



# STORIES OF CHANCE

Stories about the **costs of gambling to the Canberra community** and the resilience of those who experience harm and come back

October 2018

**ISBN 978-1-876632-59-5 (print version)**

**ISBN 978-1-876632-60-1 (PDF version)**

**ISBN 978-1-876632-61-8 (Word docx version, text only)**

© Copyright ACT Council of Social Service Incorporated

This publication is copyright, apart from use by those agencies for which it has been produced. Non-profit associations and groups have permission to reproduce parts of this publication as long as the original meaning is retained and proper credit is given to the ACT Council of Social Service Inc (ACTCOSS). All other individuals and Agencies seeking to reproduce material from this publication should obtain the permission of the Director of ACTCOSS.

## Acknowledgements

ACT Council of Social Service (ACTCOSS) and the Canberra Gambling Reform Alliance (CGRA) acknowledges...

Stories of Chance Steering Group

**Kate Seselja** from The Hope Project

Elizabeth Rose from the Australian Catholic University and Carmel Sefian from Deakin University with the project team led by Craig Wallace from ACTCOSS

And above all...

**Laurie, Gerry, Bella, Mitch, Genevieve, Thomas, Janine, and Jack for sharing your unique stories of chance.**

Thanks for sharing your experiences and insights.



# Contents

Message from the ACTCOSS and CGRA	6
Forward: <b>Kate Seselja</b> – <i>Founder, The Hope Project</i>	8
<b>Stories of Chance</b>	9
<b>Mitch</b> – <i>It started with a win</i>	10
<b>Laurie</b> – <i>Taking responsibility</i>	12
<b>Gambling harm</b> – <i>A national and local impact</i>	16
<b>Gerry</b> – <i>Coming full circle</i>	18
<b>Genevieve</b> – <i>The Lives of Others</i>	19
<b>Janine</b> – <i>One gigantic hook</i>	24
<b>Jack</b> – <i>The things I saw – A former club staffer's view</i>	27
A public health approach to gambling harm in the ACT	28
<b>Bella</b> – <i>A rat's treadmill</i>	30
<b>Thomas</b> – <i>A counsellor's perspective</i>	33
Gambling support services	34
References	36
What needs to change	40

# Message from the ACT Council of Social Service (ACTCOSS) and the Canberra Gambling Reform Alliance (CGRA)

We are pleased to be able to co-produce these Stories of Chance, the latest in a series of publications curated by ACTCOSS which have given platforms to people in Canberra who have first-hand knowledge of exclusion, disadvantage and recent policy reforms to share their experiences and insights. We are honoured to give voice to those who are experiencing gambling harm, whose experiences are too often wrapped in a quilt of exploitation, shame, guilt, misdirected blame and misunderstanding.

While we don't often think that we are impacted by gambling harm, once we start talking to the people we love, we realise that this is a much bigger issue than those with vested interests would like us to believe. A recent estimate notes that, "each high risk gambler affects 6 others (on average), each moderate risk gambler 3 others, and each low risk gambler another person. Those adversely affected include children, other family, friends and employers..."<sup>1</sup>

As you read the stories together it becomes clear that the people we meet in these pages don't fit the stereotypes that come from a casual visit to a club or a sensational newspaper story – they are your neighbours, co-workers, parents, children and people you see every day. They are you and me.

Who of us can't imagine being a young person in Mitch's shoes where a chance win at 18 years of age slowly led to a vicious cycle of gambling, chasing losses, and racking up debt? With substantial evidence of social isolation and loneliness in our community, how many of us can't see something of ourselves in Bella's story where engagement with the machines becomes a way of going out without being social?

How many Canberrans might relate to Gerry's story where gambling became an escape from a difficult and confronting day job which pitted personal values against professional duties?

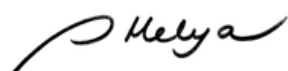
We might also relate to the story shared by Jack who worked in the

clubs industry and experienced a sense of helplessness in the face of the damage inflicted on the patrons he met every day. Genevieve speaks powerfully to impacts on the lives of others.

Thought about like this, the lives of those who fall into gambling harm are not really that strange or unlike our own. What is strange and unlike the Canberra we want to live in is our acquiescence to the number, power and scope of gambling machines in the ACT.

As the statistics in these pages show we have too many machines, doing too much damage, to too many people with too few limits. It is, as Bella says, a rat's treadmill. And one we are caught in together.

As a community we can all take and share responsibility for both setting our own and our collective limits on gambling harm through the measures recommended by the Canberra Gambling Reform Alliance.



Susan Helyar  
Director, ACTCOSS



Rebecca Vassarotti  
Co-Chair, CGRA



Jeremy Halcrow  
Co-Chair, CGRA



## | FORWARD:

### **Kate Seselja**

Founder, The Hope Project

I am pleased to be able to provide this forward to Stories of Chance – a publication of ACTCOSS and the Canberra Gambling Reform Alliance.

It is important to hear from people experiencing gambling harm themselves as well as from families and service providers. As Laurie Brown mentions in her story, gambling has a 'long tail' in terms of its impacts on a wide circle of people. As we see in these stories, even those working in the clubs industry take a personal toll from their experiences of gambling harm.

As someone who has experienced the toll of gambling harm in my own life, I chose to share my story publicly, to create hope and help others understand they are not alone.

