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Gambling Problems is Volume 332 in the ‘Issues in Society’ series of educational resource books. The aim of this series is to offer current, diverse information about important issues in our world, from an Australian perspective.

**KEY ISSUES IN THIS TOPIC**

Australia is a nation of keen punters – according to recent findings about 70 per cent of Australians participated in some form of gambling in the past year.

Gambling takes many forms, including lotteries and ‘scratchies’, electronic gaming machines (‘pokies’), casino-based table games, sports wagering and online gaming. Latest estimates claim about 115,000 Australians are classified as ‘problem gamblers’ with a further 280,000 people being at ‘moderate risk’. Gambling can seriously affect many aspects of an individual’s life; it can also affect family members, friends and carers.

This title looks at the latest government initiatives to address the negative social and economic impacts of problem gambling, including the regulation of growing access to online gambling. The book also provides detailed advice on dealing with personal gambling issues, including how to identify the warning signs, and where to get help. Can you beat the odds, before they beat you?

The topic is presented in two chapters: Gambling regulation in Australia; Dealing with problem gambling.

**SOURCES OF INFORMATION**

Titles in the ‘Issues in Society’ series are individual resource books which provide an overview on a specific subject comprised of facts and opinions.

The information in this resource book is not from any single author, publication or organisation. The unique value of the ‘Issues in Society’ series lies in its diversity of content and perspectives.

The content comes from a wide variety of sources and includes:

- Newspaper reports and opinion pieces
- Website fact sheets
- Magazine and journal articles
- Statistics and surveys
- Government reports
- Literature from special interest groups

**CRITICAL EVALUATION**

As the information reproduced in this book is from a number of different sources, readers should always be aware of the origin of the text and whether or not the source is likely to be expressing a particular bias or agenda.

It is hoped that, as you read about the many aspects of the issues explored in this book, you will critically evaluate the information presented. In some cases, it is important that you decide whether you are being presented with facts or opinions. Does the writer give a biased or an unbiased report? If an opinion is being expressed, do you agree with the writer?

**EXPLORING ISSUES**

The ‘Exploring issues’ section at the back of this book features a range of ready-to-use worksheets relating to the articles and issues raised in this book. The activities and exercises in these worksheets are suitable for use by students at middle secondary school level and beyond.

**FURTHER RESEARCH**

This title offers a useful starting point for those who need convenient access to information about the issues involved. However, it is only a starting point. The ‘Web links’ section at the back of this book contains a list of useful websites which you can access for more reading on the topic.
Chapter 1

Gambling regulation in Australia

KEY FACTS: GAMBLING IN AUSTRALIA

All statistics in this ABC News fact sheet are sourced from the Productivity Commission’s final report into gambling, released in June 2010

Gambling
➤ Around 70 per cent of Australians participated in some form of gambling in the past year
➤ Gambling takes many forms, including lotteries and ‘scratchies’ (these are the most popular in terms of participation but comprise a small share of spending), electronic gaming machines or ‘pokies’, table games (such as roulette and blackjack), wagering and online gaming.

Total recorded losses through gambling in Australia reached just over $19 billion in 2008-09 – an average of $1,500 per gambler and a share of household consumption of 3.1%.

Problem gambling
➤ The risk for people who only play lotteries and scratchies is low but rises steeply with the frequency of gambling on table games, wagering and especially gaming machines
➤ Six hundred thousand Australians play the pokies at least once a week and 95,000 pokies players are problem gamblers
➤ Problem gamblers contribute 40 per cent of the money put into poker machines
➤ About 115,000 Australians are classified as ‘problem gamblers’ with a further 280,000 people at ‘moderate risk’.

Electronic gaming machines
➤ Electronic gaming machines account for 62 per cent of gambling expenditure. They account for 75 per cent to 80 per cent of problem gamblers
➤ Annual gaming machine losses per player average about $3,700 in New South Wales, $3,100 in Victoria and $1,800 in Queensland
➤ Electronic gaming machines are the dominant source of gambling revenue. This is despite the fact that most Australians do not play them at all. (Specifically, 70 per cent to 75 per cent of adults surveyed indicated they do not use them in any given year)
➤ There were 198,300 electronic gaming machines in Australia in 2009
➤ Annual revenue per electronic gaming machine was around $59,700 in 2008-09, with average revenue per venue around $2.1 million.

Counting the cost
➤ Total recorded losses through gambling in Australia reached just over $19 billion in 2008-09 (an average of $1,500 per gambler and a share of household consumption of 3.1 per cent)
➤ Regular gaming machine players (those that play at least once a week) are estimated to spend on average about $7,000 to $8,000 per annum.

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Gambling Problems

‘High-intensity’ punters can spend $1,500 or more in an hour

The social cost of problem gambling is at least $4.7 billion a year

The harms from problem gambling can include suicide, depression, relationship breakdown, lowered work productivity, job loss, bankruptcy and crime

A 2008 survey found that gambling was the most common motivation for fraud and that the average loss was $1.1 million per incident

The harms from problem gambling can include suicide, depression, relationship breakdown, lowered work productivity, job loss, bankruptcy and crime.

Gambling and state revenue

State tax revenue from gambling was $5 billion in 2008-09 (or 10 per cent of all state tax revenue)

Victoria has the highest tax dependence on gambling, at 13 per cent, and Western Australia has the lowest, 4 per cent.

Gambling industry and employment

In 2005, employment in hotels with gambling facilities was around 65,000 people and in clubs around 60,000. It is estimated to be 30 per cent higher today

In 2009, around 20,000 people were employed in casinos.

Clubs, the community and tax

The 2010 Productivity Report found that the gambling industry makes various contributions of value to local communities, including the provision of secure, accessible venues

However, it found that the large tax concessions on gaming revenue enjoyed by clubs in some jurisdictions (notably New South Wales) cannot be justified on the basis of realised community benefits. There are strong grounds for these concessions to be significantly reduced, though this would require phased implementation to facilitate adjustment by clubs.

Online gambling

The 2010 Productivity Report found that online gaming appears to have grown rapidly and could amount to almost $800 million

It found that online gambling websites offer gamblers better prices and more variety

It noted that the Australian ban on online gaming has reduced its growth, but has driven customers to offshore websites

The report says some of these websites have poor harm minimisation features and unscrupulous business practices.
The Australian Government has released a Productivity Commission report into gambling for consideration by States, Territories, industry and the wider community, according to this joint media announcement from ministers Jenny Macklin, Stephen Conroy and Nick Sherry.

The Government has also announced its support for key reform directions to minimise the harm caused by problem gambling.

In an initial response to the 2010 Productivity Commission Report into Gambling, the Australian Government signalled it supports the use of pre-commitment technology to tackle problem gambling and is committed to working with State and Territory Governments, and industry, in implementing this technology.

The estimates are that there are between 80,000 and 160,000 Australian adults suffering severe problem gambling.

The Australian Government does not agree with the Productivity Commission recommendation that the Australian Government amend the Interactive Gambling Act 2001 to allow for a liberalisation of online gambling, starting with allowing the provision of online poker games to Australians. The existing rules will continue to apply.

The Australian Government accepts that further work can be done to improve harm minimisation measures for electronic gaming machines.

The Australian Government will now write to State and Territory Premiers and Chief Ministers to recommend the establishment of a new high-level Council of Australian Governments (COAG) Select Council of Ministers on Gambling Reform to progress a national approach to minimise the harm caused by problem gambling.

The Productivity Commission estimates that there are between 80,000 and 160,000 Australian adults suffering severe problem gambling. In addition there are between 230,000 and 350,000 people at moderate risk.

The Productivity Commission’s final report highlights the significant social cost of gambling, estimated to be at least $4.7 billion. The Productivity Commission estimates that problem gamblers account for around 40 per cent of electronic gaming machine expenditure, showing that a small number of gamblers account for a large percentage of losses.

The Productivity Commission also highlighted the gambling sector as an important industry with gambling expenditure exceeding $19 billion and the industry estimated to support the employment of more than 145,000 people.

**Pre-commitment**

The Productivity Commission found that pre-commitment is the most effective way to target problem gamblers and at-risk gamblers without impacting upon the wider public.
The Government has committed to developing a pathway towards implementation for pre-commitment. The Productivity Commission also found that pre-commitment systems would empower people to take responsibility for their own spending behaviour, by helping them decide exactly how much they want to spend before they start playing.

The Productivity Commission found that a pre-commitment scheme is a strong, practicable and ultimately cost-effective option to minimise harm caused by gambling. This new technology will give people the tools to stick to their limit and help them keep track of their spending.

The first priority for the Australian Government will be to progress a nationally consistent pre-commitment model for electronic gaming machines.

### Online gaming

The Australian Government does not support the liberalisation of online gaming, including online poker, as recommended by the Productivity Commission. The Government is not convinced that liberalising online gaming would have benefits for the Australian community which would outweigh the risks of an increased incidence of problem gambling, particularly with the rapid changes in technology.

### Harm minimisation

The Australian Government accepts that more work can be done to improve harm minimisation measures for electronic gaming machines. The Select Council on Gambling Reform will engage with all stakeholders to ensure that any changes to harm minimisation measures are proven to actually minimise the damage caused by problem gambling and are ideally able to be applied consistently across Australia.

This will include an analysis of the possible costs and benefits of such measures and also consider their need in light of moves towards a nationally consistent pre-commitment model.

### COAG Select Council on Gambling Reform

The Australian Government will recommend that the COAG Select Council on Gambling Reform includes up to two Ministerial representatives from all jurisdictions to ensure that both economic and social portfolios are represented. The Select Council on Gambling Reform will be co-chaired by Ministers Macklin and Sherry.

Most recommendations in the report are directed at areas of State Government responsibility but the Australian Government recognises that national leadership is required and will work with State and Territory governments through the new Select Council on Gambling Reform to consider the Productivity Commission’s final report.

The Australian Government is committed to a thorough process through the COAG Select Council on Gambling Reform and to consulting closely with community groups, industry and relevant employee and employer groups on the Productivity Commission’s findings.

Today's report follows a request made by COAG in 2008, through the then Assistant Treasurer, for the Productivity Commission to update its 1999 inquiry into Australia’s gambling industries, with a focus on problem gambling. This responded to calls from industry and community groups that the Commission should be asked to update its 1999 report.


Joint media release with The Hon Jenny Macklin MP, Minister for Families, Housing, Community Services and Indigenous Affairs; Senator The Hon Stephen Conroy, Minister for Broadband, Communications; and the Digital Economy, and Senator The Hon Nick Sherry MP, Assistant Treasurer.


Canberra, 23 June 2010

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This article outlines a brief history of the development of gambling in Australia. This is based mainly on Gambling and Problem Gambling in the Community: An International Overview and Critique, Report Number One of the New Zealand Gaming Survey by Max Abbott and Rachel Volberg and Queensland School Stuff Fact Sheet – More Info.

The European settlers who arrived with and after the First Fleet brought gambling to Australia. Soldiers played card games such as cribbage and an early form of two-up called pitch and toss. Early administrators tried to stamp out these games, but they were unsuccessful.

Gambling was permitted at racing clubs with gambling by the elite and army officers tolerated. The first official horse race was held in 1810. By the mid-1800s betting on horse racing was a popular recreational activity with turf clubs established in many areas of Australia. Racing became the most popular form of leisure activity for working class men. The first Melbourne Cup was run in 1891.

Asian gaming and public gaming such as two-up were regarded by many as immoral and were illegal.

The first Tattersall’s lottery was conducted in 1881.

In the 1910s and 1920s Art Union lotteries and state government controlled lotteries began to flourish in Australia. The Golden Casket Art Union began in Queensland in 1916 to raise money for a fund for soldiers during the First World War and during the 1920s the Queensland Government took control of the Golden Casket Art Union to raise revenue.

The 1930s and 40s saw minor gaming activities such as bingo, raffles and art unions become popular and legitimate. It also saw an increase in illegal gambling activity such as SP Bookies and private gaming clubs.

In 1956, the New South Wales Government passed the Gaming and Betting (Poker Machines) Act, which gave the exclusive right to operate poker machines to registered clubs. The funds from the machines were to be used to benefit the community. There was a rapid increase in the number of clubs, and club members.

Gaming machines also spread quickly throughout New South Wales. By 1959 there were about 1,100 clubs and over 7,000 poker machines in New South Wales.

During the 1970s, further liberalisation occurred with Tasmania and the Northern Territory legalising privately operated casinos. Additional casinos were established in Queensland, Western Australia and South Australia during the 1980s.

The 1990s saw increased liberalisation of the gambling market in Australia with legal casinos being introduced in New South Wales and Victoria and gaming machines spreading to all states in Australia, except Western Australia.

In 1997-98 the Productivity Commission undertook a major review of the gambling environment in Australia. This report was released in 1999 and has heavily influenced the regulation of gambling in Australia since. A second Productivity Commission inquiry has been conducted in 2009 with the Final Inquiry Report released in June 2010.

ENDNOTES


Source: A Database on Australia’s Gambling Industry 2009/10, Extract from Chapter 14 © Australasian Gaming Council | www.austgamingcouncil.org.au
## HISTORY OF GAMBLING IN AUSTRALIA

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1809-10</td>
<td>First organised race meet in Australia (New South Wales)</td>
</tr>
<tr>
<td>1861</td>
<td>First Melbourne Cup run in Victoria</td>
</tr>
<tr>
<td>1879-80</td>
<td>Tote first introduced in Australia (South Australia)</td>
</tr>
<tr>
<td>1895-96</td>
<td>Golden Casket lotteries established in Queensland as the first government-run lottery in Australia</td>
</tr>
<tr>
<td>1915-16</td>
<td>First automatic totalisator machine installed in Australia (Western Australia)</td>
</tr>
<tr>
<td>1920-21</td>
<td>'SP' bookies flourish in most Australian states</td>
</tr>
<tr>
<td>1942-45</td>
<td>Race meetings and lotteries restricted due to the Second World War</td>
</tr>
<tr>
<td>1955-56</td>
<td>Poker machines legalised in licensed clubs in New South Wales</td>
</tr>
<tr>
<td>1960-61</td>
<td>Victoria the first state to legalise TAB off-course betting</td>
</tr>
<tr>
<td>1965-66</td>
<td>South Australia the last state to introduce state-run lotteries following a referendum</td>
</tr>
<tr>
<td>1972-73</td>
<td>First casino in Australia opened, in Tasmania</td>
</tr>
<tr>
<td>1973-74</td>
<td>Lotteries, lotto and gaming machines introduced in the Australian Capital Territory</td>
</tr>
<tr>
<td>1974-75</td>
<td>Instant lotteries introduced in South Australia</td>
</tr>
<tr>
<td>1975-76</td>
<td>Pools introduced in Victoria. TAB introduced in Tasmania</td>
</tr>
<tr>
<td>1976-77</td>
<td>Lotto introduced in South Australia. Minor gaming introduced in Tasmania</td>
</tr>
<tr>
<td>1977-78</td>
<td>Minor gaming introduced in Victoria</td>
</tr>
<tr>
<td>1978-79</td>
<td>Lotto introduced in Western Australia and the Northern Territory</td>
</tr>
<tr>
<td>1979-80</td>
<td>On-course/off-course bookmakers, lotteries, pools and minor gaming introduced in the Northern Territory</td>
</tr>
<tr>
<td>1980-81</td>
<td>Pools introduced in South Australia</td>
</tr>
<tr>
<td>1981-82</td>
<td>Lotto introduced in Queensland</td>
</tr>
<tr>
<td>1982-83</td>
<td>Instant lotteries introduced in Victoria, Tasmania and the Australian Capital Territory</td>
</tr>
<tr>
<td>1984-85</td>
<td>Instant lotteries introduced in New South Wales and Western Australia</td>
</tr>
<tr>
<td>1985-86</td>
<td>First casino opened in the Northern Territory</td>
</tr>
<tr>
<td>1988-89</td>
<td>Minor gaming introduced in Western Australia</td>
</tr>
<tr>
<td>1989-90</td>
<td>Lotteries phased out in South Australia</td>
</tr>
<tr>
<td>1990-91</td>
<td>Gaming machines introduced in Victoria and the Northern Territory</td>
</tr>
<tr>
<td>1991-92</td>
<td>Gaming machines introduced in Queensland</td>
</tr>
<tr>
<td>1992-93</td>
<td>Casino opened in the Australian Capital Territory</td>
</tr>
<tr>
<td>1993-94</td>
<td>Keno introduced in Victoria</td>
</tr>
<tr>
<td>1994-95</td>
<td>Gaming machines introduced in South Australia</td>
</tr>
<tr>
<td>1995-96</td>
<td>Gaming machines introduced in New South Wales. Victoria, South Australia, Western Australia, Tasmania and the Northern Territory</td>
</tr>
<tr>
<td>1997-98</td>
<td>Gaming machines introduced in Tasmania</td>
</tr>
<tr>
<td>1998-99</td>
<td>Keno introduced in Queensland</td>
</tr>
<tr>
<td>1999-00</td>
<td>Interactive gambling introduced in Queensland and Tasmania</td>
</tr>
<tr>
<td>2000-06</td>
<td>Interactive gambling introduced in Queensland and Tasmania</td>
</tr>
<tr>
<td>2007</td>
<td>Australian Gaming Council changes its name to the Australasian Gaming Council, to encompass New Zealand membership</td>
</tr>
<tr>
<td>2010</td>
<td>Productivity Commission releases second major study into gambling in Australia</td>
</tr>
</tbody>
</table>


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**WHAT ARE THE ODDS?**

Knowing the odds is simply the best way to keep gambling in perspective. Some facts to consider from [www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au)

When you gamble you bet that the unexpected will happen, but do you know what your chances of winning really are? This table shows the odds of winning on some of the common forms of gambling available in Victoria. No matter what the form of gambling, you should always expect to lose.

### ODDS OF NON GAMBLING-RELATED ACTIVITIES

<table>
<thead>
<tr>
<th>BET</th>
<th>ODDS OF OCCURRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dying of heart disease</td>
<td>1 in 3 people</td>
</tr>
<tr>
<td>Having a back problem</td>
<td>1 in 4.8 people</td>
</tr>
<tr>
<td>Having some form of cancer in the last 12 months</td>
<td>1 in 6.3 people</td>
</tr>
<tr>
<td>Taken a sick day from work in the last two weeks</td>
<td>1 in 7 people</td>
</tr>
<tr>
<td>Having high blood pressure</td>
<td>1 in 10 people</td>
</tr>
<tr>
<td>Being assaulted during the last 12 months</td>
<td>1 in 21.2 people</td>
</tr>
<tr>
<td>Having your home broken into in the last 12 months</td>
<td>1 in 21.3 households</td>
</tr>
<tr>
<td>Being injured after falling from a height less than 1 metre in the last four weeks</td>
<td>1 in 25 people</td>
</tr>
<tr>
<td>A woman giving birth to twins</td>
<td>1 in 44 women</td>
</tr>
<tr>
<td>Being stung or bitten by something in the last four weeks</td>
<td>1 in 55 people</td>
</tr>
<tr>
<td>An Australian person dying in a terrorist attack</td>
<td>1 in 333,333 people</td>
</tr>
<tr>
<td>Being killed by lightning</td>
<td>1 in 1,603,250 people</td>
</tr>
</tbody>
</table>

Things that you think are rare often happen more often than winning at gambling. Also if you regularly try your luck at gambling you increase your chances of developing an issue with gambling. If you gamble at least once a week on anything other than lotteries, you have an almost 1 in 7 chance of developing an issue with gambling – better odds than winning any prize on a single payline of a poker machine.

