



Concerned about someone's gambling?

Gambling
Helpline
NEW ZEALAND

Contents

What's this booklet all about?	3
Is there a problem and how can you tell?	4-12
What's gambling?	4
When does it become a problem?	5
Why has it become a problem in the first place?	6
What are some of the signs to watch out for?	8
Finding out	9
Taking action	12
How can I support them?	13-21
Talking about it	14
Bailing out	19
Other support	21
What about my wellbeing?	22-31
Your health	22
What about the children?	23
Setting boundaries	24
Gambling debt	25
Taking time out	27
Support from family and friends	28
Checklist	31
Who can support me?	32-35
What is counselling?	33
The Gambling Helpline	34

Concerned about someone's gambling?

What's **this booklet** all about?

If you are worried about someone who's gambling and if their gambling is affecting your wellbeing this booklet has been written for you.

This booklet will:

- Give you information about when gambling becomes a problem
- Give you some ways to support someone who wants to stop gambling
- Give you some practical ways to safeguard your wellbeing
- Let you know about services that can support you

Please call us at the **Gambling Helpline 0800 654 655** if you have any questions or are interested in more information after you read this.

If you're worried about your own gambling you can also call the Gambling Helpline and ask for a booklet similar to this that describes some ways to stop or reduce your gambling.

There's more information about us and how we can help on the last page of this booklet.

Worried about someone who is gambling?

This booklet has been written for you.

Gambling is about taking risks.

The uncertainty of whether you might win or you might lose.

Is there a **problem** and how can you tell?

What's gambling?

Gambling is happening when time and money are spent 'taking a risk' on an event with an uncertain outcome. Items of value, like money, cars, holidays, are given out according to the outcome of the event.

Outcomes include which horse or dog comes first, which symbols are displayed on a pokie machine after you press a button, or which numbers come up in a lottery.

The risk is that you don't know what the outcome will be before you use your or someone else's money to gamble. You might win, you might lose. But remember that gambling is designed for the organiser to make a profit – in the long run the person gambling loses.

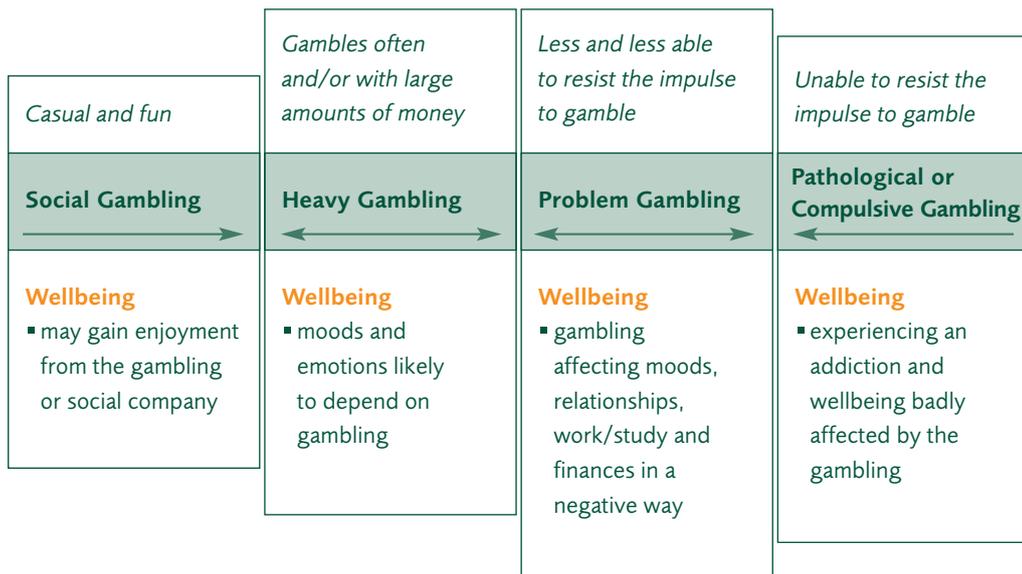
Types of gambling include:

- Pokie machines
- Casino table games like blackjack or roulette
- Horse and dog racing
- Internet casinos and betting
- Sports betting
- Card games
- Lotto or scratch tickets
- Bingo or housie
- Raffle tickets

New ways to gamble are being designed all the time.