Australia is reported to rank number one in the world in terms of gambling losses; this level of harm simply cannot be sustained by our communities.

The clubs industry often speaks about responsible gambling as if the onus for reducing impact is all on the gamblers themselves, but this view fails to acknowledge the addictive nature of gambling products or adequate safeguards needed to prevent people from harmful gambling. Personal responsibility has to be matched by the responsibility of industry to be open about the intentional addictive design of their machines.

As we can see in these pages, it is important to hear from all aspects of how gambling impacts our communities. These important community voices have taken both acute and direct responsibility for the impacts of their gambling – financially, personally and emotionally and simply by telling their stories.

For decades Canberrans have silently endured alone the devastation of this addiction and the flow on harms. This publication highlights both lived experience and the latest research and indicates a coming alongside to create change.

There are things that governments and the community can and should do to address gambling harm. That is why it's time we saw positive action such as mandatory pre-commitment for all poker machine venues, \$1 bet limits on all machines, aligning the rules on EFTPOS machines with ATMs, reducing the number of poker machines operating in the ACT by half, and calling for an overhaul of the community contributions scheme.

**I commend these  
Stories of Chance  
to you.**

Kate Seselja  
Founder  
The Hope Project



# Stories of Chance

## | ABOUT THE STORIES

**Starting in August 2018, we talked to a number of individuals affected by gambling harm in Canberra as well as the services that worked with them and their families.**

Stories were solicited by open invitation and from organisations working with people who had received financial counselling and assistance with gambling harm. The focus of the work was on people with experience of the harm caused by electronic gaming machines (EGMs) but people also raised other issues.

People were invited to submit stories in their own words or to be interviewed and have their stories recorded and curated. These are authentic stories, but names have been changed and some other details have been omitted to protect people's privacy.

We invited people to tell us their story, discuss the impact of gaming on their lives and what they thought might have made a difference to themselves or to other people they met in venues.

The experiences and insights shared provide a clear rationale for substantial changes to the way we regulate EGMs and venues in Canberra.

The changes, recommended by the Canberra Gambling Reform Alliance include:

- 01.** Ensuring limits and controls on EGMs in venues:
  - ♦ Mandatory pre-commitment for all poker machine venues
  - ♦ \$1 bet limits on all machines
  - ♦ Aligning the rules on EFTPOS machines with ATMs
  - ♦ Reducing the number of poker machines operating in the ACT by half
- 02.** Ensuring the Community Contributions Scheme delivers more value to the community:
  - ♦ An overhauled Gambling Harm Reduction Scheme should have funds administered by ACT Health and recognise money and revenue only, not in-kind contributions

## MITCH

### It started with a win

*Mitch tells us how having a punt with your mates can turn into a vicious cycle of gambling, chasing losses, and racking up debts...*

**“It was just a vicious cycle. I was paying for the things I needed, but then blowing all my money within a couple of days of being paid.”**

So for me, it started when I was pretty young. I was 18, had finished Year 12 and I was doing pizza delivery in between finishing school and full-time employment. I had a mate that was running the pizza shop and when we finished our shifts at 11 or 12pm, we'd take our tips and go to the club after work and play the pokies.

I didn't really drink. It wasn't really my thing. But this was something that I was interested in. I just liked the idea of going out with mates and having a bit of a flutter and trying to win more money.

I know one of the things that was a factor early on, was that when I was about 18, I won \$1,000 on a poker machine and I was only doing a 60 cent bet. And I think that led me down a bad path in terms of me thinking it was better than it actually was. I had a couple of mates I would gamble with. Eventually, it wouldn't be uncommon to put \$300-\$500 through in a few hours. For me, pokies was the start. It became a bit of everything for me.

I'd lose money on the pokies but I ended up putting big amounts on sports, and I'd go to the Casino as well. So I'd be down \$500

and that would start the chasing – I'd go put \$500 on roulette to try and get it back. And if you don't, you might go again. Over that next five years it was just a vicious cycle. On paydays I was paying for the things I needed to like bills and rent, but then blowing all the rest of my money within a couple of days of being paid. Then you have to wait a couple of weeks to get more money. That's how you start to get yourself into a bit of a cycle because you're always playing catch up.

**“When you're in the moment of gambling you're like a different person. I could be so rational in some parts of my life, but in that situation I was a completely different person.”**

I learnt about credit cards and that's how I got into a lot of debt. I didn't really like asking people to borrow money. But the banks gave me a credit card because I had proof of a reasonable income. You can get \$9,000-\$10,000 credit cards without even batting an eyelid.

My wage would pay the bills and if I blew all my money, the credit card was the fall back. Eventually, I started withdrawing cash from

the credit card to fund the gambling. With a credit card you can quite easily withdraw cash at a high interest rate.

When you're in the moment of gambling you're like a different person. I could be so rational in some parts of my life, but in that situation I was a completely different person – not logical or thinking about it.

So my debt would have been upwards of \$50,000 by the time those 6 or 7 years had come up. So that's a lot of money to just be pissing up the walls gambling, for anyone but especially a young adult.

When I started to get a bit older and I was well aware that it had got a hold of me, I was calling up the banks and I didn't say I had a gambling problem, but I said "Can you not let me do this, I don't want to be offered credit cards, and I don't want to be approved over the internet," and they said "No, we can't do it."

