

Problem Gambling Financial Counselling

SURVEY AND CASE STUDIES | **APRIL 2016**



In 2012, the Federal Government provided funding to selected community agencies to employ 50 specialist problem gambling financial counsellors. In late 2015, we surveyed these agencies to document how that funding had been used. The first survey collected data about the work and outputs of problem gambling financial counsellors in the past few years. The second survey was qualitative and includes 68 de-identified case studies from the files of problem gambling financial counsellors.

Together, these surveys tell a story about the devastating impact of problem gambling on individuals and families. In some cases, financial counselling makes a substantial difference. But this is not the case for all clients – problem gambling is insidious and notoriously difficult to address.

Published by:

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Disclaimer

This report is based on surveys of financial counsellors and financial counselling agencies. It does not represent the attitudes or opinions of other third parties, including FCA's funding bodies.

Acknowledgments

FCA thanks the many financial counsellors and financial counselling agency managers who took the time to respond to the surveys and complete case studies.



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Executive Summary

PART 1 ABOUT THIS REPORT

The report is based on two surveys of financial counselling agencies. The first survey collected data about the work and outputs of problem gambling financial counsellors in the past few years. The second survey was qualitative and includes 68 de-identified case studies.

Problem gambling financial counselling is a specialisation within the financial counselling profession and these staff undertake additional training. Providing financial counselling to clients who have issues with gambling can be quite a different process to assisting other clients. For example, there may be a greater focus on putting in place strategies to protect assets or to ensure that income is not used for gambling.

In 2012, the Federal Government provided funding for 50 new problem gambling financial counsellors. The information in these surveys is important in assessing how well that money has been spent and importantly, what difference financial counselling has made for clients.

PART 2 THE DATA SURVEY

The survey response rate was 84% (27 of the 32 separate agencies that were sent the survey responded). This means the survey is a good representation of the sector.

The impact of problem gambling on clients was severe. Agencies said, not surprisingly, that most clients were unable to pay their bills or debts. The next most common impact was relationship breakdown. Family violence, suicide ideation or suicide attempts, involvement in fraud or other crime were also reported.

Specialist problem gambling financial counselling made a positive difference for many clients, with agencies reporting that clients improved their financial position as well as physical and mental health. Financial counselling, sometimes in partnership with therapeutic counselling (which addresses the nature of addiction), was also seen as effective in stopping or reducing gambling. Not all clients are able to completely stop gambling.

Agencies reported that a steady proportion of clients gambled on the races, poker machines and at casinos. Poker machine addictions appeared to be the most common. There is a clear trend however with more clients presenting with online sports betting losses/debts. There were also gender differences in gambling prevalence, with more men than women involved in racing/TAB gambling and online sports betting.

Although a sizable proportion of clients with problem gambling issues self-refer and disclose their gambling, the stigma around gambling means that there are still clients who never disclose issues with gambling. Agencies suggested that it is important to promote the existence of financial counselling, both in mainstream media and gambling venues. The language/message needs to be carefully crafted to encourage contact by people affected by gambling.

Specialist problem gambling financial counsellors said they would like greater access to tailored professional development.

PART 3 - THE CASE STUDY SURVEY

The case study survey included 68 client stories. These came from 30 of the 32 agencies who were asked to participate.

Read as a whole, the case study survey is a window on what happens to people affected by problem gambling and it makes for sober reading. As a result of problem gambling almost all clients in the case studies were unable to pay bills (90 per cent of clients). Half of all clients in the case studies had borrowed money for their gambling either from commercial sources such as credit cards, payday loans, personal loans, or from their family.

Half of all clients had also experienced relationship breakdown due to problem gambling. Case studies regularly cited circumstances where client gambling affected children who had to go without when the family was short of money. The issue of relationship breakdown and social isolation was articulated many times in case studies, both as an impact of problem gambling, but also as a trigger for clients starting or exacerbating problem gambling.

Overwhelmingly, the main form of problem gambling was poker machines (70 per cent of case studies) across all genders and age groups. Around one third of clients were engaged in multiple forms of gambling.

Client cumulative losses due to problem gambling predominately fell into two distinctive categories: either client losses of \$20,000 or less (45 per cent of case studies), or client losses in excess of \$60,000 (30 per cent of case studies). There was a wide gap in the amount of client debt, ranging from \$500 utility debts to secured loan default in the hundreds of thousands.

After financial counselling, the majority of clients (87 per cent) had an improved financial position. The mental or physical health of clients had also improved in around 70 per cent of the case studies. Over half of clients stopped gambling while undertaking financial counselling and another 30 per cent reduced their gambling activity.

PART 4 SUMMARY AND CONCLUSIONS

The themes in the data survey and the case studies are very similar. These include that:

- clients came from all walks of life
 - most clients with gambling issues have debts/losses from poker machines, but that online sports betting is a fast growing problem
 - there is a sizable group of people who will self refer, but promoting financial counselling is still very important
 - problem gambling has a devastating impact. For gamblers, not surprisingly, the most common issues is an inability to pay bills and debts. Relationship breakdown is also prevalent and is both cause and effect for problem gambling. Many clients also report that gambling has had negative impacts on their physical and mental health.
 - specialist problem gambling financial counselling makes a difference, with many clients experiencing improved financial, mental and physical health. Some clients reduce or stop gambling.
- Overall, the experience of financial counsellors reinforces the message financial counsellors give to clients — you have more options than you think and there is a way out of financial ruin.

Part 1. About this Report and Problem Gambling Financial Counselling

1.1. About this Report

This report tells a story — about the devastating impact of problem gambling on individuals and families and the role of financial counsellors in addressing this harm.

In 2012, the Federal Government provided funding to selected community agencies to employ 50 specialist problem gambling financial counsellors. This report is based on two surveys of these agencies and their staff. The first survey collected data about the work and outputs of problem gambling financial counsellors in the past few years. The second survey was qualitative and includes 68 de-identified case studies from the files of problem gambling financial counsellors.

1.2. About Financial Counselling and Specialist Problem Gambling Financial Counselling

Financial counsellors assist individuals and families experiencing financial difficulty. They provide information, support and advocacy to help them deal with their immediate financial situation and minimise the risk of future financial problems. The majority of financial counsellors work in community organisations. Their services are free, confidential and independent.

For most people, financial difficulty is a result of external factors, such as job loss, illness or relationship breakdown. Sadly, in a country as rich as Australia, a further major cause of financial difficulty is trying to make ends meet while living on Centrelink benefits.

Problem gambling financial counselling is a specialisation within the financial counselling profession. All financial counsellors are required to hold a Diploma of Financial Counselling (or equivalent qualification), while specialist problem gambling financial counsellors undertake additional study and complete a problem gambling skill set of three units.

Assisting clients who have issues with gambling can be quite a different process to assisting other clients. For example, one of the options a financial counsellor will often explore with clients are ways to increase income. This can be counterproductive with clients affected by gambling, since this may only free up funds to gamble. A problem gambling financial counsellor may also need to place a greater focus on how to protect an individual's assets or to help the family of a gambler recover financially. Because problem gambling affects an individual's rational decision-making, there may also be issues around fraud that further complicate the process.

A problem gambling financial counsellor will often also work very closely with therapeutic counsellors who are helping the client address the addiction itself.

It is worth noting that generalist financial counsellors also see clients who gamble or whose partners gamble. It may take a number of sessions for a client to disclose gambling issues, as there is stigma and shame surrounding gambling. A financial counsellor can often identify gambling issues simply by examining the client's financial position data.

Sometimes the gambler's partner turns to a financial counsellor to help protect family assets from being dissipated by the person who is gambling and to deal with gambling debts and debt collectors. Partners have very limited ability to influence the gambler's actions directly, despite suffering the financial fallout.

1.3. Why This Report is Important

The immediate impetus for preparing this report is that funding for 50 specialist problem gambling positions from the Federal Government finishes at 30th June 2016. These positions have made a difference and this report is an opportunity to document this. The financial counselling sector obviously hopes that the Federal Government will continue the funding.

The report is also important in a broader sense. To our knowledge, this is the first time there has been any analysis of the work that financial counsellors do in assisting problem gamblers. To use a well-worn term, financial counsellors are at the "coal face". The report may therefore inform policy makers and others about the impacts of problem gambling, what financial counsellors are doing that helps and what can be improved.

1.4. Structure of the Report

The report is in two parts. Part 1 sets out the results of the data survey of financial counselling agencies. Part 2 summarises the themes from the 68 case studies. Appendix 1 includes all of the case studies.

Part 2. The Data Survey

2.1. Introduction

In late 2015, all of the Federally funded financial counselling agencies delivering specialist problem gambling services were asked to participate in a survey to capture data about their client group as a whole.

The survey was sent to 32 separate agencies with 27 agencies responding – an agency response rate of 84%. This means the survey is a good representation of the sector. The number of surveys actually completed however was 37. This higher number was because some agencies employed staff in different locations and responses were received from more than one location. As well, not all questions in the survey were mandatory. This means that the totals presented in the report may vary.

Of those agencies/locations that responded, the majority were located in New South Wales (12 responses), followed by Queensland (8), Victoria (7) and South Australia (4). There was one response from an agency located in each of the ACT, Tasmania, Northern Territory and Western Australia.

Financial counselling agencies are very busy places. The survey was therefore designed to be reasonably straightforward for agencies to answer, without requiring them to go back through their records and analyze mountains of data. For example, a number of the questions were based on asking agencies to estimate what percentage of their clients fell into a certain category, rather than provide an accurate count (and they may not have had this data anyway). These answers, when aggregated, still give an overall picture of what agencies are witnessing.

2.2. Summary of Results

The survey results have been grouped under the following headings in this report:

Describing gambling clients

- What are the financial, emotional and other impacts of problem gambling?
- Are there any gender differences?
- How many clients are the partners or families of gamblers?
- How many problem gambling clients have sought financial counselling help before for the same problem?
- Are there differences in clients with poker machine addictions compared to online betting addictions?

Impact of financial counselling

- Does financial counselling make a difference and how?

Referral sources and self-identification

- How do gambling clients find out about financial counselling?
- How many people disclose their problem gambling?
- How can we encourage people who are problem gamblers to seek financial counselling help?

Prevalence and types of problem gambling

- How many clients have gambling problems?
- What changes have you noticed in your area in relation to problem gambling?

Resources to help financial counsellors in their jobs

- Are the existing resources useful?
- What else is needed?

Relationships with gambling venue

- How effective are the relationships with gambling venues in your area?

The table below summarises the results for each question.

What we wanted to know	What the survey respondents told us
Section 2.3 Describing gambling clients	
What are the financial, emotional and other impacts of problem gambling?	<p>The most common response, not surprisingly, was that clients were unable to pay bills or debts. The next most common impact was relationship breakdown.</p> <p>Family violence, suicide ideation or suicide attempts, involvement in fraud or other crime were also reported as affecting problem gambling clients.</p>
Are there any gender differences?	<p>There were more men than woman involved in racing/TAB betting and online sports betting.</p> <p>There were no clear trends between men and women for poker machines, online gaming or casinos.</p>
How many clients are the partners or families of gamblers?	<p>There was no clear trend, with some agencies having more than 30% of clients who were partners or families of gamblers and others with less than 10%.</p>
How many problem gambling clients have sought financial counselling help before for the same problem?	<p>About a third of respondents said that between 10% - 30% of their clients had sought financial counselling help previously.</p>

Are there differences in clients with poker machine addictions compared to online betting addictions?	<p>It was difficult to interpret the data as to whether respondents thought that clients involved in online betting lost larger amounts of money, had higher debts, more serious financial outcomes or more negative family/social outcomes.</p> <p>While more respondents agreed than disagreed with all of these statements, around a third ticked "N/A or unsure".</p>
2.4 Impact of Financial Counselling	
Does financial counselling make a difference and how?	<p>The most positive changes for clients were improvements in their financial position, physical and mental health.</p> <p>Financial counselling assisted some clients to reduce or stop gambling. But not all clients are able to do this.</p>
2.5 Referral and Self Identification	
How do gambling clients find out about financial counselling?	Self referral, referral from another support service (e.g. emergency relief, social worker) or from a therapeutic gambling counsellors were the most common pathways for the majority of services.
How many people disclose their problem gambling?	Generally agencies said that more than 30 per cent of clients disclosed their problem gambling at the initial assessment or after several sessions, and that less than 10 per cent never disclosed. (The options for this question were: less than 10%, 11% - 20%, 21% - 30% and more than 30%. We probably should have had a higher category than 'more than 30%'.)
How can we encourage people who are problem gamblers to seek financial counselling help?	<p>Sensible promotion of the existence of financial counselling, both in mainstream media and in gambling venues. This entails careful use of language, for example, "people affected by gambling" is better than "people who have a gambling problem".</p> <p>Given many referrals come from other community services and therapeutic counsellors, ensuring there are effective referrals pathways and networks between agencies.</p>

2.6 Prevalence and types of problem gambling	
How many of your financial counselling clients have gambling debts or losses?	<p>The purpose of this question was to understand prevalence, that is, how common is gambling amongst all clients. The type of gambling debt or loss that affected the largest proportion of clients was easily poker machines.</p> <p>For the majority of agencies, less than 10% of clients present with gambling debts or losses from racing, online sports betting, online gaming or casinos</p>
What changes have you noticed in your area in relation to problem gambling?	Agencies report seeing increasing numbers of clients with online sports betting and online gaming losses/debts. A steady proportion of clients continued to incur racing, poker machine and casino losses/debts.
2.7 Resources to help financial counsellors in their jobs	
Are the existing resources useful?	The majority of respondents said the existing resources on FCA's website for financial counsellors (password protected) were "somewhat useful" to "very useful".
What else is needed?	Greater access to tailored professional development
2.8 Relationships with gambling venues	
How effective are the relationships with gambling venues in your area?	Some agencies had very effective relationships, others less so or non-existent. Where the relationship was effective, it had often been in place for many years and was a result of good interactions between venue management and the agency.

2.3. Describing Gambling Clients

2.3.1. What are the financial, emotional and other impacts of gambling?

Respondents were asked about the impact of problem gambling on their clients. The most common response, not surprisingly, was that clients were unable to pay their bills or debts¹. All respondents (100 per cent) reported that more than 30 per cent of clients experienced inability to pay bills or debts. The next most common impact of problem gambling was relationship breakdown². Family violence, suicide ideation or suicide attempts, involvement in fraud or other crime were also reported as affecting problem gambling clients.

"Most clients who present are tearful and feeling hopeless. Suicidal ideation is common."

¹ 30 per cent or more was the highest option agencies could select in the survey. Consequently, percentages may be significantly higher.

² As above, 30 per cent or more was the highest option agencies could select in the survey. Consequently, percentages may actually be higher.

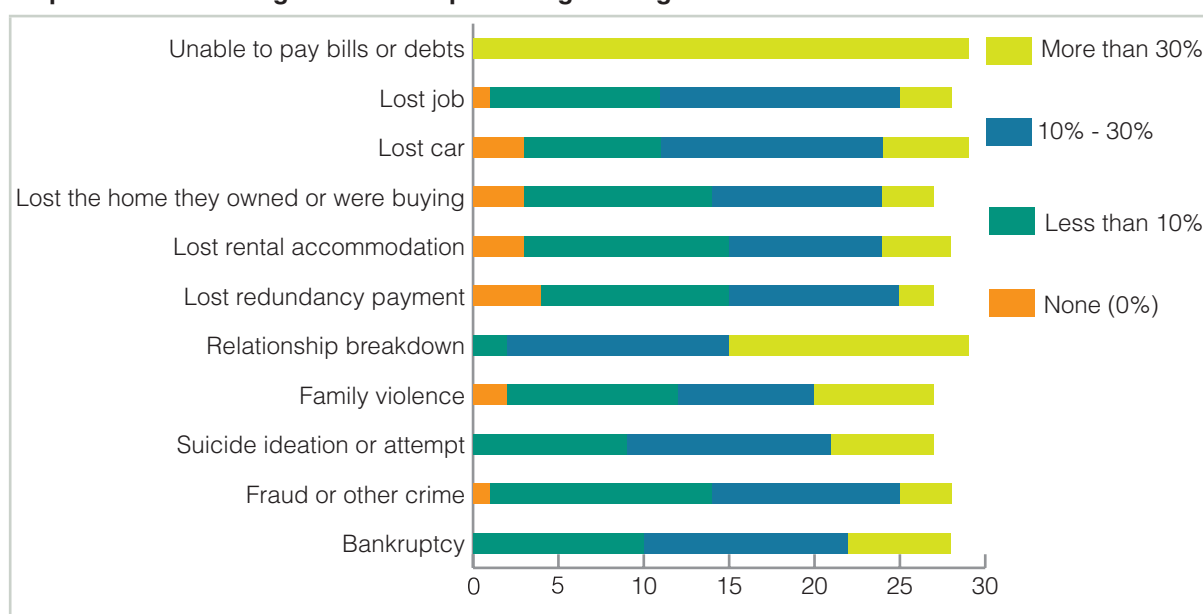
Other impacts of problem gambling reported by respondents included clients losing employment, losing the car, changed housing situation (i.e. loss of owned home or rental accommodation), exhausted redundancy payments and entering into bankruptcy.

Several respondents expanded on the complex and often interrelated impacts of problem gambling on their clients:

“This is a little hard to define ... In many cases it can be very difficult to establish whether the problem with gambling came concurrently, before or after the other presenting issues.”

“...(Our State) Aboriginal community members are economically disadvantaged - only a minority hold appreciable assets or are purchasing a residential home. Therefore residential rental eviction and loss of mortgaged goods is over-represented within our client group.”

Experiences following the result of problem gambling?



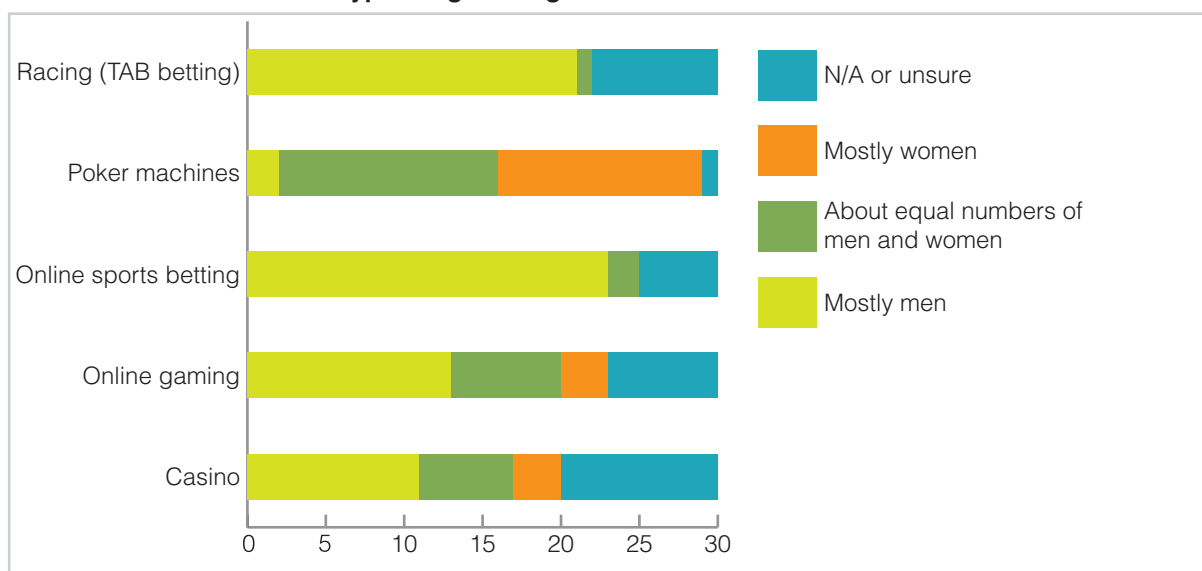
2.3.2. Are there any gender differences?

A significant proportion of respondents (20 to 30 per cent) selected “N/A or unsure” when asked about gender and types of problem gambling.

