



GAMBLING HELP WA

Moving Beyond Problem Gambling

A Self Help Guide



ABOUT CENTRE CARE

Centrecare is a not-for-profit organisation which aims to strengthen people and communities through a variety of counselling and professional social services, inspired by compassion and respect for human dignity.

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HOW TO USE THIS BOOKLET

If you are concerned your gambling has become a problem, then this is the book for you. This booklet 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 GAMBLING HELP WA

Gambling Help WA is a government funded, free, confidential counselling service provided by Centrecare, offering appointments in our Perth, Joondalup, Midland, Cannington, Bunbury and Kalgoorlie offices.

The counsellors are all qualified and have specific knowledge of the difficulties associated with problem gambling. Counselling is available for both the individual experiencing gambling harm and their loved ones. The service offers sessions to individuals, couples and families. Financial counselling is also available to help people manage debts caused by gambling.

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

"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

It is often hard to know when something you enjoy, like gambling, is becoming a problem. This book 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 book 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 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?

Emotions

Have you experienced any mental distress due to your gambling (hopelessness, anxiety, shame, depression, suicidality)?

Money

Have you experienced financial pressure due to your gambling?

Have you had to borrow money or take out a loan due to your gambling?

Work/Study

Have you experienced any work or study related pressures due to your gambling (reduced performance, absenteeism)?

Family

Have you experienced less enjoyment from time spent with people you care about?

Have you hidden how much time/money you spent gambling from your friends and family?

Social Life

Have you experienced increased feelings of isolation or felt excluded from others due to gambling?

The Law

Have you committed illegal acts or thought about doing so due to 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 keep a gambling diary of your weekly gambling routine. An example is on the following page, 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 TAB	Spending money	Fight with partner	Won \$20
Tues 12-2pm	Self	Bored	Horses TAB	Money for phone bill	Felt okay	Lost \$70
Wed	Did not gamble today					
Thurs 6-9pm	Self	Stressed from work	Gaming machine	Withdraw cash	Home late, partner already asleep	Lost \$100
Fri	Did not gamble today					
Sat 12-4pm	Friends	Looking forward to it	Horses TAB	Spending money	Great day	Won \$30
Sun 1-5pm	Self	Angry	Casino Table Games	Grocery money	Fight with partner	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, or 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
- When I consume alcohol or drugs

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)
- When I'm of sound mind

From your gambling diary try to identify your own high and low risk situations.



Reducing the Risk

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 on your smartphone, the sight of the app on your home screen may bring thoughts of gambling. Consider adopting strategies such as removing the shortcut to the app or deleting the app. 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 tools which you can practice so that they become an automatic response to habits like these. One example is the 180 degree turn, which 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 alcohol. Some options you might consider are to cut down the amount you drink, or to change your local pub to one without a TAB Kiosk, or to drink at home. Some people with a gambling problem find that when they are with certain people, they feel pressured 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 be transparent and let them know that you are not gambling.

PART 2: PREPARING FOR LASTING CHANGE

Setting 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, playing 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. casino). Whatever your decision, you need to be very clear. There is space below for you to write down your goal.

Now 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.

