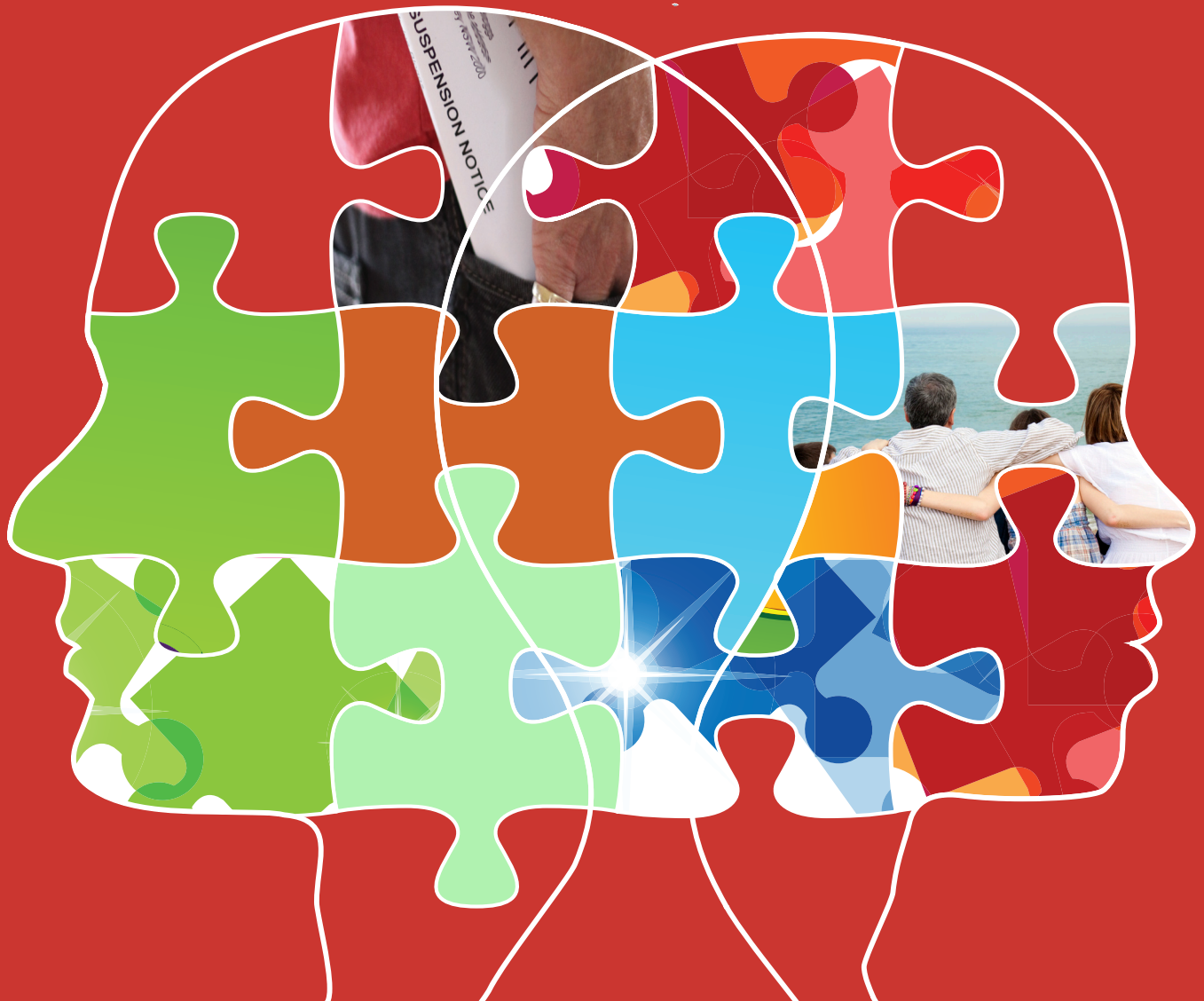


Problem Gambling

A Guide for Financial Counsellors



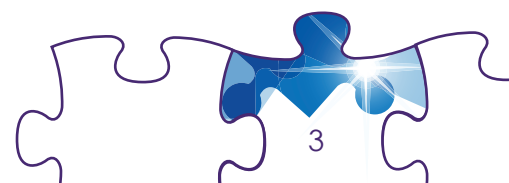


PUTTING THE PIECES TOGETHER

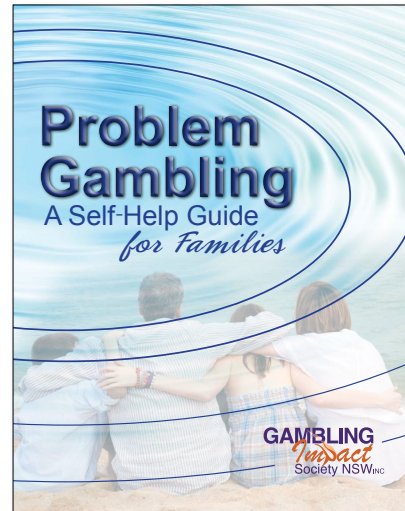


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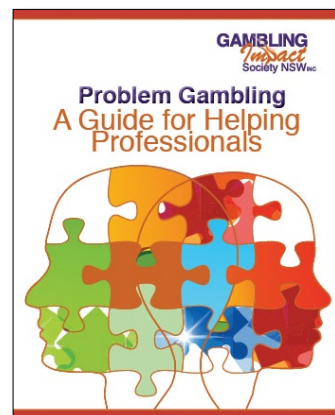
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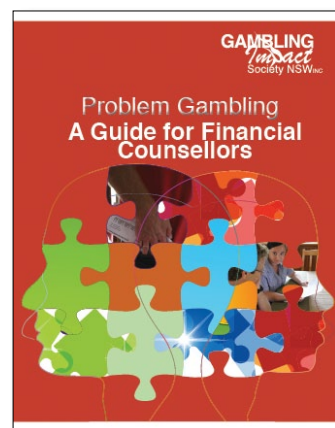
Acknowledgements



Problem Gambling:
A Self-Help Guide for Families



Problem Gambling:
A Guide for Helping Professionals



Problem Gambling:
A Guide for Financial Counsellors

The Gambling Impact Society (NSW) Inc. (GIS) would like to acknowledge support from the Centre for Addiction and Mental Health (CAMH), Toronto, Ontario, Canada for making available their range of problem gambling guides as the foundation content for this GIS series.

We thank Richard Brading, Principal Solicitor at Wesley Legal Gambling Service for his significant contribution to Chapter 7 of the guide.

We thank the Australian Government Department of Social Services, for the financial support to develop and publish this resource.

We also thank the various members of the GIS management committee who have provided voluntary time to support the development of this book.

Guides in This Series

Problem Gambling: A Self-Help Guide for Families

Problem Gambling:
A Guide for Helping Professionals

Problem Gambling:
A Guide for Financial Counsellors

About the Gambling Impact Society (NSW)

The Gambling Impact Society (NSW) Inc. is a health promotion charity established in July 2000.

The Gambling Impact Society (NSW) Inc., (GIS, as we call ourselves), was established by a group of community members, health and welfare professionals, who came together in the Shoalhaven to address the needs of those affected by problem gambling. Many of those who formed the initial working group back in the late 1990's, and who became (and remain) founding management committee members, are people who have personally been impacted by this problem. As an organisation we bring the lived experience of problem gambling to this work. This is a "consumer" or "peer" perspective and like many self-help organisations we see that our main aim is to assist those who have also walked this path. In doing so we also aim to support the services who work with those affected. In addition, we provide a range of community educational opportunities to the general public so as to increase awareness about problem gambling in the community and reduce the "barriers to help" for those who are affected.

The field of problem gambling is in many ways similar to tobacco and alcohol in that it relates to the use of legal, government and community sanctioned products known to cause harm. The GIS recognises that the responsibility to address gambling harm lies not only with the individual, but with families, the community, the gambling industry, our governments and the product designers. Similar to tobacco and alcohol we accept the notion of gambling products (and EGMs "pokies" in particular) as products with the potential for "dangerous consumption".

The 2010 Productivity Commission's Report into Gambling identified the need for more information for helping professionals. This guide complements the range of educational resources produced by the GIS.

The GIS regards problem gambling as a significant, though often hidden, public health issue. We promote a whole of population based public health approach to address the multi-dimensional aspects of problem gambling. This includes prevention, protection and health promotion, along with treatment and after care.

**Together we can
make a difference**



Introduction

This guide is for financial counsellors working with clients who have gambling problems or are affected by problem gambling, such as family members.

Many clients who seek financial counselling are also struggling with serious financial, emotional, health and relationship problems related to problem gambling. It is also likely that they will not tell you about these problems - unless you ask.

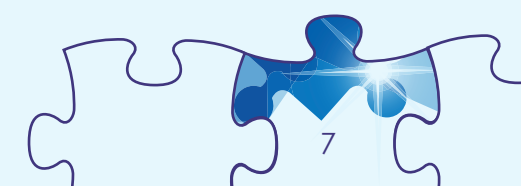
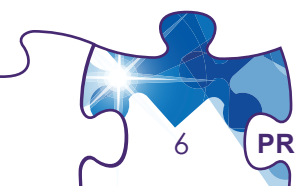
This guide has been developed to:

- increase your knowledge of problem gambling, and your understanding of its impact on those who gamble and their families
- give you the information and tools you need to identify and support people with gambling problems
- give you strategies to explore concerns about gambling and to prompt clients to take appropriate action
- increase your knowledge of community supports and services that are available to people with gambling problems.

This *Problem Gambling A Guide for Financial Counsellors* complements the guide for *Helping Professionals* which provides an in-depth overview of problem gambling. We recommend Financial Counsellors read both. These guides are available online at www.gisnsw.org.au.

How you can help

- **Make it routine practice to talk about gambling with every person seeking your assistance**
- **Establish a rapport that invites disclosure and motivates change**
- **Be alert to the signs and indicators of problem gambling**
- **Make information on problem gambling available and link people to specialised services**
- **Explore clients' concerns and provide accurate information about problem gambling counselling, emphasising the benefits of counselling**
- **Help clients develop workable budgets and manage their debts in ways that relieve financial pressure, this reduces an important gambling trigger**
- **Help clients and their families protect their remaining assets from further gambling losses.**



1 | WHAT IS GAMBLING?

Gambling has been part of many societies over the centuries. In Australia it is often promoted as a form of recreation or entertainment. However, all gambling involves some level of risk and therefore potential harm. The advent of new technology such as computer programs, digital media and the internet has meant gambling products have become more sophisticated, often faster to play and less easily understood than more traditional forms of gambling. This can increase risks for those who gamble and increase the potential for harm. Understanding the risks associated with different types of gambling products along with knowing how they work, odds of winning versus the chances of losing and setting limits can help some people make informed choices. However many people find it hard to maintain their limits if they gamble regularly.

Gambling

A person is gambling when they risk something of value (money or belongings) on an outcome (winning or losing) which is decided mostly by chance.

There are many different types of gambling activities including:

- casino games
- bingo
- Keno
- Electronic Gaming Machines (EGMs) known to many Australians as pokies
- lottery tickets
- scratch tickets
- betting on card games, mah-jong or dominoes
- betting on horse racing
- other sports betting
- betting on games of skill, such as golf or pool
- tombola and similar games
- internet gambling
- stock market speculation.

A Snapshot of Gambling in Australia

- 70% of Australians participated in some form of gambling in the last year
- Average expenditure per person who has gambled is \$1,500 p.a.
- \$19 billion was spent nationally on gambling
- \$12 billion was spent nationally on EGMs
- Australia has 198,300 EGMs, with the highest number in NSW (97,065) and lowest in Western Australia (1,750)
- Annual revenue per EGM is \$59,700 p.a.
- Average revenue per venue is \$2.1million p.a.
- Annual gaming machine losses per EGM player averaged around \$3,700 in NSW, \$3,100 in Victoria and \$1,800 in Queensland
- Hotels derived 28% of their revenue from gambling, Clubs 62% and Casinos 78%
- The gambling revenue for big clubs often exceeds 80%. The biggest 12 clubs in NSW had gaming machine revenue of \$580 million in 2007
- State tax revenue from gambling was \$5 billion (or 10% of all tax revenue) with Victoria having the highest tax dependence (13%) and Western Australia the lowest (4%)
- 70-75% of surveyed adults don't use EGMs in any given year.

Productivity Commission Report 2010 (pp. 6-7) – data relates to 2008-9 unless otherwise stated.

Figure 1 A multifaceted industry

The 'official' sector

The 'unofficial' sector

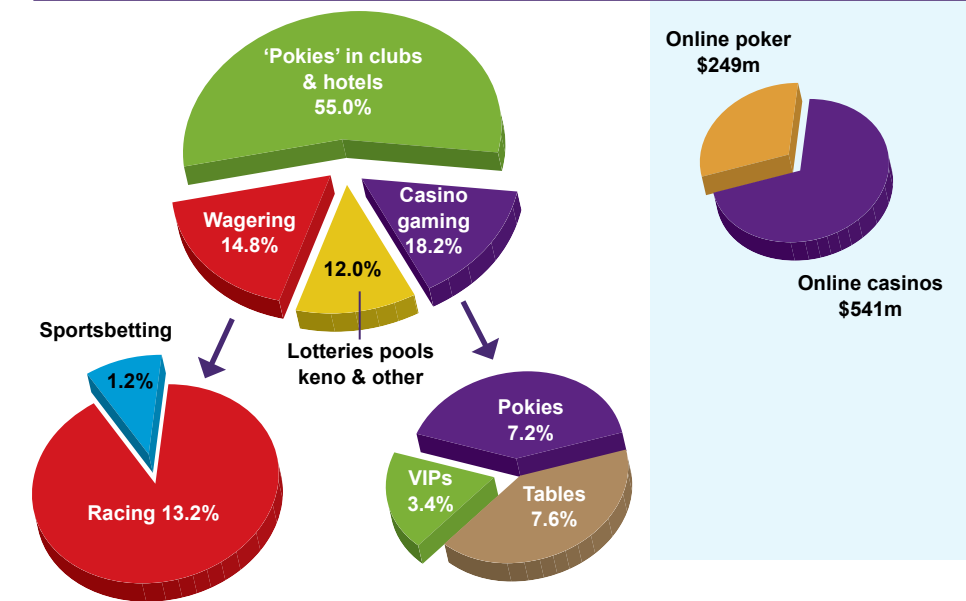


Figure 2 Share of gambling revenue by activity

| | 1986-87 | 2008-09 |
|----------------------|---------|---------|
| wagering | 36% | 15% |
| lotteries | 26% | 12% |
| cassinos | 9% | 18% |
| EGMs in pubs & clubs | 29% | 55% |

Data source: Australian Gaming Statistics: 25th Edition, Commission estimates.

