

# Gambling Harm Conference 2018

Partnership between Financial and Therapeutic Counsellors

# Introduction

## Sue Battle

- Financial Counsellor for 14 years
- Returned to Gambling Financial Counselling 2 years ago
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## Sandra Luxford

- Therapeutic Counsellor / Social Worker 15 years
- 6 years as a Therapeutic Counsellor at Gamblers Help
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# Overview of our Presentation

## Financial Counsellor

- Case Study
- What the Financial counsellor did
- The outcomes

## Therapeutic Counsellor

- What the Therapeutic Counsellor did
- The outcomes
- How they collaborated with this client

## Together

- The benefits of collaboration
- Question time
- Closure

# Case Study

## Back Ground

- ▶ 40 year old male, in rural Victoria
- ▶ 2 properties both mortgaged
- ▶ Divorced with 1 child
- ▶ Mental health issues, past trauma
- ▶ Long history of gambling. Family are gamblers
- ▶ High income earner. Many years in construction.
- ▶ Injured Knee, first operation
- ▶ Applied for 1<sup>st</sup> personal loan
- ▶ No improvement to knee, Stem cell injections
- ▶ Applied for 2<sup>nd</sup> loan
- ▶ Never be able to work again
- ▶ Applied for income protection
- ▶ Receiving income protection payments
- ▶ Gambling started to increase
- ▶ Started drinking alcohol
- ▶ Sold everything ran out of money
- ▶ Applied to refinance the 1<sup>st</sup> personal loan.
- ▶ Applied to refinance the 2<sup>nd</sup> personal loan.
- ▶ Applied a 3<sup>rd</sup> time but was knocked back.

## Payments at the time

Home Loan		\$ 219,000	f/night	\$ 600
Home Loan		\$ 76,000	f/night	\$ 220
Personal Loan		\$ 47,810	f/night	\$ 460
Personal Loan		\$ 41,616	f/night	\$ 420
Credit Card		\$ 10,493	f/night	\$ 161

### Credit Card

Month	Transfer amount	Bank Fees	Total
Dec-16	\$ 21,700.00	\$ 756.83	\$ 22,456.83
Jan-17	\$ 11,119.00	\$ 455.03	\$ 11,574.03
Feb-17	\$ 12,600.00	\$ 351.42	\$ 12,951.42
Mar-17	\$ 11,410.00	\$ 264.96	\$ 11,674.96
Apr-17	\$ 5,800.00	\$ 197.36	\$ 5,997.36
May-17	\$ 1,604.00	\$ 220.54	\$ 1,824.54
<b>Total</b>	<b>\$ 64,233.00</b>	<b>\$ 2,246.14</b>	<b>\$ 66,479.14</b>

### Everyday Savings

Aug-sept 2016	\$ 9368.00
Oct-16	\$ 15,894.20
Nov - Dec 2016	\$ 31,024.10
Jan-17	\$ 21,046.00
Feb-17	\$ 15,918.60
Mar-17	\$ 15,426.00
Apr-17	\$ 14,699.50
May-17	\$ 7,495.50
<b>Total</b>	<b>\$ 130,871.90</b>

# Responsible lending under the NCCP (FOS website)

The NCCP provides that:

- ▶ • a credit assistance provider must, after making reasonable inquiries and taking reasonable steps to verify information, make a “preliminary assessment” about whether the consumer's contract or changes to the consumer's contract will be not “unsuitable”, and
- ▶ • a credit provider must, after making reasonable inquiries and taking reasonable steps to verify information, make a “final assessment” about whether the consumer's contract or changes to the consumer's contract will be not “unsuitable” .
  
- ▶ A loan will be not unsuitable if:
  - ▶ • it meets the consumer’s requirements and objectives, and
  - ▶ • the consumer has the capacity to repay the loan without experiencing substantial hardship.

## Outcome of 2<sup>nd</sup> complaint

- “While the loans were extended to the client in line with their credit policies, they agree that staff should have made further enquiries based on the information of the time frame of the Income Protection payments”

They then offered

- Refund of all fees and interest charges on both Personal Loans.
- Refund to be paid back into each loan respectively, to reduce loan balance.
- Monthly Loan Service Fee Wavier and 0% interest rate for remaining life of both loans.

The client to pay principal amounts on both loans.