I think that's pretty wrong. During times when you're not feeling strong, that can take advantage of you.

I didn't have a specific moment where I realised it was a problem, but once I was around 23-24, I started to think – "This has been going on for a while now and I don't really have a grip on it."

The big thing that made me regretful was that I'd had full-time employment for 5-6 years and didn't really have anything to show for it financially. I had debt as a result of gambling and that started to weigh on me. I thought, "Imagine what I could do if I didn't have this negative thing in the back of my mind all the time?"

My Mum eventually found out about my gambling by chance. After that, she became much more interested in what I was doing. She was a big reason I ended up going and getting counselling and help.

As a single bloke, it was always hard for me to talk about. The counselling definitely helped. It was a place where any thoughts I had, I could get that off my chest.

When you've been so wasteful with money for a long time, you can see what good things you can do with money, like simply buying food and rent. It's not money wasted, it's a much better cause. Now I have a young family. I have young children. For me that changes everything. I didn't have a purpose with my money before, whereas now I have to provide for my family.

**“It's rampant through young men... I don't think it's well known, how much of a problem it is.”**

I don't know what the data shows, but pretty much all young blokes gamble. It's rampant through young men.

In school, you don't get any education about the damage you can do as a problem gambler. It's not really put on your radar at all, unless you have someone in the family. So, if you fall into that trap, you can get caught up in it pretty badly. It wasn't like I was a minority. I think it's an epidemic. I don't think it's well known, how much of a problem it is.

Now I know that the pokies are designed to catch you and take your money. They make you feel like you're winning or you're going to win but you don't; they always win. If someone came up to you in the street today and said there was this thing called a pokie machine and explained to you the concept of it, you'd tell them to bugger off. I still can't believe they've gathered so much traction but it's because they make so much money. They are the bottom line for a lot of clubs and governments so they're not going to get rid of them anytime soon.

## “If I was speaking to the decision makers responsible for gambling”

I would say, ‘What if this was your kid or someone you know?’

Slogans like “set a limit” or “gamble responsibly” – they’re just words on posters and every pokie machine. They never really resonated with me.

When the clubs talk about their contributions to the community, that means nothing to a gambling addict. If you’ve lost thousands and thousands of dollars, what does that mean to you?

There’s not enough done in a venue to identify problem gamblers and then do something about it. I never once, in my whole 7-8 years of bad gambling, had someone come up to me and say, “I think you should stop” or “Do you have a problem?” or “Do you want to talk to someone?” Yes, it does come down to the individual, but more could be done to prevent people from losing so much money in one night.

You could have 24-48 hour periods where you can’t withdraw money. Also, having limits on ATMs and you shouldn’t be able to get more money out over a teller if you’ve exceeded the set ATM limit in a club. \$1 bets sound like a good idea to me. For example, the most money I ever won on a pokie machine was about \$3,500 and that was on a feature – on a \$4.50 hit. Also, maybe removing the functionality to be able to bet your wins on the pokies. If you couldn’t gamble your wins, I don’t think I would have gambled as much. Those big wins or the chance of having a big win gave you a rush.

If I was speaking to the decision makers responsible for gambling, I would say, “What if this was your kid or someone you know?”. The long-term damage problem gambling can cause and the impact it can have on an individual, their family and friends is profound. It can ruin your life and be the start of other problems like substance abuse, violence, crime or even homelessness.

★ ★ ★



## LAURIE Taking responsibility

*Sometimes commentators lay sole responsibility at the door of people who experience gambling harm for the problem and the consequences faced by themselves and others. But what happens when people with lived experience step up to galvanise change themselves?*

*In 2017, University Academic Professor Laurie Brown went public with her story about gambling harm. We spoke to Laurie about her decision to speak out and her attempts to untangle the blurred responsibilities between clubs, banks and regulators, while embarking on a significant personal and public journey through the long tail of consequences.*





**“When I ‘came out’ as an addictive gambler both my partner and I thought – OK what should we do about this? What was my level of responsibility? And what was the responsibility of the clubs, the banks and the regulators?”**

### **Why did you speak out?**

My partner and I were listening to ABC Radio and there was a discussion about the need for reform with poker machines in the ACT and my partner said to me, “You should ring up and provide a personal story.” We thought we were in a position where we were able to speak out and when I contacted the local radio station they were keen to hear my story.

Now, I did that because we felt the story of impacted people was not being heard, and a message was getting promoted by the clubs which minimised the damage done through the provision of poker machines and lack of adherence by clubs to the Code of Practice which is required under the Gaming Machine Act in the ACT.

I had started to learn about this because, when I “came out” as an addictive gambler both my partner and I questioned how did I get into such a destructive situation and what could we do about this so others don’t suffer as we have? What was my level of responsibility? And what was the responsibility of the clubs and the banks? What were the regulations, and did these fail somehow to provide adequate protection for people like me who have a gambling addiction? So, we started to investigate the rules governing the operation of poker machines in the ACT.

### **What’s happened since then?**

**“...my gambling was facilitated through access to EFTPOS... there’s a limit on accessing funds at an ATM but the clubs were bypassing that law by providing people access to EFTPOS facilities.”**

Well it’s a mixed story. In many ways I think it’s been really positive because I’ve been a focal point which has mobilised a lot of stakeholders interested in harm minimisation from problem gambling. So, my speaking out has galvanised actions from a lot of organisations, both the ACT Government and organisations in the local community.

