

Problem  
gambling and  
the workplace:

*Identifying and  
responding to  
problem gambling*



gambling **HELP**

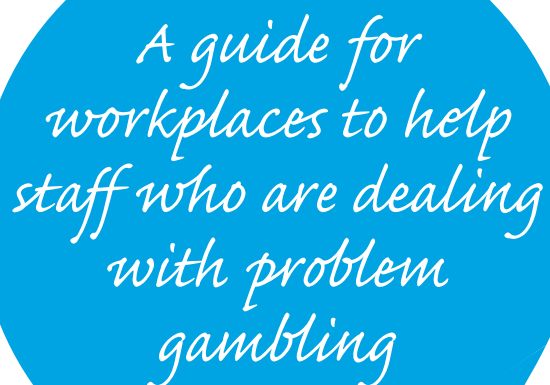
PHONE • FACE TO FACE • ONLINE

1800 858 858


[www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au)







*A guide for  
workplaces to help  
staff who are dealing  
with problem  
gambling*



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# Why is problem gambling a workplace issue?

Did you know that 19% of people with gambling problems report losing time from work or study as a result of gambling? What's more, 25% report that gambling adversely affects their work. It is estimated that problem gambling in Australia costs \$4.7 billion annually. Given that between 80,000 and 160,000 Australians suffer from significant gambling problems, and a further 230,000 to 350,000 are at risk, this is a common issue that employers cannot afford to ignore.

Fraud is relatively common among people with gambling problems. In one study, 22% of people with gambling problems had embezzled funds, and 7% had misappropriated funds. Gambling-related crimes tend to be more widespread among white-collar workers in financial services, and employees with direct access to money. In 51% of cases gambling was cited as the main motivating factor for employee fraud in Australian financial institutions. Employee fraud cost Australian financial institutions an estimated \$217M between 2000 and 2013, with \$115M of this loss occurring in NSW. This does not take into account unreported and undiscovered incidents, so the total cost to employers is likely to be much higher.

Problem gambling has a wide range of other impacts including:

- Negative publicity and associated diminished customer confidence
- Diversion of management and staff time
- Expenses for recovering money and increase in insurance premiums
- Emotional impact on colleagues due to broken trust.

Problem gambling is a social, health, and workplace safety issue, but unlike other dependency issues such as alcohol and drug abuse, there are few observable signs and symptoms. This can make identifying an employee suffering from gambling-related harm difficult for colleagues and employers.

With the proliferation of online and mobile gambling channels and the shift from gambling in venues to gambling in the home and workplace, problem gambling has enormous potential for negative workplace impact.





# What is problem gambling?

Problem gambling is characterised by difficulties in limiting money and/or time spent on gambling, which leads to adverse consequences for the gambler, family, friends, work colleagues, and for the community.

## Other impacts of problem gambling

It is important to remember that problem gambling affects an individual and those around them, both inside and outside of the workplace.



For every individual with a gambling problem, there are five to ten other people who are affected, including immediate and extended family, friends, work colleagues and employers. Impacts may include lending or stealing money, family finances negatively affected, lying, stress, arguments, children negatively affected, legal problems, and relationship breakdowns. Mental health issues may be exacerbated, with individuals possibly also experiencing depression, anxiety, lack of sleep, stress-related illnesses such as ulcers and high blood pressure, or suicide.



## Potential warning signs

If you notice that an employee is experiencing any of the following warning signs, it may be a sign they are suffering from gambling-related harm:

- Time
  - Arriving late to work (out late gambling)/leaving work early or taking long lunch hours (to go gambling)
  - Unexplained disappearances or increased absenteeism
  - Unusual or predictable sick leave pattern
  - Gambling on company time (work computer, mobile, telephone)
- Productivity
  - Irritability, poor concentration, moodiness
  - Employee's mind is on other things (their next bet, large losses, chasing their losses, debt)
  - Changes in productivity/work not completed
  - Misuse/excessive use of work telephone or internet
- Financial
  - Borrowing money from colleagues
  - Employer constantly approached for salary advances
  - Repeated credit loans/owes money to loan sharks/called at work by companies chasing payment
  - Constantly volunteering for overtime/additional shifts to cover debts/pay for living expenses/gamble
- Criminal
  - Stealing money/goods from work colleagues (they might see it as "borrowing" money which they will repay once they recover their losses)
  - Fraudulent expense claims
  - Embezzlement
- Other
  - Rarely takes holidays so backfill to cover their job isn't required (illegal financial activity may be uncovered)
  - Form guides/sporting newspapers on work desk or constantly on betting websites



To work out exactly what is happening, you need to have a conversation with the employee.

