

**DOES SOMEONE
YOU CARE ABOUT
HAVE A GAMBLING
PROBLEM?**

IT'S YOUR MOVE

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IT'S YOUR MOVE

HOW THIS BOOKLET CAN HELP

You may suspect someone in your life has a gambling problem.

You may feel anger, frustration or despair at the impact of gambling on your:

- Relationship
- Family
- Friendship
- Finances
- Well-being

This booklet is designed to help families and friends who are affected by someone with a gambling problem.

It discusses ways to manage the problem, protect yourself and your family, and support the gambler in your life.

THERE IS INFORMATION ABOUT WHERE TO GET HELP

WHEN DOES GAMBLING BECOME A PROBLEM?

People gamble for many reasons. For excitement, the thrill of winning or to be social.

Unfortunately, some people continue gambling even when it is causing problems for themselves, their family and their friends.

Gambling becomes a problem when it causes harm to the gambler and those close to them. Usually this means they are spending more money or time on gambling than they can afford.

- When gambling becomes a problem people affected can feel guilt and shame about their behaviour, often because it is out of control.
- Excessive guilt and distress often causes them to hide the problem from those they care about.
- To hide the problem they may withdraw from family and from contact with friends.
- They may lie about where they have been and why money is missing.
- Problem gambling can break up relationships and families, cause financial stress and affect work performance.
- In some cases a problem gambler may sell personal and family items or even commit crime to recover lost money.

DOES SOMEONE YOU CARE ABOUT HAVE A GAMBLING PROBLEM?

RECOGNISING THE SIGNS:

Money related signs

- Unexplained debt or borrowing
- Money disappearing
- Assets disappearing
- Losing wallets/ money regularly
- Numerous loans
- Missing household items
- Phone calls from angry creditors
- Missing financial statements
- Juggling cash sources to pay bills

Interpersonal issues

- Decreased contact with friends
- Loss of interest in hobbies
- Family complaints about being emotionally shut out
- Avoidance of social events
- Moodiness, unexplained anger, depression

Time related signs

- No time for everyday activities
- Overuse of sick days and days off
- Use increasing amounts of time to study gambling
- Taking an unusual amount of time for tasks (eg taking two hours to get milk from the corner store)
- Disappearing for amounts of time that they cannot account for

Control and /or manipulation

- Secretiveness about activities
- Secret bank accounts/ loans/ credit cards
- Secret PO Boxes
- Manipulation by threat or charm

ARE THEY SPENDING TOO MUCH TIME OR MONEY GAMBLING?

HOW TO DEAL WITH THE PROBLEM

TALK ABOUT IT

The best way to find out if someone has a gambling problem is to ask. You cannot predict how they will react, but you can let them know you are asking because you care about them. Try to discuss this in a non-confrontational and honest way.

It may help to talk about what you have noticed:

"You seem worried and you are spending a lot more time at the club"; and how you feel: "I am worried that you may be having problems with gambling".

Some problem gamblers may be relieved to talk about their behaviour; some may feel so ashamed and guilty, that they are unable to talk about it. Others may get very angry or deny that they have a problem with gambling.

- Even if they deny they have a problem you can provide them with information about where to get help.
- It is important to protect yourself financially and emotionally from any harm that may arise from problem gambling should it continue.
- Try and keep the lines of communication open and focussed on the problem.
- If you find the discussions aggressive, circular or hurtful take a break and agree on another time to resume the discussion.

It may be helpful to call the Gambler's Help line (1800 156 789) to talk about how you plan to approach your family member or friend.

Encourage them to talk to someone. Gambler's Help Line is staffed by professional counsellors and can provide immediate, free and confidential help 24 hours a day.

DEVELOP AN ACTION PLAN

If your family member or friend has confided in you that they are experiencing some difficulties, it can be useful for you to develop strategies and to plan for the future:

- If the problem gambler asks you to a meeting with a counsellor, go along if you can.
- Encourage them to keep talking openly with you.
- Agree to talk about slip-ups or loss of control, so triggers that lead to the urge to gamble are understood. This helps you handle a similar situation differently in future.
- If your family member or friend sets out a budget and asks for help sticking to it, support them.

