



PROBLEM GAMBLING
A GUIDE FOR FRIENDS
AND FAMILY

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Written by Dr John O'Connor
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CONTENTS

- | | | |
|----|---|----|
| 1 | Is this guide for you? | 1 |
| 2 | What is a gambling problem? | 3 |
| 3 | How does problem gambling affect partners and family members? | 4 |
| 4 | How does problem gambling affect children? | 6 |
| 5 | Why can't I get him or her to stop gambling? | 7 |
| 6 | How can there be benefits from gambling when so much is being lost? | 8 |
| 7 | Is there anything I can to? | 10 |
| | A Give-up blaming yourself | 10 |
| | B Get help and support | 10 |
| | C Financial and legal help | 12 |
| | D Making new arrangements with your friend or family member | 13 |
| | E Contracting with your friend or family member | 15 |
| 8 | Will my friend or family member be able to cut-down, or will they have to give-up gambling? | 16 |
| 9 | Recognising the build-up to a lapse | 18 |
| 10 | Solving problems | 20 |
| 11 | Repairing relationships | 23 |
| 12 | Self-barring | 24 |
| 13 | Problem gambling family protection order | 25 |
| 14 | Gambling Help Services | 26 |
| 15 | Crisis Help Services | 28 |
| 16 | Other resources | 29 |

1 IS THIS GUIDE FOR YOU?

If you have any concerns about the gambling of someone who is close to you, then this booklet is for you.

A partner is anyone who is sharing their daily life with the person with a gambling problem (e.g. wife/husband, defacto, boyfriend/girlfriend, including gay relationships).

A 'family member' is anyone involved in the extended family of the person with the gambling problem (e.g. parents, adult children, aunts & uncles, brothers and sisters, cousins). Some family members may not be 'blood relations', and could include a close friend.

Some of you will not be involved personally in the financial affairs of the family member or friend with a gambling problem and so some sections of this guide may not directly apply to you. However, most of the guide will be helpful.

Even if you do not think it is likely that your partner/family member will stop gambling, you will find the practical ideas in this guide very helpful in managing your responses to his or her gambling behaviour, and for taking care of yourself emotionally, physically, financially and legally.

You may choose to invite friends or family members to look through this booklet so they will be able to understand how best to support you.

You may wish to contact one of the services listed at the back of this booklet if:

- you do not feel you are coping or have control over your life
- you are at risk of being harmed
- you cannot pay your debts
- you have legal problems
- your relationship is in trouble
- you want further information and help regarding the gambling of a partner/family member.

Even if you are seeking or receiving help, you can still benefit by using this guide.

The ideas in this book are based on what many people have said about coping with problem gambling in their relationships.

A caution for those with an abusive partner/family member:

If your partner/family member has a history of being abusive towards you, he or she may respond to any discussion about his or her gambling with threatening or abusive behaviour. It is recommended that you discuss your situation with a counsellor experienced in dealing with domestic violence (see agency details at the back of this booklet) before attempting to communicate with your partner/family member about the gambling problem.

2

WHAT IS A GAMBLING PROBLEM?

Your partner or family member has a gambling problem if they are (tick the ones that apply):

- Spending too much time gambling or too much time thinking about gambling, neglecting other important activities (e.g. time with you and your family, work, leisure activities).
- Gambling to try to escape worries, low mood & problems.
- Finding it difficult not to gamble at every opportunity, or finding it difficult to stop gambling once they have started.
- Spending too much money on gambling so that the household cannot meet basic needs (e.g. mortgage/rent, food & clothing, power, health, education, transport, recreational activity).
- Getting into debt because of gambling.
- Trying to win back their gambling losses.

If you have ticked just one of the above, then it is likely that your partner or family member has a problem with their gambling that results in harm to your relationship and family.

3

HOW DOES PROBLEM GAMBLING AFFECT PARTNERS AND FAMILY MEMBERS?

Common consequences for partners and family members are given below. Tick the ones that apply to you and your family.

- We are struggling financially. Money set aside for bills will often be spent on gambling.
- I am highly distressed after discovering that joint assets have been spent on gambling (e.g. savings account emptied, super funds gone, mortgage extended) or I have incurred debts on joint accounts.
- We have legal problems due to joint debts, or I am concerned that my partner/family member may go to jail for fraud.
- My relationship is breaking-down.
- My partner/family member can only think about gambling.
- I have lost trust because of his or her secretive gambling and because I was lied to.
- I am angry with my partner/family member.
- We are no longer intimate.
- Our family is breaking-down.