Table 1 Gambling taxation revenue by state and territory, 2008-09

| State | Tax revenue | Average gambling tax revenue per adult | Tax revenue as proportion of total own-state tax revenue ^a |
|--------------------|-------------|--|---|
| | \$m | \$ | % |
| New South Wales | 1 610 | 297 | 9 |
| Victoria | 1 625 | 391 | 13 |
| Queensland | 931 | 283 | 11 |
| South Australia | 393 | 312 | 11 |
| Western Australia | 237 | 141 | 4 |
| Tasmania | 92 | 241 | 10 |
| Northern Territory | 74 | 460 | 12 |
| ACT | 52 | 191 | 5 |
| All states | 5 014 | 302 | 10 |

^a Total state tax revenue does not include local government tax revenue or goods and services tax (GST) revenue.

Sources: State and territory budget papers; ABS (Population by Age and Sex, Australian States and Territories, June 2009, Cat. no. 3201.0)

As cited in Gambling - Productivity Commission Inquiry Report (2010 overview p.7)

As cited in Gambling - Productivity Commission Inquiry Report (2010 p.2.9)

As cited in Gambling - Productivity Commission Inquiry Report (2010 p.2.11)

2 | WHAT IS PROBLEM GAMBLING?

Problem Gambling

Problem gambling is not just about the loss of money, but how it can affect the person's whole life. Gambling is a problem when it:

- interferes with work, school or other activities
- leads to emotional or physical health problems
- causes financial problems
- harms the family or other relationships.

You may have heard the following terms, which have also been used to describe problem gambling:

- gambling addiction
- compulsive gambling
- pathological gambling
- gambling disorder.

Problem Gambling in Australia

The definition of what constitutes a gambling problem has been the source of much academic and community debate in Australia.

Gambling Research Australia (GRA) defines problem gambling as: "Problem gambling is characterised by difficulties in limiting time/money spent on gambling which leads to adverse consequences for the gambler, others, or for the community".

A snapshot of problem gambling in Australia

- There are estimated to be 115,000 problem gamblers and 280,000 'moderate risk' gamblers
- The risks of problem gambling increase significantly with the frequency of gambling on EGMs
- The average annual loss for EGM problem gamblers is \$21,000
- For those who gamble weekly or more on gaming machines, around 15% are problem gamblers with an additional 15% at 'moderate risk'
- EGMs account for around 75 - 80% of 'problem gamblers' and are found to pose significant problems for consumers in general
- 5 -10 others are negatively impacted by problem gambling, including families, friends and employers
- 80% of those seeking treatment have problems with EGMs
- 1 in 4 people in treatment have marriage problems as a result of problem gambling
- 60% of those in counselling have been suicidal
- 400 reported suicides per annum are attributed to problem gambling
- There are major impacts on child and family health.

Productivity Commission Reports 1999 & 2010

Gambling problems occur along a continuum

Gambling problems can range from mild to severe. Whilst many Australians gamble occasionally for social reasons, those who gamble regularly (once a week or more) are at a higher risk of developing a gambling problem. Gambling regularly on EGMs (pokies) has significant risks for problem gambling.

Gambling Continuum

Figure 3 Gambling Continuum



These are not discrete categories but possible points along a range of involvement.

- **No gambling:** Some people never gamble.
- **Casual social gambling:** Most people gamble casually, buying the occasional raffle or lottery ticket or occasionally visiting a casino for entertainment.
- **Serious social gambling:** These people play regularly. It is their main form of entertainment, but it does not come before family and work.
- **Harmful involvement:** These people are experiencing difficulties in their personal, work and social relationships.
- **Pathological gambling, (revised to Gambling Disorder (DSM 5, 2013):** For a small but significant number of people, gambling seriously harms all aspects of their lives. People with gambling problems this severe are unable to control the urge to gamble, despite the harm it causes. These people are more likely to use gambling to escape from problems and to get relief from anxiety.

Gambling Continuum Source:

www.problemgambling.ca/gambling-help/gambling-information/risk-factors.aspx

Problem Gambling Affects People Differently

Not all people who gamble excessively are alike, nor are the problems they face. People with gambling problems are found in all age groups, income groups, cultures and jobs. Some people develop gambling problems suddenly, others over many years. There are many reasons why a gambling problem may develop. For example, some people develop problems when they try to win back money they have lost, or because they like to be "in the action." Others have many life stresses that make gambling a welcome relief.

Risk Factors

There are risk factors that can contribute to the development of gambling problems or make it more difficult to stop. People are more at risk if they:

- have an early big win (leading to false expectations of future wins)
- have easy access to their preferred form of gambling
- hold mistaken beliefs about the odds of winning
- do not take steps to monitor gambling wins and losses
- have had a recent loss or change, such as divorce, job loss, retirement or death of a loved one
- often feel bored or lonely, or have a history of risk-taking or impulsive behaviour
- have financial problems
- have few interests or hobbies, or feel their lives lack direction
- have a history of mental health problems, particularly depression and anxiety
- have been abused or traumatised
- have a parent who also has (or has had) problems with gambling
- have (or have had) problems with alcohol or other drugs, gambling or overspending
- tie their self-esteem to gambling wins or losses.

The more factors that apply, the more likely a person is to develop a gambling problem.

Youth

Some studies have found young people at particularly high risk of problem gambling. The 2006 NSW prevalence survey found young men 18-24 were the highest risk group (AC Nielson, 2007). Easy access to gambling, its wide acceptance as a way to have fun, the perception that it is a quick way to a good life and the element of risk make gambling attractive to teens. However the social, educational and emotional consequences are serious. Gambling in teens is correlated with poor academic and vocational performance, mental health problems, problems with alcohol or other drugs and high-risk behaviour. Long-term studies are not yet available to tell us if gambling in youth becomes a life-long problem.

For more information on Youth Gambling refer to www.kidbet.com.au/research-resources.

Older people

The gaming industry has recognised older people as an important market and has introduced special promotions, cheap transportation and free lunches to encourage seniors to visit local gambling venues. Older people enjoy gambling and report feeling safe in the brightly lit and well-supervised settings. Statistically, older people are less likely to gamble and are at lower risk of developing gambling problems. When gambling is a problem, however, the consequences are often more severe, because older people are less able to replace lost savings. Older people who have recently lost a loved one, have health problems or who lack a strong social network or alternative work or leisure activities may be more at risk of experiencing problems if they choose to gamble.

Culturally and linguistically diverse (CALD) communities

CALD communities may be at higher risk for developing gambling problems because of the stress of immigration, weakened social and familial relations, loneliness and isolation, financial difficulties, employment challenges, language and cultural barriers or a desire to achieve rapid financial success. Cultural factors shape beliefs about money and gambling; these beliefs need to be asked about, understood and factored into the counselling relationship.

Impact of Problem Gambling

People with moderate to severe gambling problems can experience serious social, emotional, financial and health consequences including:

- significant financial loss
- work-related difficulties including lower productivity, higher absenteeism and job loss
- higher rates of emotional or health problems including depression, anxiety and problems with alcohol or other drugs
- higher rates of suicide
- higher rates of marital and family breakdown
- engaging in illegal activities to support their gambling.

People who gamble excessively will sometimes seek help for the financial, employment, relationship or health problems caused by their gambling without addressing the root cause of their problems.

When the gambling behaviour is not addressed, problems often continue or worsen.

Impact on families

Just as there are differing levels of gambling problems, families are also affected in various ways and to differing degrees. Because gambling can be hidden for a long time, many families are shocked when the full impact of the gambling loss is discovered. While some families are able to recover, not all are able to survive gambling problems. Rates of separation and divorce are significantly higher than in the general population.

Here are some common problems that families face:

Financial Crisis

The most common negative impact is serious financial loss. Problems may first appear as a sudden money crisis. Savings, property or belongings may be lost. Excessive spending on gambling often means that bills are not paid, utilities are cut off and money for necessities like groceries is in short supply.

Emotional Difficulties and Isolation

Intense emotions within families are common and may make problem solving difficult. Families may feel helpless and unable to see solutions to their problems. The person who gambles may even deny that there is a problem.

Isolation is another problem:

- many partners do not want to be emotionally or physically close with the person they no longer trust
- many families and people who gamble avoid those who normally give them love and support because they feel ashamed
- friendships may end because of unpaid debts, causing family conflict.

Health Problems

The stress of gambling may cause health problems, both for the person who gambles and the family. Common problems include anxiety, depression and stress-related disorders such as difficulty sleeping, ulcers, irritable bowel, eating disorders, headaches, muscle aches and pains. Compared to the general population, people who gamble and their spouses are more likely to have problems with alcohol or other drugs. Children are also at risk of a range of physical and mental health problems as the result of living in a family affected by problem gambling. This may also impact on their school work.

Burnout

Many families under stress have trouble coping. One family member may try to keep things under control by taking on more tasks. This can lead to emotional and mental fatigue. Family members can become so focussed on the person who gambles that they forget to take care of themselves or have fun.

Impact on Children

When a parent or caregiver has a gambling problem, children can feel forgotten, neglected, depressed and angry. They may believe they caused the problem and that if they are “good,” the problem will stop. Some take on parenting roles, to compensate for the missing parent. They may feel forced to take sides between fighting parents. Others may become depressed or get into trouble at school. They are more likely to have problems with alcohol and other drugs than their peers and more likely to engage in illegal activity as a way of drawing attention away from their parents. Children may need help to understand that the problems in the family are not their fault and to return to the normal tasks of childhood. You may want to consider referring the client and his or her family to a specialised family counselling service. For further information on impact for children refer to www.responsiblegambling.vic.gov.au/getting-help/family-and-friends/support-for-kids.

Older people May Be at Risk

The person who gambles may demand money from family members in particular older members. He or she may also abuse power of attorney, misappropriate funds, steal possessions or force changes to the will in order to gain access to money or to pay off debts.

Physical and Emotional Abuse

Violence is more common when families are in crisis. Gambling problems can lead to emotional and physical abuse of a partner, elder parent or child. Children may be hurt by the person who gambles or by the partner who releases his or her pent-up anger and frustration. If you suspect neglect, or emotional or physical abuse, you may be obligated to report your suspicions to the appropriate authority. For further information on impacts on children, refer to the relevant child protection agency in your area.

Depression and Anxiety

Both people with gambling problems and their families are at risk for anxiety and depression. Watch out for the signs and symptoms of depression and take steps to link the client to treatment.

Symptoms of depression include:

- loss of interest in usual activities
- feeling depressed, lethargic and more irritable
- changes in sleep (e.g. problems falling asleep, staying asleep or sleeping too much)
- changes in appetite, weight loss or weight gain
- feelings of helplessness, hopelessness and despair
- difficulty thinking, remembering and slowed thoughts
- guilty ruminations and obsessing over real or perceived problems
- loss of interest in sex
- physical fatigue, or agitation and restlessness
- thoughts of suicide.

Risk of Suicide

People who gamble excessively and their families have higher rates of suicide. The risk of suicide increases for people who also have mental health problems or problems with alcohol or other drugs. People who have threatened suicide or have a history of self-harm are also more at risk. (*Problem gambling, mental health and suicide: A literature review*, 2009) www.albertahealthservices.ca/Researchers/if-res-problem-gambling-mental-health-suicide.pdf

A 2010 study at The Alfred Hospital, Melbourne found that one in five suicidal presentations to the Emergency Department were problem gambling related. A previous study at the Alfred Psychiatry Research Centre demonstrated that up to 80% of problem gamblers experience ideas of suicide at some time, with up to 23% of problem gamblers having attempted suicide.

Clients may have thoughts of suicide if they:

- talk about suicide and say they have a plan
- show changes in behaviour, appearance or mood
- seem depressed, sad or withdrawn
- give away prized personal objects
- prepare for death by making a will or telling final wishes.

Steps to take:

- stay calm and listen carefully to better understand what is happening
- let them talk about their feelings. Accept what they are saying without passing judgment or trying to solve their problem
- ask clients specifically if they are feeling suicidal and have a plan
- take all suicide threats seriously
- encourage clients to remove any available means of self-harm (e.g. firearms, medications)
- direct clients to the nearest emergency department for assessment, or encourage them to get professional help from a crisis centre, counsellor or doctor
- do not promise to keep the person's suicidal thoughts confidential.

Mental Health Crisis Line

available 24 hours
1800 011 511

Further information on crisis support and suicide prevention refer to
www.lifeline.org.au/Get-Help/Facts---Information/Facts-and-Information

3 | ROLE OF THE FINANCIAL COUNSELLOR

People affected by gambling problems are likely to contact the financial sector well before seeking counselling for a gambling problem. They may be asking for your help to consolidate or relieve debt in order to continue gambling. Despite the enormity of their financial and social losses, these clients may still see gambling as the solution to their current problems and not the cause.

The financial counsellor is not expected to diagnose or treat gambling problems and the decision to address a gambling problem rests with the client. You can, however, play a vital role and prevent further harm:

- link the client to problem gambling counselling
- help the client gain insight into how gambling has contributed to his or her financial crisis and how continued gambling is likely to make the situation worse
- work with the client to identify ways to resolve financial concerns that may be a source of pressure, thus reducing the client's urge to gamble further.

Talking about gambling debts can be difficult for both the client and the financial counsellor. Shame, embarrassment or fear may keep people who gamble from revealing the true nature of their financial problems. But dealing only with the financial consequences of gambling will do little to address the underlying problem.

The challenge is to provide a safe and supportive environment that will facilitate disclosure, allow you to address financial concerns and link clients to appropriate help.

Screening for Problem Gambling

Talking about gambling will be easier if you make screening for gambling problems part of your standard assessment process. Experienced financial counsellors recommend asking key exploratory questions as part of the initial assessment process - before you begin the financial review.

- What has led you to come here today?
- What do you expect to get from us?
- How have you tried to solve this problem?

This is an effective way to determine what factors have contributed to the client's financial problems (including gambling). It can also set the stage for future counselling.

As gambling is often a hidden issue it is useful for helping professionals to become familiar with the use of brief screening tools to assist in identifying a problem. These can be used for both the individual and family members. Research has found there are several benefits to such opportunistic screening:

A benefit of opportunistic screening is that if people are reluctant to seek assistance for a condition (eg. problem gambling) but are more likely to seek treatment for another (eg. depression) then opportunistic screening of this treatment seeking sub-population is an effective way of finding the other "hidden" population. This situation applies to problem gambling where the rates of help seeking for gambling problems are very low. Many gamblers never seek professional treatment, with a recent survey reporting that only 7–12% of pathological gamblers have ever sought treatment.
www.med.monash.edu.au/assets/docs/sphc/pgrtc/guideline/problem-gambling-guidelines-web.pdf.