Among those that did answer the gender related questions there was a clear trend. Many respondents felt it was more often men than women involved in two specific types of gambling: racing/ TAB betting and online sports betting. Respondents estimated that more than 70 per cent of clients engaged in these two types of problem gambling were men.

There were no clear trends in terms of gender and other forms of problem gambling such as online gaming and gambling in casinos. Even in relation to the most frequently cited form of problem gambling among clients, poker machines, it was not clear from the survey whether respondents thought men or women were more likely to use poker machines. 50 per cent of respondents estimated equal numbers of men and women used poker machines while 45 per cent estimated that it was mostly women that used poker machines.

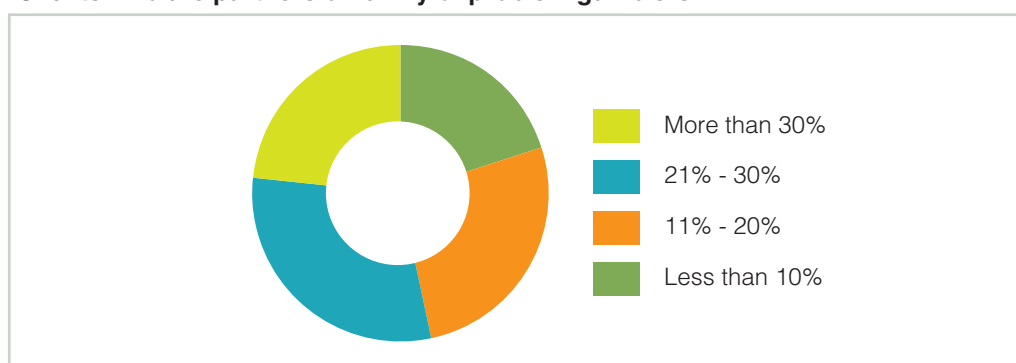
Gender bias with different types of gambling



2.3.3. How many clients are the partners or families of gamblers?

Respondents were asked what proportion of their clients were the partners or families of someone with a gambling problem – see graph below. No consistent trend emerged however, it was clear that financial counsellors are connecting to the families and partners of gamblers, with some agencies seeing significant numbers of partners and families (more than 30% of their caseload).

Clients who are partners or family of problem gamblers



Comments made by respondents provide insights into the experience of partners and families of problem gamblers, noting reoccurring themes of relationship breakdown and the financial hardship that can manifest due to partner or family member problem gambling.

“There is significant shame, embarrassment and trust issues as a result [of problem gambling] with many relationships breaking down as a result of this addiction. The repercussions include separation, divorce, significant financial insecurity, long term debts that are repaying gambling addiction debts.”

Several respondents commented that it was often women who were the affected partner or family member contacting the service because they were worried about the partner or family member’s gambling behaviour affecting household finances.

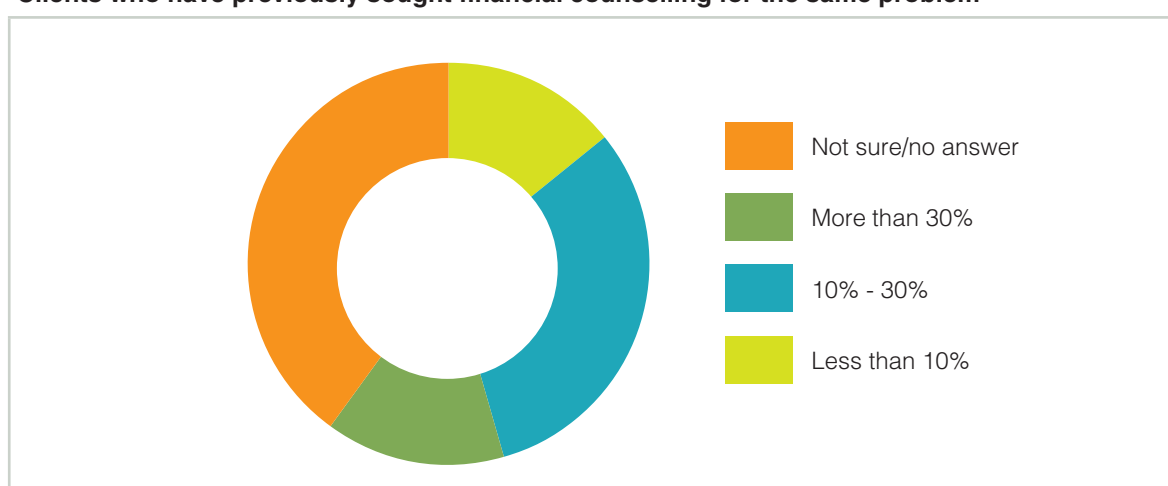
“Many want strategies to communicate with their partner, dealing with joint debts and information on protecting assets. Family violence has been an issue for several family members.”

One respondent noted that they were seeing more adult children with post retirement parents involved in problem gambling. Conversely, another respondent noted they regularly saw mothers and grandmothers whose adult children and grandchildren have problem gambling issues.

2.3.4. How many problem gambling clients have sought financial counselling help before for the same problem?

This question, “how many problem gambling clients have sought financial counselling help before for the same problem” provides some insight into relapse rates of clients. About a third of respondents said that between 10% - 30% of their clients had sought financial counselling help previously. Although a number of agencies (38%) were unsure or did not answer this question, it seems as if the overall trend is that problem gambling issues can reoccur for some clients. This confirms that getting on top of problem gambling can be difficult. It also suggests that clients who return find the service useful.

Clients who have previously sought financial counselling for the same problem



2.3.5. Are there differences in clients with poker machine addictions compared to online betting addictions?

Respondents were asked to compare poker machine addiction with online betting addiction, around a number of factors. These were whether online betting clients, in comparison to clients who had poker machine addictions: loose larger amounts of money in a gambling session; loose larger amounts of money over a year; have larger overall levels of betting debt; have more serious financial outcomes and have more negative family social outcomes. While more respondents agreed than disagreed with all of these statements, around a third ticked “N/A or unsure”. This may be an interesting question to revisit later. Comments relating to this line of inquiry included:

“It varies greatly from client to client and we don’t have stats on this.”

“Online betting is more hidden, because people don’t see it. Whereas people see others going to play the poker machines.”

2.4. Impact of Financial Counselling

This question, “does financial counselling make a difference”, goes to the heart of specialist problem gambling. The answer is of course what clients, agencies, policy makers and decision makers all want to know.

The survey asked agencies for their views about the impact of financial counselling on gambling behaviour, financial position, mental and physical health for clients. The obvious limitation with this question is that the assessment is made by the agencies themselves, rather than independently. The response categories were also not optimum, as “more than 30%” was the highest option that agencies could select. Keeping these limitations in mind, the responses showed that specialist problem gambling financial counselling is having an impact.

The most positive changes were seen by almost all respondents in improving client financial and mental health (among more than 30 per cent of their clients).

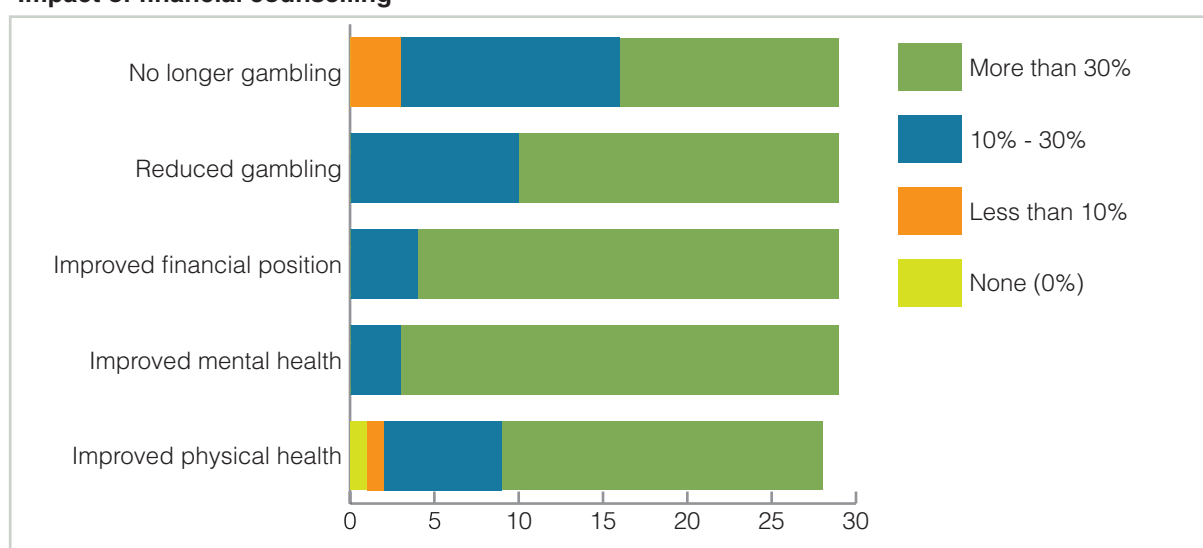
“Clients often think there is no way out of their situation and then, when speaking to a financial counsellor, they realise they have options and there is a way out of their financial ruin.”

“Financial counsellors deal holistically with clients and refer to other support services to improve other aspects of their life as well as their finances ... improvements in finances generally lead to improvements in other areas such as health.”

Financial counselling was also seen as very effective in reducing gambling but not necessarily stopping client gambling all together. The importance of a specialist problem gambling financial counsellors working collaboratively with therapeutic counsellors, in order to address the gambling problem itself, was noted in a couple of comments for example:

“I do not think any of my clients stopped gambling as a result of financial counselling alone. More likely, the impact of financial counselling is to relieve their stress level ... which then allows them to embrace therapeutic counselling which, in turn, leads to reduced gambling or no gambling.”

Impact of financial counselling



2.5. Referral Sources and Self-Identification

2.5.1. How do gambling clients find out about financial counselling?

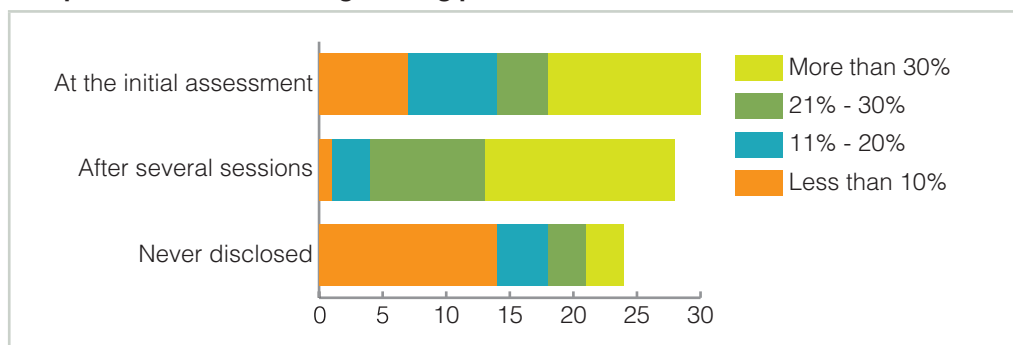
Respondents were asked how clients with problem gambling issues found out about their service.

- Self referral, referral from another support service (e.g. emergency relief, social worker) or from a therapeutic gambling counsellors were the most common pathways for the majority of services.
- Less common pathways were referrals from another face-to-face financial counsellor or the National Debt Helpline (the 1800 007 007 phone financial counselling helpline).

2.5.2. How many people disclose their problem gambling?

Respondents were surveyed on disclosure of problem gambling when clients accessed their agency. Respondents frequently estimated that more than 30 per cent of clients disclosed their problem gambling at the initial assessment or after several sessions, and that less than 10 per cent never disclosed. This result probably confirms the data in the question above indicating that quite a few clients self-refer. (This question was one where it would have been useful to have additional response categories rather than just “more than 30%”.)

People who disclose their gambling problem



The Indigenous experience is important to note:

“Aboriginal community members (generally - although not all) will generally seek assistance from an Aboriginal community service (in preference to mainstream gamblers help services). Although privacy and anonymity maybe compromised - experiences of past racial stereotyping or shame are avoided by Aboriginal community members choosing to attend Aboriginal services or mainstream services employing Aboriginal staff.”

2.5.3. How can we encourage people who are problem gamblers to seek financial counselling help?

Respondents were asked for suggestions about how to encourage people with gambling issues to seek financial counselling. The themes were:

- Given many referrals come from other community services and therapeutic counsellors, it is important that there are effective and practical working relationships between agencies.
- Thinking carefully about language and how services are promoted, for example, “people affected by gambling” is better than “people who have a gambling problem”
- Promoting financial counselling in gambling venues was seen as a useful mechanism. Given the stigma around gambling however, the messages need to be carefully thought through. One service said that “you have more options than you think” seemed to cut through. There were also suggestions that gambling help/financial counselling should be promoted in mainstream and social media.

2.6. Agencies – Problem Gambling Caseloads

- How many clients have gambling problems?
- Have there been any changes over time in the number of clients with gambling problems?
- What changes have you noticed in your area in relation to problem gambling?

2.6.1. How many clients have gambling problems?

Question 6 in the survey asked: “roughly, how many of your financial counselling clients have gambling debts or losses? (Noting that clients may have debts/losses across many different gambling platforms.)”

There are a range of reasons that clients seek financial counselling. The purpose of this question was to understand prevalence, that is, how common it was for the client base as a whole to have gambling debts, even if the client may not have presented seeking assistance for problem gambling. The question was also designed to understand which forms of gambling were more common than others, for clients as a whole.

The data for this question is shown in the Table 1 below. The most common answer from agencies is highlighted in the table. The type of gambling debt or loss that affected the largest proportion of clients was easily poker machines.

Gambling prevalence amongst the client group as a whole varied between agency, but for the majority of agencies, less than 10% of clients present with gambling debts or losses from racing, online sports betting, online gaming or casinos.

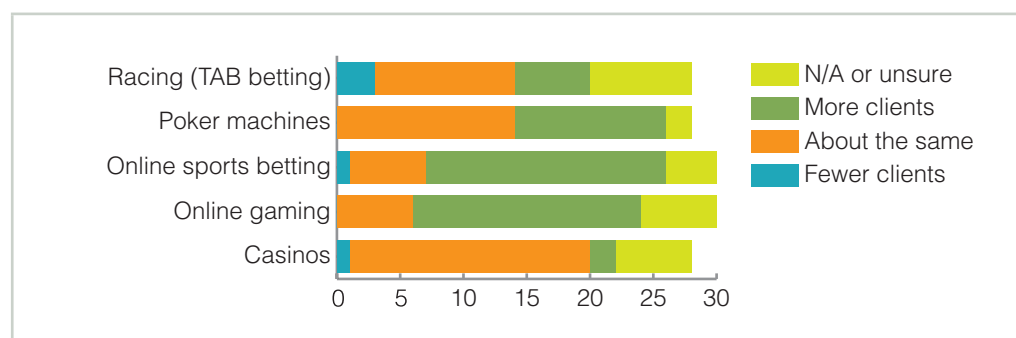
Form of Gambling (number of agencies)					
% of clients	Racing (TAB)	Online sportsbetting	Online gaming	Casinos	Poker Machines
None	3	1	0	3	0
<10%	13	15	18	15	3
10-25%	9	4	4	3	9
25-50%	1	4	4	2	6
50-75%	2	1	1	1	8
>75%	0	0	0	0	3
Unable to answer	2	3	3	5	1

Table 1: “Roughly how many of your financial counselling clients have gambling debts or losses?” (with the most common answer highlighted)

2.6.2. Have there been any changes over time in the type of gambling?

Respondents noted increasing numbers of clients with online sports betting and online gaming losses/debts since funding for problem gambling financial counselling started in July 2013. A steady proportion of clients continue to incur racing, poker machine and casino losses/debts.

Changes in number of clients experiencing losses/debts by gambling type since 2013



“Online gaming gambling clients are becoming more prevalent ... the availability of this form of gambling means that easy access to gambling products increases the likelihood of even former problem gamblers relapsing when financial, emotional or other life stressors triggers relapse.”

“Increase in younger people (younger men) presenting with sports betting (smart phone betting) losses.”

“Increase in all age groups presenting with on-line betting losses or family members affected by the on-line gambling of another family member.”

Respondents also highlighted other concerns relating to problem gambling in their communities. This included problem gambling with ‘scratchies’ and lotto particularly among women, poker machine use particularly among women and some culturally and linguistically diverse groups, and shockingly, special needs clients with problem gambling issues. It was also of concern that some problem gambling related fraud led to other illegal activity.

2.6.3. What changes have you noticed in your area in relation to problem gambling?

This was a qualitative question. A number of agencies reinforced the responses in 2.5.2 above that services are seeing more clients (males) with gambling problems related to online sports betting. One respondent noted that the easy of access to online payday lending was fueling problem gambling. A couple of agencies said that they were seeing more women with gambling issues than previously. One agency was concerned that clients involved in fraudulent activity to fund gambling was increasing.

2.7. Resources to Help Financial Counsellors in their Jobs

The survey asked if the existing resources available to assist specialist problem gambling financial counsellors were useful and what else was needed.

2.7.1. Existing Resources

The majority of respondents said that the existing resources for specialist problem gambling financial counsellors on the FCA toolkit website (www.toolkit.org.au) were somewhat useful to very useful. It was noted that many resources already exist online though there were suggestions for some more tailored materials, for example, family focused, culturally informed approaches.

2.7.2. What additional resources are needed?

Additional tools, resources or training respondents needed to assist clients with gambling issues

The most common request for additional support for specialist problem gambling financial counsellors was for ongoing professional development. Suggestions included:

- Counselling skills tailored to assisting gambling clients
- Technical skills – understanding the laws around gambling (eg online and poker machines), how poker machines work (to explain this to clients), implications of bankruptcy, understanding addiction
- Suicide and mental health
- Culturally appropriate financial counselling
- Self-reflection/ assessing own judgments on gambling

There were also some comments about the “system” as a whole, with suggestions for better mechanisms for self-exclusion schemes, better links between State and Federally funded programs, smoother referrals to therapeutic gambling counsellors and better training for staff at venues, so they could identify at-risk customers and refer appropriately.

2.8. Relationships with Gambling Venues

Respondents were asked about the effectiveness of their relationships with gambling venues. There was a spread of comments, from those that felt they had high functioning and effective relationships with venues, to those that felt they had moderate to low and sometimes even non-existent relationships with venues.

Common themes – Financial counsellor relationship with venue	
Effective relationship	Low/ non-existent relationship
Long term relationship (many years)	Difficulty initiating relationships
Ongoing and consistent approach	Difficulty with venue 'buy in' versus regulatory obligations
Acknowledging relationship management can be time and staff intensive	Venue existing relationships with other services
Willing venue staff/ leadership	Some venues willing and others not
Make financial counselling relevant to the venue	Venue staff capacity and turnover

Of those that felt they had effective relationships with venues, comments included:

“(Our agency) has formed a very healthy working relationship with the (venue) which is partly due to the long-term relationship (with) the based problem gambling counselling service.”

“Have held gambling help funding since 1992 therefore we have a good relationship with most venues in our area. “

Of those that felt they had low to moderate or even non-existent relationships with venues, comments included:

“Venue staff would feel much more comfortable with patrons with a general conversation about lack of money rather than ‘problem with gambling’. “

“Gambling venues will comply with regulated obligations i.e. ensuring problem gambling messages and information is available - however staff turnover is significant in gambling venues hence awareness of problem gambling is limited.”

Rural experience:

“Although some of the hotel and clubs in the area speak to you, they do not refer any clients. Nor do they publicise our service. [We] have contacted a number of the local liquor outlets and have been unsuccessful in getting through to talk to someone directly, hotels and clubs have their own policies for where to send clients. After speaking to local people, it is found that they will very rarely acknowledge someone in the community as a gambler as they would know the people or family.”

Part 3. The Case Study Survey

3.1. Introduction

In late 2015, agencies employing specialist gambling financial counsellors were invited to submit case studies to provide some real examples of the work they were doing. In total, 68 case studies were provided and are included in Appendix 1. This section provides a summary of the themes in the case studies. Names used in the case studies are pseudonyms.