I feel very stressed.

I am suffering illnesses, fatigue, and/or tension headaches.

I feel anxious.

I feel down/depressed.

My self-esteem is falling and I am blaming myself.

Our family is breaking-down.

We are hiding our problems from others, trying to cope alone.

We feel ashamed; 'loss-of-face' is very strong in some ethnic groups.

We cannot afford to socialise.

A tick in any of the boxes above means that you will benefit from some strategies and support to cope with problem gambling in your relationship and family.

4

HOW DOES PROBLEM GAMBLING AFFECT CHILDREN?

Children are very aware of their parents' stress and worries. Children will respond differently according to their age and individual natures, but common responses include (tick those that apply to your family):

- Feeling anxious, depressed. Children can have a strong sense of loss (a loss of family togetherness, a loss of trust, a loss of security).
- Feeling angry. Children say that it is very "unfair" that they should suffer because of a parent's excessive gambling. Most kids are very sensitive to a lack of new clothing and insufficient money to go on school excursions, etc.
- Boredom if they have to accompany a parent to a gambling venue.
- Poor health.
- Poor school performance, or refusing to go to school.

Withdrawal from friends and activities – they may stop asking their friends around home, especially when there is conflict at home between their parents or an obvious shortage of money.

5

WHY CAN'T I GET HIM OR HER TO STOP GAMBLING?

A person who has is gambling heavily will not stop gambling until he/she thinks and feels that the disadvantages of gambling outweigh the benefits. It is difficult to change a habit like gambling, especially when the person is trying to win back losses. People cut-down or stop gambling when they believe that change is necessary.

6

HOW CAN THERE BE BENEFITS FROM GAMBLING WHEN SO MUCH IS BEING LOST?

From your point of view, there may be no benefits from your partner/family member's gambling. But, it's a different story from your partner/family member's viewpoint. Which of the following do you think might be a motive for his or her gambling?

- excitement
- the challenge
- relaxation
- the chance to win money (or recover losses)
- to socialise
- to escape from stress or anxiety or grief

ANY OTHER BENEFITS?

- _____
- _____

Now it may be clear to you why your partner/family member will cut-down or stop gambling only when they are ready to!

Only when your partner/family member truly believes that they are:

- losing too much money
- not able to win enough to get out of debt and win back their losses
- spending too much time gambling
- thinking about gambling too much
- losing control over their gambling
- losing their relationships/family
- no longer working productively

will they decide that it is time to do something about their gambling.

Yes! There are a number of things you can do.

A GIVE-UP BLAMING YOURSELF

If you feel to blame in some way for the gambling problem, remind yourself that hundreds of thousands of Australians have gambling problems. There are many opportunities to gamble, and it is all too easy to get into trouble with gambling.

Also, if you stop taking responsibility for changing your partner/family member's behaviour, you can begin to distance yourself from his or her gambling problem and begin to take care of your and your family's needs.

B GET HELP AND SUPPORT

It is very difficult to cope alone when a partner/family member has a gambling problem. Here are some suggestions.

- Talking to someone within your own social circle/clubs/church that you know is a good listener and who will not judge you or your partner/family member.
- Talking to a trained counsellor over the phone (see the Gambling Help Line number at the back of this booklet), or phone one of the Gambling Help Services to make an appointment to see a counsellor (the Gambling Help Services phone numbers are at the back of this booklet).

- Have an escape plan if you are at risk of harm – know where you can go to be safe (contact your local Domestic Violence agencies if necessary – some phone numbers are supplied in the back pages of this booklet).
- Talk to your children and any other family members who will benefit from getting the gambling problem out into the open. Children will usually be relieved to know that you are seeking help. Help your children to obtain their own counselling (e.g. seeing the school counsellor), or family counselling, if necessary.
- It is very important that kids do not feel responsible for the actions of their parents.

C GIVE-UP BLAMING YOURSELF

If you have legal or financial problems because of your partner/family member's gambling, the Gambling Help Line or the Gambling Help Services (phone numbers are at the back of this booklet) can direct you to financial counsellors and to legal advisors to:

- Manage any debt that has already occurred in your name, and to help you to pay your bills.
- Legally protect your share of joint assets, such as your house.
- Take measures so that you cannot be held responsible for any further debt that your partner/family member runs-up.
- Keep your finances entirely separate: e.g.
 - arrange separate bank accounts
 - cancel joint credit cards
 - pay bills automatically out of an account to which your partner/family member does not have access.

