

# Problem Gambling

A Self Help Guide  
*for Families*



**GAMBLING**  
*Impact*  
Society NSW<sub>INC</sub>

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The Gambling Impact Society NSW <sub>INC</sub>  
*Gaining support by helping each other*

The Gambling Impact Society NSW (GIS) management committee is made up of health professionals, community/welfare workers and consumer representatives. GIS offers information, education, advocacy and support. New membership is welcome. You can become a member or offer support by visiting the website. Images used in this guide are for illustrative purposes only and any person depicted is a model from stock image libraries or GIS members who have volunteered to pose to help personalise this self help guide for families.

[www.gisnsw.org.au](http://www.gisnsw.org.au)

# Problem Gambling

## A Self Help Guide *for Families*

### Contents

Acknowledgements	2
Introduction	3
1 What is gambling?	4
2 What is problem gambling?	5
3 The effects of problem gambling	12
4 Moving toward change	19
5 Getting help	30
6 Personal stories	34
7 Suggested reading	44
Useful websites	45



## **Gaining support by helping each other**

### **Acknowledgements**

The Gambling Impact Society (NSW) Inc. (GIS) would like to acknowledge support from the Centre for Addiction and Mental Health (CAMH), Toronto, Ontario, Canada who kindly provided access to their own Problem Gambling Guide for Families as the foundation content for this new Australian resource. We also acknowledge support from the Victorian Department of Justice for permission to use a section of their family guide and the South Australian Government for their section on the effects on children.

We thank the NSW Government and the Responsible Gambling Fund Trustees for the financial support to publish this resource. We would like to acknowledge the support of the NSW Health Carers Program who provided a seeding grant to assist us with this project and the professional skills of Elle Holder-Keeping (graphic designer) who gave life to our vision.

We also thank the various members of the GIS management committee who have provided voluntary time to support the development of this book. In particular Kate Roberts (Chairperson) who has spent many hours researching, collating and developing the content material for this resource.

A special thank you goes to the many GIS members and supporters who over the past 10 years have shared their insights into the journey of problem gambling. We have been able to incorporate some of these stories into this resource, creating a picture from the very heart of those who have directly experienced the affects of problem gambling on their lives. In many ways the most important contributors and the reason for this educational resource.

The GIS motto has always been “gaining support by helping each other” - this book serves as a good example of that action based statement.

## Introduction

This book forms part of a range of educational resources developed by the Gambling Impact Society (NSW) Inc. - a totally voluntary, not for profit health promotion charity established in July 2000.

The 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 our main aim 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 electronic gaming machines "pokies" in particular) as products with the potential for "dangerous consumption".

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.

The aim of this self-help resource is to provide, what we hope, is a range of supportive information and ideas to assist families who may be struggling with the impacts of problem gambling.

The 2010 Productivity Commission's Report into Gambling specifically identified the need for more self help information to be made available to individuals and family members affected by problem gambling in the community. We hope that this resource will contribute to meeting this need.

# 1

## What is gambling?



Gambling is an activity based on risking something of value against the chance of winning or losing. You are gambling whenever you take the chance of losing money or belongings, and when the risk of winning or losing is decided mostly by randomness or chance.

There are many different types of gambling activities including:

- casino games
- bingo
- keno
- Electronic Gaming Machines (EGM's), 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

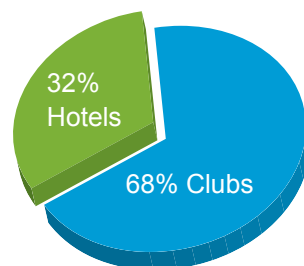
### A snapshot of gambling in Australia

- the most significant gambling development in Australia was the introduction of EGM's in 1956 in NSW and their expansion in NSW and other jurisdictions in the 1980's and 90's
- NSW continues to be the hub of EGM gambling in Australia
- Australia has 198,300 EGM's, and in NSW 97,065 (2009)
- annual revenue per EGM \$59,700 in 2008-9
- annual gaming machine losses per EGM player averaged \$3,700 in NSW
- 70-75% of surveyed adults don't use EGMs
- \$19 billion is spent nationally on gambling
- \$7.1 billion in NSW on gambling generally
- \$4.7 billion in NSW on EGMs in hotels and clubs
- \$1,610 million NSW Tax revenue from gambling in 2008-9

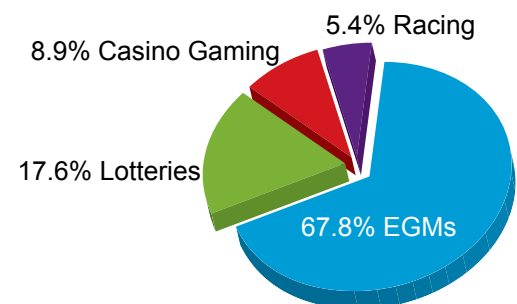
Productivity Commission Report 1999 & 2010

Productivity Commission Report 2010

Gaming machine profits in clubs and hotels in NSW 2006



Tax revenue share for different forms of gambling NSW



# What is problem gambling?

Problem gambling is not just about losing money. Gambling problems can affect a person's whole life and the lives of people close to them.

Gambling is a problem when it:

- gets in the way of work, school or other activities
- harms your mental or physical health
- hurts you financially
- damages your reputation
- causes problems with your family or friends

There are different levels of gambling problems

## Gambling problems can range from mild to severe:

- many people who gamble do so casually for pleasure without any harm
- serious social gamblers play regularly, but gambling doesn't come before family and work
- people who gamble excessively often have trouble in their work, or with family and friends. Their gambling often causes money problems
- for some people, gambling seriously harms every part of their lives

## Problem Gambling in Australia

The definition of what constitutes a gambling problem has been the source of much academic and community debate in Australia. For a country such as ours with a strong history of gambling, it is no wonder that there has been such difficulty defining "problem gambling". Many affected by the impacts of problem gambling will tell you that the lack of community awareness of the issues, affects their ability to seek help and support. It is therefore in all our interests to inform ourselves about the issue and help others identify and seek support. Being alone in the face of a gambling problem can be devastating for both families and the gambler themselves – many are in a state of depression and gambling has a high risk of suicide.

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".

## Important points to remember:

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 a person may develop a gambling problem. For example, some people develop problems when they try to win back money they have lost "chasing", or because they like the excitement of gambling - to be "in the action". Others have life stresses that make gambling a welcome relief - a way of escaping and buying time away from their concerns. People who gamble problematically often talk about being "in the zone" - a place where they experience a sense of disassociation from everyday life.



## A snapshot of problem gambling in Australia

- 300,000 problem gamblers in Australia
- 150,000 problem gamblers in NSW
- Average loss \$12,000 pa compared to non-problem gamblers \$600 pa
- 5 -10 others are negatively impacted by problem gambling, including families, friends, and employers
- 80% of those seeking treatment have problems with EGMs (poker machines)
- 1 in 4 people in treatment have marriage problems as a result of problem gambling
- 60% of those in counselling have been suicidal
- 400 pa reported suicides are attributed to problem gambling
- there are major impacts on child and family health

Productivity Commission Report 1999 & 2010

**Problem gamblers  
comprise 15 per cent  
of regular  
(non-lottery)  
gamblers and  
account for about  
\$3.5 billion in  
expenditure annually  
- about one-third of  
the gambling  
industries' market**

**Productivity Commission  
1999:2**

## Gambling and public health

“The NSW Population Health study of 2007 found that over 10% of the population had experienced a gambling problem in the family. These levels are considerably above that of the prevalence in NSW of diabetes at 7% or indeed cancer at 3%. Yet by comparison, the number of community awareness campaigns, health promotion, community education initiatives, early interventions and treatments for those impacted by problem gambling is minimal” (Kate Roberts-chairperson Gambling Impact Society (NSW), statement to the Joint Select Committee on Gambling Reform public hearing, Sydney 4/2/11).

There is little doubt that the expansion of gaming machines in Australia (in many ways led by NSW) has been linked with significant harm and as a result individuals, families and communities are suffering substantial negative consequences.

There is sufficient evidence to suggest that like other public health issues there are a number of causal links at the individual, environmental and product level (Productivity Commission Reports, 1999 Vol.1, p.27, and 2010, Vol. 1, p.21).

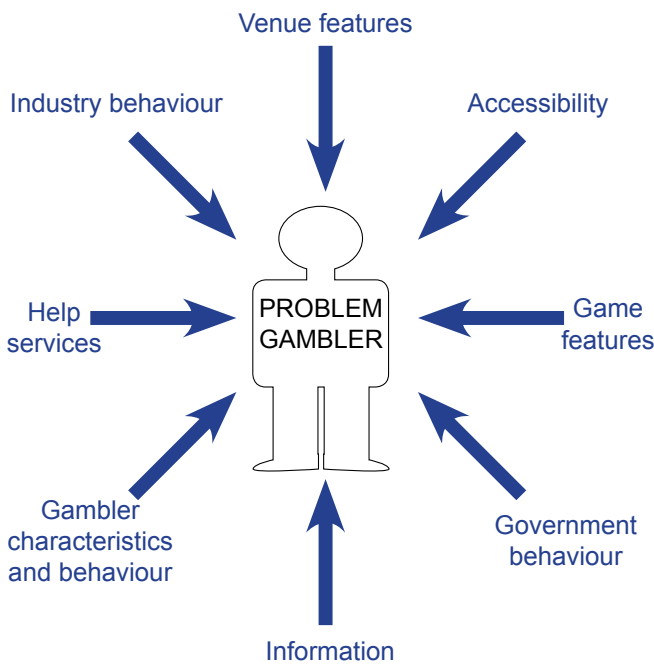
Public health approaches including health promotion, have been widely adopted in responding to other population health issues such as drug, alcohol and tobacco use, as well as more traditionally, infectious diseases. More recently several international researchers have identified this approach as having likely benefits for gambling and its social health problems (Korn & Shaffer, 1999; Shaffer & Korn, 2002; Korn, Gibbons, & Azmeier, 2003; Messerlain et al, 2004).



## Individuals and families

A public health approach to problem gambling promotes a social science based understanding of the interaction of human behaviour and social determinants. This approach maintains that individual behaviours and outcomes derive from a range of social, cultural, political, institutional and environmental factors. The 1999 Productivity Commission Inquiry suggest problem gambling may be located within an epidemiological framework linking effects to causes (see figure 1).

Figure 1 Epidemiological framework for problem gambling



The recent (2010) Productivity Commission Report specifically recommends a consumer protection and public health approach to gambling and problem gambling. The report recommends a series of national reforms to address both community information, support to those affected and technological changes to gaming machines (EGMs).

