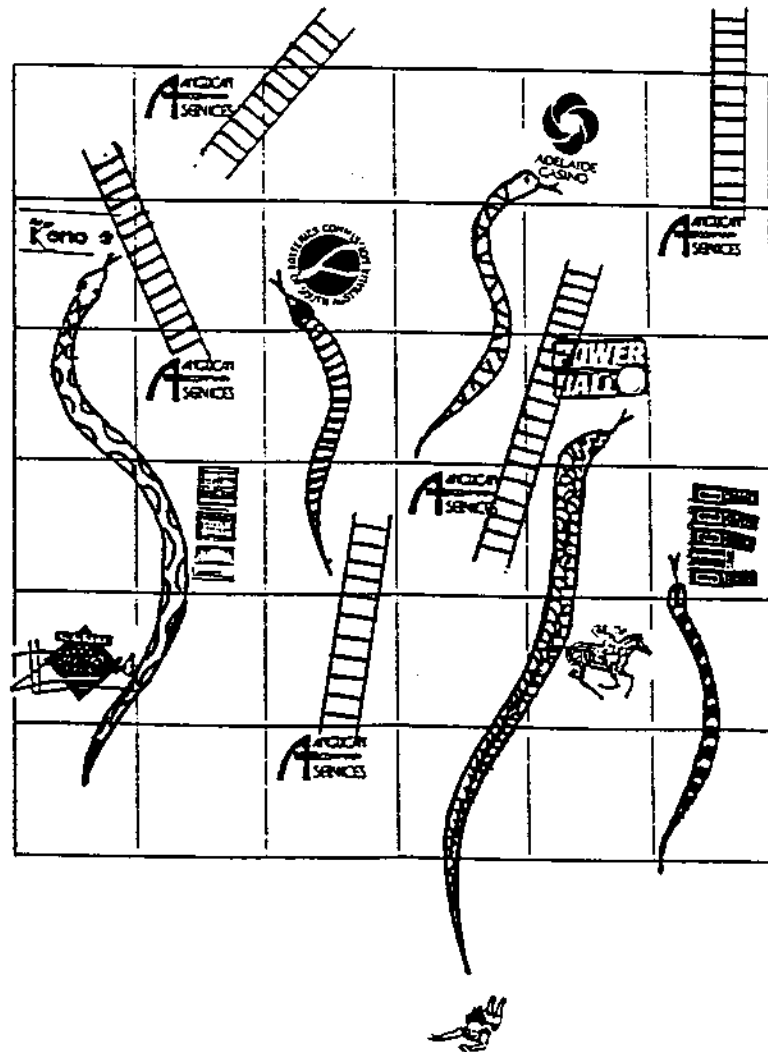


Fair Game

*Gambling in South Australia: A Report prepared by
Anglican Community Services
May, 1997*



EXECUTIVE SUMMARY

In 1992 the South Australian State Government passed legislation allowing the introduction of gaming machines to venues other than the Adelaide Casino.

Anglican Community Services opposed that legislation and retain a belief that the community would be better off without "pokies."

In 1997 the government's Social Development Committee initiated an Inquiry into Gambling, the Inquiry to cover all codes of gambling in South Australia, not just gaming machines.

This Report, "Fair Game," is the result of research conducted by Anglican Community Services to provide background data to the organisation in anticipation of it presenting to the Committee's Inquiry.

Gambling is a part of life in Australia. Anglican Community Services believe that it must be a fair game. Our concerns, and they are strong ones, are in relation to those aspects of the gaming industry which we believe not to be fair.

To move South Australia into a situation where gambling is conducted in a way which results in the minimum of social harm, and with the maximum of good for the community, and which is fair to those who participate, we have outlined what we believe needs to happen;

A Slowing of the Tempo of the Gambling

We believe poker machines have raised the speed of gambling to a pace which other codes try to emulate. At risk is the wellbeing of patrons, and the sense of fun of the game.

Fair gambling needs a fair pace. We believe there is a need to slow the tempo of gambling.

Creating an Environment for Informed Consent

We are concerned about advertising which is misleading, and an environment which blurs the reality of the gambling experience. These and other aspects make it impossible for the pokie player in particular to make a truly informed decision to play.

Fair gambling needs fair information. We believe changes need to occur; more industry education, environmental alterations, community education.

Creating Alternative Revenue Sources

In effect, a tax on gambling is a regressive tax, possibly initiated in response to reducing income from the Commonwealth.

The State government needs alternative revenue sources and this requires major tax reform.

Minimising Social Impact

The pace of gambling in the pokies industry has been matched by changes in social habits, the full impact of which are as yet unknown. The feminisation of gambling, the impact of pokies on family life and the pain of people with a gambling problem are areas for concern.

We believe fair gambling should not detract from a fair society. We believe current gaming patterns demonstrate an unnecessarily harsh impact on vulnerable sections of our society. Research must take place to monitor the effects of changing gambling patterns.

Playing Under A Fair Umpire

Gambling affects the whole South Australian community. Different interest groups have different, sometimes conflicting, "stakes" in the game.

At a state level gambling requires consistent co-ordination which does not have a conflict of interest. We believe it appropriate that the Minister for Family and Community Services be the Minister responsible for Gambling.

Securing a Fair Future

The Internet will make gambling at home an easy option in the very near future but brings with it a range of concerns which will be beyond the resources of individuals to deal with. Fair gambling here needs intervention at a national level.

In summary, a number of gambling related issues need to be addressed. For gambling to be a truly fair game, it needs strong management. The human and the financial concerns together need consideration.

Anglican Community Services believes Government must govern the whole community not just the economy.

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Appendix A. References

Appendix B. Gaming Machine Use

Chapter 1. Introduction Gambling in Australia

We're famous!

Australia has earned the international reputation for being the most zealous gambling country in the western world, being referred to as "a nation of gamblers."¹ Annually our per capita expenditure on gambling is 60% greater than the US, 647% greater than the UK and an extraordinary 716% greater than Canada!² It is almost *un*Australian to not bet occasionally.³

An estimated 80% of Australians place a wager on the race that stops the nation for three minutes each November, the Melbourne Cup. Primary and secondary school children commonly participate in the revelry. Australia as a whole wagered a massive \$ 51 million on this single race in 1996, with South Australians contributing \$7 million of that.

Another example of South Australians' willingness to gamble is the current obsession with the latest form of gambling, electronic gaming machines. In the 1995/96 financial year South Australians wagered \$71.1 million per month, netting the State government \$110 million and operators \$209 million during this period.⁴

It is clear gambling in various forms has acceptance in our society.

Gambling, in fact, has been enshrined in our culture since colonisation. Mass migration and settlement in response to the lure of riches in the 1800s gold rush were a gamble for many migrants. Turf clubs were established in most regions of Australia by the early 1800's. Lotteries became legitimatised through the 1930s as State governments discovered the acquiescence of citizens to part with hard earned dollars if provided with the "opportunity" to win a large sum of money⁵. The progression to increased legitimacy for other codes of gambling such as Casinos and gaming machines has largely been a phenomenon of the 1980s, with a rapid boom in the 1990s nationally.

Despite the national acceptance of gambling, Australian state governments have been reluctant to allow those forms of gambling formerly deemed inappropriate, poker machines and casinos only being introduced in the last decade. While their change of mind has occurred in the context of changing community expectations, it is also an acknowledgement that these more recent additions to legitimate gaming activities produce considerable revenue.

¹ Wilson, 1990

² Warneminde, 1991, p 80.

³ An estimated 81-92% of adult Australians have gambled in some context in their life time, with 24-39% doing so on a regular basis. (Błaszczynski and McConaghy, 1989).

⁴ Liquor Licensing Commission, 1996

⁵ Ohara, 1988.

As federal resources contract, and state governments are increasingly expected to "make ends meet" through their own constituents, they are turning to gambling dollars. This compels state social and economic policy to embrace an industry with known detrimental impacts, and forces states to compete with each other for the gambling dollar. The Adelaide Casino, for example, faced the opening of the Crown Casino in Victoria as well as the introduction of gaming machines in South Australian hotels and clubs, in July 1994.

Within each state, recognition by proprietors of potential receipts creates an aggressively competitive industry. The gaming machine sector in particular is managing to lure the consumer and is changing the industry to an extent which is having a significant impact on society as a whole.

On an individual level, the last vestiges of any reluctance to gamble seem to be disappearing in parallel to state and national economies allowing themselves to be open to global market forces. With governments modelling the accumulation of massive debt and the community condoning credit as a way of life, there is little encouragement for those who may wish to hold to the traditional value of restraint.

Finally, forces from beyond Australia are impacting on our gambling patterns. Technologically assisted betting such as sports betting, and Internet options from around the world, are now available and will have a major impact.

This raises concerns regarding

- Off shore ownership
- Off shore transfers
- Boundaries of accountability
- Impacts on local gambling markets
- Impacts on revenue for governments
- Potential for a massive rise in gambling problems

(See chapter two.)

So we gamble: So What?

Despite its long history of acceptance in Australia, the gambling industry has the potential to cause pain and distress.

Anglican Community Services

- is concerned about the individuals and family members negatively affected by excessive gambling
- abhors the introduction of gaming machines, which has had dramatic consequences for some segments of the community

is equally concerned about the problems resulting from other codes of gambling which have been largely ignored prior to the introduction of gaming machines

- fears the impact on the ability of the health and welfare sector to provide crisis and ongoing support
- is concerned about the reliance on gambling revenue which governments are developing, and the regressive nature of gambling taxes as a form of revenue raising
- is mindful that the “sands” will continue to shift and that the advent of home gambling options and Internet gambling may alter gambling in Australia to the point that the “pokies plight” fades into insignificance.

These are serious problems which require careful analysis, and the goodwill of the whole community to resolve. They will not easily go away.

This report examines these concerns, and in the following page provides recommendations for their resolution.

Chapter 2. Gambling in SA

2 (i) Gambling Participation

As described above, Australia is a nation of gamblers and South Australia, where the per capita expenditure on gambling in 1994/95 was \$458,⁶ is no exception. In an attempt to inject facts into the emotive debate which has raged since the 1992 decision to allow pokies into the state, the Department of Family and Community Services commissioned a study of gambling patterns in South Australia. The results of this carefully conducted research (Delfabbro and Winefield, 1996) could have done little to quell public concern.

Extrapolating from their sample to the wider South Australian population, Delfabbro and Winefield suggest that in our state of approximately 1.2 million people

- 78.6% would have gambled at least once in the previous 12 months (pxiii)
- 49,000 South Australians would have gambled more than they intended, in the last 6 month (p95)
- 8,500 would have found it difficult to stop gambling (p95)
- 7,200 South Australians are likely to have a gambling problem at any one time. (pxiv)

The gambling industry covers a number of codes with horse racing, sports betting, Lotto games, Bingo games, cards, dice and roulette being well known.

Delfabbro and Winefield's report examined all these, but paid particular attention to gaming machines on which South Australians spent an extraordinary \$2,621 million in the 1996 financial year. They report that:

- poker machines are the most popular form of continuous gambling
- 40% of South Australians had used a poker machine in the last 12 months and 6% use them on a weekly basis (p2 quoting Sexton)
- involvement in poker machine gambling was most strongly associated with men or women aged 25-34 years, full time, blue collar workers and household incomes of \$40 - \$50 k. (pxiii)

2 (ii) The Feminisation of Gambling

- Taking all codes together, gambling was equally as popular with both genders (Delfabbro and Winefield p19) with men and women spending a similar amount of time gambling (p55)
- Poker machines (together with lotto games) are the only gambling codes which attract equal numbers of male and female players. Their popularity is "largely attributable" to their appeal to women. (p19)

⁶ quoted in Delfabbro and Winefield p 108

Given the potential for women as a group to develop gambling related problems, it is recommended that

- funding be made available to research the social impact of changing patterns in gambling, especially in relation to the feminisation of gambling
- existing funding be secured to ensure that help is available to women with a gambling problem.

2 (iii) Increasing the Tempo

Gambling exists in a cycle; placing the initial wager, participating in play, realisation of the outcome, and being in a position to continue playing or withdraw from the game. The pace of gambling bears direct relation to the potential for associated problems - the more rapid the play, the more prevalent the problems.⁷

Electronic gaming machines are currently the most rapid form of gambling available, with a gaming cycle of between 3.5 - 4 seconds. For this reason gaming machines are ascribed the position of the "crack" (freebase cocaine) of gaming. This suggests gaming machines have a stronger addictive potential than "softer" forms of gambling. X lotto, for example, a form of gambling with a prolonged betting cycle, results in few addictive problems, although our gambling rehabilitation service has extended assistance to a person in relation to X lotto play. We have also been alerted to ethnic groups who pool substantial sums of money, chasing the mega dividend. Seeking the potential to improve social strata is the critical attraction, rather than pace of play.

It is obvious the gambling industry across most codes is well aware of the relationship between the tempo of gambling and increased expenditure. Increased tempo is facilitated by advances in technology, and compounded by a marketing strategy which depicts the thrill of being able to continue gambling within a time frame constructed to maintain interest in the game. Betting on the races 20 years ago involved placing a bet by receiving a written ticket 20 minutes before the race, with little knowledge of the dividend, then waiting until the end of the day or following day to collect. Now one inserts a ticket into a computer seconds before the race, or telephones the TAB with full knowledge of dividends. Winnings are available usually 5-10 minutes after the race. The high number of race meetings available to gamble on also creates the potential to keep punters focused on the next race.