D MAKING NEW ARRANGMENTS WITH YOUR PARTNER OR FAMILY MEMBER

It is important to establish new rules and limits relating to your partner or family member's gambling-related behaviour. You will have to be assertive so that he or she knows that you are very serious about bringing some change to the relationship. Perhaps you will need to practice what you are going to say with a friend or counsellor first. It is not useful to make threats to your partner if both of you know that you will not follow-through.

Do not confront your partner or family member (that will probably get him or her defensive and achieve little). Focus on the issues at hand, and not on his or her past behaviour.

If you feel you will struggle to be assertive with your partner/family member, then you may need the help of a counsellor who will act as a mediator. Don't feel that you have to solve your problems on your own.

Some of the new rules you may wish to put in place are:

- A complete disclosure of all existing debt and a request that you periodically see all relevant financial statements to be reassured that no further debt is being run-up.

- No more bailing your partner/family member out of his or her gambling debts – some people only stop gambling after they have run out of all means of obtaining money.
- Separate access to finances and limited access to cash and credit for your partner/family member.
- That for a limited period you will manage his or her finances.
- That staying in the relationship and family home is conditional on your partner/family member seeking help and taking part in a number of activities to re-establish a healthy relationship.

It is your choice as to which of the above suggestions you adopt.
Can you think of any other things to negotiate with your partner/family member?

•

•

E CONTRACTING WITH YOUR PARTNER OR FAMILY MEMBER

It may help to put in writing the main points that you have negotiated. Then there is no room for disagreement later if you write and sign an agreement. This will not be a legally binding agreement, but may help your partner to see how serious you are that things have to change.

An example of a contract is below:

We have agreed that

- You will cancel your withdrawal rights on our joint account
- That you will cancel your credit and ATM cards
- That we will spend Saturdays going on family outings

Signed _____

Jack

Signed _____

Jill

Date: / /

WILL MY PARTNER OR FAMILY MEMBER BE ABLE TO CUT-DOWN, OR WILL THEY HAVE TO GIVE-UP GAMBLING?

Your partner/family member may be able to succeed in cutting down and controlling their gambling if

- they are still able to choose when to gamble and how much to gamble
- they are not chasing a big win to try and get back their losses
- they genuinely believe that they will lose most of the time when they gamble and can accept a small loss within their limits
- if they can gamble and still have a balanced life meeting all obligations (e.g. family, friendships, work, financial).

Past gambling experiences will probably indicate whether control is likely. Your partner/family member and you may disagree on whether control is possible.

It is probably more appropriate for your partner to give up gambling if

- they have been gambling heavily for many years
- their whole life has become centred on gambling
- they have had great difficulty in controlling when to gamble and for how long
- they have a habit of spending all available money on gambling
- they believe they can 'beat the system' and win
- they are desperate to win back their losses.

However, it is the person with the gambling problem who must decide whether they are going to give-up, or try to control, their gambling!

If you and your partner/family member agree that a trial of controlled gambling can take place, then limits can be built into the contract that you are drawing-up.

For example:

Our agreed limits are:

- Gambling on no more than 2 days a week
- Gambling for no more than one hour in each session
- Taking no more than \$20 to each session.

Lapses or slip-ups are common when people are trying to break a habit. Most people with gambling problems will have a few slip-ups on the path to long-term change, but a slip-up can be minor and may not become a full relapse. Be reassured that most people with gambling problems do eventually cut-down or give-up.

You cannot always be looking over the shoulder of your partner/family member, but if you can spot in advance some common things that act as high-risk triggers to excessive gambling, you may be able to discuss with him or her your concerns. Then you could brainstorm together some ways of combating the high-risk triggers.

Perhaps you can add some high-risk triggers to the table on the next page that you know will apply to your partner/family member.

COMMON HIGH-RISK TRIGGERS**COPING WITH THE TRIGGERS**

Feeling bored

Arrange a stimulating activity

Feeling down or stressed

Address the causes and tackle them.

Arrange counselling or medical help

Withdrawing from contact with you or the family

Seek to reengage – return to the negotiated agreement

Debts

Financial management

Passing by a venue

Avoid favourite venues

Cash on hand

Restrict access to cash and credit

You will cope better if you calmly try to work your way through problems that come your way (and they will!). You can also use the step-by-step approach given below when helping your partner/family member cope with problems relating to his or her gambling.

Problems can easily overwhelm us if we

- panic
- grab at the first obvious solution
- keep using failing strategies.