Getting into action

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

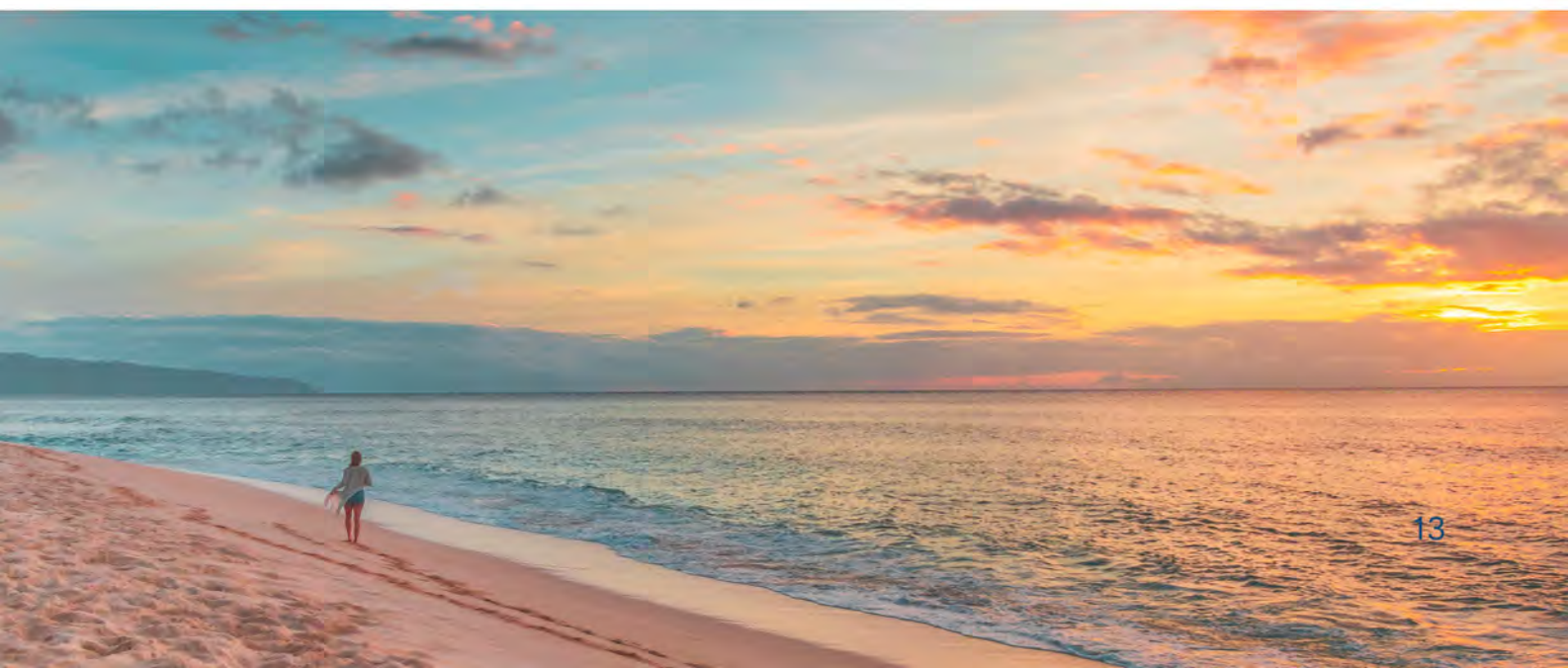
1. Voluntary self-exclusion.
2. Cash control strategies.
3. Getting out of debt.
4. Who you are beyond gambling (the new you).
5. Your support services.
6. Preventing relapse.

It is important to remember three things:

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.

EVERYONE IS DIFFERENT. Decide what will work for you and use any resources and help you can find.

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.



Voluntary Self-Exclusion

BetStop – The National Self-Exclusion Register

If you would like to exclude yourself from all online wagering services in Australia, you can register on BetStop – the National Self-Exclusion Register by calling 1800 238 786 or online at <https://betstop.gov.au/>



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 on 1300 363 688 or email selfexclusion@rwwa.com.au.

Download the RWWA Self-Exclusion Application Form from the Website <https://help.tabtouch.com.au/knowledge-base/responsible-wagering-tab-agency-self-exclusion/>

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. All staff in these agencies will be obliged not to serve your bets during the self-exclusion period.

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.

SELF EXCLUSION PROGRAM PARTICIPATION FORM



APPLICATION FOR SELF EXCLUSION

GENERAL INFORMATION
Full Name:
If Known By Other Name Please Specify:
Date Of Birth:
Home Address:
Street:
Suburb:
State:



Casino

If you would like to exclude yourself from Crown Casino Perth:

- Go online <https://www.crownperth.com.au/crown-playsafe>
- Contact the Crown PlaySafe Team on 1800 801 098
- Email Crown CPS@crownperth.com.au
- Visit the Crown PlaySafe Centre, located at lower level of the eastern Tunnel Entrance.

You can download the CPS Self-Exclusion Application Form from the website <https://www.crownperth.com.au/crown-playsafe/making-a-change>

The Crown PlaySafe Centre is staffed by a dedicated Crown PlaySafe (CPS) Team who provide a free confidential service 24 hours a day, seven days a week.

