



GAMBLING HELP WA

When does the Fun Stop for You

Moving Beyond Gambling

A SELF HELP GUIDE



2016



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CENTRE CARE
"People Making Time for People"

Contributors

Lauren Hancock B.Psych. - Primary Author
 Pip Gavranich M.P.H. & Trop. Md., M. Couns.
 Jo Anne Richardson B. Psych.
 Rodger Jones B. Comm., B. Psych., Dip. Ed.
 Glenys Addy B. App. Sci., Grad. Dip. (Counselling)
 Pallas Sarney B. Psych.
 Melissa Perry B.S.W.
 Jacob Nash - Cartoonist

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How to use this booklet

If you are concerned that your gambling has become a problem, then this is the booklet for you. It is designed to help you understand the reasons you gamble and give you tips to control how much you gamble. It is separated into three parts: part one helps you identify how gambling has impacted your life, part two lists strategies that you can use to control your gambling and part three gives some facts and history about gambling.



About Centrecare's Gambling Help WA

Gambling Help WA is a free confidential counselling service operated by Centrecare's Perth, Joondalup, Midland, Gosnells, Cannington and Bunbury offices.

The program is funded by the Department of Racing, Gaming and Liquor and Lotterywest. These funds are administered through the Problem Gambling Support Services Committee.

The counsellors are all qualified and have specific knowledge of the difficulties associated with problem gambling. Counselling is available for both the individual experiencing a problem with gambling and their family. The service offers sessions to individuals, couples and families.

Gambling Help WA also offers a group program for people wishing to reduce or stop their gambling. The group is free and runs for four consecutive weeks. Several groups are run each year, coinciding with Western Australian school terms.

Contact Gambling Help WA on (08) 9325 5133

“When gambling seemed impossible to overcome, Gambling Help WA helped me to realise that it is possible”

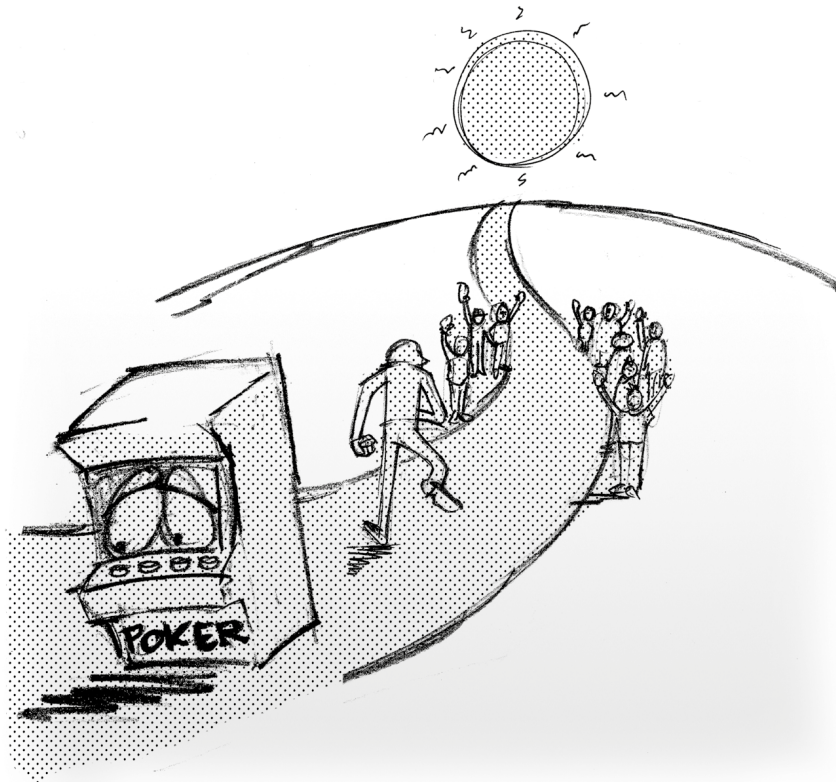
Gambling Help WA client



PART 1: YOUR GAMBLING

“Addressing my gambling has meant that I have the chance to see a future worth living.”

Gambling Help WA client



Your gambling

It is often hard to know when something you enjoy, like gambling, is becoming a problem. This booklet is designed to help you figure out the impact gambling is having on your life and suggests strategies you can use to do things differently. In this booklet problem gambling is defined as:

“when a person’s gambling activity gives rise to harm in the individual player and/or his or her family, and may extend into the community”. (The Definition and Incidence of Problem Gambling Report, p. 106)

Even using the definition stated above, it is hard to know when gambling stops just being a recreational activity and starts to become a problem. This differs for everyone. One person may decide that their gambling is a problem when they start spending too much money on Lotto or scratchies. For another person their gambling may only seem to be a problem when they are spending most of their time at the casino. If you are not sure of the impact gambling has on your life, try completing the following questionnaire.



Is Your Gambling Excessive?

