

# Understanding gambling harm among veterans



2304. VR002 | Image: Department of Defence

Most people gamble at one time or another. It could be a bit of two-up on Anzac Day, a weekly lottery ticket, or a day at the races.

But for some, gambling can become a problem. Recognising when gambling is causing harm can be challenging and confronting for veterans (current and former serving Australian Defence Force members), as well as their mates and family.

## Some reasons why veterans gamble

### 1. Stress and anxiety

Deployments, postings and transitions are stressful times, and gambling may seem like a way to switch off. Whether at a club, the track or online, being surrounded by different people, sounds and emotions may seem like a way to deal with stress.

### 2. Difficulties adjusting to civilian life

Transitioning out of the Defence Force can be difficult. Regardless of whether it is voluntary or involuntary, to pursue a different career or for other reasons, veterans experience changes to their identity, social connections, finances, professional obligations, routines, and family roles in their shift to civilian life. Gambling may be seen as a way to cope with separation.

### 3. Mental health issues

Veterans with mental health concerns are more likely to experience gambling harm. Those who have left the Defence Force are at higher risk of mental health issues than those who are currently serving.

### 4. Access to cash

Veterans who receive lump sum payments may be tempted to gamble with these funds.

## Signs of gambling harm

It can be difficult to recognise the signs of gambling harm, whether you're concerned about yourself or someone close to you. Sometimes it's hard to face, but knowing the warning signs can help you take the next step.

### The signs

- Not talking about where time is being spent.
- Avoiding discussions about finances or hiding bills.
- Money has gone missing from shared accounts or elsewhere.
- Asking for loans without a clear reason.
- Selling possessions with no explanation.
- Sometimes having plenty of cash but at other times being broke.
- Increased irritability.
- Problems developing with alcohol or drugs.
- Neglecting usual activities, like spending time with friends or family.
- Ignoring work, school, family, or household responsibilities.
- Noticeable anxiety, guilt, worry, or depression.
- Arguments about money and gambling.
- Thoughts or conversations always revolving around gambling.

### These signs could mean that someone is:

- gambling more
- spending more money and time on gambling than they can afford
- finding it hard to manage their gambling or stop gambling
- hiding the extent of their gambling
- trying to win back their losses to get out of financial trouble.

## Help is at hand

Research shows that veterans don't often seek help for gambling. But it doesn't need to be that way. Help is available if you, your family or your friends need to talk to someone.

- **GambleAware** is a free and confidential service that can support veterans who gamble and their families. To arrange a face-to-face appointment with a counsellor in your local area call GambleAware 1800 858 858 or visit [gambleaware.nsw.gov.au](https://gambleaware.nsw.gov.au)
- If you prefer to **chat online**, counsellors are available 24/7 at [gamblinghelponline.org.au](https://gamblinghelponline.org.au)
- **RSL LifeCare Veteran Services** help veterans and their families by providing support and wellbeing programs that are veteran-centric and recovery focused. Call 1300 232 564 or visit [rsllifecare.org.au/veteran-services](https://rsllifecare.org.au/veteran-services)
- **RSL NSW** connects veterans and their families with the Defence community and a wide range of services and support. Call (02) 9264 8188 or visit [rslnsw.org.au](https://rslnsw.org.au)
- **Open Arms** is Australia's leading provider of mental health assessment and counselling for Australian veterans and their families. Call 1800 011 046 or visit [openarms.gov.au](https://openarms.gov.au)
- **Safe Zone Support** is a free and anonymous 24/7 counselling line for all current and ex-serving ADF personnel, veterans and their families. Call 1800 142 072 or visit [openarms.gov.au/safe-zone](https://openarms.gov.au/safe-zone)
- **Bravery Trust** is a national military charity which provides current and ex-serving members of the Australian Defence Force with financial aid, financial education and financial counselling. Call 1800 272 837 or visit [braverytrust.org.au](https://braverytrust.org.au)
- **Defence Member and Family Helpline** is a 24/7 helpline for Defence families seeking support, information or connection with their community. Call 1800 624 608 or visit [defence.gov.au/adf-members-families](https://defence.gov.au/adf-members-families)