When does it become a problem?

There are different levels of gambling from social through to compulsive gambling. These different levels can affect a person's wellbeing in different ways.



Gambling is not designed for you to be the winner - it's about the organiser making a profit.

Gambling has become a problem if it is badly affecting a person's wellbeing or the people around them.

Some people progress through each level over time; they start gambling socially, move on to gambling heavily and so on. Others may reach the level of problem or compulsion very quickly. For some, there can be brief improvements in their wellbeing and gambling levels.

At the problem or pathological end the gambling is likely to be affecting others around the person gambling including their partner, children, wider family and friends. It will be much harder to improve wellbeing but it can be done.

The gambling has become a problem if it affects a person's wellbeing in any way indicated on the previous page, but it is also a problem if it is affecting those around them.

Why has it become a problem in the first place?

There's no easy answer to this question. Every person is different and may have developed problems with gambling for different reasons. But there are some studies that indicate some of the shared reasons why people develop problems with gambling.

A person's environment can contribute to a gambling problem. A person's environment involves the physical places they live and work in and the people they are surrounded with.

- Working next door to a casino is an environmental factor that could contribute to the problem.

Is there a **problem** and how can you tell?

Learned behaviour can also have an impact.

- Having parents who regularly gamble, seeing gambling widely advertised as a normal everyday activity or having an early win can lead to learned behaviour that is sometimes not healthy.

The way someone thinks can also make them more likely to develop a gambling problem.

- Low self-esteem or thoughts that gambling will solve financial difficulties are ways of thinking that may contribute to the problem.

Gambling problems can become worse when a person starts to experience physical reactions similar to an addiction. This is where their brain starts to produce endorphins during a gambling session to sooth pain and to give a feeling of euphoria, or a "high". So like being addicted to

a drug or alcohol, people with gambling problems often report strong urges or feelings of "needing to gamble" which is partly related to the physical longing for the endorphins. Often the person who is experiencing this does not know why it is happening.

There are other non-personal reasons why problems develop including wide availability of forms of gambling in easily accessible local venues, the design of the gambling technology, and a general lack of public information about how to gamble in a safe way.



What are some of the signs to watch out for?

Gambling might be a problem if someone:

- Is spending more money and time than intended on gambling
- Feels life is boring when they're not gambling
- Finds their family and friends are becoming less important than their gambling
- Sees gambling as a way to get out of debt
- Is constantly borrowing money to pay ordinary bills or expenses

- Starts selling personal items, like their TV or stereo, to get money or taking other people's property, like their partner's jewellery, for the same reason
- Becomes secretive about money
- Becomes secretive about where they are and what they're doing
- Starts acquiring new credit cards
- Suddenly starts avoiding certain people (they might owe them money)
- Has dipped into savings or other assets – or has stopped / cut back their contributions to them
- Loses interest in social activities, refusing invitations they'd usually accept

Is there a **problem** and how can you tell?

Someone with a gambling problem might try to cover up by:

- Coming up with rational, and reasonable, excuses to explain absences. These could include working late, their car breaking down, visiting friends, or studying at the library.
- Hiding bank and credit card statements, saying the bank never sent them.
- Offering excuses or telling lies to explain how they've lost money. These might be things like a computer error in their pay, losing their wallet, unexpected expenses, or the bank making a mistake.
- Working overtime or getting a second job to cover debts.

If you're still not sure, you could call the Gambling Helpline to talk about the things that you have noticed.

Finding out

Family members, friends, or work colleagues of someone with a gambling problem often report a variety of uncomfortable and distressing emotions when they find out about it. Some of these include:

Shock, confusion, betrayal and fear

- Discovering that someone had a gambling problem or gambling debts can be a shock and often leads to feelings of confusion.
- Many people lose trust in the person who has gambled and feelings of betrayal are common. *"How could they do this to me?" "Why aren't they thinking of the children?"*
- A lot of people feel vulnerable or scared they'll be misled or lied to again.

Finding out about someone's gambling problem can lead to a whole range of emotions.



It's normal to feel
confused and hurt,
guilt or anger.

