

# BREAK EVEN

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Break Even - Gold Coast is a program of Relationships Australia Queensland, and is part of the Queensland State Government Break Even program funded through the Department of Families, Youth and Community Care. The money for the program is used to raise community awareness about the harmful effects of gambling and to assist individuals and families with problems arising from gambling. The Gold Coast service offers education to the community and to welfare agency and gaming industry staff and offers addiction, financial and relationship counselling to people affected by gambling.

Clients of the Break Even Service on the Gold Coast were invited to attend a group session to discuss how gambling has affected them. Break Even staff chose part of a question from the Productivity Commission's Issues Paper as the focus for this group. The question addressed: "Problem gambling may manifest itself in a number of ways. Health problems, job loss, crime, domestic violence, poverty, homelessness, family breakups and even suicide have been reported as gambling related problems. What is the nature of each of these specific problems ....." (p.15, Issues Paper). This portion of this question, was selected because it was believed that Break Even clients as a group, were in a unique position within our community, having the life experiences and collective voice to speak honestly about their experiences as problem gamblers.

A two hour group was held on 29 October, 1998. Break Even clients were invited to attend and participate in responding to the above question. The clients attending choose to address certain of the manifestations of problem gambling addressed in the issues paper and to address other effects they experienced and believed were important to identify.

These additional areas included impact on social life, effects of increasing access to gambling and impact on sense of self worth and life direction.

Participants in the group were 5 clients of the Gold Coast Break Even Service, facilitator and recorder were two counsellors employed in the Break Even program. Demographic data collected from the clients who attended is presented below.

GENDER	AGE	STATUS AS CLIENT	TYPE OF GAMBLING
Male	38	Gambler	Poker machines
Male	64	Gambler	Poker machines and casino table
			games
Male	31	Gambler	TAB
Female	66	Gambler and family member of	Poker machines
		gambler	
Female	26	Partner of gambler	TAB

The experiences of problem gambling outlined herein, are those of the group participants and a small number of other Break Even clients who did not attend the group, but wished to have their experiences represented to the Productivity Commission.

#### **HEALTH PROBLEMS**

Primary effects to health were those resultant of extended sessions at gambling venues. In these sessions, lasting up to 3.5 days clients reported failing to eat, sleep, wash, change clothes or go to the toilet; using drugs such as "No-Doze" to stay awake; experiencing leg cramps due to remaining stationary and / or seated for extended periods; and passive smoking. One group member reported developing blisters from failing to change shoes and socks for days while gambling.

Stress and depression were overwhelmingly the most concerning and consistently experienced health problems group members associated with gambling. Other health problems group members linked to gambling included high blood pressure, nervous breakdown, abuse of prescription and non-prescription drugs, fluctuation in weight, sleep problems and thoughts of suicide.

The effects on exercise, diet and nutrition were interesting and diverse. Several group members reported diverting excessive money toward gambling and thus being unable to afford to buy grocery items sufficient to affect a balanced diet. Group members reported being so focused on gambling they lacked motivation to eat, if they did choose to eat while gambling usually they would choose easily and quickly available, non-nutritious meals: "junk food". Others reported effects were weight gain and total lack of exercise due to intense interest in gambling and associated lack of interest in other areas of life.

### JOB LOSS AND JOB PROBLEMS

Group members linked a range of problems in and around work to gambling. Primary problems at work included use of work time and taking illegitimate sick days in order to gamble. Both gamblers and partners reported difficulties concentrating at work due to concerns about gambling and gambling related problems. Work performance was reported to be negatively affected by being unable to manage stress associated with gambling, thus work itself became more difficult: "With everything else, I just couldn't manage at work"

Problems with money and the workplace were experienced including stealing from employers, asking for pay in advance to meet financial commitments and borrowing money from workmates. One gambler reported he took money from his own small business, thus reducing its capacity to continue to trade.

One group member identified that his gambling affected the community through his quitting work and thus becoming reliant on welfare systems to survive.

Another problem linked to work and gambling, was using job and status as an employee to secure multiple bank loans to provide funds for gambling.

#### CRIME

Group members reported committing crimes as a result of gambling. Crimes included stealing cash from workplaces. One group member had a conviction recorded for fraud and uttering. A common form of fraud was the writing of cheques to secure goods and then returning the goods for cash refund, thus accessing cash for gambling.

Crimes committed against family and friends included stealing and pawning goods and selling family assets without consent. It was commented that as family members rarely choose to prosecute, many of these crimes and their impact on the family and the economy go unnoticed.

Group members as gamblers were not only perpetrators of crime, but also witnesses and victims. One group member reported witnessing theft at a gambling venue. Another had been extended credit by a loan shark and received threats when he was unable to meet repayments. A couple of group members questioned the practice of betting "on the nod" with on course book makers. Group members had experienced difficulties meeting their commitments to these bets, and wondered if this practise constituted credit betting.