Lottery products are now available four nights a week, offering increased first divisions as a mechanism to attract customers. Keno is available every 5 minutes from local delis, chemists, news agencies and hotels.

The opportunities to gamble come faster than we can think to refuse them

⁷ See references to this, Appendix A.

2 (iv) Problem Gambling

Delfabbro and Winefield suggest that:

- most gambling problems were associated with poker machine gambling. (pxiv)
- separated and divorced people endorsed significantly more questions (on the South Oaks Gambling Screen) than the married group. (p104)
- "gambling related problems are most likely to be associated with males aged less than 35 years, living in the metropolitan area, looking for work, single or living in a defacto relationship." (Delfabbro and Winefield p105)

Further figures quoted by Delfabbro (p108) demonstrate that the prevalence of problem gambling is correlated with poker machine use, and in a state which has poker machines, the prevalence of problem gambling increases as per capita expenditure increases.

South Australia, therefore, seems very vulnerable. Poker machines have been operating here since July 1994 and since that date, the total amount spent each year on non casino-located machines has risen from nil in 1993/4 to \$2,621 million in 1995/6.

Clearly the state is at risk of developing gambling problems of epidemic proportions.

Of particular concern is the question of who will be experiencing these problems. The data quoted above, confirmed by our organisation's experience with clients, suggests that people who are facing problems or lack immediate supports and secure roles, (the unemployed, those who are divorced or separated,) and those who are already vulnerable (those with a mental illness or intellectual disability, from a non English speaking background, or are young,) are particularly at risk of developing a gambling problem.

It is crucial that we continue to monitor this trend and ensure that adequate help is made available to those who need it.

2 (v) The Internet and Home Gambling

The 1996 National Association of Gambling Studies (NAGS) annual conference demonstrated that the various gambling codes are approaching the 21st century by implementing newer, faster, more interactive, and more exciting forms of gambling.

Mark Solonsch discribeded technologically assisted sports betting which will become a regular gambling option. Operators and players will demand the opportunity for faster play, to facilitate placing 'natural bets,' i.e.those which incorporate natural outcome and time driven processes of sport, for example, "How many runs will be made during the next cricket over?" or "In which minute will the next goal be kicked in the soccer?" Bets will be available via home entertainment mediums such as pay television. Inevitable, is an increase in the number of possible betting opportunities per sporting event and number of sporting events that can be bet upon, Mark surmising that "Sports betting is the next gambling wave of the future.

Steve Tonegusso described how in the future one will have access to technologically assisted "virtual reality" gambling e.g. a Vegas casino without stepping outside the front door. Complete with head set and gloves one will be able to stroll over to the blackjack table, try their luck on the slot machines and end the evening on the roulette table, surrounded of course by virtual players, croupiers and probably even show girls.

Gambling on the Internet is currently available via virtual Casinos and international sports betting and lotteries.

Technologically assisted gambling which makes it possible to gamble without any human interaction i.e. to do it in complete solitude, raises a number of concerns;

- children and adolescents, often very "au fait" with computer technology, will discover gambling on the net and may take up the challenge without understanding the ramifications
- introduced to gambling on their home computers during a formative stage of development, children will be more vulnerable to developing entrenched gambling problems
- to particularly vulnerable gamblers, distraught due to severe losses incurred in solitude, suicide may become an option as they will lack the restraint provided by being with other people in a gambling venue
- people gambling on the world wide web will be susceptible to illegal gambling entrepreneurs. A punter playing from their living room in Adelaide on a Carrabean Casino via the Internet will have little opportunity to dispute rules, decisions made, or winnings not paid. Recourse for unfair treatment would be very difficult logistically and unlikely to occur.
- as a credit card number is all that would be needed to place a bet families could be at real risk of severe financial distress due to credit betting which is currently outlawed in our state
- computers with Internet are increasingly an important part of many workplaces in South Australia which prides itself on its efforts to develop the State as an information technology hub. Given the existence already of fraud and embezzlement to support gambling habits the risk is likely to increase if it is possible to gamble without leaving one's desk.

Perhaps the most critical concern is the impact of Internet gambling on community revenue and on the local economy. Currently taxation from gambling in South Australia contributes to just under 10% of revenue. Internet gambling would see monies spent go out of the State without any chance of a percentage being paid to the government as a tax, and would reduce local gambling industry popularity and profits.

The complexities of addressing the problems associated with this emerging industry require a national and international strategy. Governments must address the issue prior to the inevitable establishment of Internet gambling in the market. Ignoring it now will require the expenditure of an even greater amount of time and resources at a later date.

The opportunities for gambling in the 21st century will be even more vast than currently. The combination of the introduction of a new form of gambling with it being readily available to the community (close to or in home) will have devastating implications for many. People who previously had little access to gambling are having it thrust on them.

There is little contention amongst theorists about the effects of increased gambling opportunities. The introduction of pokie machines in South Australia for example highlighted a substantial increase in gambling activity within the community.

In view of our concerns, **it is recommended that**

- **a national committee be established to address the negative affects of Internet gambling.**

3 (ii) A Regressive Tax: A Cause for Concern

3 (ii) 1. A Regressive Tax

The revenue paid to the South Australian government by all codes of gambling is based on the volume of the community expenditure on the gambling activity. Each individual punter's contribution to state revenue reflects the extent to which they participate. This direct relationship between amount spent and amount contributed in tax, regardless of the individual consumer's income or capacity to pay, means that low income gamblers are paying a higher percentage of their income in tax than higher income gamblers. For a low income earner, the tax paid on a \$5 session represents a bigger proportion of their personal income than the tax on an identical \$5 session indulged in by the wealthy punter sitting on the adjacent bar stool.

3 (ii) 2. Household Ability To Pay

Delfabbro and Winefield (p xiii and 42) demonstrate that the people most likely to use the pokies are those with a household income of between \$40,000- \$50,000, admitting to a 59% participation rate.

As the authors did not (understandably) take account of the number of people supported by their respondents, it is impossible for the reader to know whether the people who provided data were, for example, in a one-income family, perhaps with children, with a salary earner on \$50,000, (i.e. above average income,) or were part of a two income couple. If the household consisted of two adults, both working, each would earn \$20,000 - \$25,000 p.a. which is less than national average weekly earnings.⁹

Despite this limitation, the study is useful, showing that those with a household income of \$30,000 - \$40,000 are the next most likely group to use pokies, admitting to a 50% usage.

Unless these "households" are in fact individuals with no children, they constitute low income households. Even although the household which has that income is likely to contain at least one adult in employment, they will be struggling if there are children in the family. The Henderson Poverty line set in December 1996¹⁰ suggests

⁹ This hypothesis regarding the low income level of pokie users is supported by the data from the Anglican Community Services BreakEven Gamblers' Rehabilitation Service where 65% of our clients have a gross personal income of less than \$20,000 p.a. and 81% earn less than \$30,000, i.e. less than Australia's average adult wage. However, as the population of this program are those people who specifically identify themselves as having a problem with gambling, often a financial problem, it could be argued that the high percentage of low income earners in our sample is simply indicative of the speed with which a gambling habit produces financial difficulties for them, rather than being indicative of the income group most likely to participate in gambling. It is also consistent with the fact that Salisbury Council has the third highest number of low income families in SA, and Elizabeth is one of the suburbs with the highest percentage number (Social Atlas p 28) so we would expect low income people to be over-represented amongst our clients.

¹⁰ Data published by the Melbourne Institute of Applied Economic and Social Research; taxation calculations based on the Australian Taxation Office, "Income Tax Installments Weekly Rates for Payments made on or after 1/9/97".

that a family of 2 adults (with the head in the work-force) and two children with a gross income of \$30,000 would be a mere \$100 a year above the poverty line. The South Australian Council of Social Services is less optimistic, believing that such a family needs a gross income of approximately \$35,800 to avoid living in poverty.

The \$157 pa gambling tax contributed ¹¹ on average by each member of these households is \$157 which they can ill afford.

3 (ii) 3. The "Demographic" Making the Biggest Contribution

Poker machines are the most used continuous gambling code,¹² and produce the biggest revenue for the government. Using Delfabbro and Winefield's data (pp 41-43) regarding the percentage of people in each income group who use pokies frequently and data from the Australian Bureau of Statistics regarding the actual numbers of people in each income group, we can estimate the number of people in each income group who use the pokies.

Appendix B shows that there are an estimated ¹³ 206,287 pokie users from households with annual incomes of less than \$40,000 and 127,726 users in households with annual incomes of more than \$40,000, i.e. there are more than one and a half times as many lower income households involved with and affected by pokies than higher income households.

Using similar calculations but focussing on the percentage in each income group who participate "more frequently"¹⁴ similarly suggests that there are nearly 4 pokie users from households with an income of less than \$40,000 for every one user from a household with an income of more than \$40,000.

When one considers that there is no correlation at all between amount spent on gambling¹⁵ and income, i.e. the poor are just as likely to spend large amounts as the high income earners, this becomes an alarming situation.

As a group, households with incomes less than \$40,000 p.a. would appear to be shouldering the bulk of the burden of South Australia's gaming machine tax revenue.

¹¹ See graph B page 13.

¹² Delfabbro and Winefield p12

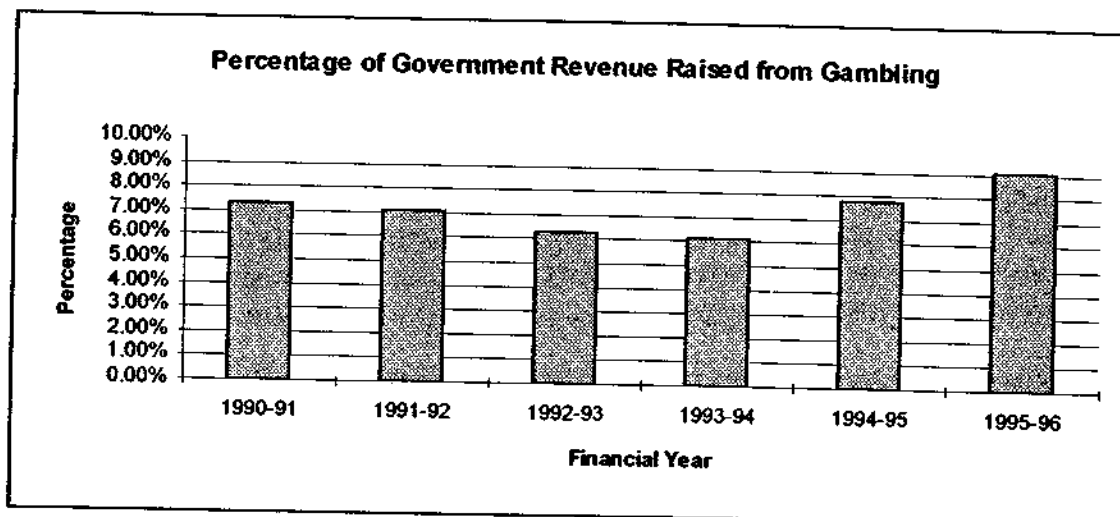
¹³ See Appendix B for detailed calculations

¹⁴ Delfabbro and Winefield p.45

¹⁵ Per session, or per annum, or per code, Delfabbro and Winefield p84

significance changed with the introduction of pokies, increasing by a dramatic 27% (going from 6.1 to 7.8%) in the first year of their widespread availability.

GRAPH D



Obviously a community needs to raise revenue to fund services, but when it does so by imposing a tax on gambling turnover, as is done in each state of Australia, then ethical, social welfare and social justice issues are involved. Questions are raised, for example "Is it "right and proper" for the needs of the majority to be met with revenue raised from a specific group in the community, a group which is participating in an activity which is not only abhorrent to some people, but which results in some participants suffering major problems?"

Compounding the community's unease is the fact that it is very difficult to determine exactly the net profit to gaming machine proprietors, return to players, or the levy which becomes part of the government's consolidated revenue.

As the income from this source increases and becomes a more entrenched part of government outlay, any attempt to reduce its quantity or remove its source would seem unlikely to succeed.

As awareness increases regarding the human pain which can accompany problem gambling, typically depicted as being due to the introduction of pokies, community responses range from "ban them," to "double the taxes to cover the social costs."

Anglican Community Services believe that the community would be better off if gaming machines did not exist.

They are here, however. It is absolutely essential, therefore, that realistic, achievable responses be made to their existence with each particular area of concern being separately addressed.

The challenge is to determine how to reconcile the almost incompatible concepts of human rights/choice/autonomy, the need for the community to raise taxes to pay for essential or valuable services, and the competing needs, goals and values of all the "key players."

It is a complex issue, and one which is made more difficult to address due to the diverse "stakes" and perspectives of those involved. Welfare organisations delivering the BreakEven programs, and a number of individuals, community groups and leaders are concerned about the negative effects of pokies. There is, however, no centralised, co-ordinated entity whose sole purpose is to monitor the impact of South Australians' participation in gambling, (all codes,) monitor the effects over time of gaming and in particular of the introduction of pokies, advocate for the needs of those affected, research appropriate responses, or initiate and control these initiatives.²³

The lack of a central co-ordinator of gambling related issues contributes to the ongoing lack of meaningful information, and increases the likelihood that related concerns are not ascribed to gambling when they need to be. Similarly, it compounds the lack of effectiveness of those who are attempting to address gambling issues.