Returning to gambling is common when people are trying to stop. This is often referred to as a 'relapse', which means gambling in a manner that they would prefer not to. Relapse for many people is a part of learning about themselves and their gambling. It can provide insight into why they are gambling, what are high risk times and what they can do about it.

If your family member or friend does relapse it may be useful to discuss what 'triggered' the relapse and what they could change next time.

It is important to have a plan that anticipates slip-ups. Leaving credit and eftpos cards at home and carrying limited cash to cover reasonable expenses will help the problem gambler to stay in control.

REMEMBER THESE KEY POINTS:

- You cannot force your family member or friend to stop.
- You are not to blame for their behaviour.
- The gambling is the problem, not the person.
- You can help by saying: **NO** to gambling and lying, and **YES** I care about you.
- You have the right to feel safe, and emotionally and financially secure.
- If taking action puts your safety or the safety of others at risk you may need professional help.

THE MORE I TRY THE WORSE IT GETS

Some people try to make the person gambling do the right thing. You are better off protecting yourself from the impacts of problem gambling.

No matter what you say or do, ultimately the only person who can stop gambling is the gambler themselves. If controlling it were easy, then gambling would probably not have become a problem.

You can help yourself by finding ways to reduce your suffering, stress and fears about the affects of the gambling. Put your energy into protecting and caring for yourself and your family.

You can also help yourself by seeking professional assistance from Gambler's Help, or by encouraging the problem gambler to seek professional help.

THEY WON'T STOP, WHAT NOW?

You cannot force someone to acknowledge that their gambling is a problem. What you can do is inform them of the negative impact that their gambling is having on you.

This may be distressing and you may need to cease or dramatically change your relationship with the problem gambler. This may only be for a short time, or it may be permanent.

Counselling or self-help groups can assist you in making decisions regarding your relationship. Tell someone you trust about what's happening. This is not compromising the problem gambler's privacy, but rather building support for yourself among your friends and professionals if need be. You may find relationship counselling and mediation a safer alternative for discussing problems and seeking solutions, especially if there is a breakdown of communication between you and the problem gambler.

'They won't stop....' 'She lies about it, she denies she has a problem, she becomes aggressive and defensive when you ask about it. She avoids me and other families so we can't ask - she's secretive, she covers it up all the time. She avoids us - we have to go to visit her.'

Source: New Focus Research 2003, *Stage 1 Report: the Experiences of Problem Gamblers, their Families and Service Providers, Gambling Research Panel: Melbourne.*

SHOULD I GIVE MONEY OR NOT?

One of the decisions you may face is whether to give or lend money to a problem gambler.

It can be tempting to help out with a loan, but by 'bailing them out' you may be enabling them to continue gambling.

Protect your relationship and the gambler's ability to continue gambling by setting boundaries (emotional and financial) to your help.

- Lending money on a regular basis can cause resentment and anger.
- In some instances lending money to someone with gambling problems allows him or her to gamble more.
- Lending money can provide some immediate relief to you, but it is likely they will return again and again until you set firm limits or boundaries.

You can respond to difficult requests for financial or emotional bailouts with an answer that contains three messages:

- I care about you and I don't want you to suffer.
- It hurts me to say "no", but I cannot help you avoid the consequences of your actions, no matter how much it hurts me to say no.
- You can solve your problem by seeking personal and financial help and I will support you.

'It's very difficult. I often wonder "Why me?" I have to control all the finances and juggle a full-time job and the kids. It's so much pressure. The gambling is like a third person in the marriage. I never know if he is gambling so it creates a lot of anxiety. It affects my own self-esteem too. I just have to try and keep going...'

Source: New Focus Research 2003, Stage 1 Report: *the Experiences of Problem Gamblers, their Families and Service Providers, Gambling Research Panel: Melbourne.*

KEEP THE LINES OF COMMUNICATION OPEN

It is important to talk with the person gambling in a way that encourages good communication.