The Problem Gambling Severity Index (PGSI) questionnaire (refer to page 52) is based on the Canadian Problem Gambling Index. Clients can use it as a self-assessment tool. It can also be included as part of your screening process and discussed in the client interview.
www.problemgambling.ca/en/resourcesfor-professionals/pages/problemgamblingseverityindexpgsi.aspx

There are a number of screening tools and handouts at the back of this publication for both those who gamble and family members (refer to pages 51 - 57).

A Toolkit on Problem Gambling is also available for all financial counsellors who have registration with their state peak body and can be accessed when they log onto the Financial Counselling Australia website. www.financialcounsellingaustralia.org.au/toolkit/.



Signs of Gambling Problems

Gambling problems share many similarities with other addictive disorders. However, there are no visible signs or physical changes that will indicate a gambling problem.

Here are the common signs of problem gambling that financial counsellors may identify during the assessment and counselling process.

While you may see individual symptoms in clients who do not have gambling problems, when a client exhibits a large number of signs - and an overall pattern of problems - the possibility that gambling is a problem should be explored further.

Through discussions with clients and their partners / family members you may be able to identify financial, emotional or behavioural clues that suggest gambling is a concern. Here are some common signs of gambling problems:

Financial clues

The client:

- has frequent and consistent cash advances (including withdrawals from casinos, clubs or hotels) appearing on their credit or debit card statements
- has income and expense sheets that do not tally. The client's income appears adequate to address declared living expenses and debt levels cannot be explained
- has a previous history of good financial management skills and debt has appeared suddenly
- has taken on extra jobs with no obvious relief in level of debt
- is exhausting all avenues open to getting money
- is secretive and bad-tempered when discussing money
- withholds bank and credit card statements or is reluctant to fully disclose the extent or cause of debts
- has extensive personal debt acquired through borrowing on credit cards, bank loans or loans from family and friends
- only reveals multiple loans from family, co-workers and friends when asked about them directly
- uses multiple credit cards for cash advances or to pay household bills
- has cashed in or missed payments on superannuation and insurance plans, liquidated investments or savings funds, renegotiated mortgages to pay debts, or defaulted on personal loans or mortgages.

The more of these signs clients exhibit, the more likely it is that gambling problems are causing their financial difficulties.

Emotional signs

The client:

- withdraws from family and friends
- seems far away, anxious or has difficulty paying attention
- has mood swings and sudden outbursts of anger
- complains of boredom or restlessness
- seems depressed or suicidal.

Temporal clues

The client:

- is often late for work or school
- is gone for long, unexplained periods of time
- neglects personal responsibilities.

Behavioural changes

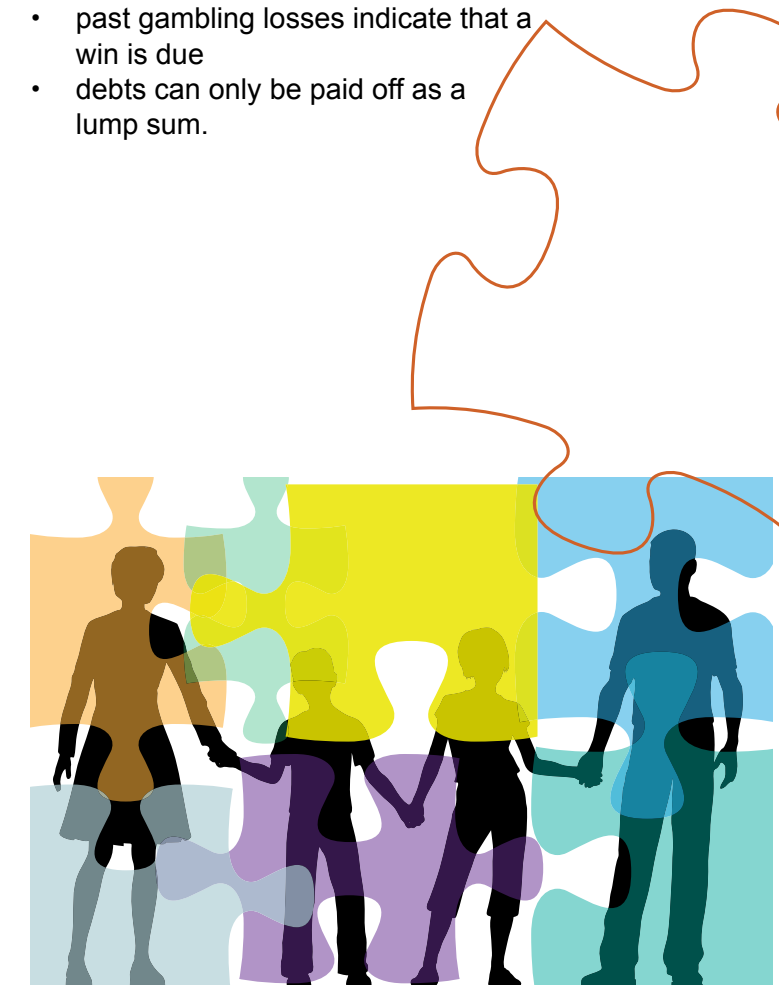
The client:

- stops doing things he or she previously enjoyed
- misses family events
- changes patterns of sleep, eating or sex
- ignores self-care, work, school or family tasks
- has conflicts over money with other people
- uses alcohol or other drugs more often
- leaves children alone, seems less concerned about who looks after them, neglects their basic care
- thinks and talks about gambling all the time
- has more stress-related health problems (headaches, stomach and bowel problems)
- is less willing to spend money on things other than gambling
- cheats or steals to get the money to gamble or pay debts
- has legal problems related to gambling.

Beliefs about money

People who gamble excessively share many erroneous beliefs about money that support their spending. These may include:

- money lost through gambling is not "lost" and, with time, it will be won back
- gambling is a good "investment" and persistence will eventually pay off
- gambling is a quick and easy way to "earn" money
- if you gamble enough, you will eventually win
- past gambling losses indicate that a win is due
- debts can only be paid off as a lump sum.



Asking about Gambling

It is rarely helpful to ask directly “Are you having a problem with gambling?” Some clients may not have insight into how their problems are associated with gambling. For other clients, this blunt approach may lead to a defensive response and leave the client unwilling to explore the issue further.

There are, however, a number of places that gambling questions can be included as a routine part of the financial counselling assessment process.



When reviewing expenses, include a specific line item for gambling.

- Ask clients: “How often do you play the pokies, play bingo, buy lottery tickets or play casino games?” (Many people do not think of lottery tickets or bingo as gambling so you will have to ask about them specifically)
- Ask about recreational activities: “What do you do for fun? Do you go to the movies, night clubs or the race tracks?” “Do you ever go to casinos or other gambling venues such as clubs or hotel gaming rooms?” “How much time and money do you spend on these activities?” Avoid moral judgments. When asking questions, assume that your client participates in some type of gambling
- If you identify gambling as a concern, ask about debts to employers, family, friends, co-workers, casinos, bookies or loan sharks. Explore the terms of loans to determine if there are any imminent financial stresses. When clients feel the need to get money quickly, this can trigger further gambling
- Determine whether clients have received lump sum payments such as property sales, superannuation, inheritance or cash payments from lawsuits or insurance settlements. This will help you to better understand how much money has gone into gambling
- Ask clients how much money they have wagered and lost, but remember that they may not have an accurate tally
- Ask clients if they have cashed in investments, superannuation or savings to cover debts. Ask about recent loans or lines of credit
- Consider using the Problem Gambling Severity Index in your screening process. It can be found in the Client Handouts section of this guide.

When the numbers tell the story

If clients do not disclose that they are having problems with gambling in the initial assessment, take time to review their financial information. Although clients may have a good understanding of personal finances and a history of sound fiscal management, their levels of debt may be hard to explain. Look for gaps in financial reporting. People who gamble are good at hiding their debt and tend to minimise, generalise or overlook expenses. Keep asking questions until you have all the information.

Often financial counsellors are able to spot patterns in spending and see that the numbers just do not add up. This information can be used as a means of exploring gambling. For example:

“When I go over the financial information you have provided, the numbers do not add up. Can you help me understand what is missing?”

“Sometimes recreational gambling uses up more money than people realise and they are uncomfortable sharing this information. Could this be the case for you?”

“Sometimes, people in financial situations similar to yours are involved in gambling. Does this fit for you?”

Beginning to deal with the reality of their financial losses provides clients with an opportunity to link gambling to their current problems and to consider making changes in their behaviour. If they are not yet interested, tell them you can discuss the matter in the future, if they wish. Consider providing them with printed information on problem gambling services and harm minimisation strategies such as the self-help strategies described on page 46 of this guide.



Engaging the Client to seek help

When the client's financial situation has become unmanageable, it may be appropriate for the financial counsellor to become more active in finding solutions to the client's problem. The challenge is to balance counsellor assistance with building client control and accountability.

Problem gambling experts have identified a number of counselling principles and best practices that are particularly effective in dealing with gambling problems and can complement the credit counselling process.

Motivating client change

Helping to build motivation to change is an important aspect of counselling. Gamblers struggle with conflicting motivations. They may want to stop gambling, but may not want to give up the hope of the big win. They may still see gambling as a solution to their problems or fear the emptiness of life without it.

Motivational interviewing helps clients to recognise their problems with gambling - and do something about them. Through gentle exploration and presentation of facts, counsellors guide clients to their own conclusions. Motivational principles include:

Express Empathy

A respectful and compassionate approach helps to facilitate openness:

"You must be feeling overwhelmed with all the challenges you are facing. How have you managed for so long?"

Through the interview process, acknowledge the challenges clients are facing and the efforts they have made to resolve their problems. Accept ambivalence towards change as normal.

Help the Client See the Consequences of Gambling

Create a discrepancy between continued gambling and achieving important goals identified by the client, such as getting out of debt or improving family relations and health.

"I don't understand. You've said that it is important for you to get out of debt. You've also said that playing the pokies is costing you X dollars a week on average. Where is that money going to come from?"

It is important that the counsellor use a non-judgmental tone when pointing out these discrepancies. If clients feel attacked or confronted, they may withdraw or become defensive. Try to assume a "not knowing" stance.

- Use clients' financial numbers to discuss the negative impact of gambling
- Provide alternatives to gambling for resolving financial problems.

Avoid Arguments

- Arguments do not help and can lead to defensiveness
- Provide information so that clients can draw their own conclusions and identify their own reasons for change
- If your approach isn't working, change it
- Labelling the client as a "problem gambler" is not helpful or necessary.

Roll with Resistance

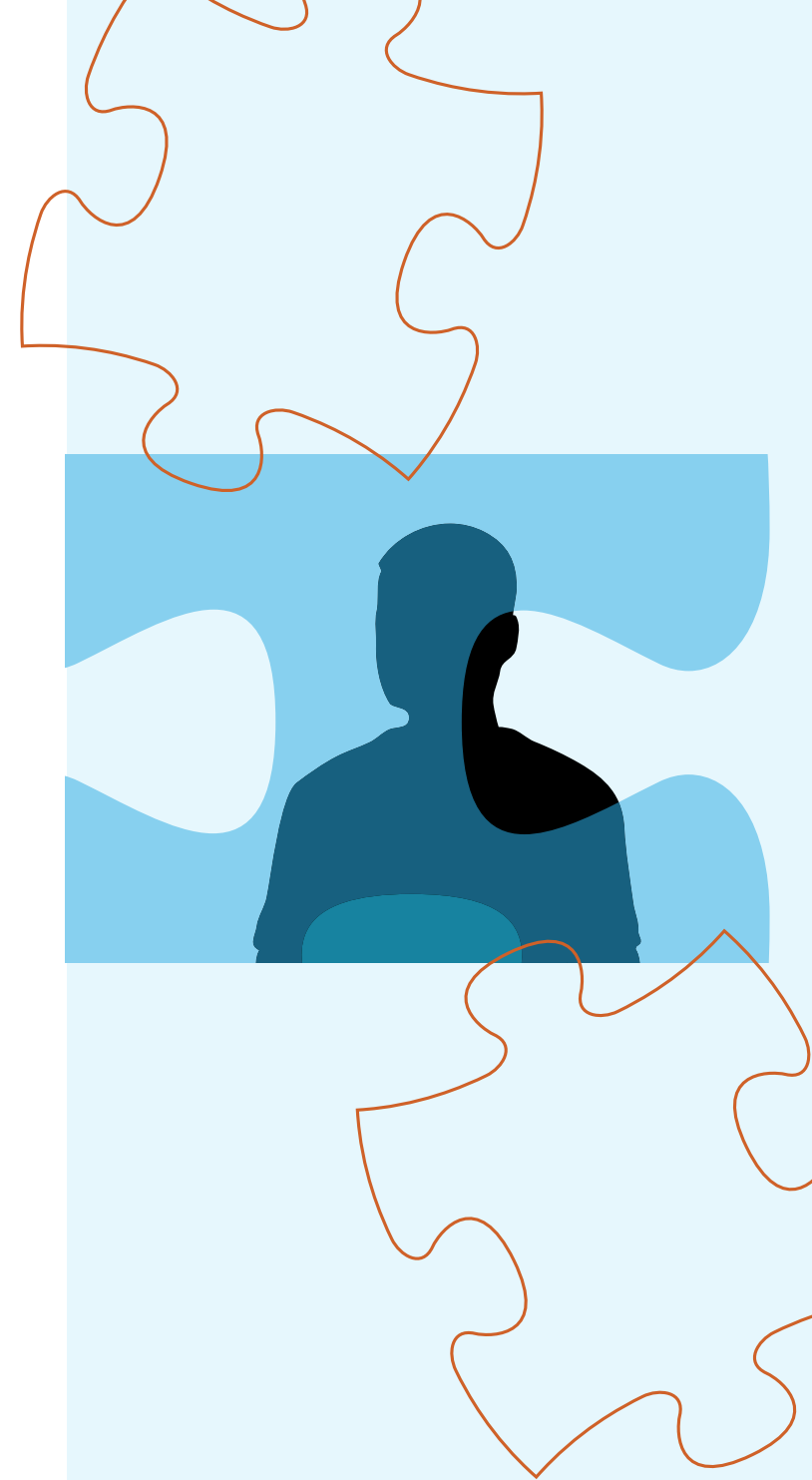
Accept their right to choose:

"You may decide on balance after our discussion that you would rather continue as you are. That is your choice. Should you wish to work on these problems, I am here to help."

Support Self-Efficacy

- Help clients identify financial solutions and negotiate with creditors
- Tell clients that you believe that they can change, cope and overcome obstacles without gambling. Point out examples of success
- Match your intervention to the client's stage of change (see Figure 4).