Grief

- Family members often say they feel as though their hopes, dreams, and future plans have been shattered as the extent of the gambling problem (and debt) sinks in.

Guilt

- Parents, partners, and friends typically ask, "*Where did I go wrong?*", or say to themselves, "*I must be a failure as a mother / friend / husband / girlfriend....*" and this certainly isn't true. Although this reaction is common, it's not helpful to you or the other person.
- Sometimes the person who is gambling even takes advantage of this guilt and responds: "*Yes, it's your fault....*", "*You don't understand....*", "*You pushed me into...*". This can make the parents, friends, or family members feel guiltier.

- Remember it's always the other person's choice to do what they do, not yours.

Anger and violence

- Sometimes a person close to the person gambling will feel angry that they've been deceived.
- This anger might be directed at themselves: "*How could I be so foolish?*"
- Or it might be directed towards the person who has gambled: "*How could you do this to me?*"
- In some cases, anger is misdirected at people who aren't even involved, but just happen to be there such as children.
- The person who is gambling could move beyond anger and into abuse. Abuse could be physical, emotional or mental. No abuse is acceptable.

Is there a **problem** and how can you tell?

- You may need to take action to keep yourself and those you care about safe. Remember that you are not alone and the **Gambling Helpline is a free phone call away if you need support 0800 654 655.**

Sadness

- It's common for people to feel down or sad when they find out about a gambling problem.
- You might feel low in energy, teary, or generally depressed.
- It's important that you share these feelings with people who care. Talk to your family, or friends, and think about seeing your doctor or a counsellor to tell them about what you're experiencing. Phone the Gambling Helpline at any time – we're here to provide support to you as well.

Getting help to deal with your emotions can keep you and your loved ones safe.





Taking Action

Check your reasons for seeking help:

- Wanting to save the relationship
- Feeling emotionally distraught
- Financial reasons
- For the benefit of the children or other family members
- To understand more about the gambler's problem behaviour
- To find a way to help the gambler
- Other: make a list

Identify the possible benefits of taking action:

- Increase my self-esteem
- Increase the number of enjoyable activities that I engage in, with or without the gambler
- Reduce my feelings of sadness, anger, frustration or depression
- Regain financial control
- Help the gambler reduce or quit gambling
- Motivate the gambler to get counselling and work on the relationship
- Other: make a list

The pages that follow provide some advice on how you can take action.

How can I support them?

We start this section with how you can support another person as this can also be helpful for you. Later on this booklet describes some ways to support you as well.

If you asked a person why they gamble you might get an answer similar to:

"I gamble for the excitement."

"I'm only gambling to win back what I've lost."

"I gamble to try and forget about my problems."

"I gamble to try and solve my money problems."

"I gamble because sometimes I'm bored and lonely."

The person who says this may not see their gambling as the problem.

Remember that you might realise that there is a problem before they do. They may be avoiding facing up to the problem or convincing themselves that everything is okay when it isn't.

So it can be daunting to talk to someone about their gambling and to give them support.

If you have decided that this is what you would like to do the following sections include some suggestions to help you.

If you are unsure that this is what you want to do, if you'd like to talk about it with someone else first, or if you just need some extra support please call us at the Gambling Helpline.

Someone with a gambling problem might not believe they have one.



It can be hard
to talk about it.

Talking about it

It can be hard to talk about it because:

- Honesty and trust have been destroyed because of lying
- The person gambling feels a great deal of guilt and/or is in denial
- There are a lot of emotions (anger, sadness, guilt) for both of you

When you try to talk about it do any of these apply to you?

- I blow up or cry instead of trying to explain how I really feel
- I don't stop talking when it is clear that it is not helping
- I don't let him/her talk because I am too angry
- I blame everything that I am feeling or anything that goes wrong on him/her
- I don't believe anything that he/she says
- I say "you always..." or "you never..."



It's important to let them know that you're concerned because you care about them:

"You're a good friend and I'm upset because I see you doing things that are really risky."

"I love you and I don't want you to hurt yourself. Tell me about what's happening."

"I can see you're not happy at the moment and that upsets me. Can I help?"

It helps if you're clear and specific:

Tell the person exactly what they've done that concerns you.