Source: Gamblers Anonymous

1. Do you lose time from work due to gambling?
2. Is gambling making your home life unhappy?
3. Is gambling affecting your reputation?
4. Have you ever felt remorse after gambling?
5. Do you ever gamble to get money with which to pay debts or to otherwise solve financial problems?
6. Does gambling cause a decrease in your ambition or efficiency?
7. After losing do you feel you must return as soon as possible to win back your losses?
8. After a win, do you have a strong urge to return and win more?
9. Do you often gamble until your last dollar is gone?
10. Do you ever borrow to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Are you reluctant to use "gambling money" for normal expenditure?
13. Does gambling make you careless of the welfare of your family?
14. Do you ever gamble longer than you planned?
15. Do you ever gamble to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Does gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments or frustrations create within you the urge to gamble?
19. Do you have an urge to celebrate any good fortune by gambling?
20. Have you ever considered suicide as the result of your gambling?

If you answered yes to any of these questions this may indicate that you have, or are developing a gambling problem.

So what do I do now?

The best way to understand the impact of your gambling is to map out when, where, and how much you gamble. A good way to do this is to fill in a **gambling diary** of your weekly gambling routine. An example is on the following page, and then on page 9 there is a blank diary page for you to fill in. Try filling in the table to work out how much you have lost and how much you have won in the past week.



Example Gambling Diary

Day and time	Gambled with	Before gambling I felt	Gambling type	Money Source	Outcome	Daily total lost/won
Mon 5-6pm	self	anxious	dogs at TAB	spending money	fight with wife	won \$20
Tues 12-2pm	self	bored	horses at TAB	money for phone bill	felt good for a while	lost \$70
Wed	No gambling today					
Thurs 6-9pm	self	stressed from work	gaming machines	withdraw from ATM	home late from work wife already in bed	lost \$100
Fri	No gambling today					
Sat 12-4pm	friends	looking forward to seeing friends	horses at TAB	spending money	had a good day out	won \$30
Sun 1-5pm	self	angry	gaming machines at casino	money from food kitty	fight with wife	lost \$200

Weekly total lost = \$370

Weekly total won = \$ 50

Your Gambling Diary

Day and time	Gambled with	Before gambling I felt	Gambling type	Money Source	Outcome	Daily total lost/won
Mon						
Tues						
Wed						
Thurs						
Fri						
Sat						
Sun						

Weekly total lost = \$ _____

Weekly total won = \$ _____

Risky situations

Now that you can see HOW and WHEN you are gambling, it can be useful to identify your highest risk situations. These are situations where certain factors may increase your desire to gamble. For example many people will gamble when they feel stressed, sad or even bored. Below are some examples of high and low risk situations reported by someone experiencing difficulties with problem gambling. These will often be different for different people.

Situations when I am at high risk of gambling

- When I'm lonely
- When I'm bored
- When I'm at home by myself
- When I'm pressured at work
- When I fight with my partner
- When I go to the pub
- When I'm celebrating

Situations when I am at low risk of gambling

- When I'm with my family
- When I'm feeling relaxed and calm
- When I've paid the bills
- When my partner is monitoring our finances
- When I'm busy with other activities
- When I'm playing sport (e.g. during footy season)

From your diary on page 9 try identifying your own high and low risk situations.

Reducing the risks

Now that you have identified your risky situations, think about strategies you can use to deal with or avoid such situations. For example, if you enjoy punting, the sight of a form guide in the paper or hearing or seeing a race broadcast, may bring back thoughts of gambling. Consider adopting strategies such as changing your radio station, throwing away the form guide when you buy a paper and avoiding walking past a venue where the letters TAB are displayed. If you often place a bet during your lunch hour, deliberately choose to meet someone and do something else.

Some people have been gambling so often, or so long, that the habit has become ingrained and they find themselves automatically heading towards the TAB or the casino. There are some 'fire drills' which you can practise so that they become an automatic response to habits like these - the 180 degree turn is a basic technique. If you find yourself walking into a TAB or the casino, execute a quick about turn. If you are driving home and the car turns into the local TAB venue, then apply the 180 degree turn and drive right out.

You may have identified that you are more vulnerable to gambling if you have had a few drinks. Options you might consider are to cut down the amount your drink, or to change your local pub to one without a PubTAB, or to drink at home. Some people with a gambling problem find that when they are with certain people they are put under pressure to gamble. See if you can organise to socialise away from gambling venues and activities. If this is not possible then perhaps the safest solution is to avoid those friends while you are trying to control your gambling or to let them know very definitely that you are not gambling.

PART 2: PREPARING FOR LASTING CHANGE

“In addressing my gambling I have gained peace of mind. I am more fixed on what is good for me and subsequently my self-esteem has lifted. I now have a greater value for people and a greater respect for money.”

Gambling Help WA client



Set a goal

If you haven't already set a goal for change now is the time to do so. There are two options: controlled gambling or abstinence. If you have tried to control your gambling in the past and it didn't work for you, abstaining from gambling may be more successful. Some people may decide to abstain from all forms of gambling. For others Bingo or Lotto is not a problem and they may engage in these in a controlled way while giving up problematic gambling of another form (e.g. TAB). Whatever your decision, you need to be very clear. There is space below for you to write down your gambling goal.

Now that you have made a decision, the next important step is to **TELL SOMEONE**. It may be your partner, a close friend or a colleague. Telling someone about your goal can be helpful for the following reasons:

- It can be a statement of your commitment to yourself and others.
- Being accountable to others for your behaviour is a strong motivation to refrain from gambling.
- You can receive support and encouragement towards achieving your goal.
- It increases honesty and decreases secrecy in relation to your gambling.