At an individual and family level identifying the problem is often difficult and unlike drug or alcohol problems there are few tell tale signs. Difficulties in identifying the problem and the common defense mechanisms in humans of initially denying a problem, is a primary cause of people not seeking help. In addition the resultant feelings of shame attached to gambling excessively or dealing with the impacts of this behaviour, can mean individuals and families quietly suffer in silence. However, thanks to increasing community awareness of problem gambling and the development of some gambling specific support services, knowledge is starting to disseminate and more people are able to identify the symptoms earlier.

Problem gambling, as it is often referred to, is most often defined as a “behavioural disorder” involving gambling activity which causes social, relationship and financial difficulties. It can be hard to know whether or not gambling is becoming a serious problem in your life. Some methods to help individuals identify the problem include the Gamblers Anonymous (GA) twenty questions a self help quiz for consumers whilst the South Oaks Gambling Screen is often used by counsellors. Both questionnaires endeavour to assess the extent of gambling activity, the affects on relationships, the nature of the activity (whether hidden or open) and the extent of borrowing and financial commitment to the activity. There are some signs for family members to consider as well (see the section on “signs that gambling is a problem” on pages 10 and 11).





**People need options and programs tailored to their needs**

## The Cycle of problem gambling

The Cycle of problem gambling (see figure 2) illustrates a model for understanding the process by which problem gambling operates. It was developed by Mitchell Brown (former counsellor at Wesley Gambling Counselling Service, Sydney) and identifies the pattern of activity often present in someone who may have developed a problem with gambling.

The diagram is often used to help summarise a person's own experience of gambling and can be used as a tool in a therapeutic interview, helping the individual identify behaviour and triggers to that behaviour. Family members have also found it a helpful model to help them understand the problem gambling experience.

The desire to escape may be caused by stress, loneliness, boredom, depression or a range of emotionally painful states. Gambling is often an effective mood changing behaviour which can help people cope with painful feelings. However, the activity itself can go on to cause further painful feelings and this is where the cycle begins. For some, the desire to win may be the point of establishing and maintaining gambling behaviour. Winning itself is often not the main driving force. Those gambling problematically will often tell you that "being in action" is the sustaining force that keeps them gambling.

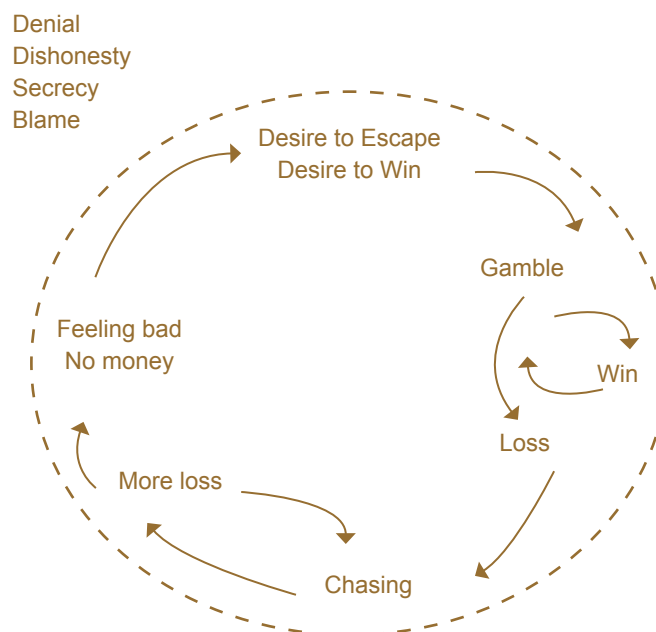
Some of the main difficulties are experienced within the destructive inner-cycle of chasing whereby the gambler attempts to recover losses in the same way he/she created them - continuing to gamble. Such behaviour often leads to further losses because the longer one gambles the more likely one is to lose. This leads to further emotional pain and financial crisis. When people become entrenched in this cycle they become more committed to the process and increasingly; denial, dishonesty, secrecy and blame are used to defend and maintain their gambling.

Many people (with support) have found that by identifying this pattern they are able to observe their behaviour and start taking actions to break the cycle. This is not easy, and as anyone involved with this health issue will tell you, it can be very frustrating when those less informed ask "well, why can't you just stop?"

Problem gambling is a psychological disorder similar to an addiction - if it was easy to *just stop* - there would be no need for this guide or the 40 or so gambling specific counselling services across the State of NSW.

Most importantly, each gambling problem is specific to an individual and their family, what may work for one person may not work for another. Counselling, gambling programs and self-help groups have all been shown to help but - **people need options and programs tailored to their needs.**

Figure 2: The Cycle of Problem Gambling



## Why do some people have gambling problems?

Gambling is “big business” in Australia, it provides the gambling industry with billions of dollars in profits each year and State governments gain an average of 10% of their tax revenues from gambling. It is heavily advertised and over time has become culturally acceptable in our communities. Opportunities to gamble are everywhere. This means more people are gambling, and they are gambling more often.

The expansion in gambling computer technology has created many new forms of gambling and more complex gambling activities. As a result it is complicated for people to fully understand the real risks involved.

Gambling in Australia is promoted as a leisure activity and “harmless” entertainment. Some people can gamble without having problems. They see gambling as just entertainment or a way to spend time with friends. They hope to win, but don’t expect to win, and usually limit their expenditure by setting a budget for gambling and limiting their time on the activity. Most people who develop gambling problems start out this way.

People who have developed problems often identify other reasons that contributed to their gambling, including:

- hoping for a big win
- trying to win back lost money
- the excitement of taking risks
- impulsivity (acting without thinking)
- trying to feel better about themselves
- loneliness
- escaping from life’s problems
- relieving physical and emotional pain
- coping with depression and anxiety

**As the majority of people are unaware of the signs of gambling becoming a problem, many people develop gambling problems without realising what is happening.**

Some kinds of gambling cause more difficulty than others. In particular, electronic gaming machines (EGM’s) have been associated with increased risks of gambling harm (Productivity Commission, 1999 & 2010). Studies of those in treatment for gambling problems have demonstrated that 80% have had difficulties with EGM’s. It has been suggested that EGMs are particularly addictive due to their continuous play features, frequent small wins, the chance of bigger wins and what seem to be frequent near-misses. Environmental features such as low light in venues, enthusiastic noise of the machines and bright lights all add to the experience and distract from “real time”.

Some research has demonstrated that machines are designed to celebrate losses as a win e.g. celebration sounds and lights play when winning \$1 after spending \$2. This is called “losses disguised as wins”. These sorts of features along with “free spins”, linked jackpots and speed-of-play are some of the features of EGM design which encourage loss of control when gambling.

The way EGMs operate it is often “normal” to lose some level of control. Dickerson (2003) has shown that for those gambling on EGMs (once a week or more) - 44% will experience impaired control. There have been strong recommendations that EGM gamblers should be encouraged to make decisions about the amount of time and money to be risked, away from the machine. Since the release of the Productivity Commission’s Report into Gambling (2010) the Federal Government is considering some major gambling reforms. These include:

- pre-commitment, whereby every gambler will be able to set a limit before they gamble on an EGM
- dynamic warning messages on EGMs
- a limit of \$250 (per card) on cash withdrawals from Automatic Teller Machines (ATM’s) in gambling venues (apart from casinos)

**It is important to remember that any form of gambling can become a problem.**



**Many people develop gambling problems without realising what is happening**



**Gambling is not genetically inherited nor is it able to be pre-determined with a medical test**

## Risk factors

Unlike some other health issues, problem gambling is not genetically inherited nor is it able to be pre-determined with a medical test. However there are some risk factors that may contribute to a person being more vulnerable to developing a gambling problem. A person may be more at risk if he or she:

- gambles regularly
- had a big win early in his or her gambling history
- has money problems
- has had a recent loss or change, such as relationship problems, divorce, job loss, retirement or the death of a loved one
- is gambling to cope with a health concern and/or physical pain
- often feels lonely
- has few interests and hobbies, or feels his or her life lacks direction
- often feels bored, takes risks or acts without thinking
- uses gambling, or alcohol or other drugs, to cope with bad feelings or events
- often feels depressed or anxious
- has been abused or traumatised
- has (or had) problems with alcohol or other drugs, gambling or overspending
- is in a family where someone has had problems with alcohol or other drugs, gambling or overspending
- thinks he or she has a system or a way of gambling that increases his or her odds of winning

The more items in this list that are true for someone, the more care the person needs to take with gambling.

## Signs that gambling is a problem

Family members often find it very hard to know whether or not there is a gambling problem. Often it is only when a crisis arrives such as an unpaid debt, a health problem or problems at work, that family become aware. This is then a double blow. Since you are reading this book, you are probably already worried that gambling may be harming your family. Trust your feelings. Families often know something is wrong - but not *what* is wrong.

Unfortunately, part of the common experience of having a gambling problem is denial of the problem - this is a normal part of the problem gambling cycle but very frustrating for families. It makes it less likely that the person is able to confront the problem alone or be fully open with their family. They may cover up or lie when you ask where they have been, or where money has gone. This makes problem gambling hard to identify.

Here are some common signs of gambling problems. The more clues you see, the more likely that gambling is a problem.

## Money clues

- money is missing from the house or from bank accounts
- your family member is secretive and bad-tempered about money
- he or she hides bank and credit card statements
- the person borrows money through credit cards, through bank loans or from family and friends
- bills are piling up, payments are missed and creditors are calling
- superannuation and insurance plans are cashed in, or payments are not made
- valuables disappear and reappear
- your family member takes on extra jobs, but you don't see any extra money
- the person is always short of money
- the person juggles money to gamble or pay debts

## Emotional clues

Your family member:

- withdraws from family and friends
- seems anxious or far away, or has difficulty paying attention
- has mood swings and sudden outbursts of anger
- sometimes feels good about himself or herself (when the person is winning)
- complains of boredom or restlessness
- is depressed and/or suicidal

## Time clues

Your family member:

- is often late for work or school
- is gone for long, unexplained periods

## Changes in behaviour

Your family member:

- stops doing things he or she used to enjoy
- changes patterns of sleep, eating or sex
- doesn't do as he or she says, or makes excuses
- doesn't take care of himself or herself, or ignores work, school or family tasks
- uses alcohol or other drugs more often
- doesn't take proper care of the children
- misses family events
- thinks and talks about gambling all the time
- changes friends (particularly with teens)
- has more health or stress problems (e.g., headaches, stomach and bowel problems)
- lies about gambling
- doesn't want to spend money on anything except gambling
- cheats or steals for money to gamble or pay debts
- has money conflicts with other people
- has legal problems over gambling



# 3

## The effects of problem gambling



### Why can't they just stop?

Most people with gambling problems slowly lose control over how much time and money they spend gambling. Some focus only on gambling and ignore other responsibilities and the harm their gambling causes. Others function well in other areas of their lives but have occasional bouts of excessive gambling (binge type gambling) which have harmful impacts. Some people who gamble excessively do not connect their life problems to their gambling.