I’ve seen a number of changes over the 18 months’ journey we have had and many more reforms are occurring. For example, because my gambling was facilitated through access to an EFTPOS machine within a club, the use of these facilities was investigated and action taken to restrict cash withdrawals being made from EFTPOS. There’s a limit on accessing funds at an ATM but the clubs were bypassing that law by providing people access to EFTPOS facilities.

So, that's just one small change that occurred in the regulations. There are also broader changes being advocated in terms of the effectiveness of self-exclusion, the monitoring of gambling action on the floors of actual clubs, clubs reporting problem gambling incidents and interest in bet limits and pre-commitments.

On the negative side, is the whole question about personal responsibility. There's a small section within the community who really say, "Oh well, it's her responsibility, it's her money. Clubs can't be held responsible for her gambling her money away." Some comments on social media were very hurtful, but these showed some people have no real understanding that poker machines are purposely designed to be addictive, and that clubs by their behaviours are facilitating this addiction. They are making extraordinary amounts of money by ignoring their legislated requirements under the responsible provision of gambling services.

Another positive is that it's given encouragement to other people. Straight-away I got a flow of emails from members of the university community. Academic and professional staff said they were really pleased I had spoken out about my gambling. Many of the emails said we have this problem within our family and thanked me for highlighting it. We have had support across the Canberra community and, in fact, across Australia. It's given people encouragement by understanding they're not alone and drawing attention to opportunities for intervention.

You have to be able to stand up tall and strong against the voices that are against you. There are quite vocal elements of the community supporting the clubs and their business models and at times that's quite difficult to deal with.

## Was there a moment you realised things needed to change?

Not as such. Being upfront, I was caught out because the bank rang my partner and said all these transactions have been made out of a bank account at a club. It was a similar story to a lot of gambling addicts. I don't like the term problem gambler because I don't think I'm a problem. I have an addiction which is recognised in the medical world alongside other addictions, for example, use of illicit drugs. For some people, gambling impacts a similar part of your brain.

Now, I had an issue with compulsive gambling back in late 2011 to 2012. I self-excluded myself and went to various support programs and was good for about three years. To this day, I don't know why I went back into a club. I don't think I really understood how addictive poker machines were for me. I went into a club and that was my immediate downfall.

## What would you like to see happen in Canberra?

**“If a club's staff member kept serving drinks to someone who is intoxicated they would be fined immediately ... so what is happening on the (poker machine) floor of clubs?”**

A lot of people say, "Ooh you're against poker machines."

No, I'm not against poker machines but I'm against the way they are currently operated. They are designed to be addictive, are misleading and deceptive. Removing those elements would be the first step. Now, there is a great deal of resistance to this because the clubs would not be making

the money they are because the machines would no longer be addictive. The greatest proportion of money made from poker machines comes from addictive gamblers. However, such a step would minimise the harm that occurred to me, in terms of our family finances, my relationship, our mental wellbeing and health, and socially. People don't understand these wide problems.

I also would look at what our so-called community clubs are doing. I don't believe they are being responsible in the provision of gambling services. Clubs are now held accountable for the "Responsible Service of Alcohol". If a club's staff member kept serving drinks to someone who is intoxicated, they would be fined immediately (presuming they were caught). They would be held accountable. So there's an issue for running of gaming machines that we need the same regulations, policing and penalties when the law is broken. So, what is happening on the floor of clubs?

I'm a researcher and I work with numbers. I went through my bank accounts and looked at every single transaction. Because I only went to one club, I can look back and see all my ATM and EFTPOS transactions. I can see I was going to this club three nights a week, I usually went from 10.30pm to 4.00am, being thrown out when the club closed, and made multiple cash withdrawals often tallying in the thousands of dollars a night. And all of a sudden you realise all these activities you did, which only an addicted person would do.

Then you can go to issues around how people are playing the machines. The research shows most people don't spend more than a dollar or maybe two dollars per spin, so why not have a maximum spin limit? As an addictive gambler, I frequently would bet \$10 a spin and you can easily play 10-15 spins a minute. Even if you get 85% of the money you put in back, it still ends up with you losing a lot of money over an evening. So restrict this and I'd be looking towards the idea of pre-commitments.

And then more broadly I'd be undertaking major reform to the regulations governing the provision and operation of poker machines. Going through a formal complaints process showed us and the regulators that these all need to be updated with our current understanding of addictive gambling as well as tightening the legal obligations of clubs. Problem gambling is now seen to be part of public health and harm minimisation approaches. We know what the signs of addictive gambling are and we know the clubs largely ignore these. So, the regulations need to reflect what we know about addictive gambling and what requirements need to be placed on the behaviour of clubs as providers of gambling services for harm minimisation.

### **What would you say to someone thinking about speaking out?**

**“Gambling has a long tail, it follows you for a long time.”**

Overwhelmingly, I've had a positive response and speaking out has been part of my recovery. By speaking out, I had to confront my addiction, what I'd been doing, why I was doing it, and what I needed to do to change.