STILL CHASING THE BIG WIN**Getting into action**

This section lists six main factors to consider when putting a plan into action:

1. Voluntary self-exclusion
2. Cash control strategies
3. Getting out of debt
4. Who you are beyond gambling (the new you)
5. Your support services
6. Preventing or managing relapse

It is important to remember three things:

1. **YOU CAN CHANGE.** Planning and monitoring your behaviour can be helpful in bringing about this change. Many people successfully leave problem gambling behind and get on with their lives. (See the feedback from former Gambling Help WA clients at the beginning of Parts 1, 2 and 3)
2. **Everyone is different.** Decide what will work for you and use any resources and help you can find.
3. **Be positive.** The changes you decide to make may seem difficult at first but the result will be worth the effort. Recognise all your successes in managing your gambling, no matter how small.

1) VOLUNTARY SELF-EXCLUSION

Some people find it helpful to have some external boundaries in place to help them avoid gambling venues. Self-exclusion is a good option to consider as you will be asked to leave if you go to the venue you have banned yourself from. You do not have to give any explanation as to why you want to impose the ban. This is a great step to take to show you are serious about changing your gambling. It may help to have a family member or friend go with you for support.

TAB

If you would like to exclude yourself from a TAB Agency, you can enquire at any TAB Agency or telephone Racing and Wagering Western Australia (RWWA) to undertake the self-exclusion process. RWWA's contact telephone number is (08) 9445 5333 between the hours of 8am and 4pm weekdays. Ask to speak to the Wagering Administration Manager. RWWA office is located at 14 Hasler Rd, Osborne Park WA 6017 Email: info@rwwa.com.au

Download the RWWA Self Exclusion Application Form from the Website www.rwwa.com.au

To enforce the exclusion you will need to sign off on the self-exclusion process and provide RWWA with a photograph of yourself, which is attached to a self-exclusion form and sent to the agencies you have requested to be excluded from. All staff in these agencies will be obliged not to serve your bets during the self-exclusion period.

If you choose to re-enter an agency during the self-exclusion period you will be discreetly reminded of your undertaking and requested to leave. If you refuse, management have the right to ring the police and have you removed.

You can ban yourself for a minimum of 12 months. If you wish to revoke the ban after this time you will need to have your application approved by RWWA and you will be asked to attend counselling at Gambling Help WA.

Casino

If you would like to exclude yourself from Crown Perth, please contact the Responsible Service of Gaming (RSG) Team on (08) 9362 7500, via email at: rsg@crownpertth.com.au or simply by visiting the Responsible Gaming Information Centre, located at the Riverside entry, at the base of the escalators.

The Responsible Gaming Information Centre (RGIC) is staffed by a dedicated Responsible Service of Gaming (RSG) Team who provide a free confidential service 24 hours a day, seven days a week.

The RSG Team provide assistance to those seeking Self-Exclusion from the Casino. Self-Exclusion is a process which excludes you from entering on to the gaming floor of the Casino for a minimum period of 12 months.

You will be required to show current photo identification and will have your photo taken at the Crown Security Office. Once all the self-exclusion forms are signed and completed, Crown staff have the authority to remove you from the premises.

A Gambling Help WA Counsellor can assist you in completing this self-exclusion process.

After a minimum of 12 months you can apply for a revocation of your Self-Exclusion to permit entry back in to the Casino. You will need to have your application approved by Crown Perth. The revocation process requires attending counselling at Gambling Help WA to discuss previous gambling behaviour and to gain a better understanding of responsible gambling practices.

2) CASH CONTROL STRATEGIES

Another way to reduce your risk of gambling is to reduce your access to money.

It is often easy to access your money at gambling venues as ATMs and credit facilities are usually available. This may increase the chance that you will spend more, especially if you decide to chase your losses. Having this easy access to money could mean that you end up gambling more than intended.

At first it may be difficult to deal with the loss of independence that results from not controlling your finances. At this time it is important to remind yourself that:

- This is a positive step towards changing your gambling.
- Giving up financial control is only a temporary arrangement; usually for a few months.
- Now your money is safeguarded so it can benefit you and your family.

If you don't have access to money you won't be able to gamble.

It is usually a good idea to have a small amount of "pocket money" for discretionary spending. To help ensure that this money does not become an incentive to gamble, it may be appropriate to receive this money daily rather than weekly. This money should be just enough to buy the things that you will need that day (e.g. cigarettes, lunch, bus ticket) and should be affordable in your overall budget.

If you decide to put cash control strategies into place, make a plan to review and change financial arrangements at regular intervals (e.g. every three months). Once gambling is no longer an issue for you, you will feel more confident about resuming responsibility for your finances.

Some points to consider

If you would like to reduce your risk of gambling you might consider the following strategies. These are common ways to safeguard your funds against loss through gambling.

Plastic cards

Credit cards, automatic teller cards, store account cards or debit cards are a common source of funds for many people with a gambling problem. To protect yourself against loss you could consider:

1. Destroying cards or returning them to the card provider if the account is in your name.
2. Asking a friend or family member to look after the cards for you.
3. Contact the credit provider and arrange for them to deny any requests for future credit or an extension of the credit limit.
4. Arrange for the account to be closed and make arrangements to repay the debt.