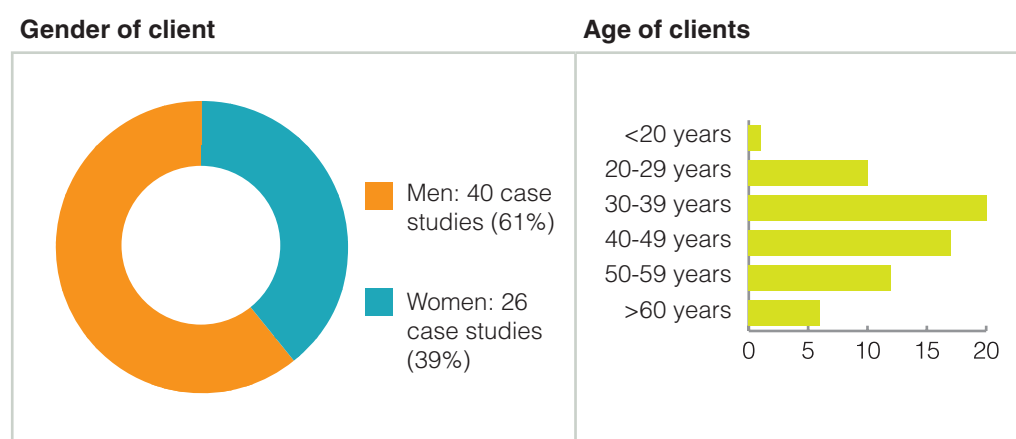
The case studies were selected and submitted by workers in the field, not randomly chosen, therefore the analysis is not representative of all problem gambling financial counselling cases. Instead, we can look to this collection of real life and often harrowing stories, as a window into the complexity of problem gambling and the role played by financial counsellors.

3.2. Client Description

The case studies represent a diverse range of people. They range from pensioners to university students, single working mums to young men with a disability, high wealth business partners to the long-term unemployed. There were people who had always gambled and those who had just started. Clients lived in cities, in regional towns and in remote communities.

3.2.1. Gender

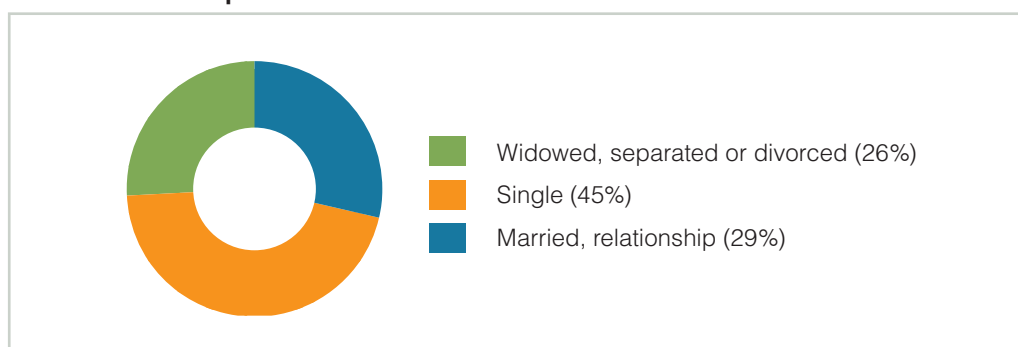
There were more case studies relating to men (61 per cent of cases studies) than women. Around half of the clients in the case studies (56 per cent) were aged between 30 to 49 years. When the case studies were further analysed by gender and age, the majority of women were in the 40 to 59 age group while men were more often in the 20 to 39 age group.



3.2.2. Relationship Status

The majority (70 per cent) of clients were not currently in a relationship and were either single, widowed, divorced or separated. Around 30 per cent of clients in the case studies were currently in a relationship or married.

Client relationship status



3.2.3. Income Source

The most common income source for clients was either Centrelink payments (47 per cent) or wages (44 per cent). Some clients had been unemployed or unable to work for some time and were receiving Centrelink payments. Others had recent major life changes and had only accessed Centrelink recently. Clients not on Centrelink were working part-time, full time or owned their own business. Some were struggling to make ends meet while others were high-income earners. The two case study excerpts below illustrate this diversity.

***Cheryl** (case study xx) met with a financial counsellor with a variety of issues relating to unpaid bills, a payday loan, and a small credit card debt. A single mother of three young children, Cheryl was reliant on Parenting Payment and Family Tax income. Living in a private rental, she was struggling to cover household expenses, and disclosed that she was gambling to try and win money to help pay for everything.*

***Martin** (case study xx) is a highly paid FIFO worker earning in excess of \$120,000 each year. He said he felt in control of every aspect of his work, but of no aspect of his gambling. Martin was very worried about the threats of legal action from his bank, his car financier, the shire and the water corporation. He was also behind in payments for a personal loan. He felt he could not think clearly to see a way out. There were concerns he may attempt suicide.*

In six instances, clients were reported as having no income source at all. These individuals often had complex situations having experienced redundancy, had businesses fold or had been reliant on partners/ family until recently i.e. widowed. These clients were ineligible for Centrelink and often not able to gain work, therefore they had drawn down their savings and assets, often gambling assets to chase losses, or borrowing from family members.

3.2.4. Self Identification

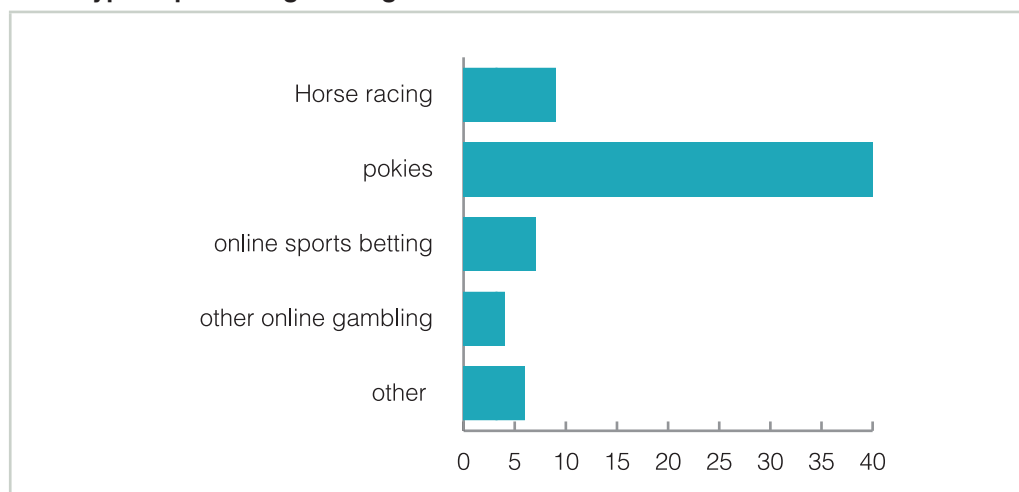
Around three quarters of clients in the case studies self-identified as being affected by problem gambling, either their own or a family members' gambling.

3.3. Type of Gambling

Overwhelmingly, the main form of problem gambling in the case studies was poker machines (70 per cent of case studies). Poker machines dominated all genders and age groups. Approximately 70 per cent of women in the case studies used poker machines. Men also used poker machines for gambling, but also accessed other forms of gambling such as horse racing and online sports betting.

In approximately one third of case studies, clients were engaged in multiple forms of gambling.

Main type of problem gambling



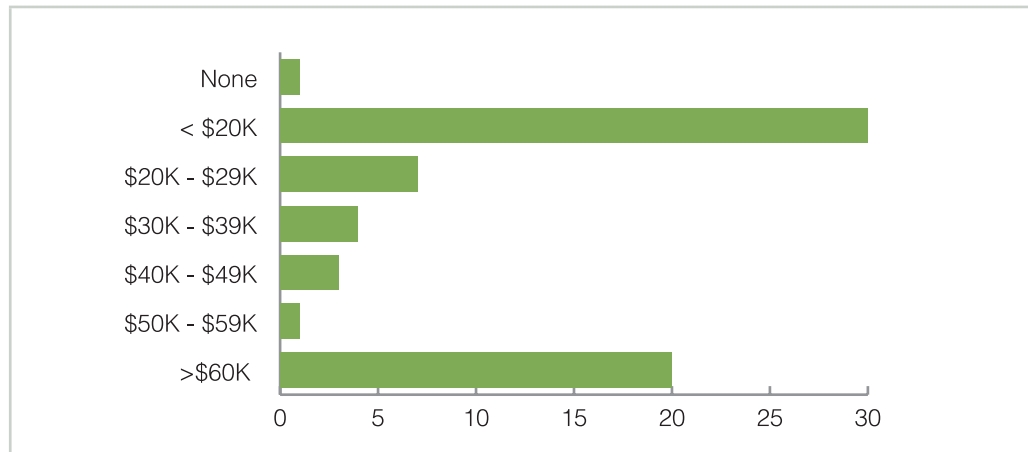
***Dennis** (case study xx) acknowledged a 'hopeless addiction' to pokie machines, and had moved away from the eastern states where his family lived to get away from the easily accessible pokies. Over the last decade, following the death of his only son, Dennis estimated he had lost more than \$800,000 at the pokies. However, he rediscovered them in Western Australia and continued to attend until he was at the highest level of ban. When the police were called to prosecute Dennis for the second time for breaching this ban, he faced criminal prosecution, and was fearful of a very large fine, being jailed or losing his job.*

***Mary** (case study xx) came to financial counselling through a caseworker from a transitional housing organisation. Mary had been playing unregulated card games and pokies as part of meeting up with family in the community. Discussion revealed that if she did not participate in these 'social' events, she would be isolated from her family.*

3.4. Size of Losses

Client cumulative losses due to problem gambling predominately fell into two distinctive categories: either client losses of \$20,000 or less (45 per cent of case studies), or client losses in excess of \$60,000 (30 per cent of case studies). Relatively fewer clients represented in the case studies had mid-range losses between these categories.

Cumulative losses of 68 surveyed problem gambling case studies



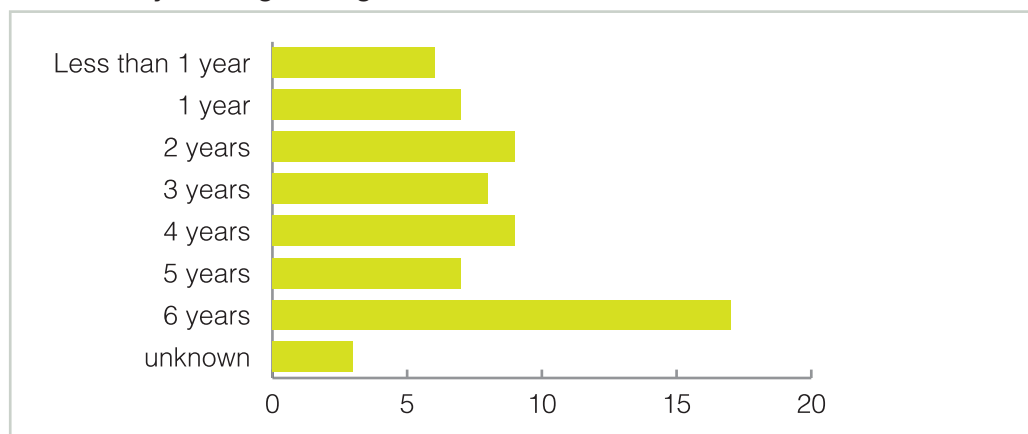
When reading the case studies it becomes apparent that there is a wide gap in the amount of client debt. This can range from \$500 utility debts through to secured loan defaults in the hundreds of thousands of dollars. Those clients with high cumulative losses of \$60,000 or more due to problem gambling, were all clients aged 30 years or older. Though not always the case, in terms of gender, high cumulative losses i.e. over \$60,000 were more often connected to men (75 per cent of high loss case studies) than women.

***Joan** (case study xx) works part time earning \$1,300 per fortnight, of that she was spending \$200 on Keno at the local news agency.*

***Sean** (case study xx) is a business owner and spends most of his time out bush working. Whenever Sean comes into town, he goes to the club or casino with his son for a few drinks. Once he has had a few drinks, Sean gambles anything between \$1,000 and \$10,000 a week when in town.*

Clients that had been gambling for over six years made up the largest group (26 per cent) of clients. Men made up the majority (over 70 per cent) of those that had been gambling for longer periods such as six years or more.

Number of years of gambling



Where clients had high cumulative losses (\$60,000 or more) this often correlated with the length of time spent gambling. Significantly, more of these highly indebted clients had been gambling for six or more years compared with clients that had losses under \$60,000, who had been gambling for shorter periods.

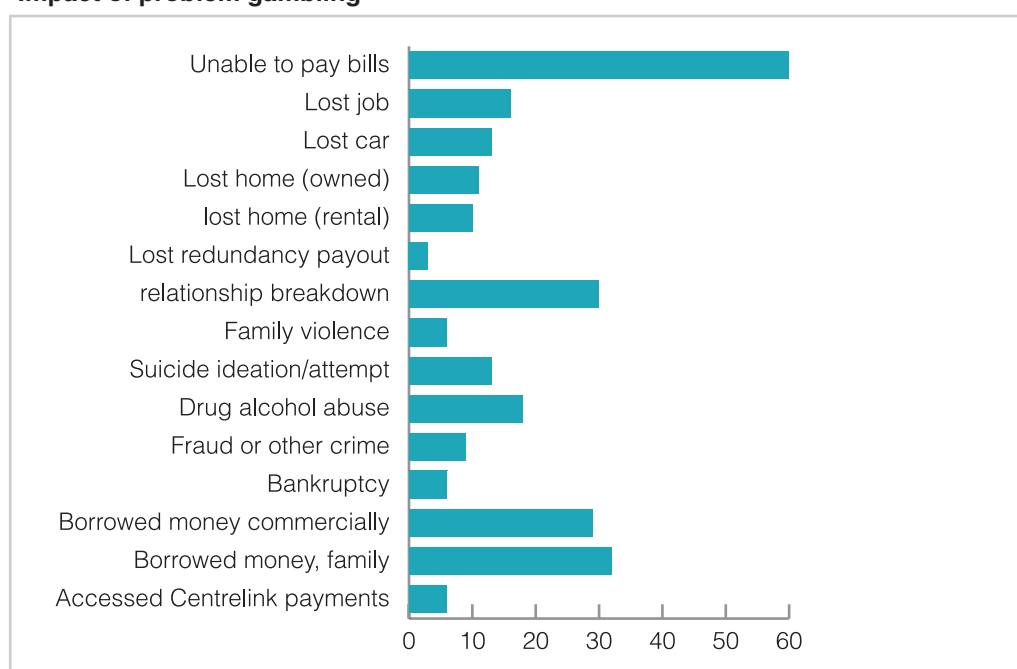
***Martin's** (case study xx) gambling habits included sports betting both online and at TAB venues. He had been gambling since the age of 18, and it was in the family. He estimated his losses in the last 12 months to be at least \$40,000 and he did not want to 'even think about' what they might have been over the last 10 years.*

3.5. Impacts of Gambling: Financial

As a result of their issues with gambling, the majority of clients in the case studies were unable to pay their bills (90 per cent of clients). Half of all clients in the case studies had borrowed money for their gambling either from commercial sources i.e. credit cards, payday loans, personal loans, or from their family.

The majority (approximately 68 per cent) of clients had not lost assets through their problem gambling though it is not clear if this is because they were able to avoid asset loss or simply did not have assets to lose in the first place.

Impact of problem gambling



Susan (case study 14) was playing poker machines in local hotels largely for the social atmosphere it provided. She currently has two casual jobs and was gambling any cash she could get her hands on, including overdrawing her bank account. She had a number of debts including credit card, family and friends, HECS debt, mobile phone plan, payday lenders, personal loan for her car, and at the same time she was paying \$111 per fortnight for rental goods.

Thomas (case study 18) is in his twenties and became addicted to online sports betting. He had used payday loans to fund his gambling and was struggling with car finance arrears. Being caught stealing and charged with theft, was a wake-up call for him.

Julia (case study 25) gambled online. She had no desire to gamble on pokies or in a casino. She enjoyed horse and dog betting. Julia accessed payday lenders to fund her gambling and she continued to chase her losses. She said that she looked for payday lending even though she received knock backs from some lenders. Eventually, she received an eviction notice for non-payment of rent.

3.6. Impacts of Gambling: Families and Children

Case studies regularly cited circumstances where client gambling affected children who had to go without when the family was short of money. There was also often mention of strained relationships with other family members and friends when problem gambling behaviour led to parents, grandparents and even sometimes adult children being asked to lend or money, or worse still were defrauded due to the problem gambler's addiction.

Jackson (case study 57) and Sara had two young children and were expecting their third child. Jackson spends approximately \$450 per week on gambling. Sara stated that she is finding it extremely difficult to manage to pay for the essentials is lucky if she receives any money from Jackson to pay for groceries or bills. She was concerned that with another baby on the way, they would soon be unable to pay for their living expenses unless Jackson can cease his gambling. When they first saw a financial counsellor the couple had overdue electricity and gas bills, were repaying a Centrelink advance repayment, had a vehicle to run, and had limited money for groceries.

Betty (case study 34) is in her late sixties and had never gambled herself, but her life has been greatly impacted by her deceased husband's gambling addiction. Being in financial hardship was new to Betty, as her lifestyle was comfortable in the past with her husband being a highly respected solicitor. She now lives alone in Department of Housing accommodation, and was referred to financial counselling by her debt collection agency.

3.7. Relationships: Cause and Effect

The issue of relationship breakdown and social isolation was articulated many times in case studies, both as an impact of problem gambling but also as a trigger for clients to start gambling or exacerbating an existing gambling problem. Half of all case study clients had experienced relationship breakdown as a result of problem gambling.

Matt (case study 4) made an appointment with a financial counsellor knowing that this was his last chance to salvage his relationship. Matt had separated from his partner until he "sorts himself out" with respect to gambling.

Claire (case study 9) wanted help from a financial counsellor because of a repossessed car. She had been ahead in her repayments until her husband passed away. Claire admitted to gambling at the casino since her husband died, as it was a safe place where she felt like she was around people.

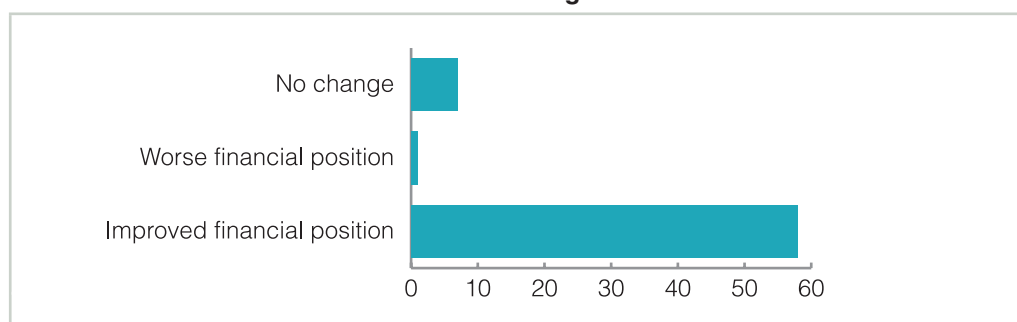
Peter (case study 5) said he had gambled since he was 18 and drinking and gambling go together. He was divorced from his first wife many years ago and his children did not have contact with him. Recently he had a relationship break up and he was upset about this. When he reached retirement age he had access to a large amount of money and he had spent most of this money on gambling.

3.8. Outcomes from Financial Counselling

3.8.1. Financial Position

As a result of participating in financial counselling, the majority of case study clients (87 per cent) had an improved financial position. The mental or physical health of clients had also improved in around 70 per cent of the case studies.