The challenge is to balance counsellor assistance with building client control and accountability.

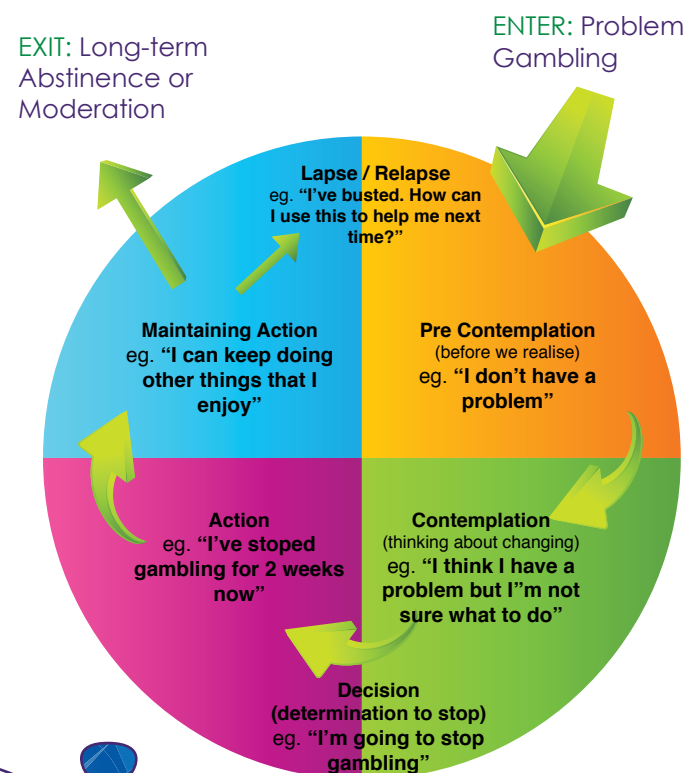


Stages of Change

People with gambling, drug or alcohol addictions go through similar stages in accepting the need for change (see Figure 4 Stages of Change). This can be a long process, with frequent changes in motivation and high levels of ambivalence.

Financial or gambling problems are difficult to resolve unless there is a commitment by the client to make necessary changes. By the time they reach the financial counsellor's office the negative consequences of gambling are being felt and the client may be accepting of the need for change. Others may be forced to see you by family or creditors before they accept the need for, or are serious about, making changes to their gambling behaviour. Financial counsellors can have more influence if they understand and match their support to the client's stage of change listed below. This approach is also widely used by addictions and problem gambling counsellors.

Figure 4: A model of the change process in addictive behaviour. Adapted from Prochaska & DiClemente (1986)



Not Interested in Change

- Provide feedback on the impact of gambling on the client's finances
- Encourage the client to reflect on why others may think the client has a problem
- Provide information on problem gambling counselling
- Support the family in reducing financial risk and in seeking help
- Avoid arguing with the client - it will not help. Leave the door open for future assistance.

Contemplating Change

- Explore the pros and cons of continuing to gamble as a financial strategy
- Link current and past financial difficulties to gambling choices
- Provide options for resolving financial problems beyond gambling
- Praise the client for thinking about change and give information about problem gambling counselling
- Provide educational materials on gambling risk factors and triggers.

Preparing for Change

- Encourage the client's commitment to change. Provide information on treatment and link to support services
- Include the client in problem solving and support them in taking responsibility for choices and change
- Provide financial options outlining the pros and cons of the various courses of action
- Assist the client in developing a budget and debt repayment plan that relieves financial pressure
- Support the client in finding help to manage their money. Suggest that a trusted person take control of the client's finances.

Taking Action

- Link client to counselling. Encourage couple or family therapy to address relationship issues and build support
- Prepare a repayment plan and budget to relieve the financial pressures that may trigger further gambling
- If the client decides to continue gambling at some level, provide information on low risk gambling
- Praise the client's progress and efforts to change
- Acknowledge that slips do happen. Encourage the development of relapse prevention skills to identify and avoid gambling triggers
- Reinforce the negative financial consequences of not meeting repayment plans or acquiring further debt
- Support strategies that stabilise the family's finances
- Encourage the client to restore financial and lifestyle balance.

Maintenance

The person is adjusting to the change and learning and practicing new skills. "I'm taking things one step at a time." Help the client come up with some strategies to maintain the change. Continue to praise the client's efforts and progress. Acknowledge that lapses happen and encourage clients to develop relapse prevention skills. At this point, clients may feel motivated to take on a second job as a way of quickly repairing the financial damage caused by their gambling.

This can be helpful in demonstrating responsible behaviour, restoring trust and avoiding further borrowing; however, recovery from gambling also requires a restoration of balance within the person's life. This includes striking a healthy balance between work, family and leisure pursuits and not just replacing gambling with work.

(Adapted from the work of Prochaska and DiClemente, 1986)

Use a "Shared Care" Approach

To best help clients with gambling problems, financial counsellors and problem gambling counsellors should work together and deliver consistent messages.

Here are some ways you can help make this happen.

- Contact the problem gambling service providers in your community and get to know the staff
- Learn about problem gambling services, including referral processes, counselling approaches and available resources
- Negotiate a quick response to referral requests to each other's services
- Reduce overlap by clearly defining what services each professional provides
- Establish clear and frequent communication on individual cases as required
- Make print materials on each other's services readily available to clients
- Define 'key messages' to enhance consistency in approach
- Hold reciprocal in-service educational activities
- Offer financial-counselling services, that include problem gambling counsellors, to the public
- Explore opportunities for joint media and community education activities.

4 | FINANCIAL COUNSELLING PROBLEM GAMBLING CLIENTS

Boundaries and expectations

Gambling is an emotive issue. Many of us have strong opinions and values about gambling. When working with problem gambling clients it is essential that the financial counsellor remain professional and as objective as possible at all times. In particular, it is important to avoid being judgmental about the client's gambling behaviours and lifestyle choices. Some clients may try to get you to cross your professional boundaries, this may be because they are feeling needy but also want to feel in control. It is particularly important that financial counsellors maintain strong boundaries with problem gambling clients.

When interacting with your problem gambling clients it is recommended that financial counsellors take a more cautious approach than with regular clients, as various psychological and emotional issues are often present, and many such clients are suicidal to some extent. Be alert to clients exhibiting suicidal thoughts and know how to respond within the guidelines of your service's relevant suicidal screening policies.

People with gambling problems may also have problems with alcohol or drugs, psychiatric problems or personality disorders. They may have difficulty accepting responsibility for their predicament.

Clients who gamble often need special financial advice. Usually, financial counsellors advise that clients pay off debts as quickly as possible. This can be achieved through debt consolidation or by borrowing money. When gambling is an issue, this approach should be considered with caution. People who are caught up in gambling are often accustomed to operating in the short-term, financially and otherwise. They are likely to access services when financial pressures are most intense. If those pressures are relieved, even temporarily, their motivation to work on their gambling problem may suffer and they may feel free to return to gambling.

Manageable repayment of gambling debts, not immediate debt relief, should be the key priority. Working towards reducing debt can help reduce a trigger to gamble. The burden of gambling debt and the lack of money to continue to gamble can help clients accept responsibility for the problems their gambling has caused - and reinforce the need for future control. The most successful outcomes are achieved when clients work through their debts, in tandem with problem gambling counselling.



The Initial Interview

Clients often try to hide a gambling problem from their financial counsellor. They may initially deny having a gambling problem, only to admit it in a later session.

A client with a gambling problem will rarely tell their financial counsellor the full story, and may lie to avoid disclosing embarrassing facts. The client typically only tells what they believe the financial counsellor needs to know and may omit important information. Expect to receive only part of the story. Clients may fail to disclose all their debts, at least not until after a few sessions when you have gained their trust.

In the first interview, clients will be assessing you as much as you are assessing them, so it is important that their first interview involves more than the basic formalities. Explain how financial counselling can make a valuable contribution in assisting them deal with both their immediate and longer-term financial issues.

Assisting the client towards long-term change, not immediate debt relief, should be the key priority. Obtaining moratoriums and reducing debt collection pressure will reduce the client's initial stress and can help reduce the urge to gamble, but can also allow the client to relax and fail to address the bigger issues. Motivational interviewing is one tool that can be used to help clients with gambling problems come to the point where they understand the impact of their gambling, and make an internal choice to bring about long-lasting changes, even when the immediacy of external pressures abate.

Strongly encourage the client to seek help from a specialist gambling counsellor. Information about local services can be found at www.gamblinghelponline.org.au or via the **Gambling Helpline 1800 858 858**. The most successful outcomes are achieved when clients work through their financial problems in tandem with problem gambling counselling.

Building the picture

The usual documentation is needed including the money plan, assets and liabilities form and creditor's sheet. This process will take a number of sessions to complete as the problem gambling client may have difficulty accepting their actual financial situation, and is unlikely to acknowledge their full financial situation initially (especially assets). Be patient and stress the importance of this process. It is crucial to get the client to bring in financial documentation so you can confirm what you are being told. Check bank statements for gambling-related activity. Get the client to obtain a copy of their credit report to identify creditors who may have been overlooked.

Develop a list of options

You should take time to explain the financial counselling process to the client and encourage them to be patient. It takes effort to convince the panic-stricken client that the situation is not so desperate.

Once the client's situation is reasonably well understood and any immediate concerns dealt with, you can move to develop a list of options. This task may be complicated by the gambler's desire for the quick fix combined with an unrealistic view of their situation.

The client who swears that they can maintain a demanding pro rata repayment arrangement is quite likely to give up before the first payment is due. Don't set your client up to fail. Try to make a list of options that are realistic and achievable. Ensure that the client is actively involved in the process. The client may well identify options that you wouldn't have thought of, because you don't know the full story.

Choosing an option and developing a plan

Often the problem gambling client will choose the option that looks easiest even if you try to warn them that the chance of success is limited. If that is the choice, then proceed as cautiously as you can. Encourage the client to remember that it is their chosen option and do as much of the work as they can themselves. Help the client to develop both ownership of the problem and ownership of the solution. Sometimes the plan can be actioned immediately, but in other situations it is necessary to wait before taking action. This is particularly so in the complex area of bankruptcy. Encourage patience, but don't try to force it. Encourage the client to attend to tasks one step at a time and to progress through the plan with your support.

Build a Workable Budget

Creating a workable budget helps clients and their families get their finances in order. Money can be directed where it is most needed. Debts can be prevented from piling up further. This can also reduce triggers for continued gambling, such as harassment by creditors and household financial worries - stresses that sometimes lead clients to seek relief through the very means that created the difficulties in the first place.

For some clients, financial pressures other than gambling may also be causing budget problems. The family may be living beyond its means. Lifestyle adjustments may be required to bring spending in line with income. Spending habits may need to be carefully reviewed by both partners. Sometimes people who live with a person who gambles spend irresponsibly out of anger or fear that the money will be lost to gambling. They may also resent having to downgrade their lifestyles because of debts. Expect disagreements over which debts should be repaid first.

Monitor Gambling Expenditure

Encourage clients who continue to gamble to monitor their gambling expenditure as part of the budget process so they gain a realistic understanding of the real cost of their gambling. This can provide motivation to stop, modify or reduce their gambling.

It is a technique also used in problem gambling counselling to help connect gambling urges to financial worries. The Self-Monitoring Tool can be found in the Client Handouts in the back of this guide whilst the Stay on Track mobile phone application may also be useful for some clients (refer to www.gamblinghelp.nsw.gov.au/stay-on-track).

Savings and Investment

Creating savings and investment goals gives the client and the family something positive to work towards, rather than merely digging their way out of debt. A positive experience in managing money may also encourage the client to stick with his or her recovery efforts.

Encourage the family to put extra sources of income such as year-end bonuses and income tax refunds towards savings or investment goals rather than debt reduction. Counsel clients to secure their savings in a manner that will not tempt them to access funds for further gambling. Build small financial - but not gambling-related - rewards for successes into the household budget.

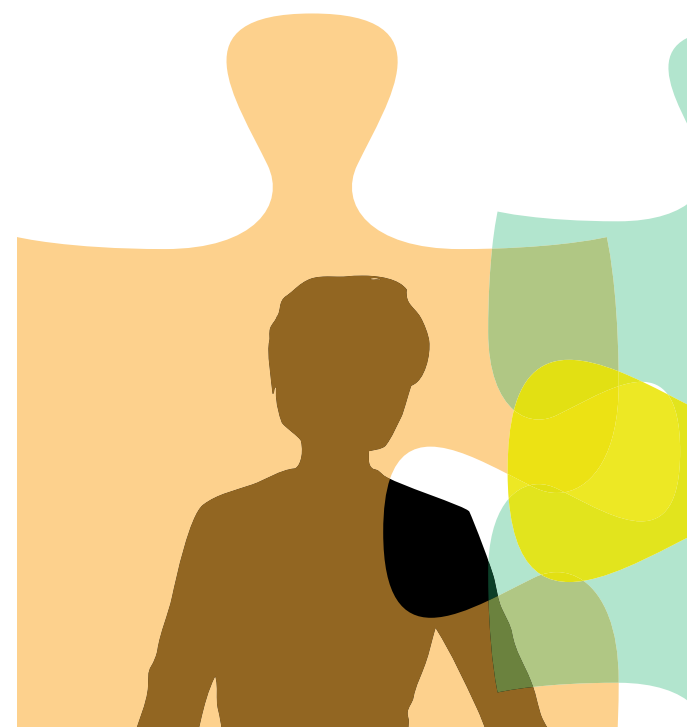
Develop a Debt Management Plan

Prepare a list of creditors

People who have lost a great deal of money gambling may be reluctant to acknowledge all of their debts, or they may have forgotten some of them. They may have taken out cash advances or loans, withdrawn money from savings accounts, stolen from family vacation funds or children's educational funds. Creditors may also include bookies and gambling establishments, friends, family members, employers and co-workers. Where possible, these loans should also be structured into a debt management plan.

Contacting creditors

Be cautious in discussing the client's situation with creditors. It may not be in the client's best interests to disclose their gambling problem. Clients with gambling problems can be secretive and usually will not want you to say any more than the absolute minimum necessary. Simply deal with creditors in the usual way. When it is necessary to disclose the gambling problem, it can be helpful to point out that the client is seeing a gambling counsellor.



Addressing the debt problem

Creating a plan to repay debts gradually over an extended period of time helps the client feel a sense of success and accomplishment in regaining financial control. Try to foresee the pitfalls of the plan and work out strategies to reduce the risk of failure.

Debt consolidation and mortgage refinancing are particularly risky as the client may simply find a way to utilise the additional money for more gambling. If a debt consolidation loan is obtained it is essential to permanently close the accounts paid out and not simply cut up the card.