Bank accounts

Most people who are giving up gambling find it very helpful to have a trusted friend or family member help them manage money, whether in cash or in their bank accounts. For a period of time you may ask someone close to you to control your banking transactions. This can be done by having your account held in another name (such as partner, parents or adult child's name), or possibly in joint names as then you are jointly required to sign to withdraw money from the account.

Even if your salary is paid directly into your personal bank account, you can safeguard it by having joint signatories on the account for any withdrawals, or by making sure that you have no card access available to withdraw money from the account.

Having as much of your bills and payments direct debited from your account is another helpful way to avoid handling cash and putting yourself at risk of 'spending the rent' on gambling. Most utility providers (such as Telstra and Western Power) now allow you to set-up weekly, fortnightly, or monthly deductions from your bank account. To find out more information call the relevant service provider.

Cash

Whilst giving up gambling you should avoid being paid in cash. Instead request that payments be made to you either by cheque or by being credited directly to your bank account.

You should also try to limit the amount of cash in your home. For some people even a child's money box can be a big temptation. Pawning items can also be a problem. If this is the case for you, it is a good idea to consider ways of safeguarding the valuable items in your home.

Investments

Another point to consider is that large investments can be used as security to borrow money. For example if the family home is jointly owned one person may be able to fraudulently borrow large sums of money. Other investments may also pose this risk. For this issue it is appropriate to seek legal advice.

DANGER! It is really important to discuss with your family or friends how they will respond to any requests (begging and/or pleading) that you may make for extra cash. Think about how you and they may best reduce the risk of this happening and how you and they might best handle these possible occasions when the urge to gamble may get the best of you.



3) GETTING OUT OF DEBT

The following information outlines a six step plan to work out a manageable way of dealing with your debt. If this seems too complex, a good option to consider is financial counselling. Financial counsellors are qualified professionals who can give you information on rules and laws relating to debt, as well as giving you options if you are unable to pay your debts. They can also negotiate with creditors on your behalf. Financial counsellors provide a free confidential service and are located throughout the state. If you would like more information or to find a financial counsellor in your area, phone:

The Financial Counselling Helpline on 1800 007 007

Or

Make an appointment with a financial counsellor at Centrecare on (08) 9325 6644.

Step 1: Work out how much money is coming in and how much is going out

On the following pages you will find templates for creating a simple budget. This should give you a picture of your current financial situation and suggests ways to repay your debts. Remember that any budget needs to be reviewed regularly as your circumstances change. For more information on budgeting contact the contact the Financial Counselling Helpline on the number listed on the previous page.

While this exercise may take a while to complete, it is very important in allowing you to take control of your gambling. Having a budget puts you in control of your money so that you can create goals for a new life without gambling.

Sample Personal Money Plan

Money coming in

Date: _____ Per: Week/Fortnight/Month

INCOME (money received)

Net Pay (after tax)	\$ _____
Net Pay (partner) (after tax)	\$ _____
Centrelink	\$ _____
Family payment	\$ _____
Additional payment	\$ _____
Board received	\$ _____
Child support / maintenance	\$ _____
Other	\$ _____
TOTAL MONEY COMING IN	\$ _____



Who do you owe money to? Listing your debts

Although you are probably aware that you have a number of debts, you may not have an accurate picture of your total indebtedness. While it may be uncomfortable to face this, seeing the extent of your debts is an important step in moving beyond problem gambling. It can also provide strong motivation to change.

For this exercise to be useful you need to divulge the full extent of your debts. This may mean telling your partner or other family members about debts that you have previously kept secret. This is important as any trust you build now will be undermined if a family member later discovers an outstanding debt. The checklist below may prompt your memory as to the types of debts you have accrued.

Credit card 1	\$ _____
Credit card 2	\$ _____
Credit card 3	\$ _____
Other plastic card 1	\$ _____
Other plastic card 2	\$ _____
Other plastic card 3	\$ _____
Fines	\$ _____
Loans (financial institutions)	\$ _____
Other loans (family, friends, workmates, loan sharks etc)	\$ _____
Pawnbrokers	\$ _____
Bounced cheques	\$ _____
Centrelink overpayments/advances	\$ _____
Unpaid bills (telephone, electricity, home rent, car registration, insurance policies, rates etc)	\$ _____
Unpaid tax	\$ _____
Unpaid rentals (video, washing machine etc)	\$ _____
Other	\$ _____
TOTAL DEBTS	\$ _____

Sample Personal Money Plan:

Money going out

Date: _____ Per: Week/Fortnight/Month

HOUSING & UTILITIES	Rent/board	\$ _____
	Mortgage	\$ _____
	Land/water rates	\$ _____
	Insurance: house/contents	\$ _____
	House repairs/maintenance	\$ _____
	Body Corporate fees	\$ _____
	Replace household goods	\$ _____
	Internet service provider	\$ _____
	Electricity/gas	\$ _____
	Home telephone	\$ _____
FOOD	Mobile phones	\$ _____
	Groceries	\$ _____
	Bought lunches (work/school)	\$ _____
	Takeaways	\$ _____
	Pet food	\$ _____
CAR/TRAVEL	Car loan repayments	\$ _____
	Petrol	\$ _____
	Servicing & repairs	\$ _____
	Registration & 3rd party insurance	\$ _____
	Other insurance	\$ _____
	Licence	\$ _____
	RAC	\$ _____
	Bus/train/ferry fares	\$ _____
	Taxis	\$ _____
	MEDICAL	Health insurance
Doctors' visits		\$ _____
Dentists' visits		\$ _____
Medications		\$ _____
Optometrist		\$ _____
Vet		\$ _____

