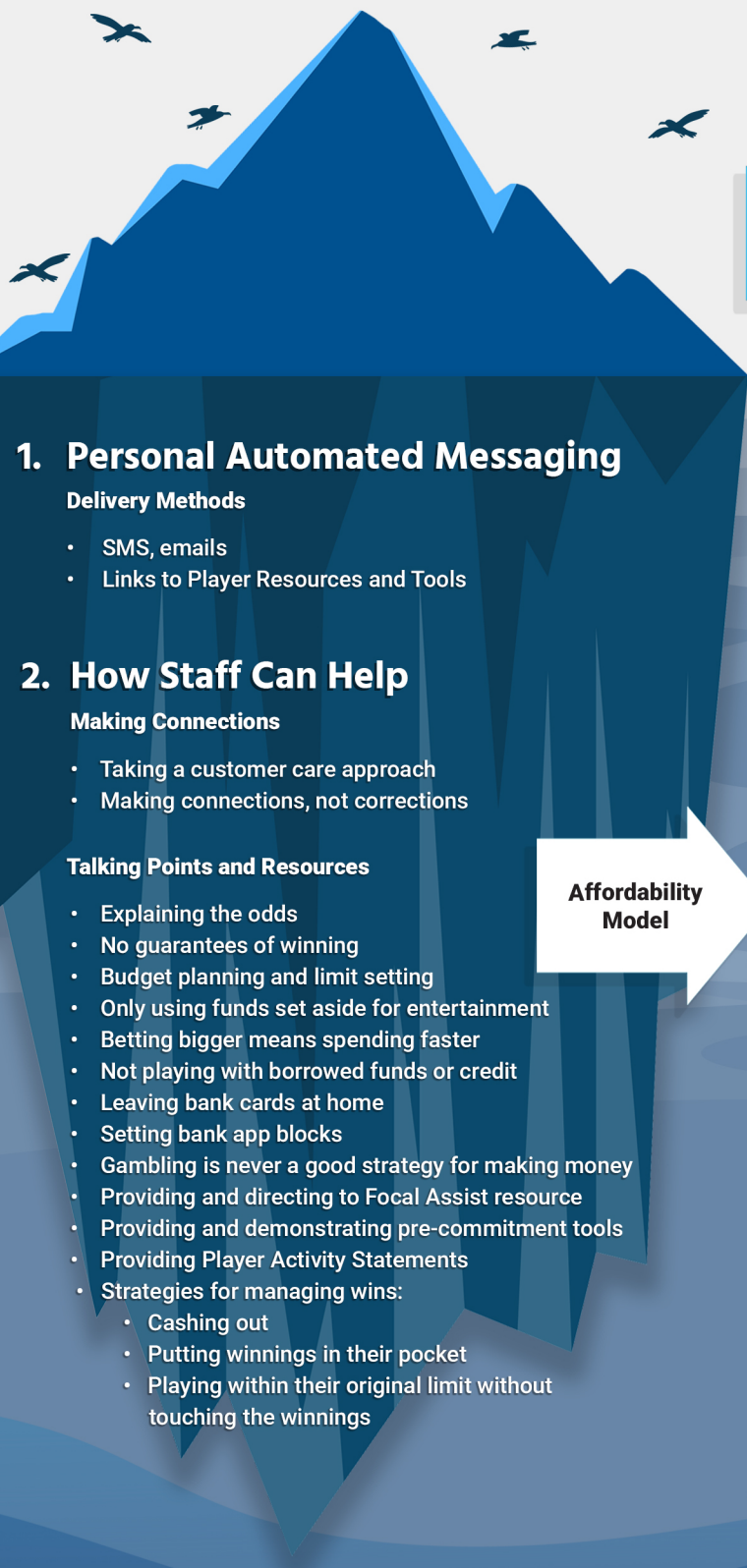


# Affordability Model | Understanding The At-Risk Player

When people spend beyond their affordable limits while gambling, they do not always show any extreme behaviours or obvious signs of risk. Instead, these people are likely to be running out of resources to fund their gambling, which can lead to borrowing, debt, and using money intended for other purposes in hopes of winning big.

The Affordability Model looks at behaviours "under the surface" to identify when players are most likely to be over-spending, even if on the surface they look like they are making safer gambling choices.

**Practical Example for Frontline Staff:** This person is a regular player. You may have had concerns about them in the past, but now they appear to be "doing better".



## What You See

- Compared to others, this person might be:
- Playing shorter sessions
  - Playing fewer sessions
  - Playing at a slower speed

## What You Don't See

- "I won big once and I can win again"
- "Gambling is an easy way to get extra money"
- "I should keep playing so I don't miss out on a chance to win back my money"
- Playing to win big
- Gambling when they want money
- Gambling when they need cash to pay bills
- Playing max bet or making large wagers
- Exceeding the amount of money they intended to spend
- Chasing losses
- Preoccupation with gambling and getting money to gamble
- Unsuccessful attempts to stop or reduce gambling
- Diverting funds meant for other purposes
- Playing on credit
- Borrowing money to gamble
- Gambling while at work
- Theft (intentional or unintentional)
- Financial harms
- Relationship conflicts
- Reduced performance at work
- Community harms

