



Gambling

Most people gamble at one time or another, and gambling takes many forms. It covers anything from buying 'scratchies' at the newsagent, to betting on the horses or football at the TAB, playing roulette at the casino, going to 'the pokies', and nowadays, betting on-line.

For most women – at the start at least – gambling is entertaining, fun, and seems like a chance to win a bit of money. For others, though, it can become a very real and ongoing problem, which can have disastrous effects on their lives and relationships. This is true for women who gamble themselves, as well as for those who have to deal with the problems caused by the gambling of a close friend or member of their family.

Commonly held myths

- I won! I'm on a winning streak – I need to keep playing while it lasts!
- Gambling is a way of gaining extra income.
- Poker machines run in cycles. If I play long enough, a machine will pay off.
- Things like lottery and raffle tickets aren't really gambling.

And the reality...

- There's no such thing as a winning streak. It is possible, but extremely unlikely – and very, very rare – that you will win. The more you play, the more you pay.
- Gambling is designed to make a profit for the people who provide the service, not extra income for the player. It's just another form of entertainment you have to pay for.
- Poker machines run off a computer program. Each play is random – there are no tricks you can use to outsmart a machine. And in the end, the machine will win.
- Any kind of betting on your luck is gambling, whether it's buying a Tattsлото ticket, playing the pokies or any other way of paying to win.

Why do women gamble?

Feeling lonely and isolated

Women gamble for many reasons, and at certain times of their lives, may feel more vulnerable, and therefore more prone to developing a problem. This is particularly so for women during difficult life changes or crises.

For women who are struggling with loneliness and isolation – after losing a job, following the death of a partner, or when children are at school all day or have left home – a gambling venue can seem very appealing. It's somewhere, usually close to home, that they can easily get to on their own, and where they will be welcomed, feel safe, get a cheap meal, and perhaps even meet a friend.

Wanting to earn extra money

Some women see gambling as a way out of their financial difficulties. They think that 'one big win' will solve all their problems, provide a better lifestyle, buy what otherwise they could not afford, or make up for what has already been lost by gambling.

Wanting to feel better

Women who turn to gambling as relief from depression, anxiety or stress often say that gambling adds some excitement to their lives. It can give them an emotional boost when they're feeling low, help them block out the problems they are having, or mask their pain.

How do I know if my gambling is becoming a problem?

It's likely that your gambling is becoming a real problem if you're losing more money than you can afford, the unpaid bills are piling up, you're missing work or neglecting your normal responsibilities, you're starting to feel sick with worry and your behaviour is causing concern to the people closest to you. You're also probably telling more and more lies to cover up what you're doing and the amount of money you're losing. In extreme cases, women who can no longer borrow money from the people they know, start to steal. This inevitably leads to problems with their relationships, and with the law.

When gambling starts to get out of control like this, it stops being fun, and starts to cause real harm – not only to you, but to the people around you. If this is the case, you really need to take stock of your situation, and decide whether you have to change the way you're gambling – or need to stop gambling altogether.

How can I stop gambling?

Some women find that the only way to really solve their problems is to stop gambling altogether. Taking the first steps can be really hard, and you may need the support of a friend, a member of your family, or a counsellor to help you through. It's very important to realise that you don't have to do this on your own.

It's also important to remember that there are free specialist services (Gambler's Help) which are experienced in helping people work through gambling issues. What feels like an unsolvable situation can sometimes become more workable once you know what your options are and you feel supported in planning what you need to do.

If you do decide that giving up gambling is your only solution, there are certain things you'll need to consider changing in your life.

Control how you access your money

You may find it easier to give up gambling if you strictly limit your access to money by:

- making sure you limit the cash you keep in the house
- only carrying the money you need for the day
- having your wages paid directly into your bank account, or arranging for someone else to collect your pay packet
- paying bills by automatic transfer, B-pay or via the Internet
- telling your family and friends that they should never lend you money
- avoiding work in jobs where cash is handled
- only having cheque accounts that require two signatures.

Organise your time differently

Gambling can take up a lot of your spare time, so if you plan to quit, you need to find something else to do to fill in the hours you once spent gambling.