Others have tried to cut down or stop before, but have failed. Now they feel irritable and upset whenever they try to change. Most people who gamble excessively have mixed feelings about gambling. They know they are causing problems for the people they love. They may become anxious and unhappy, and often hate themselves. But the urge to gamble is too great to resist. They feel they can't give up on all the time, money and emotion they have put into gambling. They can't accept that they will never win back what they have lost.

Other people promise to quit, but can't. They fear their loved ones will find them out. This drives them deeper into hiding and further into debt. They keep hoping a big win will end their problems.

The first step for people with gambling problems is to give up on their losses and their hope of a big win. Then they can begin to regain control over their gambling and their lives. Many people who have confronted their gambling problem find it a huge relief to find support to talk about the problem as it has taken so much energy to keep it hidden.

### Impact on families

You probably already know how much gambling can hurt families. Families may be affected in different ways. Gambling problems can be hidden for a long time, so many families are shocked when they learn how much money has been lost. Some relationships do not survive a gambling problem.

Other families struggle through difficulties and grow stronger together. **People can and do recover from problem gambling**, but it takes time and patience to work through all the issues. Don't make important decisions about your relationship while you are under stress. Take time to think things through, and consider the feelings and needs of the whole family. Counselling can help you explore your options and decide what will work best for you and your family.

**Gambling problems hurt families in many ways:**

**Money problems:** When family members learn that savings, property or belongings have been lost, it can make them feel scared, angry and betrayed.

**Emotional problems and isolation:** Gambling problems cause strong feelings among family members, which make it harder to solve problems. Many partners of those with gambling problems do not want to be emotionally or physically close with the person who has hurt them. Family members may avoid other people, because they feel ashamed. This makes it hard to get love and support.

**Physical and mental health:** The stress of gambling problems sometimes causes health problems, for both the person who gambles and the family. This can include anxiety, depression and stress-related problems such as poor sleep, ulcers, bowel problems, headaches and muscle pains.

**Burnout:** Many families under stress have trouble coping. One member may try to keep things in control by taking on more tasks. This can lead to burnout. Family members often forget to take care of themselves or to have fun.

**Physical and emotional abuse:** Family violence is more common when families are in crisis. Gambling problems can lead to physical or emotional abuse of a partner, elder parent or child. If this is happening in your family, get help right away.

**People can and do recover from problem gambling, ... it takes time and patience to work through all the issues**

## Effects on children



Children are usually aware when their parents are going through stress and worries. Children can also feel the effects that problem gambling has on their parents' lives and relationships. Children respond differently to these problems depending on their individual nature and age.

When a parent or caregiver has a gambling problem, children can feel forgotten, depressed and angry. They may believe they caused the problem and that if they are good, the problem will stop. Children may believe they must take sides between their parents. They may stop trusting a parent who makes promises he or she doesn't keep. Some children may try to draw attention away from the parent with the gambling problem by misbehaving.

There is some evidence to suggest that children of parent(s) who have a problem with gambling are at a greater risk of using alcohol, drugs or gambling at an earlier age than other children.

Some of the more immediate effects on children can include:

- being anxious, depressed, angry
- refusing to go to school
- poor school performance
- withdrawal from friends or activities
- worrying about parents' worries
- changes in their physical health
- changes in sleeping patterns
- changes in their usual behaviour

Children can also have a strong sense of loss. This loss may be for a parent who is away gambling for long periods, the loss of security, the loss of trust and of feeling connected and close to a parent when the parent is preoccupied with gambling or trying to hide it. They may feel the loss of family togetherness they once had.

Children also have feelings of loss that come with financial hardship. They know there is less money for household items like food, clothing, family outings, activities and school excursions.

If gambling is beginning to cause problems at home it is generally a good idea to bring this out in the open and let your children know that you are trying to sort things out and that they are not to blame for the situation. This also lets them know that they don't have to be responsible for their parents.

If you are seeking help through counselling it may be a good idea to consider counselling support for your children as well. Some counsellors are specifically trained in family therapy and will work with the whole family. Parents who change their problem gambling behaviour provide their children with a real example of overcoming a difficult situation with effort and commitment.

**Parents who change their problem gambling behaviour provide their children with a real example of overcoming a difficult situation with effort and commitment**



## Effects on partners

The following article is provided from the Gambling Impact Society (NSW) Newsletter - Impact News:

As a partner of someone struggling with the effects of problem gambling it is often a difficult personal journey through denial, sadness, anger, loss, self-reproach and ultimately acceptance and healing. It is a journey undertaken by many, often in isolation and sometimes without the recognition from family, friends or even support services. It can feel like all the emphasis is upon “the problem gambler” and at times you may feel closed out even when your partner may be seeking assistance through counselling or other support services. Sometimes it can feel like your own issues are being ignored.

The chart on page 16 is based on Sheila Wexler’s work available on the internet ([www.addictions.net](http://www.addictions.net)) provides an overview of many of the symptoms commonly experienced by partners of people gambling problematically. Sheila summarises the effects on partners as denial, stress and exhaustion.

### **Denial can be a strong defence mechanism for partners and is often exhibited through:**

- occasional worries
- keeping quiet
- keeping concerns to yourself
- making excuses for the gambler
- thinking that the gambling is “just a phase they are going through”
- accepting the increased spending
- beginning to question the unpaid bills
- being easily reassured by the gambler
- becoming frustrated by unexplained financial crises but continuing to “enable” the gambler to continue the deception

### **Symptoms of partner stress include:**

- often complaining about the decreasing amount of money
- feeling rejected by the gambler
- attempting to control the gambler’s behaviour
- making all sorts of demands on the gambler
- avoiding family and friends
- feeling isolated and that no one can help
- continuing to “enable” the gambler by providing bail-outs

### **Common signs of exhaustion include:**

- increasingly being preoccupied and confused
- developing intense resentments
- thinking may become impaired
- feelings of increasing rage
- feeling immobilised and as if you can’t act
- doubting your own sanity
- beginning to panic and/or feeling anxious
- stress related illnesses often becoming more frequent

As a partner of a person gambling problematically your own health may suffer. Issues of damaged trust in the relationship and protecting your own financial security are some of the long term concerns that may need to be addressed. Seeking help for yourself can provide the opportunity for change, not just for yourself, but in the overall situation.

**Even though your partner may still be in denial about his/her problem you can do still do something for yourself.**



**It is important to recognise your own needs and know that you are not alone**



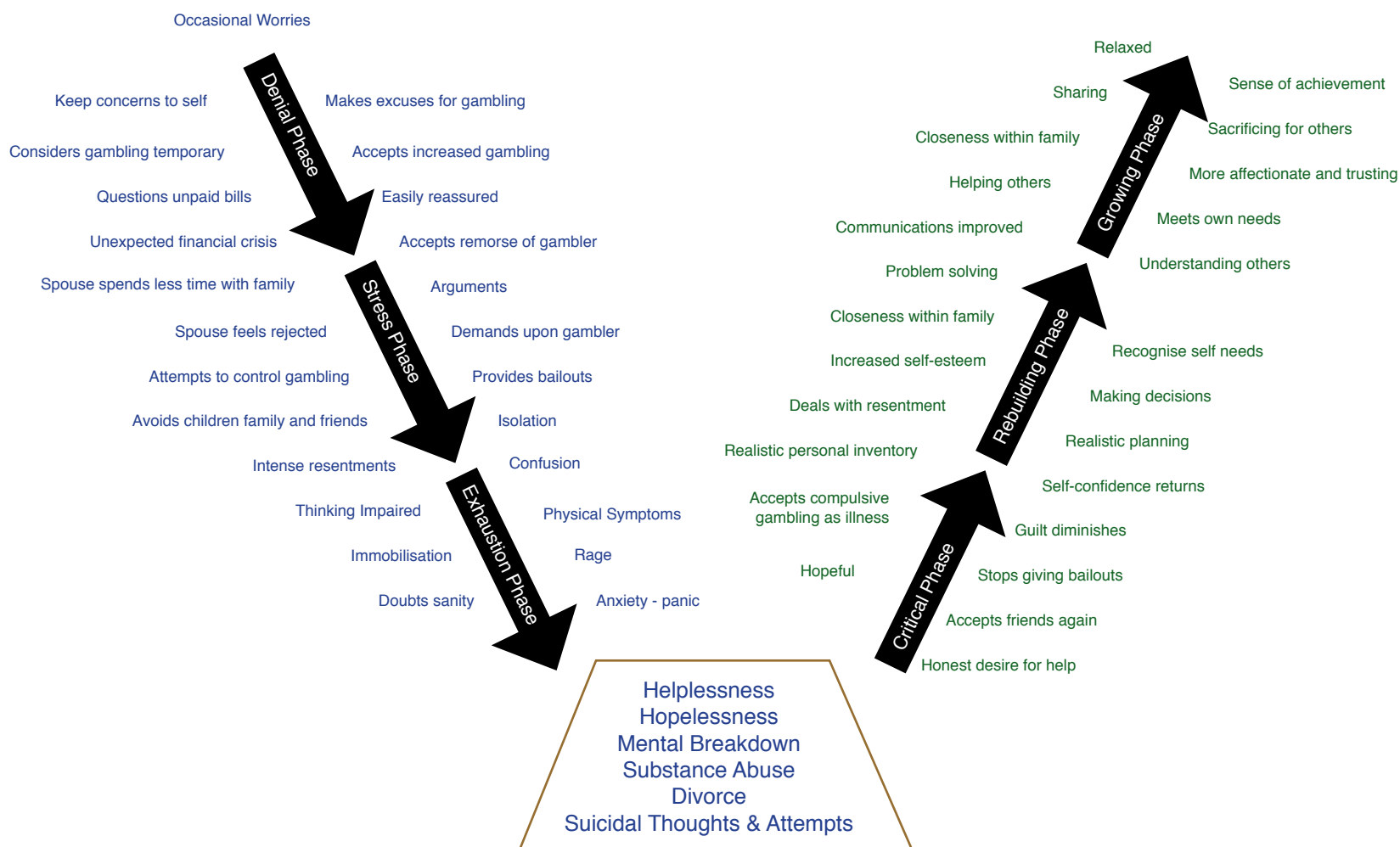
Most of the gambling help services listed in this resource are available to partners of gamblers. Gaining professional counselling support may be the first step in a range of methods to help you deal with your own issues. Others include self-help groups such as Gam Anon - a support group for family and friends of people gambling problematically (Tel: 02 9564 1595 to find out about groups in your local area) and learning as much as you can about the cycle of problem gambling and how to deal with it. "Behind the Eight Ball" a book by Linda Berman is an excellent starting point (it can be difficult to obtain in Australia - use Amazon Books on the internet). **It is important to recognise your own needs and know that you are not alone.**

## Looking after your health

Like other health problems in the family, it is easy to get very focussed upon your family member's problem because it also affects you.