This information was developed for the website [www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au), a Community Support Fund Initiative, and is © State of Victoria 2011, Department of Justice. Reproduced here with permission from the Victorian Government.
PLAYING THE POKIES

WHAT ARE THE CHANCES OF WINNING ON THE POKIES? SOME FACTS AND STATS FROM THE VICTORIAN DEPARTMENT OF JUSTICE

The pokies are simply a form of entertainment. However, sometimes people play the pokies for the wrong reasons, often spending more money or time than they can afford.

If you think that you can beat the pokies, think again. You cannot change the fact that the odds are stacked against you.

The longer you play a poker machine, the more likely you are to lose all the money you have put in the machine.

The poker machine is the winner

Think about these facts:

- Each poker machine has a computer program. Pokies are programmed so that in the end the machine will win. Nothing you do changes that.
- Pokies are not designed to provide you with extra income. They are designed to make profit for others.
- Like other forms of entertainment, you pay to play the pokies. The more you play, the more you pay.
- You can’t influence the machines. Nothing you do can influence the machines.
- The outcome is independent of previous plays. If there is a win, you get paid credits. If not, the poker machine waits for the button to be pressed again.
- The machine is never ‘due’ to payout. You can never predict how each play will end. None of these factors makes a difference:
  - The last time the machine paid out
  - Anything you or anyone else does to the machine
  - How much you bet or how many lines you play
  - How long you have been playing
  - Past and future plays
  - The time of day.

Poker machines are programmed to pay out less than you put into them, so the odds are you will lose.

Losing money this time doesn't increase your chances of winning next time. You may have smaller wins but over time you can expect that these will not cover what you put in.

When playing a game like Black Rhinos, to have a 50 per cent chance of getting five rhinos, playing one line at a time, it would take 6.7 million button presses and cost nearly $330,000.

The real chance of winning

<table>
<thead>
<tr>
<th>PRIZE TYPE IN SYMBOL COMBINATION</th>
<th>CHANCE OF COMBINATION OCCURRING IN A SINGLE PLAY LINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 of a kind</td>
<td>4,784</td>
</tr>
<tr>
<td>4 of a kind</td>
<td>490</td>
</tr>
<tr>
<td>3 of a kind</td>
<td>45</td>
</tr>
<tr>
<td>2 of a kind</td>
<td>9</td>
</tr>
</tbody>
</table>

At these odds you have to play seven games in a row to have a 50:50 chance of winning four credits. But you have to play more than 7,000 games in a row to have the same chance of winning 500 credits. In the end the machines will win.

The poker machine always has the advantage.

When you’re playing the pokies, the only thing you can control is you.

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Progressing important gambling reforms

The Australian Government today provided an update on its important gambling reforms ahead of the Council of Australian Governments Select Council on Gambling Reform meeting tomorrow.

The Minister for Families, Housing, Community Services and Indigenous Affairs, Jenny Macklin and the Assistant Treasurer, Bill Shorten, joined with the Independent Member for Denison, Andrew Wilkie to rule out the use of fingerprints or other biometric data in the full pre-commitment scheme for poker machines.

The Australian Government would not support any jurisdiction implementing pre-commitment systems that require invasive personal data collection such as fingerprinting.

Protecting people’s privacy is of the utmost importance to the Government. The Government supports a card-based pre-commitment system that is simple to use, and cost-effective. We are confident a card-based system will provide adequate protection for problem gamblers, without the need for fingerprinting or other biometrics.

The Government also understands that small venues, many of them in our rural communities, have different needs that should be taken into account. Small pubs and clubs play an important role in many rural communities – providing a place for people to get together and supporting local community and sporting groups.

We also acknowledge that in some small rural communities the only ATM in town is inside the club or pub. We will consider exemptions from the ATM limit in towns where there are no other banking facilities available.

The Commonwealth will raise at the Select Council meeting tomorrow that we want to consider options for special consideration for small venues in implementing the reforms, consistent with the recommendations of the Productivity Commission.

The Australian Government supports the introduction of a full pre-commitment scheme for poker machines starting in 2014, dynamic warning and cost of play displays and a $250 daily withdrawal limit for gaming venues, except casinos.

Source: Susanna Dunkerley, The Sydney Morning Herald, 24 February 2011
AUSTRALIAN GOVERNMENT GAMBLING REFORMS – QUESTIONS AND ANSWERS

The Government’s reforms will help limit the damaging effects of problem gambling, according to the Department of Families, Housing, Community Services and Indigenous Affairs

WHAT IS PROBLEM GAMBLING?

Gambling is a legitimate industry and for most people, gambling is a form of entertainment that is enjoyed responsibly.

It is estimated that there are between 80,000 and 160,000 problem gamblers in Australia. Although problem gamblers make up around 15 per cent of regular pokies players, they account for 40 per cent of poker machine spending. Problem gambling is gambling where the participant experiences significant harm from the activity, for example betting more than they can afford, financial problems or relationship breakdown.

Problem gambling destroys lives – not only the life of the problem gambler but also the lives of their families and loved ones.

Studies have shown that problem gamblers spend $21,000 a year on gambling on average each. That’s a lot of money by anyone’s standards – money that isn’t being spent on food, the mortgage or paying off bills.

The Productivity Commission estimated the social cost of problem gambling to be at least $4.7 billion a year.

WHAT IS THE GOVERNMENT DOING TO ADDRESS PROBLEM GAMBLING?

The Government’s reforms will help limit the damaging effects of problem gambling, while continuing to let thousands of Australians enjoy recreational gambling.

In 2008, the Government asked the Productivity Commission to conduct a major, independent inquiry into gambling in Australia. The Government’s reforms are based on the Productivity Commission’s recommendations.

The Australian Government will work with State and Territory Governments, industry and the community sector to:

➤ Implement a full pre-commitment scheme for poker machines as recommended by the Productivity Commission. Implementation of pre-commitment arrangements will commence in 2012, with the full scheme commencing in 2014
➤ Support the Productivity Commission’s recommendations to implement poker machine dynamic warning and ‘cost of play’ displays to provide more information to players
➤ Implement a $250 daily withdrawal limit from ATMs in venues with poker machines except for casinos.

The Government will also commission two additional studies to inform future policy reforms in this area:

➤ An independent study of the impacts of a reduction of problem gambling on other revenue flows and individual spending behaviour to report by the end of 2011
➤ A thorough examination, to be conducted by the Productivity Commission, of the impact a pre-commitment scheme will have on problem gambling from 2014 including determining what further harm minimisation measures may be necessary.

The Government will also progress a national response to the full set of recommendations on the Productivity Commission’s report through the Council of Australian Governments’ Select Council on Gambling Reform.

A Parliamentary Joint Select Committee has been established to provide advice to the Government on this national response as well as on the commitments outlined above.

WHY IS THE GOVERNMENT FOCUSSING ON POKER MACHINES?

Research shows that three-quarters of severe problem gamblers have problems with poker machines.

In addition, poker machines are widely accessible throughout the community and more widely available in Australia than in most other countries where gambling has been legalised.

The Productivity Commission also placed particular emphasis on poker machines in their Inquiry for these reasons.
**PRE-COMMITMENT**

What is pre-commitment?

Pre-commitment is a tool to help people make informed decisions to better manage their money when playing poker machines. Pre-commitment allows people who play poker machines to set their own limit on how much time and/or money they want to spend in a set period, and helps them to stick to it.

The recent Productivity Commission Report found that a pre-commitment scheme is a strong, practicable and effective way to minimise harm caused by problem gambling, while still allowing recreational players to enjoy poker machines.

How would pre-commitment work?

In a full pre-commitment scheme, players will be asked to set a limit on how much money (and possibly time) they want to spend on the pokies in a set period.

Players would still have control over their own money and can set the limit as high or low as they like. They could also change their limits but would not be able to revoke or increase them within their agreed set period.

In the model recommended by the Productivity Commission, players can choose not to set a limit at all if this is their preference.

Pre-commitment requires some form of technology to identify the player and their chosen limits and preferences – with a card for example. This would require players to register, just like they do now for loyalty programs in gaming venues.

Many venues, such as clubs, already require players to be members or sign in at the venue before they can play poker machines.

The Government also wants to make sure the new system is simple for occasional players. The Productivity Commission recommends a model that allows occasional gamblers to play outside the pre-commitment system, for example, by purchasing a pre-paid card.

Will I need to be fingerprinted to play the pokies?

Will I need to have a card to play the pokies?

Pre-commitment technology can take a number of forms; however, most of the Australian trials so far have used a card system. People have cards for all sorts of things, including for their club membership or to borrow a book from the library. This would be no different.

The Government will be working with industry and gaming machine manufacturers to identify options that are practical, cost-effective and uphold players’ privacy.

Is there evidence that pre-commitment works at addressing problem gambling?

Yes. The Productivity Commission found that pre-commitment is the most effective way to target problem gamblers and at-risk gamblers without impacting upon the wider gambling community.

The Productivity Commission also found that pre-commitment systems would empower people to take responsibility for their own spending behaviour, by helping them decide exactly how much they want to spend before they start playing.

The Productivity Commission found that a pre-commitment scheme is a strong, practicable and ultimately cost-effective option to minimise the harm that is caused by problem gambling.

There are currently trials taking place in Queensland and South Australia on opt-in (or voluntary) pre-commitment systems. The Australian Government is funding the evaluation of the South Australian trials and will use these findings, along with the trials taking place in Queensland, and experiences overseas, to determine the most appropriate pre-commitment model for Australia.

Would all venues have to have pre-commitment?

The Productivity Commission recognised that small venues have different needs that will be taken into account.

This is something the Australian Government will be discussing with State and Territory Governments through the Select Council on Gambling Reform and with industry.

Where will my personal information be stored and who will have access to it?

The way personal information is stored will depend on the final design of the pre-commitment scheme. However, the Government has committed to ensuring that safeguards to protect players’ privacy will be a key feature of the system developed.

The Productivity Commission recommends strict privacy arrangements for data collected as part of a pre-commitment system. In general, only data required to keep a confidential record of a player’s spending and preferences should be collected. The Productivity Commission notes that in effect, players ‘own’ their data.

Are casinos included?

Yes, poker machines in casinos will be included in the roll out of pre-commitment.

Why can’t the system be voluntary?

All the evidence shows that voluntary pre-commitment systems are not as effective at preventing problem gambling.

The Productivity Commission recommends that even under a full pre-commitment scheme:

➤ Players would be given the option to ‘opt-out’ from pre-commitment and set no limit, and

➤ There would be scope to allow occasional gamblers to stake small amounts outside a pre-commitment system.

**DYNAMIC WARNING AND COST OF PLAY DISPLAYS**

What are dynamic warnings and cost of play displays?

Dynamic warnings and cost of play displays are harm minimisation measures recommended by the Productivity Commission to increase players’ awareness.

Dynamic warnings are messages that are periodically displayed on poker machines, while people are actually...
gambling. These messages would inform players of the risks of gambling.

The Productivity Commission recommended that over time, changes should be made so that gaming machines have the capacity to display dynamic warnings when the style of play is indicative of significant potential for harm.

Cost of play displays are messages to inform players about the cost of playing through disclosing the expected hourly expenditure and information on the ‘return to player’.

The Productivity Commission recommended that all new gaming machines from 2011 should be required to display information electronically on the costs of playing based on the individual’s style of playing.

Why is the Government committing to warning displays and player information?

The Productivity Commission found that there is currently a lack of understanding in the community about how poker machines work. It noted that some players believe that machines run ‘hot’ or are due for a win. While the percentage return to a player is variously displayed or made available, it is not clearly understood.

For these reasons, the Productivity Commission made recommendations for changes to poker machines and networks to allow for electronic dynamic warning and cost of play displays.

ATMs DAILY WITHDRAWAL LIMIT

Why doesn’t the Government support the removal of ATMs from gambling venues, like Victoria?

The Productivity Commission did not recommend removing all ATMs from gambling venues. It concluded that there was not sufficient evidence to support a removal at this stage. They did recommend that an evaluation of Victoria’s proposed removal be undertaken to see whether it is effective at reducing problem gambling. The Government will support any such evaluation of the Victorian policy from 2012.

The Productivity Commission recommended instead that a $250 a day withdrawal limit be imposed. They found that 85 per cent of withdrawals from ATMs in venues with gaming machines are below the proposed limit of $250. The Government is supporting this recommendation.

Won’t a $250 ATM limit affect thousands of Australians who go to the pub and don’t play the pokies? Why is the Government targeting them?

Any pub that has pokies will have this new limit applied to any ATM on their premises.

Limits already exist on ATMs in pubs and clubs with pokies. For example, you can’t access a credit card account from ATMs in these venues in all States and Territories.

The Productivity Commission found that most people in pubs currently withdraw amounts lower than the proposed limit. Analysis of ATM transactions shows that 85 per cent of withdrawals from ATMs in venues with gaming machines are below the proposed limit of $250.

Most pubs today also have EFTPOS available for meal and drink purchases, so they can be used as well and instead of ATMs.

Will the $250 limit apply to EFTPOS? Won’t problem gamblers just use EFTPOS instead?

No, the new limit will not apply to EFTPOS transactions at pubs and clubs.

EFTPOS – for example over the bar – requires a human interaction. Studies show that for many problem gamblers there is considerable benefit in some human interaction to break the grip of problem gambling.

Hotel staff are also trained in the responsible service of gambling, and are trained to pick up on the signs of problem gambling and refer potential problem gamblers to support services. The Government will be working with the hotels and clubs to improve staff training as part of a response with the States and Territories.

WHERE CAN I GET FURTHER INFORMATION?

➤➤ The Productivity Commission’s report can be found at the Productivity Commission website: www.pc.gov.au
➤➤ Information on gambling research can be found at the Gambling Research Australia website: www.gamblingresearch.org.au
➤➤ General information on gambling and drugs can be found on the Department of Families, Housing, Community Services and Indigenous Affairs website: www.fahcsia.gov.au

WHERE SHOULD I GO FOR HELP WITH A GAMBLING PROBLEM?

➤➤ The Gambling Help Online service is a nationally available counselling information and support service.
➤➤ You can choose which service suits you best.
➤➤ There is an online service where you can access immediate support live online with an expert 24 hours a day, seven days a week.
➤➤ The national 1800 858 858 problem gambling telephone number is a helpline for all problem gamblers and their families, which directs them to local gambling help services regardless of where they are calling from within Australia.
INTRODUCTION

In the past decade State and Territory Governments have introduced a wide range of measures to reduce the incidence of gambling-related harm through various mechanisms including:

➤ Legislative and Regulatory changes, and
➤ Voluntary or Mandatory Codes of Practice implemented and administered by government regulators and/or industry stakeholders.

In general over the past five years, States and Territories have spent more than $200 million on responsible gambling and harm minimisation. This includes telephone and face-to-face counselling services, public awareness and education, campaigning, research, intervention strategies, partnerships with community groups and support for individuals and families.

The regulatory environment

Providing a snapshot of harm minimisation measures in Australia is not an easy task. Regulatory and legislative environments across States and Territories differ considerably and are continually evolving. For example, New South Wales has made significant amendments to legislation governing the use and operation of gaming machines. In November 2009, the Tasmanian Parliament passed a significant amendments to legislation in each state and territory and the specific political context at the time. For example New South Wales has had electronic gaming machines in clubs since the 1950s, whereas in Victoria they were introduced as late as 1992. In Western Australia electronic gaming machines are confined to the Burswood Casino.

MONEY MANAGEMENT

All states and territories have a range of mechanisms in place to support players to gamble within their monetary limits.

Access to credit

All States and Territories prohibit gambling operators from offering credit to a patron for the purposes of gambling. In addition, some jurisdictions have a ban on cash advances from credit cards through ATM facilities in their venues.

Cashing of cheques

Jurisdictions have a number of restrictions on the cashing of cheques in gambling venues. For example, in NSW gaming venues cannot exchange a cheque for cash unless the cheque is made payable to the venue. A restriction of one transaction per day for no more than $400 is in place. These provisions also stop a third party cheque being endorsed by payee to gaming venue.

Restricted access to ATMs and EFTPOS

ATMs and EFTPOS facilities are not permitted in gaming areas of pubs, clubs and casinos across Australia.

Tasmania is the only state that currently prohibits ATMs in hotels and club gambling venues, however Victoria has enacted legislation to take effect from 1 July 2012 that will also remove ATMs from gambling venues.

Limits on withdrawals from ATMs

The Northern Territory, Victoria and South Australia have limited the amount of cash that can be withdrawn from ATMs at gambling venues to $200 per transaction per card.

In addition to Tasmanian hotels and clubs, Tasmania is exploring potential options for a new mandatory code of practice to be established by the Gaming Commission to limit EFTPOS transactions to one transaction for gaming per day in the two casinos. This follows legislative amendments in 2009, expanding the Gaming Commission’s power to extend the current restriction.

In Victoria, ATMs are prohibited in gaming venues, or within 50 metres of an entrance to the gaming area of the Melbourne casino, unless withdrawals are limited to $400 per card per 24-hour period. The same restriction applies to ATMs within 40 metres of the casino gambling area in WA.

Certain winnings to be paid by cheque

In all states and territories there is some provision for paying certain gaming winnings by cheque. In the Northern Territory and Queensland winnings over a certain amount must be paid by cheque; the amounts vary from $250 to $2,000.

In Tasmania, the prohibition of cashing of winning cheques on the day they are won is now in place. Options for a new mandatory code to be established by the Gaming Commission in relation to limiting the cash payout from gaming machines and keno to $1,000 (above this amount is to be paid by cheque) are also being explored. In the Northern Territory and Queensland winnings over a certain amount must be paid by cheque; the amounts vary from $250 to $2,000.

In Victoria, accumulative credits from gaming machines of $1,000 or more must be paid by cheque. Accumulated credits under $1,000 must be paid by cheque if requested by the patron.

Cashless/card-based gaming

Clubs, hotels and the casino in New South Wales have approved ticket-in, ticket-out technology whilst clubs and hotels in the Australian Capital Territory have been approved for ticket-out only.
Queensland has conducted three trials of pre-commitment card-based gaming systems with approval for a voluntary roll-out of the systems. To date pre-commitment card-based gaming is operational across 47 gambling venues in Queensland with two of these sites approved for full cashless card-based gaming. The other venues are using a combination of cash and card play.

Queensland’s card-based gaming trials also feature pre-commitment tools that allow users to set loss, expenditure and time limits.