The CPS 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 of 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 into the Casino. 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.

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.
- Safeguarding your money will 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 reduce the risk of using this money as a gambling incentive, you may find it helpful to receive this money daily rather than weekly. This money should be just enough to buy the things that you will need that day and should be within your overall budget.

If you decide to put cash control strategies into place, schedule time 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. 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.

Banking

- Lowering limits on or cancelling your credit.
- Put a notification on your credit file to prevent borrowing more money.
- Only allow limited access to funds – carry only a small amount of funds each day.
- Stop your access to ATMs or place limits on what you can withdraw.
- Do not have access to redraw facilities.
- Cancel overdrafts.
- Ask your bank for a gambling block.

Property

- Put a caveat on your own property to warn against anyone granting you a mortgage loan, for this you will need legal support.
- Give valuables to a trusted friend to avoid pawning them.
- Transfer the Title of your home into your spouse's name.
- If recently separated consider seeking legal advice to draw up Property Orders.

Budget/ Money Management

- Have wages paid directly into an account that you need another's signature to access or does not allow you to link to betting apps.
- Allow a significant other person to have wages paid to their account.
- Organise all bills be paid/ loan repayments to be direct debit.
- Set up Centrepay or talk to your employer about having bills paid directly from your wages.
- Purchase gift cards to use for food and clothes – rather than accessing accounts.
- Controlled trust account/ personal administration – State Trustees.
- Put savings into Bonds or Superannuation or a Pension fund so they cannot be accessed.
- Handover household budgeting to a spouse – be involved as appropriate.

Family/ Friends

- Tell family/support people that you are managing your gambling and tell them not to lend you money.
- Stick to a strict budget.
- Protect your children's funds (remove yourself from access).
- Have a trusted friend/partner hold your cards to accounts and accompany you to the shops or to make payments.
- Have a trusted friend hold your emergency money and have an agreement on what is to be considered an emergency.

DANGER!

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

Getting Out of Debt

The following information outlines the Debt Snowball method, a simple and effective strategy to help you regain control of your finances by paying off your debts one step at a time. This method focuses on building momentum and confidence as you achieve small wins. It is a 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

Provide a free and confidential service and are located throughout the state. They are qualified professionals who can provide:

- Information on rules and laws relating to debt.
- Options if you are unable to pay your debts.
- Negotiation with creditors on your behalf.

For more information or to find a Financial Counsellor in your area:

Call the Financial Counselling National Debt Helpline on 1800 007 007 or make an appointment with a financial counsellor at Centrecare Perth Office on (08) 9325 6644.



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

Before implementing the Debt Snowball Method, it's essential to create a budget to understand your financial situation. A budget helps you identify how much money you have available to put toward debt repayment. Follow these steps to create a simple budget:

- **Calculate Your Income:** Add up all sources of income, including wages, benefits, or any other regular earnings.
- **List Your Expenses:** Break down your expenses into fixed costs (e.g., rent, utilities) and variable costs (e.g., groceries, entertainment). Be honest and thorough to ensure accuracy.
- **Find Your Surplus:** Subtract your total expenses from your income. This surplus is what you can use for debt repayment. If you have no surplus or a deficit, consider reducing discretionary spending or seeking help from a Financial Counsellor.

For free budgeting tools, visit moneysmart.gov.au/budgeting. Templates for creating a simple budget are included on the following pages to give you a clear picture of your financial situation.

Tip: Regularly review and adjust your budget as circumstances change. Creating and sticking to a budget is an important step in empowering you to take control of your finances and work toward a life free from gambling.