When you're recovering, you can put in place a whole range of steps, which is really good. But gambling has a long tail, it follows you for a long time. So, you can start recovering your financial position, but how do you rebuild your relationships? Ordinary couples might have arguments, but things like, "How could you have lied for so long? How could you have spent all that money?" come up because that's something you've done and often for a long time. It's not that you're trying to ignore your loved one or exclude them. You've got an addiction. So that's why I say it's a long tail. If you're fortunate enough that your partner, like mine, is prepared to stay with you, then

there are issues, like trust, that you have to grapple with. I wasn't doing this to hurt him.

You do have to face the consequences. There's an argument that you should look forward and not necessarily back, but that doesn't mean you should ignore what's happened.

So I've taken personal responsibility. I had to learn about what I did, why I did it and speak about it.

I now know, I have an addiction. It's like an alcohol addiction, you cannot have that first drink. I now know I can't go into a club

and go near a poker machine because it will have the same impact. I've put in place tools that will help me to live with the addiction and overcome the harm it causes. I do take some personal responsibility for it, but it's also a responsibility of those clubs who provide gambling services. They have legal responsibilities in terms of the Code of Practice and the legislation.

And I think that is where there are a lot of problems. The clubs that are providing those services are not adhering to the existing legislative regulatory requirements, but these also need updating.

## **| GAMBLING HARM** **A national and local impact**

Australians are among the most prolific gamblers in the world, based on per capita spending. In fact, total gambling expenditure in Australia was estimated at \$23.694 billion in 2016-17.<sup>2</sup>

The most prevalent forms of gambling are lottery games, with 30% reported use, but electronic gaming machines (EGMs or "pokies") come second, with 8% of adults reporting they use pokies in a typical month.<sup>3</sup>

Over a fifth of gambling revenue in the ACT comes from just 3% of gamblers (and just 2% of the adult population), meaning that people with gambling problems are not just spending more than other gamblers, they are spending a great deal more – up to 20 times as much as non-problem gamblers.<sup>4</sup>

Research suggests pokies cause the greatest gambling harm in Australia. In the ACT, the 2014 ACT Gambling Prevalence Study found that 76% of people that were identified as moderate risk or problem gamblers reported playing pokies.<sup>5</sup>

Recent research estimates that 80% of gambling expenditure in the ACT derives from EGMs, suggesting that a high proportion of those experiencing harm from gambling in the ACT would experience it principally as a consequence of EGM use.<sup>6</sup>

"There's so much more we can do,"<sup>7</sup> says Dr Marisa Fogarty, Director of the Centre for

Gambling Research based at The Australian National University. "Our research suggests we need targeted interventions for people currently experiencing gambling harms in the ACT, but also have conversations at a community level if we're to have any real impact in preventing and helping people experiencing gambling harm."<sup>8</sup>

Dr Fogarty says, "There are a whole lot of people in our community that do experience harm that do not seek help from formal services. We really need to start engaging with that group, and part of doing that is changing the way we think about gambling problems and gambling harms. We are not necessarily talking about gambling addiction, instead talking about gambling 'harm' can mean a once off incident where a person spent more than they could afford and couldn't pay their bills."<sup>9</sup>

Recent research highlights the importance of supporting partners, family and friends to talk to people about their gambling. Less than 10% of people experiencing gambling problems in the ACT received professional help for issues related to their gambling.<sup>10</sup>

Further to this, research suggests that partners, family and friends were overwhelmingly the most preferred option for talking to people about their gambling.<sup>11</sup> Dr Fogarty says, "That's why we need to support partners, family members and close friends in the community through conversations about gambling harm."



# All the damage done

## Some key facts

In 2016-17, Gross Gaming Machine Revenue (user gaming) at ACT clubs was **\$168.4 million** (i.e. revenue after players' winnings have been paid).<sup>12</sup>

In 2016-17, Net Gaming Machine Revenue (venue gaming) was **\$94.6 million** (i.e. gross gaming revenue less gaming machine taxes and a 24% deduction for costs to manage the gaming machines).<sup>13</sup>

In 2015-16, per capita EGM expenditure (user gaming losses) in the ACT was **\$537** per adult and **\$36,352** per-gaming machine.<sup>14</sup>

ACT Clubs reported total community contributions of \$11.9 million which was **12.6%** of their net gaming machine revenue.<sup>15</sup>

The total losses on pokies by Canberrans reporting harm in the ACT is more than twice their losses on any other form of gambling.<sup>16</sup> This is not surprising, given the ready availability and "density" of pokies in the ACT, **98.7%** of which are located in clubs.<sup>17</sup>

Maximum bets in the ACT are higher than Victoria, Queensland, South Australia, Tasmania and New Zealand.<sup>18</sup>

In 2014, there were around **14,988** adults in the ACT who reported symptoms of problem gambling with 1,110 of these experiencing severe risks.<sup>19</sup>

The social cost of problem gambling in Australia is estimated to be between **\$4.7 and \$8.4 billion**.<sup>20</sup>

Recent research highlights that "EGM tax rates in the ACT are, on average, the lowest amongst Australian jurisdictions."<sup>21</sup>

Around 1.1% of the ACT population **(3,285 people)** could be spending as much as \$32,177 per person annually (62% of EGM revenue).<sup>22</sup>

The ACT Government has aimed to reduce the number of EGMs operating in the ACT to **4,000 by 2020**.<sup>23</sup> Based on ACT Gambling and Racing Commission figures it is estimated that there are still 4,377 machines in operation in the ACT.<sup>24</sup>