- Organise to do things with the friends and family you stopped seeing when you were gambling.
- Get a part-time job or do some voluntary work.
- Take regular exercise – go for a walk, swim, join a sporting club, the gym or an exercise or relaxation class.
- Find other ways to treat yourself.

What if I start gambling again?

No matter how determined or strong you are, you'll probably stumble at least once – sometimes several times – before you're successful. Often a 'stumble' can be a learning opportunity which can help you move on.

For free, professional and accessible help with problem gambling call Gambler's Help on 1800 156 789.

How can I cut back on gambling?

Some problem gamblers might be able to keep their gambling under control by changing the way **they** gamble. However, this takes great self-discipline and a lot of work. If you are seriously considering changing your gambling habits, there are some practical steps you'll need to take.

Talk to someone you trust

Tell someone you think will be able to offer you support that you are considering cutting back on your gambling. It's easier to stick to your decision if you tell someone about it.

Draw up a budget

Draw up a weekly budget of your expenses – including your gambling entertainment money – and plan out how you will make regular repayments of any debts you have. Keep the repayments as low as possible so that you don't put stress on yourself which could tempt you to gamble more.

Limit your access to money

Gamblers who are successful in keeping their gambling under control often only keep small amounts of cash on them – say enough to buy lunch or pay for the day's transport – and leave their credit cards and cheque books at home. On gambling days, they only take the exact amount of money they've planned to spend.

Make up a list of gambling rules

- Set strict limits on the amount of money you can afford to spend – and lose – each week on gambling.
- Spend any money you win on something else you want or need – never use it to gamble.
- Never borrow money from friends or family to gamble.
- Never get more money from an ATM machine to gamble beyond your set limit.
- When you gamble, play slow. The faster you play, the more money you will spend.
- Stop chasing your gambling losses.

Set a limit on the amount of time you can gamble

- Only stay for as long as you planned, and always wear a watch when you gamble.
- Organise to do something after your planned gambling time – meet someone for coffee, go to the movies with a friend – or plan your gambling before you have something specific to do.
- Start as late as you can before the venue closes so that there's less time to gamble.

Keep a gambling diary

- Keeping a diary will help you keep a track of how much you're spending, how much you're winning, how much you're losing, and how much time you're spending gambling. You can also use the diary to set out your goals, record your setbacks and keep note of how successful you've been in sticking to your plans.

Gambling and domestic violence

For women who are already affected by gambling, domestic violence may make their problem even worse. If they have a problem with gambling themselves, the abuse they suffer – whether physical, sexual, verbal or emotional – often fuels their need to gamble. And for women in a relationship with a problem gambler, the risk of violence and abuse is far greater when their partner's gambling is causing financial or emotional problems.

Other women may be hesitant to talk about the problems that gambling is causing because they're afraid of their partner becoming violent or abusive.

If you feel that it might be unsafe to start asking questions about your partner's gambling or to tell him about your own, it's important to talk to someone independent. They could assist you to work through your options.

For more information, see WIRE information sheet *Domestic Violence*.

Getting legal advice

For information about your legal options see WIRE information sheet *Getting Legal Advice*.

Where do I go for help?

- WIRE
- Gamblers Anonymous
- Private counsellors
- General practitioners
- Credit Helpline
- Gambler's Help (1800 156 789 – 24 hours)
- Gambling information and support websites
- Community health centres
- Financial counsellors
- Financial and Consumer Rights Council

Contact WIRE

For information, support and an up-to-date contact list of the services available:

Phone 1300 134 130 for the cost of a local call, or
13 36 77 (National Relay Service for hearing impaired women)

Drop in to the Women's Information Centre at 247 Flinders Lane Melbourne

Email us at inforequests@wire.org.au

Visit our website www.wire.org.au

References

Gambling – financial and legal protection, Gambler's Help

The pokies: before you press the button, know the facts, Victorian Government

You can control your gambling, Victorian Government

Information and resource booklet for General Practitioners, *Problem Gamblers – Educational Resource for GPs*, Melbourne Division of General Practice

Brown, Sarah and Louise Coventry Queen of Hearts: *The Needs of Women with Gambling Problems* Financial and Consumer Rights Council 1997

With thanks to Marianne Mahony from Gambler's Help City and Anne MacBean from Kildonan Child and Family Services