Borrowing from family and friends may save on interest but puts stress on valuable support networks and can result in rejection and isolation if the debts are not repaid.

Addressing payday (high interest) loans promptly can prevent interest snowballing. Most payday lenders are quick to respond to hardship requests and this is one situation where refinancing is worth considering.

Avoid complicated long-term pro rata repayment schemes. Few people with gambling problems have the consistency to stick with these for long. They are more likely to succeed if the client has family support in managing their finances and payments are made by automatic transfer from bank accounts.

When creating repayment plans:

- encourage clients to make getting help for their gambling problem part of their repayment plan
- encourage clients to take an active role in identifying solutions to their financial difficulties
- the goal should not be to seek quick debt relief but to gain time to make restitution
- establish a consistent debt repayment plan that is within the client's means
- financial pressures can trigger further gambling. If the repayment plan is unachievable, it can hasten relapse.

Financial strategies that may not be helpful include:

- refinancing a mortgage
- taking out a debt consolidation or home equity loan
- increasing a line of credit
- borrowing from others to pay gambling debt
- borrowing from retirement accounts.

Financial strategies that are helpful:

- asking credit card companies to reduce the interest charged on debt or to forgive outstanding interest on credit card debt after the principal has been paid. If the client has already paid back more than the money borrowed, negotiate for debt relief
- requesting creditors waive late fees and penalties
- negotiating a reasonable reduced repayment schedule
- closing all credit card accounts.

A hallmark of problem gambling is that gambling expenses take precedence over all other financial commitments including basics such as food and rent. Encourage your clients to view the welfare of their families as the first priority, and payment of gambling debts as the last spending priority.

Joint debts and assets

Where the problem gambling client has debts or assets jointly with a partner or someone else it is essential to consider the potential consequences of any action. What impact will the proposed action have on the other person? Try to get the client's consent to communicate with the partner or others with whom there is a joint debt or who will be affected by the proposed action. If the client does not consent to involving the other person, then go through the likely consequences for the other party carefully with the client.

Normally joint consumer finance is lent to borrowers 'jointly and severally', which means that the creditor can choose to recover the entire debt from either or both of them. So if the client fails to pay, the creditor may lawfully recover the entire debt from the co-borrower.

Controlled money

Sometimes there is a partner or family member or friend who is willing to assist in controlling the client's finances to some degree. The arrangement should be thoroughly discussed and the details agreed upon as soon as possible. The controlling party needs to understand their role in vigilantly reviewing the finances, checking statements and looking for evidence of circumvention. These arrangements can work for some people, but may lead to resentment and resistance over time. Although some financial controls may be necessary, helping the parties engage in collaborative decision-making is one way of reducing these negative feelings. The controlling party needs to be sensitive and avoid letting the gambler suffer any unnecessary embarrassment because of the arrangement. It may be helpful for the client to provide a Power of Attorney to the person who is controlling their finances. Note that the problem gambling client has the right to end the controlling arrangements at any time.



Encourage your clients to view the welfare of their families as the first priority, and payment of gambling debts as the last spending priority.

Bankruptcy and debt agreements

Be firm when insisting that bankruptcy is the last option. People who develop problems with gambling often shop around for miracle solutions to their dilemmas and may have already fixed their minds on bankruptcy. Some may have spoken to a debt agreement administrator, or even signed up to a debt agreement and failed to maintain the payments.

Bankruptcy requires strict disclosure of the individual's finances which problem gambling clients find very difficult. Rushing into bankruptcy without fully understanding the financial situation is extremely hazardous. By failing to honestly and accurately complete the Statement of Affairs, the client is risking prosecution.

Use a bankruptcy checklist to make sure that you provide a thorough explanation of bankruptcy and its consequences. Be particularly careful to look for previously undisclosed debts and assets disposed of in the past 5 years. Explain that dishonesty in completing the Statement of Affairs is a crime with serious penalties.

Where bankruptcy of the problem gambling client will impact family members (e.g. where there is a jointly owned family home) it is important that the financial counsellor describes to the client what these impacts will be and ensures the client fully understands the effect of bankruptcy on themselves and others. It is helpful to encourage the client to discuss these impacts with their family. The family member may also need support to fully understand what this action will mean for themselves and may require financial counselling in their own right.

The client can inform their family member themselves or they may give the counsellor permission to speak with the family member ideally in a face-to-face setting. It may be futile to transfer significant items of property to family members just before bankruptcy as the transfers can be reversed by the bankruptcy trustee.

The client must be warned of the possibility of prosecution under s.271 Bankruptcy Act 1966 (Cth) which makes gambling a crime if it results in bankruptcy. There is a maximum penalty of 1 year jail.

s.271 Bankruptcy Act 1966 (Cth)

A person who has become a bankrupt and:

- (a) within 2 years before the presentation of the petition on which, or by virtue of the presentation of which, he or she became a bankrupt, materially contributed to, or increased the extent of, his or her insolvency; or
- (b) during any period between the presentation of that petition and the date on which he or she became a bankrupt, lost any of his or her property; by gambling or by speculations that, having regard to his or her financial position at the time and any other material circumstance, were rash and hazardous, being gambling or speculations not connected with a trade or business carried on by him or her, is guilty of an offence and is punishable, on conviction, by imprisonment for a period not exceeding 1 year.

The Inspector-General in Bankruptcy has published guidelines about when bankrupts may be prosecuted, which is when there is clear criminality, complex offences or ongoing allegations of repeat offending despite warnings to the contrary. Despite the hundreds of people with gambling problems who file for bankruptcy each year, there are usually only 1 or 2 prosecutions in the whole of Australia. Simply nominating gambling as the cause of bankruptcy will not result in prosecution unless one of these other factors apply. The advantage of disclosing gambling on the Statement of Affairs is that it provides an explanation to the person's trustee about where all the money went and can simplify the bankruptcy process. Participation in gambling counselling is also to be encouraged as it may reduce the risk of prosecution where there has been criminality, complex offences or a previous bankruptcy.

Voluntary self-exclusion program

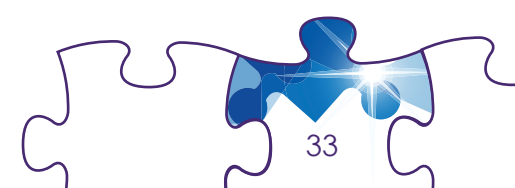
Another step that may reduce further risk is to have the person who gambles apply for the Self-Exclusion Program offered by Casinos, Clubs, Hotels, TABs and internet betting sites.

These usually require a form to be completed and a photo provided. Gambling counsellors can assist the client to access self-exclusion. Online and telephone gambling providers offer self-exclusion on an account basis and there are programs that can place restrictions on access via computer or phone. For further information refer to www.gamblinghelponline.org.au.

Third party and Involuntary Exclusions

The concept of third party exclusion, allows families and friends (third party) of those experiencing problems with gambling the right to apply to have their relative or friend excluded from gambling venues to prevent an escalation of their gambling. While this exists in the ACT and South Australia, not every state or territory has this available. Casinos in most states can also apply involuntary bans on customers.

For more information, refer to the Productivity Commission's 2010 review of exclusion policies across jurisdictions in Australia. www.pc.gov.au/__data/assets/pdf_file/0004/95710/27-appendix.pdf



Centrelink

Clients who receive Centrelink benefits need to be aware that Centrelink considers gambling wins to be income. That is, Centrelink considers winnings to be income without deducting the cost of bets placed. Recent activity by Centrelink in monitoring casino records and auditing clients bank accounts has led to a growing number of gamblers receiving demands from Centrelink for repayment of benefits. Clients who receive such demands from Centrelink should be referred for legal advice.

Problem gambling clients who receive lump sum compensation for personal injuries may be subject to a Centrelink preclusion period. If they gamble all their lump sum prior to expiry of the preclusion period there will be a gap before payment of benefits resumes.

In both cases the financial counsellor can assist the client in presenting a hardship case to Centrelink. It is usually necessary to disclose the gambling problem and provide full details of the client's engagement with problem gambling counselling and other treatment services.

Criminal activities

A significant proportion of those experiencing gambling problems break the law to obtain gambling money. Commonly this may occur by:

- false information in loan applications
- taking money from work
- fraud/larceny
- shoplifting
- selling secured property without the creditor's consent
- pawning other people's property
- Centrelink fraud.

These situations need to be treated with caution. Client confidentiality means that the financial counsellor should not disclose their knowledge about criminal activity to third parties other than when one of the limited number of exceptions apply*. In many cases, the victim becomes aware of the crime and then a debt arises that can be dealt with. Prosecution is rare for providing false information in loan applications, but common for Centrelink fraud. Your role as financial counsellor is to focus on dealing with the debt while referring the client for legal advice where appropriate.

*The exceptions are:

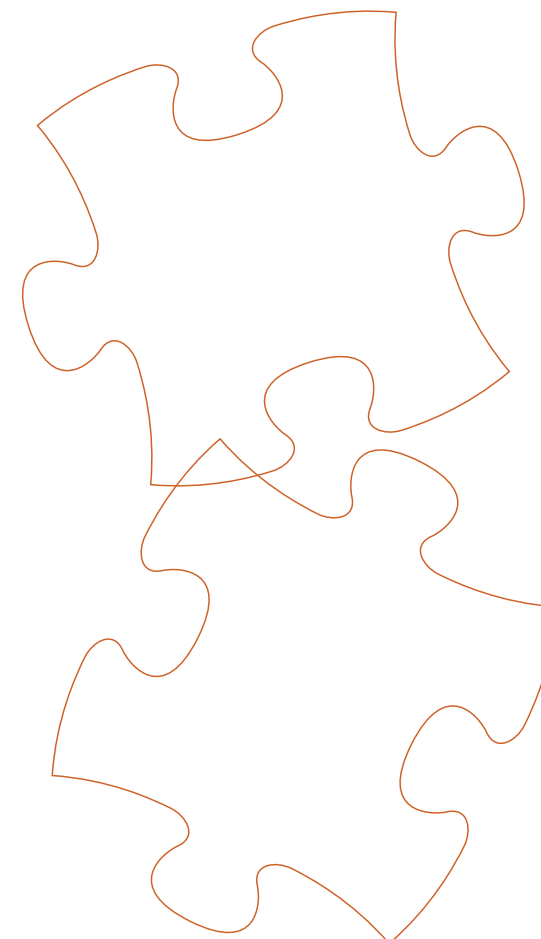
1. with the consent of the client
2. when required by law, including a court order to disclose, a subpoena issued by a court, a search warrant, a direction for disclosure made with force of law by a government agency such as Centrelink, the ATO, the client's bankruptcy trustee, legally appointed financial manager, security services
3. when required by the Financial Counselling Code of Ethical Practice.

It is recommended that financial counsellors seek legal advice if one of these exceptions appears to apply.

Legal advice

In NSW a free state-wide problem gambling legal advice service is provided by Wesley Mission, Sydney, to advise on gambling related criminal matters. It is an effective service for professionals to gain advice as to how to support their clients, advice on compiling pre-sentencing court reports and where to seek specialist legal advice for clients. You can contact them on 02 9263 5577.

General legal information and advice is also available from the following:



Community Legal Centres

Community Legal Centres (CLCs) are independently operating not-for-profit, community-based organisations that provide legal services to the public, focussing on the disadvantaged and people with special needs. There are around 200 CLCs across Australia.

Some CLCs offer specialist legal services in areas such as child support, credit and debt, environmental law, welfare rights, mental health, disability discrimination, tenancy, immigration, employment, the arts, etc. Some CLCs provide services targeted to particular groups, such as Aboriginal and Torres Strait Islander people, children and young people, women, older people, refugees, prisoners, and the homeless. For information on a Consumer Credit Legal Centre in your area contact 1800 007 007 (National).

Welfare Rights

The National Welfare Rights Network (NWRN) is the peak community organisation in the area of social security law, policy and administration. They represent community legal centres and organisations whose role is to provide people with information, advice and representation about Australia's social security system. NWRN can be contacted on (02) 9211 5300. For more information visit www.welfarerights.org.au.

National Law Access

The 'access to justice' website is maintained by the Access to Justice Division of the Australian Attorney General's department. It provides useful information on dispute resolution, legal assistance and legislation. www.accesstojustice.gov.au/Pages/default.aspx or call 1300 888 529

National Legal Aid

For information about access to legal aid in your State/Territory refer to www.accesstojustice.gov.au.

5 | PROBLEM GAMBLING IS A FAMILY PROBLEM

When the client is the family member

As a financial counsellor your clients are likely to include people who are gambling excessively as well as family members affected by that behaviour. Family members, particularly partners, are at risk of financial harm. It is important that they obtain information and support in their own right.

This may include working with your own service and/or finding independent support through other services. It is helpful to facilitate access to these services for your client and respond to family concern. Family members are often confused and anxious about the impact of problem gambling on their own lives and other members of the family. It is important they feel listened to and are given appropriate information and support in their own right. Much of the information in other sections of this guide will be helpful to your work with family members including the need to explore budgeting, debt management and working with the client to develop an action plan.

Many family members have already experienced significant financial harm from the impacts of problem gambling. Your interventions can help minimise the opportunity for this to continue. Getting help to reduce further damage to finances and protect existing assets from erosion will often be a priority for family members. Ideas on how to do this are included on pages 38 - 41 of this guide.

Family members can also benefit from information on gambling venue exclusion programs. They may use this information to negotiate with the gambling family member. In some jurisdictions “third party” exclusions and other gambling harm reduction legal measures are possible for family members to initiate (refer www.austgamingcouncil.org.au/self-exclusion-programs).

When working with family members it may be helpful to suggest that the relative who is gambling also attend financial counselling. Some families are open to working together on the situation with the financial counsellor. It may be useful to explore with the family member how they discuss the subject with their relative/partner. You may be able to provide them with ideas and resources to assist with this. This includes the GIS resource “Problem Gambling: A self-help guide for families” (www.gisnsw.org.au/familyguide.pdf).

Assisting family members with the impacts of problem gambling in their own right, is the focus of the “Five-Step Method” to support family members affected by gambling problems (GIS DVD and Training Program). It is a useful approach to consider when working with family members, (see page 37).

The 5-Step method is not a therapeutic intervention, but a well researched supportive method for working with family members affected by addiction. It aims to support and empower family members to effect meaningful change for their own well-being and can be used by a variety of helping professionals. Financial counsellors may find it a useful approach when communicating with family members and can adapt the method to review the family’s financial situation and develop practical strategies. Family members who require additional therapeutic support can be assisted by the financial counsellor to access personal, relationship and/or gambling counselling.