EDUCATION	Union Fees	\$ _____	
	Self education expenses	\$ _____	
	School fees and uniforms	\$ _____	
	Excursions/sport/fares	\$ _____	
	Stationery/books	\$ _____	
	Lessons: e.g. music, dance	\$ _____	
PERSONAL	Holidays	\$ _____	
	Alcohol	\$ _____	
	Cigarettes	\$ _____	
	Clothing	\$ _____	
	Hairdressers' visits	\$ _____	
	Cosmetics	\$ _____	
	Entertainment/movies etc	\$ _____	
	Dining out	\$ _____	
	DVD/video rental	\$ _____	
	Pay TV	\$ _____	
	Paper/magazines	\$ _____	
	Other	\$ _____	
	MISCELLANEOUS	Gifts: birthdays/Christmas	\$ _____
		Kid's pocket money	\$ _____
Dry-cleaning		\$ _____	
Sport/club membership		\$ _____	
Donations: church/charity		\$ _____	
Fines		\$ _____	
Child support		\$ _____	
Child care fees		\$ _____	
Other		\$ _____	
TOTAL MONEY GOING OUT		\$ _____	

From your totals on the previous pages fill in the box below.

MONEY COMING IN	\$ _____
MONEY GOING OUT	\$ _____
TOTAL DEBT	\$ _____

Step 2: Find a way to have more money coming in than going out

If your MONEY GOING OUT amount above is higher than your MONEY COMING IN amount then there are a few options you can consider:

- Additional income - a second job, overtime, a higher paid job, a boarder at home.
- Cutting down spending on personal items such as cigarettes and alcohol.
- Review of basic living expenses and other payments - can some reductions be made? Can priorities be changed?

Review your budget until you have more money coming in than going out. We will call this extra money SURPLUS. If you are unable to create this, it is appropriate at this time to consult with a financial counsellor.



Step 3: Map out your debts

Now that you know your SURPLUS you can begin to formulate a repayment plan for your debts. The first step of doing this is to map out important aspects of each debt. Ask yourself the following questions:

- Who is owed the money?
- How much do you owe them?
- Do you solely own the debt or is it a joint debt with another person?
- Is it a secured or unsecured debt? (If there is an asset associated with the debt then this allows the creditors to make a claim on the asset e.g. repossess a car)
- Is there a guarantor associated with the debt? (If so then the guarantor is required to pay the credit provider if you are unable to pay)



Step 4: Prioritise your debts

Now that you can see who and what will be affected by each debt you can look at how you want to prioritise your debts. The most important things to begin with are the basics for living: food, shelter and warmth. For this reason it is important to negotiate with utility providers whom you may have debts with, as well as landlords, or banks whom you have a mortgage with. Ensure you also have enough money to buy food and other essentials.

After basic living expenses it is up to you how you prioritise your debts. You may decide that it is most important to pay back a loan shark debt as it has a very high interest rate, or you may decide that paying back a debt to a family member is most important.

In the space below list your debts in order or priority, putting those relevant to the basics of living at the top of the list.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____
- 8 _____
- 9 _____
- 10 _____

Step 7: Contact your creditors

Once you have figured out how much money you can reasonably afford to pay back on each debt it is important that you stay with that amount. Always be honest with the people you owe money to and don't offer more money than you know you can repay. If you do this will create extra financial pressure which could put you at risk of gambling. If something upsets your repayment plan and you become unable to repay a creditor on time, call before the due date. Creditors are much more likely to negotiate at this stage. Make sure you keep a record of the date and time you called, who you spoke to, the amount agreed upon, and due dates.



4) WHO YOU ARE BEYOND GAMBLING (THE NEW YOU)

As well as addressing the practical impacts of gambling, it is also important to look at how gambling has affected your lifestyle. Gambling probably took up a great deal of your time and energy and without gambling you may find there is a lot of time in the day to fill. The following exercises should help you to get a picture of how you want your life to look with no gambling or less gambling.

New Leisure Activities

Firstly, make a list of some things you might like to do with your extra time (and money). Often it can help to think back to things you used to enjoy before gambling became a problem or things that you've always wanted to try.

Some ideas:

- Start an adult education course. There are many short courses available on a range of topics including jewellery making, cooking, website design and carpentry.
- Start exercising. This may be exercising by yourself, like jogging, going to the gym or could be taking up a new sport such as golf or indoor soccer.
- Do more activities that you find relaxing. For example fishing, gardening, reading or practicing yoga or Tai Chi.
- Socialise more with friends. You may have lost contact with some of your friends so this can be the perfect opportunity to re-contact them.
- Develop new hobbies. For example scrap booking, painting or photography.
- Try new activities with your family. For example you could go canoeing, bush walking or bike riding together.

Seeing yourself differently

Changing behaviours that have become a big part of your life is always a challenge. It can be helpful to look at the things in your life that are important to you and ways you can strengthen those.