Financial outcomes after financial counselling

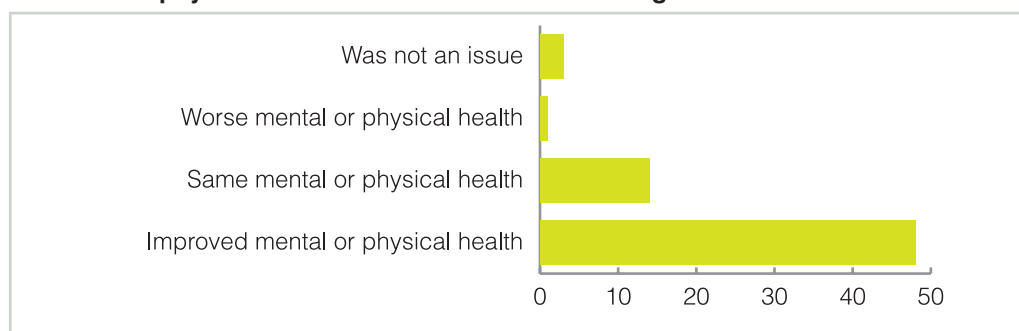


Justin (case study 31) is in his thirties and has intellectual and psychiatric disabilities. He had trouble making his money last, and he found himself ignoring debts. He was kicked out of his previous rental property for rent arrears and he was regularly seeking support from emergency relief services because he had no money left. A financial counsellor helped Justin establish fortnightly payment arrangements with creditors including his electricity provider. A money plan was completed, making allowances for the payment arrangements, general expenses, and also some money for gambling. Justin says he feels like his budgeting skills are increasing, and he has a sense of control when it comes to his money. Justin's housing support services have also noticed the difference with a decrease in the number of times Justin comes into their office seeking support.

Jacob, (case study 30) a successful young professional in a highly regarded field, began gambling online for fun. He became aware of his gambling being a problem when he was trying to win back losses and restore the money intended for his honeymoon. Jacob stated online gambling was easy to access and easy to pay for via credit card. His fiancée lost her trust in him, and he now has to work hard to restore it. A financial counsellor discussed various ways to protect money and assets including having important funds in his fiancée's name only and placing a caveat on the home they jointly owned. The financial counsellor explained that having money in his fiancée's name and/or having a requirement of two signatures for withdrawals was a tool to help him rather than a punishment, and came with the benefits of knowing the money and house were safe while he continued with his recovery. Jacob said he was glad he had asked for help before his gambling had caused even more harm to him and his fiancée.

Martin (case study 21) is a highly paid FIFO worker earning in excess of \$120,000 each year. His gambling habits included sports betting both online and at TAB venues. He felt he could not think clearly to see a way out. A therapeutic counsellor expressed concern about suicidal ideation and put a safety plan in place. The financial counsellor worked with Martin to put a payment plan in place, which was affordable for Martin and acceptable for his creditors. The therapeutic counsellor said that with the stress and anxiety of Martin's financial difficulties alleviated, she was able to better work with Martin on long-term changes to address his problematic gambling activities. The "shame" Martin said he had been experiencing was replaced by a sense of "pride" that he was able to take control again. Martin's relationship with his children improved. Six months later, the financial counsellor contacted Martin who said, "I am well, still working away, and you'll be happy to know I have managed to stay on top of all payments." Martin said the financial counsellor "has saved my life."

Mental and physical health after financial counselling



Over half of clients stopped gambling while undertaking financial counselling and another 30 per cent reduced their gambling activity. The case studies consistently reflected the benefits of financial counselling and often stressed that financial counselling is one important part of a mix of strategies needed to address problem gambling.

Marcus (case study 7) is currently in a rehabilitation centre to treat his drug and alcohol issues. He is unemployed and on Newstart. He originally sought financial counselling help to review his debts and access a hardship release of superannuation to help repay his credit card debts and unpaid court fines. He knows that the gambling behaviour is accompanied by substance abuse. The financial counsellor assisted Marcus with access to some of his superannuation under financial hardship to partially pay off his debts. He also assisted Marcus in developing some practical financial strategies to keep control of his money and prevent gambling ‘bustouts’.

Monica (case study 62) was a 21-year-old single mother of a three-year-old child. Monica and her daughter had moved back into her grandmother’s home, as the relationship with her mother had broken down and she could not afford a rental property. Her only income was Centrelink benefits. The financial counsellor discussed with Monica the reason for her gambling. Monica said she used gambling for socialising. The financial counsellor made a few referrals for Monica to play groups that would allow both herself and her daughter to socialise with people of their own age. Monica was very happy with this outcome. At present, she is maintaining her payments and has ceased gambling.

Response to gambling after financial counselling



Part 4. Summary and Conclusions

Interpreting the Information

This report is based on feedback from financial counsellors about their experiences in working with people affected by problem gambling. The report documents these experiences and importantly, assesses whether that work makes a difference. The obvious limitation with this methodology is that the data is self-assessed. The report however is not meant to be an evaluation — while the sector would welcome an evaluation, this would require significant resourcing and would best be done by an independent organisation.

Rather what this report does is collate information from the agencies employing financial counsellors about their work: describing the backgrounds of clients, what forms of gambling are most prevalent, how that is changing, how gambling affects clients and what financial counsellors can do to help. This has not been done before and is a window into the day-to-day casework of problem gambling financial counsellors.

Themes

The themes in the data survey (Part 2 of this report) and the case studies (Part 3) are very similar. These include that:

- clients came from all walks of life
- most clients with gambling issues have debts/losses from poker machines, but that online sports betting is a fast growing problem
- there is a sizable group of people who will self refer, but promoting financial counselling is still very important
- problem gambling has a devastating impact. For gamblers, not surprisingly, the most common issues is an inability to pay bills and debts. Relationship breakdown is also prevalent and is both cause and effect for problem gambling. Many clients also report that gambling has had negative impacts on their physical and mental health.

Does financial counselling make a difference?

Noting the limitation of the survey methodology discussed above, the key question for decision-makers is this: “does specialist problem gambling financial counselling make a difference for clients”?

Financial counsellors said that there were positive changes for clients in terms of their financial position as well as improved physical and mental health. This result was the same for the data survey and the case study survey. Some clients stopped or reduced gambling. But a gambling addiction can be difficult to address and this was not the case for all clients.

Overall, the experience of financial counsellors reinforces the message we give to clients — you have more options than you think and there is a way out of financial ruin.

Problem Gambling Financial Counselling

Appendix: Client Case Studies



CASE STUDY 1 – Graham	
About the Client	
Sex	Male
Age	Over 60
Income at presentation	Centrelink
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	< \$20K
Length of time client had been gambling	5 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	A cumulative effect of: relationship breakdown, loneliness and isolation and health deterioration resulting in higher costs to meet his day to day living needs which he struggled to meet on the DSP. He became more involved in gambling in an effort to expand his income.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills and debts ■ Borrowed money to fund gambling from a commercial lender ■ Borrowed money from friends/family to fund gambling ■ Increased stress and anxiety; increased social isolation
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling • Reduced anxiety and increased social connection

Graham's Story

Graham's relationship broke down and he became isolated and lonely. His health deteriorated and he could no longer work. He is now reliant on a walking frame to get around. As he is unable to carry out simple domestic chores, he incurs extra expenses for the help he needs and which he struggles to meet on a Disability Support Pension.

Graham became more involved in gambling, trying to win funds to meet his day-to-day expenses. He took out two credit cards. When he first saw a financial counsellor the balance on one was \$9,000 and the other \$3,000. Graham was using one card to meet the payments on the other. Graham was forced to sell his assets in order to meet utilities payments. He is in a private rental accommodation costing nearly 50% of his pension.

The financial counsellor obtained hardship assistance for both credit cards, assisted Graham in applying for concessions on his utility bills, set up a bill smoothing arrangement to be paid via Centrepay, arranged a hardship program with Graham's telco and had concessions applied to his motor vehicle registration.

The financial counsellor talked Graham through budgeting for groceries and necessities and how he can look at making savings in this area, as well as putting him in touch with services that can assist him. Graham has stopped gambling. He has also found places where he has social activities and assistance.

CASE STUDY 2 – John	
About the Client	
Sex	Male
Age	30-39
Income at presentation	No income
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$80K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	John started gambling after learning that he and his partner were expecting their first child
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Relationship breakdown ■ Drug or alcohol abuse ■ Borrowed money from friends/family to fund gambling ■ Increased stress and anxiety; increased social isolation
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling • Improved relationship with wife with view to getting back together

John's story

John had a gambling and drug addiction, and was seeking a payment plan for his accumulated \$80,000 debts. He was unemployed at this time and had not yet connected with Centrelink and Newstart.

John was living with his mother and said that he and his partner needed time apart as she was on maternity leave and using the redraw on equity in their home to survive.

After attending his financial counselling appointment John connected to a Gambling Help Service. Over several appointments and phone calls, moratoriums with John's creditors were arranged and he applied for Newstart. John completed an income and expenditure statement, and we worked out a money management plan. John's wife was also connected to other support services to work through the impact of her husband's gambling and drug use to her and their child.

John sought help for his drug addiction. John has stopped using drugs and he has stopped gambling. He is managing gambling triggers and urges by looking for work and focusing on his relationship with his wife and son.

John has been successful at gaining employment. His income and expenditure statement was revised and payment arrangements updated.

CASE STUDY 3 – George	
About the Client	
Sex	Male
Age	<20
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Other online gambling
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Influenced by the winnings of a peer who promised to teach him how to win.
Impact of the gambling?	Unable to pay bills or debts Borrowed money to fund gambling from a commercial lender Residing with his parents, he felt like he could not ask them for help
Impact of financial counselling	Stopped gambling

George's story

George was in his early twenties at university with limited income. He didn't see gambling as an addiction, but simply as a means to an end - a fast way to make money. The desire to win and the encouragement of another 'winner' led him to obtaining a credit card specifically for online gaming. George was told that he would learn how to win and make large sums of money quickly. The financial counsellor asked how he was able to obtain a credit card on such a limited income, and George stated that "you do not want to know".

The financial counsellor provided options and explained that a budget may be required to show the current income. George decided to approach his parents, share his situation and shame, and ask for their assistance to maintain or pay out the credit card until he could take on that responsibility himself.

CASE STUDY 4 – Matt	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Horse racing, pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	5 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Matt did not express a trigger for his problem gambling however the trigger for the appointment was the breakdown of his relationship and his strong desire to "get back in control".
Impact of the gambling?	Relationship breakdown
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health

Matt's story

Matt made an appointment with a financial counsellor knowing that this was his last chance to salvage his relationship.

Matt had separated from his partner until he "sorts himself out" with respect to gambling. He arranged for a friend to manage his finances with an allowance received after bills are paid, so he had effectively removed himself from all forms of access to income except one - his work.

As an instructor, Matt was paid per lesson, usually in cash, and after a day at work he had a significant amount of cash. He identified that managing work income is a major concern for him. Matt was recommended ways in which he could continue to control but avoid the need for handling money such as direct deposit and card systems. There were no debt or credit issues, but Matt was concerned about his ongoing addiction and requested a referral to a gambling addictions centre.

CASE STUDY 5 – Peter	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payments
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Horse racing, pokies, online sports betting, other online gambling
Estimated cumulative gambling losses at presentation	>\$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	No apparent trigger (or he chose not to reveal this information), but gambling has been a part of his life for a long time
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Accessed Centrelink payments (and was not doing so prior to gambling)
Impact of financial counselling	Improved mental or physical health

Peter's story

Peter is a single dad who had previously been a Gold Member of TAB. He used to spend over \$100,000 every year on gambling which was funded by speculative gains in the stock market.

Peter now lives in a caravan with his son and receives income support. Even though Peter is on Centrelink he uses about 45% of his Centrelink income for gambling. Clearly he was unable to maintain the gambling, as he did not have the income to support it. He also admitted that he has a number of debts which he cannot afford to pay, and was not willing to do anything about it.

Peter made an appointment with a financial counsellor to register for a work development order to pay off some fines. Peter did not want help for his gambling addiction, as he derives great satisfaction from gambling and does not see any reason to stop doing what he enjoys. Peter did consider what he could do with his son, like going on a holiday, if his gambling was reduced or even eliminated. He admitted that FACS have interviewed him and his son, but no action was taken. The financial counsellor spent a considerable amount of time to talk about gambling with Peter, but despite all the evidence he was simply not ready to acknowledge the magnitude of his problem. In fact, he stated he had done quite well limiting his gambling to within his means.

CASE STUDY 6 – Sandra	
About the Client	
Sex	Female
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Married
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	<ul style="list-style-type: none"> ■ Sandra felt very isolated and had only limited contact with her family who are not from Australia. ■ Despite being married, the loss of contact with family seems to have led to the desire to escape (and gamble).
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money to fund gambling from a commercial lender
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Sandra's story

Sandra gambles because she misses her family overseas and cannot afford to visit them. Sandra felt very isolated and had only limited contact with her family who are not from Australia. Despite being married, the loss of contact with family seems to have led to the desire to escape (and gamble).

A financial counsellor assisted Sandra with a hardship arrangement with one creditor. The financial counsellor also explained in detail how gambling can be reduced, and helped her understand the problem gambling cycle. Sandra was more than willing to accept a referral to an addictions counsellor.

CASE STUDY 7 – Marcus	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Alcohol/drugs, access to cash
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Drug or alcohol abuse
Impact of financial counselling	Improved financial position

Marcus's story

Marcus is currently in a rehabilitation centre to treat his drug and alcohol issues. He is unemployed and on Newstart. He originally sought financial counselling help to review his debts and access a hardship release of superannuation to help repay his credit card debts and unpaid court fines.

Marcus had a past gambling problem. He enjoys gambling but would like to continue in a more controlled manner worrying it could get out of hand. He knows that the gambling behaviour is accompanied by substance abuse.

A financial counsellor assisted Marcus in several ways. He prepared a budget and explained Marcus's debt options. He then assisted Marcus with access to some of his superannuation under financial hardship to partially pay off his debts. He assisted Marcus in developing some practical financial strategies to keep control of his money and prevent gambling 'bustouts'. He also encouraged Marcus to have general gambling counselling, and gave him the contact details for a gambling counsellor.

Marcus accessed some superannuation to repay some unresolved debts. He also developed strategies to help him deal with future gambling impulses, and to safeguard his funds. Marcus said the financial counsellor tips were useful and realistic.

CASE STUDY 8 – Sean	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies, other
Estimated cumulative gambling losses at presentation	\$40-\$49K
Length of time client had been gambling	5 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Childhood abuse. Stress from original relationship breakdown. Now son wants him to go gambling with him. Added stress to stop gambling, as new partner won't marry him unless he does.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Suicide ideation or attempt ■ Relationship breakdown
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Stopped gambling

Sean's story

When he first saw a financial counsellor, Sean said he needed to stop gambling as he was afraid of losing his business and his partner. Sean and his partner are planning on getting married but she will not marry him if he does not stop gambling. Sean spends most of his time out bush working. When he comes to town, he goes to the club or casino. Once he has had a few drinks, Sean gambles anything between \$1,000 and \$10,000 a week. The money he gambles is the tax component from his work.

Sean currently has a \$41,000 tax debt and is afraid of the ATO bankrupting him. Sean also has credit card debts amounting to \$42,384 which he is struggling with. The mortgage, work vehicle loan, and business overdraft are being paid consistently.

The financial counsellor arranged for Sean's accountant to set up a repayment plan with ATO and encouraged Sean to put money into tax when clients paid him. Sean had already made payment plans for the credit cards, and asked about debt consolidation.

Sean was also referred to a counselling agency to address the addiction side of problem gambling. Sean made a decision to avoid visiting the casino and his favourite club. He was advised to only go to venues that do not have gaming facilities, and to leave his credit cards at home. He was also encouraged to see his GP regarding depression and anxiety.

The financial counsellor kept in contact with Sean, regularly calling him for catch ups when in mobile range out bush. Sean has seen his accountant about the request for debt release with his ATO debt, He is finally having addiction counselling for problem gambling and in relation to his alcohol consumption.

CASE STUDY 9 – Claire	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	\$20-29K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Husband's death
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Claire's story

Claire wanted help from a financial counsellor because of a repossessed car. She had been ahead in her repayments until her husband passed away. Claire admitted to gambling at the casino since her husband died, as it was a safe place where she felt like she was around people.

Claire did not receive any letters from the finance firm to alert her that she was in arrears on her car. Once her car was repossessed, Claire stopped gambling as she needed to weigh up whether she wanted the car or not. At this time, Claire was receiving medical treatment for kidney disease and discovered she would need to go onto dialysis.

A financial counsellor referred Claire for grief and loss counselling. Claire made the decision to try and keep the car, as she now needed to be able to drive herself around. She also discovered that her granddaughter was having a baby and wanted to come and live with her.

The financial counsellor negotiated with the finance firm that the car loan could be paid through salary sacrifice. A new contract was drawn up—one which did not ask for the outstanding amount up front and which helped Claire retrieve the car from the auction yard.

Claire is now educating her family about gambling and happily looking after her granddaughter and great granddaughter. Claire's health has improved with counselling, and she has a positive attitude to dialysis and hopefully a kidney transplant.

CASE STUDY 10 – Mary	
About the Client	
Sex	Female
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies, Indigenous card games
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	2 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	There is no specific trigger as this type of gambling is entrenched in the Indigenous culture.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Inability to afford entertainment for her children
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Mary's story

Mary came to financial counselling through a caseworker from a transitional housing organisation. Mary had been playing unregulated card games and pokies as part of meeting up with family in the community. Discussion revealed that if she did not participate in these 'social' events, she would be isolated from her family.

Given the cultural issues, the financial counsellor talked with Mary about harm minimisation - taking only a minimal amount of money to the game, and leaving her key card and Basics Card at home. Mary's regret at gambling was due to not being able to do things for children so the financial counsellor discussed ideas such as taking the children out on payday before joining up with family.

CASE STUDY 11 – Tony	
About the Client	
Sex	Male
Age	30-39
Income at presentation	No income
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies, other
Estimated cumulative gambling losses at presentation	>\$60K
Length of time client had been gambling	5 years
Did the client self-identify?	No
Had the client lost assets?	Yes
Trigger?	Started as rest and relaxation when Tony worked as a prison guard.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost car ■ Relationship breakdown ■ Bankruptcy
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Tony's story

Tony wanted to go bankrupt. His debts were a couple of years old.

Tony's marriage ended due to gambling, and his ex-wife has taken their two children interstate. Tony is very depressed and misses his children. Tony had an amicable property settlement where his wife paid him out on the family home. He gambled the money away as soon as he got it. This left him with nothing. At this point, Tony went "bush" to do general rouse about work in lieu of receiving an income. He is paid "in kind".

The financial counsellor referred Tony to an indigenous clinic for depression counselling and referred his partner to a counselling agency for partners of gamblers. Tony is now thinking of returning to paid work and then tying his money up in paying his debts.

CASE STUDY 12 – Lucas	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money from friends/family to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Lucas's story

Lucas was referred to a financial counsellor by a therapeutic gambling counsellor. He had previously stopped gambling, but has since resumed.

Lucas borrowed money from family, and was behind with rent and other creditor payments. With financial counselling support, Lucas managed to clear smaller debts with payday lenders, and organised regular payments with creditor for a car loan, his biggest debt.

Lucas indicated that his physical and mental health had improved, and he was able to save funds for his 30th birthday celebration with friends. He also managed to find a better position at his place of work, and is saving to clear his bigger debt. He is continuing to see the financial counsellor and therapeutic counsellor.

CASE STUDY 13 – Laura	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	4 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Relationship breakdown
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Bankruptcy
Impact of financial counselling	Reduced gambling

Laura's story

Laura is in her fifties and started gambling on poker machines after her relationship fell apart. She said she needed a way to escape reality. She was referred to a financial counsellor by her therapeutic counsellor, as she was behind with credit card payments due to gambling on the pokies. Laura is now considering bankruptcy.

CASE STUDY 14 – Susan	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	No specific trigger, but boredom coupled with the social atmosphere at poker machine hotels is a contributor.
Impact of the gambling?	Unable to pay bills or debts
Impact of financial counselling	<ul style="list-style-type: none"> Improved financial position Stopped gambling

Susan's story

Susan was playing poker machines in local hotels largely for the social atmosphere it provided. She currently has two casual jobs and was gambling any cash she could get her hands on, including overdrawing her bank account.

Aside from the gambling, Susan was struggling with payments and needed to set up affordable payment arrangements with creditors. She had a number of debts including credit card, family and friends, HECS debt, mobile phone plan, payday lenders, personal loan for her car, and at the same time she was paying \$111 per fortnight for rental goods.

