

# Write it down

**If you don't know where you are going, then how will you get there?**

Writing things down sounds like a simple act but it can be a powerful tool to help us process things and to gain more clarity about a situation. Here, James<sup>1</sup> explains how writing things down helped him to start the journey of recovery from his gambling problem.

James is in his 50's. When he contacted Gambler's Help Southern, he was on the verge of bankruptcy due to his gambling on the pokies. He was also battling sleeplessness and a deep sense of despair. James brought along two pieces of paper to his first counselling session - one titled "Things that have gone wrong" and the other, "Things I would like". These two pieces of paper gave his counsellor a quick overview of the effects of gambling on his life and where he wanted to go in life.

Over a period of 8 months, James managed to negotiate with his 14 creditors with the assistance of a financial counsellor. He was able to make regular repayments and paid off 7 creditors. He gradually changed his lifestyle. He became involved in activities besides gambling and made new friends. This is James' reflection on his story and the conversation he had with his counsellor about those two pieces of paper.

## Dark Times

What is it like for you to see the "Things that have gone wrong" list again?

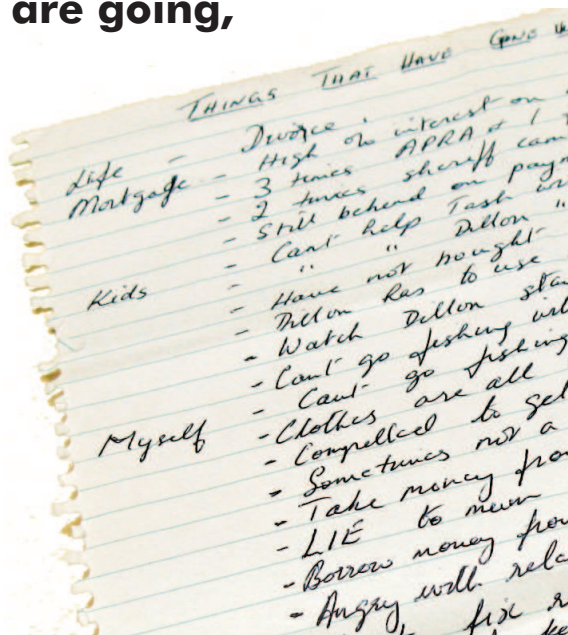
I am happy to see the list again. I notice that I have now wiped off most of the things on the list. I think it's 95% gone. In fact, I am now \$360 in front in my mortgage repayments!

Looking at the photo of the list - if you were to name the image, what would you call it?

"Dark times" or "End of the Line" - that was the lowest I could have gone. Thinking back now, I could have gone even lower and lost my home!

What is it like to write down all these things before your first counselling session?

You don't know the whole situation until you write it down. Once you write it down, you've got your whole life in front of you - all at once. If you don't write it down, you just



think about it a little bit and that it is OK.

What made you decide to write down all the things? Where did the idea come from?

One day I received a few "threatening letters" (from my creditors). When I was at work that night, I decided to write down all the things that I have lost due to my gambling. It took me an hour to write it up and I stuck it on my cupboard at work.

I watched a Dr Phil show one day and it was about people in America who had problems with money and relationships. He wanted people to start all over again and write down everything - where the money has gone, interest rates of the credit cards, etc. I might have got the idea from there. Besides finance, I also wrote down other things that I suffered due to my gambling (eg. impact to my kids, my life, etc). I think to know where you are at in life, you need to write it all down.

## Life without gambling

How is it for you looking at the photo of the "Things I would like" list again?

A little emotional - happy and a sense of pride. I thought I could never do it. I thought I would end up living in a caravan park. Actually I saw my previous boss at a pokie venue about 3 years ago. He used to live in a 2-storey house. I was surprised when he told me that he ended up living in a caravan park because of his gambling problem! I thought I would end up like him.

<sup>1</sup> Not his real name

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# Is gambling becoming a problem?

For each question below there are four possible responses:

- Never (score: 0)  
 Sometimes (score: 1)  
 Most of the time (score: 2)  
 Almost always (score: 3)

Circle the most appropriate to you.