**Pre-commitment tools**

South Australia is implementing trials of systems that allow patrons to set monetary and time limits on their gambling. These systems track player behaviour to notify the patron, and potentially the venue, if limits are exceeded. They can also provide a record of gambling behaviour to the patron and, with consent, to gambling help services. This work is in its early development stages, but it offers direct support to patrons who want to better manage their gambling expenditure.

New South Wales has provision for pre-commitment on loss limits on cashless/card-based gambling only.

In Victoria all next generation gaming machines will have to have a pre-commitment mechanism that allows a player to preset time and loss limits from 2010. Victoria will mandate pre-commitment mechanisms on all gaming machines from 2013 and a more stringent pre-commitment regime will be rolled out in 2015-16.

Tasmania provides for pre-commitment for internet-based gambling operators, such as Betfair.

**Rate of loss – bet and win limits**

Bet limits are in place in hotels and clubs across all jurisdictions, these range from $5 to $10. The Tasmanian Gaming Commission recently approved amendments to the Tasmanian Appendix to the Australian and New Zealand Gaming Machine National Standard to reduce bet limits from $10 to $5 per spin in all gaming venues effective for new games from 1 April 2010. Existing games are to be updated by 30 June 2013. New South Wales has a bet limit of $100 for multi-terminal gaming machines in clubs. Most casinos do not have a bet limit. At the NSW casino the bet limit is the same as for hotels and clubs unless the gaming machine is in a private gaming area, in which case there is no bet limit. Victoria has a gaming machine bet limit of $5 ($10 at the Melbourne casino, except on machines in a specified area). Western Australia has a range of bet limits depending on the game.

Win limits are in place in hotels and clubs in New South Wales ($10,000 for a stand alone gaming machine, $125,000 for inter-venue linked gaming machines, and $100,000 for multi-terminal gaming machines). Queensland ($10,000, for stand alone machines), and South Australia ($10,000). There are no win limits in casinos for non-jackpot prizes.

**Note acceptors**

In South Australia note acceptors are prohibited in gaming machines. Tasmania and the Northern Territory have banned note acceptors in both pubs and clubs, but not in casinos. The Tasmanian Gaming Commission has approved amendments to the Tasmanian Appendix to the Australian and New Zealand Gaming Machine National Standard to reduce the maximum machine cash input limit for note acceptors from $9,899 to $500.
effective from 1 April 2010 for new games, and by 30 June 2013 for existing games. Other states and territories, aside from New South Wales, have placed limits on the maximum denomination of notes accepted. These range from $20 in Queensland and the Australian Capital Territory and $50 in Victoria to $100 in Western Australia.

Display of odds and return to player

Odds are displayed for gaming machines in clubs, hotels and casinos across all jurisdictions. The minimum return to player ranges from 85% to 92% in clubs, hotels and casinos.

THE GAMBLING ENVIRONMENT

Provisions for exclusion/self-exclusion

All jurisdictions have provisions for self-exclusion. In New South Wales, Queensland, the Australian Capital Territory and Northern Territory it is mandatory for a venue to have self-exclusion schemes in place. The Australian Capital Territory also places statutory responsibility on gambling venue licensees to exclude a person where the licensee has reasonable grounds for believing that the welfare of the person, or any of the person’s dependants, is seriously at risk because of the person’s gambling problem. It is an offence in Queensland for gambling providers to distribute promotional material to known excluded persons.

In Tasmania, people can be excluded from gaming in a number of different ways – self-exclusion, third-party exclusion, venue operator exclusion and exclusion by the Commissioner of Police. Self-exclusion is available from TOTE and Betfair activities.

In Victoria, from December 2008, it has been a condition of a venue operator’s licence to have a self-exclusion program. Venue operators must have their self-exclusion program approved by the Victorian Commission for Gambling Regulation (VCGR) by 1 June 2009.

In South Australia, the Independent Gambling Authority has conducted an inquiry into exclusion provisions. A report was released in September 2009.

In Western Australia, self-exclusion is available at the Burswood Casino and all TAB agencies.

All jurisdictions other than Western Australia require clocks to be displayed either on the gaming machine or within the gaming area.

Clocks to be displayed

All jurisdictions other than Western Australia require clocks to be displayed either on the gaming machine or within the gaming area. Clocks have been installed on a voluntary basis in the casino in Western Australia.

Limitations on 24-hour gaming in pubs and clubs

All jurisdictions have some enforced break in gaming operations in pubs and clubs (Western Australia does not have gaming machines outside of the casino). The period of the enforced break in operation over a 24-hour period ranges from three to six hours. This is legislated in all states and territories.

In Tasmania the limitation on 24-hour gambling for hotels and clubs is specified in the Tasmanian Gaming Commission Rules. Disciplinary action can be taken against a venue which does not comply with Commission Rules. South Australia is planning to impose additional responsibilities on late trading venues. NSW research has found that the shutdown period was effective.

Requirement for proper lighting

The Australian Capital Territory and Victoria have requirements for proper lighting in gambling venues. It should be noted that the ability to provide natural light in gambling venues is inhibited in some cases by licensing conditions which state that gaming machines must not be visible from public thoroughfares.

In Western Australia, developments to the Burswood Entertainment Complex now provide for natural lighting in areas of the approved gaming floor.

In Tasmania, the introduction of minimum lighting standards is currently being explored as part of a mandatory code of practice to be established by the Gaming Commission under its recently expanded rule making powers.

Options for a new mandatory code of practice are also being explored by the Gaming Commission in relation to:

- Advertising gambling products
- Player loyalty programs
- Inducements that may lead to problem gambling behaviour
- Clocks in gaming areas
- Further restrictions on access to...
cash, and

➤ Improved signage.

Advertising restrictions

All states and territories have restrictions on advertising related to gaming machines. The nature of the restrictions varies across jurisdictions. For example, in some states and territories advertising restrictions apply to all gambling products; while in others they apply only to gaming machines.

Restrictions on player loyalty systems/programs

The Australian Capital Territory, New South Wales, Northern Territory, South Australia and Victoria have restrictions on player loyalty systems/programs. For example, in some states cash cannot be offered as a prize, participants are able to limit time play and net loss, and excluded persons are prohibited from participating.

Promotions and inducement restrictions

Gambling-related inducements are banned in New South Wales, the Northern Territory and South Australia (from December 2008).

In NSW gaming machine venues are prohibited from offering free or discounted liquor, or free credits, as inducements for people to play gaming machines. Action may also be taken against individual promotions or inducements offered by a club or hotel that offend responsible gambling practices.

Prize restrictions

In NSW there are restrictions on the value and nature of prizes and bonuses that can be offered to market gaming machines. These apply to all promotional, reward, loyalty or bonus schemes. There is a prohibition on any promotional or loyalty prizes by cash and prizes cannot be exchanged for cash. The limit of the value of a prize is $1,000. Bonus points cannot be converted to cash.

Minors banned from gaming machine areas

Minors are not permitted in gaming areas across Australia. Penalties are in place for the individual, venue operator and staff. In Tasmania, legislative amendments which took effect in 2009 have created a new offence to apply to special employees’ for allowing minors to enter or remain in a restricted gaming area.

Ban on smoking in gaming areas

Smoking is not permitted in gaming areas in all states and territories except Western Australia and Queensland.

The Northern Territory has a provision for smoking only in the high roller rooms of the casino. In Western Australia smoking is banned in all casino gaming areas other than those in the international gaming facility. Queensland and Victoria currently allow smoking in the premium gaming areas of their casinos. In NSW the smoke-free environment laws apply to all enclosed venues, including all areas of a club or hotel since July 2007. NSW only allows smoking in a private gaming area of the casino.

Ban on gambling products that undermine a responsible gambling objective

In Victoria from 1 March 2009, the Minister for Gaming is able to ban a gambling product or practice that the Minister considers undermines a responsible gambling objective of the Gambling Regulation Act 2003.

EDUCATIONAL, PUBLIC AWARENESS PROGRAMS AND TREATMENT SERVICES

In addition to harm minimisation strategies, State and Territory Governments also fund a range of gambling help services, prevention and community education programs.

Public awareness

All states and territories provide information on problem gambling, through:

➤ Gambling awareness weeks
➤ Gambling websites
➤ Media campaigns
➤ Problem gambling information materials (provided in various languages), and
➤ School education materials on problem gambling.

Treatment services

All states and territories provide treatment services for problem gamblers. These include the national gambling hotline number (1800 858 858) which links to state gambling hotlines and face-to-face counselling (including the option of financial counselling).

All jurisdictions have also collaborated on a national website for the online treatment of problem gamblers. The service, launched on 8 October 2009, provides online 24-hour, seven-days-a-week counselling for problem gamblers. In Tasmania, a review is underway to evaluate the effectiveness of the gambling support helpline.

ENDNOTES

1. For definition of ‘special employee’ see Tasmanian Gaming Control Act 1993, Section 49.
The Federal Government is sitting on its hands as unscrupulous offshore gaming websites target Australian gamblers, industry experts say.

A 28-year-old problem gambler from Perth has told ABC News Online how he lost $14,000 in two weeks using an offshore gaming site that lured him to return using free credits.

Peter*, who was drunk and using drugs at the time, says he ‘got hooked’ after his initial win, but then ended up losing most of his savings.

“At the time I was really shell-shocked and felt pretty stupid for doing it but when you get into the mode, you’re not really thinking about what you’re losing,” he said.

“It’s pretty easy to fall into that trap with online casinos because there’s no deposit limits. It’s really dangerous because it’s so easy to deposit your money into it.”

The website’s operators, based in Gibraltar, later tried to entice Peter back again via email and over the phone.

While online betting is legal, it has been against the law for websites to offer online gaming – like slots, poker and other casino games – to Australians for almost a decade.

Despite this, a Productivity Commission report released in June shows online gambling is rising rapidly. The report estimates the ‘unofficial’ online poker and casino industry could be worth as much as $800 million.

Dr Sally Gainsbury, a leading researcher in online gambling in Australia, says it is rising about 10 to 20 per cent each year, while the Nielsen Internet and Technology Report found almost one-third of Australians aged over 16 have gambled online. Research also shows that people betting online are becoming problem gamblers to a greater extent than those using land-based venues.

“Twenty per cent of people who are gambling online at the moment are in the category of problem gambler,” Gambling Help Network chairman Derek Tuffield said.

“For people who are land-based gamblers, it’s about 1 per cent – so it’s a very big difference.

Gambling Help Network chairman Derek Tuffield

“I still think it’s a major issue for the Australian Government to look at. It has limited legislation which sits with it at the moment, but the fact that it’s so accessible and easy to do, I think we’re going to see that climb at a faster rate than land-based gambling.

Jamie Nettleton, a senior counsel specialising in gambling law, says the Government’s prohibitionary stance means Australia has fallen behind in the regulation of online gaming.

“There’s no doubt that at the time this law [against online gaming] came into place, Australia was a world

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leader in connection to online gambling operations and the rest of the world looked to Australia as a leader,” he said. “Australia is now perceived to be a pariah in connection with online gaming operations.

“That could be viewed favourably on the basis that Australia has taken a very strict approach in respect of the regulation of gambling, but the difficulty is the prohibition just isn’t working in practice.”

Dr Gainsbury agrees the Federal Government has not kept up with the growing online gaming industry.

“Australia was initially a real forerunner in terms of regulation for internet gambling in the late 1990s, but then when the Interactive Gaming Act was introduced in 2001, regulation just stopped, policy just stopped – a prohibitionary stance and nothing’s happened since then,” she said.

“Internet gambling is very dynamic and it’s moved and changed and participation has increased, so it is suggested that this prohibitionary stance might be outdated and more up-to-date regulation is needed to deal appropriately with online gambling in Australia.”

**Criminal intent**

Dr Gainsbury, who is undertaking landmark research into internet gambling at Southern Cross University’s Centre for Gambling Education and Research, says customers are vulnerable to online casinos run by criminals.

“There are certainly criminal elements to internet gambling in terms of unscrupulous operators cheating players, money laundering, sport corruption and match fixing ... and because of the anonymous nature of the internet, it’s a useful medium for criminals to go to,” she said.

Dr Gainsbury says some websites also find ways to ‘entrap’ players.

“There are certainly ways sites can entrap players, encourage them to play beyond their means and there are unscrupulous operators out there who take advantage of customers,” she said.

**Mobile gambling**

Online gambling is also extending its reach with the rise of social media and internet on mobile devices.

There are now hundreds of gambling applications specially designed for mobile phones and social media websites like Facebook. Online casinos are also using social media to encourage people to play on their websites.

Although many of these are free-play applications and websites, where gamblers do not use real money, Dr Gainsbury sees it as a gateway to playing with cash.

“Free-play sites have higher payout rates so people are more likely to win and they expect to be able to continue on at the same levels of winning, when that just isn’t the case,” she said.

“There are certainly ways sites can entrap players, encourage them to play beyond their means and there are unscrupulous operators out there who take advantage of customers.”

Dr Sally Gainsbury, online gambling researcher

Mr Tuffield, also chief executive of Lifeline Darling Downs, knows of one case where a young girl used her dad’s mobile phone to gamble away thousands of dollars.

“She was gambling on the phone and $30,000 was used up,” he said.

Dr Gainsbury believes young people are most vulnerable to online gambling problems.

“Youth use the internet for almost all aspects of their life including their mobile phones and wireless devices,” she said.
“This is a generation that’s grown up being able to access internet gambling sites just by providing a credit card or using their parents or someone else’s identification details, and there is a real risk that youth will develop more online problems than other generations.”

**Zero enforcement**

The Productivity Commission’s report recommended a move towards legalised online gambling, starting with poker games, but with strict controls. But the Australian Government has declined to take the commission’s advice and stands by its prohibition stance.

Independent MP Andrew Wilkie says he wants the Government’s gambling advisory group, which is currently considering putting restrictions on pokies, to probe online gambling at some stage.

“Some problem gamblers are likely to move to online gambling – that is regrettable, but importantly the parliamentary committee of which I am a chair will in due course look at the whole issue of online gambling,” he said.

“I see that as being the next area that the Federal Government needs to focus on and there is need for reform.”

A Communications Department spokesman told ABC News Online the Government is seeking advice on overseas approaches to online gambling and this issue will be discussed at the next COAG (Council of Australian Governments) meeting.

“The Government has sought information directly from agencies in a number of countries to gather first-hand information on the type of regulation in place for online gambling, their assessment of the effectiveness of such regulation, as well as recent developments on the issue,” he said.

Mr Nettleton, from Addisons law firm, says no one has been prosecuted under the Interactive Gambling Act 2001 and it is ineffective legislation.

“It has not been enforced at all and indeed it’s legislation which is principally directed at people outside of Australia,” he said. “Even if attempts were made to enforce it, it’s very unlikely to be enforced against those operators.”

Mr Nettleton says the law has managed to stop Australians operating gaming websites, but it has failed to stop Australians accessing the more than 2,000 offshore gaming sites that can be found in a simple search, some of which are even specifically designed to target Australians.

Many of the foreign gaming websites Australians can access are located in Gibraltar, Malta, the Channel Islands and the Isle of Man – places where online gambling is legal.

**Safer sites**

Some experts argue that legalising online casinos in Australia would mean gamblers would be able to access safer sites and face fewer risks.

“If online gaming was regulated in Australia and if strict consumer protection responsible gambling measures were put in place, this would provide a level of security for players and for operators as well,” Dr Gainsbury said.

She points to sports betting websites, which are legal in Australia and have better safeguards in place for their customers.

“The legalised sports betting sites do have to have a minimum level of customer safeguards, just as you would in the land-based venues,” she said.

“So there are protection measures in place, but it’s still possible for gamblers to gamble in a problematic way – to spend more money than they can afford and to play beyond their limits for sports betting.”

Dr Gainsbury doubts making online gaming sites legal in Australia is a foolproof approach, but she says it would help protect customers.

“Due to the nature of the internet, it’s very unlikely that consumers aren’t going to be able to go to offshore sites as well,” she said.

“They will still be able to access the unsafe sites and play in a reckless and unsafe manner if they want.

“But at least if there are regulated and safe sites to play, this will allow a level of protection for customers who are playing in a safe way and for those who are playing in potentially problematic manners.”

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Review of current and future trends in interactive gambling activity and regulation

The executive summary from a literature review by the Allen Consulting Group for FaHCSIA

The Allen Consulting Group was commissioned by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) to undertake a literature review of the current trends and regulation of interactive gambling, both in Australia and overseas.

The purpose of this study is to analyse and report on publicly available information regarding current trends in interactive gambling, including:

- Current services provided and the accessibility of these services
- The characteristics of people who gamble using interactive methods (including the internet, mobile telephone devices and digital television)
- The current regulatory framework for harm minimisation, and non-regulatory harm minimisation approaches
- Future trends in technology and regulation that may have an impact on the type and accessibility of services in the future.

Key definitions and terminology for this study

For the purposes of this study the term interactive gambling is the overarching term used to define the range of gambling activities that occur through interactive mediums.

Using this terminology:

- Interactive refers to the collective group of communication mediums – internet, phone and digital television – through which gambling may occur; and
- Gambling is the collective term for all forms of gambling, which can be divided into gaming and wagering forms.

Figure ES.1 illustrates how these definitions interrelate. Within this framework there are various forms of interactive gambling, for instance internet gaming, internet wagering, phone wagering, Television gaming, etc. Internet gaming is a collective term, which captures both internet gaming and internet wagering.

This terminology has been applied throughout this report to ensure consistency of language and to aid reader understanding. It is not strictly in line with definitions in the Interactive Gambling Act 2001 (the IGA). For instance, under the IGA interactive gambling services are prohibited from being offered to individuals physically located in Australia, however the IGA also defines those services excluded from prohibition. In the IGA, these excluded services are not defined as interactive gambling services because the IGA defines all interactive gambling as those services prohibited (therefore, only prohibited services are considered to be interactive gambling).

In this report, interactive gambling is used as an overarching term, and therefore is not used in the same way as in the IGA – ‘excluded services’ in the IGA are referred to as ‘legal services’, primarily because the use of the term excluded is confusing when referring to services that are allowed. Figure ES.1 shows which types of interactive gambling are exempt under the IGA (which are internet wagering, phone wagering and wagering via digital television).

Regulation of interactive gambling in Australia

The IGA is the primary legislation in Australia for interactive gambling. The IGA prohibits interactive gambling services from being provided to individuals physically located in Australia. The IGA does provide exclusions to this prohibition, whereby certain wagering and gaming services, are legally allowed to be provided in Australia. The framing of the IGA, given that it sets the parameters for legal and illegal forms of services, has had a strong influence on what aspects of interactive gambling services are provided by Australian based hosts. State and Territory legislation continues to regulate the way in which legal forms of interactive gambling can be provided in Australia (for instance, by licensing providers and setting requirements to protect players).

The exclusions afforded in the IGA to internet wagering services (such as internet sports betting) were primarily driven by perceived differences in the style of play – these legal forms of wagering were not considered to have the same continuous, and addictive, format as prohibited services. This study found that, in the period since the IGA was reviewed in 2004, the potential differences between internet wagering and internet gaming (the periodic versus repetitive style of play) are diminishing. The extent of internet wagering opportunities now available to Australians at all times of the day appears to be transforming this style of play away from ‘periodic’ play.