3 (vi) Welfare Industry Roles and Resources

Considerable attention is paid in the media and elsewhere to the negative affects of the introduction of pokies. It is important to acknowledge however that problem gambling can be associated with other codes, and help must be made available to all affected patrons who need it.

In making \$1.5 million p.a. available to fund the BreakEven Gambling Services, the Australian Hotels Association and Licensed Clubs Association are accepting responsibility for helping pokie gamblers with a problem. Other gambling codes are at present not doing that, despite the fact that their patrons needing counselling attend BreakEven programs.

3 (vii) Co-ordination and Research

In this chapter a number of concerns were raised. The following recommendations address these concerns;

Given the fact that more resources are needed for helping the victims of gambling, and given that it is appropriate that resources contributed reflect the source of the problem, **it is recommended that**

- **legislation be introduced to ensure that all gambling codes and the Government, contribute to the Gamblers' Rehabilitation Fund**
- **in line with other Australian states, the formula for contributing to the fund be based on turnover, and be set at between 2 - 5%.**

²³ The BreakEven Gamblers Rehabilitation Network is aware of the many needs, but due to being funded (indirectly) by the Australian Hotels Association, conflicts of interest exist between funder, purchaser and provider, putting a restraint on the Network's activities. This restraint is compounded by each program's mandate to act as formalised by the funding contract which each has with FACS.

In view of the concerns described above, with regard to the burden of state raised revenue being increasingly shouldered by individuals, **it is recommended that**

- **revenue raising options in South Australia be reviewed.**

Given the widespread level of community interest and concern regarding the location and spending on pokies and the importance of the issues from both a welfare and a business perspective, and the lack of accurate data, **it is recommended that**

- **an immediate moratorium be placed on expansion of all gambling in South Australia until an in depth social and economic impact statement is completed.**

Given the range of concerns, and the need for co-ordination of gambling issues in South Australia, **it is recommended that**

- **one Ministerial Portfolio be responsible for all gambling related issues including policy formation and the future direction of the industry**
- **the goal of the Portfolio be to ensure that gambling is conducted in South Australia in a way which results in the minimum of social harm, and with the maximum of social good for the community. As such, the Minister for Family and Community Services is the most appropriate Minister to be responsible for Gambling**
- **an independent body be established, covering all gambling codes, and with representation from a range of affected industries (such as youth services, the judiciary, financial counsellors, and the media,) to advise the Minister for Gambling.**

"You can't go anywhere now without pokies being in your face"

"I know what's happened to me, and I've seen so many other people in the same situation, it's terrible. They should be banned."

Concerns are stated regarding the inert position of government in redressing the ever expanding phenomenon of pokies in the north. This is coupled with cynicism regarding the government's will to act. The government is perceived as valuing its fiscal consideration over and beyond the resulting social despair. It is interesting to note that the gaming industry is rarely nominated as the culprit for the widespread proliferation; this is clearly articulated as the government's responsibility.. This is not to suggest the industry is entirely exempt from criticism:

"It's not right what the government is doing, but they don't care because they have too much to lose."

"I can't believe that the government just lets them set up where ever they like."

"They should have never let them in."

The government seems unaware of the pain of people with a gambling problem. These people are expressing a view which needs to be acknowledged.

4 (ii) 2. Secrecy

Telephoning a gambling rehabilitation service or presenting at our agency is an embarrassing event for many of the people we serve. It is common for clients to express embarrassment, shame, and reluctance to divulge personal information initially. Some have requested pseudonyms to be recorded or have only been prepared to provide first name and suburb of residence. Many times talking to our agency is the first time the person has admitted to another person the existence or extent of the problem.

Partners and family members are generally kept in the dark, especially about the extent of the financial situation. Unlike other excessive behaviours, such as alcohol and other drug misuse, excessive gambling generally leaves little obvious traces until crisis point:

"I've often thought the problem was drugs. I don't know what to think now its gambling"

"If my partner finds out I know the relationship will be over..it must be avoided at all costs"

"I feel sick to the stomach. I can't sleep and my work performance is suffering."

It is our experience that secrecy is a factor resulting from and maintaining problem gambling, regardless of the code. Some people gamble completely in secret, others tell “white lies” about the extent of their involvement. Secrecy is destructive; it supports problem gambling and depletes money earmarked for utilities or food; borrowing from family/friends creates distance. Participation in criminal activities to resource gambling also is rarely disclosed until arrest:

“Once I started it became difficult to stop. I kept chasing the big win to replace the money. It snowballed. I couldn’t tell my partner for fear they would leave me”

“Stealing money from our business was also robbing from my partner. The economy is hard enough. If I don’t solve the problem the business will definitely go under”

“I started the fraud planning to repay the money in time. It snowballed.”

Secrecy heightens anxiety, a psychological state which is deadened by some forms of gambling. This creates a mutually reinforced cycle. Further secrecy creates interpersonal dynamics of uncertainty and distance, reducing intimacy and support between family and friends. Many people, because of the shame and stigma associated with gambling problems, carry the burden in isolation, lacking the confidence or strength to disclose the problem to established social networks. The combination of isolation, internal shame, financial distress and fear of consequences is a potent cocktail for devastating outcomes for both the person, their family and the wider community.

Significant shame is felt by people;

“You must promise me you won’t tell my family”

“No one will ever trust me again if they find out about my gambling problem”

“They won’t understand, no one understands, I feel so stupid”

“If my partner found out, they would kill me.”

The existence of secrecy, shame and stigma felt by people is apparent by the number of clients who attempt to deal with the problem by acting upon phone advice only. Attending the service for some people is embarrassing and avoided at all costs. We believe that these dynamics at times curtails the therapeutic relationship.

A significant number of presenting clients have had little experience with presenting at an agency for assistance in any shape or form prior to their encounter with gambling. (See chapter 5, section (iii).)

4 (ii) 3. Desperation

The majority of the people who contact that service have gambling related problems extending over a substantial period of time. Many have attempted self generated solutions, receiving assistance from family members, and only contact the service as a last port of call. This is usually at a time of significant financial and/or emotional distress.

"I have tried everything, you have to help me"

"I'm so ashamed I have borrowed all I can from my family but I still can't seem to stop".

It is encouraging that once a person contacts the service, secrecy is actively challenged.

"You don't know how important it is for me to talk about this stuff. There's no-one out there I can talk to."

It is important that further strategies for helping people with a gambling problem are developed.

4 (ii) 4. Domestic Violence

A significant number of women presenting with a gambling related concern are also experiencing domestic violence. In a household of existing domestic violence, gambling may be sought as a strategy for emotional sedation as well as financial outcome. For people experiencing financial abuse (denial of adequate resources) it may be viewed as the only viable way to make ends meet. At the same time this provides an escape from the often powerless existence that they experience.

"My children don't have food to eat, but his wallet is full of racing tickets."

The risk of domestic violence may increase when the perpetrator of violence also has a gambling problem. Frustration caused by the gambling problem may translate to anger and aggression placing family members at further risk of abuse:

"I noticed him constantly watching the results on TV, but I didn't know what it was. He would always be so angry later, shouting at the children, shouting at me, but he would never say why."

A noticeable number of women from non English speaking backgrounds have presented with a combination of a gambling related concern and domestic violence. Many of these women have difficulty with communication, a lack of understanding of Australian legal, financial, and social services/systems and a general lack of knowledge about forms of Australian gambling. It is these women who are most

severely disadvantaged and furthermore appear to be hardest hit with the recent proposed restructuring of domestic violence services in South Australia i.e.- closure of the Migrant Women's Emergency Support Service.

"He is so tight with money, I'm sick of it! One day I was in the deli buying some bread and I saw people playing a game with the TV screen- Keno. Someone showed me how to play and I have not payed a bill since. I'm scared to death of my husband finding out. He will kill me." (translated via interpreter)

Resources must be made available to continue domestic violence awareness and prevention services.

4 (ii) 5. A Loss of Control

The majority of clients receiving financial counselling at the BEACS service are referred by the social workers.

Many clients, however, have expressed the fact that prior to gambling they were capable money managers; since the gambling became out of control, they found they were neglecting their bills and financial commitments such as loan and credit card repayments.

For those who have little borrowing capacity and thus would not qualify for loans, the extent of the damage to their financial position is usually confined to the consequences of inability to pay utilities, housing, etc.

"I've been living in my car for the past 5 months"

However for those clients who have access to loans, borrowing is invariably the next step. It is concerning, the proportion of clients who have mortgaged their homes in order to either finance further gambling, or pay financial commitments which have been neglected due to gambling.

"I'm about \$20,000 in debt of which \$12,000 is pokies related. We need to remortgage our home to save losing it."

"I estimate I've spent \$50,000 since machines were introduced."

"If I told my husband the extent of the money mess, he'd probably leave me."

Within this category of clients, the fear of their partners or family members discovering what has happened is very great. To the fear that the problem gambling will be exposed, is added the dread that the extent of the financial situation will be discovered.

A large majority of clients have pawned goods for money to buy food or pay for utilities which are under threat of disconnection. Pawn shop interest rates are exorbitant, and clients find themselves in a situation of being unable to afford these items, having to either pay the monthly interest fee (ranging from 300% to 1900% per annum) or forfeit the goods.

"Just about everything is in pawn now. My partner comes to pick up the kids and I hope they don't see the items missing"

"I told my Mum the T.V. was at the repair shop."

Advocacy on behalf of clients with credit providers to renegotiate loan repayments is difficult when clients do not wish to divulge the reason for their inability to pay. Credit providers are unwilling to renegotiate repayments, and the consequences mean the client is further pressured to meet their commitments, to avoid the threat of legal action. This can often be the catalyst for a client returning to gambling in a bleak attempt to win some money to pay their debts:

"I'm currently working 2 jobs to play the machines, and I have nothing to show for it."

"I've spent my entire savings over the past few months. Its a bit late for counselling now, because its all gone". (elderly female)

"I basically spend my entire pay gambling. The strange thing is up until last week I thought it normal".

4 (ii) 6. Rationalisation

Many people who develop problems with gambling report a number of positives or perceived benefits associated with gambling behaviour. These include

- the chance to win money
- relief of boredom
- excitement
- an adrenalin rush
- pseudo social contact
- being pampered.

Other rationale relate more to resolution of social and psychological distress

- chasing losses incurred via excessive gambling
- relief from anxiety, depression and other negative affective conditions
- somewhere to go where there are no demands placed on the person such as child minding, home duties.
- to block out problems created by excessive gambling
- to experience relief from the craving to gamble (described similar to withdrawal symptoms):

"I get lost in the fantasy of winning"

"After the loss of my partner I get lonely and go to the venues for company."

4 (ii) 7. Suicide

Staff at the Anglican Community Services BreakEven program have extended suicide interventions in various degrees to a percentage of clients. It is disturbing to note the number of clients who reveal that through the course of the problem suicidal ideation has been present in some degree. This is usually after a significant loss or during a period of depressed mood related to the sense of hopelessness associated with living with a gambling problem with no solution in sight. The secrecy associated with problem gambling which increases the sense of isolation contributes to the consideration of suicide.

'There's been times I've wondered is it worth going on.'

The agency has been informed of one person who committed suicide as a direct result of a gambling problem, leaving the partner with numerous debts, the significant loss of their life long partner coupled with a complex grieving process. The service has also facilitated an intervention involving police after a person contacted the service having consumed a lethal dose of medication.

4 (ii) 8. A Need For Protection

There is, in South Australia, a system in place to enable individuals to protect themselves. Section 59 of the Gaming Machines Act 1992 outlines the conditions necessary for patrons to self bar or be barred due to excessive gambling.

"Licensee may bar excessive gamblers

s.59. (2) If the holder of a gaming machine licence is satisfied that the welfare of a person, or the welfare of a person's dependants, is seriously at risk as a result of the excessive playing on gaming machines by the person, he or she may, by order, bar the person from entering or remaining in the gaming area, or areas, of the premises to which the licence relates."

Part 5, 26, Division 4

It is the experience of the BreakEven service that (while rarely pursued) there is a noticeable trend in 1997 for clients to request assistance to enact this provision. The rationale for clients requesting such an option is that they seek the comfort of knowing they will be denied entry by a third party to the designated venue which has an irresistible magnetism. Facing a self imposed legal restriction provides a level of security. These clients are usually pursuing abstinence goals, rarely visiting other venues without considerable effort.

It is disturbing to note the experiences clients disclose about their unsuccessful attempts to self bar prior to contact with our service. Responses include being told:

"Don't be silly, see you tomorrow"

Chapter 5. Who Are Our Clients?

This chapter examines the profile of the people who approached the Anglican Community Services BreakEven Gambling Rehabilitation Service for help in the first 17 months of its existence, and addresses the questions "Who is seeking help? What are the facts behind the feelings?"

5 (i) Introduction: Break Even Help

BreakEven Anglican Community Services (BEACS) has been contacted (inclusive to March 1997) by 325 people with gambling related concerns. Of this total, 237 (72.9%) identified themselves as a gambler, 88 (27.1%) as family/friends of a gambler. Some of these contacts only sought initial information about services or telephone contact about their situation.

Face to face counselling was provided to 210 individuals; 116 (73.8%) gamblers, and 94 (26.2%) family/friends affected by someone else's gambling problem.

5 (ii) A Profile of Those We Help

It is important to remember that the following discussion relates to people who have a gambling related problem and are seeking help. They may or may not be typical of all gamblers, or gamblers who develop a problem but do not seek help.

