

Strategies for change

A handbook for problem gamblers, their partners,
family members and support people

gambler'shelp
1800 858 858

problemgambling.vic.gov.au

A Victorian
Government
initiative



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Authorised by the Victorian Government.

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**Gambler's Help Southern
Multicultural Services Team**

Who are we and what do we do?

What is Gambler's Help?

Gambler's Help is a problem gambling support service that operates across Victoria.

It offers support, advice and information to people affected by gambling (both gamblers and non-gamblers) and to the broader community.

The program is an initiative of the Victorian State Government and funded from the Community Support Fund.

Gambler's Help aims to decrease the problems associated with gambling through the provision of:

- Professional confidential counselling to people with gambling problems, their families, friends and gaming industry staff
- Financial counselling
- Gaming facility liaison and education
- Educational sessions for the general community
- Professional development for health and community service providers.

Clients may be offered individual, couple, family or group counselling sessions.

Gambler's Help employs professional psychologists and social workers to discuss issues and concerns in a safe, confidential and accepting environment. The counsellors assist clients to draw on their own strength and resources, enabling them to resolve problems.

Some thoughts about gambling

There are many possible reasons for reading this manual. Whether you believe that gambling is a problem or not, why not use this opportunity to consider some issues about gambling.

Problem gambling is when harm occurs because of gambling. This harm may take many forms and can extend to other people in the gambler's life.

The following things might happen if someone has a problem with gambling:

- Shopping money is used for gambling
- There is no spare money to spend on yourself
- Money for bills is spent on gambling
- The truth about their gambling behaviour is hidden or lied about
- Other people are relied on for financial assistance
- Loss of interest in family and friends
- Work is missed to spend time gambling
- Increased fights at home to have an excuse to go out and gamble
- Temptation to take someone else's money to gamble with
- Inability to stop gambling
- Finding excuses for gambling losses
- There are more gambling debts on credit cards than purchases
- Eating and sleeping are neglected in favour of gambling.

There is no certain answer to when gambling becomes a problem. It is up to the individual to decide whether there is a problem or not.

One of the things we know about problem gambling is that some of the things people believe about gambling may push them to gamble more.

Some people who develop problems with gambling believe:

- If they continue gambling, they are bound to win soon
- If they continue gambling, they will win back what they have lost
- That gambling is a solution to financial problems
- That gambling is the only immediate escape from stress
- That the only way to stop urges to gamble is to gamble.

None of these beliefs are true.

What is the cost of gambling?

When thinking about gambling it is important to recognise that uncontrolled gambling causes more than just financial harm. It may also negatively affect other aspects of a gambler's life, for example:

- Losing the respect of family, friends and work colleagues
- Losing self respect
- Relationships with others, for example, losing contact with friends
- Health, for example not eating or sleeping properly, existing health problems becoming worse
- Work performance, for example absence from work, inability to concentrate
- The likelihood of committing illegal activities, for example stealing
- Social activities, for example losing interest and ability to go out
- Ability to engage in educational activities.

Gambling—How does it start?

Gambling doesn't start as a problem.

For most people it starts out as a good thing, for example as:

- Time away from the pressures of work and family
- Opportunity to get away from thoughts and feelings which may be depressing
- A bit of excitement
- A dream of winning a fortune
- An opportunity to get out and socialise
- Feeling that a gambling venue is a safe place to go, no matter what the time.

Gambling can change and grow without people noticing how it has become more important. Here is an example:

Ron migrated to Australia thinking he would settle in quickly. He believed there would be no problems and that money would come easily. He thought life would be comfortable, he would have a happy family, good friends and the future would be bright.

Unfortunately, things did not turn out the way Ron wanted them to. He found English a very difficult language to learn. He had to get a factory job to support himself. Over time, studying and working became too difficult and he decided to stop studying. Ron found himself being ostracised because of his ethnicity, so he began withdrawing. He also avoided people from his own culture, as he believed he was not as successful as they were. Occasionally Ron sent money and happy photos of himself home to his family to assure them that everything was going well.

After the Christmas party at work, Ron joined a number of people at the local pokie venue. He was greeted politely by the venue staff and received excellent service from them. Ron felt he was in a different world. He then started visiting the venue alone, receiving excellent service every time, even winning the jackpot. Ron would come home full of excitement. He then started to go to the venue constantly and was spending more and more time there. Ron's gambling is escalating.

He does not see it as a major problem yet, but is concerned that if he continues he might lose all his savings, his job and be evicted from his accommodation; or his parents could become seriously ill and he would have no money to return home; or Ron might be unable to sponsor his fiancée to come to Australia.