"Yesterday you said you were only going to gamble \$20 but then I watched you keep going until you'd lost \$200."

"I understood you were going to the movies with your friends but I saw you walking into the TAB when I drove past on my way to the supermarket."

"I've noticed that the last three times we've argued, you've gone out and gambled all of the money that was set aside for groceries."

Putting it into practice:

Instead of yelling:

"I hate that you always go gambling after work and come home late for dinner."

You could say:

"I really love it when you come home for dinner on time. I know the kids really like it when you eat with us."

This says what you want **briefly** and **clearly** and it does so in a **positive tone**. It even mentions your **feelings**.

Concerned about someone's gambling?

How can I support them?

Now your turn:

Instead of saying:

I could say:

Instead of saying:

I could say:

Instead of saying:

I could say:

Finally it is important to listen:

You've let the person know that you care about them, told them what you've noticed about their gambling and said how you're feeling about it. Now it's important that you're willing to listen to what they have to say.

Let them know you are concerned and why.

Be prepared to listen.

Approaching someone about their gambling can be hard.

If you would like some help to do this, call the Gambling Helpline, 0800 654 655

You might find that they say nothing. They might not be ready to hear what you've said, or maybe they're not ready to talk. It might be that they get angry and tell you it's none of your business. Or they might be relieved and grateful to talk and tell you more.

Either way be prepared to do some listening. At the same time remember that you have rights and that no verbal, physical, or emotional abuse is deserved or acceptable.

Let the person know what it is you'd like them to do:

"I would like you to get some help. Please call the Helpline or arrange some counselling."

"I'd like you to get a self-bar from the casino."

"If you decide to gamble, that's your choice, but I want your share of the rent to be direct-credited into the flat account every week."

Let the person know what you're willing and able to do to help them.

It needs to be something you can really do and that you feel comfortable with.

"If you would like me to go with you to counselling I will."

"I'm here to listen when you need a friend. Call me."

"I can give you the number to call a counsellor."

If you need some support before or after you do this you can call the Gambling Helpline.

How can I support them?

Bailing out

Many family members support the gambling behaviour in ways that either protect the gambler or that make their habit convenient.

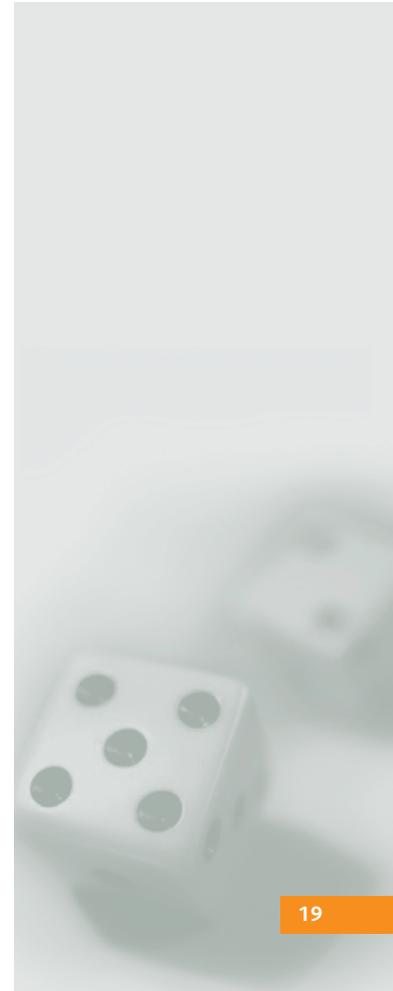
Check the ways in which you might have enabled the gambler's behaviour:

- Protecting the image of the gambler (i.e. concealing the problem from other people or defending the gambler)
- Encouraging children or other family members to be quiet about the gambling
- Calling in sick at work for the gambler (lying for them)
- Comforting the gambler about his/her feelings of guilt about gambling
- Explaining, justifying, or making excuses for the gambler
- Trying to reduce problems or reduce stress for the gambler so that he/she will gamble less

- Lending money
- Paying fines for illegal offences (due to gambling)
- Dropping off the gambler or picking them up from a gambling venue
- Accompanying them to gamble
- Waiting up at night for the gambler
- Taking care of the gambler (i.e. re-heating supper for the gambler after an evening of gambling)

These are all ways of "bailing out" the person who is gambling.