Information referred to in this chapter comes from records compiled by BEACS during the course of client contact. As clients sometimes did not provide the answers to all the demographic questions asked, the numbers used in the following discussions vary.

5 (ii) 1. Gender

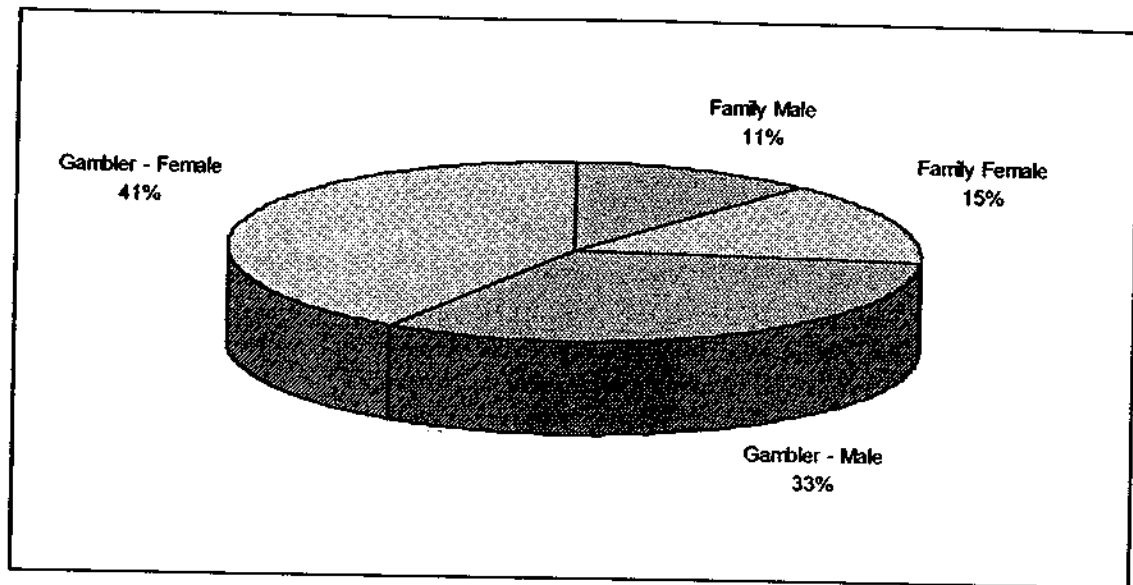
The gender composition of presenting clients is shown in graph E, over page.

Given that gambling is equally popular amongst men and women, and poker machines are equally popular with both genders,²⁵ the higher percentage of female clients is noteworthy. Are women more comfortable seeking help? Or are they more vulnerable to developing problems, e.g. due to low income? Or are they less able to obtain support elsewhere?

Further research is needed to enable us to understand and help both genders.

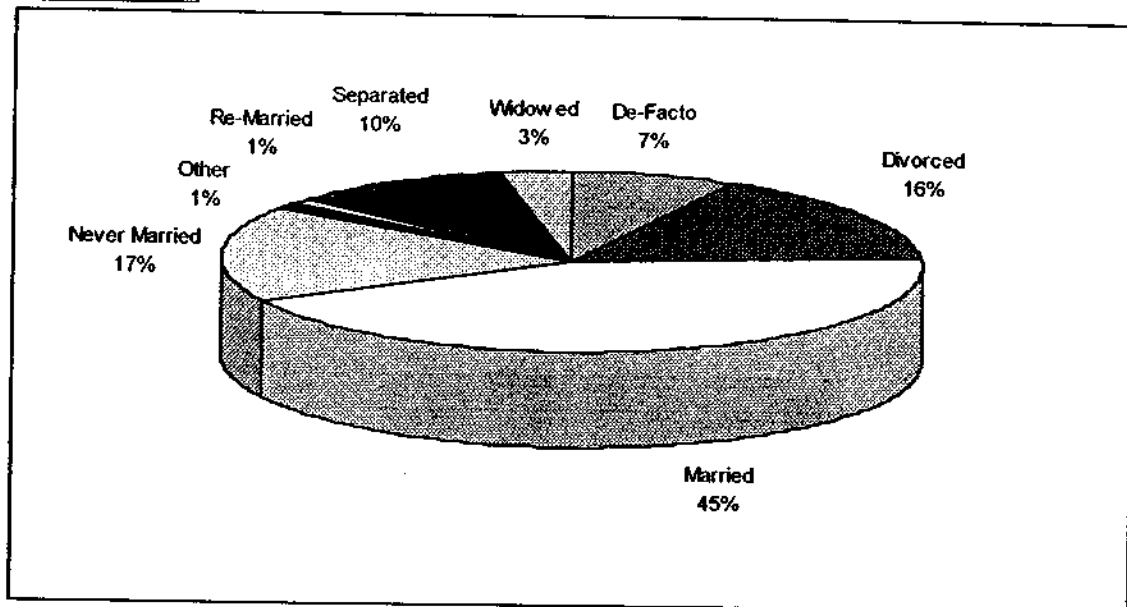
²⁵ Delfabbro and Winefield p 19

GRAPH E



5 (ii) 2. Marital status. (n190)

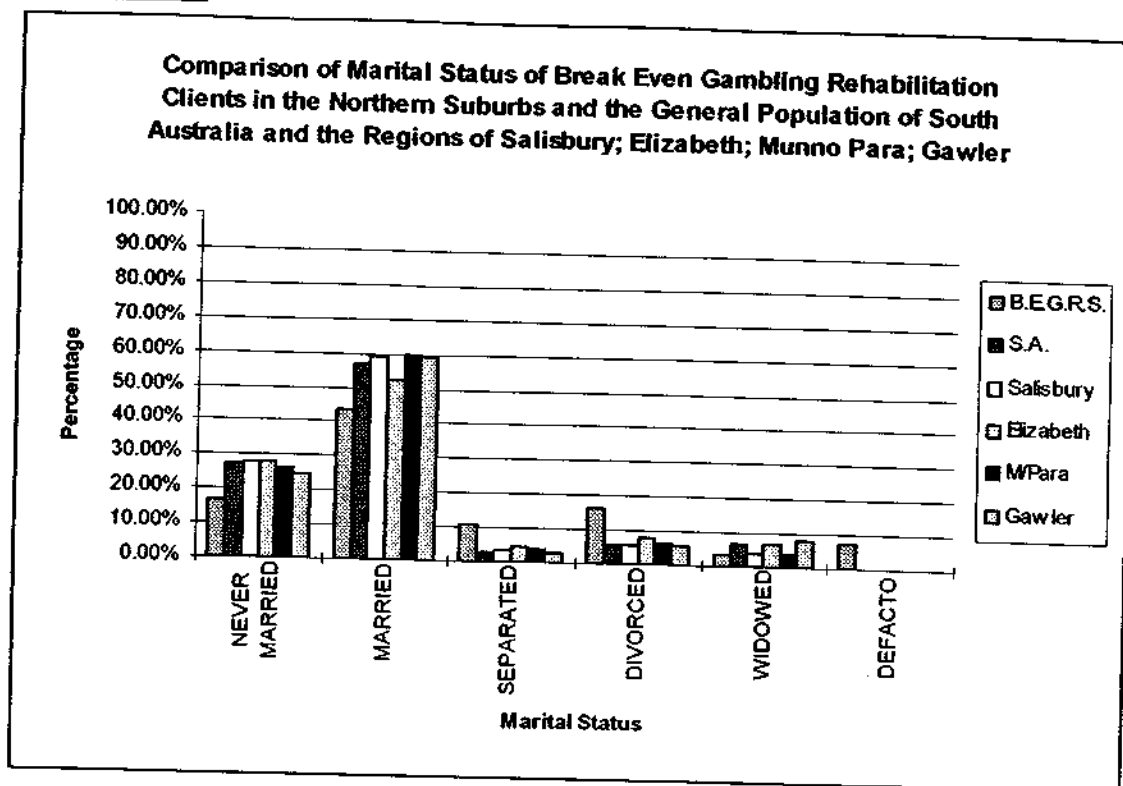
GRAPH F



Graph F above shows the percentage of clients in each marital status category, and Graph G (next page) shows BEACs clients compared with people living in SA as a whole, and in the suburbs from which BEACS clients come. The data shows there are a higher percentage of separated and divorced people amongst our clients than in the general population. Are these groups more vulnerable to gambling, (consistent with Delfabbro and Winefield who show, p82, that divorced and separated people spend significantly more on gambling activities than married people,) or are married people able to draw on family supports to resolve their gambling problems?

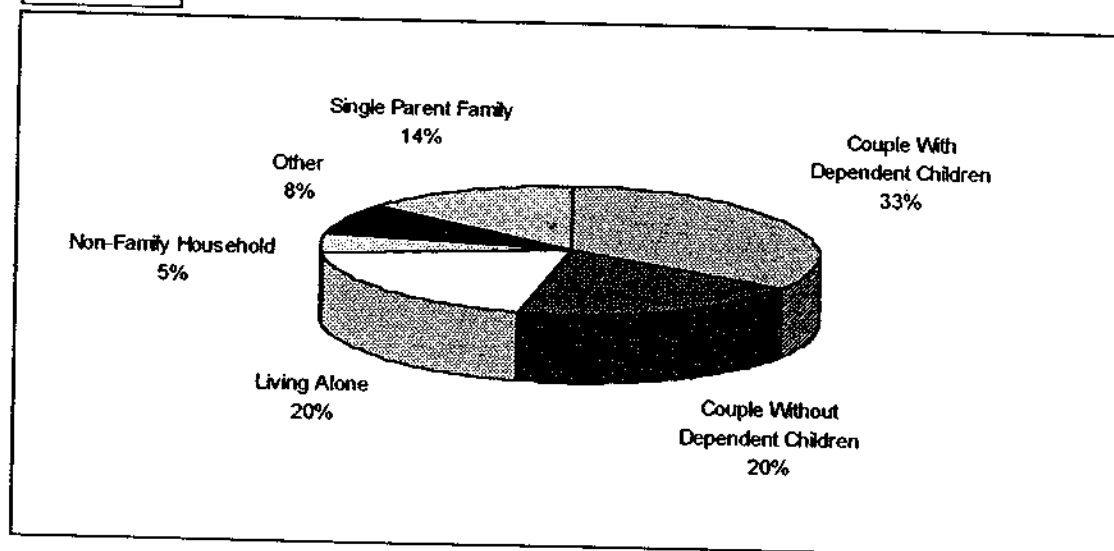
Research is needed to answer these questions.

GRAPH G



5 (ii) 3. Family Type (n 189)

GRAPH H



Graph H above shows family type. It is of considerable concern to us that almost half the clients seen by the service have a dependent at home. Gambling problems experienced by people with children, usually involve those children. We commonly hear of school lunches being down graded, pocket money axed, and tremendous

anguish being experienced by the parent spending money they do not want to, aware their kids are missing out because of the problem.

Female headed sole parent households are a particularly vulnerable group, often lacking adequate financial resources which in turn may contribute to the development and/or maintenance of a gambling problem. Lack of respite, social isolation, economic disadvantage, and restricted opportunity for access to paid work, as well as the usual demands of running a household create fertile ground for problem gambling to develop as a way of coping or escaping these problems:

"It is nice to be in a place where you are no one's mother, wife, daughter, housekeeper, or slave; the staff are so friendly and know me by name"

"There are no children in the gaming area!!"

"There are no problems when I'm opening the bingo tickets, its like I'm in another world."

5 (ii) 4. Children as "Vicarious Clients"

What are the effects on children, of living in a family where at least one parent is modelling problem gambling as a habit? What is the effect on children of having a parent who has the burden of trying to fight a gambling problem?

When young people are subjected to a gambling problem they experience a range of consequences akin to being subjected to any addiction within a household. The nature of the problems associated with addictions are not conducive to the existence of harmonious, nurturing environments to assist the transitional developmental demands of young people.

The impacts faced by children of problem gamblers (seen by BEACS) include having to go without material needs such as new clothing, participating in activities (e.g. with friends) which cost money, or getting treats in their lunch box, and being denied presents on their birthdays.

Often children are not aware why money is so scarce and are kept in the dark about the existence of a gambling problem. This may lead to later insecurities about material well-being. On a social level children are embarrassed by their parents' gambling problem, limiting social contact with other children e.g. they do not invite friends home from school because of depletion of household items, (often pawned,) the lack of food available for friends, or the fear that mum or dad will be in a bad mood;

"It got so bad I spent my kids pocket money and then had to explain to her where it went."

Gambling demands the expenditure of time as well as money. Parental absence for many children means that they are not adequately supervised and are therefore susceptible to accidents and danger. Furthermore parents who gamble are often "absent" at an emotional level causing children to feel neglected and uncared for. Gambling may cause negative mood states that are often directed at children who would not associate a gambling problem to the event.

At a psychological level Duarand et al (1989) suggests that children of problem gamblers are not only seriously disadvantaged in their ability to solve life problems, but are also high risk candidates themselves for developing a form of dysfunctional adjustment, including addictive patterns of behaviour to resolve problems.