A significant change or stress is commonly the trigger for gambling to escalate out of control. A big win can also have the same effect. Even without specific stress, gambling can increase. People often find that they have to gamble with increasing amounts of money to achieve satisfaction. Also gambling, through its increasing demands on time, energy and money, creates other stresses in people's relationships, work and finances.

Why do people gamble?

Individuals who have gambling problems most often ask this question. They are unable to understand how, when they know gambling is causing them problems, they just don't or can't stop. It just doesn't make sense!

Rather than asking "why" individuals gamble, perhaps it is better to understand "how" gambling fits into people's lives. What part does it play? What need does it satisfy?

Most people who have problems with gambling fall into two broad groups:

- Those that say they gamble because it gives them some excitement and is challenging, and
- Those who while gambling, experience time when they don't think or feel. It is like a numbing experience, where their worries and cares disappear and their problems are forgotten.

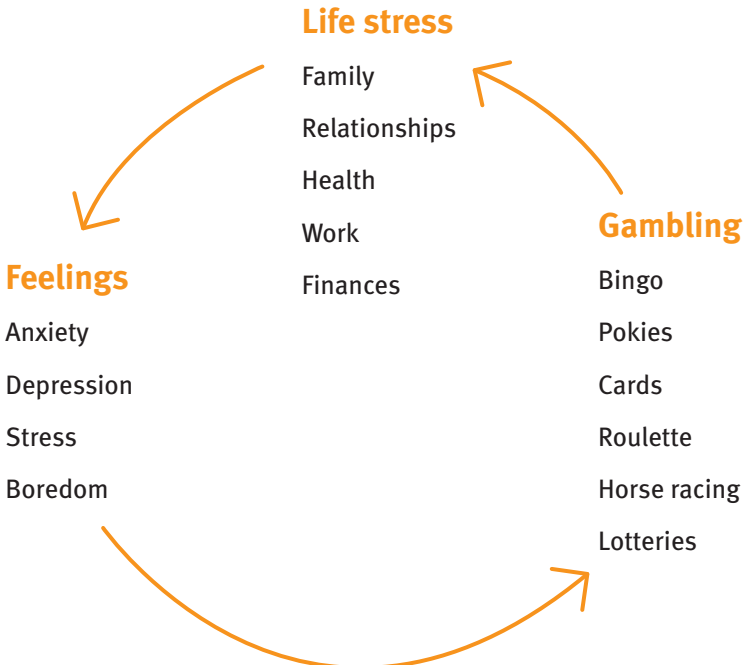
A process of gambling

Let's present a different way of thinking about gambling. When we are in physical pain, we do something to alleviate the pain, for example take a Panadol®.

Life stress can also cause pain, emotional pain and consequently other responses such as anxiety, boredom and depression. We may find other things to do to alleviate emotional pain, for example talking to friends, drinking, taking drugs or gambling.

Just like medication, gambling can offer some emotional pain relief. To medicate their pain, people may turn to gambling. Gambling can also introduce other factors that begin a cycle for the gambler that is difficult to get out of.

Cycle:



If there is a problem...

Thinking about this gambling process, there are three points at which we can address a gambling problem:

1. Gambling behaviour
2. Emotional distress
3. The causes or influencing factors.

1. The gambling behaviour—helpful ideas

- Support - Get support from a friend, relative or partner. Discuss the support needed and how best to organise this.
- Control money - Reduce access to cash. With no access to money, it is not possible to gamble. For example reduce limit of daily cash withdrawals from the bank.
- Honesty - It is important for you to be honest with yourself, family and friends. Acknowledge the problem and tell someone about it.
- Self-talk - Consider the ideas you may have and challenge them. For example gamblers believe they can predict when the machine will pay out. You need to constantly question the accuracy of these ideas.
- Alternatives - You need to find alternatives you enjoy and use them when you feel the urge to gamble. Think about what things you would like to do.

2. Emotional distress—helpful ideas

- Relaxation - Learn relaxation techniques and practice them every day.
- Self-encouragement - You should focus away from being critical about yourself and instead be self-encouraging. Treat yourself as if you are your best friend.
- Self-care - Many people spend a lot of time caring for others but little on themselves. Gamblers believe they don't deserve care and often neglect themselves. Take time to care for yourself. For example each day take time to do something you enjoy.
- Exercise - Exercising is a good way to burn off stress. A little bit of activity each day can help greatly.
- Diet - During time of stress, eating habits usually change. Take time to resume a healthy diet.

For details about exercise, diet and relaxation contact your doctor, community health service, local council or other helping professionals.