Instead, use the following four basic steps when solving problems:

1. Clearly define the problem.
2. List as many possible solutions as you can (it helps to have someone else contributing). Even write down ideas that seem a bit far-fetched. Creative ideas can sometimes be the solution. (This step is often called 'brainstorming').
3. Now look at your list and cross out the suggestions that don't appeal to you at all. Look at the remaining ones and select the most likely solutions. Then rank them in order of preference.
4. Try one strategy and see if it works. If it doesn't work, try the next one on your list. Keep trying until you succeed. You may need to return to Step 2 and have a fresh 'brainstorm' with some other friends, family members or professional helpers contributing.

Here is an example of problem solving that is common to many families.

1. PROBLEM CLEARLY DEFINED:

- Partner and children are not interested in going on family outings.

2. BRAINSTORM POSSIBLE SOLUTIONS:

- Get them to make suggestions for outings and look for common ground.
- Suggest something my family has never done before to spark their curiosity e.g. canoeing.
- Let the kids take whatever they want on the outing so they are not afraid of being bored.
- Get my partner or kids to invite 'best friends' along on the outing.
- Use a special food treat as an incentive and reward for going out.

3. SELECT POSSIBLE SOLUTIONS:

My family decided to try (as a first option):

- Something my family has never done before to spark their curiosity i.e. river canoeing, and
- To include 'best friends'
- Take it in turns to arrange the outing and keep the activity or place a surprise.

1. WHAT HAPPENED?

- An outing that was full of adventure and sharing of fun with friends. The family members did not argue or complain. And the outing was not expensive, as a friend lent us a canoe and other friends lent us a tent to camp out by the river.

No need to return to brainstorming (Step 2) strategies this time, but later more brainstorming will probably be useful on either this issue or on other problems.

With practice, you will become skilled at this approach to problem solving.

11 REPAIRING RELATIONSHIPS

Relationships often come under great strain because of excessive gambling. It is natural that you will find it difficult to trust your partner/family member after all that you have suffered (and you shouldn't feel guilty about your lack of trust – it is quite natural and normal).

Trust can only return over a long period of no slip-ups. However, if there is evidence that your partner/family member is no longer gambling excessively, tell him or her that you have noticed, that you are proud of his or her effort, and that it remains important to you that progress be maintained.

Reward both of you by occasionally doing something out of the ordinary, as a celebration of the change in your lives. If you find that your relationship continues to experience a lot of tension, then seek professional help (perhaps one of the services listed at the back of this guide).

12 SELF-BARRING

In South Australia, patrons with gambling problems may bar (exclude) themselves from accessing gambling products provided by various gambling providers, and seek removal from loyalty data bases of lottery providers. You may wish to discuss this possibility with your partner/family member.

Through self barring, normal rights of access to the specified gambling product are suspended. The gambling provider is expected to take reasonable steps to prevent the person from accessing the gambling product which they have been barred from. They also have the right to remove the person if they are found in a gambling area in breach of the self-barring agreement.

There are three different ways of self-barring.

1. Applying to the Independent Gambling Authority to be barred from the casino or from licensed gaming areas of hotels and clubs. If made, the barring order is put in place for a minimum of 12 months. At the end of 12 months an application can be made to have it lifted.

OR

2. Contacting the gambling provider and personally asking to be taken through the self-exclusion process.

OR

3. Seeking the assistance of a gambling counsellor who will support the person through the process.

For more information about self-exclusion, you can contact the

Independent Gambling Authority on **8226 7233**, or the agencies listed at the end of this guide.

A family member may make a complaint to the Independent Gambling Authority (IGA) if they are suffering financial harm and neglect because of problem gambling. This is done by making an appointment to speak to an officer at the IGA. The IGA will then gather information through meetings and formal hearings if necessary.

If the Independent Gambling Authority agrees to issue a “Problem Gambling Family Protection Order”, they can impose a wide range of restrictions on the person with the gambling problem which can include; a direction to receive counselling, barring a person from particular venues or the payment of wages into particular accounts.

A complaint may also be made on behalf of a child by a parent/guardian, or a person with whom the child normally lives.

