21 560 60 60, [info@csp-vd.ch](mailto:info@csp-vd.ch)

- Advice on questions about money or legal issues, questions related to couples, young people, education or migration.
- The CSP professionals support anyone in difficulty, regardless of nationality or religion

# HELPFUL RESOURCES

## SPECIALISED CARE IN FRENCH-SPEAKING SWITZERLAND

### FRIBOURG

Fribourg cantonal addictology centre (Centre cantonal d'addictologie Fribourg)  
Outpatient treatment of substance and behavioural addictions  
Information: <https://www.rfsm.ch/nos-pres-tations-adultes/addiction-et-centre-cantonal-daddictologie>  
Contact: +41 26 308 17 00, [cca@rfsm.ch](mailto:cca@rfsm.ch)

### GENEVA

- Association of psychotherapists for the treatment of addictions (Association de psychothérapeutes pour le traitement des addictions; APTA)  
Information: <https://apta.ch/>  
Contact: +41 22 347 06 06, [info@apta.ch](mailto:info@apta.ch)
- ReConnect consultation - Dr Sophia Achab, Geneva university hospitals (Consultation ReConnecte des HUG)  
Information: <https://pro.addictohug.ch/reconnecte/>  
Contact: +41 22 372 57 50, [Reconnecte@hcuge.ch](mailto:Reconnecte@hcuge.ch)
- Pheonix foundation (Fondation phénix)  
Information: <https://www.phenix.ch/>  
Contact: +41 22 404 02 70 (Pheonix flight centre - Centre phénix envol), +41 22 404 02 30 (Pheonix right wing centre; consultation for adolescents and young adults - Centre phénix aile droite; consultation pour adolescent-e-s et jeunes adultes)
- Nothing's going right association – Addictions crossroad (Association rien ne va plus – Carrefour addictions)  
Information: <https://carrefouraddictions.ch/rnvp/>  
Contact: 022 329 11 69, [info@rnvp.ch](mailto:info@rnvp.ch)

### JURA

Addiction Jura  
Information: <https://www.addiction-jura.ch/>  
Contact: +41 32 465 84 40, [porrentruy@addiction-jura.ch](mailto:porrentruy@addiction-jura.ch) (Porrentruy), +41 32 421 80 80, [delemont@addiction-jura.ch](mailto:delemont@addiction-jura.ch) (Delémont), +41 32 484 71 30, [clos-henri@addictionjura.ch](mailto:clos-henri@addictionjura.ch) (residential and outpatient site for Franches-Montagnes).

### BERNESE JURA

Bernese health - consultation and therapy (Santé bernoise – thérapie et consultation)  
Information: <https://www.santebernoise.ch>  
Contact: 0800 070 070, [consultation@beges.ch](mailto:consultation@beges.ch)

### NEUCHÂTEL

Addiction Neuchâtel  
Information: <https://www.addiction-neuchatel.ch/>  
Contact: +41 32 886 86 50, [info.val-de-travers@addiction-ne.ch](mailto:info.val-de-travers@addiction-ne.ch) (site du Val-de-travers), +41 32 886 86 00, [info.montagnes@addiction-ne.ch](mailto:info.montagnes@addiction-ne.ch) (site des Montagnes), +41 32 886 86 10, [info.littoral@addiction-ne.ch](mailto:info.littoral@addiction-ne.ch) (site du Littoral)

### VALAIS

Addiction Valais  
Information: <https://www.addiction-valais.ch/>  
Contact: +41 24 472 51 20 (Monthey), +41 27 723 60 66, (Martigny), +41 27 327 27 00 (Sion), +41 27 456 22 77 (Sierre), +41 27 948 49 00 (Viège), [info@addiction-valais.ch](mailto:info@addiction-valais.ch)

All information about the specialised centres is available on the SOS-Jeu website, which lists the help resources for the French-speaking cantons: <https://sos-jeu.ch/soutien/>. The National centre for the coordination of addictions (Infodrog) also lists services specialising in the care and support of addictions with and without substances, at the national level: <https://indexaddictions.infodrog.ch/#/?specializations=5&view=list>

# HELPFUL RESOURCES

## SOCIAL RESOURCES IN FRENCH-SPEAKING SWITZERLAND

### FRIBOURG

Caritas Fribourg

Information:

<https://caritas-regio.ch/fr/a-propos-de-caritas/fribourg>

Contact : +41 26 321 18 54, [info@caritas-fr.ch](mailto:info@caritas-fr.ch)

### GENEVA

- Geneva debt reduction foundation (Fondation genevoise de désendettement) Information: <https://www.desendettement.ch/>  
Contact: +41 22 777 70 00, [info@desendettement.ch](mailto:info@desendettement.ch)
- Youth centre – Public assistance office (Point jeunes – Hospice général, 18-25 years)  
Information: <https://www.hospicegeneral.ch/fr/point-jeunes-hospice-general>  
Contact: +41 22 420 55 55, [pointjeunes@hospicegeneral.ch](mailto:pointjeunes@hospicegeneral.ch)
- Caritas Geneva  
Information:  
<https://caritas-regio.ch/fr/a-propos-de-caritas/geneve>  
Contact: +41 22 708 04 44, [info@caritas-ge.ch](mailto:info@caritas-ge.ch)
- Social protestant centre (Centre social protestant ; CSP), Geneva - Private social support organisation  
Information : <https://csp.ch/geneve/>  
Contact : +41 22 807 07 00, [info@csp-ge.ch](mailto:info@csp-ge.ch)