#### DOMESTIC VIOLENCE

Group members linked gambling to experiences both as perpetrators and victims of several types of domestic violence.

Financial abuse was a common form of domestic violence, which some gamblers identified as having been used to control family members. They reported manipulating family members to secure a cash supply, to ensure their continued access to gambling. At times, this took the form of attempting to manipulate family members feelings of guilt or perceptions of reality: "If you really loved me, you would give me the money" or "It's you who can't manage money, my gambling costs very little. You're just no good with money."

Some group members reported that losing at gambling venues and the long term effects of losing, were the triggers for them to use manipulation, verbal and emotional abuse. Group members cited using bad temper, picking fights and blaming other family members as methods of diverting focus from the immediate impact of their gambling.

When having difficulty coping with the impact of their gambling, some group members reported becoming aggressive.

Group members noted that any form of domestic violence affected not only the immediate victim, but also in homes where children were present, they were also affected. They suffered because of the financial abuse, and some tended toward becoming overly

responsible or compliant in efforts to reduce the tension in the house. Group members reported children collecting coins when visiting outside the home, for the gambler or partner, who never has any money, and children sleeping for up to three hours during the day to accommodate the patterns of the gambler.

Family members of participants had experienced social isolation, in the forms of family fights associated with the gambling, leading to family division and reduced contact, and through never having money to participate in activities with friends.

Gamblers had also received threats from family members in relation to the impacts of their gambling.

An extreme case of domestic violence that was alleged as being related to gambling, occurred on the Gold Coast during 1998. The case referred to was a murder / attempted suicide in which it was alleged a gambler killed his partner before unsuccessfully attempting to kill himself. One of the facilitators in the group was provided with some knowledge of the event at the time.

#### POVERTY AND HOMELESSNESS

The effects of gambling on the capacity to pay and on family unity, are such that some group members had experienced a broad range of problems related to poverty and homelessness.

Loss of housing came through inability to maintain mortgage and rent payments, for some group members. High occupancy levels in emergency accommodation on the Gold Coast was linked by group members to homelessness. One group member reported a period living on the streets, squatting and living in welfare accommodation provided by the Salvation Army.

The effects of being poor and homeless included getting lice, losing possessions, being robbed and committing crimes. Group members were aware of others who had resorted to prostitution and selling drugs. One group member reported that another effect of homelessness was the difficulty of getting out of the cycle. When homeless it was difficult to present himself as employable, and thus he remained unemployed and without sufficient motivation or means to change his homelessness.

Due to poverty created through gambling, accessing credit to chase losses and paying large amounts of interest on credit gained to gamble (eg. personal loans, credit cards etc.) group members had needed to rely on emergency relief agencies for food, payment of electricity bill, clothing and cash; thus creating costs to the community as a whole. Group members had accessed superannuation funds early to service gambling related debt and were aware of self-funded retirees who had gambled excessively and put at risk their capacity to live without welfare assistance.

The cycle of poverty and / or homelessness was linked by group members to depression, thoughts of suicide and other problems with thinking. While living in poverty, it was difficult to change gambling as this was frequently viewed as the only means of breaking away from poverty.

## FAMILY BREAK-UP AND FAMILY PROBLEMS

The impacts reported of gambling on families were widespread and significant. While gambling was frequently a secretive behaviour for group members, its effects on families were obvious.

Gambling was described by group members as dividing families and destroying trust.

Gambling led to loss of family life, family interaction and missing important family events such as marriages. Group members felt the need to win at gambling, robbed them of control and left them feeling powerless to control their gambling, despite their concerns for the family.

Some gamblers felt compelled to lie to family members about their gambling. They also reported stealing from family members and cheating them of their financial and emotional entitlements.

Gamblers also reported fighting with family to divert attention from their gambling and its impacts.

Effects to children included having little food in the house, neglect, missing out on activities at school that cost money, always having second hand school uniforms, abnormal sleep patterns to accommodate the gambler, and frequently being late to school because the gambler sleeps past the time to take the children to school. Children were described as

loosing faith in the gambler as a provider, and perceiving poverty becoming eager to save any money to which they have access. One group member expressed concern that children appeared unable to express their anger about the losses gambling had created for them and anger in general. Some children appeared to become very good, in an attempt to avoid aggravating the emotional climate of the household.

Some group members cited gambling as one of the factors implicated in the breakdown of their marriages and were thus separated from their children.

#### EFFECTS OF INCREASING ACCESS

Group members were concerned about the increases in access to gambling on the Gold Coast, and felt it was important to discuss its implications for themselves as problem gamblers.