By identifying the problem and providing support early on, you can help your employees tackle their gambling problems before they spiral out-of-control. Early intervention improves productivity and employee wellbeing, and helps to prevent employee fraud.

## How to broach the subject

It is difficult raising something like problem gambling with an employee. The following communication techniques will help make the conversation effective:

- Normalise the conversation by acknowledging that sometimes having a difficult conversation is necessary in the workplace.
- Express facts, thoughts, feelings and beliefs without placing blame.
- Focus on “I” rather than “you” statements.
- Listen actively to what the employee has to say by paraphrasing and summarising.
- Be understanding—acknowledge the emotions present.
- Plan your responses beforehand based on how the employee is likely to react.

The following is an example of how you can broach the subject with an employee:

“I’d like to talk to you about a sensitive issue. I feel it’s important we talk about this because I’m concerned about you. You are a valued employee and colleague here, and that’s not going to change.

I’ve noticed you have seemed stressed/ depressed/ anxious/ distracted/ not yourself of late. Would you mind if I asked you some questions to find out a little bit more about your situation, and if there is anything I can do to help? Please know that I’ll keep your answers totally confidential.”





# What questions to ask

Once you've broached the subject, here is a list of questions you can use to find out more information:

- How have you been feeling lately?
- What has been happening in your life to make you feel that way?
- Can you tell me more about that?

If an employee admits they may have a gambling problem, here is a list of questions you can ask to establish the problem's severity. Alternatively you can give them a copy to complete on their own.

In the last twelve months:

- Have you thought that you might have a gambling problem?
- Have you bet more than you could afford to lose?
- Have you gone back another day, to try to win back the money you lost in a gambling session?
- Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- Have you been criticised about your gambling?
- Have you felt guilty about the way you gamble, or what happens when you gamble?
- Has gambling caused any financial problems for you or your household?
- Have you borrowed money or sold anything to get money to gamble?
- Has gambling caused you any health problems including stress and anxiety?

If the employee answers "Yes" to any of the questions then they may have a gambling problem. You can refer them to **Gambling Help** on **1800 858 858** for further assistance.

Gambling Help is a free service that assists problem gamblers and their families in NSW. It includes a range of counselling and self-help options that can be accessed by phone, online or face-to-face.





# How do the Gambling Help services work?

Gambling Help is funded by the Responsible Gambling Fund on behalf of the NSW Government to assist people suffering from gambling-related harm in NSW. All services are free of charge.

Gambling Help provides free and confidential counselling, including legal assistance and financial counselling, that can be accessed by phone, online or face-to-face. Gambling Help telephone and online counselling services are available 24 hours a day, seven days a week.

All of our services have a common goal: to help people understand and overcome problem gambling, and to provide support, advice and encouragement as they do so.

Gambling Help also provides a range of free resources and self-help tools, including DVDs, workbooks, a mobile phone application, and online peer support forums.

## Helping your staff

There are more than fifty free face-to-face Gambling Help services available across NSW. All Gambling Help counsellors are specially trained, and have a wealth of experience in helping people find their way out of gambling-related difficulties. They understand just what gamblers and their family members are going through, and offer exactly the kind of support and assistance that is required. They also understand the importance of privacy and confidentiality. Gambling Help also provides a number of face-to-face and telephone counselling services in other languages.

Remember, our counsellors have helped many other people in similar situations. They're not there to judge or criticise.

## Contact Gambling Help

**Phone:** 1800 858 858

**Web:** [www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au)

# Specialist Counselling Services

SERVICE	PHONE NUMBER
Arab Council Australia	02 9709 4333
Co-As-It (services for the Italian speaking community)	02 9564 0744
Multicultural Problem Gambling Service (statewide service)	1800 856 800
Multicultural Problem Gambling Program for Chinese Communities	1800 856 800
Vietnamese Community in Australia	02 9727 5599
Warruwi Gambling Help (Aboriginal-specific program)	1800 752 948
Wesley Community Legal Service	02 9263 5577
Financial counselling	Call Gambling Help on 1800 858 858 to find your nearest financial counsellor
Hornsby Multicultural Gambling Service	9477 9567

## For more information

To order materials or resources, or for assistance with developing or integrating problem gambling into policies in your workplace, please contact the Responsible Gambling Fund within the Office of Liquor, Gaming & Racing, NSW Trade & Investment:

**Website:** [www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au)

**Email:** [rgf@olgr.nsw.gov.au](mailto:rgf@olgr.nsw.gov.au)

**Telephone:** 02 9995 0763





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