Current supply and accessibility of interactive gambling services

In Australia the primary forms of interactive gambling are legal forms of interactive wagering on sporting events and racing. The sporting betting market has grown substantially in recent years, driven, in part, by growth in the use of the internet and mobile phones as mediums for placing bets. New entrant to the market, Betfair, has brought to the market a new product based entirely on internet and phone wagering.

There are currently no measures of the extent to which Australians are accessing overseas hosted internet gaming sites (prohibited under the IGA). A preliminary investigation of accessibility, conducted by this study, found that large sites do use geolocation technology to block Australian-based access to internet gaming and continuous play internet wagering, both of which are prohibited.
from being provided to individuals physically located in Australia. However, this was not the case for all sites. To date, there have been very few reports of non-compliance by internationally hosted-sites under the IGA framework.

**Characteristics of interactive gamblers**

Research suggests that participation in internet gambling (gaming and wagering) in Australia is very low (with participation rates in state or territory-based studies ranging from 0.2 to 2.7 per cent of the population). These estimates may have a negative bias depending on how ‘internet gambling’ defined in surveys (as not all sports betting and wagering done on the internet may be reported as internet wagering). Notwithstanding some measurement variance, the levels of internet gambling are considerably lower than lotteries and gaming machine participation (though sports betting participation is growing strongly, it is from a low base).

There is no evidence to suggest that individuals who participate in internet gambling have a higher prevalence of problem gambling than other forms of gambling. This is partly due to the difficulties measuring problem gambling prevalence across a small proportion of gambling participants. Some researchers have asserted that the nature of internet gambling (particularly internet gaming) has higher risks for problem gambling because it can be repetitive and continuous, thereby making it more difficult for players to be aware of how much they have gambled. However, to date there are no robust studies showing a high correlation between growth in internet gambling websites and problem gambling incidence, even in countries that allow a broader range of internet gambling activities. This is an area where further research would be valuable.

**Non-regulatory harm minimisation measures**

Most large internet gambling providers promote responsible gambling strategies and offer responsible gambling initiatives to players. The majority of these, such as self-set exclusion, and self-set betting limits or time limits, rely on individuals to recognise that they may need some assistance in limiting their play (and, therefore, the potential costs of their play). Research on the effectiveness of these measures is very limited. Surveys of gambling participants found a relatively moderate level of ‘usefulness’ for players. It is not clear the extent to which these initiatives have an impact on actually reducing potential harm through problem gambling. This is a potential area for further research.

**International regulatory frameworks**

International experience provides some useful regulatory models. The United Kingdom has moved away from a prohibition approach to licensing of providers. Other countries, including the United States, Canada and New Zealand have maintained prohibition on internet gambling, including internet wagering (which is more stringent than the Australian approach).

The impact of the UK model has yet to be properly observed, as licensing was introduced in September 2007. In the US, the introduction of regulation prohibiting financial transactions related to internet gambling has already had an impact on the actions of large internet gambling providers, with several removing access to their services by US patrons. There is a concern, however, that this approach may drive away larger publicly listed providers, but not smaller unregulated entities. These effects will continue to be monitored in the next 2-3 years.

**Future technology trends**

Technology in this field is constantly evolving, with new types of games and wagering methods being offered by providers to gain a competitive advantage. For governments, the important changes in technology to be aware of are those which have a transformation or ‘step change’ impact on the market.

The key technological advances that would have a significant impact on the market are those that:

- **Strongly improve the enabling technology supporting internet gambling, such as broadband access.**
- The National Broadband Plan is an example of reform in this area that may impact on the proportion of the population able to access internet gambling websites at speeds that are conducive to online gaming and wagering.
- **Provide new platforms through which individuals can participate, such as mobile technology and digital television.**

In this area, the most significant change has been, and will continue to be, smartphone technology (such as iphones, blackberries and the soon to be released google phones).

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Last modified 18 June 2009
Betting limits on pokies will do little to help problem gamblers, the gaming machine industry says. The Gillard government wants a national pre-commitment system agreed to by May.

It has asked a parliamentary committee to advise it on possible technological options, including a card or a USB system that can recognise a gambler’s fingerprint.

But any move to change poker machines faces resistance from the gaming industry.

The Gaming Technologies Association has told the parliamentary committee a national pre-commitment scheme could cost up to $2 billion to implement.

Global Gaming Industries, a poker machine maker, says ‘severe’ technical problems will emerge if a national mandatory system is adopted.

Earle Rowan, a systems analyst at the company, says NSW and the ACT are the only regions where machines could be wired up and controlled from a single interface.

“There are some fairly stringent barriers to implementing a (national) system,” he told the committee during a hearing in Canberra on Monday.

“There’s just no way you could manage it.”

Most machines would need to be replaced, a very costly exercise for many smaller venues, Mr Rowan said.

Even the most sophisticated USB fingerprint or retina technology system could be bypassed if a gambler asked another person to sign in for them.

Colan Ryan, the secretary-manager of the Crescent Head Country Club in NSW, told the inquiry problem gamblers would find ways to undermine a pre-commitment card.

“A problem gambler would probably have 10 cards,” he said.

But the Australian Leisure and Hospitality Group, a Woolworths subsidiary which runs 286 licensed venues nationally, was supportive of pre-commitment technology being added to pokies.

Even the most sophisticated USB fingerprint or retina technology system could be bypassed if a gambler asked another person to sign in for them.

“We think that it will be another tool that will assist gamblers in setting time and/or spend limits,” general manager David Curry told the hearing.

Committee chairman independent MP Andrew Wilkie acknowledged there would be difficulties in modifying poker machines.

“Political decisions are one thing, but actually designing a technical solution is very challenging,” the anti-pokie campaigner told the hearing.

Mr Wilkie’s support for a minority Labor government is linked to the implementation of a national pre-commitment scheme, which he wants as an opt-out only.

The political deal also includes placing $250 daily withdrawal limits on ATMs near gaming machines and electronic warning signs.

The measures are included in the Productivity Commission’s 2009 report, which found gambling adversely affected up to 500,000 Australians each year.

Other recommendations include setting poker machine bet limits at $1, down from $10, and six-hour shutdown periods for gaming machines from 2 am in hotels and clubs.

Liberal MP Steve Ciobo, a member of the gambling reform committee, was sceptical about measures to curb problem gambling.

“I’m not really sure why we’re only focusing on problem gambling at the moment, but also require people to pre-commit to the amount of calories they have every day and pre-commit to the amount of alcoholic drinks they’ll have every day,” he said.

It has been a bad few weeks for the rights of poker machine users. First, there was the draft Productivity Commission (PC) report which, despite finding there had been a decline in the rates of problem gambling since its last report in 1999, still proposed a whole suite of new restrictions on pokies players.

Yet, even the measures proposed by the Commission were not enough for some of the nation’s least tolerant politicians. Both Family First’s Stephen Fielding and the Greens Rachel Siewert demanded immediate action against poker machines. Siewert wants ATMs ripped out of gaming venues almost straightaway, while Fielding wants the even more drastic action of removing gaming machines entirely from pubs and clubs and corralling them in large gambling halls.

Not only do the intolerant extremes in the Australian Parliament show no respect for the rights of those Australians who enjoy playing the pokies, they also seem to have no interest in procedural niceties, like the period of consultation built into the PC timetable or for the final report due in early 2010.

The argument is that while children are enjoying a meal with their parents or playing in the facility’s play area they are being exposed to the sights and sounds of the pokies.

The next step in the pokie-bashing came a couple of weeks later, when the 7.30 Report ran a story highlighting calls from anti-pokies activists for bans on clubs and pubs providing family entertainment. The argument is that while children are enjoying a meal with their parents or playing in the facility’s play area they are being exposed to the sights and sounds of the pokies.

According to the zealots this is either ‘inherently dangerous’ or plain ‘immoral’, personally, ‘far-fetched’ seems a better description. One minute your kids are watching Big Ted and Jemima in a Play School concert at the local RSL, and the next they are gambling addicts.

Of course, if pubs and clubs took away all the family friendly food, entertainment and facilities, the same zealots would be attacking them for solely focusing on gaming.

Then, as if to prove that bad news comes in threes, there was the decision of the Victorian Civil and Administrative Tribunal (VCAT) to deny the proprietor of the Romsey Hotel the right to install pokies in his pub. Romsey is a small town on the northern fringes of Melbourne, which bears some of the tree-changing demographics of a place like Bundanoon in the New South Wales Southern Highlands, which achieved notoriety earlier this year for its ban on bottled water. The Romsey pub is in desperate need of a renovation to install modern features such as a new family-friendly bistro, and providing a full range of gambling options (it already has a TAB) would be part of this.

VCAT’s Justice Bell actually found that the economic impact of allowing pokies in Romsey would be ‘slightly positive’, but the social impact would be ‘strongly negative’, and therefore he rejected the application.

What is remarkable about Justice Bell’s decision is that he concluded that if granted the licenses, gaming expenditure in Romsey would still be below the state, country Victorian and regional levels. However, Bell opined that “not everything you can count counts and you cannot count everything that counts” and proceeded to talk about ‘wellbeing’. Obviously, Justice Bell’s view of wellbeing was not shared by the drinkers in the Romsey pub. They came out to voice their strong opposition to the supporters.

STOP PICKING ON THE POKIES

In a healthy society, decisions about risk should be made by individuals – but we seem to be rushing down a path where decisions are made through political and legal processes, says Richard Allsop
FREE TO GAMBLE

THE ROLES OF THE GAMBLING INDUSTRY AND POLICY IN A MODERN AUSTRALIAN SOCIETY. BY JULIE NOVAK AND RICHARD ALLSOP

* Gambling is a pastime that has been recorded throughout human history, and holds an important place in Australia’s economy, society and culture
* Individuals derive many benefits from gambling, including potential winnings and a sense of enjoyment and fun. Empirical estimates suggest that the existence of gambling delivers substantial welfare gains to consumers
* Gambling businesses across Australia deliver a range of benefits to the economy, such as the provision of a desired product for consumers, investment, technological development, employment, and spin-off benefits for associated industries such as tourism and accommodation
* The freedom of individuals to spend their own money, including on gambling, is fundamental to a free, open society
* At the same time as governments have opened up new opportunities for people to gamble, assorted anti-gambling lobbies have advocated a host of restrictions on the industry
* The extent of ‘problem gambling’ is a major issue in Australian policy discussions, and a source of regulatory growth for the gambling industries
* Empirical estimates of problem gambling prevalence are hampered by methodological and statistical issues, however every indicator suggests that problem gambling is small and in trend decline
* The gambling industries have been very proactive in tackling problem gambling, and where possible these initiatives should be supported on subsidiarity grounds
* Poorly targeted one-size-fits-all government regulations, such as gaming machine caps and bans on ATM withdrawals from gambling venues, can adversely affect the interests of all gamblers
* State governments also levy a range of taxes, levies and licence fees specific to the gambling industries. Despite accusations of gambling revenue ‘addiction’, the relative importance of these taxes has declined over the past decade
* Anti-gambling lobbies accuse the states of using gambling taxes as a way to prey on vulnerable problem gamblers. However, it is not possible to establish the true extent to which revenues are acquired from problem gamblers
* Recent proposals to increase gambling taxes are likely to harm consumers, including those on low incomes, gambling businesses and the state government revenue base
* On economic, social and liberty grounds, restrictive government policies against gambling should be resisted. The capacity of individuals to be free to gamble should be the benchmark against which government policies towards gambling consumers and providers will be judged.

Executive summary from Free to gamble: The roles of the gambling industry and policy in a modern Australian society by Institute of Public Affairs research fellows Julie Novak and Richard Allsop, February 2009

Institute of Public Affairs | www.ipa.org.au

of the ban, celebrating in the town’s main street on the day of the decision.

There is some dispute about what the majority view was in Romsey about poker machines, but even if those wanting pokies were a minority one has to ask what on earth makes the majority think that they should be able to dictate to the minority about how they spend their leisure dollars?

Whether it is gambling, or the suite of measures relating to food and alcohol proposed in the National Preventive Health Taskforce report, there is a growing trend for so-called experts to propose ‘evidence-based’ solutions to the problems of society.

Of course, there is an issue with problem gambling, albeit a declining one, and there may be merit in some of the PC’s proposals in relation to it. However, in a healthy society, as many decisions as possible about risk should be made by individuals, and decisions on what risks children should be exposed to should be made by parents.

... there is a growing trend for so-called experts to propose ‘evidence-based’ solutions to the problems of society.

Instead, we seem to be rushing down a path where these sorts of decisions are made through the political and legal processes. This potentially leaves national policy at the whim of Family First and Green Senators and local policy driven by the sort of articulate, litigious tree-changers who seem to have succeeded in imposing their world view on the potential pokies players of Romsey.

Richard Allsop is a Research Fellow at the Institute of Public Affairs. He was Chief of Staff to the two Transport Ministers in the Kennett Government and has had a range of other roles in federal and state politics, as well as private sector experience.

He has a Masters in History from Monash University and is currently undertaking his PhD.

Richard has written on Australian political history for various publications and has also worked on the Nine Network’s election night coverage of federal and state elections since 1993.
The science of pokies makes them a special kind of harm creation

Charles Livingstone from the Department of Health Social Science, Monash University offers his defence of gambling regulation

Yesterday on Twitter Bernard Keane asked for an explanation of the ethical-philosophical basis for gambling regulation. This I won’t attempt, but I offer a defence of regulation based on what I think is practical reason.

Gambling is an ancient practice and for much of its history has been largely unregulated, and much gambling still continues with relatively minimal regulation – if you play bridge with your friends on Saturday night and money changes hands, no one would suggest the state impose itself in that transaction. Indeed, many people engage in footy tipping with cash prizes involved every week for half the year, and that is effectively unregulated.

The reality is that many gambling forms have little propensity for harm – playing cards with friends and footy tipping might lead to harm in some people but the proportion so affected is smaller than miniscule, according to all available data. Lotteries generate harm for a larger group, but again they are a miniscule proportion and the harm generated tends to be at the low end of the spectrum.

No one to my knowledge wants to prohibit or further regulate those gambling forms for the simple reason that they are largely benign. In fact, Keynes argued that a national Lottery would be a great benefit for Britain, displacing gambling impulses into a more honest and sustainable direction. He was, I think, correct.

Some gambling forms however are exceptionally likely to generate harmful effects amongst those who indulge. The most exceptional, and the most ubiquitous in this country, are of course the pokies, which are responsible for about 85 per cent of gambling problems in the 3 per cent or so of the adult population affected. There are several issues with poker machines: firstly, in Australia, they’re ubiquitous.

Almost every pub and club in Australian jurisdictions, except for WA, has a collection of pokies. Secondly, they’re a continuous form of gambling. You can bet on a pokie every two seconds or so, thus maintaining a connection to the gambling experience (or, as the regulars call it, ‘the zone’) unavailable via any other gambling mode. Thirdly, Australian machines are very high impact. They can churn through $1,500 an hour, have maximum bet limits of up to $10 (in NSW) and can accept up to $10,000 in bank notes (also in NSW) in any one ‘load-up’.

The consequences of these three characteristics, combined with the fact that almost no one understands how pokies work, is deadly to many people. From a behaviourist viewpoint, pokies are ‘learning consoles’, machines that combine principles of operant and classical conditioning to acculturate users to random but continuing rewards. Other theories, of course, abound. But regardless of the cause, pokies and the large networked system within which they operate are extremely effective at modifying what sociologists call the ‘agency’ of many people, affecting the basis on which they utilise their rational capacity.

In other words, they are designed to assist people to lose control and to spend as much time and money as possible using them. And at this they are extremely effective, having been developed over fifty years of R&D. Aristocrat, Australia’s largest pokie manufacturer, spends over $100 million per year on R&D. We can safely assume they’re not wasting that money.

The Productivity Commission, no set of bleeding hearts, recognised this and the thrust of their recent inquiry’s pokie-focused recommendations is to interrupt this system of harm creation. Not by banning pokies, but by proposing internal or external constraints on the harm creation aspects of pokies. The internal restraints include reducing the maximum bet per spin from $10 to $1, thus on average reducing the amount that can be lost from $1,500 to about $120 per hour.

They also suggested reducing the load-up from $10,000 to $20. These suggestions are based on the available evidence, which indicates that these measures would most likely be effective in reducing the harm done to problem gamblers, without recreational gamblers even noticing them.

The external constraint proposed by the PC is pre-commitment – a system whereby anyone playing a pokie would need an account set up on a server. This account would have limits of time and money established by the user, remote from the gambling room, thus allowing people to do what they can’t do at present – decide in advance, away from the attractions of the pokie room, how much time and money they want to spend.

The price of pokies, being based on random outcomes, is unknowable in advance. At least pre-commitment allows consumers in this area to have the same control over expenditure as consumers in any other area of consumption. It also allows people to track their expenditure, and generates data to assist in developing new ways of helping people who are in the thrall of a gambling problem. Given that all Australian pokies are already networked for data collection purposes, this is not as big a step as the clubs and hotels are making it out to be; it has already been done in other jurisdictions in Canada and Scandinavia, and it has already had demonstrated positive effects.

What the PC has proposed and what Wilkie wants implemented are practical responses to a demonstrated problem. Just like speed limits on powerful cars, it will provide a practical response to the problem of harm production arising from the development of a specific technology. That’s why it’s a good idea.

Source: Crikey | www.crikey.com.au

3 September 2010
Problem gambling prevalence in Australia

The latest problem gambling estimates from a report by the Australasian Gaming Council

National statistics 1999-2009

In 1997-98, using the SOGS, the Productivity Commission estimated that 2.1% of Australian adults (or approximately 292,737 adults) had a problem with their gambling. In 2009 the Productivity Commission undertook another review of gambling across the nation. Rather than completing an independent survey the Commission performed a meta-analysis of existing state/territory prevalence survey results from the previous decade.

Results reported by the Commission in 2010 included that there are between 80,000 and 160,000 Australian adults suffering severe problems from their gambling (0.5 - 1.0% of adults). A further 230,000 and 350,000 people were estimated to fall into a moderate risk group that may make them vulnerable to progression into problem gambling (1.4-2.1% of adults).20

In the strictest sense figures achieved nationally in 1997-98 and the meta-analysis of state results from 1999-2009 are not directly comparable. This graph below at Figure 8-2 is included to provide an overview of results. It reflects the Commission’s 2010 final report finding that, “notwithstanding the limitations in comparing studies over time, on balance, an assessment of the evidence suggests that prevalence rates have fallen”.21 It remains unclear to what extent this represents a natural adaptation of the

No money, no family, no job, no self respect... But just one more time and everything will be fine... I bet!


PREVALENCE OF PROBLEM GAMBLING IN AUSTRALIA (SOGS)

Figure 8-2 Productivity Commission estimate of the proportion of problem gamblers in Australia by state/territory (1997-98) compared with national figure cited for 2009 (a meta-analysis of studies).