## Thinking about the last 12 months:

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. Have you bet more than you could really afford to lose?  | 0 | 1 | 2 | 3 |
| 2. Have you needed to gamble with larger amounts of money to get the same feeling of excitement?                            | 0 | 1 | 2 | 3 |
| 3. Have you gone back on another day to try to win back money you have lost?  | 0 | 1 | 2 | 3 |
| 4. Have you borrowed money or sold anything to gamble?  | 0 | 1 | 2 | 3 |
| 5. Have you felt you might have a problem with gambling?  | 0 | 1 | 2 | 3 |
| 6. Have people criticised your betting or told you that you had a gambling problem, whether or not you thought it was true? | 0 | 1 | 2 | 3 |
| 7. Have you felt guilty about the way you gamble or what happens when you gamble?   | 0 | 1 | 2 | 3 |
| 8. Has your gambling caused you any health problems, including stress or anxiety?   | 0 | 1 | 2 | 3 |
| 9. Has your gambling caused any financial problems for you or your household?   | 0 | 1 | 2 | 3 |

TOTAL

## What does your score mean?

- 0 You experience no issues with gambling. However, keep an eye on your gambling so it does not become a problem in the future.
- 1-2 A low-risk gambler - you experience few, if any issues with gambling. However, keep an eye on your gambling so it does not become a problem in the future.
- 3-7 A moderate-risk gambler - you experience some issues with gambling. Now is the time to take practical steps to ensure your gambling remains under control. Visit [www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au) for information.
- 8 & over A high-risk gambler - call Gambler's Help Services on 1800 858 858. It is a free and confidential 24-hour service and can provide you with information, support and counselling.

This quiz is based on the problem Gambling Severity Index, part of the Canadian Problem Gambling Index and is a reliable measure of problem gambling.

## "Write it down" continued from pg.1

Compared to my life now, I can tick off quite a lot of things on the list:

- I have money left over from pay for the last one and a half months.
- I am not angry with people.
- It's been a while since I lied to my mother (about why I need to borrow money). There is no need to lie now.
- No creditors ring me.
- No court orders and sheriff visits.

If you were to name this image, what would you call it?

"Back to normal" – how normal people live. Or "Life without gambling". Or "Non-gamblers' position in life'.

What got you decide to write down things you would like?

I looked at my pay slip one night and then I thought about what I could have done with the money. I looked around and saw people buying things and having good things. I wondered why people who earn much less than me could have all these things.

What's your hope of sharing this image?

I want to tell people what they could have if they don't gamble.

If you are thinking about counselling, or even working through your situation yourself, try writing things down. It might help you to be more clear about the changes you would like to make. The Gambler's Help Southern website also has a variety of self help material which gives people the option of writing down their responses. Visit [www.ghsouthern.org.au](http://www.ghsouthern.org.au), in the "Strategies for Change" section.



Victorian Commission  
for Gambling Regulation

## UPDATE

### Gaming Venue Applications

#### Marine Hotel Brighton

Increase from 40 to 50 machines  
Adjoined: date to be fixed

#### New Bay Hotel Brighton

New venue with 50 machines  
Hearing: 15, 17 & 23 Feb 2010

#### Pink Hill Hotel Beaconsfield

New venue with 60 machines  
Hearing: 18, 19 & 22 Feb 2010

### Footnotes for "Lotteries - Do the maths", p. 3

<sup>1</sup> "Annual Report 2008/09", Victorian Commission for Gambling Regulation, 2009, p. 141, <http://www.vcgr.vic.gov.au>

<sup>2</sup> "A Study of Gambling in Victoria - Problem Gambling from a Public Health Perspective", Department of Justice, 2009, Participation In Gambling By Victorian Adults, pp. 38-40, <http://www.justice.vic.gov.au>

<sup>3</sup> *ibid.*, Results relating to the Highest-Spend Gambling Activities, pp.127-128

<sup>4</sup> "Gambling. Draft Report", Productivity Commission, 2009, Overview, pp. XX-XXIII <http://www.pc.gov.au>

# Lotteries - Do the maths

A conversation overheard in a lunch room.

Worker 1: When are my numbers going to come up? Nothing again on Saturday. You know, I've been putting in the same Tatts numbers for about 15 years now and still nothing. Well, I say "nothing" - I did win about \$30 once on 5<sup>th</sup> division. You'd have thought that in all these years, my numbers would have given me a decent payout! 15 years...

Worker 2: How much has it cost to win that \$30?

Worker 1: Oh...I spend about \$8 on tickets. Hmm, so really it was only a \$22 win, not \$30.