Tips for a successful approach:

- **Don't become involved in arguments about gambling.** Arguments about gambling may make the gambler defensive.
- **Be firm but express your concerns positively.** Telling the person what to do, or using sentences that include "you should" are unlikely to be useful.
- **Provide support, understanding and encouragement.** Most gamblers make several attempts before they stop completely and some will possibly make contact with a problem gambling service but not show up or only go once or twice.
- **Help the gambler to follow through with plans to stop.** If they want to avoid tempting situations like going to a club or hotel that has gaming machines, suggest activities that you can enjoy together, such as going to the movies or having a meal together.
- **Expect things may not go to plan.** When slip-ups occur while trying to stop gambling, it can tell the gambler something important about what the triggers are and help them devise new tactics.
- **Be around and be available.** It is important for the gambler to know that someone is there to talk to and share the experience of not gambling, as well as congratulate successes and note positive changes.
- **Give the problem gambler responsibility.** Encourage the person who is problem gambling to take responsibility in addressing their issues in a way that best suits them.

LEGAL AND FINANCIAL HELP

If your financial security is tied to a problem gambler then it is important that you protect yourself and your family.

Seek legal and financial information early, before the situation gets out of control.

Some knowledge and information is useful. You don't have to feel disloyal and it does not mean that your relationship is over. You have a right to protect personal and family assets when problem gambling is putting them at risk.

FREQUENTLY ASKED QUESTIONS INCLUDE:

- How do I protect assets that are in both names?
- Can I find out how much my partner is in debt?
- Am I responsible for my partner's debts?
- What if I do protect my assets and my partner becomes violent?
- How do I protect the family home?
- Can I prevent my partner from obtaining more credit?
- What questions do I need to ask a solicitor or legal person?
- If I seek legal or financial advice, will I be making the situation worse?

The answers to these questions will depend on your individual situation. It is advisable to speak to a financial counsellor and/or a lawyer to explore these concerns. For further advice contact the Gambler's Help Line on 1800 156 789.

A FINANCIAL COUNSELLOR CAN HELP YOU:

- Clarify your financial situation.
- Negotiate with creditors.
- Explore money management strategies.
- Identify who is responsible for each debt.

A LAWYER CAN HELP WITH:

- Asset protection (regardless of whether you choose to stay or leave the relationship).
- Transfers, caveats, separating your assets, reviewing your will and other legal processes.
- Family law regarding separation and the use of intervention orders where safety is an issue.

STEPS TO FINANCIAL SECURITY:

- Take control of finances.
- Check the mail.
- Organise direct debits for bills, mortgages and regular debits.
- Limit access to cash.
- Budget and allow each member of the family some spending money, this includes the problem gambler.
- Avoid inheriting the gambler's debt. Remove your name from joint accounts.
- Get professional advice. A financial counsellor is free, they can offer advice and can contact your creditors and ensure that they do not harass you. They can also assist you in avoiding a bad credit history, if you have joint credit, loans, and so on.
- Keep good records or a diary of all finances, including assets, income, expenses, contributions, and gifts.
- Photocopy and keep in a safe place copies of all important documents such as house title, marriage and birth certificates, tax file numbers etc.
- Don't sign anything you don't understand or are not prepared to pay for.
- Encourage the gambler to make a note on their credit listing with Credit Advantage Ltd saying that they want no further credit.
- Do not lend eftpos or credit cards or share 'pin' numbers or leave that information where it can be found.

HOW TO PROTECT YOURSELF AND YOUR FAMILY

People who gamble too much have difficulty handling money when a gambling opportunity exists. Don't wait for them to stop gambling or try to make them stop, instead take action to protect yourself and your family.

LOOKING AFTER YOURSELF

Gambler's Help are there to assist family members and friends as well as the person with the gambling problem.

Family members and friends may spend a lot of time managing someone else's gambling problem. Worrying, going over and over the finances, attending counselling sessions, explaining your situation or hiding it from others, arguing with the problem gambler consumes much time.

"It's really difficult. I'm torn between love for him and protecting myself and my family. It's hard having to draw the line and be strong. It's sad that I can't trust my own twin brother".

Source: Sister of a problem gambler, New Focus Research 2003, Stage 1 Report: *the Experiences of Problem Gamblers, their Families and Service Providers, Gambling Research Panel: Melbourne.*

- There is no correlation between the amounts of effort, love, or time that you invest and the changing behaviour of the person with the problem.
- Unfortunately, change will not happen unless the person gambling is ready and willing to do something about their problems.
- You are better off protecting yourself from the effects of problem gambling and build on those areas of your life where you do have control.

