



GAMBLING HARM: MHFA GUIDELINES

WHAT IS GAMBLING HARM?

In these guidelines we use the term *gambling harm* to refer to difficulties over time in limiting money or time spent on gambling, which leads to adverse consequences for the person, others, or for the community. This could include someone whose gambling is having a great enough impact on their life to receive a diagnosis of a gambling disorder, but may also include people with less severe problems.

Gambling-related harm is a mental health problem. In addition, people experiencing gambling harm are likely to have other common mental health problems, such as depression, anxiety and substance use problems.

MOTIVATIONS FOR GAMBLING

The motivations for gambling vary. Some people gamble to win money, while for others, it offers fun and excitement or an opportunity to socialise. However, when gambling becomes harmful, these motivations may change. A person experiencing harm from their gambling may be more likely to gamble in order to:

- Escape problems or negative emotions
- Build self-esteem
- Make up for gambling or other financial losses.

People experiencing gambling harm often have false beliefs about the chances of winning, e.g. superstitions about luck or a belief that they can beat the system. They may also feel the need to gamble with increasing amounts of money as a way to achieve the same amount of excitement they experienced when they first started gambling.

Any form of gambling can become harmful. However, some types of gambling can be more problematic than others, e.g. gaming machines.

HOW CAN I TELL IF SOMEONE IS EXPERIENCING GAMBLING HARM?

It is important to know the risk factors for gambling harm (see Box 1). It is also important to recognise the warning signs for gambling harm (see Box 2). A person may exhibit a few of these signs and not experience gambling harm, or exhibit only one sign and experience significant gambling harm. These signs are only an indication that gambling **may** be harmful. However, the more signs a person exhibits, the more likely they are to experiencing gambling harm.



GAMBLING HARM: MHFA GUIDELINES

RISK FACTORS THAT CAN CONTRIBUTE TO GAMBLING HARM

- People have a higher risk of experiencing gambling harm if they:
- Have an early big win (leading to a false expectation of future wins)
- Have easy access to their preferred form of gambling
- Hold mistaken or unrealistic beliefs about the odds of winning, e.g. “It must be my turn for a large win” or “If I don’t gamble today my lucky numbers will come up and I will miss out”
- Do not monitor gambling wins and losses
- Have had a recent negative life event or change, e.g. divorce, job loss, death of a loved one
- Often feel bored or lonely
- Have a history of risk-taking or impulsive behaviour
- Have financial problems
- Have few interests or hobbies, or feel their life lacks direction
- Have a history of mental health problems, particularly depression and anxiety
- Have been abused or traumatised
- Have previously experienced gambling harm
- Have a parent who has also experienced gambling harm
- Have (or have had) problems with alcohol or other drugs, or overspending
- Have self-esteem that is tied to their gambling wins or losses.

This list is adapted from the “Risk factors for Developing a Gambling Problem” webpage of the Problem Gambling Institute of Ontario (<http://bit.ly/problemgamblingriskfactors>).



GAMBLING HARM: MHFA GUIDELINES

SIGNS THAT INDICATE A PERSON MAY BE EXPERIENCING GAMBLING HARM

Gambling behaviours

- Frequently thinks and talks about gambling
- Gambles almost every day
- Increases the time they spend gambling or has a pattern of gambling for longer than intended
- Expresses a strong desire or craving to gamble
- Complains of boredom or is restless when they are not gambling
- Gambles rather than doing things they previously enjoyed
- Continues to gamble despite promising to stop
- Repeated unsuccessful attempts to control, cut back or stop gambling
- Gambles to escape problems
- Celebrates their wins by gambling more
- Demonstrates a pattern of returning to gambling in order to recover losses
- Is evasive about gambling losses
- Lies to cover up or fund gambling activities
- Commits illegal acts to fund gambling, e.g. embezzlement, fraud
- Experiences legal problems related to gambling
- Becomes defensive or angry when asked about their gambling
- Blames others for their gambling or its consequences
- After gambling, expresses:
 - Remorse
 - Guilt
 - Depressed feelings
 - Hopelessness
 - Fear of others finding out
 - Worry over where they will get money to cover living expenses
 - Anger towards themselves, or family and friends.