Worker 2: No, I mean how much has it cost you over these past 15 years?

Worker 1: Well, I don't know. (Reaches for mobile phone and the calculator function.) That'd be \$8 x 52 weeks in a year x 15 years. It says it's \$6,240! (Expletive!)

Worker 2: (Laughing) But I suppose you must have had a lot of enjoyment out of it along the way. Me, I guess I'm a bit dull when it comes to entertainment - I've probably just wasted my money on boring things like holidays, meals and stuff.

Worker 1: Gee, you're funny.

Worker 2: (Still laughing)

In 2008/09 over \$448 million was spent on lottery products in the State<sup>1</sup>. More Victorian adults participate in lotteries than in any other form of gambling. The 2009 report, "A Study of Gambling in Victoria"<sup>2</sup> found that 47.5% of adults had participated in Lotto, Powerball or the Pools in the past year. Male and female participation was even, but the 35 to 49 and 50 to 64 year age groups were significantly more likely to participate, compared to the Victorian population.

(N.B. In the study, Scratch ticket participation was a separate category to Lotteries, Powerball or the Pools. 15.3% of Victorian adults had participated in scratch ticket gambling in the past year, with females significantly more likely than males to take part.)

The graph below shows the percentage of gamblers that reported particular forms of gambling as their highest spend activity<sup>3</sup>.

For nearly 46% of Non-Problem Gamblers, Lotto, Pools or Powerball was the highest spend activity. As problem gambling risk category increases (Low-Risk, to Moderate Risk, to Problem categories), the percentage reporting lotteries as the high spend activity decreases (roughly 32%, to 17%, to 10%). For electronic gaming machines (EGMs or pokies), the percentage reporting pokies as the high spend activity increases with problem gambling risk category.

Data like this, along with a range of other research and statistics, supports the prioritisation of action on pokies harm. The 2009 Productivity Commission Draft Report<sup>4</sup> identifies pokies as the form where "most harm arises" and states that "most policy interest centres on people playing regularly on riskier forms of gambling". It also uses terms such as "benign" and "no substantive risk" to describe lottery gambling. This may be the case in a relative sense, however the potential for harm associated with lottery play should not be dismissed. After all, approximately 1 in 10 "Problem Gamblers" and 2 in 10 "Moderate Risk Gamblers" in the Victorian survey said lotteries were their highest spend activity.

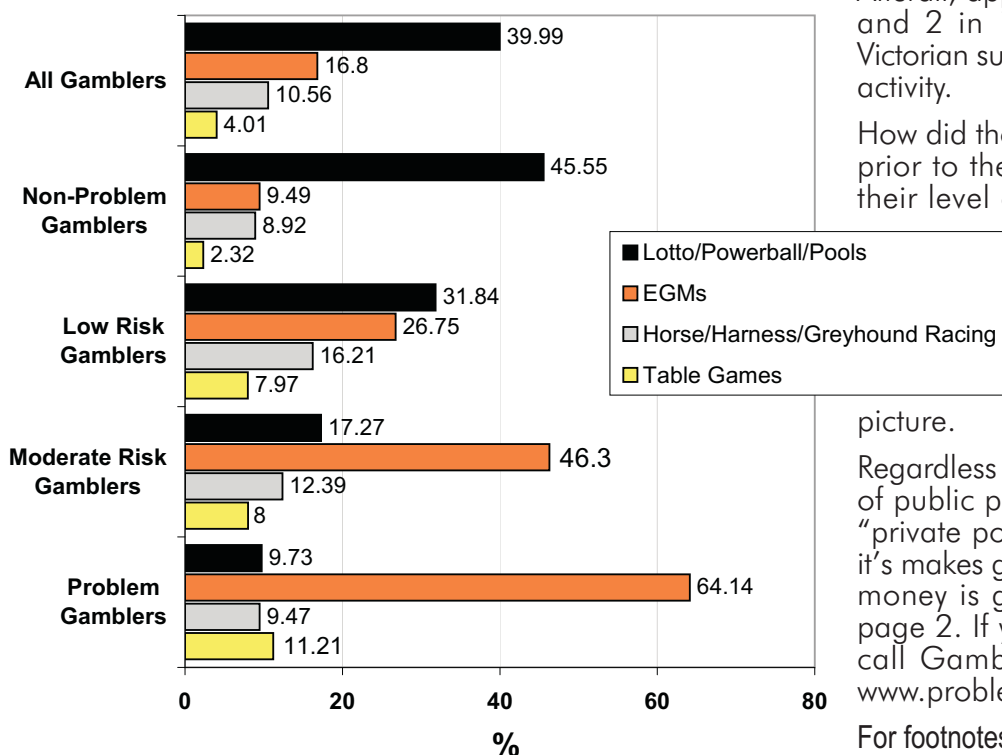
How did those people view their lottery participation prior to the survey? Had they previously reviewed their level of involvement or the consequences of it? Most of us who buy a regular lotto ticket probably do so in a habitual way, perhaps without even acknowledging it as gambling - and like Worker 1 in the scenario above, probably without much thought to the bigger financial