Independent Support for Family Members

It is important that the partner/family member is aware that they can seek independent legal advice, personal and/or financial counselling for themselves. This includes specialist gambling counselling services. The Gambling Helpline 1800 858 858 can assist you with finding services in the client’s locality.

A Five Step Method to Support Family Members

Research in the field of other addictions in the UK (Alcohol, Drugs and the Family Research Group) has developed a useful method for responding to family members in their “own right”. The approach is based on the Stress - Strain - Coping - Support Model and helps those working with families to develop skills in responding to problem gambling. The Five Step Method (see table below) is a valuable approach for working with families affected by addiction:

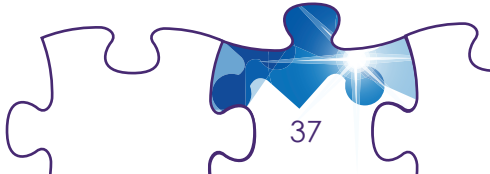
Table 2: Five steps to support family members affected by addiction problems.

| Step 1: | Step 2: | Step 3: | Step 4: | Step 5: |
|---|---|---|--|---|
| Listen, reassure and explore concerns <ul style="list-style-type: none">• Allow family member to describe situation• Identify relevant stresses• Identify need for further information• Communicate realistic optimism• Identify need for future contacts. | Provide relevant, specific and targeted information <ul style="list-style-type: none">• Increase knowledge and understanding• Reduce stress arising from lack of knowledge or misconceptions. | Explore coping responses <ul style="list-style-type: none">• Identify current coping responses• Explore advantages and disadvantages of current coping responses• Explore alternative coping responses• Explore advantages and disadvantages of alternative ways of coping. | Discuss social support <ul style="list-style-type: none">• Draw a social network diagram• Aim to improve communication within the family• Aim for a unified and coherent approach• Explore potential new sources of support. | Discuss and explore further needs <ul style="list-style-type: none">• Is there a need for further help?• Discuss possible options with family member• Facilitate contact between the family member and other sources of specialist help. |



(The 5-Step Method: Principles and practice, Copello, A., Templeton L., Orford J., & Velleman, 2010).

The Gambling Impact Society has adapted this method as a problem gambling resource for counsellors, health and community/welfare workers in Australia. This includes a service provider training DVD, workshops for staff and self-help resources for clients. An additional GIS Self-Help Guide for family members is already published and available. For more information on these resources and training, contact the GIS at info@gisnsw.org.au or refer to www.gisnsw.org.au.



When the client is the person gambling

If your client is the person who has the gambling problem you may consider including the client's partner in the financial discussions. The partner can provide valuable information about the scope of the client's debt and help minimise further financial losses as the client gains control. There may also be shared debt that needs to be resolved together.

Many partners are unaware that gambling is a problem until there is a financial crisis. Clients may have hidden debt, stolen money or had secret gambling funds. Clients may not want their partners to know everything that is going on financially. Try to balance the idea that secrecy enables gambling with the need to build trust and your responsibility to respect confidential information.

Problem gambling puts enormous strain on relationships. Trust is destroyed. If the client wants his or her partner to be involved, then you must establish clear rules about the level of disclosure. It is not helpful for the client to bring their partner into a counselling session and claim they have disclosed everything when behind the scenes they are asking you to keep extra debts a secret.

Involving the partner in the process can be helpful in resolving the financial situation. You will need to provide information to the partner about the nature of problem gambling and how best to protect family finances against the consequences of possible relapse. Every relationship is different, so assess the dynamics of each couple to get an idea of what might work and what probably won't.

Emotions can run high

Reviewing the family's financial situation can be an agonising experience for the person who gambles and his or her partner. This may be the first time the client has acknowledged the full extent of his or her gambling losses. For his or her partner, there will likely be a resulting loss of trust and high levels of anger and frustration. This can be a challenge for the financial counsellor.

Take the time to provide information, support and encouragement so that both parties can feel more comfortable seeking counselling. This step can be taken with or without the person who gambles. When a family member seeks help, this often instills hope and clears a path for the person who gambles to take action.

Clients with gambling problems may try to keep relationships together or control their partners by threatening self-harm if their partners leave or don't comply with their requests. Sometimes one or both members of the couple will seek your alliance to their campaign to control or manipulate their partner. In this situation you will need to assert your role as counsellor and make it clear that you are not going to take sides or pass judgment. Explain to the partner that gambling problems are not easily 'cured' and the possibility of relapse remains. Removing access to gambling money must be a priority in a workable way that reduces unnecessary humiliation to the gambler.



Families may want to repay debts

Families may be willing to help by paying off the gambling debts. This approach is risky. With the money pressure off, the client may return to gambling knowing that if they get into trouble someone will bail them out. Some families may feel the need to pay debts to protect their reputations or to help other family members hurt by the client's actions. Advise families to consider their own financial security before taking this step.

If the family decides to give the client money, a contract may be written and money may be considered a loan to be paid back, even if it is only a small weekly payment. Families may also consider paying debts directly rather than giving the money to the person who gambles, as access to cash may trigger further gambling. You may also encourage families to consider tying financial support to the client getting professional help.

If the partner wants to assist the problem gambling client by agreeing to an extension of credit or consolidation of high interest loans, then there needs to be a clear understanding of the risks involved. It is impossible to guarantee full protection for family assets or completely prevent a gambler finding ways to access cash for gambling.

By far the best long-term outcome for the partner is to have a complete separation of finances with key assets solely registered in the partner's name. However, few gamblers are comfortable about this. So it is usually necessary to compromise.

Some options include:

- the partner takes possession of credit cards and monitors account activity on a daily or weekly basis
- the gambler's pay is deposited into an account controlled by the partner who allocates a limited amount of cash to the gambler for personal spending
- high interest loans are consolidated into a fully documented loan secured on the home or as consideration for transfer of title to the home away from the gambler
- placing a "no further credit" notation on credit file and obtain regular copies of the gambler's credit report
- cancelling mortgage redraw facilities or change arrangements so both must sign to redraw money
- removing valuables such as gold and jewellery from family home
- notifying extended family of the gambling problem and ask them not to lend money to the gambler
- parents and other family members revising their wills.

Protect the family finances

Financial counsellors may encourage families to take steps to protect their remaining and future assets from further loss. The steps a family takes will depend on many things, including their emotional and financial circumstances and the client's stage of change. If the client is working actively to make changes and collaborating with family members, strategies will be different than if he or she is still gambling excessively.

It is important that the person who gambles remain an active participant in financial decision-making. It may, however, be advisable to restrict their access to money until they have control over their gambling. Whenever possible, encourage the person who gambles to ask for this kind of help, as part of a collaborative family effort, rather than merely taking control away. If family members need to take steps to protect their assets, you should support their efforts.

Ways to protect family finances

The following information provides ideas on how to protect family finances:

- the family should start by taking careful inventory of its financial situation and identify which debts are shared and which belong only to the person who gambles
- have the partner, a trusted person or a professional trustee assume temporary responsibility for financial management and household bill payment. It is helpful for people who gamble to stay involved in financial decisions without having signing authority. This way, they may re-learn fiscal responsibility, while protecting themselves from urges to gamble
- arrange for the client's pay cheques to be deposited directly into his or her partner's bank account or another secure account. Automatic deposits work best because the client never sees the money
- arrange for automatic bill payments through the secured account
- give the person who gambles an agreed-upon weekly allowance
- monitor spending patterns
- cancel all credit cards and stop all lines of credit. Get written confirmation that the accounts are closed
- write to the bank, and request that it cut off credit and deny requests to re-mortgage the family home
- place valuables in a safety deposit box that cannot be accessed by the person who gambles

- transfer ownership of the home, cars, boats, vacation property or other personal property into the non-gambling partner's name or a trusted third party. Post-nuptial and other written agreements outlining the asset transfer and terms of the agreement should be drawn up. Seek legal advice before taking this step
- take steps to protect retirement funds, pension plans, children's education funds, cash value within life insurance policies and inheritances
- throw away applications for loans and credit cards that come in the mail
- ask to have the client's name removed from direct mailings from gambling establishments.

You can help the client's family identify ways to manage or reorganise the debt for which it is responsible. The family may also need to get legal advice to help sort out which debts belong to the family (e.g. co-signed loans) and which belong to the person who gambles.

The steps a family takes will depend on many things, including their emotional and financial circumstances and the client's stage of change.



The following article on **Protecting Family Assets** has been written by Richard Brading, Principal Solicitor at Wesley Gambling Legal Service, Sydney.

PROTECTING FAMILY ASSETS

OVERVIEW

There is a fundamental clash between the right of the gambler to gamble and the desire of family members to protect family assets. While there are a few legal tools which may assist, the law is generally not helpful to family members. Continued gambling will inevitably progress from asset reduction to debt, with the gambler either selling assets or borrowing money to gamble. Often such borrowings are secured against the assets such as the family home. Once the gambler has exhausted their own resources, they will look to family, friends or work mates to supply cash for gambling. Creditors may then apply increasing pressure to recover their money which may result in further loss of assets, employment, relationships and bankruptcy.

Family members are often seeking a quick solution to their dilemma. Often they are unwilling to consider or discuss the relationship. However, the success of the response to a gambling relative is related to an understanding of the problem gambler and interaction with him/her. Without knowing where the relationship is and the type of behaviour the gambler has exhibited it is difficult to advise on the best ways to protect assets.

WHO OWNS WHAT?

It is important to know who owns what in a relationship. An asset is easier to protect if it is in the name of the non-gambler, or in joint names. If unsure, the information about ownership is shown on the Council rates notice, or vehicle registration or receipt of purchase of other goods.

LEGAL OWNERSHIP AND COURT ORDERS

If property is owned by the gambler, a non-gambling spouse or de-facto partner may still claim an equitable interest, or constructive trust, if there has been substantial financial contribution to the acquisition of the asset, that the partner paid for wholly or in part. If the partner is married to the gambler or they have been living together in a marriage-type relationship, then a claim may be made for a Family Law property settlement under the Family Law Act 1975, or the Property (Relationships) Act 1984 (NSW).

THE FAMILY HOME

The best way to protect the family home is to ensure the title is registered in the name of the non-gambling partner. This is best achieved by convincing the gambler it is in the best interests of the family. If transferred pursuant to a registered property settlement (through a court order or binding financial agreement), the transfer is exempt from stamp duty. If the gambler does not agree to transfer the home, it may be necessary to apply to a court for a property settlement.

If the title is in the name of the gambling partner there is always an element of risk. Where the partner has made a financial contribution to the acquisition or improvement of the gambler's property, a caveat can be lodged at the Land Titles Office claiming an interest pursuant to Constructive Trust. However, a caveat is very limited protection. It will prevent a mortgage being registered on the title but provides no protection against unregistered mortgages, unsecured debts or bankruptcy.

CARS

Registration of a car is strong evidence of ownership. If the car is owned by the gambler or registered in his/her name, it is at risk of being sold or mortgaged. It is therefore best that the registration be transferred voluntarily or by court order into the name of the non-gambling partner. A partner claiming an interest in the vehicle may be able to register that interest with the Personal Property Securities Register.

OTHER PROPERTY

Possession is 9/10 of the law. So property that can be sold or pawned, is at risk of disappearing. Household members should be warned of this. The best protection is to remove such items so they cannot be found.

BANK ACCOUNTS ETC

With the consent of the gambler, these can be changed to require both parties to sign to withdraw funds. However, there remains the risk that the gambler will forge the non-gamblers signature on a withdrawal form and access the money.

Where there is a joint overdraft-type facility, the bank should be directed in writing not to provide any increases without the written consent of the partner. Sometimes banks refuse this type of direction. If so, a complaint can be made to the external disputes resolution scheme.

CREDIT REPORTING

If the gambler agrees, a notation can be placed on the gambler's credit file with Veda such as "no further credit without the approval of my gambling counsellor". Get the gambler to authorise you to obtain copies of their credit report to confirm that there are no fresh credit applications. Where a gambler expects the family to pay his/her debts, it may be desirable to let debts fall into arrears, so that a default will appear on the debtor's credit file.

Where a family member is worried about a forged credit application, s/he can pay for My Credit Alert service from Veda. The service will report any finance applications or overdue listings. Contact Veda Advantage on 1300 762 207 or www.vedaadvantage.com.

DOCUMENTS

If there is any possibility of a property settlement claim or other court proceedings in the future, it is very helpful for the family to obtain originals or copies of documents evidencing the extent of the gambling and financial history. Such things as bank statements can be very important.

SEXUALLY TRANSMITTED DEBT

A gambler seeking cash can exert a great deal of pressure on family members to assist by signing, lending, or borrowing. It is important that the family members understand that whatever legal or moral obligation to repay the money, the practical reality is that they probably will never get the gambler to repay them.

POWER OF ATTORNEY/CONTROLLED MONEY

If the gambler is serious about stopping gambling, granting a family member a power of attorney and control over finances can be of assistance.

APPOINTMENT OF A FINANCIAL MANAGER

The Guardianship Tribunal can make orders appointing a Financial Manager to control the gambler's financial affairs. They will not make an order if problem gambling is the sole reason. There needs to be another psychiatric disorder, intellectual disability or dementia. Medical evidence must be provided to support the application.

SELF-EXCLUSION

All gambling venues will agree to ban a patron who signs a self-exclusion agreement. Family members should encourage the gambler to sign a self-exclusion agreement. Self-exclusion will reduce the likelihood of a relapse. Refusal to self-exclude may indicate a lack of commitment to overcoming the problem. (For further details on the process of self-exclusion refer to www.gamblinghelponline.org.au).

GETTING THE GAMBLER BANNED

Family members do not have a legal right to get the gambler banned without the gambler's consent. However, a letter to the gambling venue setting out details of the hardship the gambler is causing to the family may influence the venue to take positive action. Once the venue knows the patron has a gambling problem the venue has a higher duty of care to the patron.

CHANGING WILLS

Family members should be advised to consider changing their will to take into account the risk of an inheritance being lost to gambling.

6 | PROBLEM GAMBLING TREATMENT SERVICES

There are many reasons why people with gambling problems don't get help. Recent Australian research (Carroll, 2012) has revealed that many people in need of help are unaware that specialised problem gambling counselling services are available. Others initially refuse help because they are ambivalent about giving up their gambling, fear what may happen in counselling or are afraid of being stigmatised. Others may not have made the connection between their current financial difficulties and their gambling behaviour.

As a financial counsellor, you can help your clients by addressing these concerns and providing accurate information about what happens in problem gambling counselling and what services are available.

Share the Care

Problem gambling counselling requires specialised counselling skills and an in-depth understanding of gambling. You may be able to help clients with their gambling problems, legal issues, family conflicts, emotional and physical health problems by referring them to other services.