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Year</th>
<th>Sample</th>
<th>Prevalence</th>
</tr>
</thead>
<tbody>
<tr>
<td>New South Wales</td>
<td>1999</td>
<td>2,600</td>
<td>2.55</td>
</tr>
<tr>
<td>Victoria</td>
<td>1999</td>
<td>2,200</td>
<td>2.14</td>
</tr>
<tr>
<td>Queensland</td>
<td>1999</td>
<td>1,500</td>
<td>1.88</td>
</tr>
<tr>
<td>South Australia</td>
<td>1996</td>
<td>1,206</td>
<td>1.2</td>
</tr>
<tr>
<td>Western Australia</td>
<td>1999</td>
<td>1,100</td>
<td>0.7</td>
</tr>
<tr>
<td>Tasmania</td>
<td>1994</td>
<td>1,220</td>
<td>0.90</td>
</tr>
<tr>
<td></td>
<td>1996</td>
<td>1,211</td>
<td>2.97</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>800</td>
<td>0.44</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>1,223</td>
<td>0.90</td>
</tr>
<tr>
<td></td>
<td>2005</td>
<td>6,048</td>
<td>1.41</td>
</tr>
<tr>
<td>Australian Capital Territory</td>
<td>1999</td>
<td>700</td>
<td>2.06</td>
</tr>
<tr>
<td></td>
<td>2001</td>
<td>5,445</td>
<td>1.91</td>
</tr>
<tr>
<td>Northern Territory</td>
<td>1999</td>
<td>600</td>
<td>1.89</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>2000</td>
<td>1.06</td>
</tr>
<tr>
<td>Australia</td>
<td>1999</td>
<td>10,500</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Note: Screens utilised in individual state/territory studies did make some significant modifications to the SOGS – which prompts care when seeking to differentiate between levels of problem gambling prevalence over time in any jurisdiction or between jurisdictions.22
Australian community to gambling forms and the gambling environment or the impact of government policy, or actions by venues.  

Prevalence of Problem Gambling in Australia (CPGI)  

While earlier Australian prevalence statistics were gained using the SOGS most studies undertaken in the latter half of the last decade have used the CPGI. Comparison between results gained by these two screens remains difficult. The CPGI is now widely accepted as the better measure for estimating population prevalence.

21. Ibid p5.37

### Table 8-7 Results of Studies on Problem Gambling Prevalence in Australia Using CPGI

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Year</th>
<th>Sample</th>
<th>Problem gambling</th>
<th>Moderate Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>New South Wales</td>
<td>2006</td>
<td>5,029</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td></td>
<td>2008-09</td>
<td>9,408</td>
<td>0.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Victoria</td>
<td>2003</td>
<td>8,479</td>
<td>0.97</td>
<td>0.91</td>
</tr>
<tr>
<td></td>
<td>2008</td>
<td>15,000</td>
<td>0.70</td>
<td>2.36</td>
</tr>
<tr>
<td>Queensland</td>
<td>2001</td>
<td>13,082</td>
<td>0.83</td>
<td>2.70</td>
</tr>
<tr>
<td></td>
<td>2003-04</td>
<td>30,373</td>
<td>0.55</td>
<td>1.97</td>
</tr>
<tr>
<td></td>
<td>2006-07</td>
<td>30,000</td>
<td>0.47</td>
<td>1.8</td>
</tr>
<tr>
<td></td>
<td>2008-09</td>
<td>15,000</td>
<td>0.37</td>
<td>1.6%</td>
</tr>
<tr>
<td>South Australia</td>
<td>2005</td>
<td>17,140</td>
<td>0.40</td>
<td>1.20</td>
</tr>
<tr>
<td>Western Australia</td>
<td>2005</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Tasmania</td>
<td>2005</td>
<td>6,048</td>
<td>0.73</td>
<td>1.02</td>
</tr>
<tr>
<td></td>
<td>2007</td>
<td>4,051</td>
<td>0.54</td>
<td>0.86</td>
</tr>
<tr>
<td>Australian Capital Territory</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Northern Territory</td>
<td>2006</td>
<td>1,873</td>
<td>0.64</td>
<td>Not collected</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

32. Young, Martin, Abu-Duhou, Bitsam, Barnes, Tony; Creed, Elizabeth; Morris, Mary; Stevens, Matthew & Tyler, Bill, Northern Territory Gambling Prevalence Survey 2005, Charles Darwin University, October 2006.
34. Scoring (8-27).
35. Scoring (3-7).
44. The CPGI has not been utilised to date in this jurisdiction.
46. South Australian Centre for Economic Studies (2008), Social and Economic Impact Study into Gambling in Tasmania, Department of Treasury and Finance, Tasmania.
47. The CPGI has not been utilised to date in this jurisdiction.
49. The CPGI has not been utilised in any national survey of gambling prevalence in Australia.

Extract, Chapter 8 of A Database on Australia’s Gambling Industry 2009/10 © Australasian Gaming Council | www.austgamingcouncil.org.au
Gambling – do you have a problem?

There are a number of warning signs that may indicate problem gambling habits, according to this fact sheet from the Better Health Channel.

Signs of a gambling problem may include an increase in how often you gamble, gambling until you’ve spent the last dollar and not being truthful to others about how much money you spend on gambling. Problem gambling affects a person’s family and friends.

Most people gamble at one time or another. It may be at the TAB, on lotto, on the pokies or in a casino. Many people have a positive attitude towards gambling and do not experience any problems. For some people, however, gambling can become a problem.

Approximately 1.12 per cent of the Victorian adult population has serious problems with their gambling. They may believe that gambling can give them a source of income that will fix their financial problems or that gambling will help them manage their personal, relationship or work problems.

There are several warning signs that may indicate that a person is developing problem gambling habits.

**Problem gambling affects you and those around you**

Gambling becomes a problem when it causes harm to you and those close to you. For example, you may find you are starting to:

► Spend more money or time on gambling than you intend or can afford
► Feel guilt and shame about your behaviour, especially if it is out of control

► Try to hide the problem from those you care about
► Lie about where you have been or why money is missing
► Damage your relationships with friends and family
► Lose interest in other activities
► Suffer financial stress and find that other parts of your life, such as work performance, are affected
► Borrow money or sell personal or family items to pay for living expenses or to repay gambling debts.

Approximately 1.12 per cent of the Victorian adult population has serious problems with their gambling.

Problem Gambling Victoria has a short questionnaire or Self-Assessment Test you can use to check if you have a gambling problem.

**Risky behaviours and thinking**

People who have a problem with gambling often engage in risky behaviours and develop certain ways of thinking that support their gambling. Some of these may be familiar to you. These may include:

► Spending more money than you planned or can afford on gambling
► Gambling for longer than you intended
► Building opportunities to gamble into daily routines
► Chasing your losses

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➤ Borrowing money to gamble or obtaining money in unethical or illegal ways
➤ Being attached to beliefs and superstitions related to luck and winning
➤ Having illusions of control
➤ Misunderstanding the nature of probability and randomness.

If you have a gambling problem, you may keep gambling until the last dollar is spent and not be truthful to family and friends about how much money you spend on gambling.

Why some people develop problems with gambling

People usually start to gamble for fun, accepting that sometimes they win but more often they lose. For some people, however, gambling begins to play a major role in their life. There are different reasons that gambling may become a problem, but some attitudes and beliefs are common in people who have a gambling problem.

People may develop problems with gambling because they:
➤ Feel a sense of security when they gamble – they may feel they don’t belong in social settings other than the gaming venue
➤ Hope to win large sums of money – they may have had a big win in the past that put them thousands of dollars in front. When they later get into debt, they think gambling will deliver another big win and solve their money problems
➤ Want to escape from reality and forget their troubles and problems
➤ Need something to do because they don’t have interests, sports or hobbies they enjoy
➤ Cannot give up the dream of great wealth, even in the face of repeated financial losses
➤ Feel excited when they gamble and find that their feelings of nervousness, irritability, indecision and frustration disappear.

Help and support are available

If you have a gambling problem, you may find it difficult to deal with the problem on your own. Talking to someone is one way to work through the problem. There are various organisations that can offer support, assistance and counselling for people who have problems with gambling.

Depending on the service, the aim is either to control the gambling or stop altogether. Some organisations also offer support to affected family and friends.

Where to get help
➤ Gambler’s Help Tel. 1800 858 858, TTY 1800 777 706 – 24-hour telephone counselling service
➤ Gambling Help Online – for problem gambling counselling and support (Australia-wide), 24 hours,

seven days
➤ Gamblers Anonymous Tel. (03) 9696 6108 – support group for people with a gambling problem
➤ Gam-Anon Tel. (03) 9898 7526 (volunteers only) – support group for family and friends
➤ Crown Responsible Gaming Support Centre Tel. 1800 801 098
➤ Australian Hotels Association – (AHA) Self Exclusion Program Tel. (03) 9654 3491 Mon to Fri (business hours)
Answer Machine Out of Hours
➤ Lifeline Tel. 13 11 14
➤ Suicide Helpline Victoria Tel. 1300 651 251
➤ Financial and Consumer Rights Council Tel. 1800 134 139 or (03) 9663 2000
➤ Your doctor or other health professionals.

Things to remember
➤ Only a small percentage of people who gamble will develop a problem with gambling.
➤ There are various warning signs that may indicate that a person is developing a problem with gambling.
➤ If you have a gambling problem, you may keep gambling until the last dollar is spent and not be truthful to family and friends about how much money you spend on gambling.

This page has been produced in consultation with, and approved by, the Department of Justice – Problem Gambling Strategy.

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Gambling Problems

Gambling is a popular pastime in Australia, including the pokies, lotto, instant scratchies, cards, racing or online betting. Many people have fun gambling now and again, but sometimes it can get out of hand and become a cause for distress and financial hardship. The following information has been sourced from a fact sheet by Lifeline.

Problem gambling is when betting starts to create trouble in your life, such as debt; relationship problems; loss of a job; stress or depression; or it gets in the way of being a good parent. It may start out fine, but gradually feel like it’s taking over. This is because gambling can be addictive – it can become a habit that you find hard to control, even though you know it’s causing you and your family harm. The pokies are especially addictive.

Lots of people get into difficulties with gambling and there are many types of support available. Whether you just want to cut down a little, or if you have complicated debts and issues that need greater support, you can find the kind of help that works best for you.

HOW DO I KNOW IF I AM IN DANGER OF DEVELOPING A GAMBLING ADDICTION?

It’s sometimes hard to know if your gambling is getting out of hand. A common reaction is to minimise it or deny that it’s causing harm. Some people may hide the gambling or start to lie about how much time and money they are spending on it. You might say to yourself “I enjoy this, it’s just my way of relaxing...” “I’ll stop when I have the next big win...” “It makes me forget my worries...” or “I can stop whenever I want”. These are all forms of denial.

If you can tick yes to any of the following, your gambling may be starting to become a problem.

Do you...

* Spend more money and time than you intend to on gambling
* Feel guilty and ashamed about your gambling
* Try to win back your losses
* Miss important things like family time, work, leisure activities or appointments because of gambling
* Think about gambling every day
* Have arguments with friends and family about your gambling
* Lie or steal to get money for gambling
* Get into debt because of gambling

Gambling can become a habit that you find hard to control, even though you know it’s causing you and your family harm.

WHAT CAN I DO?

There are many things you can do to prevent gambling problems building up and to get things under control; from self-help strategies, to telephone counselling, online programs, peer support, or face-to-face therapy and treatments.

These activities have worked well for many people:

* First of all – talk to someone you trust about your gambling. This will be a first step in finding the best way forward to cut down or stop
* Call the national Gambling Helpline (1800 858 858 – 24 hrs) and they can talk to you confidentially or send out self-help tools and information
* Contact a Gambling Help Service. Just one session with a professional counsellor can help you assess your situation and set up a plan to suit your needs
* Have a close friend as an ally who will check in with you and support you to stick to your plan
* See a financial counsellor to look at money going ‘in’ and ‘out’ so you can decide if the balance is right and get help to manage any debts.

You’re not alone. Many people have overcome problems with gambling. The important thing is to do something now to make sure you stay in charge of your money, time and life.

FIND OUT MORE

Call Lifeline – 131114 or the national Gambling Helpline – 1800 858 858 available 24 hours a day, if you need to speak to someone about problem gambling.


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Compulsive gambling: questions and answers

What is compulsive gambling and what can be done to help?
Here is some brief advice from Gamblers Anonymous

WHAT IS COMPULSIVE GAMBLING?

There are many and varying interpretations of compulsive gambling. A compulsive gambler is described as a person whose gambling has caused growing and continuing problems in any department of his or her life.

Before coming to Gamblers Anonymous, many problem gamblers thought of themselves as morally weak and (at times) ‘just plain no good’. The professional definition is ‘pathological gambling’.

HOW CAN I TELL IF I AM A COMPULSIVE GAMBLER?

Only you can make that decision. An awareness should exist and indicate that one’s life is truly unmanageable due to gambling.

IS IT AN ILLNESS?

Compulsive gambling is a hidden illness. The simple act of placing a bet is viewed by millions of compulsive gamblers as a solution rather than a cause of their ongoing problems.

Persons in the grip of this illness create many seemingly unsolvable problems. Financial problems are created, but they often find themselves facing marital, employment and legal problems.

IS IT PROGRESSIVE?

Compulsive gambling is a progressive illness. There is more to lose than money. Sadly, the individual is unaware that more and more time is spent gambling. The ‘gambler’ is the last person to sense the problem. Hopefully, family and friends become the originators of help and recovery.

WHAT ABOUT MY FINANCIAL PROBLEMS?

Of the many serious difficulties created, the financial problem is the easiest to solve. Gamblers Anonymous has proven methods to resolve these difficulties.

Attending Gamblers Anonymous meetings assists the individual in making this determination. Most people turn to Gamblers Anonymous when they become willing to admit that gambling has them ‘ licked’.

WHAT ARE SOME DANGER SIGNALS?

➤ An inability to stop gambling whether winning or losing and constant vows to abstain
➤ Impatience with loved ones – “see me later!”
➤ Fantasies of “this week’s win” to overcome “last week’s loss” and dreams of “bigger wins”
➤ The neglect of responsibility to concentrate on gambling activities
➤ Wide mood swings
➤ Escape to other excesses (alcohol, drugs, sleep)
➤ Lack of interest in social situations
➤ Absenteeism and tardiness from work
➤ Dislike of thoughts about stopping gambling and belief that life without gambling is impossible.

ARE OTHER PEOPLE AFFECTED?

The effect of compulsive gambling spreads to family and friends of the problem gambler. Those affected have the Gam-Anon fellowship available for encouragement and understanding.

HOW CAN GAMBLERS ANONYMOUS HELP?

Our primary purpose is to stop gambling and to help other compulsive gamblers to do the same.

There are no dues or fees for membership. We are self-supporting through our own contributions. Gamblers Anonymous is comprised of men and women from all social and economic backgrounds, races and religions.

Thousands found help in Gamblers Anonymous.

HOW DID GAMBLERS ANONYMOUS START?

The beginning and growth

The first meeting was held in Los Angeles, on 13 September 1957. Groups now flourish worldwide.

DO YOU OR SOMEONE YOU KNOW HAVE A GAMBLING PROBLEM?

Go to the 20 questions page at the Gamblers Anonymous website: www.gansw.org.au.

If you tick seven or more questions, you may be a compulsive gambler.

Don’t wait, contact Gamblers Anonymous.
The following may be considered just some of the possible signs of gambling problems or the increased risk of developing gambling problems, but these signs may also indicate other issues.

When more of the signs occur in combination, there is more cause for concern and more likelihood that gambling is a problem. Some of these signs will only be noticeable to the person with a gambling problem. Other signs may be observed by family members, friends or work colleagues.

➤ Maintaining secrecy around money issues
➤ Hiding signs of gambling from others
➤ Unusual debt changes e.g. refinancing the home to borrow more cash
➤ Being open or boasting of gambling wins, but understating or not mentioning any gambling losses
➤ Unexplained absences from work, home, or education
➤ Mood swings
➤ Unexplained generosity or euphoria
➤ Preoccupation with gambling e.g. thinking about gambling when involved in other activities, being frustrated when gambling venues are closed, planning the day or week around gambling activities
➤ Reduced ability to concentrate
➤ Loss of perception of time in gambling venues
➤ Memory lapses during or after gambling.

**Recognise the signs**

➤ Do you ever gamble to avoid going home?
➤ Do you ever lie awake thinking about gambling?
➤ Do you ever hide your gambling from others?
➤ Do you ever gamble just to get away from work?

➤ People with anxiety issues
➤ People experiencing depression
➤ Users of drugs.

With some of the above it can be difficult to work out which came first, gambling or other apparently related factors.

**Potentially ‘at risk’ groups:**

➤ Retired people
➤ Young adults and teenagers
➤ People who are socially isolated for any reason
➤ Anyone experiencing grief or having unresolved grief issues
➤ Aged pensioners
➤ Disability pensioners
➤ Anyone who wants to ‘veg out’ or escape from something for a while
➤ People who have a sudden change in circumstances resulting in them having time and money available to gamble e.g. owners of a business who have just sold the business
➤ People who have experienced abuse or trauma in their childhood or in their adult lives

**Insight of a person with a gambling problem**

It can be difficult to understand how it feels from the perspective of a person who has gambled beyond their intentions.

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A SIMPLE QUESTIONNAIRE ON THE SUBJECT

If you answer ‘yes’ to five (or more) of the following questions, then you are more than likely to have a gambling problem:

➤ Are you having problems in controlling, cutting back, or stopping yourself from gambling?
➤ Do you feel resentful, angry, or irritable when attempting to cut back or stop gambling?
➤ Do you gamble to escape from problems or feelings of resentment, stress, boredom, guilt, anxiety or depression?
➤ Have you ever gambled to get money to solve your financial problems?
➤ After losing money gambling, do you often return to gambling to chase your losses?
➤ After a win, do you have a strong urge to return to win more?
➤ Do you find that you need increasing amounts of money to achieve the desired satisfaction?
➤ Do you ever gamble longer than you planned?
➤ Did you ever gamble until your last dollar was gone?
➤ Have you ever relied on others for money lost through gambling?
➤ Did gambling affect your reputation, or jeopardise a significant relationship, career, or educational opportunity?
➤ Do you lie to family members, counsellors, or others to conceal the extent of your gambling?

The National Council on Problem Gambling – www.ncpgambling.org – has an interactive web-based tool which will help you assess your gambling.

Note: we recommend you see a professional service to provide accurate feedback about your gambling.

A problem gambler may come to believe that they are capable of extraordinary feats such as believing they have secret knowledge – systems or rituals – to influence a win.

WHO, OR WHAT, IS A PROBLEM GAMBLER?

There are many indicators:

1. A person who does not stop, regardless of the negative consequences
2. A person who cannot resist the temptation to gamble
3. A problem gambler may come to believe that they are capable of extraordinary feats. For example: believing that they have secret knowledge (system or ritual) to influence a win
4. A person who is not sure, or cannot decide, if they are a problem gambler. This is because a part of that person wants to gamble
5. A person who cannot use their thinking to stop
6. A person who cannot trust their own thinking when it comes to gambling. Because it is the person’s thinking that leads them to problem gambling
7. People who gamble out of control will experience unmanageable lives (debts, relationship problems, etc) because of it.