3. Causes or influencing factors

What is going on in a gambler's life?

The answer to this question is not always clear straight away. It usually takes time and effort for the gambler to discover what is affecting their behaviour. They may start by considering what was happening in their lives when they started gambling. This process is usually best undertaken with a counsellor.

Mary was someone who did not like gambling, but a year ago she started to gamble at the casino. She would go every day and stay until late. She soon isolated herself from the family and became very depressed.

Mary migrated to Australia with her husband and four children. They were both unable to have their qualifications recognised and had to go and work in factory jobs. Mary was later made redundant and because of many factors including her age, has been unable to find work. Mary became bitter and felt a burden to her family. Her relationship with her family became strained, especially as the children started to get used to the Australian culture. Mary began to feel lost and alone at home.

With encouragement and support from a counsellor, Mary explored what had happened in her life and talked through her feelings and identified her problems. This also enabled her to see why she gambled. She realised that gambling had allowed her to stop thinking and feeling, and to escape from her problems and her emotional pain.

Through counselling, Mary was able to work out strategies to cut down gambling, to set new goals for her life, re-establish family relationships and broaden her social contacts. Her need for gambling then gradually faded.

A difficult path to change

Many gamblers reach what they call “rock bottom” and stop gambling. Many others find the journey a much more up and down experience. Change for them happens only after many stops and starts.

If we go back to our first example, we can see how Ron had a much bumpier path to change.

As Ron’s gambling increased, he began having financial problems. He had spent all his savings and was behind in his rent and bills. Ron borrowed money from Bill, his father’s old friend. He made many excuses for needing the money until Bill discovered the truth. It was with Bill’s advice that Ron came to counselling. Ron knew that the gambling was getting him into trouble but he still hoped he would have the big win. He promised himself to stop gambling once all his losses were made up.

There is no easy time to stop. If you are losing, you want to wait until you’ve recovered some of your losses. If you are winning, there is no way you want to stop. You get caught in the cycle.

It took Ron several months to really decide to stop gambling. Only when Ron spent time talking about his life, did he realise that gambling performed a very important function. As a young boy, Ron had disrupted schooling back home, and as the eldest son of a big but poor family, he had to help his parents support their family. Ron worked hard at whatever he could do, very often feeling intimidated and powerless.

Ron wished that one day, he could show the world that he was a successful and respected person. Gambling became his ‘rescue boat’ after his dream to do well in Australia had not come true. Gambling also helped Ron to forget his loneliness and escalating isolation.

Ron’s story is not straightforward. It took time and support for him to decide that he really wanted to stop gambling and to then actually do it.

Summary

Gamblers need to:

- Weigh up all the costs of gambling
- Find practical strategies to help control their behaviour
- Enlist support
- Learn to manage their emotional distress
- Develop an awareness of what and how gambling plays a role in their lives
- Turn set-backs into learning opportunities
- Focus on their successes
- Plan for the future.

Seek professional help if you require further information. See Appendix I and further contact numbers listed at the back of this manual.

Appendix I

What is counselling?

Counselling is an opportunity for you to discuss issues or concerns with a professional in a safe, confidential, non-threatening, accepting environment. We believe the counsellor's role is to assist you to enable you to resolve your own problems and explore options to make life choices clearer. There are many different styles and models of counselling. For counselling to be of most benefit, it is important that you feel comfortable with both the style the counsellor uses and your relationship with them. You need to feel that you can speak your mind. If this is not happening, it is vital that you bring this up with the counsellor and negotiate any changes necessary.

What to expect from a Gambler's Help counsellor

- Professional, confidential and free service
- A thorough assessment of your gambling and other related issues
- Information
- Referral to other agencies
- Counselling for gambling
- Counselling for other issues

Counselling can be individual, couple, family or group-based. Goals are worked out with you. You decide whether to stop or control your gambling and which other issues to address.

Gambler's Help counselling is available at different locations. Contact Gambler's Help for your nearest service.

Appendix II

What is a financial counsellor?

A financial counsellor is trained to offer practical advice about your finances. They will look at your financial situation, your income, assets (things you own) and your debts (money you owe), assess your financial position and inform you of what options you have regarding your debts.

Depending on your situation, the financial counsellor provides information about your rights and responsibilities regarding credit and loan contracts, fines, bankruptcy, utility bills, mortgage payments, rent payments and social security entitlements.

Financial counsellors are experienced in dealing with creditors and can act and negotiate on your behalf (according to your instructions) with government departments, banks, finance companies, the utility companies (gas, electricity, water, and telephone) and landlords.