Normally, clients are encouraged to contact a problem gambling counsellor themselves. Their motivation to seek help will waver, however, so take any opportunity to link clients to services. You may want to help clients make appointments from your office or provide them with print materials they can take home.

Where to Find Gambling Help Services

There are specialised problem gambling services available in most communities across Australia including problem gambling financial counsellors. Every effort is made to respond to calls within 24 hours and most people can be seen within days. Finding out about available specialised and community resources is easy by contacting the **Gambling Helpline on 1800 858 858**. This is a free, confidential and anonymous service open 24 hours a day, seven days a week.

This service provides information about and referrals to problem gambling counselling services, telephone-counselling services and mutual aid organisations such as Gamblers Anonymous and Gam-Anon.

Help for a problem with gambling is available:

- free of charge and close to home
- to anyone affected by problem gambling - not just the person who gambles
- confidentially
- individually, in groups and through couple and family counselling
- by telephone in some areas
- in residential treatment programs.

Clients who are actively involved in counselling report that it has helped them identify their gambling triggers, restore balance and made them feel better equipped to deal with life.

Gambling Helpline
1800 858 858

www.gamblinghelponline.org.au/

**a 24 hr National Hotline -
information, support and referral
service**

Culturally and linguistically diverse (CALD) communities

The Multicultural Problem Gambling Service (MPGS) of NSW assists people with gambling problems and their families from culturally and linguistically diverse communities (in NSW). The service provides quality and accessible counselling, treatment and support. Confidential assistance is available to gamblers and their families in more than 40 languages at locations across NSW. This includes free telephone counselling, information advice and referral, one to one counselling in a preferred language, support groups and outreach clinics. MPGS is a joint initiative of the Community Relations Commission for a Multicultural NSW and Sydney West Area Health Service. Financial assistance for this service is provided by the NSW Government from the Responsible Gambling Fund. Contact 1800 856 800 or 02 9912 3850 (information and intake). For similar specialist services in your State/Territory refer to the Gambling Help websites listed on page 59.

Aboriginal and Torres Strait Islander Communities

There are a number of Aboriginal gambling specific support services in Australia. For more information about your nearest service contact Gambling Help 1800 858 858. For specialist services in your State/Territory refer to the Gambling Help websites listed on page 59.

The NSW Aboriginal Gambling Help program provides culturally aware information, advice and support for Aboriginal people. Contact Waruwi Gambling Help 1800 752 948.





Problem Gambling Counselling Approaches

Problem gambling counsellors will not make the client stop gambling. Only the client can make that choice. Instead, counsellors support clients as they explore issues they see as priorities. The client may be ready to focus on gambling or may be more motivated to address concerns related to finances, work and family relationships first. Counsellors may also help clients identify new options and provide feedback as to whether goals are reasonable and achievable.

By focussing on clients' identified concerns, strengths and solutions - and by helping them set short-term, achievable goals - counsellors inspire hope and a sense that change is possible. When ambivalence is high, a **brief solution-focussed approach** may be most effective in increasing awareness, building trust and engaging the client in a therapeutic relationship.

Harm reduction is a common counselling approach. Counsellors help clients assess their gambling and reduce the negative impact it is having on their lives. This is a method of reaching clients who are at all stages of change, and it respects clients' right to choose their own goals. Some people who gamble choose to set time and money limits, or to stay away from gambling activities that cause them the most harm. Others decide that the only solution to their problem is abstinence and stop gambling completely.

Using **motivational interviewing**, problem gambling counsellors provide accurate information, advice and support that helps clients assess the harm gambling is causing and decide what is right for them. Problem gambling counsellors will often encourage clients to take a break from gambling in order to assess its impact and gain control. Problem gambling counsellors can help clients:

Gain Control over Gambling

Using cognitive and behavioural techniques, clients learn to control gambling triggers, patterns and urges and to plan ways to stay in control of their gambling. Counsellors may help clients identify faulty beliefs about gambling, such as the role of skill, the odds of winning, randomness and their ability to influence outcomes. Counselling helps clients uncover and explain those faulty beliefs in a way that helps them understand their urge to gamble and gain life-long control.

Deal with Feelings

Some people use gambling to cope with abuse, sickness, loss or caregiver burden, or to avoid difficult feelings such as depression, anger or anxiety. Counselling helps clients understand and cope with those challenges in other ways. Learning to identify feelings and accept them as normal and healthy can help to reduce the urge to gamble, restore intimacy, health and a sense of well-being.

Address Health Problems

Clients may also be struggling with other serious health problems including problems with alcohol or other drugs, physical illness and emotional or mental health concerns. Problem gambling counsellors can help link clients and families to the services they need.

Heal Family Relationships

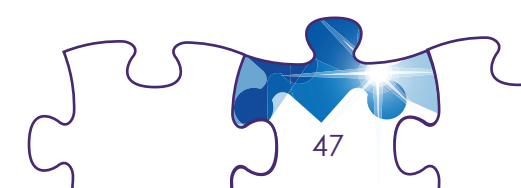
Through individual, couple or family counselling, counsellors help the family understand what has happened and explore ways to restore trust within the family or to deal with the impact of separation.

Find Balance

Gambling problems often result in the loss of overall balance in life. Counselling can help the person who gambles and his or her family return to normal routines and replace gambling with healthier and more rewarding lifestyle choices.

Prevent Relapse

Relapse is often part of the recovery process and can help reinforce the client's need to manage his or her gambling. Counselling can help the client identify his or her unique patterns and triggers and plan ways to reduce risk and increase control.



Harm Minimisation

Low-risk or “controlled” gambling

Some people decide they must stop gambling completely. Others may set time and money limits for gambling, or stay away from the gambling activities that cause the biggest problems. If the person decides to continue gambling, encourage him or her to reduce the risks.

Low-risk gambling means people:

- limit how much time and money they spend gambling
- accept their losses, and don't try to win them back
- enjoy winning, but know it happened by chance
- balance gambling with other fun activities
- don't gamble to earn money or pay debts
- don't gamble when their judgment is impaired by alcohol or other drugs
- never borrow money or use personal investments or family savings to gamble
- don't gamble to escape from problems or feelings
- don't hurt their job, health, finances, reputation or family through gambling.

Pre-commitment

Pre-commitment technology provides a tool that can help gamblers set limits. It is available in some venues and jurisdictions. Australia is moving towards a national approach to provide this technology on all EGMs.

Financial Tools

MoneySmart is an initiative of the Australian Securities & Investments Commission. They offer tips & tools to help people make the most of their money. www.moneysmart.gov.au

TrackMySpend Track your personal expenses on the go with this free easy-to-use app. Nominate a spending limit (per week, fortnight, month or year) and track your progress. Separate 'needs' and 'wants' to identify opportunities to save. www.moneysmart.gov.au/tools-and-resources/calculators-and-tools/mobile-apps/trackmyspend

Stay-on-Track is a free mobile application for iPhones and Android mobile phones. It aims to help those who gamble to set a gambling budget and stick to it. It can be downloaded from the App store or Google play store. For more information see www.gamblinghelp.nsw.gov.au/stay-on-track.

Self-Exclusion

Self-Exclusion programs are available in all States and Territories (refer to page 33). For further information refer to www.gamblinghelponline.org.au.

Support groups

Gamblers Anonymous (GA) is a twelve step self-help fellowship formed to support those gambling problematically. For information on local groups contact the helpline 02 9628 5065 or www.gansw.org.au.

Gam Anon is similar to GA but for the family and friends of those gambling problematically. For information on local groups contact www.gansw.org.au/GamAnon/ or call 02 9628 5612.

SMART Recovery is a voluntary self-help group that assists people in recovering from alcohol, drug use and other addictive behaviours. The service offers face-to-face and online groups to people in the community who want and need help managing and overcoming their addictive behaviours.

SMART Recovery is based on the principles of Cognitive Behavioural Therapy (CBT). The group helps people to understand, manage and change their irrational thoughts and actions. The SMART Recovery program is comprised of four key points:

1. building and maintaining motivation
2. coping with urges
3. problem solving
4. lifestyle balance.

For further information about the program and local groups contact 02 9373 5100 or www.smartrecoveryaustralia.com.au.

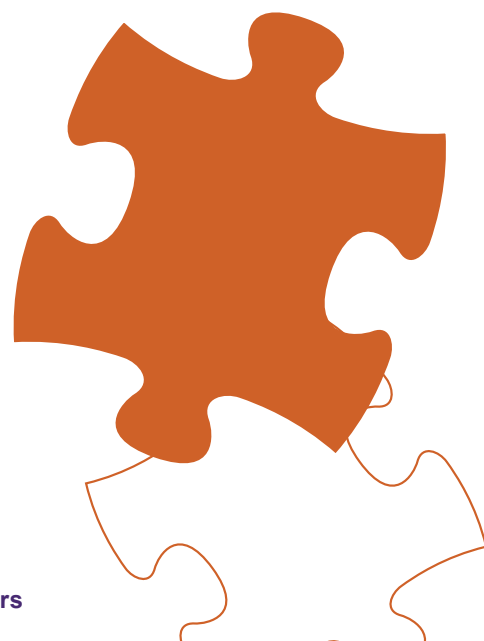
Education, information and advocacy

The Gambling Impact Society (NSW) Inc. is a health promotion charity established to support those affected by problem gambling. The service also promotes increased awareness of problem gambling issues amongst help services and the general community. It provides education, information and community advocacy on gambling and problem gambling issues. For more information contact 02 4421 5077 or www.gisnsw.org.au.

The GIS publication *Problem Gambling: A Self-Help Guide for Families* is a comprehensive guide for families affected by problem gambling. It is available in a hard copy and also free soft copy. www.gisnsw.org.au or www.gamblinghelp.nsw.gov.au/gambling-help/help-for-friends-and-family.

Insight Crystals Inc. is a not-for-profit organisation that is committed to rebuilding and connecting community to lessen the destructive effects of problem gambling. Social isolation is a major contributing factor to gambling and other addictions. Their vision is that the provision of safe, recreational alternatives to poker machine gambling will make a difference to those who are in crisis due to gambling and social isolation. For more information contact www.chrysalisinsight.org.au.

The Free Yourself Program (FYP) was designed by Gabriela Byrne, an ex-problem-gambler, to provide help and hope to those fighting a poker machine gambling addiction and to their loved ones. It is a clear and simple self-help guide that teaches hands-on strategies on how to escape the “gambling trap”. For more information contact www.freeyourself.com.au.





SCREENS AND HANDOUTS

This section includes:

- 1 Problem Gambling Screening Tool
- Self Assessment
- 2 Problem Gambling Screening Tool
- Family Assessment
- 3 What Factors Can Put You at Greater Risk for Problems?
- 4 Winning Ways to Keep Gambling Safe
- 5 Self Monitoring
- 6 Is There a Gambling Problem in Your Family?

1 | PROBLEM GAMBLING - SELF ASSESSMENT SCREEN

This problem gambling severity Index (PGSI) questionnaire is based on the Canadian Problem Gambling Index (CPGI). Clients can use it as a self-assessment tool. It can also be included as part of your screening process and discussed in the client interview.

Problem Gambling Severity Index (PGSI)

Thinking about the last 12 months...

| | | | | | |
|---|--|---------|-------------|--------------------|-----------------|
| 1 | Have you bet more than you could really afford to lose? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 2 | Still thinking about the last 12 month, have you needed to gamble with larger amounts of money to get the same feeling of excitement? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 3 | When you gambled, did you go back another day to try to win back the money you lost? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 4 | Have you borrowed money or sold anything to get money to gamble? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 5 | Have you felt that you might have a problem with gambling? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 6 | Has gambling caused you any health problems, including stress or anxiety? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 7 | Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 8 | Has your gambling caused any financial problems for you or your household? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
| 9 | Have you felt guilty about the way you gamble or what happens when you gamble? | Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |

Scoring Instructions for the PGSI

Total your score. The higher your score the greater the risk that your gambling is a problem. Score the following for each response:

| | | | |
|---------|-------------|--------------------|-----------------|
| Never=0 | Sometimes=1 | Most of the time=2 | Almost always=3 |
|---------|-------------|--------------------|-----------------|

Scores for the nine items are summed, and the results are interpreted as follows:

| | |
|-------------|---|
| 0 = | Non-problem gambling. |
| 1-2 = | Low level of problems with few or no identified negative consequences. |
| 3-7 = | Moderate level of problems leading to some negative consequences. |
| 8 or more = | Problem gambling with negative consequences and a possible loss of control. |

2 | PROBLEM GAMBLING - FAMILY ASSESSMENT SCREEN

Screening for those affected by another's gambling

The Concerned Others Gambling Screen (COGS) assists with the identification of those who may be struggling with the negative impacts of another's gambling behaviour. This is an awareness-raising questionnaire used by the counsellor to explore the impacts of problem gambling and help them indicate what assistance they desire. The COGS was developed by Dr Sean Sullivan, Abacus Counselling & Training Services Ltd, www.acts.co.nz.

CONCERNED OTHERS GAMBLING SCREEN (COGS)

1. Do you think you have been affected by someone else's gambling?

- No, never
(you need not continue further)

- I don't know for sure

- Yes, in the past

- Yes, that's happening to me now
2. How would you describe the effect of that person's gambling on you now? (identify one or more)

- I'm uncertain

- I worry about it sometimes

- I am nervous about it

- It is affecting my health

- It is hard to talk with anyone about it

- I am concerned about my or my family's safety

- It doesn't affect me anymore
3. When I think about it, gambling has sometimes caused me problems. (identify one or more)

- I would like some information

- I would like to talk about it in confidence with someone

- I would like some support or help

- Nothing at this stage

Scoring Guide

A 'Yes' to any one of the last three responses to the first question identifies that the person may be adversely affected by another's gambling

- Question two provides an opportunity for the person to think of ways in which they are currently affected by the gambling of someone close to them
- Responses to question three can be followed up as necessary through your own service and/or by contacting one of the Gambling Help services 1800 858 858 who work with the person affected by gambling as fully and seriously as the gamblers themselves.

3 | WHAT FACTORS CAN PUT YOU AT GREATER RISK FOR PROBLEMS?

This handout ties in well with the Canadian Problem Gambling Index (CPGI) and the Problem Gambling Severity Index (PGSI). The more risk factors that are identified by a client, the greater the chance that the client may develop problems. The risk factors in combination with the CPGI and PGSI score can provide a good indication of a client's likelihood of developing problems. It can also provide an opportunity to explore gambling further with a client.

What Factors Can Put You at Greater Risk for Problems?