Signs evident while gambling

- Gambles for three or more hours without a break of at least 15 minutes
- Focuses so intensely on gambling that they don't react to what is going on around them
- Stays on to gamble after friends leave the venue
- Stops gambling only when the venue is closing
- Finds it difficult to stop gambling at closing time
- Regularly starts gambling as soon as the venue is open
- Friends or relatives call or arrive at the venue asking if the person is still there
- Withdraws cash two or more times while at the gambling venue
- Leaves the venue to find money so that they can continue gambling
- Asks for a loan or credit from the venue
- Borrows money from others while at the venue
- Gambles until all the money they have with them is used up
- Shows significant changes in mood during a gambling session
- Looks very sad or depressed after gambling
- Displays anger, e.g. swears to themselves, grunts, kicks or strikes gaming machine
- Blames the venue or gaming machine for losing.



GAMBLING HARM: MHFA GUIDELINES

Mental and physical health signs

- Does not look after their health as a result of their gambling activities, e.g. does not take medication or eat a healthy diet
- Has experienced negative emotions as a result of gambling, e.g. sadness, anxiety, stress, anger.

Financial signs

- Does not want to spend money on anything but gambling
- Increases their usage of or acquires additional credit cards
- Complains about mounting debts
- Takes on extra jobs or works for overtime pay, but has no money to show for it
- Makes promises to pay back family and friends but never does so
- Consistently late in paying bills or misses payments entirely
- Frequently contacted by debt collectors
- Owes money to a loan shark
- Believes that gambling will solve financial difficulties or bring material wealth
- Experiences financial hardship as a result of gambling
- Valuables disappear (and may reappear) without explanation
- Hides financial statements or is secretive about money
- Unexplained missing amounts of money from the house or bank accounts
- Pattern of unexplained loss of money
- Borrows money to gamble or to pay gambling debts
- Over time, increases the amount of money spent on gambling.

Social signs

- Social life or relationships have been negatively affected as a result of gambling
- Becomes isolated from others because of gambling
- Disappears from social events where gambling is also available, in order to gamble
- Unable to be emotionally present or involved in social situations because they are pre-occupied with gambling
- Has conflicts with others about money
- Is criticised by others for their gambling.

Signs evident at home

- Neglects the basic care of their children, or breaks promises to their children about buying them things or spending time with them due to gambling activities
- Steals from family or friends to fund gambling
- Family members:
 - Find evidence of regular gambling, e.g. gambling receipts, Internet browser history, bank statements
 - Hide money from the person in order to cover living expenses
 - Believe they can't trust the person with money
 - Are frequently contacted by debt collectors
 - Experience negative emotions as a result of the person's gambling, e.g. sadness, anxiety, stress, anger
 - Threaten to leave or break up the family due to the person's gambling
 - Experience financial hardship as a result of the person's gambling.

Signs evident in the workplace

- Gambles during work time
- Ability to work or study has been negatively affected as a result of gambling
- Steals items from their company to resell
- Repeatedly violates company gambling policy.



GAMBLING HARM: MHFA GUIDELINES

APPROACHING SOMEONE ABOUT THEIR GAMBLING

Do not assume that harmful gambling is a phase that the person is likely to pass through. If you suspect that someone you know is experiencing gambling harm, it is important to help them because there can be significant negative consequences. These can include relationship breakdown, financial problems, criminal sanctions, loss of employment, family violence, and mental health problems, including suicide.

If you are concerned about someone's gambling, choose an appropriate time and place to talk. Ensure that there is enough time and that you meet in a private space that is away from distractions and interruptions. It is also important to prepare by having information about help available. If you have arranged a meeting with the person and they do not turn up, do not take this personally. Rather, schedule another time.

How to talk to the person

When talking to the person about their gambling, you should talk to them in a calm and rational manner. First state some positive things about the person and your relationship with them. It is important to talk about what behaviours you have noticed, rather than to focus on the person themselves as the problem. Avoid statements that may imply you are judging the person. Explain to the person that you will try not to be judgmental and ask them to tell you if you are. You should also:

- Use 'I' statements rather than 'you' statements, e.g. "I feel worried when I don't know when you are coming home or how much money you will have spent" rather than "You upset me when you are late and have spent all our money."
- Make suggestions rather than telling the person what to do, e.g. "Would you be comfortable seeing a gambling counsellor?" rather than "You should see a gambling counsellor."
- Ask the person for their perspective, while validating their experience and feelings, e.g. "I understand that gambling is important to you."
- Give the person enough time to tell their story, because this will help them to open up and trust you.

You should **not**:

- Tell the person to 'just stop gambling'
- Lecture, interrogate or argue with the person about their gambling
- Try to control the person by threatening, bribing, crying or nagging
- Use shame or guilt in an attempt to force the person to change
- Verbally or physically attack the person.