picture.

Regardless of where lotteries sit in the pecking order of public policy attention, why not give them some "private policy" attention? Do the maths yourself - it's makes good budgeting sense to know where your money is going...and to be sure, do the quiz on page 2. If you'd like to talk through your situation, call Gambler's Help on 1800 858 858 or visit [www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au)

For footnotes, see page 2.

**Highest Spend Activity by Gambler Category**



# Gambler's Help Southern Groups Program

groups



Gambler's Help Southern conducts group sessions for people who are experiencing problems with gambling. There are currently three groups – in Bentleigh East, Frankston and Springvale.

## **“No judgement – it happened and let's talk about it”**

The group program offers people the opportunity to hear other's stories regarding issues with problem gambling. This helps them to feel less alone in their struggles and to share strategies that have helped to minimise the risk of gambling.

Some group members were recently interviewed about their experience of the group program. They shared the following comments:

Ash: “As a gambler you do get very lonely at times. This is due to your family and friends not fully understanding the situation and them actually never [having] been in your situation...The group is all about discussion and encouragement and other people's experiences.”

Wendy: “...Other people's ideas are sometimes very useful as well as the encouragement from groups members for improving self-esteem.”

Anne: “It's hard work but it's worth it. Talking about any problem...let's you move forward and not dwell in a past that is so destructive.”

M: “Group is supportive – to be able to talk with people with the same problems and discuss these problems in depth and also other things happening in your life.”

J: “Honesty, support, being able to reason why. Assistance to quit and self-esteem help in getting back not on your own. Everyone's story is different (but basically the same) and each story is supported.”

Tom: “It offers an opportunity to hear others who may have different forms of gambling issues that actually provide the same points of concern towards everyone. [There's] no judgement – it happened and let's talk about it.”

Groups are confidential and members only share their first name. Discussions include talking about how each person's week was in terms of gambling and other life experiences or stresses. Even though group members can have problems with different forms of gambling e.g. pokies or TAB betting, there tends to be similarities in the resulting problems including: loss of money, juggling finances, stresses regarding bills, not being honest in

## **“Assistance to quit and self-esteem help”**

how time or money was spent and low self-esteem. Groups offer a safe place to discuss gambling problems with people who are experiencing similar issues.

Gambler's Help Southern groups:

(1) Bentleigh East

Bentleigh Bayside Community Health, every Monday night 5.30pm – 7pm, except for the first Monday of the month and public holidays. This group is only open to people experiencing problems with their own gambling.

(2) Frankston

Frankston Integrated Health Centre (next to the Frankston Hospital), every Wednesday afternoon 3pm – 4.30pm, except for the second Wednesday of each month and public holidays. This group is only open to people experiencing problems with their own gambling.

(3) Springvale

Greater Dandenong Community Health Service, every Tuesday night 6pm – 8pm, except for the first Tuesday of each month and public holidays. This group is open to both people experiencing problems with their own gambling and to people affected by someone else's gambling.

To express interest in attending one of these groups or for more information, please contact Gambler's Help Southern Intake on (03) 9575 5353.

## **“Other people's ideas are sometimes very useful”**

Gambler's Help Southern provides free, confidential, professional support for gamblers, their families and others affected by gambling.

Services available include:

- Counselling for gambling related issues
- Financial Counselling
- Community Education & Development
- Professional Development
- Secondary Consultation
- Multicultural Services

If you have concerns about your gambling, or the gambling of a family member or friend, call Gambler's Help Southern Intake between 9.30 am and 4.30 pm on 9575 5353. Or call Gambler's Helpline - available 24 hours a day, 7 days a week - on 1800 858 858.

**gambler'shelpsouthern**

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