However, it is important that family members look after their own health and protect their own well-being. This may mean setting healthy boundaries on what you can and cannot do for the other person. For instance a healthy boundary may include helping your family member find out about support services but deciding not to lend them money for gambling or to pay off a gambling debt.

## A chart on the effects of problem gambling on the partner Arnie & Sheila Wexler Associates 1998



Getting your own support can help you work out how to set healthy boundaries along with providing you with more information about problem gambling and how to deal with it in the family.

A variety of gambling specific help programs are spread across Australia and include: face to face counselling, online counselling, peer support programs and self-help groups. You do not have to wait until the person you care for accepts help to gain support for yourself. In fact it is often very helpful for family members to recognise their own need for help separate from the person they care for. All gambling help services are available to family and friends of those struggling with a gambling problem.

Many people have found it helpful to speak with someone who has faced a similar problem, Gam Anon creates this opportunity through their support network.

The Gambling Impact Society (NSW) (GIS) operates as a self-help organisation to provide community education and support for those impacted by problem gambling. GIS publish a variety of self-help resources, CDs and DVDs and online information available at [www.gisnsw.org.au](http://www.gisnsw.org.au)

A list of other helpful resources is published in the last section of this book.

Also included is a range of helpful articles from Impact News (GIS Newsletter) and personal stories from GIS members to give insight from a peer perspective, in chapter 6.

Getting to know as much as possible about the problem will help you feel more confident and better able to manage the situation in your family as well as learn skills to help you and your family recover.

## Anxiety and depression

Many people who are affected by gambling problems feel stressed, anxious and depressed. This can make sleeping, thinking and solving problems more difficult.

If you have some of the following symptoms for more than two weeks, making your day-to-day life difficult, you may have chronic depression:

- you have lost interest in usual activities
- you feel depressed, down in the dumps or irritable
- your sleep has changed (e.g., you have problems falling asleep or staying asleep, or you sleep too much)
- your appetite has changed. You have lost or gained weight
- you feel helpless, hopeless or despairing
- it is hard to think and to remember things, and your thoughts seem slower
- you go over and over guilty feelings. You can't stop thinking about problems
- you have lost interest in sex
- you feel physically tired, slow and heavy; or you feel restless and jumpy
- you feel angry
- you think about suicide

If you experience any of these symptoms, speak to your family doctor or another health care professional (a gambling counsellor can also make sure you get the help you need). Tell him or her about how gambling is affecting you life. Treatment may include medications and/or counselling and other support.

## Suicide risk

Rates of suicide are higher for people who gamble excessively, and for their family members. The people most likely to attempt suicide are those who also have mental health problems (like depression) or who heavily use alcohol or other drugs. People who have threatened suicide or hurt themselves in the past are also more at risk. If you feel suicidal or are making plans to end your life, get help right away. You don't have to deal with your problems alone.

## What to do if you feel suicidal

If you are thinking about ending your life:

- get to your local emergency department immediately
- remove any means for ending your life (e.g., firearms, medications etc)
- let your family or a friend know how you are feeling
- contact Lifeline on 131 114 for support and information
- let your doctor know what is going on, including your gambling
- do not drink alcohol or take other drugs as it will make matters worse
- contact the Gambling Helpline on 1800 858 858 and arrange to see a counsellor as soon as possible. You can usually be seen within days
- talk to someone you trust, such as a friend or spiritual advisor
- try not to be alone

## What to do if a family member is suicidal

A family member may have thoughts of suicide if he or she:

- changes behaviour, appearance or mood
- seems depressed, sad or withdrawn
- gives away prized possessions
- talks about suicide and says he or she has a plan
- makes a will or talks about final wishes

If this happens, you should:

- stay calm and listen carefully
- let the person talk about his or her feelings
- accept what he or she says. Don't pass judgment or try to solve the problem.
- ask if the person feels suicidal and has a plan
- remove any means for self-harm (e.g., firearms, medications)
- take all suicide threats seriously
- support the person in getting professional help (e.g., crisis centre, counsellor, doctor, emergency room or clergy)
- let your doctor know what is going on
- not agree to keep the person's suicidal thoughts a secret. Tell someone who can help

# Moving toward change

## How can I get the person to stop gambling?

It is virtually impossible to control the actions of another. Whilst anger, fear and shame can be a normal reaction to discovering a gambling problem, threats, bribes or punishing the person can do more harm than good. This lack of control can be frustrating for families but you can still play an important role in encouraging change.

Many people with gambling problems are able to turn their lives around because of the support they have had from their families. Research shows that often people take their first steps to getting help because they become aware of how much gambling is hurting their family. It is therefore important to communicate to your family member how his or her gambling affects you.

Whilst sometimes difficult, if this can be done in calm and positive manner the impact will be much greater. Families are a powerful agent for change. Some families have found reading the work of Linda Berman & M. Siegal – *Behind the Eight Ball : A guide for families of gamblers* useful in helping them prepare for some of the difficult conversations they may need to have with their family member.

Making positive changes in your own life by reaching out for support can help the person see that he or she can change too. You may feel deeply angry or hurt. This can make it hard to support the person who has caused you so much pain. Counselling can help you sort through your own thoughts and feelings, and look at your options. This can be an important step in helping the family heal.

## How families can help the person change

Families are essentially inter-connected systems of human support and as in other areas of life, when one person is impacted by a health issue, others in the family will be affected. This is no less so with problem gambling. All family members and sometimes extended family and friends can become negatively impacted. The good news is that with information, education and support, families and friends can be the source of positive change.

Each family is different and has its own ideas of what will help the person change. Here are some ideas that have helped many families. They can help you support the person with a gambling problem, and help you restore a healthy balance within the family.

### Ways you can help:

- **understand the stages of change (see following page) and work with them**
- **tell the person how his or her gambling affects you and the family (but remember, yelling has probably not helped in the past, so do this when you are not angry. It is important to stay calm when you talk.)**
- **do not make excuses for the person, and do not protect the person from his or her own actions**
- **take proper care of yourself and get your life back in balance**
- **get your finances back in order**
- **restore trust**
- **get help**





## Stages of change

Quite often family members and friends are ready for the gambling behaviour to change while the person who is gambling is not. This can lead to conflict and stress for all involved.

It can be helpful to know that a person struggling with any kind of addiction goes through a number of “stages of change” and along with this there may be “lapses” which can be scary to a family member.

It is important to know how to work with the “stages of change” and respond to and deal with some of your own fears around “lapses”. Lapses for the person with the gambling problem can be a normal part of full recovery and provide important opportunities to learn how to build more strategies for change. But it is also important to know how to put your own emotional and financial protections in place. A gambling counsellor can help you understand the stages of change and support you with your responses.

It is helpful to identify where the person is up to within the change process with the gambling problem. This will help you decide how to respond. For most of us change doesn't happen all at once, it is a staged process. The following ideas are taken from the Victorian Government's problem gambling guide for family and friends (see resource list in later chapter of this book).

**Table 1: Stages of change**

Stage of change	What you can do
Pre-contemplation: the person does not see that there is a problem	<ul style="list-style-type: none"> <li>• Discuss how their gambling behaviour impacts on you. Be prepared as they may be unwilling to stop</li> <li>• Focus on looking after yourself and putting in boundaries around acceptable behaviour</li> <li>• Protect your family’s assets and income</li> </ul>
Contemplation: the person is beginning to consider the need for change. However, they are unsure of whether they want to change	<ul style="list-style-type: none"> <li>• Discuss the impact of gambling with the person. You can have a conversation about change but be careful to avoid pushing them into it. As tempting as this may feel, if you do this it may alienate them</li> </ul>
Determination: the person is open to change and willing to seek what resources are available to make change	<ul style="list-style-type: none"> <li>• Allow the person to research what assistance is available</li> <li>• Provide encouragement and offer support</li> </ul>
Action: the person actively makes changes, for example, they have stopped or cut down their gambling	<ul style="list-style-type: none"> <li>• Ask the person what support they would like from you. Know the limit of how much you can assist them and set your own boundaries.</li> </ul>
Maintenance: the person has been able to maintain behaviour change for a significant period of time	<ul style="list-style-type: none"> <li>• Some people may experience relief and happiness at this point. Others may feel residual anger and hurt. If you feel comfortable, you can speak to the person about your feelings or you can seek professional help</li> </ul>
Slips and relapses: the person falls back into gambling behaviour. This may be a one off (slip) or a return to previous levels of gambling	<ul style="list-style-type: none"> <li>• Understand where the person is at so you can choose an appropriate response</li> <li>• Recognise that slips and relapses are a normal part of the changing process</li> </ul>

Further comprehensive details on how families can learn about the stages of change and positive communication ideas are available in the more extensive Problem Gambling - A Guide for Families, published by the Centre for Addiction and Mental Health, Ontario, Canada (from which some of this book’s information has been sourced). You can download this guide at [www.problemgambling.ca](http://www.problemgambling.ca)

## Dealing with money problems



Money problems may be causing stress for your family. The person with a gambling problem is responsible for helping to solve these difficulties. If the person is willing, it is best to work on the problem together. For example, access to money or credit is often a trigger for gambling. You can help by limiting the amount of money he or she can get.

If the person is working to change, you can work together to:

- make a family budget
- carefully and openly track all family spending
- share all financial records and receipts with one another
- agree how much cash and/or credit the person should have, so he or she is not tempted to gamble

Here are some more suggestions for dealing with money:

- Think carefully about your own finances before you take on the person's debts
- If you are lending money to pay bills, don't give it directly to the person. This can tempt the person to slip back into gambling. Instead, pay the bills yourself
- Offer to go with the person to problem gambling and financial counselling
- Set up a realistic family budget so the person doesn't feel the need to gamble to solve money problems
- Get expert advice from a financial counsellor, bank manager or lawyer before covering bad cheques, or co-signing loans or other financial papers
- Have a responsible and trusted person manage the person's money in the short term
- Plan together how to limit the person's access to money, until his or her gambling is under control

Even if the person who gambles will not co-operate, you still have the right to protect your family's money.