The address and phone number of the Independent Gambling Authority is:

INDEPENDENT GAMBLING AUTHORITY

Level 4
45 Grenfell St
Adelaide SA 5000
Ph 8226 7233
www.iga.sa.gov.au

GAMBLING HELPLINE SERVICES

Gambling Help Services provide free & confidential counselling and assistance

METROPOLITAN SERVICES

EASTERN

Relationships Australia SA Tel: 08 8223 4566 **ADELAIDE**

NORTHERN

Relationships Australia SA Tel: 08 8250 6600 **SALISBURY**

SOUTHERN

Relationships Australia SA Tel: 08 8377 5400 **OAKLANDS PARK** including **NOARLUNGA** and **ALDINGA** outreach

WESTERN

Relationships Australia SA Tel: 08 8340 2022 **HINDMARSH**

COUNTRY SERVICES

ADELAIDE HILLS

Relationships Australia SA Tel: 08 8223 4566 **MOUNT BARKER** outreach

BAROSSA

Relationships Australia SA Tel: 08 8250 6600 **GAWLER**
Tel: 1800 182 325 Country Free Call

EYRE AND WESTERN

UnitingCare Wesley Country SA Tel: 1300 456 946 **WHYALLA** and **PORT LINCOLN**

FAR NORTH

UnitingCare Wesley Country SA Tel: 1300 456 946 **PORT AUGUSTA**

FLEURIEU AND KANGAROO ISLAND

Relationships Australia SA Tel: 08 8377 5400 **VICTOR HARBOR** and **KINGSCOTE** outreach
Tel: 1800 182 325 Country Free Call

LIMESTONE COAST

Lifeline South East (SA) Tel: 08 8723 2299 **MOUNT GAMBIER**

MURRAY MALLEE

Relationships Australia SA Tel: 08 8582 4122 **BERRI**
Tel: 08 8223 4566 **MURRAY BRIDGE** outreach
Tel: 1800 182 325 Country Free Call

YORKE AND MID NORTH

UnitingCare Wesley Country SA Tel: 1300 456 946 **PORT PIRIE** and **KADINA**

GAMBLING HELPLINE SERVICES

Gambling Help Services provide free & confidential counselling and assistance

TARGETED SERVICES SERVICES

Statewide Gambling Therapy Service	Tel: 08 8204 6982 Tel: 08 8182 4911 Tel: 08 8240 0522	BEDFORD PARK SALISBURY PORT ADELAIDE
Aboriginal Family Support Services	Tel: 08 8205 1515 Tel: 08 8641 0907 Tel: 08 8582 3192 Tel: 0418 499 649	ADELAIDE PORT AUGUSTA BERRI MURRAY BRIDGE
Ceduna Koonibba Aboriginal Health Service Aboriginal Corporation	Tel: 08 8626 2600	CEDUNA
Port Lincoln Aboriginal Health Service	Tel: 08 8683 0162	PORT LINCOLN
OARS Community Transitions	Tel: 08 8218 0700	ADELAIDE
Overseas Chinese Association	Tel: 08 8445 1677	FINDON
Cambodian Service – Anglicare SA	Tel: 08 8256 2174	SALISBURY
Community Access and Services SA – Formerly Vietnamese Community in Australia SA	Tel: 08 8447 8821	ATHOL PARK
Peace Multicultural Service – Relationships Australia SA	Tel: 08 8245 8100	HINDMARSH

15 CRISIS HELP SERVICES

DOMESTIC VIOLENCE

24 Hour Help Line

Toll-free 1800 800 098

DOMESTIC VIOLENCE

Crisis Service

1300 782 200

Lifeline

131 114 (24 hours)

Crisis Care

131 611

KIDS' HELPLINE

Phone counselling for children 24-hours

Toll-free 1800 551 800

16 SELF HELP GROUPS

(these are voluntary community services)

Gamblers Anonymous

8212 6933

1. The Problem Gambling SA website has information about problem gambling, where to get help for a gambling problem, helpful information for partners, families and friends, self help information, and useful links. All Gambling Help Services are listed as well as information on self help groups in South Australia.

www.problemgambling.sa.gov.au

2. Gambling Help Online offers free and immediate 24/7 online counselling and real time chat support to anyone, anywhere in Australia.

www.gamblinghelponline.org.au

3. The Independent Gambling Authority has a web site which contains information about the voluntary barring process and the problem gambling family protection order.

www.iga.sa.gov.au

4. The Department for Communities and Social Inclusion website provides information about health, housing, family and community services in South Australia.

www.dcsi.sa.gov.au

**IF YOU WOULD LIKE FURTHER HELP,
CALL THE GAMBLING HELPLINE -
IT'S FREE, CONFIDENTIAL AND
AVAILABLE 24 HOURS**

www.problemgambling.sa.gov.au



GAMBLING HELPLINE
1800 858 858
24/7 • FREE • CONFIDENTIAL

Funded through the Gamblers Rehabilitation Fund



aha|sa
Australian Hotels Association (SA)



Government of South Australia
Department for Communities
and Social Inclusion

