How do you know if someone close to you has an issue with gambling?

People gamble for many reasons - for excitement, the thrill of winning or to be social. Gambling becomes an issue 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.

Here are some signs to look out for:

Money related signs

- Unexplained debt or borrowing
- Money/assets disappearing
- Numerous loans
- Unpaid bills/disconnection notices
- Lack of food in the house
- Losing wallets/money regularly
- Missing financial statements
- Secret bank accounts/loans/credit cards

Interpersonal issues

- Moodiness, unexplained anger
- Depression
- Decreased contact with friends
- Family complaints about being emotionally shut out
- Avoidance of social events
- Control and/or manipulation
- Secretiveness about activities
- Manipulation by threat, lies or charm

Time related signs

- Disappearing for amounts of time that they cannot account for
- 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)

Control and/or manipulation

- Secretiveness about activities
- Secret bank accounts/loans/credit cards
- Manipulation by threat, lies or charm
How you can help: 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 an honest and non-confrontational way.

It may help to talk about what you have noticed: “You seem worried and you are spending a lot of time at the club”; and how you feel: “I am worried that you may be having a problem with gambling”. Some people may be relieved to talk about their gambling; others may feel so ashamed and guilty, that they are unable to talk about it. Some may get very angry or deny that they have a problem with gambling.

- Say NO to problem gambling and lying and YES, I care about you.
- 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.
- Try to 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.

You can call the Gambler’s Helpline (1800 858 858) to talk about how you plan to approach your family member or friend. The Helpline is staffed by professional counsellors and can provide immediate, free and confidential help 24 hours a day.

Practical Help

There are many practical ways in which you can help a family member or friend who has an issue with their gambling. It is also important that you protect yourself and the people around you from any harm that may arise from problem gambling.

It is important to remember

- You cannot force your family member or friend to stop gambling.
- You cannot force someone to acknowledge their gambling is problem.
- You can inform the gambler of the negative impact that their gambling is having on you.
- You are not to blame for their behaviour.
- The gambling is the problem, not the person.
- No matter what you say or do, ultimately the only person who can stop gambling is the gambler himself or herself. If controlling gambling was easy for the gambler, then it would not have become a problem.

Develop an action plan

Returning to gambling is a common problem for people trying to stop, so it can be useful to have a plan in place which will help keep them headed in the right direction:

- If he or she 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 gambling relapses or loss of control, so triggers that lead to the urge to gamble are understood and can be handled in future
- If your family member or friend sets out a budget and asks for help sticking to it, support them
- Consider talking to other members of the family so you can support each other
• Take steps to protect your family’s assets and income - seeking professional advice may provide you with information on how to protect your income and assets

• If you feel safe, you may choose to let them know their gambling has affected you

• And most importantly: look after yourself. It is difficult to help another person if you are not adequately taking care of yourself. Maintain your friendships, continue with your interests and hobbies, do things that you find enjoyable!

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 are:

• Don’t become involved in arguments about gambling. People often respond to arguments by becoming defensive.

• Be firm but express your concerns positively. Telling the person what to do or using sentences that include “you should” is unlikely to be useful.

• 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 gambling machines, suggest activities that you can enjoy together, such as going to the movies or having a meal together.

• 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. Congratulate the gambler on their successes and note positive behavioural changes.

• Encourage the person who has a problem with gambling to take responsibility for their behaviour. Help them address their issues in a way that best suits them.

• Choose an appropriate time and place to talk. Discuss the matter in a private place away from distractions and judgement. Ensure you will have a suitable amount of time to talk. Talk when you are both feeling well rather than tired or upset.

• Use statements about how the person’s behaviour makes you feel and the reasons for this. For example, “I’m worried because you seem distant and you are coming home late at night”.

• Ask them for their perspective and allow them to tell their story.

• Listen in a non-judgemental manner that is free from criticism. You can tell them how their behaviour makes you feel; however don’t make the person the problem - instead focus on the impact their behaviour is creating.

• Avoid universal labelling statements such as, “You are out of control”. This can make the person feel defensive and lead to conflict. Instead, be specific about the person’s behaviour and the impact it has on you. For example, “I’m really upset and stressed about not having enough money to pay for bills because the money has been spent through gambling.”

Counselling

• Once you have approached the person with the gambling problem, it is important to remember that overcoming the problem will take time. It may help to encourage them to seek professional help from Gambler’s Help.

• Expect things may not go to plan. Slip-ups can occur while trying to stop gambling.

• These can make the person aware of what triggers their gambling and help them to devise new tactics to manage it.

• Provide support, understanding and encouragement. Most gamblers make several attempts to stop gambling before they stop completely. Some will possibly make contact with a problem gambling service but not show up or only go once or twice.

• Gambler’s Help can also help you. If you’re still not sure how to approach the situation, a counsellor can help point you in the right direction.
### Should you give money?

One of the decisions you may face is whether to give or lend money to a problem gambler: lending money on a regular basis can cause you to experience resentment and anger and, harm your relationship.

In many instances lending money to someone with gambling problems allows them 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.

"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 …"

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

- I care about you and I don't want you to suffer
- I'm saying "no" for your own good

In most cases, people who have a gambling problem have difficulty handling money when gambling opportunities exist. Rather than just hoping they can be trusted, there are steps you can take to protect yourself and the people around you. It's important to protect yourself financially and emotionally from any harm that may arise from problem gambling.

### Look after yourself

Friends or family members of people who gamble can often feel isolated. It is normal to feel like you are dealing with this on your own, which is why it may be helpful to seek support from other people. Talk to people who you trust, that will not judge you or the person that gambles. Discussing your concerns can alleviate stress and help put things into perspective. In addition, others may be able to provide you with an alternative point of view.

Spending time with others socialising can also relieve stress. You don't need to talk about your concerns if you do not want to. Having some time out to do things you enjoy with others may benefit you and can stop you from getting consumed by someone else's gambling. This can better enable you to cope with difficult circumstances.

In addition, focusing on your health by getting back to basics can improve your well-being, which can increase resilience to stress. Eating well, exercising and having adequate rest are some ways you can get back to basics. To find out some activities you can do to enhance your well-being, call a gambling counsellor at Gamblers Helpline on 1800 858 858.

### Take steps to protect yourself and your family

In most cases, people who have a gambling problem have difficulty handling money when gambling opportunities exist. Rather than just hoping they can be trusted, there are steps you can take to protect yourself and the people around you. It's important to protect yourself financially and emotionally from any harm that may arise from problem gambling, should it continue.

- Take control of finances
- 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
- Check the mail
- 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
• Get professional advice. A Gambler’s Help 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 or loans.

Assistance in this area and many others can be obtained from the RMIT Student Counselling Service. The RMIT Counselling Service offers free and confidential counselling to all RMIT students. Counsellors may help you to explore your concerns, both personal and academic.

The RMIT Counselling Service can be contacted at 9925-4365 between 9am and 5pm.