## Tips for protecting your money

Here are some ways to protect the family's money from out-of-control gambling:

- Get legal advice so you know your rights and know what legal steps to take. Free legal advice is available from the Wesley Gambling Legal Service. It operates on a state-wide basis and you can contact them on 02 9951 5544
- Set up a separate bank account
- Put valuable items in a safety deposit
- Put savings in bonds that you can't access
- Ask the bank to cut off credit, and not to allow your home to be remortgaged
- If your family member is willing, get a power of attorney that puts you in charge of all property decisions
- Pay all bills yourself
- Remove your name from shared credit cards and bank accounts
- Cancel any overdrafts on bank accounts
- Do not share your PINs, or leave credit cards or money around
- Throw away applications for credit cards or loans that come in the mail
- Arrange for your wages or salary to be paid directly into your bank account
- Warn family, friends and co-workers not to lend the person money
- Give the person an agreed-upon weekly allowance

The first step is to assess your financial situation. How much money has been lost? Which debts are shared and which belong only to the person who gambles? This step can be emotionally difficult.

If you have a lot of debt, or if you are being bothered by creditors, see a financial counsellor. A financial counsellor can help you to manage your debt and set up a family budget. Many of the State-wide Gambling Help Services have free financial counsellors as part of their service. Call 1800 858 858 for details on your local service.



A legal advisor can help you sort out which debts you share (such as co-signed loans) and which you do not. Legal advisors know about the gambling problems. A legal advisor can also help with any illegal activity that may have arisen as the result of gambling

The following article - *Protecting Family Assets* is from the Gambling Impact Society (NSW) Newsletter - Impact News. It was written by Richard Brading who is the principal solicitor for the NSW state-wide Wesley Gambling Legal Service based in Sydney.

This article relates primarily to legal issues in NSW. Different states have other protections and it is worth noting that in South Australia in particular, family members have wider forms of redress through the Magistrates Court for gambling related harm.

The South Australian Independent Gaming Authority has power under the Problem Gambling Family Protection Orders Act, 2004 to intervene in a problem gamblers life where a financially dependent family member's wellbeing is being placed at risk. Orders made under the Act may canvass a range of matters such as:

- A requirement to attend counselling
- Barring from gaming venues or products
- Requirements about payment of wages and money management and
- Requirements to close gambling accounts

## **PROTECTING FAMILY ASSETS by Richard Brading, principal solicitor Wesley Gambling Legal Service**

### **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 is 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 property settlement under the Family Law Act 1975, or the Property (Relationships) Act 1984 (NSW). (This can be conducted within a marriage/de-facto relationship and is not subject to undertaking divorce proceedings). Note there is no legal interest created by marriage or cohabitation. The legal interest is only created by a court order.

### 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), the transfer is exempt from stamp duty. Otherwise stamp duty will be payable eg \$8,992 on a home or interest worth \$300,000. 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. A caveat can be lodged at the Land Titles Office by the non-gambling partner claiming an interest pursuant to Constructive Trust for a modest fee (about \$58). 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 Register of Encumbered Vehicles.

### 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 Banking Ombudsman.

## CREDIT REPORTING

If the gambler agrees, a notation can be placed on the gambler's file with the Credit Advantage such as "no further credit without the approval of my gambling counsellor". Contact Credit Advantage on 02 9464 6000.

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 Credit Advantage at \$30 per annum. The service will report any finance applications or overdue listings.

## 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.

## GUARDIANSHIP TRIBUNAL/PROTECTIVE COMMISSIONER

The Guardianship Tribunal can make orders appointing the Protective Commissioner to control the gambler's financial affairs. They will not make an order if gambling is the sole problem. There needs to be another psychiatric disorder, such as dementia.

## SELF-EXCLUSION

Most gambling venues will agree to ban a patron who signs a self-exclusion agreement. So when the gambling has stopped, 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.gisnsw.org.au](http://www.gisnsw.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.



## Getting Your Life Back in Balance

When you focus only on gambling problems, your family life gets out of balance. Returning to normal family routines is an important part of healing. Here are some ideas for the whole family to consider:

Restore healthy routines:

- eat regular, balanced meals, even if you are not hungry
- make mealtime a family time
- exercise regularly
- go to bed and get up at regular times
- get a medical check-up, and tell your doctor about your family member's gambling
- make a weekly date to have fun, and keep it
- get support so you can feel good about yourself
- share your worries with trusted friends and family. Ask for support, not advice
- make a list of people you care about. Call a friend and go out.
- see a counsellor to help you cope and to gain confidence
- find a self-help group. It will allow you to get support and to support others
- get involved in your community; for example, by volunteering

Manage stress positively:

- avoid alcohol and other drugs - they will make problems worse
- allow yourself to take a break from worrying.
- learn to recognize your moods, and to tell people what you need from them
- learn ways to reduce stress; for example, yoga or meditation
- take care of your religious or spiritual needs
- create a list of things you like to do. Do at least one of the items a week

## Healing family relationships

Gambling problems can be very hard on relationships. Common features involve breakdown in trust between family members and this in turn can affect other areas of the relationship. For healthy relationships to return, it is important to restore trust with family members. Although this may feel impossible now, over time and with support, it is possible to move on from a gambling problem and develop increased trust.

Whilst not every relationship survives a gambling problem, some families find working together on problems can make relationships stronger. Couple and family counselling can help your family get back on track.

To help restore trust, you can also:

- identify the ways in which you still trust the person
- encourage the person to be honest about his or her gambling urges, and accept what you hear
- reward the person's honesty with understanding, support and help in solving problems
- ask the person to help ease your worries. For example, if you are afraid that he or she is gambling instead of working, ask if you can sometimes call to ease your fears
- encourage the person to do some family tasks. Be positive when he or she does so.
- once a week, talk together about past hurts or about your worries for the future. Be honest about your feelings. Then for the rest of the week, take care of the present
- take time to have fun together, without talking about gambling problems
- remember that it takes time to restore trust.
- if you need more time to talk about your hurt and angry feelings, consider going to a support group or a counsellor

The following article from the Gambling Impact Society (NSW) Newsletter - Impact News provides some useful ideas on building trust:

## MOVING ON... A QUESTION OF TRUST

As we know, problem gambling can affect a family in so many ways, emotionally, financially, socially and even physically. Getting support to all family members who have been dealing with the impacts of gambling behaviour can be a great source of strength and encouragement, along with effective treatment and an opportunity to learn new skills. Partners of problem gamblers often find the process of “moving on” from the immediate crisis, difficult and challenging to their sense of family values and relationships. One of the biggest areas to be negatively affected is the trust within the partnership. Often partners will have experienced a round of lies, deceits and cover-ups from their gambling partner. It has proved impossible at times to know where the reality was and now when the gambler is in recovery the partner needs to shift their thinking too to allow the process of change to take place. The relationship dynamic can have a strong influence upon the gambler in recovery and in many ways the partner is in recovery too - gambling has impacts on the whole “family system”.

Much of our sense of values in the area of relationship trust is built upon a very black and white approach - you either “trust someone or you don’t”. However, if we look more closely at the notion of trust in relationships we see that there are many more grey areas and that rather than an “all or nothing” approach, most people have a continuum of trust in their relationships based on their knowledge and experience of that relationship. So for instance - I know that my partner has an exceedingly bad memory when it comes to family administrative responsibilities - it’s not his desire but it is a fact based on my experience of him. There are some areas of our relationship that I do not depend on him for his memory – one could say I don’t trust him – but no I say there are some areas of our life together where I cannot trust that his memory can be depended upon in certain circumstances.



It’s a matter of degree, circumstance and experience. So for instance, in remembering to pick the kids up from school I could say I would trust 100% that he would remember to do this. However in remembering to make a phone call to follow-up about the installation of some home equipment, I would have to say I would trust his memory 50% based upon past experiences, circumstance and the nature of the business.

**Struggling with feelings of sadness, anger, shame ... a resolution to these feelings must proceed to enable trust to be re-established ... for some people, professional counselling can help**



So as you can see trust is a movable feast – it is not necessarily an all or nothing arrangement. There is no doubt that trust in a relationship is a significant part of working together and building security. I know how hard this can be when a partner has seemingly undermined these important values. However, to move on from the problem, requires the partnership to allow trust to grow again and one approach which I have found helpful is to consider some of the suggestions included in the book “Don’t leave it to chance: A Guide for Families of Problem Gamblers by Edward Federman et al (2000). In chapter 12 he states:

“If the gambler stops gambling, he or she deserves a great deal of credit as do you and the rest of your family. First allow your family to celebrate and appreciate these achievements before tackling the opportunities and challenges that such a change will bring. You now have the chances to both heal and rebuild your family and repair the damage caused by the loss of money, loss of time spent together and the loss of basic trust and mutual support”.

Federman goes on to suggest the following steps as a means to begin healing any breach of trust:

- Acknowledge how profoundly important a breach of trust is in your relationship
- Access and honour the emotions you experience as a result (for example, sadness, anger)
- Consider various areas that trust has/did/hold exist in your relationship
- Use a journal to write your ideas down and to figure out percentages for this exercise. Then fill in the Table 2 to assess the status of your trust in the various areas. Six areas are listed and you can fill in other areas that may apply. In each cell in the table, enter the percent of trust you have for the person in that area. The column “Historical trust” is the percent that you trusted that person during the course of your relationship prior to the development of the problem gambling.

After filling in the table you can see where your trust has been disrupted and where it still remains strong. Federman suggests that most people will find that trust is preserved in some areas and can use this as a base for further development. Although your family has already weathered the storms of problem gambling there is still much work to be done. You may still be struggling with feelings of sadness, anger, shame and a resolution to these feeling must proceed to enable trust to be re-established. This is where, for some people, professional help can be of great help in assisting couples to “move on”.

One common hurdle people face during this phase is they may have widely differing expectations about how long this process should take. At its extremes, the person who violated the trust may think several sincere apologies should suffice, and the victim of the violation may think that long-term penance across all areas of the relationship is required. Neither of these extremes is likely to produce a successful outcome. So what to do?...

According to Federman, the person who violated the trust, needs to provide the reassurance the other person needs, but may also reasonably look for some measurable increase in trust and decreases in need for reassurance over months (not days, weeks or years). As a general guide about one year could be expected as a reasonable amount of time to expect some shifts in these areas. Sharing and mutual understanding along with listening to each other’s ideas for change will go a long way towards helping the healing process take place.