Susan wanted to pay her debts on time. She comes from a very well respected family within the community. The financial counsellor discussed with Susan how gambling was affecting her life, and how her gambling losses were applied. Priorities in Susan's life were adjusted to exclude gambling, and when the financial counsellor last saw Susan, she hadn't been gambling for seven months.

CASE STUDY 15 – Joan	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Other
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Boredom, the client lives in an isolated community
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Drug or alcohol use ■ Bankruptcy
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Reduced gambling

Joan's story

Joan works part time earning \$1,300 per fortnight, of that she was spending \$200 on Keno at the local news agency. This was also taking chunks out of each day as she spent several hours there on a daily basis. Her mortgage was taken out 10 years ago for \$70,000; it now stands at \$140,000 as she has drawn additional funds out. She also had \$26,000 in other loans and credit cards.

Joan also had little to no idea what other bills she had and needed to pay. She recognised that she was wasting a lot of her time with Keno, and identified other things in her life that she enjoyed but couldn't find time to pursue like spending time with friends. The financial counsellor talked at length with her about rearranging her priorities and finances.

CASE STUDY 16 – Sarah	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Centrelink payment
Marital Status at Presentation	Married
About their Gambling	
Main form of gambling	Other online gambling
Estimated cumulative gambling losses at presentation	\$50-\$59K
Length of time client had been gambling	5 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Depression and anxiety resulting from the death of a parent.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost home she was renting ■ Borrowed money from friends/family to fund gambling ■ Accessed Centrelink payments (and was not doing so prior to gambling)
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical help • Reduced gambling

Sarah's story

Sarah is a married mother of four young children. Her gambling started after the death of her father. Her husband was working at the time, but stopped working to try and prevent her from using the family money on gambling. That has only been partially successful.

Sarah continues to find ways to gamble irrespective of measures put in place, and will gamble with whatever money she can access. The funds used are those set aside for debts, generally overdue, but she will also use her shopping money and then rely on emergency assistance providers or her gambling counsellor for food vouchers.

The gambling has become a social activity for her and an important part of her life. Both Sarah and her husband are now on Centrelink payments and were \$40,000 in debt. The debts included a Centrelink overpayment, electricity, rent, court fines, school fees and a no interest loan (NILS). There are additional debts with debt collectors.

A financial counsellor saw Sarah and her partner over an eight-month period and at each visit the story was almost the same: up to \$600 had been spent on gambling that fortnight with no money left. Discussions centred on short term and long term budgeting, and while some plans were adhered to, there were regular relapses. Family importance was emphasised as the children were suffering.

Several unsuccessful attempts were made to put barring software onto their laptop computer. There was some success, but the addiction was never fully overcome.

However, the family moved from to a relatively isolated house near a small country town where they had more support from family and friends, and most importantly no internet access. After the move both Sarah and her husband did stay in touch for a few months, and Sarah reported she had cut back on gambling, had found a part time job, and was in a happier place.

CASE STUDY 17 – Helen	
About the Client	
Sex	Female
Age	over 60
Income at presentation	Centrelink payments
Marital Status at Presentation	Not specified
About their Gambling	
Main form of gambling	Other online gambling
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	She was borrowing money from friends to pay her debts. She was feeling uncomfortable about how much she owed, even though the friends were not asking for the money back. This led to further gambling in an attempt to win and use the money to pay her debts.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost her home (that she owned or was buying) ■ Relationship breakdown ■ Family violence ■ Drug and alcohol abuse ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from friends/family to fund gambling ■ Diagnosed with bi-polar disorder and is on a disability pension
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Helen's story

Helen had a gambling problem for many years. She is highly educated and was once a high income earner. She lost her home which she owned outright because of gambling.

She held forthright views on counsellors, psychologists and psychiatrists having seen many over the years and was not interested in seeing more. Helen however promised a friend she would 'check out' a recommended financial counsellor.

Helen had a payday loan, credit card debt and money borrowed from friends to help pay off debts. Helen, an excellent budgeter, completed an income and expenditure statement with the financial counsellor to work out how to pay back her debts.

Helen is now working with the financial counsellor to take control of her gambling through short and long term goals. She now sees the financial counsellor monthly to bring her up to date on her financial situation. She has paid off her payday loan and has kept her credit card debt down to a more manageable state. Helen is not ready to completely give up gambling but has put in place limits restricting the amount to \$20 per week.

CASE STUDY 18 – Thomas	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Online sports betting
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Lost a job due to gambling and needed to get money somehow.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Lost job ■ Relationship breakdown ■ Fraud or other crime
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Thomas's story

Thomas is in his twenties and became addicted to online sports betting. He had used payday loans to fund his gambling and was struggling with car finance arrears. Being caught stealing and charged with theft was a wakeup call for him.

Thomas saw a financial counsellor and spoke of the hurt and shame that he experienced when telling his family about his situation. He has since stopped gambling, has support from his family, is now working and addressing his arrears. Though the financial counsellor Thomas has been referred to therapeutic counselling.

CASE STUDY 19 – Henry	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money from a commercial lender to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Stopped gambling

Henry's story

Henry decided to seek help after his partner found out he had borrowed money without her knowledge to gamble. He could not afford the repayments for the short term and medium term credit contracts he had taken out in the last year, and their joint mortgage was in arrears.

The gambling has led to an increase of the amount of debt, meaning this couple has less money to live on and is struggling to pay for food and medical expenses.

The financial counsellor developed a budget, and Henry said this was helpful because he had let go of the finances. The financial counsellor requested documents from the creditors regarding their assessment of suitability of the loans. A referral was made to a consumer lawyer to obtain legal advice regarding these loans.

Reduced repayments were organised for the short and medium term credit contracts that Henry can afford.

Henry's family provided money to pay the arrears for the mortgage. Henry himself attends a support group for gambling that he says he finds helpful. He has stated he is not gambling anymore, because he knows his partner will leave him otherwise, and he does not want that.

CASE STUDY 20 – Stephen	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost his home (that he owned or was buying) ■ Relationship breakdown ■ Drug or alcohol abuse ■ Bankruptcy ■ Borrowed money from a commercial lender to fund gambling ■ Accessed Centrelink payments (and was not doing so prior to gambling) ■ Business failure, spent majority of superannuation on gambling ■ Legal action by creditor - statement of claim ■ Children do not have contact with him
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Reduced gambling

Stephen's story

Stephen came to financial counselling after he received a statement of claim and was thinking of going bankrupt.

Stephen had a small business. He had gambled since aged 18 and drinking and gambling go together. He was divorced from his first wife many years ago and his children did not have contact with him. Recently he had an upsetting relationship break up. On retirement he had access to a large amount of money and spent most of it on gambling.

After discussing his debt options, Stephen decided he was going to go bankrupt due to the amount of debt he had which he would not be able to repay. At financial counselling the consequences of bankruptcy were discussed and Stephen was referred to a specialist service to obtain information on business debts.

Stephen wanted to go through rehabilitation and reduce his gambling. While he was a client of financial counselling he did this. He shared that this experience had shown him that addiction can happen to anyone.

CASE STUDY 21 – Martin	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Horse racing, online sports betting, other online gambling
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Mother was a gambler and he has been gambling since he was 18. A recent breakdown of his relationship led to a particularly heavy bout of gambling.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Suicide ideation or attempt ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from friends/family to fund gambling ■ Behind in mortgage repayments, car repayments, rates (shire and water) - all had already commenced or are threatening to commence legal action
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Martin's story

Martin is a highly paid FIFO worker earning in excess of \$120,000 each year. He said he felt in control of every aspect of his work, but of no aspect of his gambling.

His gambling habits included sports betting both online and at TAB venues. He had been gambling since the age of 18, and it was in the family. He estimated his losses in the last 12 months to be at least \$40,000 and he did not want to 'even think about' what they might have been over the last 10 years.

Martin was very worried about the threats of legal action from his bank, his car financier, the shire and the water corporation. He was also behind in payments for a personal loan. Martin was referred to financial counselling by a therapeutic counsellor.

He felt he could not think clearly to see a way out. His therapeutic counsellor expressed concern about suicidal ideation and put a safety plan in place.

The financial counsellor worked with Martin to put a payment plan in place, which was affordable for Martin and acceptable for his creditors. With Martin's permission, the financial counsellor informed the creditors that he was experiencing difficulties managing

his gambling activities, but was taking action to remedy this (proof of attendance at therapeutic and financial counselling was provided, plus proof of self-bans and cancellations of on-line betting accounts).

Given the proof and documentation they required, and a clear explanation of what would be different if they agreed to the payment plan offered by Martin, all creditors agreed to be flexible with regard to a solution, and withdrew or halted more formal debt collection action.

The therapeutic counsellor said that with the stress and anxiety of Martin's financial difficulties alleviated, she was able to better work with Martin on long-term changes to address his problematic gambling activities. The "shame" Martin said he had been experiencing was replaced by a sense of "pride" that he was able to take control again. Martin emailed the financial counsellor saying, "Thank you very much for your help and for your encouragement, it makes me feel good and I really appreciate it!"

Martin's relationship with his children improved. Six months later, the financial counsellor contacted Martin to see if he would consent to talking to a reporter with regard to his experiences. He agreed. He also said, "I am well, still working away, and you'll be happy to know I have managed to stay on top of all payments." The reporter subsequently contacted the agency to say that Martin told her that financial counselling had "saved my life".

CASE STUDY 22 – James	
About the Client	
Sex	Male
Age	50-59
Income at presentation	Centrelink payment
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Horse racing, other
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	He could not identify any particular trigger, but at the age of 58 he says there was a gradual increase in the gambling activity over the years till he realised he did not have control over the behaviour.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost his home (that he owned or was buying) ■ Is at risk of losing his current home ■ Has to rely on others to buy food/pay bills
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

James's story

James was referred to financial counselling by a therapeutic counsellor, who describes attempts at getting James to concentrate being hampered by James's anxiety over this financial situation.

He described himself as having little control over his TAB and casino gambling, but had not yet banned himself. He explained that he had sold a more valuable house to release equity and clear gambling debts, had bought a cheaper house, but now found himself in debt again to the value of approximately \$35,000. James's credit card debt of approximately \$35,000, although unsecured, was worrying him. He explained that over the last five to six years his gambling activity had increased, perhaps from boredom, simple repetition and easy access. Now, however, he was very nervous about being behind in his credit card repayments because "they are harassing [him]".

During the first meeting with the financial counsellor, James explained he had been on a disability support pension since 2007 when his hips were damaged during a traffic accident. He said he felt shame and disappointment at having to rely on his wife's income to manage the household and to send money back to Thailand to support her son. In the past 12 months, his wife had to increase her work hours putting pressure on their relationship.

In this particular case, providing information about what his creditor/s could do (for instance, seek a court order to seize other assets including his home), and what he could

do to protect himself and his family from the financial impact of his problematic gambling behaviour, proved to be particularly valuable to James. He considered options to change the ownership of his car, the family home, restricting access to his bank account, giving more control to his wife, and putting a “No More Credit” marking on his credit file. He also closed his credit card facility, leaving just the debt to pay off. With James’s permission, the financial counsellor negotiated with the bank revealing the gambling activity. The bank was already aware of this, given the numerous cash advances from in and around the casino. Other negotiations involved grants and payment plans with the various shires, and utility companies. After two short-term moratoriums, the bank agreed to waive all interest on the debt (interest alone on the debt was valued at \$433 per month), and to set an amount affordable to James to be paid off over an indefinite period until the whole debt was paid off.

With information provided on options as to how to manage his behaviour, within 24 hours James banned himself from the casino and from his local TAB. He subsequently commented to the financial counsellor that there was little or no policing enforcement of the TAB ban, and said it was simple to go into another TAB where he was not known.

James commented that the specialist therapeutic service, coupled with the financial counselling was effective for him. James expressed enormous relief. He feels he is stable in recovery and relaxed about his finances.

CASE STUDY 23 – Joshua	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Horse racing, pokies, other
Estimated cumulative gambling losses at presentation	Over\$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	No particular trigger identified.
Impact of the gambling?	<ul style="list-style-type: none"> Relationship breakdown Fraud or other crime Borrowed money from a commercial lender to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> Improved financial position Improved mental or physical health Reduced gambling

Joshua's story

Joshua and his wife Sue were referred by the casino and attended as a couple. Sue had just discovered the extent of Joshua's gambling and the financial debts incurred. Besides more than \$73,000 in credit card debt, Joshua had used more than \$70,000 of cash assets from his self-managed superfund for gambling purposes. Given that this was a potentially fraudulent act, with a possibility of prosecution, the financial counsellor discussed with the couple their options, including borrowing against the home, to repay the money into the superfund, and referred them to specialist lawyers for detailed advice.

The financial counsellor also provided Joshua with documentation to provide to his accountant, together with evidence of self-ban and attendance at therapeutic and financial counselling to help with reporting the breach of superannuation law, and requesting a compassionate consideration of the circumstances. Sue held a very sensitive work position which she said required her to report if she or any of her 'associates' had a criminal conviction. With appropriate explanation, prosecution was avoided.

There were serious issues identified during the meeting: feelings of shame, guilt and anxiety on the part of Joshua; and anger, distrust and feelings of betrayal by Sue. Since gambling affects more than just a financial situation, referrals were offered for therapeutic and relationship counselling.

While Joshua stayed away from the casino, he freely admitted to attending various TABs "more than 200 times" after self-banning.

With detailed information from the financial counsellor about their choices, the couple put in place cancellation of the credit cards and initiated payment plans. Sue took over the majority of financial control and a Binding Financial Agreement was considered. Wills and superannuation beneficiaries were also re-worked.

This from Sue: "For the first time I feel he has the confidence to change, but I'm under no false illusion he may have a relapse if he doesn't receive regular counselling. We are very grateful you exist, so a big thank you."

The couple have stayed together. More recently, Sue has restarted therapeutic counselling to get help for herself. Relationship issues with Joshua continue; however, Sue has taken steps to protect herself and their son financially.

CASE STUDY 24 – Dennis	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	The death of his only son 9 years ago after which he 'escaped' into the pokies. He said that he estimated losses of \$800,000 - \$900,000 over the last 9 years.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Lost his home (which he owned or was buying) ■ Relationship breakdown ■ Suicide ideation or attempt ■ Borrowed money from a commercial lender to fund gambling ■ Police prosecution and court conviction for trespassing several times onto Casino grounds after a ban
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Dennis's story

Dennis attended a meeting with the financial counsellor reluctantly, but was desperate because a potential repeat conviction for trespassing at the casino would result in a loss of his well-paying job of over \$120,000 per year. He also had a large tax debt with the ATO and other creditors.

Dennis presented as irritated, angry, and expressed hopelessness about his situation that initially concerned the financial counsellor, who carefully evaluated him for suicide risk as a precaution. Dennis acknowledged a 'hopeless addiction' to pokie machines, and had moved away from the eastern states where his family lived to get away from easily accessible pokies. Over the last decade, following death of his only son, Dennis estimated he had lost more than \$800,000 at the pokies. However, he rediscovered them in Western Australia and continued to attend until he was at the highest level of ban (NRL Barring). When the police were called to prosecute Dennis for the second time for breaching this ban, he faced criminal prosecution, and was fearful of a very large fine, being jailed or losing his job.

By addressing the underlying causes, the financial counsellor took careful steps to attempt to give Dennis hope, not just in his current financial situation, but for his long-term

gambling behaviour. The urgent matter, however, was the pending court case and a possible conviction. Dennis and the financial counsellor put together evidence of his ban, his attendance at both therapeutic and financial counselling to address the underlying issue, information on DSM V regarding problematic gambling as a “behavioural addiction”, confirmation of current employment and discussion of the appropriate attitude with which to attend court.

As a result, the judge compassionately applied a spent conviction and a small fine. Dennis said this was a huge relief as his job was no longer in danger.

CASE STUDY 25 – Julia	
About the Client	
Sex	Female
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Online sports betting
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Reduction in income and chasing losses
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home she was renting ■ Drug and alcohol abuse ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from friends/family to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling, later stopped completely

Julia's story

Julia gambled online. She had no desire to gamble on pokies or in a casino. She enjoyed horse and dog betting.

Julia accessed payday lenders to fund her gambling, and she continued to chase her losses. She said that she looked for payday lending even though she received knock backs from some lenders. Eventually, she received an eviction notice for non-payment of rent.

A financial counsellor referred Julia to housing advocacy service who represented her at VCAT, and an arrangement was made. Julia accessed a NILS loan to assist with immediate expenses and free up money to pay some rent.

The financial counsellor also put authorities in place with all payday lenders to keep them at bay for a while, whilst Julia accessed counselling for gambling.

This is a current case that has not yet been resolved. Without financial counselling, the client would have been evicted from her property and homeless. This would have affected her capacity to work and her physical and mental health, and the creditors would have escalated collection activity.

CASE STUDY 26 – Paul	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Online sports betting, other
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Ease of access to a new type of gambling
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Drug or alcohol abuse ■ Borrowed money from a commercial lender to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling • Loneliness and feelings of vulnerability

Paul's story

Paul gambles at the casino and through online sports betting. He lives alone and says he is quite lonely. His home is located in the city and close to the casino. When he finishes gambling at the casino, he goes home and gambles online. He has accessed online payday lenders to fund his gambling.

By contacting and working with a financial counsellor, Paul was able to seek gambling counselling and is working towards organising repayment plans on reduced amounts owing.

Without financial counselling, Paul would have fallen behind in his rent and likely been evicted from his property.

CASE STUDY 27 – Jason	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Horse racing, other
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Has multiple addictions which contributed to him gambling.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home he was renting ■ Suicide ideation or attempt ■ Drug or alcohol abuse ■ In residential rehabilitation for multiple addictions, including gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling • No longer homeless

Jason's story

Jason was homeless when he started financial counselling. He had substantial debt including payday loans, as well as fines and infringements. He was contemplating suicide.

An application for Special Circumstances was made to the Victorian Infringements Court, and the financial counsellor assisted and advocated on Jason's behalf in court. The financial counsellor also assisted the client to address his payday loans. Without financial counselling, Jason would have remained homeless. It is likely that Jason would have been arrested for his fines, and possibly kept incurring more fines.

CASE STUDY 28 – Andrew	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Horse racing
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Learned habit from parents
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost his home (that he owned or was buying) ■ Relationship breakdown ■ Bankruptcy ■ Borrowed money from a commercial lender to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Andrew's story

Andrew has been betting on horses for years – a habit he learned from his parents.

He declared bankrupt in 2005 due to his large gambling debts. Andrew's wife left him, taking their child. Andrew is now living with his mother and paying child support. He has a personal loan which he used to pay out three maxed out credit cards and two car loans. His job is under threat.

A financial counsellor provided assistance by helping Andrew put in place strategies to protect his salary from gambling urges, and a sustainable budget was worked out. The financial counsellor also negotiated on Andrew's behalf affordable payment arrangements with his creditors, with interest and fees completely waived or reduced significantly.

Andrew is now actively trying to limit or even stop his gambling entirely, and for the first time in years he has enough money to pay his debts.

CASE STUDY 29 – Dana	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Horse racing, pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	She is an ex- partner of a gambling addict, and she could not identify a trigger for her ex-partner's gambling. She stated her ex-partner is still denying his gambling is a problem.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Suicide ideation or attempt ■ Borrowed money from family/friends to fund gambling ■ Difficult divorce process due to her ex-partner's denial of his gambling addiction
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health

Dana's story

Dana lives in a rural town. She was referred to a financial counsellor by a local psychologist. Dana became aware of her now ex-husband's gambling when she received notice that her house was at risk because rates were unpaid. Dana's ex-husband had been the one responsible for rate payments. Dana's ex-husband left when his gambling addiction was discovered, and he took Dana's car with him. He is also demanding her superannuation as part of the divorce settlement.

She experienced depression and suicide ideation as a result of the shock and stress.

Dana has worked hard to catch up on rates arrears and maintain the mortgage repayments. A financial counsellor is currently assisting Dana with money plans, teaching her how to negotiate for herself with the bank, and how to deal with the internal and external dispute process. Dana has access to a family lawyer for advice and assistance on legal matters regarding settlement.