SAMPLE BUDGET

Date:

Per: Week / Fortnight / Month

INCOME (money coming in)

Net Pay (after tax)	\$
Centrelink	\$
Family Tax Benefit (A/B)	\$
Rent Assistance	\$
Child Support	\$
Rental Income / Board	\$
Investments / Interest	\$
	\$
TOTAL	\$

EXPENSES (money going out)

Housing & Utilities

Rent / Board	\$
Mortgage	\$
Rates / Strata Fees	\$
Insurance: home / contents / landlord	\$
House repairs / maintenance	\$
Landlord Insurance	\$
Storage	\$
Electricity	\$
Gas	\$
Water	\$
Phone	\$
Internet	\$
Streaming services (Netflix, Foxtel)	\$
TOTAL	\$

EXPENSES (money going out)

Family & Personal

Groceries	\$
Take Away / Lunches	\$
Clothing and Shoes	\$
Haircuts and Personal Care	\$
Child Support	\$
Rental Income / Board	\$
Investments / Interest	\$
TOTAL	\$

EXPENSES (money going out)

Car & Travel

Car Loan Repayments	\$
Fuel	\$
Servicing and Repairs	\$
Registration	\$
Car Insurance	\$
Licence	\$
Roadside Assistance	\$
Parking	\$
Public Transport	\$
Taxi / Uber	\$
TOTAL	\$

EXPENSES (money going out)

Medical

Health Insurance	\$
Doctors and Specialists	\$
Dentist	\$
Medications	\$
Optometrist	\$
TOTAL	\$

Education

Union Fees	\$
Self-Education Expenses	\$
School Fees and Uniforms	\$
Excursions	\$
Stationary / Books / Software	\$
Extra-curricular Activities (sports)	\$
TOTAL	\$

Holidays	\$
Alcohol	\$
Cigarettes	\$
Entertainment / Outings	\$
Gym Membership	\$
Subscriptions	\$
Gifts (Birthdays / Christmas)	\$
Kids Pocket Money	\$
Hobbies	\$
Donations	\$
Fines	\$
Child Support	\$
Childcare Fees	\$
TOTAL	\$
TOTAL EXPENSES	\$
DIFFERENCE (Income – Expenses)	\$

Step 2: List Your Debts

Write down all your debts, including credit cards, personal loans, Payday loans, and any other obligations. Arrange them in order of balance size, starting with the smallest and ending with the largest.

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 to build and maintain trust and transparency 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 Cards	\$	Child Support	\$
Rent / Mortgage Arrears	\$	Overdue Bills	\$
Buy Now Pay Later	\$	Debt Collectors	\$
Personal Loan	\$	NILS Loan	\$
Advanced Pay	\$	Family / Friends Loan	\$
Centrelink Debt	\$	Car Loan	\$
Unpaid Fines	\$		\$
ATO Debt	\$		\$
		TOTAL	\$

Step 3: Prioritise Your Debts

Not all debts are equal. Prioritising your debts can help you avoid serious consequences such as loss of essential services or legal action. Use this guide to prioritise effectively:

- **Essential Debts:** Focus on debts related to housing, utilities, car repayments, or childcare first. These are critical for your basic living needs.
- **Urgent Debts:** Address debts where creditors may take legal action, such as unpaid fines or overdue credit cards.
- **Non-Essential Debts:** Finally, work on less critical debts, such as Buy Now Pay Later arrangements or entertainment subscriptions.

Step 4: Contact Your Creditors

If you are struggling to make repayments, communicate with your creditors as early as possible. Most creditors are willing to work with you if they understand your situation. Here's how to approach them:

- **Prepare Your Details:** Have information about your debt, income, and expenses ready before contacting creditors.
- **Be Honest and Direct:** Explain your financial situation and why you're unable to make the full repayments.
- **Request a Hardship Arrangement:** Many creditors offer options such as reduced payments, a temporary pause on repayments, or waiving fees.
- **Keep Records:** Document all communication with creditors, including the date, time, and details of any agreements.

If you're unsure how to negotiate, consider asking a Financial Counsellor to assist or advocate on your behalf.

Step 5: Make Minimum Repayments on all Debts

Commit to making the minimum payment on all your debts to avoid late fees and additional penalties. If you find yourself unable to afford the minimum payments, it's essential to contact a financial counsellor as soon as possible for guidance and support.

Step 6: Focus on the Smallest Debt First

Direct any extra money you can spare toward the smallest debt on your list while maintaining minimum payments on the others. This could include money saved by cutting unnecessary expenses or reallocating funds you previously spent on gambling.

Step 7: Celebrate Your Win

When you pay off the smallest debt, celebrate your success! Recognising this achievement reinforces positive behaviours and builds confidence.