## Want to know more?

A more detailed summary of gambling related data is provided at: [www.actcoss.org.au/publications/advocacy-publications](http://www.actcoss.org.au/publications/advocacy-publications)

Do these statistics bother you? Then please join our advocacy efforts. The Canberra Gambling Reform Alliance is inviting others to support the campaign for stronger measures to prevent harm from gambling in the ACT:

**"We believe there is strong community support for real change regarding how we regulate pokies. We are inviting community organisations and individuals to join the Alliance and be part of the work to achieve change and protect Canberra citizens."**

People can sign up via Facebook or follow us on Twitter:

 CanberraGamblingReformAlliance

 @actcoss

#StoriesOfChance

#CanberraGamblingReformAlliance

## GERRY

### Coming full circle

*Nothing else mattered...*

*When it comes to gambling harm, Gerry has seen every side of the coin. He tells us about his experiences as a debt collector repossessing cars and houses from people with gambling addictions, how he developed his own gambling addiction, and finally, how he was able to recover and build a new life.*

**“For me, it was just a form of escapism from the depression I was feeling. In front of that machine nothing mattered.”**

I was a Debt Collector and become a National Credit Collections Manager. I worked in the debt collection industry for 24 years. While in that job, I had to order repossessions of houses and vehicles to people who had lost their money to gambling. So, I pushed a lot of people into things that I regret doing. It was part of my job, but I think if I'd realised they had a gambling problem, I could have referred them to a gambling counsellor.

I came to a point in my life where I hated what I was doing. I was living outside of Sydney and working in the city. On the way home, three nights a week, I'd stop at a hotel and throw hundreds on the pokies. I didn't care whether I won or lost. In some cases, you do win, but your losses far outweigh these.

For me, it was just a form of escapism from the depression I was feeling. In front of that machine nothing mattered. I went through that cycle for probably over 4 months. The sad thing about it is that my wife didn't find out about it until I told her. There were

lots of tears and she forgave me not too long after, but it took years for me to earn her trust again. That's the impact of what gambling can do. It can destroy relationships because you are deceiving the person that you are with by not telling them that you have this problem.

For me, I count myself as one of the lucky ones. My wife was willing to forgive me, but that's not the case for everyone. A lot of marriages split up because of gambling issues.

At that stage in life, I didn't even know that gambling counselling existed. So, I quit my job and we moved to Queensland. I needed to be in a different environment and change careers. It immediately stopped. So now I've come full circle and I'm helping people who have gambling issues. So, when they come to me, I understand what they're going through.

While I was completing my studies in problem gambling, one of the things I had to do was walk into a gaming venue and take note of whether they were displaying the posters and brochures about gambling harm. Initially, when I went into a local venue I was turned away by staff who said I had to speak to the manager. Eventually, I was able to go in and take notes, however, I had to walk around with the manager, I wasn't allowed to wear a (service) uniform, and I couldn't ask any questions of the clientele or even look directly at them. I think this was because they believe any organisation that helps gamblers is not to their best interest.

If I was speaking to a Minister or bureaucrat responsible for gaming in the ACT, I'd say get rid of the poker machines.

I think there's a lot of measures that need to be put in place, such as limits on how much time you can spend in front of a poker machine, caps on betting, and removal of ATMs in gaming venues.

I'd prefer if they didn't take funds from gambling. It's not appropriate. Clubs should be a place where you go to take your family for a meal and entertainment without having gaming machines there.

\*"Gerry" also shares experiences elsewhere in this publication – the editors present his lived experience story separately for privacy reasons.

## **The harm I see** ACT Shelter

"...I have witnessed the harm pokies can cause when occasional use becomes regular then habitual. This includes kids missing out on things other kids take for granted and individuals and families placed at risk of homelessness as dollars intended for mortgage and rental payments is lost to the promise of free spins and the elusive jackpot.

"The reforms proposed by the Canberra Gambling Reform Alliance are measured and sensible. They are designed to reduce the harmful health and social consequences that can result from electronic gaming machines by reducing access – and the maximum bet that can be lost in a sitting. Harm reduction is a proven formula that saves lives..."

Travis Gilbert, Executive Officer,  
ACT Shelter

\* \* \*

## **GENEVIEVE** **The Lives of Others**

*Genevieve is a Canberra mother of two who speaks to her experiences of being partnered to a gambling addict and what it's been like to pick up the pieces and move on. Genevieve's experiences occurred in NSW, but her experience speaks to the long reach of gambling harm into the lives of others.*

“ We never took a holiday, nor bought any property, or invested in anything. My work suits would fall apart and I'd hand sew them back together. In spite of having two incomes and no kids, we had virtually nothing except debt. I knew where it had gone: our money had been put through the pokies, across the bar and into the TAB and punters' clubs. ”

One morning in March 2009 I walked across the grass outside my rented apartment block. I was on my way to the train station to start work in the city.

It occurred to me that, if you'd have asked me what I wanted from a partner I would never have said: "I want to fall in love with a gambling addict who has a drinking problem and spend the first 10 years of my adult life with him." But, by my actions, that was exactly what I had chosen.

We had moved in together when I was 21 after three years of dating. I was totally in love with him. He promised to marry me, buy a house and have kids together.