Think about what your life was like before gambling took up so much of your time. Ask yourself the following questions:

1. What were the most important things to me then?
2. What did I do to show these were important?
3. How has that changed in recent times?
4. How can I make things different now?

Make a list of all the things in your life that are important or special to you and how you can make them become a bigger part of your life again. On the following page is an example.



IMPORTANT	HOW IT USED TO BE - WHAT I WANT TO CHANGE
Partner	Always used to appreciate what they did. Now want to make sure we spend more time together, maybe go for walks after work or have weekends away. Also want to thank her/him more often, look after the kids more often.
Friends	Used to see my friends most weekends and often threw dinner parties. Now want to start seeing them more often, maybe party/dinner party in a few weeks?
Tennis	Used to love playing but haven't had time on weekends since been going to the TAB more often. Want to rejoin tennis club and start playing socially on Saturdays.
Children	Used to go for more walks to the park and to the lake to feed the ducks. Want to take the kids on an outing like this every week.



Rewarding yourself

When you succeed at not gambling it is something to celebrate! Writing up a reward system can be a good way to motivate yourself to keep going. Possible rewards could be buying something for yourself, going out to dinner or shouting your family a treat. Rewards can also be something that doesn't cost money, like getting a relative to look after the kids for a night so you can spend a night with your partner. Below is a table for you to fill out.

AFTER	REWARD
1 week	_____
2 weeks	_____
1 month	_____
3 months	_____
6 months	_____
1 year	_____



5) YOUR SUPPORT SERVICES

Any change is difficult and in changing your gambling you may require the support of others. As discussed previously, caring for and supporting yourself is also very important. Give yourself credit for the changes you make and be proud of how you are choosing to change your life.

In changing your gambling you may decide to tell certain people about your problem gambling. This could be friends, family or colleagues. Often these people can be a great support network for you when you get the urge to gamble.

There are also a number of professionals who can help you to leave gambling behind. Gambling Help WA is a free confidential counselling service operated by Centrecare. The service is based at Centrecare's Perth office however, appointments are also available at the Joondalup, Midland, Gosnells, Cannington and Bunbury offices. The counsellors are all qualified and have specific knowledge of the difficulties associated with problem gambling. Counselling is available to individuals, couples and families. Gambling Help WA also offers a group program.

Contact Gambling Help WA on (08) 9325 5133

As well as the Gambling Help WA service, other professionals you can consult include your G.P., psychologists and financial counsellors. Financial counsellors can help you sort out the money problems you may have as a result of gambling. They offer a free service and can provide information on rules and laws relating to bills and debts. They can also help you formulate a budget and repayment plan.

To find your nearest financial counsellor phone 1800 007 007 or make an appointment with a financial counsellor at Centrecare on (08) 9325 6644

FREQUENTLY ASKED QUESTION: How can a counsellor help?

Excessive gambling affects your whole life, not just your finances. If you know that you have a problem with gambling you probably already know that you need to change your gambling behaviour. On the other hand it can be difficult to fully comprehend how gambling has become such a problem. For this reason it can be useful to talk to a counsellor as they can help clarify your reasons for wanting to gamble and your reasons for wanting to give it up.

A counsellor will work with you to put strategies in place that will help you reach your goal and reduce the risk of returning to gambling. A financial counsellor can help you sort out your money management and help you to devise a plan to repay your debts.

After sorting out the gambling and financial problems, you can then turn your attention to improving your relationships and quality of life. For these reasons a counsellor may suggest involving your partner, another friend or a family member in some counselling sessions. While you may never find out exactly why you developed a gambling problem, there may be some parts of your life that need to be addressed if you are to maintain your gambling goal.

Other Resources

As well as counsellors and financial counsellors, there are also a number of other services that can assist you in changing your gambling behaviour. You might decide that these resources suit you better or you could use them in conjunction with counselling.

Gambling Helpline: this is a free, confidential telephone counselling and referral service, run 24 hours a day by qualified counsellors. As it is a freecall the number should not appear on the phone bill for most landlines. However, there is a possibility it may appear. Calls made to free call numbers from a mobile may also show up on your bills. If this is a concern you should check with your phone service provider.

Contact Gambling Helpline on 1800 858 858

Gamblers Anonymous: this is a voluntary group organised and run by men and women who have had or still have problems with gambling. They run groups throughout Australia and you can get the help and support of a group of people who have similar problems. The criterion for joining this group is willingness to be abstinent from gambling.

**Contact Gambler's Anonymous on (08) 9487 0688 or visit:
www.gansw.org.au**

Gam Anon: this is a voluntary group organised and run by men and women who have been affected by problem gambling in their family or amongst their friends/acquaintances. If you are in a relationship with a problem gambler and need some help coping with the problem, call the Gam Anon office on the number below.