There are known risk factors that can lead to developing gambling problems or make it more difficult to stop. The more of the following risk factors that apply to your situation, the more caution you may need to take in your gambling:

- a big win early in your gambling history
- money problems
- recent loss such as divorce, death, job loss or retirement
- loneliness and chronic boredom
- lack of direction in your life or limited hobbies
- a pattern of risk taking or impulsive behaviour
- using gambling or drugs to avoid or cope with negative feelings or events
- mental health problems, particularly depression and anxiety
- experience of abuse or trauma
- a personal history of or current problems with alcohol, other drugs, gambling or overspending
- a family history of problems with alcohol, other drugs, gambling or overspending
- mistaken beliefs about the odds of winning at gambling
- your preferred form of gambling is easily available and accessible
- not monitoring your wins and losses.

Counselling can help you resolve problems caused by gambling and consider ways to lower your risk by stopping, reducing or modifying your gambling. Contact the **Gambling Helpline 1800 858 858** for information on problem gambling counselling and related resources in your community. Services are free, confidential and available in many languages. Online counselling is also available at www.gamblinghelponline.org.au additional information and self-help support is available at www.gisnsw.org.au.

4 | WINNING WAYS TO KEEP GAMBLING SAFE

This handout provides tips for safe gambling for those clients who choose to continue gambling:

Winning Ways to Keep Gambling Safe

All gambling has potential risks. If you are experiencing financial, family, emotional or physical health problems because of your gambling you should consider taking a break to fully understand its impact on your life and to help you gain control. If you do choose to gamble, consider the following strategies to limit your risk.

Set a budget on your time and money

Spend only what you can afford to lose. Leave your bank and credit card at home. When your budget is gone and your time is up, walk away! Do not try to win back your losses or use rent or grocery money to continue to gamble. Keep a diary of how much time you play and record your wins and losses - memory is selective in remembering the wins.

View gambling as entertainment - not a way to make money

Play knowing that you will almost certainly lose. Go with friends who do not have gambling problems and ask them to support you in staying within your preset limits. See the money lost as part of your entertainment budget.

Understand the odds - the "house" always has the edge

Make your gambling decisions based on an accurate understanding of your odds of winning. Expect to lose. Accept that you have no control over the outcome of the game - it is truly random. You cannot change the outcome, there are no winning strategies and you cannot influence luck. The odds are stacked against you and always favour the house.

Recognise risk factors

Do not gamble when you are feeling vulnerable, depressed, bored, lonely, anxious or angry. Be careful not to use gambling as a way to escape problems or avoid difficult feelings or situations. Mixing alcohol and gambling is very risky. Take frequent breaks from gambling. Walk outside to clear your head.

Part of a balanced lifestyle

See gambling as an enjoyable part of a balanced lifestyle. Have other meaningful activities in your life - not just gambling. Spend time with family and friends. When you feel like gambling, consider another activity, such as going to a movie.

Listen to the concerns of others

If others express concern about your gambling, listen to them! They may be seeing something you are not. People who do not have gambling problems do not let their gambling behaviours negatively affect relationships in their personal, social or professional lives.

5 | SELF MONITORING

Self-Monitoring Gambling or Urges to Gamble

Learning to understand and control gambling urges is an important step in regaining control over gambling behaviour. Using this tool will help you discover gambling patterns, triggers and coping strategies that are working.

| Date | Time | Type | Where | With Whom | Mood | Gambled? | Time Spent | Net Won/ Lost |
|------|------|------|-------|-----------|------|----------|------------|---------------|
| | | | | | | | | |

Comments:

Consequences if gambled:

Coping strategies if not:

| Date | Time | Type | Where | With Whom | Mood | Gambled? | Time Spent | Net Won/ Lost |
|------|------|------|-------|-----------|------|----------|------------|---------------|
| | | | | | | | | |

Comments:

Consequences if gambled:

Coping strategies if not:

| Date | Time | Type | Where | With Whom | Mood | Gambled? | Time Spent | Net Won/ Lost |
|------|------|------|-------|-----------|------|----------|------------|---------------|
| | | | | | | | | |

Comments:

Consequences if gambled:

Coping strategies if not:

Counselling can help you resolve problems caused by gambling and consider ways to lower your risk by stopping, reducing or modifying your gambling. Contact the Gambling Helpline 24 hour support and referral service 1800 858 858 for information. Services are free, confidential and available in many languages.

6 | IS THERE A GAMBLING PROBLEM IN YOUR FAMILY?

This handout can be given to family members who indicate to you that they are concerned about someone’s gambling or that someone they care about appears to be gambling a lot. You could also give them the GIS booklet, Problem Gambling: A Self-Help Guide for Families.

Is There a Gambling Problem in Your Family?

Sometimes gambling problems are right out in the open. Sometimes the family only gradually comes to realise that there is something wrong. You may be uncertain about whether there is a problem or how serious it is.

Some warning signs that may indicate a gambling problem in an adult:

Money

- there is less money available, although income has not changed
- debts are building up
- money has gone missing from a bank account or wallet, or valuables have disappeared
- spending priorities or habits have changed
- a person holds a second job, but there is no change in his or her finances
- Superannuation, insurance plans, etc., have been cashed in or allowed to lapse
- a person commits criminal acts to obtain money for gambling or to pay gambling debts.

Behaviour

- The person:**
- avoids family functions or other social events
 - neglects responsibilities or makes excuses
 - arrives late for work or other commitments
 - disappears for large blocks of time
 - spends a lot of time on sports statistics, racing forms or phone calls.

Relationships

- The person:**
- withdraws from family and friends
 - appears preoccupied
 - appears deceptive or secretive about his or her behaviour, particularly around money
 - appears to be edgy, reactive or defensive
 - changes his or her sleep, eating or sexual relationship patterns.

Some warning signs that may indicate a gambling problem in an adolescent:

- The young person:**
- can’t account for missing money
 - skips school
 - borrows or steals money from friends or family
 - sometimes has large amounts of unexplained cash
 - has a fake ID, casino entry card, race track or other gambling receipts among belongings
 - is preoccupied with video arcades, Internet gambling sites or day trading
 - has left a trail of Internet visits or credit card charges to gambling sites.

Counselling can help you resolve problems caused by gambling and consider ways to lower your risk by stopping, reducing or modifying your gambling. Contact the **Gambling Helpline 1800 858 858** for information on problem gambling counselling and related resources in your community. Services are free, confidential and available in many languages. Online counselling is also available at www.gamblinghelponline.org.au additional information and self-help support is available at www.gisnsw.org.au.

Is there a gambling problem in your family
www.problemgambling.ca/EN/Documents/IsThereAGamblingProblemInYourFamily.pdf

SUGGESTED READING

Berman, L. & Siegal, M.-E. (1999). *Behind the 8 Ball: A Guide for Families of Gamblers*. New York: Simon & Schuster.

Blaszczynski, A. (1998). *Overcoming Compulsive Gambling: A Self Help Guide Using Cognitive Behavioural Techniques*. London, England: Constable & Robinson.

Blaszczynski, A. (2000). Pathways to Pathological Gambling: Identifying Typologies. *eGambling: The electronic journal of gambling issues*.

Costello, T., & Miller, R., (2000) *Wanna Bet - Winners and Losers In Gambling's Luck Myth*. Allen & Unwin, St. Leonards, NSW

Darbyshire P1, Oster C, Carrig H.,(2001) The experience of pervasive loss: children and young people living in a family where parental gambling is a problem. *Journal of Gambling studies* Stud. 2001 Spring;17(1):23-45

Federman, E., Drebing, C. & Krebs, C. (2000). *Don't Leave It to Chance: A Guide for Families of Problem Gamblers*. Oakland: New Harbinger.

Griffiths, M., (1995) *Adolescent gambling*, Routledge, London

Heineman, M., (1992) *Losing Your Shirt: Recovery for Compulsive Gamblers and their Families*. Hazelden Publishing & Educational Services.

Heineman, M., (1988) *When Someone You Love Gambles*. Hazelden Publishing & Educational Services

King, A. (1999). *Diary of a Powerful Addiction*. Tyndall, MB: Crown Publishing.

Ladouceur, R., Silvain, C., Boutin, C. & Doucet, C. (2002). *Understanding and Treating the Pathological Gambler*. New York: JohnWiley & Sons, Ltd.

Little, D. (2002). *Losing Mariposa: The Memoir of a Compulsive Gambler*. Toronto: ecw Press.

Little, M. (c. 1999). *The Other Woman Was Lady Luck: True Stories from Monte Carlo to Casino Windsor*. Manitoulin Island, ON: Lady Luck Enterprises.

Makarchuk, K. & Hodgins, D. (1998). *Helping Yourself: A Selfhelp Manual for Concerned Significant Others and Problem Gamblers*. Calgary: Addictive Behaviours Laboratory, University of Calgary.

Milton, S. (2001) *Stop gambling : a self-help manual for giving up gambling / Simon Milton*. Pan McMillan, Sydney

National Council on Problem Gambling (2000). *Personal Financial Strategies for the Loved Ones of Problem Gamblers*.

Neilsen, A.C. *Prevalence of Gambling and Problem Gambling in NSW – A Community Survey 2006. Final Report*. NSW Office of Liquor, Gaming and Racing

Prochaska, J., Norcross, J. & Diclemente, C. (1994). *Changing for Good*. New York: William Morrow.

Raabe, T. (2001) *House of Cards: Hope for Gamblers and Their Families*. Carol Stream, IL: Focus on the Family/Tyndale House.

Rasmussen, L.,(2001) *Stop Gambling Start Living*. Hybrid, Victoria

Silverman Saunders, C. (1999) *Straight Talk about Teenage Gambling*. Facts on File.

Other Resources

Problem Gambling: A Self-Help Guide for Families - www.gisnsw.org.au

Practical Financial Strategies Booklet: A Self Help Guide for Problem Gamblers By Gerri Coleman (Central Coast Problem Gambling Service) www.problemgambling.net.au

Free Yourself Self-help Guide and Audio Tape kit - www.freeyourself.com.au

My Passionate Affair with Poker Machines (DVD) www.freeyourself.com.au

Free Yourself (DVD) www.freeyourself.com.au

Women & Gambling Information Kit - Karen Richardson & Kate Roberts - www.gisnsw.org.au

Less than Even: The Hidden Cost of Gambling - DVD www.gisnsw.org.au

Against the Odds - Youth & Gambling - Discussion CD www.gisnsw.org.au

No More Bets Please - DVD. www.monkeysee.com.au or sales@livingsolutionsbookshop.com.au

Know the Odds - Community Discussion Paper - www.gisnsw.org.au

Problem Gambling Help Sheets - www.gisnsw.org.au

You Figure It Out - Youth and Gambling Education Kit - www.labyrinth.net.au/~knowodds/philos.html

Gaming Machines: Facts and Myths. NSW Office of Liquor, Gaming and Racing, Communities NSW - DVD www.gamblinghelp.nsw.gov.au

USEFUL WEBSITES & CONTACTS

Problem Gambling Resources

NSW Responsible Gambling Fund (RGF)

Supports problem gambling focused training provided by the Centre for Community and Welfare Training (CCWT) for further details or information about the training www.acwa.asn.au/Show_Found_CDs_by_Stream11.php?stream=Problem+Gambling

NSW Problem Gambling Treatment Providers Conference is held in April each year contact Centre for Community and Welfare Training (CCWT) for further details www.acwa.asn.au

Gambling Impact Society (NSW) Inc. provides a variety of programs, presentations, workshops and seminars for helping professionals info@gisnsw.org.au

The Victorian Responsible Gambling Foundation has a range of information and resources www.responsiblegambling.vic.gov.au

Responsible Gambling Awareness Week (RGAW) Annual awareness week event in May across Australia. This is an opportunity for your service to get involved in raising awareness on this issue and promoting the Gambling Impact Society and the Gambling Help services. For information on RGAW events in your area contact your local Gambling Help Service or the relevant authority for your State/Territory.

National Association of Gambling Studies (NAGS) hosts an annual conference in Australia and past conference proceedings are available at their website www.nags.org.au

A Toolkit is available to all financial counsellors who have registration with their state peak body and can be accessed when they log onto the Financial Counselling Australia website www.financialcounsellingaustralia.org.au/toolkit/.

Winning Ways handout
www.problemgambling.ca/EN/Documents/WinningWaysToKeepGamblingSafe.pdf

Self Monitoring handout
www.problemgambling.ca/EN/Documents/SelfMonitoring.pdf

Useful Resources

www.problemgambling.ca/EN/ResourcesForProfessionals/Pages/InformationforHelpingProfessionals.aspx

www.problemgambling.vic.gov.au/family-friends

www.gisnsw.org.au/Help.html

www.gamblinghelp.nsw.gov.au/help-for-health-welfare-professionals

www.problemgambling.ca/en/resourcesforprofessionals/pages/clinicaltoolsproblemgambling.aspx

www.problemgambling.ca/EN/Documents/IsThereAGamblingProblemInYourFamily.pdf

www.problemgambling.ca/en/resourcesforprofessionals/pages/printablehandoutsforyourclients.aspx

www.acts.co.nz/Concerned_Others_Gambling_Screen_COGS_Mk2.php



Self-Help Websites

www.gamblinghelponline.org.au
www.gisnsw.org.au
www.gansw.org.au
www.gansw.org.au/GamAnon.htm
www.smartrecoveryaustralia.com.au
www.chrysalisinsight.org.au
www.freeyourself.com.au
www.nrgs.org.au
www.stvincents.com.au
http://youthgambling.mcgill.ca/Gambling2/index.php
www.gamblersanonymous.org.au
www.miph.org/gambling
www.responsiblegambling.org
www.femalegamblers.info
www.professionals.problemgambling.vic.gov.au/gamblers-help-services/cald-services
www.gamblinghelponline.org.au/accessing-support/non-english-speakers
www.responsiblegambling.vic.gov.au

General Interest Websites

www.socialwork.unimelb.edu.au
www.nags.org.au
www.unsw.edu.au
www.afm.mb.ca
www.societystudygambling.co.uk
www.camh.net
www.pgfnz.org.nz
www.responsiblegambling.vic.gov.au/getting-help/family-and-friends/support-for-kids
www.responsiblegambling.vic.gov.au/getting-help/your-stories/children-stories
www.1877mylimits.org/impact.asp

Gambling Help

www.gamblinghelponline.org.au
www.gamblinghelponline.org.au/accessing-support/find-support-in-your-state/
www.problemgambling.gov.au

Financial and Legal Services

www.accesstojustice.gov.au/Pages/default.aspx
www.clc.nsw.org.au
www.legalaid.nsw.gov.au
www.welfarerights.org.au
www.accesstojustice.gov.au/Pages/default.aspx
www.vedaadvantage.com
www.moneysmart.gov.au

Gambling Helpline 1800 858 858
a 24 hr National Hotline - information, support
and referral service



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