Other considerations:

1. If you have been told more than once that your gambling caused problems, then the more times you have been told, the more likely you are to have a problem with gambling
2. Two people seriously talking about your problem – people don’t do that if you don’t have a problem
3. If you didn’t have a gambling problem, then you would not have done the things, that you did, to keep on gambling.
GAMING MACHINES: STATE OF PLAY

Gaming machines account for 62 per cent of total gambling expenditure in Australia and up to 80 per cent of problem gamblers. An ABC News Online Investigative Unit report by Nikki Tugwell and Eleanor Bell

This special investigation examines the social impact the pokies are having in Australia. We speak to compulsive gamblers about the appeal of poker machines and find out what it is like to be under their control? We look at the role of the gaming industry and the responsibility of policy makers to address problem gambling in this country.

LIFETIME OF GAMBLING

Ralph Bristow likens it to 'blacking out'. Being lost so deeply in the pokies that time stops, the outside world becomes a blur and only the sight of his empty wallet and run-down bank balance the next morning confirm his fears.

“It’s been two, almost three years,” says Ralph, as he sits out the back of his house in Nowra on the NSW south coast, reflecting on a lifetime of gambling.

Ralph is in recovery right now. But it is a day-by-day prospect. Ralph finds it cathartic to speak openly about his past and says his level of vigilance in recovery must equal the gravity of his addiction. There can be no let-up.

“One bet and I’m gone,” he says. “It can be a hard job when you give it up. Gambling is depressing but it also came with some good times and you can’t think back to that. It can be a trigger ... I don’t want to relax about it.”

Ralph shares his early memories of sneaking out to watch illegal games of two-up in the bush and his first ‘innocent’ punt on the greyhounds at the age of eight. Although he won just a penny and a thruppence, it was enough to hard-wire him for the thrill and set Ralph chasing the win for most of his adult life.

Like so many others, his addiction crept up on him.

As a travelling salesman, he found ample opportunity to place a bet. If he wasn’t gambling, he was thinking about it and as his responsibilities increased – marriage, family, mortgage – so did his risk-taking.

Ralph speaks about the hypnotic effect of the spinning wheels, melodies and colours; the seduction of the risk and the lure of the big win can be so powerful it can transform someone into a stranger.

HIDING FROM HER PROBLEMS

Annie Cooney never thought she was susceptible to addiction. She never even liked clubs.

“If I thought anything about addiction, it was that if you had a lifetime propensity to bet on horses or lotto tickets, you might be susceptible,” Annie says.

“But I never had any of these problems.”

But Annie was vulnerable. She was a single mum, recently divorced and in a ‘difficult’ relationship. At the time that she was introduced ‘socially’ to poker machines, her mum had also just passed away.

The hypnotic effect of the spinning wheels, melodies and colours; the seduction of the risk and the lure of the big win can be so powerful it can transform someone into a stranger.

“They play into the hands of people who are having a hard time,” Annie says.

“After six to nine months, I started to go and play these things on my days off, even weekends. In retrospect it was hiding away from all of my problems.”

Annie went from being able to walk out of the club when her $20 was spent to feeding much of her $500,000 inheritance from her mum into the machines.

“I started staying longer, chasing losses, not realising it was a problem,” she says.

“I never thought in my wildest dreams I’d be addicted. I never had any drug problems, eating disorders. I didn’t consider myself an addictive person.”

YOUR STORIES

In recent weeks, ABC News Online has asked audience members to share their stories about how gambling has impacted on their lives. Many Australians wrote in, painting a picture of some of the social problems associated with gambling.

One woman emailed to say pokies addiction had taken hold of two generations of her husband’s family, with her husband alone putting thousands upon thousands of
dollars into poker machines over many years.

“My husband was lucky enough to overcome his addiction,” she writes.

“However, in order for our family to remain together we have left Australia and the toxic place it has become. I truly believe no one knows how huge this problem is and how many Australian children have suffered at the expense of gaming industry greed.

“While this industry rallies and intimidates the Government, this is not a nation I can bring myself to respect or live in.”

‘MACHINES ARE THE PROBLEM’

“This is not about sick people,” says Kate Roberts from her countryside cottage in southern NSW.

“It’s about machines that are on every corner, that are ruining people’s lives.”

When a family member became addicted to the pokies, Kate began seeking resources and support for families. Finding few, she started the Gambling Impact Society. That was a decade ago and she has been involved with the families of gambling addicts ever since.

Kate is critical of the current situation in regards to poker machines, notably:

➤➤ The sophisticated technology that promotes continuous gambling (the ‘bells and whistles’ that lead to the loss of control on a sensory level)
➤➤ Strategies such as placing machines outside so that smokers do not have to break out of ‘the zone’
➤➤ The practice of disguising losses as wins (messages such as ‘you’re a winner’ that congratulate a one-dollar win on a two-dollar outlay).

Kate is a member of the Ministerial Expert Advisory Group on Gambling – a key body helping to shape the Federal Government’s reforms. She believes a public health approach is needed and sees removing the stigma from problem gambling as the first step.

“Essentially, it is about preventing people from risky behaviour, not just ridding gambling from the community,” she said.

‘LIFESTYLE POLICE’

It is Tuesday morning at Mounties at Mount Pritchard in western Sydney, the biggest club in Australia, which sits in one of the lowest socio-economic areas. By the time the clock strikes 10:30 am, many poker machines are already occupied.

Rowan Cameron is the manager of ClubSAFE and it is his role to educate clubs’ staff to respond appropriately if somebody is displaying destructive behaviour. He clarifies that while he works with the clubs, he does not represent them.

“We can’t have staff at the club become quasi, para-professional counsellors;” he says.

“But they can respond with compassion, discretion and respect. They can gently take a person aside and work out what is best for them.”

Mr Cameron says that as in any industry, there are some clubs that act more ethically than others. He adds that while many take their social responsibility obligations seriously, it’s impossible to turn staff into ‘lifestyle police’.

“It may be that a person is a successful entrepreneur,” Mr Cameron says.

“So instead of putting a bottle of Grange on the table that Friday night, they decide to throw a couple of hundred dollars into the machine as they have that choice.

“Whereas the elderly person around the corner who has put a second $10 note in may have a couple of days to wait before their welfare amount comes in.”

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Gambling is a major industry in Australia. A recent inquiry by the Productivity Commission found that the ‘official’ gambling sector generates around $18 billion per year. In general terms, gambling can be broken into four types; of these, lotteries comprise 11 per cent of total gambling revenue; casinos, 17 per cent; horse racing, 14 per cent; and poker machines, 58 per cent.

Clearly, poker machines constitute the largest segment of the market. With a national average of one machine per 110 persons, Australia is almost on par with gambling meccas such as Antigua and Macau. Some intensely disadvantaged areas, like Fairfield have a ratio of one machine for every 34 adults.

In the past 15 years, regulatory reforms have seen poker machines experience spectacular growth, expanding from their traditional domain within registered clubs to become a fixture in most hotels. According to the industry’s own data, Australia now has the eighth-highest total number of poker machines globally, with 186,344 machines in pubs and clubs.

Further studies have found that of the total gaming machines, almost half are located in NSW. The exceedingly high concentration of pokies in areas like Fairfield indicates that the question of machine location and density is clearly a matter of great importance, yet to date governments have made only minor commitments to reduce the prevalence of machines. To a degree, this inaction reflects that fact that until recently, official studies did not acknowledge a link between density and harm.

For the majority of people – around 85 per cent of Australians – gambling remains a recreational pursuit that they manage to limit to an acceptable and thus enjoyable level. However, for a significant proportion of individuals, gambling is an incredibly destructive addiction, characterised by many of the devastating consequences that accompany a range of comparable compulsions. The Productivity Commission estimated that around 10 per cent of Australians that gamble regularly can be classed as problem gamblers, with an additional 15 per cent experiencing moderate risk.

Statistical data contributes significantly to our knowledge of problem gambling, but personal stories add an insightful and humanising dimension to the issue.

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The fact that so much incredibly harmful gambling behaviour, regularly witnessed in pubs and clubs, continues to go on unchecked is a matter of great concern.

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One regular pub drinker told a Sydney Morning Herald journalist of how he saw an “old man who had fallen asleep in front of a poker machine. Finally someone prodded him to make sure he was still alive. The man woke with a start and instantly began punching the buttons on his machine as if the action was programmed into his body.”

The fact that so much incredibly harmful gambling behaviour, regularly witnessed in pubs and clubs, continues to go on unchecked is a matter of great concern. This illustrates how the issue of problem gambling is not solely a question of the effectiveness of regulations, but also whether the community (as a consequence of inaction) deems a scenario where a man falls asleep in front of a poker machine to be acceptable. Clearly the lack of social intervention makes problem gambling a community-wide issue and not just a matter for governments and industry.

The family and community impact of problem gambling is difficult to gauge. St Vincent de Paul Society personnel have in recent years reported a pronounced upswing in the proportion of clients singling out gambling as a contributing factor in incidences of family breakdown, job loss, debt, domestic violence, homelessness and mental distress. This is particularly the case in areas like Fairfield, western and south-western Sydney where proportional demand for budget counselling and gambling-related debt assistance has increased by between 10-17 per cent during the past decade.

Given the immense scale of the issue, how do we best address a complex issue like problem gambling?

Just as there are no single causes of poverty and disadvantage, there is no single solution. Research and government policy is increasingly leaning towards developing integrated responses. The focus is not on prohibition, experience and trials have shown this approach to be counterproductive. Instead, increasing resources are being directed towards multi-faceted ‘harm minimisation’ programs. The success of these programs relies on intensive preventative measures such as education and support programs, specifically targeted at populations known to be at risk.

Tighter regulations and compliance mechanisms on the gambling industry are beginning to take effect. The NSW Government has now placed caps on the number of new poker machines in areas of socio-economic disadvantage.

While these measures are encouraging, far more can be done. The key to effectively addressing problem gambling is to recognise that it is more than a matter of winners and losers, it is a question of rights and responsibilities.

Dr Andy Marks is senior researcher with the St Vincent de Paul Society’s NSW State Council.
Gambling has been a component of mainstream Australian culture since colonisation. It is a major entertainment and tourism industry, and a valued source of revenue to government and private enterprise. Nevertheless, for those Australians who are problem gamblers, along with their families and communities, gambling is the cause of considerable harm. Psychology, as a science and profession, has much to offer in understanding gambling behaviour.

Gambling involves the staking of an item of value on an outcome that is governed by chance, and comprises a wide range of commercial activities, including lotteries, electronic gaming machines, casino games, racing and sports betting. Almost all forms of commercial gambling are designed to provide a negative return to players, that is, a relative advantage to the house or gambling operator.

Gambling venues and activities are highly accessible throughout Australia and 70-80% of Australians gamble at least once a year.

Gambling is a regulated industry with statutory regulatory bodies in each jurisdiction. Nevertheless, there is intrinsic conflict in government regulation of an industry that provides significant revenue to government, and self-regulation that if effective would reduce revenue for private enterprise.

Gambling harm is variably defined. A public health approach argues for assessment of harm on a continuum and determined at individual, family and community levels.

Harm can be personal, social, vocational, financial and legal. The DSM-IV-TR takes a diagnostic and medical approach in classifying pathological gambling as an impulse control disorder, with many diagnostic items based on those founding traditional addiction models including tolerance, withdrawal, and difficulty controlling urges.

People are motivated to gamble recreationally by the desire for excitement and arousal, and relief from stress and negative mood.

The Productivity Commission (2009) estimated that between 90,000 and 170,000 Australian adults (0.5-1%) suffer significant gambling problems, a further 230,000 to 350,000 (1.4-2.1%) are at moderate risk for problem gambling, and many more people (family members, work colleagues) are indirectly affected by problem gambling. Men, younger people, those who come from a family with a problem-gambling parent, Indigenous Australians and those from some ethnic minorities are most likely to experience gambling problems. Problem gambling has a high level of co-occurrence with mental health and substance use problems.

Continuous forms of gambling, such as electronic gaming machines, racing and casino tables, are most likely to be associated with problem gambling. Electronic gaming machines are the mode of gambling associated with the greatest level of harm.

The main measure to assess problem gambling in the community is the Problem Gambling Severity Index of the Canadian Problem Gambling Index. The South Oaks Gambling Screen, which was designed as a clinical measure, is also used.

People are motivated to gamble recreationally by the desire for excitement and arousal, and relief from stress and negative mood. Knowledge of the factors that affect gambling participation across the lifespan is quite limited.

There is no widely accepted causal explanation or single theoretical model that adequately accounts for the aetiology of problem gambling. Learning theory, cognitive models, and neurophysiological models all have some evidence base. Very little evidence supports personality or psychoanalytic explanations.

Integrated models comprising biopsychosocial and
pathways approaches are supported by emerging evidence, leading to a framework identifying at least three primary subgroups of gamblers: behaviourally conditioned, emotionally vulnerable, and biologically-based impulsive.

A public health perspective, considering problem gambling as a community and public health issue, supports a harm minimisation approach. Although hampered by the lack of an operational definition of harm, this approach focuses on risk and protective factors to prevent and reduce gambling harm.

Primary prevention approaches have generally relied on educational campaigns to increase knowledge, although these are yet to be demonstrated empirically to be effective in achieving subsequent behaviour change.

Secondary prevention approaches address individuals at higher risk and comprise policy initiatives, such as staff training, and modifications to gambling environments and restricting access to cash.

A national approach to responsible gambling has been endorsed by the Council of Australian Governments (COAG), with State and Territory Governments having primary responsibility for regulation of gambling in their jurisdictions, including training of gaming venue staff in responsible gambling provision and encouraging venue-based interventions.

The absence of a unifying theory of problem gambling is reflected in the range of techniques that have been employed in its treatment, and there is some empirical evidence for a number of different interventions.

Although there has been improvement in the evidence base, no psychological treatment satisfies the current standards for evidence of efficacy, and the literature does not provide a strong basis for differentiation of the available treatment options.

Nevertheless, cognitive-behavioural therapies have been cautiously recommended as ‘best practice’ for the psychological treatment of problem gambling.

Cognitive-behavioural therapies have been cautiously recommended as ‘best practice’ for the psychological treatment of problem gambling.

A substantial body of literature evaluating the efficacy of pharmacological interventions to directly treat problem gambling behaviour has recently emerged, and these appear to be more effective than no treatment or placebo.

Future directions for psychology to improve understanding of gambling behaviour include increased focus on:  
- Understanding gambling participation using longitudinal designs
- Agreement on the construct and assessment of problem and pathological gambling, and measurement of harm
- Investigation of new aspects of gambling, particularly those enabled via global connection through the internet
- Better evaluation of public health approaches to develop effective primary and secondary prevention
- Improved methodology for treatment studies
- Development of guidelines for evidence-based best-practice in treatment, and
- Investigation of forensic implications of the factors that affect problem gambling.

The Psychology of Gambling, APS Review Paper, Final, November 2010
Prepared by the APS Gambling Working Group: Debra Rickwood, Alex Blaszczynski, Paul Delfabbro, Nicki Dowling, Katharine Heading
© Australian Psychological Society | www.psychology.org.au
How is gambling related to mood?

Most people, whether they have a problem with gambling or not, can relate to the idea that people get excited when they win, and feel disappointed when they lose.

Many gamblers report feeling down. This can mean anything from ‘feeling blue’ to feeling really bad. Beyond the immediate loss, the consequences of problem gambling can be severe, leading to financial, legal and relationship crises, all of which contribute to low mood as well as high levels of shame and guilt.

Signs of depression may include:
➤ Increased irritability and frustration
➤ Loss of interest in activities and friends
➤ Feeling tired and worthless.

How common is depression and gambling?

A recent study has found that people with a gambling problem were twice as likely to be depressed and 18 times more likely to experience severe psychological distress than people without a gambling problem.

As well as this, the connection between mood and gambling is not always one-way.

For example, feeling depressed, down or alone can place people at risk of developing or increasing their gambling problem:
➤ People may use gambling as a break or escape from negative feelings or situations
➤ Gambling may provide a ‘pick me up’ or a sense of feeling connected to other people.

A person’s mood can place them at an increased risk of gambling more, or the gambling may be masking an underlying issue such as depression.

Dealing with gambling and depression

Whilst the jury is still out on exactly how the relationship between mood and gambling operates, both researchers and clinicians alike have highlighted the importance of looking at both the gambling and mood in addressing the problem.

Understanding and acknowledging both aspects of your mood and behaviour, will be important in addressing the problem. Looking at both the gambling and mood helps you to decide what kind of supports and strategies you might want to consider using. For example, if you are aware that you may gamble because you are lonely it will be important to look at both the gambling and the loneliness in getting your plan together in order to get the control back.

Next steps

If you think this is an issue for you, it is important to get help.
➤ Talk to someone who you trust and know will listen to your concerns
➤ Lifeline is a 24-hour telephone counselling service. They provide counselling, information and referral. Call Lifeline 131 114
➤ Visit your GP or a mental health professional. They can conduct an assessment and provide treatment and referral if appropriate.

For more information, ideas on where to go to get help or to do a self-assessment visit www.beyondblue.org.au.

If you suspect you may have been depressed before you started gambling, you might decide to seek professional advice for the depression. For help call Lifeline 131 114 (24/7).
SEEKING HELP FOR PROBLEM GAMBLING
‘A LAST RESORT’

A new study has found most problem gamblers in the ACT do not seek help until they are considering suicide. Penny McLintock and Ross Solly report

The research carried out by the Australian National University for the ACT Gaming and Racing Commission found 70 per cent of Canberra adults gambled at least once in the past year.

Researchers surveyed 5,500 residents, making it the most significant study of its kind conducted in the Territory since 2001.

Nearly 60 per cent of those surveyed want the number of pokies in the ACT reduced and more than 70 per cent think ATMs should be banned from poker machine venues.

According to the survey, less than 1 per cent of Canberrans are considered to be problem gamblers.

“If you benchmark the rest of Australia the ACT is about in the middle,” said ACT Gaming and Racing Commission CEO Greg Jones.

“We’re talking just the problem gamblers those that scored the highest risk on this index, they made up 0.5 per cent of the total adult population. That compares to 0.4 per cent in New South Wales, Queensland and South Australia but Victoria was 0.7 per cent.”

But Mr Jones says the number of people with symptoms of problem gambling is of growing concern.

“We’re talking about those that are low and medium risk which are getting close to showing some of those signs,” he said.

“What we found in our survey was 5.3 per cent of our adult population are showing some signs or some symptoms of problem gambling and that’s about 15,000 adults in the ACT.”

The survey found problem gamblers and those at risk do not usually seek help until they are at risk of or are contemplating suicide.

Mr Jones says it appears seeking help is a last resort.

“This is very disturbing. This is going to be the focus of the Commission and ANU’s future research,” he said.