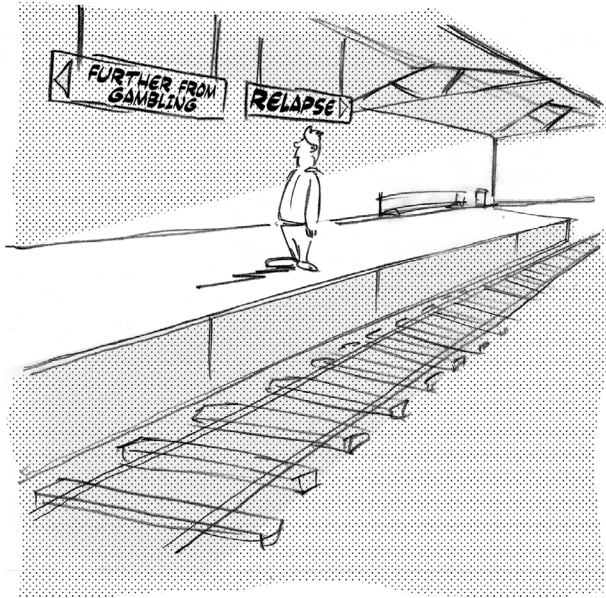
**Contact Gam Anon on (08) 9487 0688 or visit:
www.gansw.org.au/GamAnon.htm**

Websites

The following websites have more in-depth information on the topics discussed in this booklet. Some of them also have individuals' stories of the effect gambling had upon their lives and how they gave up gambling.

www.gamblinghelponline.org.au: this website has lots of information about problem gambling, as well as an online discussion forum, and online self-help tools.

www.gamblinghelp.nsw.gov.au: this is a website in New South Wales. It has a lot of information about problem gambling and some exercises you can do that are similar to those in this booklet.



Relapse is a bit like a train journey. If you find yourself on the wrong train you don't have to go all the way to the end of the line. Just get off at the next station and take the next train back.

6) PREVENTING OR MANAGING RELAPSE

Often when you make a change in your life there is a chance you can slip up and go back to your old way of doing things. These lapses can occur because you may have done something for so long it takes a while to unlearn it. By the same token it takes time for your changes to become new habits. Having a lapse doesn't mean that you have undone all your good work; it's more like a ditch in the road. These slip ups only become a problem when you see them as a failure and give up on your goal of changing your gambling. This often happens because you feel bad about having broken the rules you have set for yourself. If this happens to you try not to be down on yourself, but instead look at what went wrong and how you can prevent this happening next time. Sometimes relapse can help you learn more about why you gamble. Remember your support services and that they are there to help you along the way.

If you do have a relapse, it can be useful to do your "high risk situations" exercise again. In stopping gambling you may have found some situations that you hadn't realised would be a problem. It may help to re-evaluate these situations, and decide on strategies to deal with or avoid these situations in the future.

Common factors relating to relapse are:

- **Complacency:** for example, thinking that gambling is no longer a problem and deciding to go to a Pub TAB with friends.
- **Stress:** for example, having a really busy month at work.
- **Loss of commitment:** for example, thinking that it is getting too hard to quit gambling and not remaining focussed on the benefits of your changes.
- **Unexpected opportunity:** for example, your work Christmas party being held at the casino.
- **Grief or other difficult emotional experiences:** for example, death of a loved one or separating from your partner.

If you find yourself experiencing any of these factors while you are in the process of quitting or reducing gambling, you may need to be particularly careful to monitor your behaviour, support yourself and seek additional support from others.

PART 3: THE FACTS ABOUT GAMBLING

“For me dealing with my gambling has meant that I can look forward to the future and know that gambling will not affect my life or those I love. I am now happy with myself and my life.”

Gambling Help WA client



The National Picture

- The rapid growth following liberalisation of gambling in the 1990s has given way to more ‘mature’ industry growth. Total recorded expenditure (losses) in Australia reached just over \$19 billion in 2008-09, or an average of \$1500 per adult who gambled.
- While precision is impossible, various state surveys suggest that the number of Australians categorised as ‘problem gamblers’ ranges around 115 000, with people categorised as at ‘moderate risk’ ranging around 280 000.
- The risks of problem gambling are low for people who only play lotteries and scratchies, but rise steeply with the frequency of gambling on table games, wagering and, especially, gaming machines.
- Most policy interest centres on people playing regularly on the ‘pokies’. Around 600 000 Australians (4 per cent of the adult population) play at least weekly. While survey results vary, around 15 per cent of these regular players (95 000) are ‘problem gamblers’. And their share of total spending on machines is estimated to range around 40 per cent.
- The significant social cost of problem gambling — estimated to be at least \$4.7 billion a year — means that even policy measures with modest efficacy in reducing harm will often be worthwhile.
- Relocating ATMs away from gaming floors and imposing a \$250 daily cash withdrawal limit in gaming venues would help some gamblers. But the net benefits of removing ATMs entirely from venues are uncertain.
- Problem gambling counselling services have worked well overall. But there is a need for enhanced training and better service coordination.
- There is a particular need to improve arrangements for national research.

References

Australian Government Productivity Commission - Gambling inquiry report on 23 June 2010

The State Picture

WESTERN AUSTRALIA (W.A)

- W.A. is now the only state in Australia that does not have high intensity gaming machines, also known as “pokies” (Western Australia does have low intensity gaming machines and these are only at Crown Perth) (2005)
- W.A. has the lowest rate of problem gambling and spends less than any other state (approx 1/3 national average) (1999) W.A. spends the most per person on Lotto (2004)
- In the 2002/03 financial year the average loss from gambling for each Western Australian adult was \$460 (2004)

References

Australian National University Centre for Gambling Research (2004). Facts Sheet 2004. Canberra: RegNet Program, Research School of Social Sciences Gizowska, A. (2004).