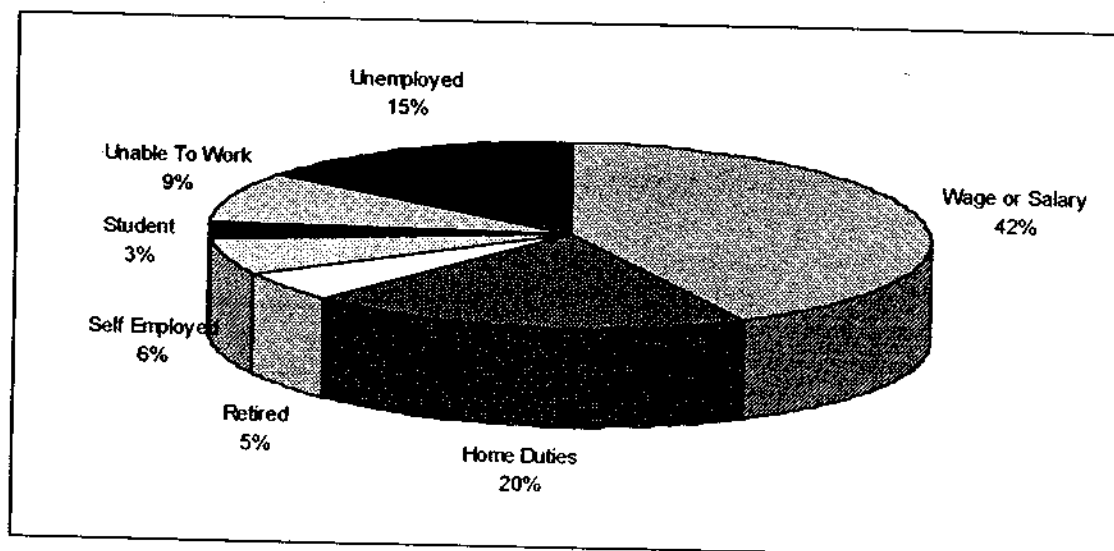
The ramifications for young people of being exposed to a gambling problem will potentially remain for the rest of their lives.

Anglican Community Services' primary concern is to strengthen families; sole parent, two parent, all forms. We are concerned as well about the one in five clients who are part of a couple with no children. When these young adults are at the stage of family formation, will they be able to adjust to the extra responsibilities and expenses which parenthood brings? Gambling on the scale brought to SA by gaming machines has only existed for less than three years. A whole generation of young people, learning the habit, have yet to reach parenthood. The effect which gaming machines can have on families is clear. The effect it will have on the next generation is yet to be determined.

Clearly research is needed, taking place over a period of time, to determine the effects on families and parenting as well as the specific effects on children.

5 (ii) 5. Employment Status (n188)

GRAPH I



Graph I (above) shows that of people contacting the service, 50% are not participating in paid work as a primary source of income.

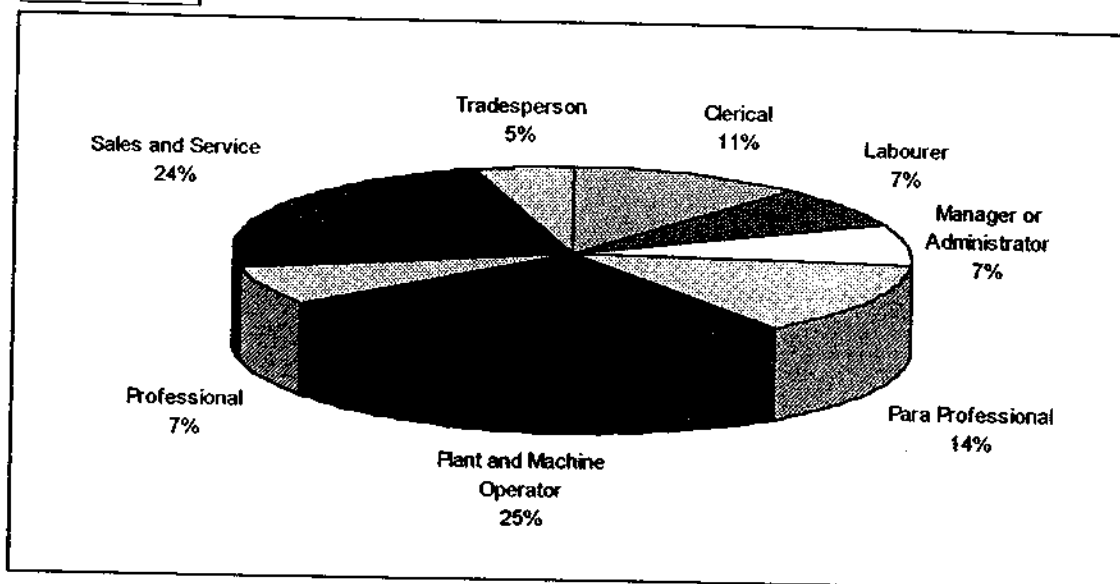
The percentage of 15% unemployed is in excess of the current South Australian unemployment rate of 9.7%²⁶ and together with Delfabbro and Winefield's finding (p104) that people looking for work rated higher on the SOGS problem gambling scale than other non employed groups, suggests the unemployed are a group who may need to be specially targeted by the service.

The additional 9% unable to work due to illness or disability survive on an income below the poverty line, with even less of a sense of future earning capacity than the unemployed.

Gaming machines are an insidious creator of problems, affecting all sectors of the community: those already feeling alienated by lack of paid employment, as well as those employed and independent. A two-pronged campaign is needed to focus help on these disparate groups.

5 (ii) 6. Occupation (n108)

GRAPH J

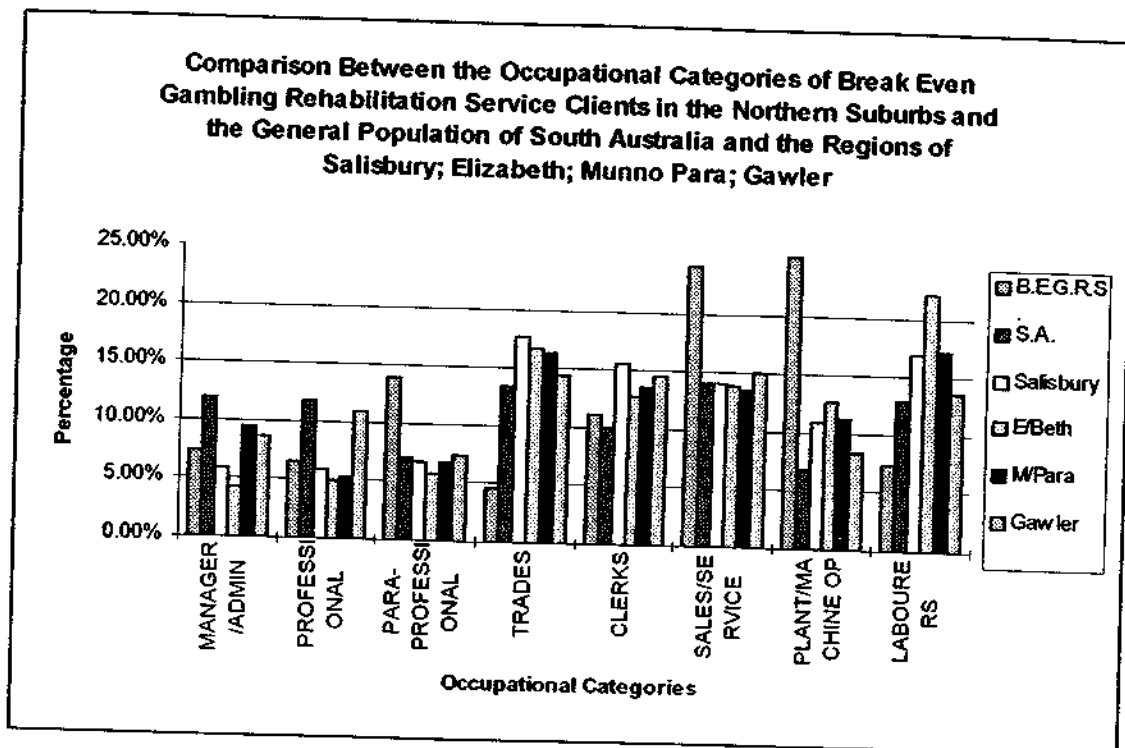


Graph J (above) shows the usual occupational category of the client. A wide cross section of the community is clearly represented.

Graph K (below) compares the occupational category of BEACS clients with people in SA generally and the local areas. Does the apparently high percentage of paraprofessional and sales/service people and low representation of tradespersons and labourers may reflect the gender distribution of BEACS clients, or the fact that the former are out and about, in the 'market place'? Certainly they are a group not used to seeking help.

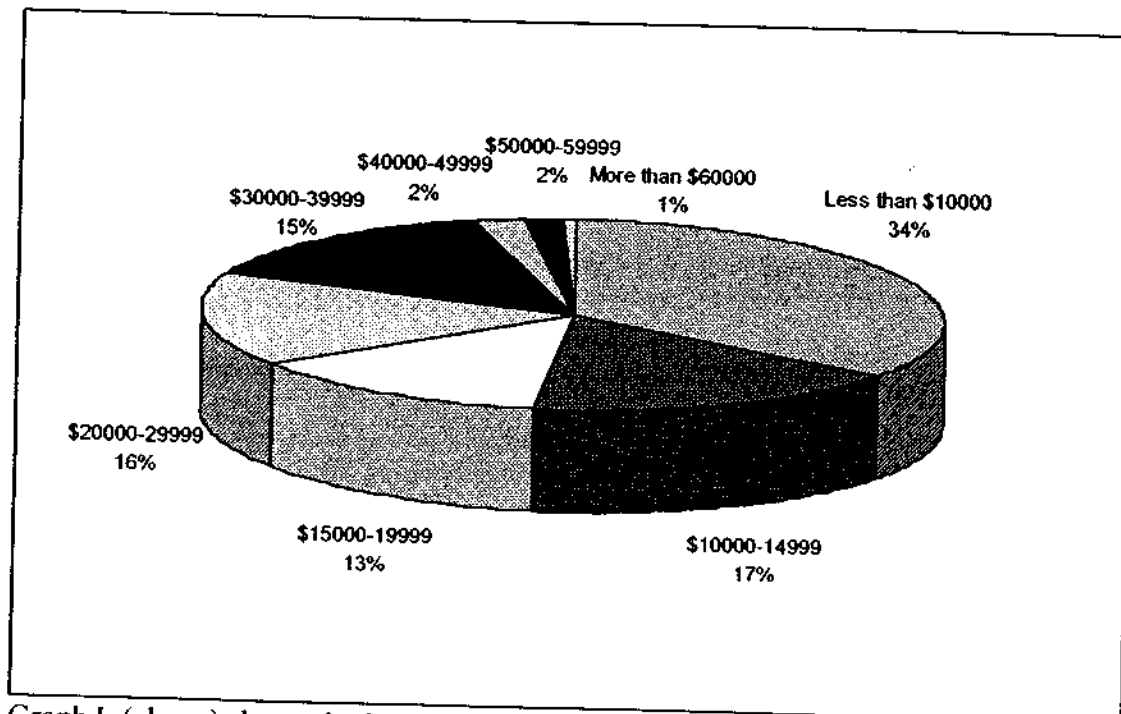
²⁶ The Advertiser, 9/5/97

GRAPH K



5 (ii) 7. Gross Personal Income

GRAPH L



Graph L (above) shows the income of clients. This demonstrates that overwhelmingly it is people on low incomes that are presenting at the service for assistance with 65%

earning less than \$20,000 per annum, 81% earning less than \$30,000 per annum. This suggests it is those members of our community with less that are more prepared to chance money to win a bit extra, and are experiencing problems related to their initial sparse income. Perhaps a lower earning capacity creates a psychological attraction to gambling to the point of dysfunction.

5 (iii) Discussion: A "New Breed?"

Anglican Community Services conducts a range of programs aimed at helping individuals and families. Are the people who come to BEACS for help similar, demographically, to our other clients?

It is of considerable concern to us that pokies appear to be creating a new client group in the community. In our Alternate Care programs, we help families who are struggling to provide a safe, nurturing home for their children. The majority (60%) of these families are headed by a sole parent, reflecting, we believe, the difficulty in managing a family on your own. Amongst BEACS clients, two-adult families outnumber single parent families by more than 2 to 1. Despite the natural support of being in a family, families form almost one third of all our BEACS clients!

Similarly, being employed does not seem to have protected people. With 42% of clients in employment, it is clear that any attempt to limit the help we give to those least able to purchase it elsewhere (in the way we limit emergency financial relief to people with a health care card) would be depriving help to almost half those who need it.