In what other ways have you bailed out the gambler?





There's a difference between providing support and bailing out a person.

Family and friends often report doing this because they're afraid the person will otherwise be hurt, or they're worried about the person's – or family's – reputation. Some people worry they'll feel guilty if the person has to experience hardship or pain as a result of their gambling behaviour.

Experience shows that rescuing, or bailing out, a person and covering up their behaviour only makes them more likely to continue their gambling behaviour. If you keep bailing out a person they will not experience any of the unpleasant consequences of their gambling that may get them to re-think their behaviour.

For example:

- If a person is continually lent money when their rent or mortgage payments are due and forgiven for hiding bank statements and telling lies, they are shielded from the real world and the real consequences of their gambling behaviour.
- If a teenager is given money for petrol or lunch because their wages and/or allowance have been gambled away, they do not have to worry about the consequences of their behaviour.

Although it can be hard to not bail out someone you care about in the longer term it is usually a healthier option.

How can I support them?

Other support

If a person is trying to give up gambling they will often not know what to do with the spare time that they have when they would normally be gambling.

So some other ways you can show them you care include:

- planning social activities with them
- buying inexpensive treats
- hugs
- spending time together...

Make your own list here of healthy alternatives to gambling and ways you can show your support:

Talking, listening, refusing to bail out the person and encouraging healthy alternatives to their gambling behaviour are ways you can support the person you care about.

If you think that this will be hard to do or would like to talk about your plans please call the Gambling Helpline and we can talk it through with you.

Help plan some healthy alternatives.



It's important not to lose focus on your own health and wellbeing.

What about my wellbeing?

Gambling can affect other people. It's not just the wellbeing of the person who is gambling that is at risk, parents, children, other family, friends and co-workers can have their lives and wellbeing affected.

If you are the person being affected, talking about it and supporting the person who is gambling in the ways described already can also help your wellbeing. The feeling that you're doing something about it will give you back some control of your own situation, even if it doesn't affect the other person.

Your health

Often people who are close to someone with a gambling problem forget to pay attention to their own health and wellbeing.

Remember that what's happening isn't your fault. Don't let yourself focus on the other person to the extent that you're neglecting your own self-care or the care of others such as children.

Have a look at these warning signs about general wellbeing below.

- Stressed / tense / worried?
- Tearful?
- Lacking motivation?
- More tired than usual?
- Drinking more alcohol or smoking more?
- Experiencing sleep problems?
- Suffering stomach upsets?
- Getting headaches?
- Using recreational drugs?
- Developing unhealthy eating habits?
- Finding it hard to concentrate?
- Isolating yourself from family or friends?

Concerned about someone's gambling?

The more you identify with these the more important it is you speak to someone.

You might want to talk to your doctor or a counsellor about your physical, mental, and emotional wellbeing.

You might want to talk to someone at the **Gambling Helpline 0800 654 655** as a first step, or one of our other services like the **Maori Gambling Helpline 0800 654 656** or **Pasifika Gambling Helpline 0800 654 657**.

What about the children?

Children and teenagers are often affected if someone they live with – particularly their caregiver – has a gambling problem.

Constant arguments at home about gambling and financial issues can mean children are living in a tense and frightening atmosphere. They might experience confusion, fear,

depression and worry. They might be thinking they're responsible for the upsets at home.

As a result of problem gambling there might not be enough money to meet children's basic needs or for them to be able to participate in the social or sporting activities their friends are enjoying.

Talking with children about how they're feeling is a really important starting point. If you're still concerned about their feelings or wellbeing, consider contacting their school counsellor, talking it over with your doctor, or calling the Gambling Helpline to talk over your concerns.

Children and teenagers who are affected by someone else's gambling can also call the **Youth Gambling Helpline 0800 654 659** to speak with a youth counsellor.

Children can experience confusion, fear, depression and worry if their caregiver has a gambling problem.

It's important to set boundaries that you can keep.

Setting boundaries

Another way you can look after yourself is by setting boundaries with the person who is gambling. This includes deciding what behaviour is acceptable to you and what behaviour you're not prepared to accept. It's also about deciding what you will do if a boundary is broken.

