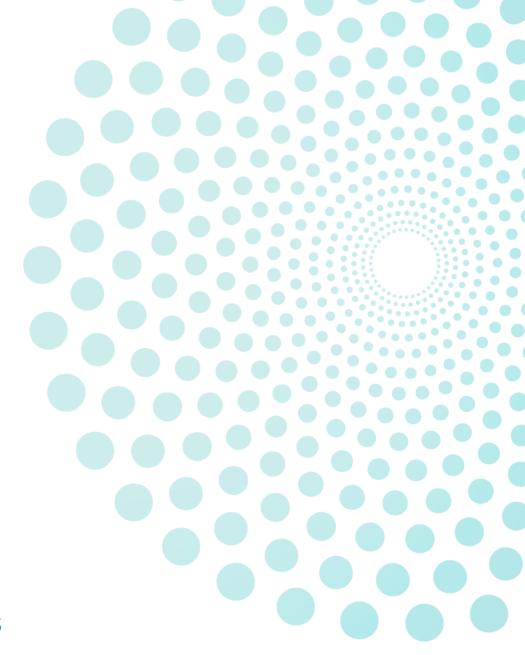
A GUIDE TO

PROBLEM GAMBLING

Keeping our families safe and strong.





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ABOUT THIS RESOURCE

This resource provides information on:

- understanding gambling
- types of problem gambling
- warning signs
- supporting loved ones with problem gambling
- facts and assumptions.

You can use this resource to:

- get some tips and hints for avoiding problem gambling
- check your own gambling behaviours
- strategies to address problem gambling
- seeking help for problem gambling.

Beginning to lose control of your gambling is an indication that you are developing a gambling problem.

THE IMPACTS OF GAMBLING

Gambling is about betting money on things or events which have an uncertain outcome.

The aim of gambling is to win money, products or goods. Gambling includes betting money on:

- poker machines
- horse or dog races
- lotteries
- bingo
- raffles
- cards
- casino games
- online gambling.

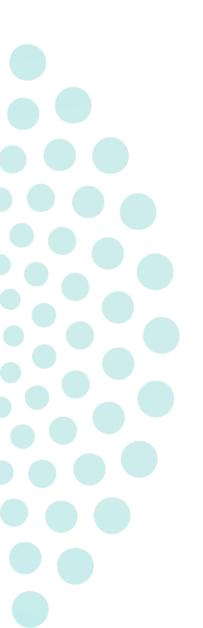
At first gambling may start out as a social activity in which you bet/spend a few dollars occasionally. However for many people gambling can turn from being an inexpensive social activity into an addictive behaviour with devastating personal and financial impacts.

When gambling becomes a problem in

someone's life it can be highly destructive. The impacts of problem gambling can include:

- marriage breakdown
- financial crisis
- child neglect (not providing adequate food, clothing and shelter for children)
- alcohol and drug abuse
- loss of housing (through non-payment of rent or mortgage)
- goods being repossessed (for example, cars, boats, whitegoods you are paying off being taken back because you have missed payments)
- becoming bankrupt (having to go to court because you cannot pay your debts)
- passing problem gambling onto children.

Whether you bet money playing cards with others or go to a pub or club and play the poker machines, it is still gambling and you could be at risk of becoming a problem gambler.



WHAT IS PROBLEM GAMBLING?

Problem gambling is gambling that affects and disrupts your personal, work and family life.

Almost anyone who gambles is at risk of becoming a problem gambler. Beginning to lose control of your gambling is an indication that you are developing a gambling problem.

You may be developing a gambling problem if you are:

- chasing losses
- feeling guilty about how much you are gambling
- having arguments with loved ones about how much you are spending on gambling
- lying or hiding how much you are gambling
- spending large amounts of your

income/benefits on gambling

stealing and committing crimes to gain money for gambling.

If you cannot control the impulse to gamble even when you know it will have a negative impact on your life and relationships you have a gambling problem.

Around 500.000 Australians are at risk of becoming problem gamblers. For every person who has a gambling problem at least five to ten others are affected. What this means is that if you are a problem gambler your addiction and actions affects at least five other people close to you.

Problem gambling can have a huge economic impact on a family. As a problem gambler you could end up losing around \$21,000.00 per year.

CHECK YOUR GAMBLING BEHAVIOURS

It is always important to check your own behaviours and especially where gambling and money is involved. If you do gamble you should regularly ask yourself these questions and reflect on the honesty of your answers.

 Do you gamble/bet money every week?
 Do you sometimes spend more than you can afford on gambling?
 Do you lie about your gambling to family and friends?
 Have you ever borrowed money to gamble?
 Do you think about gambling even when you are not gambling?
 Do you prefer to spend time gambling over time with family and friends?
 Do you bet more money now than you did before?
 Do you become reckless and restless when gambling?
 Do you think you can make up your losses?