“That came as a little bit of surprise to us and that is going to be our focus over the next few years, identifying who the problem gamblers are and what their issues are and why they don’t seek help are of our research over the next few years.

“Maybe we need to change the way we market our health services. Maybe we need to change how we deliver our health services.”

Lifeline Canberra CEO Mike Zissler says the finding is concerning.

“This is part of the evidence we have. When we do our intake with people we talk to them extensively and we find about 20 per cent have thoughts of suicide,” he said.

“How we get people to come and avail them of our services is a real issue.

“It’s a challenge we face as we move forward.”

‘NOT THE ANSWER’

Jeff House from ClubsACT says the report has some useful data but he would be worried if the ACT Government based new policies on it.

“I think what the report shows is that we have to get better at providing services to the people that need them,” he said.

“Every time a measure like banning ATMs comes up, there’s a very simple question that needs to be asked – will this help the problem gamblers?

“I don’t think we should be demonising all people who gamble. We need to target problem gamblers and those at risk. We need to deal with them sensitively and effectively. Treating every gambler as a problem gambler is not going to achieve that.”

Mr House says banning ATMs and reducing the number of poker machines is not the answer.

“If we have more widespread and more sophisticated education campaigns, that would help,” he said.

“I think there is a range of things we can do and we should be talking about those things rather than these sort of broadbrush measures like reducing machine numbers and banning ATMs.”

POKIES CUT

The ACT Government says it might have to ask the Commonwealth for more money to compensate for any drop in poker machine revenue.

At the launch of the report, Gaming Minister Andrew Barr foreshadowed cutting 143 poker machine licences bringing the number in Canberra to just over 5,000.

However Mr Barr admits the Government would feel the cost of that decision through decreased taxation revenue.

“The nett gaming machine revenue is in the order of $175 million – the ACT Government collects about $35 million in taxation,” he said.

“We know the Territory budget couldn’t survive without that level of revenue, that’s effectively 1 per cent of the territory budget, but I think we’d all be more comfortable if we were less reliant on that revenue base.”
INTRODUCTION

It is now estimated that there are around 300,000 problem gamblers in Australia. It is also believed that for every one problem gambler, many others are affected – usually family, friends and employers – creating a flow that affects around two million people.

In fact, few people today are not affected in some way by the impact of problem gambling upon our society. If you or someone you care about has a gambling problem, you may feel overwhelmed or unsure of how to deal with it. You may even feel the problems are insurmountable. Be encouraged. Problem gamblers do have options and many have been able to regain control and turn their lives around.

This information aims to help you identify a gambling problem in yourself or someone you know. Most importantly, it aims to show you how to get help quickly before it’s too late.

WHAT IS GAMBLING?

To gamble is to risk money or anything of value on an outcome involving chance.

Gambling can include playing poker machines, online lottery games or cards; playing in casinos; betting on sporting events, horses, greyhounds or on games of skill (e.g. pool, golf, etc); and buying lottery tickets. Around 40 per cent of Australians gamble regularly and 2.1 per cent of the adult population is estimated to have a significant gambling problem. The Salvation Army does not endorse the practice of gambling, but acknowledges that it is entrenched within Australian society.

WHAT IS PROBLEM GAMBLING?

It is believed there are a range of reasons people develop gambling problems.

A sickness or addiction

Problem gambling is commonly thought of as an addiction not unlike other addictions such as alcoholism and drug addiction.

There is a suggestion that a minority of problem gamblers might have a biological make-up that makes them more susceptible to becoming problem gamblers. They may be highly impulsive and therefore unable to resist the urge to gamble, or they may have poor behavioural control or attention deficit issues.

Positive reinforcement

Others become hooked simply through positive reinforcement. That is, they experience a few wins and continue to play in the hope of winning again. The positive experience is further reinforced by the positive nature of the social environment – for example, this may be a place where their social group meets, and may offer enjoyable music, attentive staff, inexpensive drinks and meals.

This type of problem gambler may develop emotional or mental illnesses as a result of their gambling, but may not have a pre-existing mental illness.

An escape

Some people use gambling as an escape from problems or boredom. They may have a psychological predisposition that makes them more susceptible to gambling problems such as anxiety, depression, problems with substance abuse, and low coping mechanisms for stress. They use gambling to help cope with these issues, to ‘self-medicate’.

This information from The Salvation Army may help you to identify a gambling problem in yourself or someone you know.

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They may also be trying to anaesthetise themselves from work or family stresses. Gambling is a 'solution' for them – which becomes a problem.

**An adrenalin rush**

Some problem gamblers, sometimes described as 'action' gamblers, seek a 'high' or an adrenalin rush from gambling, which quickly fades. They may feel on top of the world and often believe they are capable of winning large sums of money.

The terms ‘problem’, ‘compulsive’ and ‘pathological’ are used interchangeably to describe problem gambling.

Problem gambling occurs when a person is dominated by a persistent strong urge to gamble. This is often coupled with a belief that continued gambling will solve their financial problems. Gambling excessively causes havoc to a person’s life socially, emotionally and financially. It may lead to the loss of relationships, home, health and career. It may cause depression and stress in a person’s life.

**HOW PROBLEM GAMBLING DEVELOPS**

Anyone can become a problem gambler. This is not a problem that discriminates based on age, income, education, or ethnic background.

People can become problem gamblers quite quickly. Starting as a non-gambler, you could become a social gambler, then a problem gambler.

Some problem gamblers equate the experience to being caught in a whirlpool. At the start of the whirlpool, it’s easy to escape. As you get sucked further in, it becomes much harder and ultimately escape becomes more and more difficult, as the sheer velocity of the whirlpool takes effect.

The development of problem gambling has been described by experts in these three phases:

1. **Winning phase** after a big win, the gambler may experience an overwhelming sense that the winning will continue. This leads to increased excitement, and an increase in gambling and amounts spent

2. **Losing phase** the gambler gets caught up in ‘chasing a loss’, feeling compelled to return to gambling to try and win back his or her losses. He or she may start to think a lot about gambling, lie about gambling, gamble alone (perhaps online) and borrow or steal money to bet. The gambler may become increasingly irritable, restless and withdrawn

3. **Desperation phase** this involves a dramatic increase in the amount of time and money a person spends gambling. The gambler begins to experience remorse as his or her life falls apart, and may blame others and become isolated from family and friends. Feelings of hopelessness may lead to suicidal thoughts, substance abuse, or emotional breakdown.

Robert L Custer MD, www.about.com

**IDENTIFYING A PROBLEM GAMBLER**

Problem gamblers are not easy to spot. Sometimes, by the time anyone realises there is a problem, the gambler has already reached a stage of financial ruin. Early identification is therefore very important.

Here are some simple signs you can look for if you’re worried about a friend, loved one or employee:

➤➤ Problem gamblers will have a preoccupation with gambling

➤➤ They may want to borrow money to gamble or to obtain money to cover debts

➤➤ Their sleeping and eating habits may start to change

➤➤ Problem gamblers may start to miss appointments such as work or a regular commitment

➤➤ Problem gamblers may start to express suicidal thoughts

➤➤ Problem gamblers may sometimes celebrate their ‘good fortune’ by doing more gambling

➤➤ Problem gamblers may use gambling as a way of escaping their work stresses or concerns in their family life

➤➤ Problem gamblers can make their home lives unhappy and they may display remorse after a big gambling session. However, they will then return to gamble significantly again because they have developed a dependency on gambling.

**DO I HAVE A PROBLEM?**

**Early warning signs**

Following are some early indicators of a gambling problem developing:

➤➤ Going to gambling venues alone and more often

➤➤ Staying at gambling venues longer than you intended

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➤ Spending more time on gambling than other favourite pastimes or interests
➤ Gambling every last dollar
➤ Thinking about gambling every day
➤ Trying to win back money you have lost with more gambling
➤ Reaching the point where you no longer enjoy gambling
➤ Finding it difficult to stop yourself spending too much
➤ Starting to lie to friends and family about your gambling and how much you have spent or just not telling them about it
➤ Feeling depressed because of gambling and having trouble sleeping
➤ Gambling is having a negative effect on other areas of your life, such as family and work.

Courtesy of www.betterhealth.vic.gov.au

SIGNS OF GAMBLING HARM

The Australian Government Productivity Commission has developed a HARM Indicator to help people determine the degree of harm that gambling is causing in their lives. It is simply a guide, and is not comprehensive – that is, a person who gambles may be experiencing other forms of harm not covered here.

However, you may have experienced harm from gambling if you can say ‘yes’ to any of the following:
➤ Gambling has made life less enjoyable
➤ You feel you can’t control your gambling, even though you want to
➤ You have money arguments about gambling
➤ You borrow to gamble and don’t pay back the borrowings
➤ You lose time from work or study because of gambling
➤ You feel guilty about gambling
➤ You borrow from loan sharks to gamble
➤ You write fraudulent cheques to gamble
➤ You believe you have a problem with gambling
➤ You always spend more on gambling than you can afford
➤ You suffer from depression due to gambling
➤ Your gambling has had an adverse effect on your job
➤ You changed jobs in the last year because of gambling
➤ You have been sacked in the last year because of gambling
➤ You haven’t had enough time to look after your family’s interests because of gambling
➤ You have become bankrupt because of gambling
➤ You have experienced relationship breakdown because of gambling
➤ You have obtained money illegally to gamble
➤ You have been in trouble with the police over gambling
➤ You have appeared in court on a gambling-related matter
➤ You have seriously thought about suicide because of gambling
➤ You have wanted help for gambling problems
➤ You have tried to get help for gambling problems in the last year.

HOW TO GET HELP

Helping a friend

If you think a friend has a gambling problem, show your concern without lecturing or criticising. Your comments may be met with defensiveness and denial. Don’t take this personally, but let them know you care and explain how his or her gambling behaviour affects you. You may have to set limits with the person. Don’t be manipulated into excusing, justifying, overlooking, enabling or participating in the person’s destructive behaviour.

If the person agrees that he or she has a problem, here are some tips:
➤ Help the person make contact with organisations who can help, such as those listed in this section
➤ Be supportive and encouraging of their attempts toward change, however small
➤ Expect that there may be steps backward as a normal part of the recovery process
➤ Encourage activities that are not associated with gambling, and try to support them by limiting or stopping your own gambling
➤ Find out more about problem gambling – become informed on the subject.

Finding help

If you believe you have a gambling problem, it’s vital that you seek help immediately. Early intervention is very important as problem gambling can be like a whirlpool that drags people deeper and deeper down.

The good news is that help is available. Many people who go through treatment programs experience a complete turn around and a new quality of life.

Effective programs address all aspects of the problem gambler’s suffering. This may include financial counselling, family member counselling, and legal counselling.

ACKNOWLEDGEMENTS

➤ Professor Alex Blaszczynski, University of Sydney, Australia.
➤ Professor Bo Bernhard, Director of Gambling Research, University of Nevada, Las Vegas, USA.
➤ The Salvation Army Recovery Services Command.
➤ Australian Psychological Society.
➤ Gamblers Anonymous International.
➤ Gam-Anon International.
➤ Robert L Custer MD.
➤ Victoria’s Problem Gambling Strategy.
➤ The Productivity Commission.

FOR 24-HOUR ASSISTANCE

For 24-hour assistance, please call Salvo Care Line on 1300 36 36 22 to talk or seek referral advice.

For more information, visit salvos.org.au/gambling. The Salvation Army’s Sydney Problem Gambling Centre can also be contacted on (02) 9723 8134. The Sydney Problem Gambling Centre is an initiative of The Salvation Army and Fairfield RSL.
Strategies for change

If your gambling is causing problems in your life, there are things you can do to stop it being an issue. You can take steps to change your life.

Set some goals
Setting short-term and long-term goals may help you to stay focussed and clear about cutting down or giving up your gambling.

Avoid high-risk situations
High-risk situations like use of credit cards, taking out loans, carrying large amounts of money with you, using gaming venues for socialising or gambling as a reaction to emotions will weaken your resolve to control or stop your gambling.

Talk about it
Talking about gambling problems with somebody you trust and someone who won’t judge you can ease the pain of bottling it up. It can also reduce the stress that can cause you to continue to gamble.

Ask for help
If you are finding it difficult, you do not have to handle your issue with gambling on your own. Many people seek professional help. Gambler’s Help has free, confidential help, advice and support services.

Face the feelings
Becoming aware that you could be a problem gambler may cause feelings of shame and guilt. Self-blame and self-harm can increase stress and may urge you to gamble more.

However, acknowledging the problem and taking steps to seek help can help you change your life for the better.

Be kind to yourself
Stop beating yourself up over your issue with gambling and focus on the steps you are taking to overcome the problem. Acknowledge your positive achievements; write them down to remind yourself of your strengths and attributes.

Many people gamble because they do not know what else to do. Try to find an alternative recreational activity or hobby.

Try to find an alternative to gambling
Many people gamble because they do not know what else to do. Try to find an alternative recreational activity or hobby.

Prepare for a lapse
A lapse occurs when you gamble again after deciding to stop. You do not have to continue to gamble if this happens to you. You can use this to learn more about what triggers your gambling. When a lapse occurs, examine what worked and what didn’t work with your plan.

Gambler’s Help
Try phoning someone close to you, or call Gambler’s Help (1800 858 858 FREECALL) or visit Gambling Help Online at www.gamblinghelponline.org.au and chat online about how you are feeling.

Anybody affected by gambling (your own gambling or someone else’s), can...
call the Gambler’s Helpline, or log on 24 hours a day, 7
days a week. This service can give you the contact details
for the nearest Gambler’s Help. We can also refer you to
a service away from your local area if you prefer. Calls to
the Gambler’s Helpline and access to the website are free,
and won’t be listed on your phone bill.

Money management
➤ Negotiate to have someone trusted to help you with
   money management
➤ Consider short- and long-term arrangements
   according to what your needs may be
➤ Have wages paid directly into an account
➤ It may be possible for a support person to collect
   wages
➤ Cancel credit and ATM cards or give them to the
   support person
➤ Only carry a limited amount of money
➤ Arrange with the bank to only provide small daily
   amounts from ATMs
➤ Tell family and friends what you are doing and not
   to lend you money
➤ Consider having two people as signatories on your
   accounts
➤ Eliminate cash withdrawals on credit cards
➤ Pay bills by direct debit or cheque
➤ If dealing with other people’s money tempts you,
   avoid jobs where you handle cash
➤ Avoid keeping large sums of money in the house
➤ Pay as many essential bills on payday as possible
➤ Consider paying some bills in advance
➤ Consider something you would really enjoy and
   regularly put money away for it.

Voluntary self-exclusion
If you have a gambling problem and would like to stop
yourself from gambling at a venue, you can take part in a
program called Voluntary Self-Exclusion.

You select the venues that you want to be excluded from
and sign an agreement not to enter or use the gambling
areas in those venues. The agreement gives those venues
the legal authority to remove you if you do enter and
identify you as a person participating in a ‘self-exclusion’
program.

There are three of these programs available – one for
licensed hotels and clubs, one for Crown Casino and one
for TABs. All of these programs are free.

If you have a gambling problem and would
like to stop yourself from gambling at a
venue, you can take part in a program
called Voluntary Self-Exclusion.

How do I self-exclude myself?
For information about ‘self-exclusion’ in hotels and
clubs, contact:
➤ The Australian Hotels Association Self-Exclusion

Program, on Tel. (03) 9654 3491 during office hours
or via www.ahavic.com.au, or
➤ Clubs Victoria Self-Exclusion Program
Tel. 03 9349 2909 or 24-hour freecall telephone
service on 1800 641 503.

For information about the Crown Casino program,
contact the Crown Customer Support Centre freecall on
1800 801 098.

For information about TABCORP’s Wagering self-
exclusion program, contact the Customer Service Centre
on 131 802 or any TAB outlet.

This information was developed for the website
www.problemgambling.vic.gov.au, a Community Support Fund Initiative,
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The family and friends of problem gamblers can feel a sense of guilt, shame and helplessness. They may also feel frustrated, isolated and angry about gambling and its impacts. Counselling services — including financial and legal advice — are available. Fact sheet advice from Better Health Channel

Even if the person with gambling difficulties isn’t yet ready to face their problem, family members and friends can seek professional help on their own. Finding out about your options can help you make plans.

**Gambling can affect family and friends**

When gambling becomes a problem, a gambler may lie to their family and friends about the extent of their gambling or the amounts of money lost. Discovering that the household funds have been spent or the family home is at risk is a terrible shock for the non-gambling spouse. In these circumstances, you may feel angry, hurt and betrayed.

If the problem directly affects you, it is important to:

➤ Protect your financial security
➤ Look after your physical and emotional wellbeing
➤ Give yourself ‘time out’ from the problem.

**Talk about the problem**

If you feel that someone you know has a gambling problem, the best way to find out is to ask.

Suggestions include:

➤ Let them know that you are asking because you are concerned and that, if they are having a problem, you would like to support them
➤ Don’t argue about gambling; it may cause the person to become defensive
➤ Try expressing your concern in a way that makes the gambler feel you want to help them.

**Don’t lend money**

Family and friends often face a difficult situation when asked to give or loan the person gambling money.

Suggestions include:

➤ In most situations, the best thing you can do is refuse to give the person money. Although this sounds harsh, especially if they are trying hard to repay debts, it is often the best thing to do
➤ Lending money to the gambler often maintains the gambling behaviour. It can take the focus away from the consequences of gambling and contribute to future problems
➤ The person may prolong their situation by gambling the cash instead of paying bills
➤ It is important that the person learns to take responsibility for their actions. This won’t happen if friends and family members keep giving them money
➤ This does not mean you need to withdraw your support, just that you are not going to ‘bail’ them out of their problem.

**Protect your financial security**

Consider taking control of the family finances.

Suggestions include:

➤ If your partner cooperates, transfer assets (such as the family home and car) into your own name and set up bank accounts that require two signatures
➤ Avoid keeping cash in the home
➤ Avoid inheriting or taking on the gambler’s debt
➤ Seek professional advice from a financial counsellor.

**Look after your physical and emotional wellbeing**

Remember:

➤ You are not responsible for the gambler’s behaviour or their gambling problem
➤ Your safety is a priority – you do not have to tolerate...
any abusive behaviour
➤ It may be helpful to seek counselling and support for yourself
➤ Give yourself some time out from the problem
➤ Dealing with someone else’s gambling problem can sometimes lead to resentment and anger, and may take away from time you have for yourself, your friends or family
➤ Remember to take some time for yourself. Try to leave behind the thoughts, actions and emotions associated with the gambling during this time
➤ Get involved in activities you enjoy and spend time with friends
➤ If you feel you need to, get some professional support.

WHERE TO GET HELP
➤ Gambler’s Help Tel. 1800 858 858 or TTY 1800 777 706 – 24-hour telephone counselling service.
➤ Gambling Help Online – for problem gambling counselling and support (Australia-wide), 24 hours, seven days.
➤ Gamblers Anonymous Tel. (03) 9696 6108 – support group for people with a gambling problem.
➤ Gam-Anon Tel. (03) 9898 7526 (volunteers only) – support group for family and friends.
➤ Crown Responsible Gaming Support Centre Tel. 1800 801 098.
➤ Australian Hotels Association (AHA) – Self-Exclusion Program Tel. (03) 9654 3491 Mon to Fri (business hours) Answer machine out of hours.
➤ Lifeline Tel. 131 114.
➤ Suicide Helpline Victoria Tel. 1300 651 251.
➤ Financial and Consumer Rights Council Tel. 1800 134 139.