Dana now feels empowered enough to take care of her own financial situation.

CASE STUDY 30 – Jacob	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Other online gambling
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Began online gambling for fun. He realised gambling was a problem for him when he was unsuccessfully trying to win back losses.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money from family/friends to fund gambling ■ Relationship stress - gambled money they were saving for their honeymoon
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Jacob's story

Jacob, a successful young professional in a highly regarded field, began gambling online for fun. He became aware of his gambling being a problem when he was trying to win back losses and restore the money that was intended for his honeymoon.

Jacob stated he would lose track of time while online gambling, neglecting other responsibilities. He did not realise how much money he was losing until he saw his bank statement. Nothing during the online gambling sessions indicated how much he was losing. Jacob stated online gambling was easy to access and easy to pay for via credit card. He also admitted his fiancée lost her trust in him, and he now has to work hard to restore it.

A financial counsellor discussed various ways to protect money and assets including having important funds in his fiancée's name only (leaving just small amounts of pocket money for himself), and placing a caveat on the home they jointly owned. The financial counsellor explained that having money in his fiancée's name and/or having a requirement of two signatures for withdrawals was a tool to help him rather than a punishment, and came with the benefits of knowing the money and house were safe while he continued with his recovery.

Jacob said he was glad to have options he could take home and discuss with his fiancée, and that together they could decide what would work best for them. He also stated he was glad he had asked for help before his gambling had caused even more harm to him and his fiancée.

CASE STUDY 31 – Justin	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Horse racing, pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Death of his father and the stress of financial responsibilities. On paydays, he felt an urge to gamble.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home he was renting
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Justin's story

Justin is in his thirties and has intellectual and psychiatric disabilities. He was referred to a financial counsellor by his housing support service for assistance with budgeting and debt management.

Justin's income comes from Centrelink, he had trouble making the money last, and he found himself ignoring debts. The housing support service recently helped Justin get a new flat after he found himself homeless when he was kicked out of his previous rental property for rent arrears. They also expressed concerns that they often found Justin at the club or pub on pay weeks playing the pokies, and claimed he was regularly seeking support on off-pay weeks because he had no money left.

At the first appointment, Justin said he started gambling with his dad, but never had the financial stress he does now. Justin's father died recently, and Justin now has more financial responsibilities. He also claimed that in the past his father monitored the amount of money being gambled, and he thinks that he probably spends more money gambling now than what he did when his father was alive.

During the appointment, fortnightly payment arrangements were negotiated with Justin's creditors including his electricity provider. A plan was completed, making allowances for the payment arrangements, general expenses, and also some money for gambling.

It was suggested that Justin be referred to other support services, such as, grief and loss counselling and gambling counselling. At the time, Justin did not want to be referred to these services, but the financial counsellor gave him the contact details of the services to take home if he were to change his mind.

Since the financial counselling started, Justin says he feels like his budgeting skills are increasing, and he has a sense of control when it comes to his money. Justin's housing support services have also noticed the difference with a decrease in the number of times Justin comes into their office seeking support.

Justin's file has now been closed. However, due to his disabilities, the financial counsellor has made contact with Justin regularly to see how he is doing. Justin is aware he can always call the service at any time in the future if he needs assistance.

CASE STUDY 32 – Dean	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	4 years
Did the client self-identify?	No
Had the client lost assets?	Yes
Trigger?	Began excessive drinking and gambling to self-medicate when he separated from his partner and lost his job.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Borrowed money from family/friends to fund gambling ■ Impact on his parents as he was living with them ■ Impact on his children since he could no longer afford to take care of them
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Dean's story

Dean is a 27-year-old male who was using gambling and alcohol to self-medicate after his relationship fell apart and he lost his job. Dean's mother called the service after she received a number of letters and calls from creditors of her son.

Dean has already seen a gambling counsellor, and together with his parents attended counselling regarding his gambling and mental issues.

Two months before Dean's first financial counselling appointment, he got an apprenticeship as a diesel mechanic earning \$623 net weekly. Dean was seeking assistance with financial counselling for debts (approximately \$20,000 for an old car loan, \$1500 for an old mobile phone account, about \$550 for an old electricity account, \$492 in for overdrawn accounts).

To resolve his financial issues in the past, Dean had applied for consolidation loans. He felt that if he had one loan with one repayment, he could manage it easier. He was declined by all credit providers he tried, and was thinking bankruptcy was his only option.

The financial counsellor explained all options available to him, and Dean's thoughts on bankruptcy soon changed. During their appointments, the financial counsellor was able to negotiate for Dean's bank debts to be waived, and the remaining debts were placed on hold three months. In that period, the financial counsellor helped Dean with lodging his tax

return, and he received just over \$1200 in return. With the \$1200, full and final settlement offers were made to debt collection agencies. One of the agencies has accepted the offer made to them, but the other one required more information and supporting documents before a decision could be made. If the offer is accepted, however, Dean will only have one debt to pay, and he plans to put it into a weekly payment arrangement.

Although Dean had been to a gambling counsellor and his gambling had reduced significantly prior to financial counselling, he is still feeling the effects of the gambling addiction he had in the past. Dean's file is still open and there is still some work to do, but both Dean and his parents feel a lot less stressed, and they can see a light at the end of the tunnel.

CASE STUDY 33 – Nick	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Horse racing, pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Used to be a social gambler for about 3 years, but became a problem gambler once he lost his job and his drug addiction worsened.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Relationship breakdown ■ Suicide ideation or attempt ■ Drug or alcohol abuse ■ Borrowed money from a commercial lender to fund gambling ■ Got into an argument and lied about his addictions to his parents, they haven't spoken for 6 months
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Nick's story

Nick is a 24-year-old male who became a problem gambler when he lost his job and his drug addiction escalated. He claimed he was gambling to try to win money to better his financial position and fund his drug addiction. He also said he gambled because he was bored and depressed

Nick was referred to financial counselling. Nick has already been working with a counsellor and a general practitioner to help treat his drug addiction and depression. Nick's financial issues included rent arrears, a payday loan, a TV rental contract, and general budgeting. At the first appointment, Nick disclosed that he still gambled occasionally but has cut back significantly since getting help for his drug use and depression.

Nick was given a diary to keep track of his spending, and he was asked to bring it to the future appointments for review. Information from the spending diary helped the financial counsellor complete an accurate effective money plan for Nick. To assist him with budgeting, the financial counsellor supported Nick to change his Centrelink payments to weekly, which Nick felt made things a lot easier.

Nick has since negotiated with his landlord to pay an extra \$100 per fortnight towards his rent arrears. When asked if he would like to try and reduce the amount, he refused as he wanted to get it over and done with as soon as possible, and felt the same about his TV rental contract) and payday loan.

Since commencing financial counselling, Nick improved his budgeting skills (he still uses the spending diary), has more control over his finances and has eased his financial pressures after clearing his debts.

CASE STUDY 34 – Betty	
About the Client	
Sex	Female
Age	Over 60
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Victim of gambling
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	Not specified
Did the client self-identify?	N/A
Had the client lost assets?	Yes
Trigger?	She never gambled but was affected by the gambling of her husband. This was not known to her until he passed away and she found out that majority of the money he had in savings or investments were used to pay his debts.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost her home (that she owned or was buying) ■ Husband borrowed money from a commercial gambler to fund gambling ■ Husband borrowed money from family/friends to fund gambling ■ Has to live in housing commission ■ Husband's gambling put a strain on her relationship with their son
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health

Betty's story

Betty is in her late sixties and had always kept on top of her finances. She fell into financial trouble after her husband and her parents passed away. She was unemployed at the time, since she gave up her job to care for her parents. She was also having a number of financial issues with her son. Betty never gambled herself, but her life has been greatly impacted by her husband's gambling addiction. She now lives alone in a Department of Housing accommodation, and recently moved to new area to be closer to her son and grandchildren.

Betty was referred to financial counselling by her debt collection agency. Her main financial concerns were rent arrears, a small loan, credit card debts, and a solicitors' bill.

Being in financial hardship was new to Betty, as her lifestyle was fairly comfortable in the past with her husband being a highly respected solicitor. After his passing, she was made aware of the huge gambling debts he had accrued which took away the majority of the money that was to be inherited by her and her son. This also caused tension between her and the son.

The financial counsellor supported Betty by completing a number of money plans and establishing an accurate financial position, getting a copy of her credit file, and

negotiating for the second credit card and debt collection agency debts to be waived. The financial counsellor also wrote a letter requesting the solicitors' bill to be waived, and negotiated a payment arrangement to pay Betty's rent arrears.

The solicitors' office declined to waive the debt of approximately \$1000, and it remains to be the only debt Betty has after recently paying off her rental arrears. She has decided to ignore the debt for now, as she can't afford to pay it outright and they haven't been willing to negotiate a payment arrangement.

Before financial counselling, Betty said that her finances were out of control and she couldn't see a way out of her financial mess. Since attending financial counselling, she has better control of her finances and she isn't as stressed as she was before. She said that before financial counselling she wasn't aware of the options available, and she now feels that her budgeting skills have improved.

CASE STUDY 35 – Kate	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Centrelink payment, wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	5 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Claimed to be a social gambler, but found her gambling became a problem once she separated from her husband. She says she was gambling more after the divorce to try and better her financial situation, and to help her deal with the stress of the separation.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Fraud or other crime ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Affecting her children's quality of life ■ A tense relationship with parents since she's constantly asking for money ■ Husband refusing to pay child support directly to her
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Kate's story

Kate, a single mother, fell into financial hardship after her marriage broke down. She also had no job after her employment was terminated due to theft.

While married, her husband took care of the household finances, and after they have separated, Kate found it hard to pay for general expenses on a single income. She used gambling as a form of self-medication for the stress caused by the separation, and she believes these are the main reasons for her employment being terminated.

Kate made the decision to see a financial counsellor on her own, as she had a number of debts: credit cards, debts with her family, electricity, telephone account, and a Rent Start loan. During appointments, the financial counsellor assisted Kate by establishing Kate's financial position, negotiating with the electricity company through their hardship program, assisting Kate with her tax return to repay debts, negotiating for Kate's credit card accounts to be placed on hold, and successfully helping Kate to receive early release of superannuation on grounds of hardship. Having received \$3,250, Kate cleared the rest of her electricity debt and paid lump sums off each credit card account.

Kate was also provided with information on gambling counselling and a gambling counsellor. She accepted the referral, attended a number of sessions with the local gambling counsellor, and is happy to say she doesn't gamble anymore.

When Kate's ex-husband found out about her gambling addiction, he was reluctant to pay child support directly to her. It was then arranged for him to pay the \$150 per fortnight in child support directly off Kate's closed credit card accounts.

Before she received financial counselling, Kate said that her finances seemed to be all over the place and she couldn't get her head around all her debts. Since attending financial counselling, she has a better understanding of her finances and what is required for her to get on top of her debts. Kate said, "just by talking to a financial counsellor about my issues and listening to the options I had available, I learned my situation wasn't as bad as first thought". She has also returned to work, which is helping her maintain her financial obligations.

CASE STUDY 36 – Dylan	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Horse racing
Estimated cumulative gambling losses at presentation	\$30-\$39K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	He enjoyed the races at first, but started having trouble with his relationship due to financial problems. This lead to him gambling more for two reasons: chasing the financial losses and getting out of the house. He then started having trouble with his employment, eventually leading to being charged with embezzlement.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Lost job ■ Lost car ■ Relationship breakdown ■ Drug or alcohol abuse ■ Fraud or other crime ■ Borrowed money from friends/family to fund gambling ■ Accessed superannuation to pay off gambling debts
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Reduced gambling

Dylan's story

Dylan was referred to financial counselling by his Bail Support Program when he had been charged with fraud and was awaiting his sentence. He stated that he was a gambler, and that his charges were a direct result of gambling. Once he was charged by the police, his marriage broke down. Prior to this, his wife did not know about his gambling problem. Dylan now has debts totaling \$15,000.

The financial counsellor worked with the case manager from Dylan's Bail Support Program to ensure that financial plans were put in place prior to Dylan attending court. Dylan was referred to the Work and Development Order program for his fines.

The service worked with Dylan to arrange payment plans for his creditors until he could receive his superannuation under hardship. This needed to be completed prior to sentencing. Payment plans were initiated, and Dylan re-presented to the service once his superannuation was released. A full and final offer to creditors was made and accepted by the majority of creditors. Dylan was referred to both gambling and therapeutic counselling. Dylan is continuing to seek assistance for gambling, and has been maintaining payments to the remaining creditors.

CASE STUDY 37 – Robert	
About the Client	
Sex	Male
Age	50-59
Income at presentation	Centrelink payment
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies, other
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Relationship breakdown
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Accessed Centrelink payments (and was not doing so prior to gambling)
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Robert's story

Robert approached a financial counsellor as he had utilities disconnection notices, unpaid fines, overdue personal loans, multiple credit card debts, lack of food in the house, council rates arrears and mortgage arrears of more than \$12,000.

Robert used his welfare payments along with money borrowed from his son on gambling.

A financial counsellor assisted Robert—negotiating on his behalf with creditors to reduce the outstanding balance, and stop interests on credit card accounts. As a result, the mortgage repayment was reduced to \$1200 a month and the home loan was extended to capitalise arrears. The bank agreed to reduce the credit card debts, stop interest, and reduce monthly repayments with nil interest rates for the life of the credit card debts. Utility Relief Grants Assistance was used to pay his utility bills. Robert was also referred to emergency relief program for support with food vouchers and material aid. The financial counsellor advocated on Robert's behalf to set up payment plans for unpaid fines, and was able to negotiate a 6-month moratorium on council rates.

Robert was provided with a gambling counsellor's contact details. The financial counsellor also advised him about a self-exclusion program and Robert agreed to enter the program to improve his financial situation.

Just before his case was closed, Robert saved some money for the last six weeks from his Centrelink payments, and his son is assisting with mortgage repayment

CASE STUDY 38 – Howard	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Horse racing, pokies, online sports betting, other
Estimated cumulative gambling losses at presentation	\$30-\$39K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Lost his job and the relationship with girlfriend ceased due to gambling issues, which escalated the gambling even further.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost car ■ Lost home he was renting, was homeless until grandfather took him in ■ Relationship breakdown ■ Suicide ideation or attempt ■ Drug or alcohol abuse ■ Fraud or other crime ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Howard's story

Howard was living in a rental property with his girlfriend until she moved away. As a result of the relationship ceasing, Howard became homeless as he could not afford a private rental by himself. He moved to a farm to stay with his grandfather but struggled to manage living expenses and meeting his ongoing debt commitments due to problem gambling.

Howard used Centrelink benefits for gambling before anything else, and not much was left for rent or food. He presented as being in poor health, having reportedly suffered the effects of alcohol abuse over much of his life. Howard is also recovering from mental health issues and suffers from anxiety and depression. He had many financial issues such as utility bills, threatening notices for fines, credit card debts, lack of food in the house and rent arrears.

A financial counsellor requested full waivers of Howard's credit account balances on compassionate grounds. After two months of negotiations with various banks, creditors agreed to fully waive the outstanding balance of the credit card debts of \$41,000. The banks advised that the waivers would not affect Howard's credit record. In addition to this,

the financial counsellor wrote a supporting letter to Howard's real estate agency in order to assist him with his rental arrears.

The counsellor helped Howard to access problem gambling help online, and provided all options related to problem gambling. Howard was referred to a gambling counsellor, who provided information about a self-exclusion program for his gambling issues. As a result, he agreed not to carry any ATM cards as a means of improving his financial situation and managing his impulse to gambling.

Howard was referred to other support services, including Housing Support Services and Utility Relief Grants assistance. He was also referred to an emergency relief program for support with food vouchers as well as material aid.

Recently Howard's case was closed when he reported that his financial situation has improved markedly, enabling him to start saving some money.

CASE STUDY 39 – Brian	
About the Client	
Sex	Male
Age	50-59
Income at presentation	No income
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Was made redundant and was responsible for the care of his sister who was suffering from terminal cancer. This had a serious impact his mental health.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost redundancy payment ■ Deemed by Centrelink to not be eligible for NewStart due non-payment period caused by redundancy
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Brian's story

Brian is in his late fifties and contacted a financial counsellor after talking with his creditors. Brian had five credit cards totaling \$70,000 with no income to make the payments. Discussion with the financial counsellor revealed that Brian was made redundant and received a payout in excess of \$100,000. Brian disclosed he had either gambled all his money, or used it to make debt payments. Brian was not eligible for Centrelink benefits for 14 months due to the redundancy payment.

Brian was the sole carer for his terminally ill sister. He had not disclosed the level of his debt or gambling issue to family or friends, and it appeared that he was struggling with his mental health. He felt obliged to pay his creditors - bankruptcy was a cultural taboo, but also posed a risk to any inheritance should his sister pass away.

Over the next few months, the financial counsellor supported Brian by holding creditors at bay so Brian could apply for a Carers Pension, speak to his GP about his mental health and set up an interest free payment plan that Brian could sustain on a Carer Pension.

A few months later Brian's sister died and Brian again experienced financial hardship as his pension was cancelled and the non-payment period for unemployment related benefits was still in force. Brian was a beneficiary in his sister's will, and he had to immediately look for employment in order to protect his share of the property. Brian was fortunate enough to locate employment, and able to resume debt payments. Due to the circumstances, the financial counsellor was able to work with creditors to get a reduction in the balance owing on debts, and have the remaining balances (approximately \$40,000) converted to a long term interest free payment plans which Brian is continuing to repay.

CASE STUDY 40 – Cheryl	
About the Client	
Sex	Female
Age	20-29
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	
Estimated cumulative gambling losses at presentation	\$30-\$39K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Gambling was a way of escaping her ex-partner when he was angry, and after she ended their relationship 2 years ago, the pokies became “somewhere to go” when the kids were at school. She also thought she could win money to help pay bills and school expenses.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home she was renting ■ Family violence
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Stopped gambling • Relationship with children improved

Cheryl's story

Cheryl met with a financial counsellor about unpaid bills, a payday loan, and a small credit card debt. A single mother of three young children, Cheryl was reliant on Parenting Payment and Family Tax income. Living in a private rental, she was struggling to cover household expenses, and was gambling to try and win money to help pay for everything.

Cheryl had left her previous partner as he was violent. She had already experienced being homelessness with the kids for a short period of time due to this. She was now in private rental due to the long waiting period for government housing. Due to fear of her ex-partner finding and harming her, she was not receiving full Family Tax payment or child support. Cheryl was not receiving concession entitlements on bills such as utilities. Cheryl and the financial counsellor developed a plan that led to Cheryl seeing a therapeutic counsellor to work through her gambling and the trauma of family violence.

An application for concessions and utility relief grant was sought plus an affordable payment plan that would cover consumption. Her income increased as the financial counsellor assisted her to connect with a Centrelink social worker regarding history of violence and applying for exemption on pursuing child support. Cheryl managed the budget with her increased income. Her credit card debt from an ex-partner was waived. She learnt of options such as no interest loans for future credit.

At time of the case closure, Cheryl reported gambling had ceased altogether, and work with her therapeutic counsellor was ongoing.

CASE STUDY 41 – Ellaine	
About the Client	
Sex	Female
Age	50-59
Income at presentation	No income
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies, other
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Relationship breakdown
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost car ■ Lost home (she owned or was buying) ■ Relationship breakdown ■ Suicide ideation or attempt ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Loss of partnership in a business
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Ellaine's story

Ellaine is a gambler and has been gambling for many years. She is single parent who lives with her adult daughter in a rented property. She has no income and her daughter was declined the Youth Allowance. She was previously in business partnership with her husband.

Ellaine's debt was approximately \$350,000.00 across 13 lenders and utility providers. She now has personal debts of credit cards, personal loans, an ATO debt for income tax, joint mortgage in arrears, an eviction notice served for the rented property, utilities in arrears and other business and council debts. Her ex-husband was going to pay for the mortgage but the house was sold with negative equity, leaving a shortfall on the home loan.

She was overspending and went to casinos, clubs, and pubs to escape the marital issues and problems. Ellaine expressed a desire for help with managing her finances better, and requested a referral for gambling counselling and legal help.