He would take me to jewellery stores to try on engagement rings over and over, but he'd never buy me one. I'd ask him about it and he'd get angry and tell me that I'd done something wrong so he'd decided not to propose. He would never tell me what I'd done wrong, just that I'd disappointed him. That sort of set the tone for the decade we spent together.

In those years we never took a holiday, nor bought any property, or invested in anything. My work suits would fall apart and I'd hand sew them back together. All of our clothing came from the factory outlets and there were no designer brands. In spite of having two incomes and no kids, we had virtually nothing except debt.

I knew where it had gone: our money had been put through the pokies, across the bar and into the TAB and punters' clubs. He earned a six-figure salary, so I always thought if he could just get counselling and quit the gambling, we'd be able to turn our financial situation around quickly. But that never happened.

My family was furious that I was still in a relationship with him and a lot of my friends had stopped talking to me. I had grown tired of being nagged by them about

why our situation was so bad and why he seemed to treat me so poorly in front of them. They didn't know how nice he could be when it was just the two of us together.

But, there were bad times too – like when he had to go to court and asked me to go along and support him. He represented himself in court on a charge of making a false statement to police. He'd walked into a station and reported he'd been mugged for his wallet when really he'd spent all of his holiday pay in a pokie one night and didn't want his mum to know. That was a low point. He used to take out loans from family and not repay them and coerce friends into moneymaking schemes that were scams he would profit from. He once robbed his workplace punters club and they threatened to call the police so his mum paid it all back on his behalf.

By the time I'd got to work that morning in March, 2009, I didn't know how I was going to make it through the day. I called the employee assistance hotline to access some free counselling. In my first one-on-one session I spent the entire hour talking about him – where he'd grown up, his parents and their relationship, his career. I thought it was weird that I'd been asked about myself and spent a full hour without once mentioning myself. The counsellor gently pointed out that I'd spent so many years trying to help him, fix him, get him back on track that I hadn't lived my own life.

The counsellor said it was time to start attending Al-anon meetings. I couldn't face it. I told her in our next session that I was exhausted – I'd spent so many years working to fix our relationship I couldn't do anything more. She said I still needed to go to Al-anon.

I did go. It changed my life for the better. I finally learned that I had no power over his drinking or gambling and that my own life had become unmanageable. I did the 12-step program. I continued counselling and accepted the relationship was over.



My partner told me he wanted to break up – but that I couldn’t move out because I’d signed a lease with him and that I owed it to him to stay and pay half the rent and living costs for a year.

We went to a separate counsellor together – my employee assistance program sessions had been used up. The new counsellor told him that he was wrong – I could move out and I should.

My life improved dramatically after I left. I finally worked on myself – built new friendships and reconnected to some old ones, and

created a sense of identity. What I learned from the whole situation was that I hadn’t been OK. I’d always thought: “he’s the one with the addiction – he’s the one who needs to change. If he gets better everything else will sort itself out and we can finally have the life we’d always planned”. But that was a fantasy and we both needed to change.

**I needed to move out so he could stop taking all of my money and I needed to stop trying to save him from disaster so I could live my own life.**

\* \* \*



# Community Contributions

## Cost, return and what needs to change

### | The devil is in the detail...

A 2018 ACT Auditor-General's report highlights how a lack of information provided in clubs' annual returns, makes it difficult to understand the exact nature of the expenditure and the community contribution claimed.<sup>25</sup> The Auditor General found "benefits tend to favour clubs constitutional purposes and the interests of club members". Sport and recreation-related contributions represented 58.1% of all contributions in

2016-17.<sup>26</sup> Although some of these funds go to junior-based sporting teams, a significant proportion is also claimed for semi-professional sporting teams. This includes salaries of coaching and staff and airline lounge memberships for sporting team members.<sup>27</sup> Women's sport, a separate category, made up only 2.7% of all contributions (\$316,999), and less than 1% of these contributions went towards the problem gambling category (\$72,309).<sup>28</sup>

## WHAT NEEDS TO CHANGE

**The ACT Government makes laws about how community contributions from gambling, including the types of gambling highlighted in this publication are organised. This is called the Community Contributions Scheme.**

The Canberra Gambling Reform Alliance has called for the scheme to be overhauled and for the ACT Government to:

- 1.** Rename the scheme to better reflect its purpose, to identify the allocation as a 'Gambling Harm Levy' and the broader scheme as the Gambling Harm Reduction Scheme;
- 2.** In line with public health principles around reducing the harms caused by gambling, amend governance arrangements so that the authorising agency for administration of funds is allocated to ACT Health;
- 3.** Remove the ability to recognise in-kind contributions as part of the scheme. Instead, given revenue is generated through the transfer of actual losses (with 40% of these coming from people experiencing harm) only recognise actual monetary contributions to the scheme.

**DIMINISHING  
RETURNS**

**Community  
Contributions  
made by EGMs  
in the ACT in  
2016-17**



**1 \$168.4m**  
Gross Gaming Machine Revenue  
(after winnings paid)

**2 \$94.6m**  
Net Gaming Machine Revenue (after  
taxes and costs of running machines)

**3 \$11.9m**  
Community contributions made  
by Clubs (includes \$2.8m in-kind,  
most of which is room hire)

**4 \$72,309**  
Community contributions distributed  
to 'problem gambling' support

## JANINE

### One gigantic hook

*Like many others, for Janine, gambling venues felt like a seductive void where the usual laws of time, place and consequences slip away. But in the world outside – in the carpark of a venue at 4.00am or in the cold light of day – the reality can be confronting and enormous.*

**“I think poker machine addiction is one of the worst addictions you can get hooked into because someone has designed a system to keep you in it... this one is a gigantic hook and it’s very hard to unhook yourself out of.”**

Up until about 21, I might have had a flutter on the Melbourne Cup or something like that.