Step 8: Roll Over the Payment to the Next Debt

Take the amount you were paying on the now-cleared debt and apply it to the next smallest debt, creating a "snowball effect." As you eliminate each debt, your available funds to tackle the next one increase, helping you clear debts faster.

Step 9: Repeat Until Debt Free

Continue this process until all your debts are paid off. Each victory brings you closer to financial freedom.

Example of the Debt Snowball Method in Action

Let's say you have the following debts:

- Credit Card A: \$500 balance
 - Payday Loan: \$1,200 balance
 - Personal Loan: \$3,000 balance
- Pay the minimum on the Payday loan and personal loan, while putting every extra dollar toward Credit Card A.
 - Once Credit Card A is paid off, roll the amount you were paying on it to the Payday loan.
 - When the Payday loan is cleared, apply all the money toward the personal loan.
 - Continue until you are debt-free.

Tips for Success

Stay Accountable: Share your goals with a trusted support network or counsellor to help you stay on track.

Avoid New Debt: Commit to not taking on additional debt while using this method.

Track Your Progress: Regularly review your progress to see how far you've come and stay motivated.

The Debt Snowball Method is about creating a positive cycle of success. As you eliminate your debts one by one, you'll gain confidence and move closer to financial stability and independence.



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 the 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, cooking, website design, and art, pottery, or carpentry. Think about upskilling yourself to benefit your career.
- 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, such as 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 contact them again.
- Try new outdoor activities like going canoeing, bush walking or bike riding.



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:

- What were the most important things to me then?
- What did I do to show these were important?
- How has that changed in recent times?
- 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.

What is most important	How it used to be What I want to change
Partner	I always used to appreciate the things they did for me. Now I want to make sure we spend more time together, maybe go for walks after work or have weekends away. I also want to thank them more often and do my part to become an equal parent.
Children	We used to go for more walks to the park, and to the lake. I want to take kids on an outing like this every week.
Hobbies	I used to love playing sport but haven't had time on weekends and my disposable income is going to Sportsbet. I want to rejoin the tennis club and start playing socially on Saturdays.
Friends	I used to see my friends most weekends and often hosted dinner parties. I want to start seeing them more often, maybe have dinner together in a few weeks?

Rewarding yourself

Succeeding at not gambling 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, or 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	



Utilising Support

Any change is difficult and in changing your gambling, ask for the support of others. As discussed previously, caring for and supporting yourself is 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 behaviours, 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.

You can also seek support from 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, Joondalup, Midland, Cannington, and Kalgoorlie 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 6644.

Additionally, other professionals you can support from include your GP, 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, you can call 1800 007 007 or to make an appointment with a Financial Counsellor at Centrecare. Please call (08) 9325 6644.

FREQUENTLY ASKED QUESTION

How can a counsellor help?

Excessive gambling impacts every aspect of your life, not just your finances. If you're feeling the effects of gambling harm on yourself or your loved ones, you likely recognise the need to change your gambling habits. However, it can be challenging to fully understand how gambling became such a significant issue. That's why speaking with a counsellor can be valuable as they can help you explore the reasons behind your urge to gamble and the motivations for wanting to stop.

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 improve your money management and help you to devise a plan to repay your debts.

After figuring 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

In addition to counsellors and financial counsellors, there are various other services available to support you in changing your gambling behavior. You might find that these resources are a better fit for your needs, or you could choose to use them alongside counselling for a more comprehensive approach.

Problem Gambling Helpline

This is a free, confidential telephone counselling and referral service provided by qualified counsellors, available 24 hours a day. As it is a free-to-call service, the number will not appear on the phone bill. If this is a concern, you should check with your phone service provider.

Contact the Problem 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 with lived experience. The criterion for joining this group is a willingness to be abstinent from gambling. Contact Gambler's Anonymous on (08) 9487 0688 or visit the website at <https://gaaustralia.org.au/>

Websites

The following websites have more in-depth information on the topics discussed in this book. 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: You can become a member and participate in exercises and educational activities to help you manage your gambling and talk to other community members. There are resources for gamblers, their loved ones and the wider community.

www.gamblershelp.com.au: You can find a lot of information about protecting yourself from lapses and how gambling affects many areas of your life, through e-brochures and videos.

www.gambleaware.nsw.gov.au: Provided by the Government of New South Wales, this site provides information for gambling safely and provides support to people impacted by gambling.