Beware, Australia's addict gamblers warn Britain. Retrieved April 27, 2005, from <http://www.telegraph.co.uk/news/main.jhtml?xml=/news/2004/10/17/ngam117.xml&sS...> Productivity Commission (1999). Australia's Gambling Industries. Report No. 10. Canberra: AusInfo

Tasmanian Gaming Commission (2004). Australian Gambling Statistics 2004: Including data for the period 1977-78 to 2002-03. Prepared by KPMG for the Tasmanian Gaming Commission, Hobart

Understanding Gambling Behaviour

Throughout history people have enjoyed gambling. For most, gambling is a means of socialising and a form of entertainment in which they hope to win but, in reality, expect to lose. For others, gambling can begin to cause major problems in their lives.

Psychologist B.F. Skinner demonstrated that behaviour which is reinforced (or rewarded) is more likely to be repeated. He also demonstrated that the most effective way to ingrain behaviour is to provide varying rewards at irregular intervals. A poker machine pays out at irregular intervals and the player never knows when the next payout will come. If you've experienced a big payout in the past you're likely to keep feeding the machine in the expectation that another big payout will come soon. In reality, the more you play the machine does not increase how likely you are to win. These machines are programmed to be completely random. This means that they are not set to pay out at scheduled intervals: every time you play you have exactly the same chance of winning.

In all forms of betting winning is never guaranteed. It could be argued that betting on horses is related to knowledge of form and the industry, but in reality most people betting on horses lose more often than they win. While punters often work hard to develop a strategy that they believe is foolproof, there are so many uncontrollable factors that influence any race outcome, they are still only betting on a chance. The same could be said for casino games such as Black Jack: a degree of skill may be helpful, but it doesn't determine that a player will win more often. So what are the odds for different types of gambling? Some of these are discussed below.

Problem gambling is more prominent in states where pokies are available in pubs and allow multiple games to be played at once. The Black Rhino gaming machine (as mentioned in the Productivity Commission Report of 1999) is a good example of how difficult it is to win big on a gaming machine. The example given in the report is as follows: by playing only one line per button push (i.e. one game per button push) and having only a 50% chance of getting a jackpot from the machine (five Rhinos in a row), in order to win a player would need to:

- Make 6.7 million button presses; or
- At ordinary rates of playing, it would take the player 188 years of playing or 391 days of absolutely continuous play (24 hours a day); or
- It would cost them nearly \$330,000.

Whilst these machines are not currently in Western Australia, they provide an interesting example of the real odds of winning on a gaming machine.

Lotto is a very common and socially acceptable form of gambling. Sales for Western Australia alone total around \$450 million annually (information from Lotterywest website). However, the odds of winning are extremely slim. You actually have more chance of being killed by lightning (one in 2 million chance) than you do of winning Lotto. For example if you play Powerball you have a one in 55 million chance of winning a division one prize. For Saturday Lotto or OZ lotto you have a one in 8 million chance of winning a division one prize. To win the smallest prize for Saturday and OZ Lotto, a division five prize, you still only have a one in 298 chance.

All casino table games are designed to retain a pre-determined percentage of all amounts wagered by players over the long term. This percentage is known as the "House Margin" and ranges from 1.25% to 16.2% depending on the game played and the betting strategies used by the player.

Electronic Gaming Machines are programmed to return to players a minimum of at least 90% of the money or credits wagered, as an average return over the long term for each individual play.

The house margin for Keno is approximately 25%.

It is possible for experienced players to reduce the house margin by applying betting strategies when playing games of chance which contain an element of skill. However, with games that are purely chance, NO specific betting strategy will affect the odds.

This means that the more you play a game the more you increase the chance that you will lose your entire stake. Many problem gamblers may start off as social gamblers but over time begin to play more regularly in an effort to recover their losses. As the Productivity Commission (1999) estimated, one in seven people who gambled regularly experience problems associated with their gambling. This may be something that is helpful to consider when you want to place "just one more bet".

In reading these odds you may find your mental picture of gambling is somewhat different. Gambling advertising may have something to do with this. The gambling industry spends a lot of money and resources on making gambling look appealing. If you think about TV advertisements for the casino or Lotto, gambling is shown to be an exciting or glamorous experience. These advertisements often feature happy people winning big, or in the case of Lotto, show all the great things you could do if you won. What is not shown is the pain, shame, financial ruin and relationship breakdown often associated with problem gambling.

Facing the reality of your own experience with problem gambling may be very difficult, but it may also signal the beginning of a new life without problem gambling.



Problem gambling can build a wall between you and a fulfilling future. We can help you get over the wall.



about Centrecare

Centrecare is a Catholic not-for-profit organisation which aims to strengthen people and communities through the provision of professional social services, inspired by compassion and recognition for human dignity.

making contact

To make an appointment, telephone Centrecare on one of the numbers below. Day and evening appointments are available.

Perth	(08) 9325 6644
Bunbury	(08) 9721 5177
Cannington	(08) 9451 1100
Gosnells	(08) 9498 9200
Joondalup	(08) 9300 7300
Midland	(08) 9436 0600

Telephone appointments are also available to those in rural and remote areas. To arrange an appointment please phone our Client Liaison officer on (08) 9325 6644.

about Gambling Help WA

Gambling Help WA provides the service on behalf of the Problem Gambling Support Service Committee of WA.