In our own case, my partner and I have seen this as an evolving process, there are significant areas of our lives which have remained unchanged, he is a loving father, supportive husband, reliable, honest and loyal in a multitude of areas of our marriage. However, there are specific areas of financial management, which

**Table 2: Evaluating the level of trust in your relationship**

AREA	CURRENT TRUST	HISTORICAL TRUST	MINIMUM ACCEPTABLE LEVEL OF TRUST	EXPECTED LEVEL OF TRUST
CHORES				
CHILD CARE				
FAMILY SECRETS				
MONEY				
EMOTIONAL SUPPORT				
SEX				

as a partner I found extremely challenging in the light of the gambling problem. We have agreed to a strategy on how to manage this which provides him with the flexibility he needs but also provides me with the security and reassurance I need. We are about twelve months away from his last lapse and he has been doing some serious recovery work with both counsellors and groups for the past four years. We have found that taking a shared approach to the problem has worked for us.

I have learnt a lot about problem gambling and recognise my own struggle with the impacts of it on my life. However, we have had some excellent professional and self-help support and that has enabled us to take a practical and effective approach to the challenge of problem gambling in our lives. As far as trust goes, there are still reservations in some areas and as a partner I am coming to terms with my need to manage my own fears and anxieties. As more time goes on, this has become much easier and

by talking, listening and sharing ideas together we have grown together as a couple and in many ways our relationship is stronger because of what we have done to rebuild and help each other heal. Philosophically I am of the opinion that life is a journey and that it is in the solving of problems that we find meaning and a sense of self. This has certainly helped me confront problem gambling in a way that I hope has supported my partner in his recovery, enabled my children to maintain a loving relationship with their father and allowed me to continue to develop as an individual, partner and friend.

*I wish you well as you walk your own path...Kate*

# 5

## Getting help



If a member of your family has a gambling problem, he or she can get help. So can you. All Australian State and Territory governments set aside a portion of the money taken by gambling to support treatment for problem gambling. In NSW this is the Responsible Gambling Fund provided by a 2% tax levy on Star City Casino.

**Counselling can help you and your family repair hurt feelings and regain trust**

This money pays for the NSW Gambling Help Services which includes:

- a 24 hour problem gambling helpline contact 1800 858 858
- face-to-face and online counselling for people with gambling problems and their families and friends
- research on problem gambling
- education about gambling for the public and helping professionals
- NSW Aboriginal Safe Gambling program which provides culturally aware information, advice and support for Aboriginal people. Gambling-Play-It-Safe contact 1800 752 948

Free treatment, including counselling, is available to anyone affected by gambling. This includes family members. Counselling can help you and your family repair hurt feelings and regain trust.

### What is counselling?

Counselling is a place to talk about what is happening in your life. It is safe and private, and you won't be judged. Problem gambling counsellors are specially trained to understand your difficulties. You decide with your counsellor how often you want help and what to talk about. There is no shame in seeking help. It is one of the first steps to regaining control of the problems that gambling has caused.

Gambling Help counselling is free to anyone affected by problem gambling - not just the person who gambles. In most areas, an agency that offers specialised counselling for problem gambling is available close to home. In addition, telephone counselling, online counselling and self-help guides are available.

Residential and day treatment services are also available in a number of locations in various states and territories across Australia. These are usually run by not for profit organisations and may also address drug and alcohol issues e.g. The Salvation Army, Bridge Program or Odyssey House, Sydney. You may also benefit from financial counselling services, family counselling and other resources.

Gambling Help can link you to the support and resources you need contact 1800 858 858 or [www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au). It is open 24 hours a day.

Some agencies offer evening and weekend appointments for face-to-face counselling. Counselling can be one-on-one, or with your partner or family. Group counselling and online counselling is also available. Counselling is confidential, within legal limits. Your counsellor should explain these limits to you before counselling begins. He or she should also tell you what you can expect from counselling, and what will be expected of you.



## How can counselling help me?

When a member of your family has a gambling problem, it can be hard to find hope for the future. Counselling can help you see that things can change. It can also help you see your family's strengths and the positive steps you may already be taking. Counselling is a learning process. With new information, you can make good decisions. Counsellors can help you solve your main problems. This may include fixing your financial situation, healing family relations and restoring trust between you and your partner.

Counselling can also:

- help you understand the things that seem out of control
- help you decide what actions to take
- give practical information about dealing with money problems
- link you to financial counselling, legal services and other resources
- help you understand and reduce the triggers for your family member's gambling
- get information about services in your community
- help you manage stress, anxiety and depression
- help you see that you are not alone

## How can counselling help the person who gambles?

Counselling is an opportunity for a person to learn more about themselves to effect positive change in their lives. Of course the person ultimately must want to change themselves. However, at first, many people do not want to stop or change their gambling. Instead, they may go to counselling to get help with money or family problems. Through counselling, they learn that their gambling is a problem. The counsellor will give information, advice and support. This will help the person see that gambling causes harm, and decide what to do about it. The counsellor will probably encourage the person to take a break from gambling, so he or she can get gambling under control and see what harm it is causing.

### **Counselling can help your family member:**

- find healthy alternatives to gambling
- identify his or her gambling triggers
- identify false beliefs that may cause problems
- find ways to cope with the urge to gamble

Counselling works best when the whole family pulls together and supports each other. This is why help is available to all members of the family.





## Self-Help

### 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 your family member 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

## 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](http://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 02 9628 5612 or [www.gansw.org.au/GamAnon](http://www.gansw.org.au/GamAnon)

**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](http://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](http://www.gisnsw.org.au)

**Insight Cryalis 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.3rdplace.com.au](http://www.3rdplace.com.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](http://www.freeyourself.com.au)



# 6

## Personal stories

### DEALING WITH RELAPSE

For the past twenty years of his life my husband must have been struggling with the effects of gambling. However it is only in the past five years that he and I (wife of 12 years) have realised the seriousness of this disorder. A major relapse in his health and significant financial damage to our assets, finally convinced both of us that he had a serious problem for which we both sought professional help. Up until then, his occasional binges had been reasonably insignificant in expenditure although emotionally damaging, in indulging in what I had seen, as a somewhat bizarre behaviour often due to stress.

However, the magnitude of the 1997 “bust” led to an awakening of the family to face the impacts of what was clearly a “pathological gambling disorder”. This was a difficult time for all, involving not just ourselves but the extended family and in many ways I felt I was the guilty party for breaking the family secrets, reflecting the difficulties back to the family and shattering the “no worries” image. To make it worse possibly, from the family’s perspective, I was already a social worker with a wide range of views on social justice to which gambling became an extension - I’m sure the family loved and hated me at the same time!

However, five years down the track we are now facing the reality of this disorder and learning more and more about how to deal with it in our lives. As a partner, dealing with relapses has been a difficult journey and one which has demanded a lot of energy and emotional strength. One of the biggest fears in dealing with the effects of gambling on one’s life as a partner is the inescapable feelings of mistrust and anguish about the possibility that your partner may through his own problem be the cause of your “undoing”. For me it felt that at any given moment I could have the carpet pulled out from under my feet. I used to feel that I was living on egg shells and that at any

moment “this monster could jump out of the cave to grab me”. Consequently, this meant I was often suspicious of my husband, checking on his movements, questioning and generally wanting to feel more “in control”.

When relapses occurred they were usually the result of me finding out through my gut instincts and curiosity rather than being told. My reactions were often driven by fear and uncertainty, resulting in anger, emotional trauma and accusations. Often leaving me feeling drained, scared and totally dis-empowered in the face of this disorder.

However, overall I have been determined not to be a victim of this problem. Through much support through the likes of GamAnon, professional counselling, self-help reading and drawing on my professional experiences, I have learnt new and proactive ways of dealing with both the possibility and the reality of relapses.

What this means in practice is an increasing confidence in myself to both protect myself and my family, whilst supporting my husband. It has meant taking on more financial responsibilities and necessitating a greater awareness of financial management opportunities.

We have adjusted his access to cash and limited access to cheques which has helped me feel more secure, without reducing his involvement in financial planning. We have worked out how and who will access ATM cards and how he will access funds safely when needed. We have worked on telling each other how we feel about the situation and have confided in each other’s need for support when the other is feeling daunted. I have found myself less likely to react and more likely to respond when faced with a relapse and no longer jump to anger to deal with my fears and pain.



## COPING ALONE

### A father's concern

The result of this has been my husband is more willing to share his own fears and emotions and a sense that we are working this out together. He still has difficulty telling me about his weaknesses and I still have difficulty not checking up occasionally, but overall, we have shifted in our attitude and this has made dealing with relapse a more positive and less damaging event.

Thankfully the opportunities have been small and the nature of this disorder in my husband as being stress driven, combined with the recovery work he has been doing, has meant the gaps between relapses has steadily increased.

Right now we are dealing with a crisis, but that's another story - it is relapse driven but comes after almost two years of non-gambling. The financial damage is minimal and the emotional damage whilst painful, is manageable and has meant that more in roads have been made into self-care and therapeutic initiatives.

I am not sure there will ever be a time when a relapse may not be around the corner, but I know that I can deal with them either constructively or destructively - I know, because I have experienced both. I will not allow the possibility of a relapse to influence my life unduly - that would be like waiting for the sky to fall in and we all know the story of Henny Penny don't we?

*Kate*

I envy the gambling addict who has support. To have a loving, caring sensible person around—so close at hand to help overcome this monster of addiction is something I can only hope for, for my son, but that someone seems a remote possibility.

At present my relationship with my gambling son is at an all-time low. Since my wife and I first became aware of his gambling problem my feelings have swung from anger to sympathy to despair. Even fear has taken hold on some occasions, a fear that his loneliness, in facing the difficulty of making ends meet and suffering feelings of guilt, he might do something desperate.

To begin with, when he first got into trouble over his uncontrolled gambling my wife and I went to his aid. We did the wrong thing. We paid his debts - on more than one occasion. He made promises and never kept them. He betrayed our trust and I was furious. I wanted to disown him, leave him out of our will. We finally learnt that giving him money was the worst possible thing to do. We resolved that that would never happen again, even if a gaol sentence threatened. I often wonder if we would ever allow that to happen - probably not. How easy it is for people around the gambler to become enmeshed. How difficult it is to divorce oneself from the problems of a loved one, even though one tries to put it at the back of the mind, forget about it and get on with life.

As I said before, I have felt angry, so angry that on many occasions, particularly when my son's gambling has affected other members of the family; when the paying of rent to a brother, another of our sons, has not happened and





when in a drunken state (drinking being part of the problem) he arrives home and causes an uproar, a fight. And worst of all, when he neglects to contact his mother to enquire how she is after a major operation. But then my hostile feelings turn to sympathy. The anger dissipates, I feel a great sadness and, once again, I know that I can't be too hard on our troubled son because I realise that what he does is beyond his control. I realise he feels guilty and he is all ALONE.

The worst part about his addiction as far as we are concerned has been the fall-off in communication. He lives in Sydney and we live in Nowra. Whereas our other adult children ring us on a regular basis, we rarely hear from our eldest, our gambler son. We put it down, once again to feelings of guilt. Why communicate with those I have hurt so much, must be the only reason we know because we know that he loves us.