If you answered 'Yes' to most of these questions you may have a gambling problem.

WARNING SIGNS OF PROBLEM GAMBLING

There are a number of behaviours that may indicate that you, or someone you know, may be developing a gambling problem. Take a look at some of the warning signs and the feelings that could suggest gambling is becoming an addiction/problem.

BEHAVIOURS	FEELINGS / THOUGHTS
preoccupation with gambling	depressed about the impact gambling is having on your life
betting more money each time you gamble	guilty about how much time or money you spend on gambling
restless or agitated when you try and stop gambling	kidding yourself that you can stop gambling any time you want
continuing to gamble when you are losing	lying about where you are, and when you are gambling
spending all of your pay or benefit on gambling	thinking it's not hurting anyone else
arguing with loved ones about gambling	blaming others for your gambling
stealing money to gamble	denying that you have stolen money for gambling
using bill money to gamble	lying to loved ones that you have paid bills when you have gambled the money and lost
borrowing money from family and friends to gamble	telling family and friends you need to borrow money for bills, then using it for gambling
skipping work to gamble	thinking it's okay to miss work to gamble

Reward yourself when you make good decisions and encourage yourself to stick to them.

HOW TO MANAGE AND PREVENT PROBLEM GAMBLING

Anyone can end up becoming a problem gambler. It is not the amount of money that you gamble but rather the impact it has on your life and the lives of those you love.

You can prevent problem gambling by being honest with how much, when and how often you gamble is one of the strategies to making sure your gambling does not become an addiction. Here are some tips for managing and preventing problem gambling.

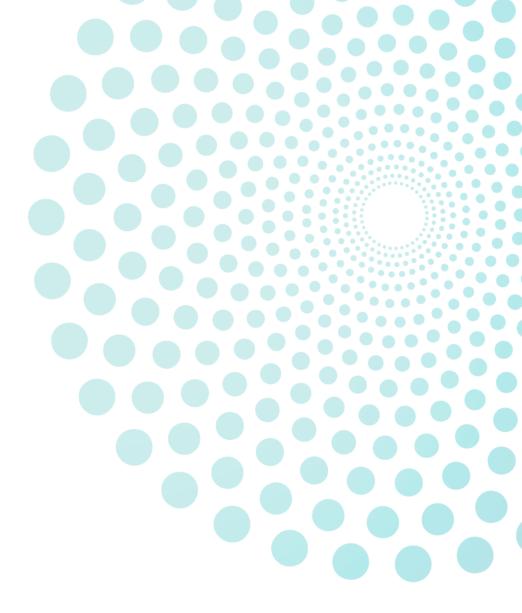
- Keep an accurate account of how much you spend and when you gamble.
- Have a budget and stick to it. Your budget should not impact on your

- ability to meet other financial responsibilities.
- Reward yourself when you make good decisions and stick to them.
- Make plans to do something else (for example, go out with friends, have a picnic, go fishing) and enjoy the activity.
- Talk to someone and share your concerns about your gambling.
- Learn stress management techniques.
- Take up a hobby or sport.
- Call a gambling help line for support and ideas.
- Give your bankcard to someone else so you cannot easily withdraw money.

SILENT MESSAGES

By not challenging the person who has a gambling problem you are sending silent messages to them including:

- It's okay to use all your pay on gambling and leave us without food.
- It's okay to lie to us about your gambling.
- Your problem gambling only hurts you.
- We will love you no matter how badly to treat us.
- It's okay to steal from us.
- It's okay to take bill money and gamble it.
- It doesn't matter if you create a financial crisis for the family.



IMPACTS ON YOU

The impacts that problem gambling can have on your own life can be enormous.

What might start as a recreational activity can become a debilitating addiction with devastating impacts such as:

- financial collapse
- divorce and separation
- feeling depressed, hopeless and self-hate
- losing interest in activities that used to give you pleasure
- feeling guilty and ashamed
- physically tired and restless
- angry
- suicidal thoughts
- withdrawn and isolated from others
- friendships ending because of lies and unpaid debts

IMPACTS ON LOVED ONES

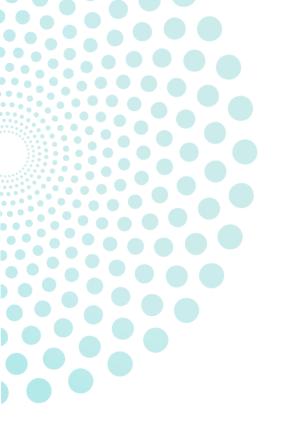
If you are a problem gambler your gambling not only has an impact on you but it can have an enormous impact on those who care about you. Some of the family impacts of problem gambling include:

- financial strain and loss of money
- loss of home, car and other assets
- family breakdown
- increased debt
- loved ones feeling hurt and betrayed
- breakdown of trust
- loved ones feeling ashamed, alone and isolated
- children feeling unloved and ignored because their parent is preoccupied with gambling
- children acting out and using drugs or breaking the law
- higher risk of family violence due to stress and strain
- loved ones can feeling depressed and helpless

ASSUMPTIONS AND FACTS

Problem gamblers often believe false assumptions to validate and justify their gambling addiction. Take a look at some of these common assumptions about gambling and then read the facts about gambling.