Through financial counselling, a budget was planned to manage the debts. Successful negotiations to reduce payments with all lenders was arranged. Interest charges and late payment fees were waived for the term of the debts. Having received emergency relief, Ellaine met with agencies, did voluntary work, and was later offered a permanent position.

CASE STUDY 42 – Alison	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Depression, relationship breakdown while continuing living & working with ex-partner.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Lost job ■ Lost home (she owned or was buying) ■ Relationship breakdown ■ Suicide ideation or attempt ■ Drug or alcohol abuse ■ Fraud or other crime ■ Borrowed money from family/friend to fund gambling ■ Strained relationship with son after losing home and being forced to relocate
Impact of financial counselling	<ul style="list-style-type: none"> ■ Worse financial situation ■ Improved mental or physical health ■ Stopped gambling

Alison's story

Alison was referred to financial counselling through a community legal service. Alison had significant debts, had been suspended from employment due to alleged fraud, and was facing possible criminal charges. She experiences depression and was involuntarily admitted to a mental health clinic following a suicide attempt.

Alison worked in the hospitality industry and over time moved into a senior role where she was responsible for reconciling large sums of money. Alison admitted that over a period of 18 months she was taking money from her employer which she spent on the poker machines at a local club.

The financial counsellor liaised with Alison's employer and the auditors who were hired to investigate the alleged theft. The employer proposed Alison sign an agreement to repay the funds and agreed that if the money was paid back in full, they would not press charges against Alison.

CASE STUDY 43 – Will	
About the Client	
Sex	Male
Age	Over 60
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Relationship breakdown
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost car ■ Lost home he was renting ■ Relationship breakdown
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Will's story

Will was sixty years old and sought financial counselling due to accumulated debts from his gambling. Will discussed his worry of being overloaded by debts, the repossession of his motor vehicle (which is important for his employment), and inadequate income from loss of work and excessive gambling behaviour. He had been self-employed, however due to extended periods and money spent gambling, he temporarily stopped working and lost his driver's license. He is now boarding with a friend and using most of his income on gambling.

Will's initial financial plan showed a small surplus. The financial counsellor discussed Will's need to address his gambling issues consistently if he was to move forward. After a discussion regarding Will's options, the financial counsellor explained short and long term assistance. Initially, Will decided he would like the financial counsellor to advocate on his behalf to discuss short-term payment arrangements, and to negotiate the return of his car, so that he could spend more time considering all his options. Later, Will continued to work towards increasing his income, and sought support from the financial counsellor to request long-term payment plans to repay all of his debts.

The financial counsellor suggested that Will see a gambling counsellor for further support, which he did. Will was very relieved to have support and advocacy assistance, and let the financial counsellor know that he now felt he had a chance to have a fresh start.

CASE STUDY 44 – Hana	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Online sports betting, other online gambling
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	Not specified
Did the client self-identify?	No, she is the spouse of a now deceased problem gambler.
Had the client lost assets?	Yes
Trigger?	Her husband died of cancer and was apparently unable to work for some time. It is possible that ill health/unemployment was the trigger for his gambling, but no one can tell for certain.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Lost home (that she owned or was buying) ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Worse mental or physical health • Please note that this case is on-going. I have assessed the change in financial position as “improved” only because there is certainty and because, in all likelihood, some of the financial institutions will agree to waive all, or part, of the remaining debts. Dina’s health has, however, definitely declined over recent weeks as the full impact of the problems became apparent.

Hana’s story

Hana moved to Australia in 1998. Her husband Paul was an Australian citizen but Hana only has a temporary residence visa. Paul was diagnosed with melanoma a few years ago, and was forced to give up work as his condition worsened. Hana continued with her job in media for as long as she could, but eventually had to resign to care for Paul. The couple lived off their savings and credit.

Paul handled the family finances and Hana never involved herself in this aspect of their affairs. Because Paul was not working, and therefore could not access credit, he asked Hana to open several credit card accounts in her name. Hana did not question her husband about this - she knew they needed funds to live on and she knew that they had an investment property which could be sold. In addition, there was a comfortable level of equity in their home. During this period, Paul sold the family’s car, telling Hana that it was time to get her a “safer, more reliable vehicle”, and he arranged for Hana to buy a replacement car, financed by a loan in her name.

Paul died in December 2014. There was nothing left in the bank when Paul died. In the midst of their grief, Hana and her two children had to go through Paul's records in order to piece together their financial position. Hana's eldest son made the shocking discovery in the records on his father's computer, that his father had seemingly spent his days gambling on-line. This was followed by more horrific discoveries. The investment house had been sold without Hana's knowledge and had been used to fund Paul's on-line gambling.

When Hana first saw a financial counsellor she had no idea how much she owed to who. As she could not get her previous professional job back, she took whatever jobs she could find in order to put food on the table and repay debts. She was in a parlous financial situation - because of her visa, she was, and still is, not entitled to Medicare or Centrelink benefits, and a condition of her visa is that she maintains private health cover for the family which is extremely expensive.

The financial counsellor helped Hana piece together her financial position. As each debt was established, financial hardship assistance was sought. This gave Hana breathing space to consider her options. Through the financial counsellor, Hana consulted a community lawyer to understand her legal position and her obligations regarding Paul's estate. Hana's mental health rapidly declined, as did her physical health, and she went from a size 14 to a size 6 in a matter of weeks. She continued to work whatever cleaning shifts she could get, sometimes working late into the night cleaning school premises on her own. This took a huge toll on her children who were still grieving for their father and now had a more or less absent mother.

This case is still on-going. Hana's creditors will be approached to consider a complete waiver of her remaining debts, on compassionate grounds. Hana's options are very limited because bankruptcy would preclude her from seeking permanent residence. If the creditors refuse to consider a waiver, or a partial waiver, then Hana is faced with years and years of paying off the remaining debts, all of which resulted from Paul's problem gambling.

CASE STUDY 45 – Lee	
About the Client	
Sex	Male
Age	50-59
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies, other online gambling
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	Less than 1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	He had been living with and caring for his elderly mother. She mother was hospitalised for an extended period of time. Not long after his mother's hospitalization, he started gambling again using a credit card facility in his name.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Drug or alcohol abuse ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Not enough money for food and medication ■ Worsened mental health ■ Strained relationship with family who were angry with him for accessing his mother's bank account to fund gambling addiction
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Lee' story

Describing himself as a lifelong on and off gambler, Lee was living with his mother and was her carer prior to her hospitalisation for an long period. His mother assisted him with financial management. Lee was an active member of GA, mentoring and leading meetings prior to re-starting his gambling. He gambled approximately \$6,000 on his credit card and accessed thousands of dollars from his mother's bank account whilst she was in hospital.

The impact of Lee's gambling was considerable: strained family relationships, unsecured credit card debts, alcohol abuse, borrowed money from mother's bank account, isolation, and shame. A lifelong gambling addiction meant that Lee had no assets, no savings, and no job to assist him with life's inevitable unexpected expenses.

During financial counselling, Lee was able to identify that he could repay his credit card bill over a period of a few years if he paid above the minimum monthly repayments. This was done after careful consideration of his budget and several reviews to assess affordability of this option. Lee completed a financial literacy education program to learn more about money and to learn budgeting skills.

CASE STUDY 46 – Jerry	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Online sports betting, other online gambling
Estimated cumulative gambling losses at presentation	\$30-\$39K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Work-related stress
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Unable to pay children's school fees ■ Partner is threatening to leave him if he doesn't address his gambling issues
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Jerry's story

Jerry worked as a security officer. Whenever he was at home, he would lock himself in his study and gamble on the internet. He says the pressure of carrying out his duties every day was stressful, and gambling on the internet was how he liked to relax. When Jerry and his partner attended financial counselling, Jerry was on light duties due to a work injury, and he was unable to work overtime or extra shifts leading to decreased income. He started gambling with his friends at the local gaming venues, then this changed when he started doing shift work and could not meet up with them anymore. When he gambled in the gaming venues, he did not gamble as much, but on the internet sometimes the money seemed to 'have no value'.

When the financial counsellor went through a budget with Jerry and his wife Adele they had costs they could reduce though Jerry was reluctant. Adele was very quiet in sessions but did point out that if they did not cut back their daughter's care and private schooling would be impacted. The financial counsellor discussed options, particularly around the daughter's education.

Jerry admitted he needed help, and was ready to look at their financial situation. The financial counsellor referred Jerry to a therapeutic gambling counsellor.

CASE STUDY 47 – Linda	
About the Client	
Sex	Female
Age	Over 60
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Loneliness caused by being single and having no regular contact with her family.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money from family/friends to fund gambling ■ Unable to buy necessities, such as food or clothes ■ Strained relationship with her male flat mate - she was supposed to buy food for the house, but with her gambling addiction she had to rely on ER agencies for food parcels
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Same mental or physical health

Linda's story

Linda came to a service for a food parcel. She was upset as she has already sought emergency relief the month prior. She disclosed she had gambled her money and was ashamed she was not able to buy any food. The service referred Linda to problem gambling financial counselling.

Linda shared with the financial counsellor that her flat mate likes to drink and since she relies on him for transport, she ends up at the gaming room at the local pub. The financial counsellor talked with Linda about her gambling and discussed ways to change her routine. Together they completed a realistic budget with Linda's expenses including food and a limited amount to gamble with. Linda was given gambling resources and a copy of a Gambling Diary to track her gambling behaviour.

CASE STUDY 48 – Harry	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	2 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Homelessness
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home he was renting ■ Borrowed money from friends/family to fund gambling ■ Unable to buy food
Impact of financial counselling	<ul style="list-style-type: none"> • Reduced gambling

Harry's story

Harry was referred to financial counselling by a support worker helping him find affordable accommodation.

Harry was originally staying with his family, but was asked to leave as he was not paying for or buying any food. He was drinking and gambling with his brothers and friends. Some of them were working and would “shout” him drinks, and when he got his Centrelink money, he had to “shout” them back. Harry has a prepaid phone, but he never has any credit; he smokes and is always asking family and friends for cigarette money. He is keen to have his own place and pay rent.

Harry had a limited English and financial literacy understanding, so the financial counsellor created a budget with pictures showing the expenses. Together they discussed the expense of electricity, yard cleaning, and personal items. The financial counsellor reiterated that if Harry is paying his bills and has any money left over, then maybe it is okay to gamble responsibly.

Harry continued to attend financial counselling for six months in which time he reduced the amount of money he was gambling, and stopped relying on an emergency relief food parcels.

CASE STUDY 49 – Kevin	
About the Client	
Sex	Male
Age	Over 60
Income at presentation	Centrelink payment
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	5 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	A cumulative effect of a relationship breakdown, loneliness, isolation, and health deterioration. This resulted in higher costs to meet his day-to-day living needs, which he struggled to meet on the DSP. He became more involved in gambling in an effort to expand his income.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Increased stress and anxiety ■ Increased social isolation
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Kevin's story

Kevin's relationship broke up a long time ago, and he became isolated and lonely. His health deteriorated and he could no longer work. He is now dependent on a walking frame to get around. This means he is unable to carry out simple domestic chores, and thus incurred additional expenses that he struggled to meet on a Disability Pension income.

He became more involved in gambling when he was trying to win funds to meet his day-to-day expenses. He took out 2 credit cards; at the time of his coming to the financial counsellor, the balance on one was \$9000, and as he was unable to meet payments, he then took out a second card that had a balance of \$3000. He was using one to meet the payments on the other, as well as pay the costs of housekeeping and having meals delivered to him.

Kevin had to sell shares that he had accumulated over a period of time through an insurance policy. This policy was cancelled, but he was able to retain the shares until recently when he was forced to sell them to meet utilities payments.

He is in a private rental that is quite expensive, and this takes up nearly 50% of his pension. This is a factor that contributed to his hardship, and thus the pressure to gamble on poker machines to try and make some money back.

As his financial counsellor, I applied for hardship with both providers of the credit cards, and made a case to have the debts waived. This was successful. I assisted him in applying for concessions on his utilities, and set up a bill smoothing arrangement to be paid via Centrepay. I also arranged a hardship program with his telco provider, as it is essential that he have communications available at all times, and also had concessions applied to his motor registration.

We discussed budgeting for groceries and necessities, and how he can make savings in this area. I also put him in touch with services that can assist him further.

Kevin has stopped gambling and stated that he is experiencing less anxiety now. He has also found places where he has engaged in social activities.

CASE STUDY 50 – Cole	
About the Client	
Sex	Male
Age	30-39
Income at presentation	No income
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Started gambling after learning that he and his partner were expecting their first child.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Relationship breakdown ■ Alcohol or drug abuse ■ Borrowed money from a commercial lender to fund gambling ■ Accessed Centrelink payments (and was not doing so prior to gambling)
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Cole's story

With both gambling and drug addiction, Cole was seeking a plan to pay his accumulated \$80K debts. He was unemployed and had not connected with Centrelink and Newstart. Cole was living with his mother as he and his partner needed time apart. She was on maternity leave and using the redraw on equity in their home to survive.

After attending a financial counselling appointment, Cole engaged with an external gambling help service and was already into self-help. Over a period, we arranged moratoriums with his creditors, and he applied for Newstart. Following this, he completed an I&E, and we worked out a money management plan.

Cole's wife sought help to work through the impact of her husband's addictions on her and their child, while Cole attended a clinic and then an interstate drug rehabilitation facility, which his father paid for. Cole stopped using drugs and gambling. He is managing gambling triggers and urges by looking for work and focusing on his family relationships. He has been successful at gaining employment. His I&E was revised and payment arrangements entered into.

A long-term payment plan was negotiated with the largest creditor, allowing Cole to manage his financial obligations. His wife is benefiting from counselling and says she is slowly learning to trust him again. They currently share the care of their young son.

CASE STUDY 51 – Carolyn	
About the Client	
Sex	Female
Age	30-39
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Lack of money available to meet her own personal needs; loneliness and relationship dissatisfaction.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Domestic violence ■ Depression and anxiety ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling • Increased sense of control over her domestic situation

Carol's story

Carolyn had no money to pay the rent, and was concerned she and her husband Robert would be evicted.

Carolyn has rheumatoid arthritis and Robert, while he works part-time, receives a carer's allowance to assist Carolyn. Robert is aware that Carolyn gambles and controls all their finances, for example he refuses to allow the rent to be paid via direct debit insisting instead that he give Carolyn cash to pay the rent and that she manage this. In addition to the rent, Carolyn is expected to make payments on a number of household bills, which she frequently fails to do due to her gambling activity. All bills are in her name. She has a debt with a housing company that her husband is unaware of.

Carolyn was referred to a gambling counsellor who is helping her to deal with the power imbalance in the relationship. Carolyn has no money at all, and so she gambles to try to win money for her own.

The financial counsellor negotiated a payment arrangement with the housing company to pay off current rent and arrears, and developed a money management plan to guide Carolyn's payments, support her goals to stop gambling, and maintain a small saving plan. In spite of her husband's ridicule of her attendance at counselling, Carolyn is persisting and says she is feeling stronger and more purposeful.

CASE STUDY 52 – Richard	
About the Client	
Sex	Male
Age	30-39
Income at presentation	No income
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Online sports betting, other online gambling
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Had been gambling for some time and felt it was under control. When he moved from Darwin to Adelaide, he had a lot of time to fill and the gambling escalated.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Suicide ideation or attempt ■ Fraud or other crime ■ Bankruptcy ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Negative impact on his wife
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Richard's story

Richard and his wife Anna arrived in Australia from India seven years ago. The couple have two young sons.

Richard had a mental breakdown and they moved interstate. He told Anna he had a heart attack, but while being admitted to a hospital, it was discovered he tried to harm himself by swallowing a large amount of tablets. Finally, he admitted to Anna he had been gambling, and described the extent of his problem. The mental health worker at the hospital referred the couple for financial counselling.

In total, Richard gambled \$93,500 in personal loans and credit cards in his name. However, he also accessed and gambled his wife's savings, accrued debt in her name, gambled online in her name and borrowed money from members of her family.

Whilst Richard is driven to make amends, Anna was suffering emotionally. She stated that her dream was to purchase their own home and at some stage, send the boys to a private school. She stated that 'Indian women do not question their husbands when it comes to money, and I wonder what else he has done that I don't know about.'

The financial counsellor helped the couple explore options. This resulted in Richard filing for bankruptcy on the debts in his own name and his wife then seeking separate support

from the financial counsellor to pursue maladministration relating to the debts in her name. The financial counsellor assisted in having the credit card debt in Anna's name written off and the fraudulent personal loan reduced (as Anna was not prepared to pursue charges against her husband which would help her case).

During their final face-to-face financial counselling session, it was evident that Richard's relationship with his wife was already improving. The wife seemed more assertive and less emotional, while Richard looked healthier and happier. He stated that he was working steadily as a nurse for agencies. He acknowledged his wife's pain and strength during the difficult time. There seemed to be hope in the air - they talked a little about the future.

CASE STUDY 53 – Rose	
About the Client	
Sex	Female
Age	50-59
Income at presentation	No income
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	Not specified
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Client had to leave work due to changes in work conditions that had a deleterious effect on her health. Client had considerable savings for her retirement which she intended to live on until more satisfactory work could be found.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost all her retirement savings and is now at a risk of losing her home, as she can no longer afford to pay mortgage ■ Dependent on son for financial support, is currently being assessed by Centrelink for benefits, but the fact she left work voluntarily complicates the matter
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Rose's story

Rose is a 58-year-old woman who left her job as a delivery driver because she felt the 12-hour shifts and other stressors were becoming detrimental to her health. Rose said her gambling difficulties arose when feelings of loneliness and emptiness came upon her, particularly after her son returned to Queensland where he lives. Since then, she has gambled away all her superannuation money. Her inability to pay mortgage and other bills had her realise that she needed help, and so she came in for financial counselling.

Since her divorce, Rose said her friendships have gradually diminished, and she is now quite socially isolated. Rose describes feeling very shamed by the way things have turned out. During counselling, her use of poker machines was re-framed as an attempt to ease her feelings of isolation and loneliness. She agreed that she needs ways of managing those feelings in a constructive way, and the financial counsellor discussed options that will hopefully structure her life positively and offer her some social connections.

Financial counselling assisted her with strategies for paying her bills and working with Centrelink. Rose said she had not gambled for two months, was working with her Job Network provider, preparing resumes and letters of job application, and planning to broaden her social network through volunteering and community gardens.

CASE STUDY 54 – Kala	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Centrelink payment
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Indigenous card games
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	<p>Peer pressure by family and community members; card games are the norm, usually a quick fix to purchase whitegoods, TV or a vehicle for the family, with residual available for food until next Centrelink benefit is paid.</p> <p>The desire to buy something with the absence of savings motivated her to continue playing until everyone had lost “today’s pay” and one person won the pot.</p>
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Family violence ■ Suicide ideation or attempt ■ Alcohol or drug abuse ■ Borrowed money from friends/family to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> ● Improved financial position ● Reduced gambling

Kala’s story

Kala was a very quietly spoken person, shy and reluctant to share information at first. It took some time for the financial counsellor to build trust with Kala. Together they chatted about the other adult members in Kala’s household, and how they could contribute to ease the burden of running a large household.

Up until now, when no food was available, and after humbugging other community members, selling artefacts and paintings were exhausted or unable to supply the demand due to the cost of craft materials on the lands, the pressure would build at home. Kala’s partner would become aggressive and lash out. On one occasion he threw her across the kitchen floor, resulting in a broken arm, multiple bruises and abrasions. The children were witnesses to this common occurrence of domestic violence.

Trying to keep up with the consistent arguments for money to subsidise her partners “gunya habit” was wearing her down. She was deeply depressed and had suicidal thoughts. Kala confided she made an attempt at suicide by using a hose tied to a tree. This failed on three occasions, and she had to be held down, sedated, and then flown out to the hospital at Alice Springs to recover.

Eventually, Kala and the financial counsellor set about prioritising Kala's needs for daily living, looking at a simple budget using visual tools.