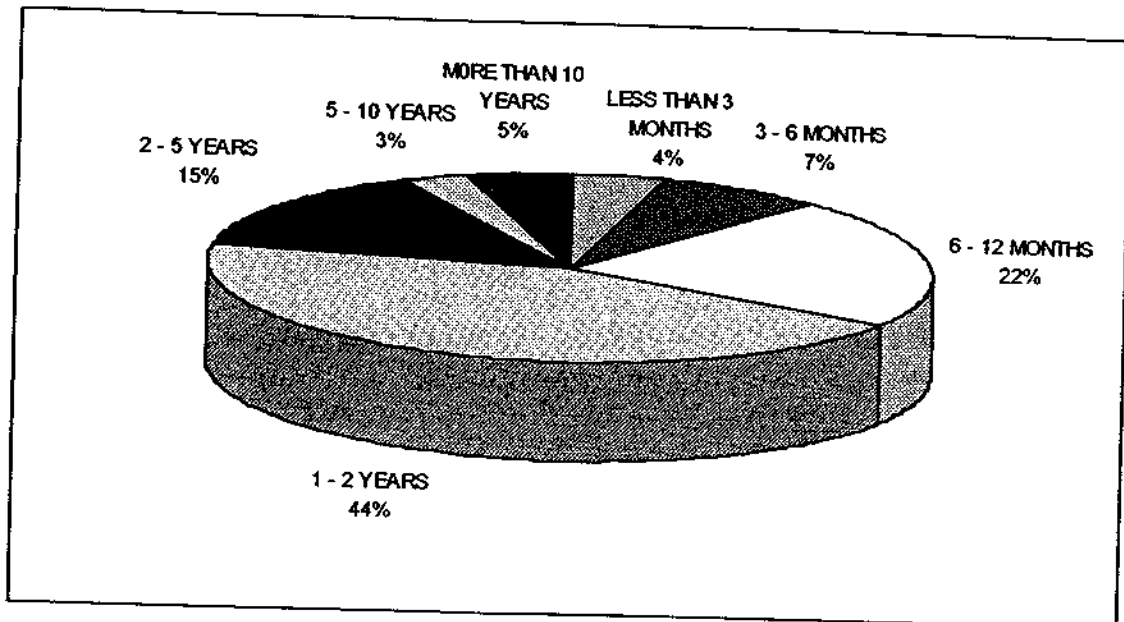
If an increasing number of people develop gambling problems and come from a wide demographic, there is no natural limit to the numbers needing help. How will welfare services be able to afford to provide help to this new group of clients?

In view of our concerns, **it is recommended that**

- **funding be made available to ensure that individuals with gambling related problems are able to access help**

5 (iv) Duration Of Problem (n187)

GRAPH M

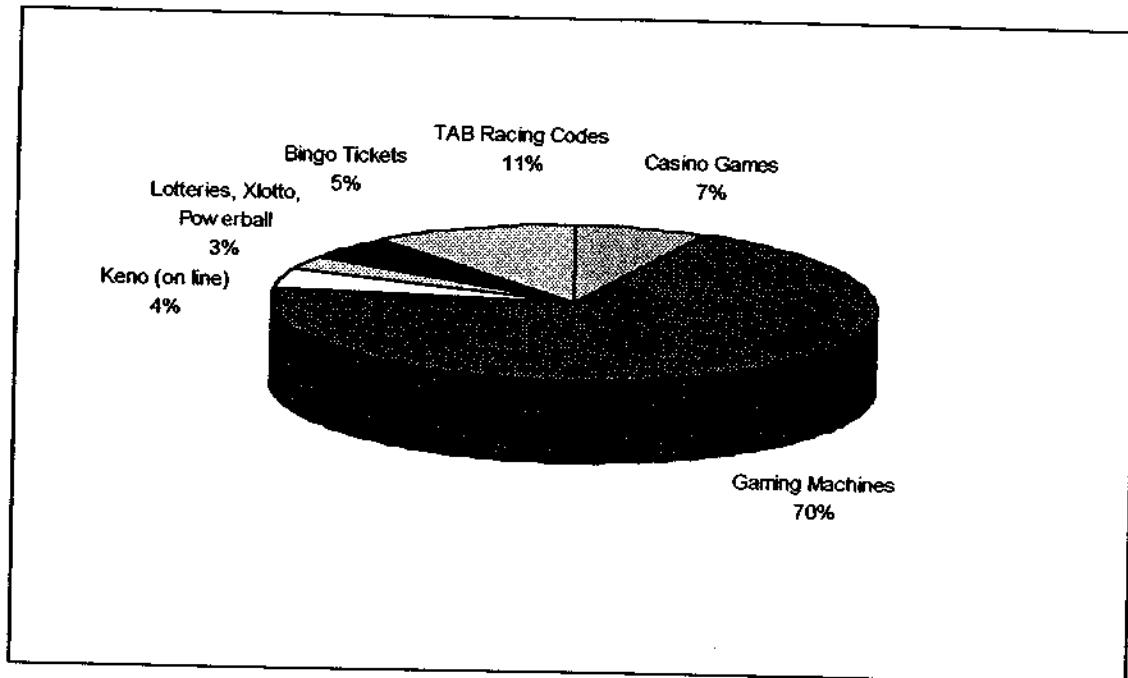


It is pleasing to note that 40% of our clients are people accessing the service within the first year of the development of a gambling problem. However this quick seeking of help could also suggest there is a rapid decline of a person's ability to manage, when presented with a gambling problem.

Another telling factor in this data is the number of people presenting with problems which have existed since prior to the introduction of gaming machines in hotels and clubs. This emphasises the need for other codes of gambling to contribute to the Gamblers' Rehabilitation Fund. (See chapter 3, section vii)

5 (v) Preferred Gambling Code

GRAPH N



It could be argued that the enormous figure of 70% with gaming machine problems reflects the fact that BreakEven concentrates on providing rehabilitation for that code. It has also been asserted that the BEACS public relations/ education campaign which targets gaming machines may be responsible for the enormous amount of presenting clients in this category.

In fact the public education campaign launched in December 1996 only makes specific reference to gaming machines in the radio advertisements. The print media depicts people in distress, with no mention of gaming machines.²⁷

We do not believe that advertising is the cause of the high number of clients with a pokie related problem. The gambling public who contact our service do not see the service being as specific to gaming machines. Furthermore, many of the contacts prior to the launch of the campaign were self referrals via the phone book's white pages "Gambling Rehabilitation Services" category. We believe the figures reflect the popularity of the machines.

The fact that 30% of clients are experiencing significant problems from alternate codes of gambling, gives support to the recommendation that all gambling codes should support the Gamblers' Rehabilitation Fund.

²⁷ It would seem counter productive to gaming machine interests to infer a clear relationship to this specific form of gambling and the reluctance to do so is understandable as the industry is paying for the campaign.

5 (vi) Special Categories of People Needing Help

For anyone with a gambling problem it is difficult. Anglican Community Services is particularly concerned, however, about those people who have special vulnerabilities.

5 (vi) 1. Clients with Mental Impairment

Our BEACS counselling program has extended services to a small percentage of clients who have intellectual disabilities or brain injury conditions which contribute to the formation and maintenance of problem gambling.

Clients with limited intellectual ability are difficult to work with given their cognitive capacities and deficits in information retention. Being on a limited income, it is not difficult for them to create a major blow out in their budgets if one fortnightly pension payment is expended on gambling. The repercussions of this extend over many months as they struggle to catch up. This creates further motivation to gamble again, complicating any progress in rehabilitating from the problem.

5 (vi) 2. Clients with a Psychiatric Illness

People with psychiatric illness are vulnerable to gamble during times of illness or lead up periods to psychiatric episodes, resulting in an enormous amount of stress after the gambling bout. This can result in readmission being sought as an asylum from the stress created. We are concerned about the policy of deinstitutionalisation from long term psychiatric wards at a time of increased gambling options being readily available in the community, accessible socially. Many previously institutionalised people will have little experience with new forms of gambling and lack the social networks needed to buffer the effects of problem gambling. This is a consumer group that already faces many hurdles in accessing services.

5 (vi) 3. Clients with Lump Sum Pay Outs

Our program has assisted a number of people who have expended a significant amount of money which was in their possession due to having received a lump sum pay out such as from Work Cover or as redundancy packages.

In some cases the development of a gambling problem is related to the trauma of injury, with some clients reporting feeling significant reduction in physical and psychological discomfort when gambling. The adjustment needed to adapt to increased leisure, feelings of low self esteem which result from not being part of the paid work force, and anxiety about future earning capacity, combined with having what can seem to be a sizeable amount of money, all contribute to the development and maintenance of the problem.

Clients in this category usually describe losses in the tens of thousands of dollars over a period of months:

"I'm on Workcover and I blow most of my money in the hotel either on the TAB, Keno or Pokies."

Attention needs to be drawn to the inappropriateness of WorkCover's current practice of paying the "loss of income" component of a resolution as a lump sum instead of as income over time. Many recipients lack the skill, experience or personal resources to manage a large sum of money.

5 (vi) 4. Clients from a Non English Speaking Background

The Anglican Community Services BreakEven program has extended face to face services to number of people from non English speaking backgrounds (18.5%).

In a number of cases the person (due to a lack of understanding of gambling outcomes) has resulted in pursuing gaming as a means to wealth in our "lucky" country. This has resulted in imprisonment and likely deportation for one family. It is crucial that non English speaking people gain help, so we are facilitating their access to mainstream BreakEven services via the current NESB-specific services funded through the Gamblers' Rehabilitation Fund.

While this is important, it is equally important that resources be made available to community groups to address their problems in non-mainstream contexts of their choice, and with more culturally appropriate interventions, including education.

5 (vi) 5. Aboriginal People

Our service has had little contact with Aboriginal people experiencing gambling related difficulties(1.3% only of our clients,) although liaison with local Aboriginal organisations indicates that the Aboriginal community is not exempt from problems related to excessive gambling.

While it is pleasing to note the special consideration being allocated Aboriginal service delivery via the two specifically funded projects (courtesy of the Gamblers' Rehabilitation Fund,) we believe resources must be made available to local Aboriginal groups to resolve problems in culturally appropriate means.

5 (vi) 6. Youth

A significant number of clients under the age of 25 are presenting with a gambling problem.

Overseas research and literature²⁸ suggests gambling amongst children and youth is practised on a regular basis. US statistics suggest that at least 75% of young people engage in gambling in some form or another.²⁹ Of this number between 1-6% have the potential to develop a gambling problem.

²⁸ Jacobs 1989

²⁹ Reno 1996

The most recent available research on the prevalence of gambling in South Australia, Delfabbro(1996) states that the 18-24 year old cohort is one of the most likely to have gambling related problems.

We believe it is important to recognise that behaviours classified as addictions in adult populations may be transitory conditions in youth populations, given the higher incidence of experimentation, with a range of risk taking behaviours by young people.

The potential for the development of gambling problems by young people is a sociological factor influenced by access to, and community attitudes regarding, gambling. As already highlighted in chapter one, in Australia gambling is a national past time, well accepted and encouraged amongst almost all social settings. Gambling behaviour is part of childhood experience, alongside common and socially valued activities such as playing games and indulging in fantasy. This highlights the lighter side of gambling which differs from the experience of people who develop problems associated with gambling. In seeing only the fun, the child can grow up with an unrealistic sense of what gambling can entail:

"My son no longer studies, he thinks he can win at the Casino. I've seen this before with friends, they lose their mind"

"I've lost about \$10,000 in the past few weeks, but I once won \$25,000, so I'm way ahead."
22 year old man

As a service we do not see youth but have anecdotal evidence that under age gambling problems exist in SA.

Children are more vulnerable to develop problems of excess, with adverse long term consequences, as a result of their developmental deficits. Prohibition of access to machines has been established (to prevent early initiation of gambling behaviours) via legislative restrictions. This process recognises the vulnerability of minors to being manipulated by adults.

Although it is illegal to gamble under the age of 16 (lotteries) and 18 (other forms) clients accessing BEACS report having initiated gambling from ages well under those outlined in the legislation.

The strength of a legislative response is demonstrated by the emphasis placed on its enforcement and adequate resources being available to perform this function.

In view of our concern, **it is recommended that**

- **legislation be amended to prevent the sale of bingo tickets etc to people under the age of 18 years and that significant penalties be imposed (e.g. fines through to cancellation of licence) for non compliance of all gambling related legislation.**

Children are able to gamble amongst peer groups and within family contexts, from when they are developmentally capable. This highlights the need for primary prevention strategies that will address community attitudes which offer greater long term effect than solely legislative controls.

A final concern is the link between electronic leisure widely accessed by youth in arcades, and home computers, giving rise to the potential for a smooth transition from that habit and skill level to electronic gaming or Internet gambling.

In view of our concerns, **it is recommended that**

- **a wide reaching and ongoing community education program be established, with particular focus on educating children and young people about the negative impact of gambling.**

5 (vii) Conclusions

This chapter has looked at the demographics of people with a gambling problem. Further research and analysis at a statewide level is needed.

In view of the need for data to guide our rehabilitation work, and enable the community to respond responsibly to gambling, **it is recommended that:**

- **resources be made available to research accurately the demographics of people with a problem and the implications of different groups needing help**
- **resources be made available to enable long term monitoring of, and research into, the social impact on individuals, families, and in particular children, arising from the introduction of gaming machines to our community, changing gambling patterns, and the feminisation of gambling.**

Chapter 6. Regulatory Requirements

Problem gambling is a private pain; a public issue. This chapter examines the way in which the gambling environment affects people's propensity to gamble. It describes those aspects of the industry which are of concern.

6 (i) Barring Provisions

As described in chapter 4, the system for self-barring from hotels by pokie patrons falls short of being helpful to those who need it.

6 (i) 1. The Cause of Difficulties

What are their problems? Do hoteliers and club staff deliberately not bar patrons because they want the revenue? Or is it from ignorance?

There is confusion (at an industry level) which we believe stems from the vagueness of expectations regarding the processes referred to in the legislation. This has facilitated the industry itself determining the process and protocols in lieu of direction or regulation in the Gaming Machines 1992 Act.

While we acknowledge the importance of an industry peak body assisting its members with direction, we disagree with the industry determining the directions and procedures.

We as an agency are prepared to assist with the development of regulations along with other stake holders.

6 (i) 2. Restraints

As described in chapter 4, the current provisions of the act do not redress irresponsible practices of encumbering a bar. We are not suggesting that irresponsible refusal to bar is a widespread industry practice and we acknowledge the difficulty of policing such a situation. Our criticism is of those situations where the proprietor has not needed to make a judgement but simply follow the wishes and judgement of the patron.