### JURA

Caritas Jura

Information:

<https://caritas-regio.ch/fr/a-propos-de-caritas/jura>

Contact: +41 32 421 35 60,  
[caritas.jura@caritas-jura.ch](mailto:caritas.jura@caritas-jura.ch)

### BERNESE JURA

Social protestant centre (Centre social protestant ; CSP), Berne-Jura

Information: <https://csp.ch/berne-jura/>

Contact: +41 32 493 32 21, [info@csp-beju.ch](mailto:info@csp-beju.ch)

### NEUCHÂTEL

- Social protestant centre (Centre social protestant ; CSP), Neuchâtel  
Contact: +41 32 886 91 00,  
[csp.neuchatel@ne.ch](mailto:csp.neuchatel@ne.ch)
- Caritas Neuchâtel  
Information:  
<https://caritas-regio.ch/fr/a-propos-de-caritas/neuchatel>  
Contact: +41 32 886 80 70,  
[caritas.neuchatel@ne.ch](mailto:caritas.neuchatel@ne.ch)

### VALAIS

Caritas Valais

Information : <https://www.caritas-valais.ch/>

Contact: 027 323 35 02,  
[info@caritas-valais.ch](mailto:info@caritas-valais.ch)

# HELPFUL RESOURCES

## OTHER RESOURCES

### SOS-gambling phone line (Ligne téléphonique SOS-jeu)

0800 040 080

- Free and anonymous phone line
- Available 24/7
- From Monday to Friday, between 2 p.m. and 4 p.m., the line is redirected to the canton's excessive gambling specialists, for specialised support
- This telephone line can be used anonymously by anyone who is concerned by excessive gambling behaviour, including people who gamble, relatives or professionals in the social and health network

### Sos-jeu.ch

<https://sos-jeu.ch/>

- Website of the Cantonal programme to combat gambling addiction (Programme cantonal de lutte contre la dépendance au jeu ; PILDJ)
- Information platform on excessive gambling
- Information on the application procedure for voluntary exclusion
- Helpful resources in French-speaking Switzerland
- Prevention materials for professionals

### Stop-jeu.ch

- Information on gambling and excessive gambling for concerned individuals, and their relatives
- Tools available: discussion forum, coaching to reduce or stop gambling, calendar to record your gambling practices
- External resources: testimonies, directory of help centres in French-speaking Switzerland
- Stop-jeu (game-stop) tools are also available as a smartphone application

### Gambling-check.ch

<https://gambling-check.ch/fr/>

- Evaluation of the player's profile
- Advice and consultation
- Directory of useful addresses

### Safezone.ch

<https://www.safezone.ch>

- Self-assessment tests on substance use or behaviour
- Free and anonymous private online consultations, with the creation of an account
- Free, anonymous public questions and answers, with the option to ask a question, no account creation required
- Consultations and responses are provided by addiction professionals
- The SafeZone.ch offers are aimed at those concerned and their relatives

### Winbackcontrol

<https://www.winbackcontrol.ch/?language=fr>

- Anonymous course taking place over an 8-week period

### Ciao.ch

<https://www.ciao.ch/>

- Space for young people (11-20 years) to ask questions to professionals, anonymously and free of charge
- Youth discussion forum
- Articles providing information
- Directory of useful addresses in French-speaking Switzerland
- Interactive games (puzzles, quizzes, etc.)

### Ontecoute.ch

<https://www.ontecoute.ch/>

- Space for young adults (18 to 25 years) to ask questions to professionals, anonymously and free of charge
- Young adult discussion forum
- Articles providing information
- Directory of useful addresses in German-speaking Switzerland
- Interactive tools (test, quizzes, etc.)

### Till next bill - General directorate for social cohesion (Direction générale de la cohésion sociale ; DGCS), General directorate for children and adolescents (Direction générale de l'enfance et de la jeunesse; DGEJ), Department of education and vocational training (Département de l'enseignement et de la formation professionnelle; DEF)

<https://tillnextbill.game/>

- Serious video game to prevent debts.
- Till Next Bill places people who gamble in realistic situations, where money matters.

### Health promotion Valais (Promotion santé Valais)

[www.tujoues.ch](http://www.tujoues.ch), [www.duspielst.ch](http://www.duspielst.ch)

- Advice, self-assessment tests and resources for players and their loved ones.

## HELPFUL RESOURCES IN FRENCH

### Helpful resources in Belgium

[www.cliniquedujeu.be](http://www.cliniquedujeu.be)

### Helpful resources in Canada

[www.depandances.gouv.qc.ca](http://www.depandances.gouv.qc.ca)

### Helpful resources in France

[www.joueurs-info-service.fr](http://www.joueurs-info-service.fr)

[www.aide-info-jeu.fr](http://www.aide-info-jeu.fr)

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## Questions?

If you are concerned about a gambling disorder or if someone close to you is experiencing difficulties, you can find help or information on the site: [www.stop-jeu.ch](http://www.stop-jeu.ch)