Working on a behavioural change has given Kala the confidence and encouragement she needed to understand the "white fella ways", and to save enough money not just until the next day, but rather until the next payday. She was advised not to withdraw all her money at the one and only ATM in the community, but rather use her key card to purchase at the store. Now there is food on the table daily, reducing the domestic violence and calming the household.

Kala has had a discussion with the other adult members who now contribute to the fortnightly household living expenses. She is trying to adjust to living 14 days at a time and managing her money in a more structured way with the assistance and empathy provided by financial counselling.

The occurrence of domestic violence is now greatly reduced, and Kala attends the "casino", as it known in the community, less frequently.

CASE STUDY 55 – Nioka	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Other
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	The inability to find suitable employment options on the lands, boredom, no incentives or encouragement from community peers to participate in activities.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Family violence ■ Drug or alcohol abuse ■ Borrowed money from family/friends to fund gambling ■ Community disturbance – frequent fights/arguments
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Nioka's story

Nioka was very shy and quietly spoken. He would constantly walk around the community with his head down, wearing a hoodie and looking at the ground.

The financial counsellor living in Nioka's community one day ventured over to the fence to have a chat Nioka. Nioka was sourcing out cigarette butts as many of the white fellers smoked. After encouraging him with open questions, Nioka slowly explained that this habit was common among the communities. Apparently the butts are mixed with tobacco and reused as a 'rollie'. This method is used in-between the 'gunya runs' when no drugs are available in the community. Nioka explained that this could be in \$30 hits: all the money is pooled and a supply of drugs is obtained from another community. When the community is sleepy, it means the drugs are in town, and when the drugs are gone, the domestic violence commences, families seem a little tense and community infighting begins.

Nioka joined the financial counsellor on a number of occasions to discuss his Centrelink benefit, and how he could make it last until the next payday. The financial counsellor feels he and Nioka are making little steps at a time, both discovering together ways to better suit Nioka's budget and general wellbeing.

CASE STUDY 56 – Dheran	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Other
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	6 years
Did the client self-identify?	No
Had the client lost assets?	Yes
Trigger?	Relationship breakdown
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Lost car ■ Relationship breakdown ■ Family violence ■ Alcohol or drug abuse
Impact of financial counselling	Improved mental or physical health

Dheran's story

Dheran is a well-respected elder within the community, accessible to everyone, and in full-time employment. He constantly seemed to taking the community vehicle on trips and not returning for lengthy periods, often ending up on drug- and alcohol-related binges, and returning at night by back roads not patrolled by the police, the car filled with drugs or alcohol. Upon his return, this would be distributed to community members.

Once the supplies were depleted and with no money left, community arguments would begin resulting in violence, family members leaving to stay with relatives, or partners relocating to other communities until everything calmed.

Dheran insisted he was helping his community all the time. He understood the relevance of being caught, but knew it would not be long and he would be back again. His behaviour has been ingrained since his teenage years, and he knew it would take a long time to adjust and change his ways.

After a consultations and referrals to the appropriate specialists, Dheran is now fighting his addiction. However, humbugging and his status amongst his community remain an ongoing issue.

CASE STUDY 57 – Jackson	
About the Client	
Sex	Male
Age	20-29
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/In a relationship
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	1 year
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	No specific trigger identified. However, he has a de-facto partner who is due to give birth to their third child any day. He enjoys relaxing at the pub or club with friends after work/on weekends, and gambles for enjoyment.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Alcohol or drug abuse ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Reduced gambling

Jackson's story

Jackson and his partner Sara are a young couple with two young children. Sara is due to give birth to their third child. Jackson is working and Sara is in receipt of Centrelink benefits and a stay-at-home mother. Jackson admitted that he smokes marijuana regularly, and that he enjoys drinking and gambling with his mates at the pub or club after work/on weekends. He stated that he spends approximately \$450 per week on gambling, plus an additional \$200 per week for his marijuana and alcohol usage. They are both currently living in a subsidised rental.

Sara stated that she is finding it extremely difficult to manage to pay for the essentials with her Centrelink benefits, and she is lucky if she receives any money from Jackson to pay for groceries or bills. She was concerned that with another baby on the way, they would soon be unable to pay for their living expenses unless Jackson can cease his gambling.

When they first saw a financial counsellor they had overdue electricity and gas bills, were repaying a Centrelink advance repayment, had a vehicle to run, and had limited money for groceries.

The financial counsellor discussed with Jackson and Sara ways to minimise the impact of Jackson's gambling. These can be simple changes, for example only carrying enough cash for daily purchases and leaving any cards at home, having Jackson's wages paid into Sara's bank account, cancelling any joint accounts and/or making arrangements for two signatures required to withdraw money, etc. Information was provided regarding self-exclusion, gambling help line, self-help groups, etc.

Unfortunately, Jackson does not see his gambling or drug and alcohol use as a problem. The financial counsellor urged Sara to gain some support from a self-help group, and to put in place some protection for herself. Jackson has agreed to give thought to the amount of money he is currently gambling, and how this money could be much better spent on paying their overdue bills, purchasing items for the new baby, or on an outing for the whole family to enjoy.

CASE STUDY 58 – Kelly	
About the Client	
Sex	Female
Age	40-49
Income at presentation	Centrelink payment
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	No specific trigger, but she advised that her gambling problem had been increasing significantly over the years and had resulted in the breakdown of her marriage.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost job ■ Bankruptcy ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Reduced gambling

Kelly's story

Kelly presented with unmanageable debts accumulated over a period due to her increased level of gambling. Kelly also suffers from significant mental health issues. Kelly had taken out a personal loan, credit cards, and a loan from her brother to fund her gambling. Kelly was already aware of the self-exclusion policy, and had contacted a gambling counsellor via phone.

She had sought assistance from the financial counsellor for completion of voluntary bankruptcy paperwork. The application to enter into voluntary bankruptcy was accepted, alleviating her financial hardship.

However, Kelly presented again months later for assistance with withdrawing superannuation under financial hardship. Kelly stated that she had attempted to reduce her gambling habits, but had on occasions gambled excessively. As a result, she had fallen behind in her rent, owed outstanding electricity and phone accounts, and had borrowed again from her brother.

The financial counsellor assisted with the early release of superannuation funds and encouraged Kelly to reconsider the self-exclusion option, which would make it more difficult to gamble in her local area. Also they discussed options when Kelly feels the need to gamble. Kelly was provided with contact details of a problem gambling counsellor, and also a gambling help line. She is also being assisted by a mental health worker.

CASE STUDY 59 – Bruce	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies, online sports betting
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	2 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Alcohol or drug abuse ■ Fraud or other crime ■ Imprisonment
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Stopped gambling

Bruce's story

Bruce has only recently been released from prison and wanted to get his financial obligations sorted out.

Bruce attended the service with substantial credit and debt issues. He advised that he had accumulated a lot of debt prior to being incarcerated due to his gambling and drug issues. Bruce was homeless and couch surfing. He was receiving the Newstart allowance and did not believe that he will find any work in the near future.

Bruce had no assets, and debts total approximately \$30,000. He elected to enter into voluntary bankruptcy so he could have a clean slate and start fresh. He was given resources relating to managing debt and maintaining a budget.

Bruce believes that he has gained control of his impulse to gamble, but the financial counsellor discussed the possibility of relapse, and relapse prevention techniques. He was given contact details for a gambling help line, and he is attending counselling for assistance with his substance abuse issues.

CASE STUDY 60 – Randy	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	<\$20K
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Mental health, job loss, relocation to a new area
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost home she was renting ■ Borrowed money from a commercial lender to fund gambling ■ Isolation
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Randy's story

Randy sought gambling counselling, and saw a counsellor regional New South Wales.

For years he has had issues with anxiety and depression, and a few other medical problems. His only income was Centrelink disability pension, and his only asset was a car worth approx. \$1000. Randy had in the past accessed payday lenders and paid them back successfully when working part time.

The reasons he had fallen behind with his accounts was a gambling problem. He advised that he had excluded himself from a nearby casino, but not his favourite club.

Randy felt he could mostly control the gambling, giving himself a limit. He does not drink or do drugs when he is gambling, and most of the time he can set a limit to spend. This had not been the case of late. Randy had lost his job and rental accommodation in his small town. He had relocated to another town for cheaper housing where his gambling had accelerated along with his debts.

The financial counsellor discussed options and he decided to exclude himself from the gaming club. He did not drink and only used the venues for gambling, not socialising. His creditors were contacted and the financial counsellor arranged reduced repayment plans and interest. Randy was adamant that he would repay the debts.

Randy was happy with the result, and has since managed his rent and other expenses.

CASE STUDY 61 – Donna	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Centrelink payment, wages
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Reduced employment, controlling sister, relocation and family stress
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Poor health
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Donna's story

Donna, a single woman, aged 60, was on Centrelink disability pension, but had a casual job cleaning. The hours she worked within her pension allowance was governed by how she felt. She had quite a few degenerative health problems, and these had been exasperated by the stress of accumulative gambling debt.

Donna's past employment was at a professional level, and she missed being able to do this. She had originally left work to help her son who suffered from bipolar disorder, and this in turn reduced both her physical and mental health to a degree that she was on disability pension herself. With money she had left, she bought a mobile home in a caravan park on the coast near her sister.

Unfortunately, this move did not go well, as Donna's sister then wanted to control her more in regards to her gambling and spending, which then caused Donna to gamble more. It became a vicious cycle.

At the time Donna presented, she owed approx. \$21,000. Bankruptcy was not an option due to her mobile home. Donna was still seeing a gambling counsellor, and she had successfully stopped gambling. The financial counsellor negotiated with her creditors for lifetime repayment plans, nil interest, fees and charges, and repayments between \$10 and \$50 per month. Eventually some Donna's creditors agreed to waive the debts.

Donna has one debt left, and is paying \$50 month. She has ceased work due to ill health, and is happy that her only debt is \$50 per month. She is still not gambling.

CASE STUDY 62 – Monica	
About the Client	
Sex	Female
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	No losses
Length of time client had been gambling	1 year
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Lost home she was renting ■ Relationship breakdown ■ Borrowed money from family/friends to fund gambling ■ Negative impact on her child
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Stopped gambling

Monica's story

Monica a 21-year-old single mother of a three-year-old child, was originally referred by gambling counsellor, but had not kept the appointment. At the time of presenting to our office, she was no longer seeing a counsellor and had reduced gambling.

Monica and her daughter had moved back into her grandmother's home, as the relationship with her mother had broken down and she could not afford a rental property. Her only income was Centrelink benefits.

Monica's major debt was a car loan from when she was 18 years old. The loan was unsecured, since she did not purchase the car on the bank loan. Monica had never serviced the loan, as she stated she could not afford the payments once she moved out of her grandmother's home. She also had Centrelink cash advances that she was paying.

After looking at the loan and support documents, there was a case for unfair lending. The financial counsellor negotiated a reduction with interest free repayments over two years.

The financial counsellor discussed with Monica the reason for her gambling. Monica said she used gambling for socialising. The financial counsellor made a few referrals for Monica to play groups that would allow both herself and her daughter to socialise with people of their own age.

Monica was very happy with this outcome. At present, she is maintaining her payments and has ceased gambling.

CASE STUDY 63 – Steven	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Work stress, loan sharks
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Lost his home (that he owned or was buying) ■ Relationship breakdown ■ Fraud or other crime ■ Borrowed money from commercial lenders to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Lost other assets after he borrowed money from loan sharks and could not repay
Impact of financial counselling	No changes

Steven's story

Steven was in his thirties, separated with two children. He was a business owner who had fallen on difficult times and, as a result, was in financial hardship. His debt was spread across several creditors and many friends and family, and totalled approximately \$90,000.

Steven did not initially disclose his gambling until the financial counsellor noticed discrepancies in Steven's income and expenditure, and began asking more questions. It soon became apparent that Steven was spending the majority of his income on gambling, and that it was his gambling habits that had led him to financial hardship. When approached directly, he admitted to this and advised he had lost his family home, his investment property, and a previous car to loan sharks. His family broke down as a result, which only made him gamble more.

Steven's mental health was a concern, as his stress and anxiety were obvious. Unfortunately, he chose not to remain honest and transparent during the financial counselling process. It came to light that he was attempting to hide assets, and was willingly engaging in fraudulent activity in an attempt to lessen his financial hardship. It also came to light that his estranged wife was assisting him. The financial counsellor had a frank discussion with him about the role of a financial counsellor and the rights and responsibilities of both the client and the counsellor during the financial counselling process. Steven then chose to opt out of financial counselling.

CASE STUDY 64 – Jonah	
About the Client	
Sex	Male
Age	Over 60
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	5 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	He began gambling to a negative extent due to the gambling his girlfriend at the time partook in.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost redundancy payment ■ Relationship breakdown ■ Suicide ideation or attempt ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from family/friends to fund gambling ■ Accessed Centrelink payments (and was not doing so prior to gambling)
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Jonah's story

Jonah, a 64-year-old ex-gambler, was still trying to pay off debt accumulated during his additive period. He resided with his mother in her home. However she had recently died. The property was owned by Jonah and his brother. His debts were spread across multiple credit cards and totalled approximately \$65,000.

Jonah's subsequent addiction began when a former girlfriend encouraged more frequent gambling. During this time, he was made redundant and received a large payout. All of this was spent on gambling and on paying off the subsequent debts—for him and his ex. The gambling and its subsequent debt caused depression and anxiety for Jonah, and suicide ideation was mentioned during multiple financial counselling sessions. Jonah also indicated that the ongoing stress was causing him to have thoughts of relapse.

Due to his lack of debt serviceability and his mental health, the financial counsellor assisted Jonah to have approximately \$35,000 waived on compassionate grounds. The remaining debt was paid via a reverse mortgage—an option discussed with Jonah.

At the culmination of his financial counselling, Jonah had retained his only asset (his portion of the home), and was in a more stable financial situation. He also managed to stay away from the poker machines.

CASE STUDY 65 – Amanda	
About the Client	
Sex	Female
Age	20-29
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	\$20-\$29K
Length of time client had been gambling	2 years
Did the client self-identify?	No
Had the client lost assets?	No
Trigger?	Not specified
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost car ■ Relationship breakdown ■ Borrowed money from family/friends to fund gambling
Impact of financial counselling	<ul style="list-style-type: none"> • No changes

Amanda's story

Amanda was a single mother of three in her twenties. She presented with unpaid credit cards and personal loans, and advised she did not earn enough to pay the minimum amounts required.

Whilst going over her bank statement, the financial counsellor noticed many large withdrawals at local clubs. These withdrawals totalled over \$800/fortnight. When discussed Amanda said she did not know what this was, so the financial counsellor suggested a spending diary. At this point, Amanda admitted that she liked to spend her free time at clubs as it was her stress-relief. Amanda began discussing the pros and cons of gambling. Amanda ultimately did not choose to engage further with the service, as she did not see her gambling as a problem.

CASE STUDY 66 – Tracey	
About the Client	
Sex	Female
Age	50-59
Income at presentation	Wages
Marital Status at Presentation	Separated or divorced
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	\$40-\$49K
Length of time client had been gambling	4 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Had gambled responsibly for a few years and then moved to Sydney away from family and friends. She did shift work, and when her shift finished at 11.30, she was still "wired" and there was nothing else to do, no one to talk to. Boredom resulted in more gambling.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial position • Improved mental or physical health • Stopped gambling

Tracey's story

Tracey is a single parent of three children; one is 16 and left home, the other two live with her in a private rental property. One daughter has mild cerebral palsy. Tracey is a Registered Nurse and she works full time in the public system as well as casual work at a private hospital. She suffers from depression, being on medication for 16 years.

In 2011, Tracey and her children moved to Sydney to be closer to her brothers and sisters. She has gambled (responsibly) for many years - she was going to the pub nearby and then started going to local clubs. Exclusion was not an option for her. Since she got a full-time job, she has increased her gambling habit and has taken out loans to support it.

She says that she gambles because on certain shifts she is worked up after work and there is nothing to do, everyone else is asleep. She has one good friend whom she told about her gambling. Her children also know. She is attending gambling counselling. Her aim is not gamble at all.

Tracey is organised—coming with a full list of her creditors and what she owed—debts totalling \$44,000. She was behind with her rent, credit card payment, and her savings account is overdrawn. If she can stop gambling, she can manage financially.

The financial counsellor prepared her Statement of Position, and it showed an \$89/fortnight profit which reassured her that without gambling she could manage. Tracey has given her cash cards to her daughter and worked with the financial counsellor on setting up a payment plan to get arrears under control. After the first session, Tracey left feeling more in control. Tracey is not gambling and getting her debts paid off. She is working long hours, and she really wants to go on a holiday in February as a reward.

CASE STUDY 67 – Hakan	
About the Client	
Sex	Male
Age	30-39
Income at presentation	Centrelink payment
Marital Status at Presentation	Single
About their Gambling	
Main form of gambling	Pokies
Estimated cumulative gambling losses at presentation	Over \$60K
Length of time client had been gambling	6 years
Did the client self-identify?	Yes
Had the client lost assets?	Yes
Trigger?	Received a redundancy from his previous job
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Lost his home (that he owned or was buying) ■ Lost redundancy payment ■ Became morbidly obese and underwent surgery in October 2015
Impact of financial counselling	<ul style="list-style-type: none"> • Improved financial situation • Improved mental or physical health • Stopped gambling

Hakan' story

Hakan is 39 and lives with his Turkish mother. They have their names down for public housing. Hakan is not well, has been having kidney tests.

He had a kebab business in partnership with others for many years. This was sold and all debts were paid at the time. Since, Hakan has found it difficult to work due to his health problems. He is on a carer's pension.

In 2005, Hakan started gambling. Prior to this, Hakan was able to make all his payments, had a home mortgage, and a good credit rating. Banks offered him more credit over the phone; on his income of \$1,100 per week he could afford the repayments.

Hakan sold his house which he used to pay debts. Even after the sale of the house, he still owes creditors close to \$200,000. He cannot go bankrupt because of the house sale, and he does not want to risk his ex-business partner coming and threatening him. He has not gambled since June 2012. He still struggles and remains unemployed.

After discussing all the options, it was decided to "do nothing" and just deal with creditors when they started to hassle him too much. Hakan is on a number of small payment plans, and intends to file for bankruptcy as the sale of the house was now three years ago. He knows the risks.

CASE STUDY 68 – Alexander	
About the Client	
Sex	Male
Age	40-49
Income at presentation	Wages
Marital Status at Presentation	Married/De facto/in a relationship
About their Gambling	
Main form of gambling	Other
Estimated cumulative gambling losses at presentation	\$40-\$49K
Length of time client had been gambling	3 years
Did the client self-identify?	Yes
Had the client lost assets?	No
Trigger?	Motivated by a big win he got the first time he ever played.
Impact of the gambling?	<ul style="list-style-type: none"> ■ Unable to pay bills or debts ■ Relationship breakdown ■ Borrowed money from a commercial lender to fund gambling ■ Borrowed money from friends/family to fund gambling ■ Nearly lost his relationship with wife and children
Impact of financial counselling	<ul style="list-style-type: none"> ■ Improved financial position ■ Improved mental or physical health ■ Stopped gambling

Alexander's story

Alexander is married with two teenage children. He brought his family out from Mauritius in 2006, and studied to get a qualification and permanent residency. He was working three jobs but also had to borrow from his family.

In 2010, Alexander went to a casino and within 10 minutes had won \$2,800 on the roulette. He left and sent \$2000 to family and spent \$800 on treats for his family. He says it was the worst thing that ever happened to him. Three days later he was back. Some days he would spend eight hours gambling - only on roulette, trying to "chase losses". He was not finding it enjoyable but was very stressed by the debts he owed his family. These stresses kept him gambling.

He asked for help at his local club, and they gave him a reference to a financial counsellor.

Alexander has a number of debts. The payday loans are the stressful ones, because he cannot seem to pay them back. He has been going to gambling counselling since March, has had a relapse, and has self-excluded from all the local clubs.

Alexander had control of his repayments to most creditors, but was having difficulty repaying the payday lenders. The financial counsellor referred him to a community legal centre, and they have taken on his case. Alexander wants to help others stay away from gambling, so he is very happy to be the "test case" if needed.