Helping him is not something we can do because although he understands he has a problem he doesn't recognise that he needs help, regular help. I've spoken to him about this on a number of occasions, but like many gamblers, I believe that he doesn't think anyone else can help.

Perhaps he doesn't want anyone, particularly a stranger, to intrude into his addictive life?

All alone with his problem and no friends. He used to speak of the friends he had but we soon realised that they were a myth. His only friends were acquaintances, people he met at the club or pub. Anyone he had as a friend at all, he soon lost because, as with us, he borrowed money with which to gamble and pay debts and didn't pay it back. At one time he shared accommodation with a friend but before long he was looking for another room. He had failed to repay borrowed money.

What of the future? I worry about this because he has no assets at all. Although he is in his forties, he has no money in the bank, no investments, no home to call his own and no partner or real friends with whom to share the remainder of his life. The question is always at the back of my mind—"When his mother and I are not around what will become of him?" I can only hope that he will not divorce himself entirely from his two brothers and sister. Better still, I keep hoping for a dramatic change in his life when he is able to save money instead of gambling it away and take steps to look after his health which he has neglected to do.

As I come to the end of this article, I must add that just recently there were some signs of change for the better - rent is being paid regularly, some money owed is being paid back, less alcohol is being consumed and junk food is less often on the menu. Along with my wife, I can only hope and pray that our son will eventually emerge from the world of addiction.

*A worried but hopeful father*

## LOSING GAVIN

My name is Karen and I was married to a gambler, although I never knew it until it was too late. I was married to Gavin for 17 years, it was pretty much like most marriages are - tough going. Gavin was in the Navy, he was away a bit and we had two kids early in our marriage only 13 months apart. We were both young but we loved each other and that kept us together and kept us struggling on trying to solve the things that weren't quite right.

It was in June of 1998 that I decided I needed to finally do something for myself. I had been thinking for a long time that there had to be more to life - we couldn't just be here to work, buy things and die. So I started to go back to church. I made friends and slowly Gavin and I began talking, spending time together, not a lot, but it was a start. I stopped feeling so "hard done by" and realised it was up to me to help myself and make my life happy. It wasn't my husband's job to do that.

Gavin got a new job and he was so much happier, he'd hated where he was for about 18 months. Money was tight and we always seemed to be struggling. So new job - a little more money - things were looking up! Wrong... the money situation got worse. Gavin took care of all the finances, even the shopping. If I needed money he gave it to me. It just didn't seem right though. Others could have takeaway or go for a weekend away, we both worked full time and had pretty good wages. Something just wasn't right!! I started asking why? Could he show me when payments were due and how much each one was? Gavin put this off for a long time until finally, he could no longer and showed me - all seemed to add up ...???

Monday 7th December - a letter from the bank - three cheques had bounced and the home loan was overdrawn. I had come home early and picked up the mail (with Gavin's new job he would have been able to come home when he felt like it to check the mail). "What's going on?" I ask "oh there's a mistake at the bank I'll fix it" he'd say.

Tuesday 8th December - very quiet Gavin laid on the bed most of the night saying he had hurt his back. Same on Wednesday. I went to a Christmas party with my church group. Gavin cooked tea, made the kids their favourite - spaghetti boll, he went outside & worked on his Ute (so my neighbours could tell me later). Later that night he went in and told Kirby (our daughter) that he loved her - Dale (our son) was asleep.

Thursday 10th December - 5.30 am I get up and get dressed. Gavin had slept on the lounge saying his back was too sore to sleep in bed. I was annoyed at this as the lounge was much worse for his back. I didn't say goodbye to him, even when he walked past me in the hall as I walked outside. It was a drizzly morning but cleared as I walked and realised that the night's events weren't worth it. I would tell Gavin how much I loved him when we got home that night as he would be gone when I got home from my walk. He was - he had just left his clothes on the bathroom floor, he had never in 20 years done that. I got dressed and went to work. It was a busy day and I had missed lunch. I was just making a snack when the phone rang. It was my pastor from church telling me I needed to come out there, there was a problem, he wouldn't say what. I told him he was scaring me, but thought on the way "Oh, it'll be nothing, Gavin might have finally gone to talk to them".

When I got there his Ute wasn't there, so it wasn't that. They took me into Pastor James's office, Janice was there, I had become very close to her, I sat down. Pastor James sat down and said "there's been an accident with Gavin" I said, "where is he, I want to see him" he then told me Gavin was dead and that he had taken his own life because he had been gambling... At that point it was just nothing, the world as I knew it had changed forever, there was nothing I could do to fix this situation, nothing, just nothing my world had become one very big hole that engulfed me. I just wanted to die, the pain was so unbearable, it is truly like my insides had been torn away, and then the kids - how does a mother tell her kids that shocking news and know that they will feel like her?

I thought Kirby would never stop crying, it was heartbreaking again, I couldn't take away the pain. Dale didn't say much, as sixteen year old boys don't, he cried, but not like Kirby.

Then came the rest - the story unfolded, a briefcase filled with bills, loans and cheque books - it was unbelievable. How had I not seen this? Gavin had a post office box, all new loans, other than the car and house, went to it and as the bills came in, he would hang them on the hook on the fridge then a week later take them off and file them in his briefcase that was kept at work locked, I just thought he paid them. It all **totalled** to about \$120,000 plus our home loan about \$120,000. When you think about it, a lot, together we could have paid it off.

He left a letter, it said how the gambling had gotten the better of him. Gavin was a proud man, intelligent, very good-looking, a good sportsman, a mate, a dad, and had always been a good provider and very diligent. This was all so unbelievable. It is all so easy, just, last night I received a letter from one of the companies that re-possessed his Ute, asking if I would like a loan. They are just looking for easy targets, they have no morals!

It was twenty months this month that Gavin died and I still find it all so unbelievable and shocking. The changes that have been made won't stop others who are addicted to gambling ending up the same way and other families being shattered. We will never be the same - that which does not kill you, makes you stronger - by the grace of God!

*Karen*

## A PARTNER'S PERSPECTIVE

Until a couple of years ago, I thought my story was rare. I felt like the loneliest person in the world. Today I know differently. When our first child was born five years ago, life couldn't have been better. I was married to a wonderful man, had a beautiful home we had both worked so hard to buy and renovate and had just started a family.

Our life was shattered when our son was just six months old. I came home one day to find a letter from my husband telling me that he was a compulsive gambler. His addiction to poker machines was getting out of control and he didn't know how to stop. Those two words 'compulsive gambler' were never part of my vocabulary. Why would they be? This type of thing could never happen in my life - or so I naively thought. When David finally came home that night we talked about the problem and he promised me that he would stop gambling and get some help. I believed him - why wouldn't I? This was the man whom I was going to spend the rest of my life with, my best-friend, a hard-worker and wonderful father. That promise didn't last long...



Within a few months he was stealing blank cheques out of the cheque book that I thought I had hidden so well! Obtained credit cards from various banks and eventually personal loans. All of which I knew nothing about. This went on for the next couple of years during which time we would borrow against our mortgage to pay off the debts and the promises started all over again.

In 1998 we decided to sell our home and move out of Sydney, something I had been wanting to do for a while. We also thought the change would do David good, and it did - for about 6 months. We bought another house and David got a new job. I thought our move had paid off. When I was three months pregnant with our second child, the bomb dropped again. David had started gambling again. This time it was much worse, more than I could ever imagine. As well as credit cards and personal loans, David started to take things from our home to hock at pawnbrokers. He would find out when I wasn't there and nick home to grab something to sell. As simple task such as walking to the corner shop now seemed out of my reach, I would have knots in my stomach and upon arriving back home would run around checking to see what was missing. Just when I thought things couldn't get any worse, he started embezzling money from employers. Not even the birth of our second son seemed to make a difference. His whole life had become consumed by pokies.

In early 2000 I accepted what I had known for so long, there was nothing I could do to stop him from gambling. I felt angry, betrayed, ashamed and useless. What had I done to make him gamble? This man who I had loved so much, had slipped away, I didn't know him anymore. I packed up the kids and left- a feeling which left me sick to my stomach! The following weeks seemed such a blur. There were endless arguments and blame thrown from both sides. The amount gambled away over the years amounts to around \$200,000 although we will never really know.

Twelve months on and David has not gambled for a few months and is slowly rebuilding his life. We have both been attending counselling, GA and GAMANON meetings for some time now. What a lifeline they have been - I don't know where I would have been today without them.

I still love David very much and I don't know when or if we will get back together. I suppose a lot of people find it hard to understand how I could still love him after all that has happened. But he is still the same person I fell in love with 15 years ago. He is still my best friend, he still makes me laugh, he still puts up with my moods and he is still the father of my two kids. The most wonderful, beautiful boys in the world - who still adore and love their Daddy.

Yes, I still get angry, hurt and sad, but the rage that was within me for so long has now gone. What is the point of being bitter and angry for the rest of my life? I have my faults too, just like everyone, and I hope I am learning from them.

The best thing that I can do now is learn to take care of myself, raise my two gorgeous boys and hope David and I can learn from this experience and build a new, better life together. We'll just take "one day at a time".

*Maree*





## A JOURNEY OF RECOVERY...

My story has a long history of gambling beginning when I was first allowed to get into clubs. It started as just a game & fun with friends. This led in time to me spending more time at poker machines than I intended. At the time I felt I had it under control and could give it up at any time. I chose not to give it up. My losses were only small and occasional I received a reassuring win which encouraged me to play even more. There was a sense at that stage that I could beat the machines. Also, 25 years ago the machine used small bets and required to insert all coins, as a result it was difficult to lose substantial amounts of money in a short period of time. I gradually increased my playing i.e. spending longer. I justified that this was entertainment.

I continued this pattern for about ten years and during that period I never considered myself as having an addiction. There were however periods in those years where I did stop for months on end, but I always managed to return. It was during these periods, where I returned to gambling, that I felt I developed my emotional connection with the machines. I didn't believe it at the time but upon reflection, it was linked to periods in my life where I wasn't connecting with my feelings. Not knowing what to do with these I drowned myself in gambling on poker machines. It seemed to work at that time.

I got married in my thirties and my partner never knew anything about my gambling. I was not open enough to explain. I suspect that I knew that it was a problem but never wanted to show that I had a weakness. Initially my gambling was not active when we first started our marriage together, but gradually it crept in with occasional binges at pubs and clubs. What I was totally ignorant about was that now I had a shared

bank account, all these transactions were open to scrutiny. I initially explained these with lies about my expenses etc. As my gambling continued these could not be explained away as easily and eventually I confessed - more that I was found out, after the amounts became ridiculous.