Financial counsellors offer information about possible financial assistance schemes, such as utility relief grants, material aid, consumer information and referral to other organisations.

Financial counselling is another Gambler's Help free confidential service.

Money management for the gambler

- Negotiate to have someone trusted to help you with money management.
Consider short and long-term arrangements according to what your needs may be.
- Have wages paid directly into an account.
- It may be possible for a support person to collect wages.
- Cancel credit and ATM cards or give them to the support person.
- Only carry a limited amount of money.
- Arrange with the bank to only provide small daily amounts from ATMs.
- Tell family and friends what you are doing and not to lend you money.
- Consider having two people as signatories on your accounts.
- Eliminate cash withdrawals on credit cards.
- Pay bills by direct debit or cheque.
- If dealing with other people's money tempts you, avoid jobs where you handle cash.
- Avoid keeping large sums of money in the house.
- Pay as many essential bills on payday as possible.
- Consider paying some bills in advance.
- Consider something you would really enjoy and regularly put money away for it.

Appendix III

Voluntary Self-exclusion

If you have a gambling problem related to ‘pokies’, the Casino or the TAB and you would like to stop yourself from gambling at these venues, you can take part in a program called “Voluntary Self-exclusion”.

You select the venues that you want to be excluded from and sign an agreement not to enter or use the gambling areas in those venues. The agreement gives those venues the legal authority to remove you if you do enter and identify you as a person participating in a “self-exclusion” program.

There are three of these programs available - one for licensed hotels and clubs, one for Crown Casino and one for TABs. All of these programs are free.

How do I self-exclude myself?

For information about “self-exclusion” in hotels and clubs, contact:

- The Self-Exclusion Officer, on (03) 9822 0900 during office hours

or

- The Victorian Gaming Machine Industry Secretariat freecall telephone service on 1800 641 503. This is 24 hour service where you can leave your contact details.

For information about the Crown Casino program, contact the Crown Customer Support Centre freecall on 1800 801 098.

For information about TABCORP’s Wagering Self-exclusion program, contact the Customer Service Centre on 131 802 or any TAB outlet.

Appendix IV

Strategies for the non-gambling family member or friend

1. Protect and care for yourself. Find someone to talk to, for example a friend, counsellor or help service.
2. It is normal to feel betrayed by your friend, family member or partner. You have a right to your feelings.
3. It is normal to be angry. Acknowledge your anger, talk to someone and learn appropriate ways to express your anger.
4. Don't try to take control of the gambler's life – it won't work and will make you unhappy.
5. Relate to the gambler as an equal person. Avoid trying to protect them.
6. Use your energy to help change your own situation rather than the gambler's.
7. Allow the gambler to take responsibility for their behaviour.
8. Be honest and let the gambler deal with the consequences of their behaviour. Let them deal with creditors and their employer. You do not need to help them with lies and deceit.
9. Decide if you can manage the gambler's money. If you do not want to, you may need to maintain separate bank accounts and credit cards.
- 10. Do not lend the gambler money!**
- 11. Do not pay the gambler's debts!**
12. Seek legal, financial and other advice to explore your options.
13. Communicate your feelings to the person who is gambling. Do this carefully and openly.

14. Let the gambler know you want to help. They may be feeling out of control, embarrassed or ashamed. You can convey a willingness to support them.
15. It is important for you to support them in their struggle, not to take their burden on yourself. You may choose to say “I can’t do this for you, but I will be with you while you do it.”

You cannot change the gambler’s behaviour – they have to be willing to change themselves.

As a person without a problem, you can’t understand why the person with the gambling problem doesn’t just stop. They are like a run-away train. You try many ways to stop them but a run-away train is impractical and impossible to stop. Just as you cannot stop a run-away train, you cannot control the gambler’s behaviour.

You need to focus away from their behaviour and deal with your own feelings. This will help you to see the gambler as a person in crisis and out of control. This will then allow you to be supportive and to understand their feelings, and yet not apply pressure about their behaviour.

Your next step is easier than you think

Ring Gambler's Help to talk to someone.

Visit www.problemgambling.vic.gov.au for more information.

Contact Gambler's Help to get self-help information.

Make an appointment to see a counsellor.

At Gambler's Help, you can talk to trained experienced people who understand how easily the warning sign can escalate into problem gambling. They will help you identify the potential for a problem and establish an approach to prevent your gambling behaviour affecting you and your family.

Many people resolved their gambling problems with Gambler's Help. The hardest part is taking the first step. The rest is easier than you might think.

A free and confidential 24 hour service
Deaf, hearing and speech impaired call TTY 1800 777 706
Interpreting services available

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