DEALING WITH YOUR FEELINGS

You may need to put some emotional and physical distance between yourself and the problem gambler. You have the right not to be hassled, manipulated or charmed for money.

Try to consider the best ways of expressing your feelings. If you are starting to experience overwhelming sadness, anxiety or anger then seeking professional help may be a good idea. Talking to a professional who understands problem gambling will help you regain perspective and explore your options.

CHILDREN AND PROBLEM GAMBLING

If you are in a relationship with a problem gambler and you have children, or if you are the grandparents, family members, friends, or even a teacher, you may be concerned about the impact of problem gambling on children.

Apart from the obvious financial difficulties that would affect children, they may feel confused by their parent's change in behaviour. They may also feel abandoned, angry and depressed by what is happening at home.

"I just sort of had a feeling that they (the pokies) were bad from the beginning, and I noticed a partial change somewhere in the middle, I knew that she had changed, she was a lot more secretive, and normally she'd tell me everything. Um, and then right at the end she just wasn't the Mum that I knew."

Source: Carrig, H., P. Darbyshire and C. Oster 1999, It's like she's not mum anymore: children's perceptions of the impact of parental gambling. In J. McMillen and L. Laker (eds), *Developing Strategic Alliances: Proceedings of the 9th National Association of Gambling Studies Conference, National Association for Gambling Studies: Melbourne.*

Dealing with the issues and offering support is the best way to ensure the emotional development of children.

LOOKING AFTER CHILDREN:

- Encourage children to talk freely about their feelings.
- Assure them that they are not responsible.
- Attempt to keep children engaged in family activities .
- If you are a parent try not to over involve children in financial and problem-solving matters caused by gambling.
- Try to ensure that they understand that your family may need to budget but that they will be OK.
- Do not provide 'bailout' financial assistance to the problem gambler, however you may wish to assist children in some ways such as paying for school excursions, clothes, outings.
- Do not denigrate the other parent as this can cause confusion, separate the person from the behaviour and acknowledge that the behaviour is bad, not the person.
- Ensure children that they do not have to keep secrets and that they should never be expected to keep 'bad secrets'.

CRISIS SUPPORT

In some instances people may experience circumstances that are abusive, frightening or out of control. There are many forms of family violence and controlling behaviours. It is important to remember that you have the right to feel safe and respected at all times.

If you or someone you know is experiencing physical, emotional, financial or any other form of violence Gamblers Help services can assist you. Call 1800 156 789 to arrange a free, confidential discussion. There is always someone at the end of the telephone, 24 hours a day, 7 days a week.

WHERE YOU CAN GET HELP

GAMBLERS HELP:

Call 1800 156 789 or TTY 1800 777 706.

This is a 24-hour number for free crisis support, counselling and referral to local services including country areas.

HELP IN ANOTHER LANGUAGE:

Call the telephone interpreter service on 131450.

GAMBLERS HELP FINANCIAL COUNSELLING:

Call the gamblers Help line for referral to a service in your local area.

ONLINE INFORMATION:

www.problemgambling.vic.gov.au

RELATIONSHIPS AUSTRALIA:

(03) 9261 8700

www.relationships.com.au

Relationships Australia is an organisation that offers resources to couples, individuals and families to help enhance and support relationships.

WIRE: (WOMEN'S INFORMATION AND REFERRAL EXCHANGE):

1300 134 130

www.wire.org.au

MEN'S REFERRAL SERVICE:

1800 065 973

The Men's Referral Service is a telephone counselling, information and referral service which is specifically targeted to men who have concerns about their behaviour in the home.

THINK OF WHAT YOU'RE **REALLY** GAMBLING WITH

GAMBLER'S HELP™ 1800 156 789

www.problemgambling.vic.gov.au 24 HOURS 7 DAYS Free & Confidential

A COMMUNITY SUPPORT FUND INITIATIVE

HEARING IMPAIRED ONLY SHOULD CALL TTY 1800 777 706.