This was the first time that I openly discussed my gambling. My gambling was initially kept under wraps between myself and wife as we considered that this could be resolved between us i.e. me just Stop Gambling. Months passed where I didn't return to gambling. But eventually I returned and again I was found out. This pattern occurred every 12-months or so and sometimes more regularly. I eventually started seeing a counsellor, however I was not ready to let go and really explain my addiction and at times the counsellor also believed that this was not a problem with gambling but something to do with my level of communication. Yes, my communication with people was not great and I tended to shy away from intimate discussions but at the time I was relieved as it gave me the opportunity to blame my behaviour on something else rather dealing with my addiction. At that time I didn't like being labelled with an addiction.

Over the following years I repeated my behaviour and pattern over and over again, damage to my marriage was severe. It wasn't until I commenced GA that I eventually took some responsibility for actions and admitted that I had an addiction. The GA process helped me to come to terms with what this addiction meant to me and how it was affecting me. This was most evident whilst listening to other members tell their story and finding out that I had similar experiences and

feelings. It was great to feel not alone in this addiction and be able to share my experiences. I was also continuing my counselling sessions and together with my experiences with GA was able to get something out of these sessions. It also gave me the opportunity to look at my history, this was scary stuff.

In an attempt to get to know myself better I attended a 3 week program, full time at Maryfields Day Centre, Campbelltown. Where the whole course was developed to look into ones-self and explore feelings, attempt to resurrect them and discuss them with either your Counsellor or other members of the group. The whole experience was very powerful and I still recall many of those experiences.

My gambling returned from time to time with devastating effects on our marriage. The trust was all but gone. To make matter worse, I had a major bust whilst my wife was away overseas. This was the worst bust I had had and the most amount of money lost. I'm still baffled by my actions as to how I was ever going to be able to explain this huge loss. This was another nail in the coffin of our marriage and trust. To my wife's credit she still managed to soldier on and support me as best she could.

After many more years of counselling and GA I had more periods and longer periods where I didn't gamble. But every now again it resurrected itself. But now it wasn't the amount of money that was lost but the level of distrust I was demonstrating. During all these years of gambling I never allowed myself to confess that I was gambling again. It was always that I was found out in some way.

This process was more than emphasised in my last gambling event more than 2 years ago. For a number of months I had been gambling during my lunch hour at work. Inevitably I gambled longer than the hour allocated to me and often well beyond. Eventually I came under suspicion at work and was pulled up before

management. Instead of seeking support from friends, colleagues or counselling, I went it alone. Management were threatening to fire me and still I kept it to myself. It was only that, we were embarking on a family reunion overseas and my wife was about to pay for the tickets, that I told my wife what was happening. It was a great relief to me that she supported me at this difficult time, although she was probably fuming underneath. Even with all the support of family and friends I unfortunately lost my job. This was the wake up call, I have not gambled since.

The things that have helped me most during these last two years has been that I have self-excluded from all pubs in about a 50 km radius of my home, also all the nearby clubs. I have had also the support of my wife, and slowly some of the trust between us has increased which has given me more confidence in our marriage. My work situation has changed considerably, initially I was working in a small business, which we established, totally unrelated to my profession. This probably also assisted me in breaking the pattern I had established over the years. I have now returned to my profession, on a consulting basis, which has restored my confidence in returning to my profession.

Though over the past 25 years my life has been plagued by gambling, I now believe that it has come to an end. This is a great relief for me, and I suspect, one for my family and friends.

*Anon*

***Thank you to these GIS members who have been willing to share their stories for the benefit of others. You can read more personal stories on our website at [www.gisnsw.org.au](http://www.gisnsw.org.au)***

## A COUNSELLOR'S PERSPECTIVE

My name is Michelle, I'm a psychologist and I work for Gambler's Help – a free service for people with problem gambling. I've been working in gambling for four and a half years.

All sorts of people come and see me for counselling, people from different backgrounds with various levels of education, people of all ages - young and old. I think the oldest client I have had is about 80.

I take a flexible approach to working with people. The way we work together is very much dependent upon what their needs are and what they're comfortable dealing with.

The warning signs for people who are developing a gambling problem are things like: spending a little bit too much time at venues; feeling as though they want to gamble more and more; gambling on their own; and spending more money than they can afford. When these things start happening, wanting to gamble more, and spending more money and more time gambling, it's a warning sign that a gambling problem might be developing.

I've seen a lot people who have lost their family homes, lost their families, lost relationships and jobs due to gambling.

A number of my clients tell me that their gambling had made them consider suicide. They felt as though they were at the bottom of a pit, and couldn't see a way out. With a little bit of support, and with some strategies in place, they are able to turn their lives around.

If a person is committed, and they are willing to work hard, counselling is going to work. But, it's important that people get help as soon as they think they are developing a problem.

Often people come to see me when they have lost a lot of hope about their lives. They often feel powerless, that their gambling is controlling them and they can't stop.

Part of effective counselling is helping people believe in their own ability to make changes in their lives. When people feel out of control, it's very important that we get across to them that they are still in charge, and to help them believe in themselves again.

Through counselling we share stories about how people can and have changed. We talk about how people have actually stopped gambling and have turned around their gambling problems.

Counselling helps people maintain hope and a sense of hope is incredibly important in moving forward, it also plays a part in helping people commit to the change process.

If people need counselling and want to access the free services available, the first port of call is usually the free call number - 1800 858 858. Calling the number provides immediate assistance (counsellors are available 24 hours a day seven days a week) and you can also find out about free counselling services near you where you can make an appointment and get ongoing support and assistance.

It's really important that people understand that everything about a counselling service is free and confidential. And it's not just what is said in a counselling session that is confidential, even that counselling is taking place is confidential.

For example, I've had situations where friends, family members or partners of someone with a gambling problem have called and said "has so and so got an appointment" or "is so and so coming to see you". I tell them I can't give them any information. Having confidence in the confidentiality of counselling is critical to its success.

The number of counselling sessions someone has, and how often they come to counselling, very much depends on the person.

On average, we see people for somewhere between three to five sessions and we usually see them on a weekly basis. Though we certainly see people over a longer period of time and provide ongoing support.

Once people have their gambling behaviour under control, I usually see them on a monthly basis just to touch base, make sure that things are still OK and give them a place to talk if they need to.

Another important thing for people to realise is that help is available - they really just need to make a phone call – and none of us are scary! I think a lot of people fear they are going to come to counselling and be told what a terrible person they are. That's not going to happen. No one is going to wave their finger at them and tell them they've been bad. There's no judgement involved.

Counselling is talking. We're here to help people learn how to deal with the issues in their life that are worrying them. We're about helping people find more positive ways of managing their own lives.

It's not scary, and once you call us or come see us you'll realise that it's actually OK. People end up feeling that counselling is a comfortable place to come. It's where they know they can get support and talk about things that they need to talk about.

I have an enormous amount of respect for people who take that step and actually come to see a counsellor. People make amazing changes when they're ready.

When someone is ready to break that cycle of silence, when they decide they no longer want to keep their gambling problem secret, they make some fantastic steps forward. Irrespective of what their backgrounds are, regardless of what they've done in the past, they can make some really big changes in their lives. It's supporting that change and seeing the result that's the most exciting thing for me.



"Michelle's Story" was developed for the website [www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au) and is reproduced here with permission of the Victorian Government

# 7

## 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.

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

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.

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

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

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

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

*Free Yourself* Self-help Guide and Audio Tape kit [www.freeyourself.com.au](http://www.freeyourself.com.au)

*My Passionate Affair with Poker Machines* (DVD) [www.freeyourself.com.au](http://www.freeyourself.com.au)

*Free Yourself* (DVD) [www.freeyourself.com.au](http://www.freeyourself.com.au)  
*Women & Gambling Information Kit* - Karen Richardson & Kate Roberts - [www.isnsw.org.au](http://www.isnsw.org.au)

*Less than Even: The Hidden Cost of Gambling* - DVD [www.gisnsw.org.au](http://www.gisnsw.org.au)

*Against the Odds* - Youth & Gambling - Discussion CD. [www.gisnsw.org.au](http://www.gisnsw.org.au)

*No More Bets Please* - DVD. [www.monkeysee.com.au](http://www.monkeysee.com.au) or [sales@livingsolutionsbookshop.com.au](mailto:sales@livingsolutionsbookshop.com.au)

*Know the Odds* - Community Discussion Paper - [www.gisnsw.org.au](http://www.gisnsw.org.au)

*Problem Gambling Help Sheets* - [www.gisnsw.org.au](http://www.gisnsw.org.au)

*You Figure It Out* - Youth and Gambling Education Kit [www.labyrinth.net.au/~knowodds/philos.html](http://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](http://www.gamblinghelp.nsw.gov.au)

# Useful Websites

## Self-Help Websites

[www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au)  
[www.gisnsw.org.au](http://www.gisnsw.org.au)  
[www.gansw.org.au](http://www.gansw.org.au)  
[www.gansw.org.au/GamAnon](http://www.gansw.org.au/GamAnon)  
[www.smartrecoveryaustralia.com.au](http://www.smartrecoveryaustralia.com.au)  
[www.3rdplace.com.au](http://www.3rdplace.com.au)  
[www.freeyourself.com.au](http://www.freeyourself.com.au)  
[www.nrgs.org.au](http://www.nrgs.org.au)  
[www.stvincents.com.au](http://www.stvincents.com.au)  
[www.education.mcgill.ca](http://www.education.mcgill.ca)  
[www.gamblersanonymous.org.au](http://www.gamblersanonymous.org.au)  
[www.miph.org/gambling](http://www.miph.org/gambling)  
[www.freeyourself.com.au](http://www.freeyourself.com.au)  
[www.responsiblegambling.org](http://www.responsiblegambling.org)  
[www.responsiblegambling.qld.gov.au](http://www.responsiblegambling.qld.gov.au)  
[www.gamblingproblem.co.nz](http://www.gamblingproblem.co.nz)  
[www.femalegamblers.org/suggestedreading](http://www.femalegamblers.org/suggestedreading)

## General Interest Websites

[www.socialwork.unimelb.edu.au](http://www.socialwork.unimelb.edu.au)  
[www.nags.org.au](http://www.nags.org.au)  
[www.unsw.edu.au](http://www.unsw.edu.au)  
[www.afm.mb.ca](http://www.afm.mb.ca)  
[www.societystudygambling.co.uk](http://www.societystudygambling.co.uk)  
[www.camh.net](http://www.camh.net)  
[www.pgfnz.co.nz](http://www.pgfnz.co.nz)

## Gambling Help

[www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au)  
Phone 1800 858 858  
*24 hour counselling support, information and referral service*