ASSUMPTIONS	FACTS
'Even though I gamble a lot I know I am ahead.'	Unless you keep clear records of what you win and lose you are probably losing more than you are winning.
'It's only a problem if I do it every day and lose.'	If you are looking for opportunities to gamble on a regular basis you may be developing a problem with gambling.
'I can stop anytime.'	If you feel restless and agitated when you are not gambling you may be a problem gambler.
'It's just a matter of time till I get a big win and get back what I have lost.'	Sometimes people just form the habit of gambling.
'It's relaxing because I don't have to think about my problems.'	It is better to address your problems and resolve them than avoid them through gambling.
Only weak people get caught by gambling.	Most people who start out social gambling don't believe they will end up a problem gambler.
'I have a pattern and system for gambling so I am more likely to win.'	Poker machines are programmed to pay out less money than is put in to them.
There are certain times when the machines pay more often.	Poker machines are not programmed to pay more at certain times.
'I have had a few losses lately so the odds are in my favour.'	The outcome of gambling is random so having losses doesn't mean next time you will win.
'It won't matter if I take a day off from work now and then.'	Skipping work to gamble is a warning sign that things are getting out of control
'There's no point going to a counsellor. They don't understand what I am going through.'	Taking steps to get help is part of the process of acknowledging you have a problem.



If you are struggling with problem gambling, call the 24/7 gambling helpline on 1800 858 858.

RESPONDING TO PROBLEM GAMBLING

Actions to address problem gambling:

If you realise that your gambling is out of control you may need family support or professional help to get your life back on track.

Here are some tips for beginning to address your problem gambling:

- Change how you access your money (for example, leave your bankcard at home, change your access so it takes two signatures to get money from your account).
- Ask family and friends to help you with your gambling problem (for example, 'I am struggling to control my gambling.').
- Be honest about your lying to others (for example, 'I have been lying about the bill money. I have been spending it on gambling. I realise it was wrong and I know I have a problem.').
- Think about solutions to other problems that might be influencing your gambling behaviour.

- Organise transfers and debits from your account to pay bills.
- Start an exercise or stress management class
- Call the gambling helpline on 1800 858 858.
- Take different ways to get home to avoid passing places where you have gambled.
- Keep an accurate record of how much money you gamble and how much you lose.
- Set up a saver account and save the money you used to gamble away for a family holiday or other family treat.
- Keep talking with friends and family about your problems with gambling (for example, 'I thought I could stop anytime but when I tried I realised I couldn't.').
- Go to a professional counsellor or gambling help professional.

RESPONDING TO PROBLEM GAMBLING

Actions to support a problem gambler:

It is not always easy to know what to say or how to approach someone you care about who has a gambling problem.

Here are some tips for things to say or do to support someone to deal with their problem gambling:

- Don't be judgemental (for example, 'I know you have been lying about your gambling but I really appreciate that you are being honest now').
- Show understanding and empathy (for example, 'I can see how easy it could for gambling to become a difficult habit to break').
- Suggest alternative places to go and activities to do.
- Don't argue and avoid absolute statement like 'You are totally out of control'.
- Speak in a concerned rather than an angry and annoyed way (for example, 'You are coming home later and later. I am really concerned. You seem distant

- and preoccupied.').
- Help the gambler make a plan to stop or minimise their gambling and be around to help them achieve their plan.
- Offer positive feedback when you see the person making positive changes (for example, 'It's really great to see you playing footy with the boys. They love having you around more.').
- Find out information about support services for gamblers and make suggestions (for example, 'Have you thought of going to a counsellor?').
- Take control of joint finances and allow each person some budget including the person who gambles but do not allow yourself to weaken and hand over more and more money.
- Do not give your pin number or card to a person who may have gambling issues.
- Talk to problem gambling help counsellors to get ideas on how to be helpful.

Help a gambler make a plan to stop or minimise their gambling. Be there to help them achieve their plan. Anyone can end up becoming a problem gambler. It is not the amount of money that you gamble, but rather the impact it has on your life and the lives of those you love.