If you think that your ability to help the person is impeded by any negative attitudes towards the person's gambling, or gambling in general, you should suggest that the person talks with someone else.

Dealing with negative reactions

When talking to the person, be prepared for the full range of responses you may encounter, from relief through to anger. The person may deny, minimise, rationalise or lie about their gambling and any associated harm, or they may blame others. Also be aware that the person may feel ashamed or embarrassed and may not want to talk. To decrease the chances of this happening, use empathy and compassion.



GAMBLING HARM: MHFA GUIDELINES

If the person does not want to talk about their gambling, you can tell them about gambling help that is available, and that you are willing to talk when they are ready. If the conversation becomes unproductive or aggressive, you should end the discussion and try again at another time.

ENCOURAGING PROFESSIONAL HELP

There is effective professional help available for people experiencing harm from their gambling. However, not everyone needs or wants professional help. The goals of treatment can be abstinence from gambling or setting limits on gambling activities.

Familiarise yourself with the effective treatments available for gambling harm and encourage the person to seek the type of help that is most appropriate for them. You should also familiarise yourself with the local resources available to help people who experience gambling harm, so that when you are talking with the person you can tell them about these. These services may include professional gambling services, self-help resources, support groups, self-exclusion mechanisms and culturally diverse services. Because financial problems can be a big part of gambling, you should be aware of resources that can help the person to manage their financial difficulties. The person may also need to access other types of help for problems related to their gambling, e.g. medical help, legal services, mental health services, financial counselling, vocational rehabilitation or social assistance.

You can encourage the person to seek professional help for their gambling by pointing out that:

- Effective treatment is available. Many people who experience harm from their gambling have benefited from professional help, support groups and self-help strategies.
- Seeking help is a sensible thing to do, rather than a sign of weakness.
- The sooner harmful gambling is addressed, the easier it is to overcome.
- Any professional help will be confidential.

ENCOURAGING THE PERSON TO CHANGE

You are not personally responsible for 'fixing' the person's harmful gambling. However, you can encourage the person to change. Do not expect the person to be rational about or to immediately change their gambling. Work with the person to agree on acceptable behaviours, e.g. talking to a professional, staying within agreed spending limits. Be clear about what you are willing to do to help the person, and what behaviours you will tolerate, although these boundaries can be revisited over time.

You can also suggest to the person that they:

- Learn about the strategies that gambling providers use to keep people gambling and maximise profits, e.g. gaming machines are designed to keep people playing and spending money
- Avoid going to gambling venues, even if they are not planning on gambling, e.g. going to a pub for a meal where gambling is available
- Be transparent about finances with their partner or family, e.g. mutual access to bank and credit card records
- Allow someone else to manage their finances, e.g. partner or other family member
- Set up accounts and loans so that a second signature is required
- Have a trusted relative or close friend take temporary control of their access to funds



GAMBLING HARM: MHFA GUIDELINES

- Arrange to have access to a limited amount of money each day that covers daily expenses, e.g. lunch, parking, coffee.

You should **not**:

- Cover for the person by lying about their gambling
- Deny, justify or minimise the person's problems to yourself or to others
- Accept blame for the person's gambling
- Gamble with the person
- Drop off or pick up the person from gambling activities.

Do not give the person money. If the person asks for money to help cover bills or debts, know that it is unlikely to be repaid. Rather than giving them money, refer the person to a relief agency or financial counselling service.

IF THE PERSON DOES NOT WANT TO CHANGE

Although it may be obvious to those around them, the person may not see their gambling as harmful, or they may not see it as harmful until they experience a crisis that they cannot solve themselves. The person may also go through cycles of awareness and denial. If the person does not want to change their gambling, you should sensitively ask if gambling and its consequences are getting in the way of the life they want to live. Let the person know that you will be available to help them when they are ready to change their gambling.

Interventions, where a group of people confront the person about their gambling, are only recommended as a last resort. If you decide to organise an intervention, do it in a way that helps the person feel supported and cared for, rather than punished or shamed.

Whether or not the person wants to change, you can help the person to reduce the negative impact of gambling by encouraging the person to:

- Limit the amount of time and money spent on gambling
- Only gamble with money that they can afford to lose
- Leave bankcards or credit cards at home
- Restrict gambling activities to ones that they have greater control over
- Balance time spent on gambling with other activities
- Take regular breaks while gambling
- Not gamble to earn money, pay debts or to win back gambling losses
- Not use borrowed money, personal investments or savings to gamble
- Not gamble when alcohol or other drugs have impaired judgment
- Not gamble when angry or upset, or to escape from problems or feelings
- Stop any illegal activities related to gambling.