We advocate that rather than fining a Licensee for such irresponsibility;

- the first point of action should be educating the staff regarding the importance of acting upon requests to bar
- continued inappropriate action on behalf of the Licensee should result in suspension
- eventual cancellation of the gaming licence should take place.

Appropriate resources for investigation and overseeing of these provisions may be required by the Liquor Licensing Commission, the responsible statutory body.

6 (i) 3. Processes for Successful Barring

In the experience of our organisation, arrangements will result in the successful enacting of a bar if there is close liaison between the AHA and the gaming venue to facilitate the process and advise the venue staff of protocols.

The forms produced by the AHA to facilitate barring have been adapted from previous forms used to bar patrons for unruly behaviour in a venue, generally related to intoxication. We have serious concerns regarding this:

- When barring a patron due to unruly behaviour the onus is on the patrons failure to comply with social standards which usually impact upon other patrons or staff. The current interpretation of the gambling barring provision seems to be construed in a similar mind set, ie bar those who create nuisance rather than provide a responsible intervention to curtail a serious problem.
- Excessive gambling, having little or no impact upon other patrons, but containing fiscal rewards for the licensee, does not fit this previous context of barring. This may well inhibit the process of acting against problem gambling.

(It is important to note the current understanding of barring is best described as extending the opportunity to "self bar", rather than acting upon "satisfaction" that the welfare of a person or their family is "seriously at risk".)

We believe the Parliamentary Inquiry would be hard pressed to find an example of a Licensee having initiated or imposed a bar.

A number of forces act against a proprietor banning a patron:

- assessing or dealing with another person's dysfunctional behaviour is difficult and it would not be easy for staff to discuss with a patron
- intervening may have little effect on changing the behaviour and result in the person spending their cash elsewhere, to the detriment of the original venue
- it is not the role of industry to act upon suspicions.

Our interpretation of the principle of the provision is to extend barring as a mechanism to assist excessive gamblers, give licensees the power to act upon reports from concerned family or friends and enshrine the principle of an industry committed to redressing addictions stemming from its existence.

We find it strange that barring provisions only relate to the gaming machine industry as it is clear that other codes create problems of equal consequence.

A further concern is the close relationship between the Australian Hotels Association as an industry peak body and the processes as they currently exist. Necessary documentation has been constructed by the AHA, rather than defined within the Regulations of the Gaming Machine Act 1992. The industry itself is defining the terrain of an area which has legal repercussions for the industry as well as for gamblers.

We are also concerned that the current practices result in information about gamblers being transmitted to a body which has no need to know.

In view of our concern, it is recommended that

- **guidelines be developed (by other than just industry stakeholders) for the barring (including self initiated barring) of people from using gaming machines.**

6 (i) 4. Training for Improvement

Anglican Community Services BreakEven have assisted in training gaming machine industry staff regarding problem gambling. We welcome and acknowledge the efforts of the AHA in supporting and providing training, a principle that should be replicated by all codes.

We believe however that training in South Australia could be better. Students need training in the specific aspects of gaming machines issues, e.g. the identification and addressing of problems resulting from excessive gambling. A specially accredited course would offer mobility for workers between venues.

As a state committed to improving its tourist image there could be a "win win" situation if the skills of gambling industry staff could be shown to be of world class level. This could be a way in which South Australia could lead the way in dealing constructively with a challenging, Australia wide issue.

It is recommended that

- **all staff employed in the gambling industry be require to complete an accredited training course.**

6 (ii) Facilitating Informed Choice

6 (ii) 1. Environmental Manipulation

The element of "chance," be it calculated or random, is a critical component of gambling. Gambling requires participants to relax those defences which usually prevent risk taking behaviour.

Many of the subliminal cues presented to, or denied by, the gambling environment, are conducive to facilitating excess rather than restraint.

We find it disturbing that many of the environmental conditions that subtly manipulate players are allowed to exist without sanction. As a gambling rehabilitation service we hold a range of concerns regarding current industry standards which in our assessment contribute to excessive gambling. Specifically we are referring to environmentally induced conditions which contribute to disassociating

the person from the reality of the time and money spent, altering their states of mood or level of arousal and facilitating the opportunity to chase losses. These conditions are achieved via

- the use of tokenism to remove association with money value.
- a general lack of clocks in hotels and the Casino.
- venues being designed to inhibit natural lighting to further enhance the "time lock".
- practices which hype and encourage players to divert from natural play.
- EFTPOS facilities in close proximity to gambling environment.

"I've never thought about the fact there are no clocks in venues"

Gambling when sought for dissociative effects creates a context which enhances problem gambling. Many people report that dissociative affects are a more potent reinforcer than the fiscal motivation of gambling.

People with psycho-social related problems (both gambling and non gambling related) are less resistant to recognise or combat this phenomenon. Antecedent conditions include stress, anxiety, grief and trauma, mental illness and little social and/or individual worth, often related to short and long term unemployment, sole parent status or divorce.

"When I'm playing its like I'm hypnotised, there are no problems at the pokies"

6 (ii) 2 Advertising

We hold concerns regarding the code of advertising allowed for gaming. Irrational or faulty thinking regarding outcomes of gambling in some cases contributes to a gambling problem. Increasingly we are seeing a range of advertising via a number of mediums which have the ability to influence youth and those members of the community with limited intellectual ability.

"I don't think when playing"

"I can't stay logical when I play them.. It's always afterwards the logic comes back."

Some advertising carries questionable assertions about the ease of winning. If the ease of winning depicted in advertising was accurate the gambling industry would have gone into receivership some time ago. Images highlight fun, wealth, excitement and a general good time. Images such as looking at bills that cant be paid; sitting at home in the dark, the faces of children not receiving Christmas presents or staring at the medicine cabinet for razor blades or tranquillisers would not make for attractive merchandising of gambling products.

We strongly advocate for advertising of gambling be limited to times and mediums which limit exposure to children. We request all content be rigorously reviewed to minimise misleading information.

"I'm angry because the Casino advertised that their pokies return 98% to the player. I put \$300 and expected to get back at least \$250. What happened? I got nothing back".

In view of our concerns regarding advertising, **it is recommended that**

- **the advertising content of the gambling industry be rigorously reviewed to ensure truth in advertising and to ensure a balanced depiction of outcomes.**

6 (iii) Access to Cash in Venues

The issue of EFTPOS facilities in close proximity to gambling environments has already been before legislative review, resulting in the banning of Redi-tellers from gaming rooms. The usual response has been to place the tellers outside the door in a more discreet location, which enhances privacy and secrecy, components of problem gambling.

The issue of management of cash facilities in gambling environments is a difficult one. One perspective is that adults should not be denied access to their cash, nor should a business be denied the opportunity to extend a means of purchase which is common practice in other businesses.

The alternate argument is that gambling presents players with a false logic, i.e. that continued participation, coupled with higher risk taking to make up losses, can increase the possibility of breaking even. "Chasing" behaviour is extremely common for problem gamblers due to this logic.

A solution is difficult to determine. For example, one withdrawal per day might encourage patrons to withdraw more than they should on the first occasion.

In view of our concerns, but the complexity of the dilemma, **it is recommended**

- **that the issue of cash accessibility in gaming venues be reviewed.**

6 (iv) Alcohol

In many hotels it is possible to purchase Bingo tickets, participate in lotteries, place bets on the TAB and indulge in gaming machines,. Alcohol is also readily available and in some places e.g. the Casino, is conveniently brought to the player at the gaming site.

Alcohol as a depressant contributes to the relaxation of inhibitions, and impairs judgement as well. A percentage of hotel customers who previously regularly drunk themselves into a stupor, now play gaming machines. A small percentage of people

presenting at our agency nominate alcohol misuse as an important factor in the existence and maintenance of their gambling problem. A smaller percentage lack insight, or minimise the negative effect of excessive alcohol consumption upon their gambling habits:

"I have a few drinks and start to feel merry, and decide to go and have a fling."

As a rehabilitation service we are alarmed to hear reports of people gambling in an intoxicated state without caution or denial by the person accepting the wager or converting money to chips or coins.

The mix of alcohol consumption and gambling without legislated responsibility for gaming staff to deny access to gambling options to intoxicated people is reprehensible

"It's funny that whenever I buy a drink at the bar I am given all my change in \$1 coins"

"I know that drinking while gambling affects my decisions but its made so easy, you don't have to leave your machine to get a drink, and many times they're for free".

We strongly recommend that:

- the practice of extending gaming options to people in an intoxicated state be outlawed, with penalties inclusive of loss of licence upon repeat offences and
- incentives related to gaming products not include alcohol that can be immediately consumed.

6 (v) Incentives

Another concern relates to the targeting of people on low incomes by offering low cost meals in and around pension/benefit receipt days. We assume this intends to induce these people to play the machines as the promotion is linked with cash back to play the pokies.

"I have a friend who didn't like the machines, start going for the cheap breakfasts which included a few dollars to play the machines. He now goes regularly, putting his own money into the machine."

6 (vi) Pawn Brokers

It is our belief that it is no coincidence that the number of pawn brokers has increased since the introduction of pokie machines. A study conducted by the South Australian Financial counsellors Association (SAFCA) stated "Pawn brokers are largely used by

people in desperate and often vulnerable situations". Many BreakEven clients say they use their local pawn broker as a means of either covering the debts incurred due to gambling the money that was meant for bills etc, or as a direct means of continuing to gamble. Clients have reported on numerous occasion that they have pawned articles that do not belong to them, and have disclosed this. Client telling pawn broker:

"Please, please take care of the camera, its not mine and my friend doesn't know I have taken it".

Pawn brokers now accept items such as automobiles, boats and caravans.³⁰ Pawn brokers have been reported by clients to be setting up mobile stores in the car parks of gambling venues to avoid inconveniencing people wanting to continue playing without losing too much time going to their local store.

Is this ethical business practice?

Who protects consumers from what appears to be an almost unregulated industry? There is little if any regulation of the rates of interest charged to customers. The (SAFCA) study reported that "interest rate charges ranged from 144% to 1970% per annum" and that only 8% of respondents were aware of the annual interest rate. The pawn broker industry has managed to avoid a lot of the criticism which could be directed at its role to maintaining problem gambling behaviour

"I have never walked to a pawn shop before gambling. It was so demeaning"

"I cannot believe I pawned my engagement ring to continue gambling"

"I made up some outrageous story about why I was placing my husband's video camera on loan, I didn't want them to know it was due to gambling"

"When my bracelet went missing I suspected my daughter pawned it. I'll never forget seeing it on display at the local cash converters, it made me sick to my stomach. I know it's the pokies"

In view of our concerns, **it is recommended that**

- the Department of Consumer Affairs review the pawnbroking industry to determine whether changes are needed to ensure it is conducted in a manner consistent with similar industries.

6 (vii) Management

The above section outlines many concerns. In order to address those concerns, the following are recommended for the management of the gaming industry.

In view of our concerns, **it is recommended that**

³⁰ Pawn broker entries in the SA White Pages have increased from 1 1/3 pages in 1991 to 3 pages in 1997. "Cash Converters" have increased from 2 metropolitan shops in 1992 to 20 in 1996 including one specialist outlet for cars and two for furniture.

- an Environmental Code, applicable to all gambling codes and venues, be established, i.e. protocols and a system for ensuring their enactment. The following matters to be addressed:
 - strategic positioning of clocks in venues in range of patrons' vision
 - venues to have access to natural lighting
 - EFPTOS receipts to state the balance of funds remaining in the account after a transaction
 - all gaming venues to have signs on display, indicating the contact telephone number of BreakEven gambling rehabilitation services.

It is recommended that

- the following changes relating specifically to gaming machines be introduced, with gaming machines to be modified in the following ways;
 - credit display be converted to a recording of dollar display
 - digital clock displays be inserted in the top right corner of screens
 - Return to Player rate (RTPR) to be displayed on machine
 - "Health/Wealth" warning be displayed on all machines
 - machines be positioned to allow a minimum of two people to comfortably be able to sit in front of machine, with accompanying seating provided

and in particular

- the pace of gaming cycle be extended to 6 seconds
- machines automatically shutdown for 20 seconds after a win of 250 times the original bet
- machines to release payout into coin tray after wins of 100 times the original bet.

It is recommended that

- the issue of cash accessibility in gaming venues be reviewed
- telephone access to professional crisis help or counselling information be available 7 days per week.

Chapter 7. Gambling in South Australia: The Way Forward

7 (i) Discussion

When the South Australian parliament introduced legislation in 1992 to allow for the introduction of gaming machines in other than the casino, it was embarking on what was arguably the biggest gamble of its 146 year history. The prize would be revenue; at risk would be the wellbeing of its citizens.

In this Report, Anglican Community Services has examined gambling, and in particular the impact of gaming machines in South Australia. Using the experiences of our BreakEven Gamblers' Rehabilitation program we have looked at:

- the impact which gambling has on individuals and those who develop an addiction
- the management of the gaming environment
- the implications for South Australia generally, in particular, the state's increasing dependence on gaming machine revenue.

The conclusions are concerning. While all codes of gambling have the potential to be detrimental, gaming machines in particular have had dramatic consequences.

We believe, however, that these consequences can be managed if government pays attention to the following issues.