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.

Preventing or Managing Relapses

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 relapses 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 relapse 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 hard on yourself, and 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. When 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, such as thinking that gambling is no longer a problem and deciding to go to the TAB with friends.
- Stress, like having a really busy month at work.
- Loss of personal commitment. You may find yourself thinking that quitting is too hard and going back to the habit is easier, forgetting to focus on your goals and motivation.
- Unexpected opportunities, like discovering your work Christmas party will be held at Crown.
- Grief or other difficult emotional experiences, such as the 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. Remember your reasons for change.

PART 3: THE FACTS ABOUT GAMBLING

National Statistical Snapshot

- Estimates suggest Australians lose approximately \$25 billion to gambling each year – the highest per capita average in the world.
- In 2024, it was estimated that 60.3% of adult Australians had gambled, compared to 65.6% in a 2019 study.
- Approximately three in four Australian adults have gambled within the preceding 12 months, and two in five adults gamble weekly.
- One in five Australian adult problem gamblers state their problems started during their youth.
- The most common ways for Australian adults to gamble is: Lotteries (46.8%); Raffle tickets (23.4%); Scratch tickets (15.7%); Electronic gaming machines (12.9%); and betting on races (10.0%).
- Following the COVID-19 pandemic, many Australians switched to online gambling methods, such as sports-betting.
- Up to a quarter of adolescent Australians have bet on a sport, and one in 10 adolescents have gambled online.
- In 2023, 78% of Australian adults were exposed to some form of gambling-related advertising.

The rapid growth of gambling following its liberalisation in the 1990s has produced significant industry growth. The risk of becoming a problem gambler is low for people who engage in non-continuous types of gambling, such as lotteries. The risk significantly magnifies for people who gamble on continuous gambling types such as electronic gaming machines, online gambling and apps. The significant social cost of gambling requires efficacious policies and strategies that target the wider range of gambling harms.

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The State Picture

WESTERN AUSTRALIA (WA)

- WA has a higher proportion of people who gamble compared to other states (62.9% vs 56.3% respectively), although WA has less problem gamblers.
- WA is now the only state in Australia that does not have high intensity electronic gaming machines, or pokies. Low intensity gaming machines are available at the Crown Casino. Gambling with electronic gaming machines in WA is approximately half that demonstrated in the rest of the country.
- In 2021, WA had 2,466 electronic gaming machines.
- The most popular form of gambling in WA is buying Lotterywest products.
- In 2019 to 2020, the total loss and expenditure for gambling in WA was \$1.4 billion.
- In 2023 to 2024, the Crown Casino reported a gross revenue of \$521 million.
- Approximately 6.4 million people visited the Crown Casino in 2023 to 2024. This figure increased from 6.2 million in 2022 to 2023.

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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 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 noted that the most effective way to create a habit 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. However, the reality is that your odds of winning do not increase regardless of how much you play the machine, as the machines are programmed to be random. 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 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, and they are still only betting on a chance. The same could be said for casino games such as Blackjack, a degree of skill may be helpful, but it doesn't determine that a player will win more often. Some of the odds of winning at different gambling types are discussed below.

Problem gambling is more prominent in states where pokies are available in bars 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.

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

Lottery is a very common and socially acceptable form of gambling. In Western Australia lottery sales in 2022 to 2023 totalled over \$1.2 billion. However, the odds of winning are extremely slim – you are more likely to be struck by lightning (one in two million chance) than winning first division in the lottery. For example, if you play Powerball you have a one in 134 million chance of winning a Division One prize. The odds of winning Division One playing Saturday Lotto is one in 8.1 million. To win the smallest prize, Division Seven, for OZ Lotto, you have one in 71 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 effect 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. According to the Australian Gambling Research Centre, 46% of those who gambled are classified as being at risk of gambling harm. 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 betting apps, gambling is shown to be an exciting or glamorous experience. These advertisements often feature happy people winning big, or in the case of lottery, 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 gambling harm may be very difficult, but it may also signal the beginning of a new life without problem gambling.

NOTES



"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.