SUPPORTING THE PERSON TO CHANGE

If the person expresses an interest in changing their gambling and asks for your assistance, you should help them make a list of strategies they can use. These could include:

- Seeking support from family, friends or others to help them change their gambling
- Avoiding spending time with people who are associated with gambling activities
- Identifying and using ways to handle gambling urges
- Setting and sticking to a budget
- If the person gambles online, using software programs that block or restrict access
- Acknowledging that they will not win back past gambling losses.

If the person decides to use these or any other self-help strategies, offer to support them. Note any positive changes the person has made and congratulate them on these. As the



GAMBLING HARM: MHFA GUIDELINES

person attempts to change their gambling, it is important to focus on the future rather than on past mistakes.

The person who has stopped or reduced their gambling may experience a gap in their life that gambling used to fill, e.g. reduction in social activities. If this is the case, you should suggest activities that you can do with the person that do not involve gambling, (e.g. going to the movies or to a restaurant) and that they reconnect with family and friends. This social support may also alleviate triggers that can worsen gambling harm, such as anxiety, anger, stress, depression or boredom. However, be aware that not all family members or friends may be aware or able to admit that the person is experiencing harm from their gambling.

Supporting the person through relapse

Be aware that the person may have tried and failed repeatedly to control, cut back or stop gambling. In the course of changing their gambling, the person may make promises that they are unable to keep and may experience a relapse. Although this is a problem, a relapse does not indicate that the person cannot recover. If the person experiences a relapse you should continue to offer support. Tell them that this is not a sign of long-term failure of recovery. Explain that harmful gambling behaviours took time to develop and it may take some time, and more than one attempt, to change. Keep in mind that supporting a person experiencing gambling harm can be difficult and you should know how to access support for yourself, for instance from a gambling help line or support group, counsellor, or trusted friend or family member.

WHAT TO DO IF YOU ARE CONCERNED FOR THE SAFETY OF THE PERSON OR OTHERS

Keep private any discussions you have with the person, unless you are concerned about their safety or the safety of others. Be aware that suicidal thoughts and behaviours are more common in people experiencing gambling harm, because the person may see suicide as a way to avoid difficult confrontations with loved ones or creditors, or as a viable solution to financial problems due to life insurance payouts. Be familiar with the Mental Health First Aid Guidelines for how to help someone with suicidal thoughts or behaviours (<https://mhfa.com.au/mental-health-first-aid-guidelines>)

You should act to protect any children who are being neglected as a result of the person's gambling. If you are concerned that the person may become violent, you should not approach the person alone.

If you are concerned that the person may harm themselves or others, seek professional support.



GAMBLING HARM: MHFA GUIDELINES

PURPOSE OF THESE GUIDELINES

These guidelines are designed to help members of the public to provide mental health first aid to someone who they are concerned may be experiencing gambling harm. The role of the first aider is to assist the person until appropriate professional help is received, if needed.

DEVELOPMENT OF THESE GUIDELINES

These guidelines are based on the expert opinions of people with lived experience of gambling harm (consumers and carers) and mental health professionals (clinicians, researchers and educators) who are from Australia, North America, New Zealand and the United Kingdom.

Details of the methodology can be found in: Bond KS, Jorm AF, Miller HE, Rodda SN, Reavley NJ, Kelly CM, Kitchener BA. How a concerned family member, friend or member of the public can help someone with gambling problems: a Delphi consensus study. BMC Psychology 2016; 4:6.

HOW TO USE THESE GUIDELINES

It is important to tailor your support to the needs of the person you are helping. These guidelines are a general set of recommendations only, and most suitable for providing mental health first aid in high-income countries with developed health systems.

These guidelines have been developed as part of a suite of guidelines about how to best assist a person with mental health problems. These other guidelines can be downloaded from:

mhfa.com.au/resources/mental-health-first-aid-guidelines

Although these guidelines are copyright, they can be freely reproduced for non-profit purposes provided the source is acknowledged. Please cite these guidelines as follows:

Mental Health First Aid Australia. Gambling Harm: MHFA Guidelines. Mental Health First Aid Australia: Melbourne: 2015.

Enquiries should be sent to: mhfa@mhfa.com.au