➤ Kids Help Line Tel. 1800 551 800.
➤ Your doctor or other health professionals.

THINGS TO REMEMBER
➤ You may feel angry, hurt and betrayed when you discover that a family member or friend has a gambling problem.
➤ Counselling services – including financial and legal advice – are available to affected family and friends.
➤ Take steps to protect your family’s assets and income.

This page has been produced in consultation with, and approved by, the Department of Justice – Problem Gambling Strategy.

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EXPLORING ISSUES

ABOUT THIS SECTION

‘Exploring issues’ features a range of ready-to-use worksheets relating to the articles and issues raised in this book.

The activities and exercises in these worksheets are suitable for use by students at middle secondary school level and beyond.

As the information in this book is gathered from a number of different sources, readers are prompted to consider the origin of the text and to critically evaluate the questions presented.

Does the source have a particular bias or agenda? Are you being presented with facts or opinions? Do you agree with the writer?

The types of ‘Exploring issues’ questions posed in each Issues in Society title differ according to their relevance to the topic at hand.

‘Exploring issues’ sections in each Issues in Society title may include any combination of the following worksheets: Brainstorm, Research activities, Written activities, Discussion activities, Quotes of note, Ethical dilemmas, Cartoon comments, Pros and cons, Case studies, Design activities, Statistics and spin, and Multiple choice.

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WORKSHEETS AND ACTIVITIES

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Brainstorm, individually or as a group, to find out what you know about gambling in Australia.

1. List the various forms of gambling on offer in Australia.

2. What is problem gambling?

3. What is gaming?

4. What is wagering?

5. What is interactive gambling?

6. What is ‘responsible gambling’?
7. Provide a comprehensive list of harm minimisation strategies than can be used in the regulation of gambling, in these key areas of money management, the gambling environment, and educational, awareness and treatment services.
   - **Money management:**

   - **The gambling environment:**

   - **Education, public awareness and treatment services:**

8. Define these gambling regulation terms and consider how their meanings differ from one another.
   - **Pre-commitment:**

   - **Self-exclusion:**

   - **Betting limits:**

9. Refer to the financial findings from the Productivity Commission’s 2010 report into gambling, and provide relevant estimates in dollar terms for the following:
   - **Total gambling revenue for 2008-09 ($):**

   - **Benefits from tax revenue ($):**

   - **Costs to problem gamblers ($):**

   - **Net benefits ($):**
1. The current Australian Government supports the introduction of a full pre-commitment scheme for poker machines (starting in 2014), dynamic warning and cost of play displays and a $250 daily withdrawal limit for gaming venues, except casinos. Explain in detail the proposed gambling reforms, and how they would reduce the incidence of gambling-related harms.
Complete the following activities on a separate sheet of paper if more space is required.

1. Examine the current state of interactive gambling in Australia. What are the risks associated with gambling via the internet, telephone and digital television? Can interactive gambling activity be effectively regulated?

2. Electronic gaming machines (‘pokies’) account for 62% of gambling expenditure in Australia, but they account for 75-80% of problem gamblers. What are the odds of winning the ‘pokies’, and how are these machines designed to encourage repeated use?
DISCUSSION ACTIVITIES

1. Why do some people develop problems with gambling?

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2. Some signs of problem gambling will only be noticed by those with a gambling problem, while other signs may be observed by family, friends or work colleagues. Discuss.

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You may wish to consider the following statements together in pairs, or use them as starting points for group discussions.

1. When you gamble you bet that the unexpected will happen, but do you know what your chances of winning really are? (Victorian Department of Justice, p.7)
   Compare the odds of gambling-related activities with the odds of non-gambling-related activities (see page 7), and discuss the likelihood of winning.

2. If you think that you can beat the pokies, think again. You cannot change the fact that the odds are stacked against you. The longer you play a poker machine, the more likely you are to lose all the money you have put in the machine. (Victorian Department of Justice, p.8)
   Consider the relevant gaming machine odds and discuss your findings.

3. Problem gambling destroys lives – not only the life of the problem gambler but also the lives of their families and loved ones. (Department of Families, Housing, Community Services and Indigenous Affairs, p.10)
   What are the negative impacts of problem gambling on families and loved ones?

4. Studies have shown that problem gamblers spend $21,000 a year on gambling on average each. That’s a lot of money by anyone’s standards – money that isn’t being spent on food, the mortgage or paying off bills. (Department of Families, Housing, Community Services and Indigenous Affairs, p.10)
   Discuss the specific ways in which you could personally spend $21,000 instead of on gambling.

5. “20% of people who are gambling online at the moment are in the category of problem gambler ... For people who are land-based gamblers, it’s about 1% – so it’s a very big difference.” (Gambling Help Network chairman, Derek Tuffield, p.17)
   What are the possible reasons why online gamblers are more likely to have gambling problems than other gamblers using land-based venues?

6. On economic, social and liberty grounds, restrictive government policies against gambling should be resisted. The capacity of individuals to be free to gamble should be the benchmark against which government policies towards gambling consumers and providers will be judged. (Institute of Public Affairs, p.24)
   To what extent should gambling in Australia be regulated by the government?

7. Some gambling forms are exceptionally likely to generate harmful effects amongst those who indulge. The most exceptional, and the most ubiquitous in this country, are of course the pokies, which are responsible for about 85 per cent of gambling problems in the 3 per cent or so of the adult population affected. There are several issues with poker machines ... (Charles Livingston, p.25)
   What are these issues?

8. Compulsive gambling is a progressive illness. There is more to lose than money. (Gamblers Anonymous, p.31)
   What else can problem gamblers lose, other than money?

9. Gambling venues and activities are highly accessible throughout Australia and 70-80% of Australians gamble at least once a year. (Australian Psychological Society, p.37)
   How and where are so many Australians exposed to gambling?
Complete the following multiple choice questionnaire by circling or matching your preferred responses. The answers are at the end of the next page.

1. The following number of Australians participated in some form of gambling in the past year (Productivity Commission, 2010):
   a. 40%
   b. 50%
   c. 60%
   d. 70%
   e. 80%

2. According to the Productivity Commission (2010), total gambling revenue in Australia during 2008-09 was:
   a. 15 billion
   b. 17 billion
   c. 19 billion
   d. 21 billion

3. Which of the following are the latest estimates from the Productivity Commission (2010):
   a. 85,000 Australians are ‘problem gamblers’; a further 205,000 people are at ‘moderate risk’.
   b. 95,000 Australians are ‘problem gamblers’; a further 230,000 people are at ‘moderate risk’.
   c. 115,000 Australians are ‘problem gamblers’; a further 280,000 people are at ‘moderate risk’.
   d. 155,000 Australians are ‘problem gamblers’; a further 370,000 people are at ‘moderate risk’.

4. The following number of Australians play gaming machines at least once a week (Productivity Commission, 2010):
   a. 450,000
   b. 500,000
   c. 600,000
   d. 650,000

5. Which of these factors makes a difference in relation to your chances of receiving a payout from an electronic gaming machine?
   a. The last time the machine paid out
   b. Anything you or anyone else does to the machine
   c. How much you bet or how many lines you play
   d. How long you have been playing
   e. Past and future plays
   f. The time of day

6. Match the following forms of gambling with their related odds of winning:
   a. Poker machines – getting 5 black rhinos on Black Rhinos Machine (top prize)
   b. Tattslotto – winning first division (all 6 numbers correct)
   c. Powerball – winning first division (all 5 numbers and the Powerball correct)
   d. The Pools – winning first division (all 6 numbers correct)
   e. Trackside – horse number 1 wins race
   f. Trackside – horse number 12 wins race
   g. Casino – roulette (single zero) – winning ‘straight up’ (correct bet on a single number)
   h. Casino – roulette (single zero) – winning black/red, high/low or odd/even
   i. Casino – big wheel – getting the Joker (pays 47-1)

   1. 1 in 52
   2. 1 in 8,145,060
   3. 1 in 2,760,681
   4. 1 in 9,765,625
   5. 21 in 100
   6. 1 in 54,979,155
   7. 2 in 100
   8. 1 in 37
   9. 18 in 37
MULTIPLE CHOICE

7. Which of the following are not signs of problem gambling:
   a. Spend more money and time than you intend to on gambling
   b. Feel guilty and ashamed about your gambling
   c. Try to win back your losses
   d. Miss important things like family time, work, leisure activities or appointments because of gambling
   e. Think about gambling every day
   f. Treat gambling as entertainment, spending only what you can afford in terms of time and money
   g. Have arguments with friends and family about your gambling
   h. Lie or steal to get money for gambling
   i. Get into debt because of gambling

8. Match the following terms to their correct definitions:
   a. Pre-commitment
   b. Self-exclusion
   c. Responsible gambling
   d. Gaming

9. Which one of the following people do not clearly belong to a potential ‘at risk’ group for gambling problems:
   a. Retirees
   b. Young adults and teenagers
   c. People who are socially isolated for any reason
   d. Anyone experiencing grief or who have unresolved grief issues
   e. Aged pensioners
   f. High income earners
   g. Disability pensioners
   h. Anyone who wants to ‘veg out’ or escape from something for a while
   i. People who have experienced abuse or trauma in their childhood or in their adult lives
   j. People with anxiety issues
   k. People experiencing depression
   l. Drug users

MULTIPLE CHOICE ANSWERS
1 = d ; 2 = c ; 3 = c ; 4 = c ; 5 = none ; 6 – a = 4, b = 2, c = 6, d = 3, e = 5, f = 7, g = 8, h = 9, i = 1;
7 = f ; 8 – a = 2, b = 1, c = 4, d = 3; 9 = f.
★ Around 70% of Australians participated in some form of gambling in the past year. (p.1)

★ Annual gaming machine losses per player average about $3,700 in New South Wales, $3,100 in Victoria and $1,800 in Queensland. (p.1)

★ Regular gaming machine players (those that play at least once a week) are estimated to spend on average about $7,000 to $8,000 per annum. (p.1)

★ Casinos derive 78% of their revenue from gambling, clubs gain 61% of their revenue and hotels 28%. (p.2)

★ The gambling sector is an important industry with gambling expenditure exceeding $10 billion and the industry estimated to support the employment of more than 145,000 people. (p.3)

★ The first official horse race was held in 1810. By the mid-1800s betting on horse racing was a popular recreational activity with turf clubs established in many areas of Australia. (p.5)

★ The 1930s and 40s saw minor gaming activities such as bingo, raffles and art unions became popular and legitimate. (p.5)

★ In 1956, the New South Wales Government passed the Gaming and Betting (Poker Machines) Act, which gave the exclusive right to operate poker machines to registered clubs. (p.5)

★ Race meetings and lotteries were restricted during 1942-45 due to the Second World War. (p.6)

★ Fingerprint and other invasive identification technology has been ruled out of a national system to curb problem gambling. (p.9)

★ Each poker machine has a computer program. Pokies are programmed so that in the end the machine will win. (p.8)

★ Although problem gamblers make up around 15% of regular pokies players, they account for 40% of poker machine spending. (p.10)

★ Studies have shown that problem gamblers spend $21,000 a year on gambling on average each. (p.10)

★ Many venues, such as clubs, already require players to be members or sign in at the venue before they can play poker machines. (p.11)

★ In a full pre-commitment scheme, players will be asked to set a limit on how much money (and possibly time) they want to spend on the pokies in a set period. (p.11)

★ Over the past 5 years, States and Territories have spent more than $200 million on responsible gambling and harm minimisation. (p.13)

★ All States and Territories prohibit gambling operators from offering credit to a patron for the purposes of gambling. (p.13)

★ Minors are not permitted in gaming areas across Australia. Penalties are in place for the individual, venue operator and staff. (p.16)

★ 20% of people who are gambling online are in the category of problem gambler. (p.17)

★ Many of the foreign gaming websites Australians can access are located in Gibraltar, Malta, the Channel Islands and the Isle of Man – places where online gambling is legal. (p.19)

★ In Australia the primary forms of interactive gambling are legal forms of interactive wagering on sporting events and racing. (p.20)

★ Research suggests that participation in internet gambling (gambling and wagering) in Australia is very low. (p.21)

★ Gambling adversely affects up to 500,000 Australians each year. (p.22)

★ Gambling is a pastime that has been recorded throughout human history. (p.24)

★ Gambling businesses across Australia deliver a range of benefits to the economy, such as the provision of a desired product for consumers, investment, technological development, employment, and spin-off benefits for associated industries such as tourism and accommodation. (p.24)

★ Gambling is an ancient practice and for much of its history has been largely unregulated. (p.25)

★ There are between 80,000 and 160,000 Australian adults suffering severe problems from their gambling. (pp.26,37)

★ Approximately 1.1% of the Victorian adult population has serious problems with their gambling. (p.28)

★ A compulsive gambler is described as a person whose gambling has caused growing and continuing problems in any department of his or her life. (p.31)

★ A problem gambler may come to believe that they are capable of extraordinary feats (e.g. believing that they have secret knowledge to influence a win). (p.33)

★ In the past 15 years, regulatory reforms have seen poker machines experience spectacular growth, expanding from their traditional domain within registered clubs to become a fixture in most hotels. (p.36)

★ The ‘official’ gambling sector generates around $18 billion per year. (p.36)

★ With a national average of one machine per 110 persons, Australia is almost on par with gambling meccas such as Antigua and Macau. (p.36)

★ Gambling venues and activities are highly accessible throughout Australia and 70-80% of Australians gamble at least once a year. (p.37)

★ A recent study has found that people with a gambling problem were twice as likely to be depressed and 18 times more likely to experience severe psychological distress than people without a gambling problem. (p.39)

★ The ACT’s nett gaming machine revenue is in the order of $175 million. (p.40)

★ Around 40% of Australians gamble regularly and 2.1% of the adult population is estimated to have a significant gambling problem. (p.41)

★ Problem gambling is commonly thought of as an addiction not unlike other addictions such as alcoholism and drug addiction. (p.41)

★ The development of problem gambling has been described by experts in these three phases; winning phase, losing phase, and the desperation phase. (p.43)
Betting
Betting involves the placing of wagers on the outcome of a race or sporting event.

Compulsive gambling
Some people find that gambling becomes a serious issue which they are unable to control. This is known as 'compulsive' or 'pathological' gambling. Compulsive gambling is characterised by the constant need to gamble and is recognised as a mental disorder. Compulsive gambling behaviour can lead to disrupted family relationships, work problems, financial crises, criminal activity to obtain money, depression and suicide. See also Problem gambling.

Gambling
Gambling is the collective term for all forms of gambling, which can be divided into gaming and wagering forms. To gamble is to risk money or anything of value on an outcome involving chance. Around 70 per cent of Australians participated in some form of gambling in the past year. Gambling takes many forms, including lotteries and 'scratchies' (these are the most popular in terms of participation but comprise a small share of spending), electronic gambling machines or 'pokies', table games (such as roulette and blackjack), wagering and online gambling.

Gaming
Gaming is the exchange of money or an item of value according to the random outcome of a game of chance, and includes lotteries, gaming machines, casino table games, football pools, interactive gaming and minor gaming such as raffles, bingo, etc.

Gaming machines
Commonly referred to as 'pokies' or poker machines. All states and territories in Australia (except Western Australia) have a statewide gaming machine network operating in licensed clubs and hotels. All casinos in Australia (except in the Australian Capital Territory) operate gaming machines.

Lotteries
Lotteries involve the distribution of money by random draw. They are conducted Australia-wide by both government and commercial operators, and prizes are based on the total amounts wagered after deduction of a set percentage by the operator to cover costs.

Online gambling
Includes gambling using the internet, mobile telephone devices and digital television. Of the people who are currently gambling online, 20% are estimated to be problem gamblers.

Pre-commitment
Allows people who play gaming machines to set their own limit and prevent themselves spending more money than they originally intended. This is achieved by fixing a maximum limit on how much money (or time) the player is willing to lose in a set period prior to the commencement of play.

Problem gambling
Where the participant experiences significant harm from the activity, for example betting more than they can afford, financial problems or relationship breakdown. This harm may also extend into the community. Around 40% of Australians gamble regularly and 2.1% of the adult population is estimated to have a significant gambling problem – between 80,000 and 160,000 people. Typical problem gambling behaviour includes spending more money and time on gambling than intended; hiding gambling from other people; borrowing money to pay for living expenses – e.g. bills, groceries, petrol; losing interest in other activities (except gambling); work or parenting roles being affected; lying about gambling; not going to work or not home as often. Problem gambling is commonly thought of as an addiction not unlike other addictions such as alcoholism and drug addiction.

Racing
Totalisators and bookmakers provide for legal betting on greyhound and horse racing on Australian racecourses and off-course at TABs. A range of bets can be placed on the outcome of races.

Responsible gambling
Responsible gambling is the provision of gambling services in a way that seeks to minimise the harm to customers and the community associated with gambling. The concept of 'responsible gambling' is a variable one and is now being developed and incorporated into legislation and industry codes of practice.

Self-exclusion
Self-exclusion (or self-barring) schemes allow people with a gambling problem to have themselves legally excluded from one or more gambling venues. The gambler signs an agreement not to gamble in a venue for a certain amount of time. If the gambler is detected entering any area of the nominated venue, the gambler must be removed or may be prosecuted.

Speculation
Speculation involves the investing of money in business ventures, insurance or stockmarket activities in which there is a risk of loss.

Sports betting
Refers to the wagering on all types of local, national or international sporting activities (aside from horse and dog racing). Bets can be laid on a variety of domestic and international sporting events and can be on- or off-course, or by telephone or via the internet.

Wagering
Refers to activities involving the placement of a bet on the outcome of a race or other sporting event.
Websites with further information on the topic

Australasian Gaming Council  www.austgamingcouncil.org.au
Betsafe  www.betsafe.com.au
Better Health Channel  www.betterhealth.vic.gov.au
Department of Families, Housing, Community Services and Indigenous Affairs  www.fahcsia.gov.au
Gamblers Anonymous NSW  www.gansw.org.au
Gambling Help Online (Turning Point)  www.gamblinghelponline.org.au
Gambling Help (NSW Government)  www.gamblinghelp.nsw.gov.au
Gambling Research Australia  www.gamblingresearch.org.au
Lifeline  www.lifeline.org.au
Northern Rivers Gambling Service  www.nrgs.org.au
Problem Gambling Professionals  http://professionals.problemgambling.vic.gov.au
Problem Gambling (Australian Government)  www.problemgambling.gov.au
Problem Gambling (Government of South Australia)  www.problemgambling.sa.gov.au
Problem Gambling (Victorian Department of Justice)  www.problemgambling.vic.gov.au
Salvation Army  http://salvos.org.au

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