Remember that if you're tested and you stick to the boundaries you've set you're more likely to be taken seriously. If you back down and don't follow through your words become empty threats and they're less likely to be respected.

For example:

- If you say to your partner, "*If you gamble one more time, this relationship is over,*" and don't carry through with this if your partner gambles again you might not be taken seriously the next time you set an ultimatum.
- If you tell your son or daughter they won't be able to keep living at home unless they stop gambling, you will lose credibility if you let them stay while they continue to gamble.

Boundaries take time, effort, energy, and thought to set and enforce but they are in the long-term best interest of the person gambling and they keep you safe too.

You can call the Gambling Helpline to talk through your ideas.

What about my wellbeing?

Gambling debt

Although you are concerned for the other person you also need to ensure the safety and security of yourself and anyone who is dependent on you, like children.

People with gambling problems can end up with a number of financial and legal problems that can have an impact on others. Some of these problems include owing money to others that they are unable to repay and committing a crime to fund their gambling.

So you might need to think about what you need to do to protect yourself (or your family) financially and possibly legally.

For example:

- If you have joint bank accounts with someone who is gambling especially if they can withdraw money without your signature is this a good idea?
- If the person who is gambling owes money to others and you are their husband or wife do you also owe the money?
- If you have your own account what can you do to safeguard your money?
- Should you change the pin numbers for your cash withdrawal cards regularly? Should you hide them?
- If the person who is gambling asks you to manage their money for them, should you do this?

You might need to think about how you can protect yourself financially and legally from the debt of gambling.

Sometimes these money and legal problems can be complex and it can be hard to cope with this as well as the other affects of a gambling problem.

To help you in these areas we have a specialist **Gambling Debt Helpline 0800 654 658**.

Counsellors on this helpline can:

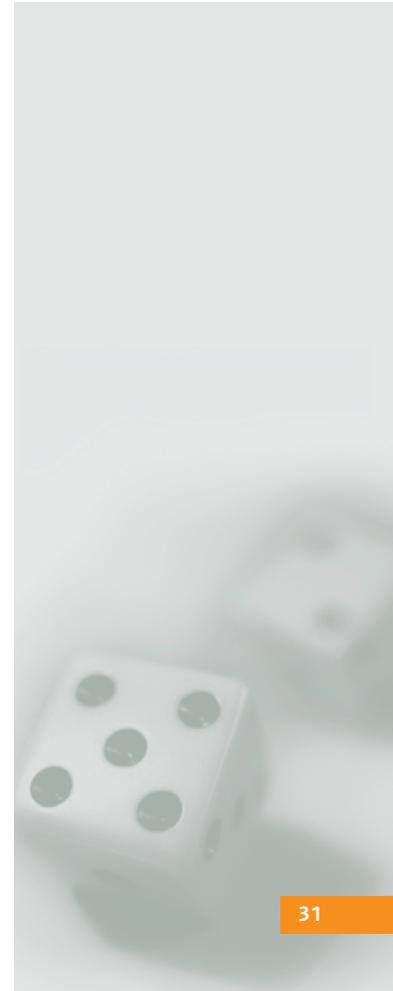
- Help you to answer some of the questions listed
- Give you an idea of what to expect in dealings with debt collectors, banks, or creditors
- Suggest safe ways that you can communicate with creditors
- Talk you through some financial options like setting up a self monitoring money management system
- Refer you to face-to-face financial or legal assistance

This service is free regardless of your financial background. This service is not available every day. If you call outside of the specialist service hours you can either leave a message or call the main Gambling Helpline to arrange for a financial counsellor to call you back.

What about my wellbeing?

Checklist

- Use the Gambling Helpline as often as you want: 0800 654 655.
- Make a decision on how to talk about the gambling problems and be prepared to listen.
- Contact a local face-to-face gambling counselling service.
- Seek assistance from family and friends.
- Talk to the Gambling Debt Helpline about strategies to address gambling debt.
- Have a check-up with your doctor. The better you're feeling, the more energy you'll have to deal with the problems arising from someone else's gambling.
- If you have children or young people in the household, talk with them about what they are experiencing.
- Think about some healthy alternatives to gambling and how you can include the person who is gambling to give them some extra support.
- Make a decision on setting boundaries and how to avoid bailing out the gambler.
- Take some time out for yourself.