7 (ii) Recommendations

7 (ii) 1. Slowing the Tempo of Gaming

Chapter one and two demonstrated that gambling is an activity which is well accepted in our culture with men, historically, being the main participants. The introduction of gaming machines has produced what amounts to a revolution in the gambling industry. Spending on gambling in South Australia has increased beyond any expectation, social patterns have changed, and gambling has been feminised with 50% of "pokie" players being women. Most significantly, the tempo has increased. Cheap, readily accessible 24 hours a day, and with a gaming cycle (turnaround time) of no more than 3.5 - 4.0 seconds, this most addictive form of gambling offers less chance to hesitate, more frequent opportunity to win or lose. It presents a constant, irresistible, financially devastating lure to many.

Anglican Community Services is particularly concerned that people who are already alienated and isolated are particularly vulnerable to pokies. Our client data outlined in Chapter 3 suggests, consistent with Delfabbro and Winefield's findings, that separated and divorced people, and the unemployed, (seeking solace perhaps in the machines,) are over-represented amongst those with a gambling problem. Other groups, for example, single parents, people suffering from psychiatric illness, and those from Non English speaking backgrounds appear very vulnerable.

Our concern is further heightened, however, by the fact that pokies appear to have created an entirely new welfare client group; people who until now have not needed to seek help with their lives, are now clients of the Anglican Community Services BreakEven program, fighting to regain mastery of their lives and their money.

The combination of those people who were already alienated, and the new group who were not, are creating a demand on welfare services, which previously did not exist. Not only those with the addiction are effected; family members and others suffer.

In view of our concerns, regarding the impact of gambling on individuals at particular risk, **we have recommended that**

- **existing funding be secured to ensure that individuals with gambling related problems, in particular women, are able to access help**
- **resources be made available to research accurately the demographics of people with a problem and the implications of different groups needing help**
- **resources be made available to enable long term monitoring of, and research into, the social impact on individuals, families, and in particular children, arising from the introduction of gaming machines to our community, changing gambling patterns, and the feminisation of gambling.**

7 (ii) 2. Creating Informed Consent

In Chapter six we examined gambling environments, concluding that the gambling industry does not conduct its venues in a way which ensures that patrons are making a truly informed consent when they play. From the presentation of advertisements which depict an unrealistic image of gambling outcomes, to the carefully structured environment in the venues, where time and effect are blurred, control of the experience is predominantly in the hands of the industry.

As in all industries, gambling consumers are entitled to be fully aware of what is involved in participating. Our research suggests that a lack of informed consent has contributed to gambling addiction problems.

In view of our concerns, **we recommended that**

- **an Environmental Code, applicable to all gambling codes and venues, be established, i.e. protocols and a system for ensuring their enactment. The following matters to be addressed:**
 - **strategic positioning of clocks in venues in range of patrons' vision**
 - **venues to have access to natural lighting**

- EFPTOS receipts to state the balance of funds remaining in the account after a transaction
- all gaming venues to have signs on display, indicating the contact telephone number of BreakEven gambling rehabilitation services.

It is recommended that

- the following changes relating specifically to gaming machines be introduced, with gaming machines to be modified in the following ways;
 - credit display be converted to a recording of dollar display
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and in particular

- the pace of gaming cycle be extended to 6 seconds
- machines automatically shutdown for 20 seconds after a win of 250 times the original bet
- machines to release payout into coin tray after wins of 100 times the original bet.

It is recommended that

- the issue of cash accessibility in gaming venues be reviewed
- the practice of extending gaming options to people in an intoxicated state be outlawed, with penalties inclusive of loss of licence upon repeat offences and incentives related to gaming products not include alcohol that can be immediately consumed
- guidelines be developed (by other than just industry stakeholders) for the barring (including self initiated barring) of people from using gaming machines

- **telephone access to professional crisis help or counselling information be available 7 days per week**
- **legislation be amended to prevent the sale of bingo tickets etc to people under the age of 18 years and that significant penalties be imposed (e.g. fines through to cancellation of licence) for non compliance of all gambling related legislation.**

In order to be sure that players of all ages have adequate knowledge about all codes of gambling and its risks, and that all employees of the gambling industry have the skills to conduct themselves in a way which promotes both the best interests of patrons and the integrity of the industry, **it is recommended that**

- **a wide reaching and ongoing community education program be established, with particular focus on educating children and young people about the negative impact of gambling**
- **all staff employed in the gambling industry be required to complete an accredited training course.**

In view of the need for patrons to have accurate information, and our concerns regarding advertising, **it is recommended that**

- **the advertising content of the gambling industry be rigorously reviewed to ensure truth in advertising and to ensure a balanced depiction of outcomes.**

7 (ii) 3. Creating Alternative Revenue Sources

The Commonwealth government has made significant savings at the expense of the States and the vertical fiscal imbalance is well known.

State governments now appear to be increasingly relying on gambling revenue, with South Australia in particular relying on that raised by gambling to fund its commitments. Nearly 10% of South Australian-generated revenue now comes from that source.

Anglican Community Services believes gambling is in effect a regressive tax, with particular social impact on women and low income households.

A further concern is the government's conflict of interest. How objective is the government able to be, about the negative effects of gaming machines, when its own income is increasingly dependent on the community continuing to participate in this activity?

We believe this highlights the need for significant tax reform and we are supportive of the Premier's call for the Prime Minister to instigate constructive dialogue on tax reform in Australia.

7 (ii) 4. Minimising Social Impact

The gambling industry as a whole is effected by the introduction of gaming machines, with each code now targetting the new gambling consumer, women, and all moving to a faster tempo of play.

A number of questions are raised by this as it becomes clear that we do not yet know what the effect is on society. What is the long term impact on children, of being in a family where one or both parents have a gambling problem? What is the effect on the community of social habits and patterns changing?

There is anecdotal evidence suggesting negative impact on business and finances. There are unsubstantiated assertions on both sides from pro and anti gambling lobbies regarding the positive or negative implications.

We believe it is essential that research be instigated on the following questions:

Has there really been a net increase in employment? Where is the most money being spent on pokies? Are the machines located in the suburbs where it is most appropriate to have them, e.g. for tourism purposes? What effect does this regressive form of taxation have? Are there better ways of raising revenue? How should SA utilise gambling revenue?

In Chapter three we recommended that

- **an immediate moratorium be placed on expansion of all gambling in South Australia until an in depth social and economic impact statement is completed.**

Gaming machines are only one gambling code. More data is needed about the best way to manage the gambling industry so that it causes the least possible harm, and produces the most possible benefit to the community. For example, what protocols, or legislation, need to be consistent across all codes?

The Australian Hotels Association and Licensed Clubs Association are to be applauded for contributing to the Gamblers' Rehabilitation Fund, whereas other codes do not, despite their patrons' need for counselling. The positive initiative of these associations serves to highlight the lack of consistency or co-ordination across the gambling industry, given the failure of the other codes to contribute.

Given that resources are needed for helping the victims of gambling, and given that it is appropriate that resources contributed reflect the source of the problem, we **recommend that**

- **legislation be introduced to ensure that all gambling codes, and the government, contribute to the Gamblers' Rehabilitation Fund**
- **in line with other Australian states, the formula for contributing to the fund be based on turnover, and be set at between 2 - 5%.**

Despite the importance of gambling revenue and the magnitude of its social impact, there is no one body responsible for over-viewing its total impact on the South Australian community. Currently, the different components (financial, industry and training, entertainment, regulation and control, and the social consequences,) are covered by different Ministerial portfolios. In view of the need to ensure that all aspects of the gambling industry are monitored, co-ordinated, controlled or advocated for as necessary, **it is recommended that**

- **one Ministerial Portfolio be responsible for all gambling related issues including policy formation and the future direction of the industry**
- **the goal of the portfolio be to ensure that gambling is conducted in South Australia in a way which results in the minimum of social harm, and with the maximum of good for the community. As such, the Minister for Family and Community Services is the most appropriate Minister to be responsible for Gambling**
- **an independent body be established, covering all gambling codes, and with representation from a range of affected industries (such as youth services, the judiciary, financial counsellors, and the media,) to advise the Minister for Gambling**
- **the Department of Consumer Affairs review the pawnbroking industry to determine whether changes are needed to ensure it is conducted in a manner consistent with similar industries.**

7 (ii) 5. Managing the Internet

Finally Anglican Community Services is concerned about the future, and South Australia's vulnerability to uncontrolled gambling on the Internet. Global forces have the potential to make the social concerns relating to the poker machine industry pale into insignificance. With technological sophistication comes the ability for not only work environments but our homes, to link into world wide options. The Internet will be available and we (in particular our youth) will have the ability to use it for gambling. The same issue will apply to Pay TV. The virtual reality of a Vegas Casino, which can be accessed without needing to leave the house, and which will "take" a credit card, means gambling can become a very private and lonely affair. Those individuals at risk of developing a problem will be significantly more

vulnerable: the State of South Australia risks losing the revenue which it is becoming dependent upon.

In view of our concerns regarding Internet gambling **it is recommended that**

- **a national committee be established to address the negative affects of Internet gambling.**

"What we do know is that certain types of gambling that are characterised by very rapid cycles of play have higher rates of problem gamblers than others:"

Volberg - quoted Conner, M. *Gaming's Ball and Chain* in **International Gaming and Wagering Business**, October 1996 (page 1)

— *".. it is rare for excess to be associated with popular forms of gambling such as Lotto and pools where the cycles of stake, play and determination are discontinuous or separated by lengthy periods of time. Most gamblers who seek help have a continuous form of gambling such as poker machines, off-course agency betting or casino gambling as the focus of excessive involvement."*

Dickerson, M. (1989) *Gambling: a dependence without a drug*. in **International Review of Psychiatry** (1) 157-172. (Page 159)

"No longer does the gambler have to pull a handle, one has to merely press a button - this is not to conserve energy,, but to allow the game to proceed at a much faster rate, thereby increasing the likelihood of losing more money"

Symond, P. 1995 **Ploys Used to entice Gamblers** Information Sheet produced by Symonds consultancy - (recovering pathological gambler NSW) (page 2)

"Problem gambling is more likely to be associated with so-called "continuous" forms of gambling such as gaming machines, betting and the casino"

Inquiry into their impact of gaming machines in hotels and clubs in South Australia November 1995 (page 34).

"The most addictive, such as electronic poker, contain the element of rapid "action" and occur in relative isolation, Shaffer says. Video gaming and slot machines are inherently more dangerous than bingo or the lottery. (Reno, 1996)

Reno, R.A. 1996. *The Diceman Cometh: Will Gambling be a Bad Bet for Your Town* in **The Journal of American Citizenship** March - April. No. 76

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OUR MISSION

Anglican Community Services is an Agency of the Anglican Church of Australia seeking to express God's concerns for the needs of individuals, families and communities by:

Making a positive difference to the quality of life.

Identifying and understanding needs and issues.

Responding in ways which enhance dignity and integrity.

Promoting social justice.

Making a Difference

Print run No.2.

APPENDIX B

GAMING MACHINE USE

<u>HOUSEHOLD INCOME GROUP</u>	<u>ESTIMATED NUMBER OF PEOPLE IN GROUP IN S.A.</u>	<u>PERCENTAGE AND NUMBER LIKELY TO GAMBLE FREQUENTLY ON POKIES</u>	<u>PERCENTAGE AND NUMBER LIKELY TO USE POKIES MORE FREQUENTLY</u>
\$0 - \$10/12,000	92,514	32 (29,604)	9 (8,326)
\$10/12 - \$20,000	168,101	40 (67,240)	15 (25,215)
\$20 - 30,000	142,345	38 (54,091)	7 (9,964)
\$30 - 40,000	110,705	50 (55,352)	13 (55,352)
\$40 - 50,000	102,919	59 (60,722)	9 (9,262)
\$50,000 plus	159,534	42 (67,004)	10 (15,953)

Notes:

- 1) Data for income group from Australian Bureau of Statistics 1991 Census.
- 2) Estimates of % usage Delfabbro and Winefield, pages 41-43 and 45.
- 3) As Delfabbro and Winefield use household income cut-off points which are different from those used by the Australian Bureau of Statistics, for the lowest income categories the two sets of data were deemed to form categories by equating
 - Delfabbro's \$10,000 or less group with the ABS \$0 - \$8,000 and \$8,000 - \$12,000 combined.
 - Delfabbro's \$10 - 20,000 group with ABS \$12 - 16,000 and \$16 - 20,000 added.
- 4) ABS data gives the number of households per income group by type (e.g. "family" or "group" or "lone person") but do not give the number of actual people in the former two categories.

For the purpose of this exercise in order to estimate the number of adults (gamblers) in each income group, it was assumed that all families in all income groups contained two adults, and that all groups contained three adults.

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- 1) Data for income group from Australian Bureau of Statistics 1991 Census.
- 2) Estimates of % usage Delfabbro and Winefield, pages 41-43 and 45.
- 3) As Delfabbro and Winefield use household income cut-off points which are different from those used by the Australian Bureau of Statistics, for the lowest income categories the two sets of data were deemed to form categories by equating
 - Delfabbro's \$10,000 or less group with the ABS \$0 - \$8,000 and \$8,000 - \$12,000 combined.
 - Delfabbro's \$10 - 20,000 group with ABS \$12 - 16,000 and \$16 - 20,000 added.
- 4) ABS data gives the number of households per income group by type (e.g. "family" or "group" or "lone person") but do not give the number of actual people in the former two categories.

For the purpose of this exercise in order to estimate the number of adults (gamblers) in each income group, it was assumed that all families in all income groups contained two adults, and that all groups contained three adults.