Group members have observed and been affected by the increase in types of gambling and forms of availability. Group members observed there has been an increase in the number of ways one can gamble from home: telephone TAB accounts now make it possible to gamble from home, electronic banking facilities allow gamblers to transfer funds and it is possible to transfer funds from credit cards to phone TAB account. When FOXTEL recently moved to present racing, one group member requested this channel be removed from those available in his home, this request was denied, as was his subsequent request to be released from his entire FOXTEL contract. Group members also perceived that the increased availability of internet betting including both on-line TAB services and virtual casinos could lead to further risk for problem gamblers.

Group members observed there had been an increase in the availability of Pub TAB and gaming machines within pubs and clubs in Queensland, and it was increasingly difficult for the group members to find a venue where they could safely go for a night out and not feel at risk of gambling.

Group members observed that some practices of the gambling industry presented considerable risk to the problem gambler. The lack of windows and clocks in gaming areas allowed group members to loose track of time when gambling.

Note taking machines are available on increasingly more poker machines in the Gold Coast / Tweed area. Group members observed this facility made it easier for them to loose track of the money they spent, as they did not need to make trips to the cashier to get coins, a time during which they may have been forced to consider the extent of their gambling, and whether they would continue in this session, instead they could remain mesmerised at the machine. Without the constraint of going to the cashier, group members commented that it was easier to disguise, even from themselves, the extent of their gambling. One group member commented "When I had to go back and forth to the cashier, then I'd think 'Oh, she'll think I'm a compulsive gambler', and that would make me think about whether to go back to her again. With the note acceptors, I didn't worry about that, nothing got in the road of gambling." Group members observed that trips to the cashier were always an opportunity to consider leaving the gambling venue, but with machines equipped with note acceptors, they could have less distractions to their gambling, and thus less opportunities to consider stopping the session.

Group members observed that some poker machines are not fitted with reserve buttons. This has had the effect of encouraging them to stay longer at the machine, without even taking a toilet break.

Group members felt the marketing strategies of the gambling industry placed them at risk of increased gambling. Simple enticements to stay in the gaming areas included being offered free cups of coffee. Some gaming venues offered free or subsidised transport to their venue, and some venues sweetened this enhancement by giving a small amount of gambling money, to encourage patrons into the gaming areas. A more elaborate enticement was to offer free accommodation and meals at the Casino as part of the "Casino Rewards" promotion, group members described how this had the effect of "luring" them into the gaming venue, where they would be at risk of gambling excessively. Group members gambling had increased as result of these incentive schemes.

Group members observed that an incentive scheme currently marketing on FOXTEL offers \$5 free when people open a \$20 phone TAB account. They believed this type of incentive could encourage problem gamblers to establish accounts and thus increase their losses.

One way in which access to gambling had been increased related to increases in access to banking. Automatic teller machines (ATMs) are available in increasingly more gambling venues, and group members noted that within the Jupiter's Casino, ATMs have increased in variety and have moved closer to the gaming areas within the casino. They observed more clubs in the Gold Coast / Tweed Heads area now have ATMs, and that EFTPOS facilities are now available in Pub TABs. Limits for daily withdrawals from ATMs have increased and with this group members have experienced increased spending at gambling. One group member noting "Once it's midnight you can get another \$1000, and blow \$2000 in a session, or you can ring the bank and get your withdrawal limit increased". Another concern for one group member was that the ATMs in gaming venues were "No Deposit" machines. Thus if he had a win there was no way of depositing the win during the small window of opportunity that exists for him to do so before he is overwhelmed to continue gambling. Similarly Casino cheques cannot be deposited into a bank while in the Casino, but can quickly be converted back into cash for gambling.

#### EFFECTS TO SOCIAL LIFE

Group members observed that as they became more involved with gambling and moved toward and through compulsive gambling, gambling became more important than any other form of leisure. Old interests were either relinquished because group members didn't want to take time away from gambling or because after gambling they could no longer afford other activities, money was prioritised away from other potential leisure interests.

Group members said they would refuse social offers and did not initiate invitations. While they were caught up in gambling, group members did not want a social life as this interfered with their access to gambling. The gambling venue became for some group members, a comfortable environment that "felt more like home", they felt like they didn't know anything else and that gambling replaced wife and family.

## SENSE OF SELF WORTH AND LIFE DIRECTION

Group members described the life of a gambling addict as unrealistic, and a lifestyle that made them question reality. They placed no value on money, broke promises to themselves and others on a regular basis. One group member explained "I wouldn't dream of spending \$200 on a dress, but I'd put \$500 through the poker machines without even thinking."

Gambling was seen as an escape and as long as there was access to money, group members kept gambling, ignoring the problems and placing no value on responsibilities such as rent and providing food. After loosing, group members reported that reality would hit again, and they would feel like idiots and as if they couldn't go on, until money again became available, and with it, the opportunity for momentary escape.

**FACILITATORS** 

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