It's important you have people you can talk to about what's going on and how you're feeling.

Who can support me?

The **Gambling Helpline** provides support for any person affected by problem gambling. You'll find more details about us on the last page.

Counselling can make a big difference to those wanting to make changes in their lives. It is available for people who are affected by another person's gambling behaviour. You'll find more details about this on the next page.

Supportive **family members and friends** who you can talk to and spend time with can make things a lot easier too. Other support options include seeing your **doctor** or the **Talking Point** forum on the Gambling Helpline's website (www.gamblingproblem.co.nz) where people experiencing similar problems post their stories and provide each other with support.

There are also **books** written by others who have experienced similar difficulties. The Gambling Helpline can give you some references for these.

Other organisations that might be able to provide you with support include Citizens Advice Bureaux, church groups, school counsellors and local community groups. Your local telephone directory will have a list of agencies in your area that could help.

Here you can list your support people and organisations with their contact details.

Gambling Helpline 0800 654 655

Concerned about someone's gambling?

What is counselling?

If you are affected by someone else's gambling you may be experiencing mixed-up feelings and stress.

A face-to-face counselling session gives you an impartial person to talk with about things that concern you.

Working with a counsellor isn't about being told what to do – it's a way to find strategies and solutions that are right for you.

The first time you go, the main goal is to find out how you and the counsellor can best work together. The counsellor will ask you to give some background information on why you are there and might ask questions to clarify, or understand, what you are saying.

You might also be asked to fill in some questionnaires to help the counsellor understand how things are going with you.

Based on your needs and the information you provide, you and the counsellor will develop a plan for how best to work together.

You can go on your own, take a support person, or go with the person who is having problems with their gambling.

How often a person goes to counselling and how long it takes to work through an agreed plan varies from person to person. The aim is that you can stop when you feel more confident about handling the concerns that you brought to counselling.

There are face-to-face agencies throughout New Zealand. The Helpline can help you make an appointment or give you contact details for your area.

The Helpline and counselling agencies are free services.



**Trained counsellors
who understand
gambling and gambling
problems answer
the phones.**

The Gambling Helpline

The Gambling Helpline is a nationwide free distance counselling support service. We provide support by phone, email, text or through our website.

We provide ongoing support for anyone affected by gambling. That means we're here for the person who is gambling and for anyone affected by them including partners, family and friends.

We also provide general information for people wanting to know more about gambling problems and produce self-help resources like this. At your request we can arrange referrals to face-to-face counselling agencies throughout New Zealand.

We're open every day of the year. You can phone anytime and if you're unable to get through, please leave a message and we'll discreetly return your call.

Concerned about someone's gambling?

Gambling Helpline 0800 654 655

We have several specialist services within the Gambling Helpline.

Maori Gambling Helpline 0800 654 656

**Pasifika Gambling Helpline *Vai Lelei*
0800 654 657**

**Youth Gambling Helpline *In Ya Face*
0800 654 659**

Gambling Debt Helpline 0800 654 658

The specialist services are not open everyday, but you can leave a message and ask to be called back, or call the main helpline if you need immediate help.

Who can support me?

We have two web sites that provide information about who we are and about gambling in New Zealand as well as some gambling problem assessment guides and resources:

Main website
www.gamblingproblem.co.nz

Youth website
www.inyaface.co.nz

The main website includes a talking point forum – similar to a chat room – where people share their stories about gambling problems.

You can also **text us on 8006**.

We've prepared this booklet to help you to help yourself. If you have any comments or suggestions about how this booklet can be improved or if you would just like some extra support over the phone, please call us.

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We're here to help you.



Gambling Helpline

PO Box 74-592, Market Road, Auckland 1543, New Zealand.

Freephone 0800 654 655 www.gamblingproblem.co.nz

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Parts of 'taking action', 'talking about it', 'bailing out' and 'support from family and friends' adapted with kind permission from Makarchuk, K & Hodgins, D.C. (2001). Helping the problem gambler, helping yourself. A self-help approach for family members. Calgary: University of Calgary.