On current figures

Offer to waive interest \$9445.42

Offer to waive fees \$480.00

## Banks eventual offer

- ▶ Waiver of 2 personal loans and 1 credit card
- ▶ 3 months to sell the house or
- ▶ Surrender the house if unable to sell.
- ▶ \$2,000 towards removal costs
- ▶ Repayments on 2<sup>nd</sup> property lowered for affordability, until money comes through from super to payout the property.
- ▶ Debt with bank lowered from \$460,000 to \$74,000.



# Also assisted with

- ▶ Tax debt
- ▶ Superannuation
- ▶ Protected client against media interest

Referred client to:

- ▶ TPD compensation lawyer
- ▶ Psychologist
- ▶ Therapeutic Counsellor



# Working therapeutically: assessment

## Gambling Disorder in DSMV

- ▶ Use of increasing amounts of money to achieve desired excitement
- ▶ Repeated unsuccessful attempts to control, cut back or stop
- ▶ Often gambles when feeling distressed, anxious
- ▶ Returns to chase losses
- ▶ Preoccupied with gambling

## Also

- ▶ Impaired ability to look after self or home and maintaining of relationships
- ▶ Regards gambling as causing health problems including stress, anxiety
- ▶ Feels guilty about the gambling
- ▶ Drinks and gambles

# Working therapeutically: approaches

- ▶ Person Centered Therapy/Cognitive Behaviour Therapy/ Solution Focused Therapy/Schema Therapy

## Psychosocial Stressors

- ▶ “My family is dysfunctional” re family conflict
- ▶ Loss and grief

## Outcomes

- ▶ Abstinence from gambling
- ▶ Distraction strategies
- ▶ Awareness of underlying issues

# Client consent for collaboration

The use of the collaborative approach is permitted by privacy laws which include *Health records Act 2001 (Vic)*:

- ▶ “This information will be available to Gamblers Help program providers involved in your treatment or care” GH Consent Form
- ▶ “Your personal information within the shared client record will be made available to . . Gamblers Help program providers so that the services provided to you are integrated and to ensure you receive the most effective and appropriate types of services. . .” VRGF “Your right to privacy” brochure

# Why use collaboration?

- ▶ Gamblers Help, like other services, has a complexity of client issues which means that a variety of professional expertise is often needed to address multilayered care
- ▶ Both FC and TC's may feel less overwhelmed with the complexity of client needs
- ▶ To decrease the level of risk and frequency of crises

## *Note:*

In remote and rural areas there are issues around accessibility and quality of health services. These include:

- ▶ challenges of working in an expansive geographical area
- ▶ lower rates of population accessing mental health and counselling services
- ▶ higher rates of suicide
- ▶ shortage of highly trained professionals/higher proportion of younger early career professionals
- ▶ stigma towards attending mental health/counselling services

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# Conditions conducive to collaboration

- ▶ High level of trust between both counsellors
- ▶ The relationship is one of bonding rather than simply a balance.
- ▶ A clear definition of roles and responsibilities in the minds of both TC and FC.  
(Gambler's Help Program Guidelines)
- ▶ A common goal but different emphasis.
- ▶ Training in Inter Professional Collaboration can aid this process.

# Challenges

- ▶ Confusion – client confusion about the different roles
- ▶ Complaints – client complains about one counsellor to another

Options:

- ▶ Dismiss it
- ▶ Talk it over
- ▶ Actively mend the “bent” relationship



# Food for thought



In 1958 the existentialist psychiatrist Rollo May wrote:

*The crucial question is always the bridge between the system and the patient – how can we be certain that our system, admirable and beautifully wrought as it may be in principle, has anything whatsoever to do with this specific Mr Jones, a living, immediate reality sitting opposite us in the consulting room? May not just this particular person require another system, quite a different frame of reference? And does not this patient or any person for that matter evade . . .or slip (from us) precisely to the extent that we rely on . . . our own system.*

(May, R, 1958, *Existence: A new dimension in psychiatry and psychology*, NY Simon & Schuster, p3)



## **A note from the client**

“You have equipped me with the tools to tackle my gambling addiction and helped me to help myself to get my finances in order.

You’ve helped me to realize my long term battle with anxiety, depression, and linked me with help to get where I am today.

The best thing I have ever done in my life is attend the first appointment with you Sue.

Thank you Sue and Sandra”.