It all began when I had a job that was quite boring. I had hour lunch breaks and one day I walked past a pub and saw a poker machine with a card game. I grew up playing cards with the family so I thought, “That looks interesting, I’ll have a go.” It’s the same thing as a future alcoholic having their first drink. You think, “Ah, that tastes nice” or “That was good” and thereafter it just became an obsession.

I don’t even really remember if I had a win that first time. A win is a loss, basically, but gamblers don’t realise that in the early days. They think a win, “Oh, that can happen again” and that’s what I thought. You think you’re going to get another one each time, and you don’t.

**“The thing about gambling, it’s all about being anonymous. And for me, it was always something that I knew I shouldn’t have been doing. So I didn’t talk about it.”**

You’d see the same people and over the years I can tell that they are super-addicted and don’t realise it. If I’m there all the time, and I see them there all the time, I know we’re on the same path of doom.

I had a full-blown addiction for 15 years. I lost myself in time. Many times, I remember thinking, “God, I hope I won’t be like that one day,” as I watched the oldies who reminded me of my grandparents, spending all their money.

### The cost of gambling

Over the years, I would try to pay rent first but there were times I’d have to ring my parents or try and borrow money. You’re always trying to calculate when you’re going to get some more money and how much you’ve got.

The other thing you compromise is food. You work out how to spend \$20 on food for the week. And you just live very basically. You don’t buy clothes you want. But the biggest compromise was not being able to interact with people, and socialise and relax, because it was always about hiding secrets.

I lost an inheritance; I had to use that to pay out a debt. I didn’t have a large lump sum of money like some people do or spend my retirement saving. It was just everything I had all the time was spent on gaming, so I missed out going on holidays. I had to lie about things. I had to walk around all the time because I didn’t even have \$2 to get on a bus to get home.

I considered crime. I didn’t do it, but I considered it, and in my prime earning



capacity from 21 to 36, I lost opportunities to go overseas with my peers and start purchasing property. I have been hell bent since on catching up on those formative years, both in my career and building financial assets. Hitting rock bottom doesn't happen once. It happened to me at least three times, and that's a severe statement in itself. Rock bottom, emotionally and financially – there's no positive in gambling.

### On addiction to machines

I think poker machine addiction is one of the worst addictions you can get hooked into because someone has designed a system to keep you in it... this one is a gigantic hook and it's very hard to unhook yourself out of.

The ambiance is very hypnotic and they're designed like that. You're basically in a time warp, a void. You don't know what time it is, there's no natural light. All you hear is music. It's all very comfortable. You just sit back, relax, and waste all your money. What would happen if you put poker machines in a room with no music, with white walls, windows outside, people walking past? Make it public and put a time limit on when they're open.

There are documentaries detailing the lengths psychologists go to, designing these stupid, bloody machines. They are designed to wreck someone's life and make money, lots of it.

Sometimes at 11pm you'd be trying to get home and you'd turn right instead of left and wind up at the club again. The pull was that strong and it's open all hours of the night.

And the trouble with it is, if you've got \$50 you can't spend \$5, you spend \$50, and then look for more money. There's no shortage of ways to get cash, and my opinion about ATMs in clubs, is they shouldn't be in there in all. Pokie addicts don't want to leave the machine they have been playing,

let alone leave the club, walk across the road and find an ATM. If there was no ATM, then the gambler might just reconsider staying there for so long.

**“There's no positive in gambling. When people give up cigarettes, they often reflect back and think, 'Oh, I used to love having a cigarette.' You never think, 'Oh, I used to love gambling.'”**

### Getting unhooked

I did tell a girlfriend in the very early days. I felt I might be having a problem, and she suggested I go to a counsellor. So I went to a counsellor, and all they really said to me was, “Well, just don't go there” and I left thinking, “Oh, that was an empty experience.”

I will tell you about the day I gave it up. And the reason that it eventually happened was, I had lots of friends who lived nearby. And I started feeling really uncomfortable about someone catching me; it's never been a thing that I ever felt I should be doing. So anyway, this day, I just let my heart out and my friends decided to have an intervention. So we sat in someone's backyard in a circle, and they made me get out all my credit cards and I had to cut them up in front of them.

### Staff in venues

**“Nothing, nothing. I never had any interaction.”**

No one ever approached me anywhere, anytime. Even when you go up to ATMs five times, I mean if only they looked out the doors sometimes, had a look in the car park and see how many people are out there

crying in their cars, or potentially self-harming because they don't know how to face their work, their family, their responsibilities the next day.

If the club had closed at 12 o'clock, that would have helped me. A club could be open til 2 o'clock in the morning but maybe the poker machines aren't. If they can do it with drinking, why don't they do it with gambling?

### **Self-exclusion?**

Well, I think I could have known about it, but why would I? Why would I want someone to tell me to stop? I think if someone had ever come up to me and said, "Do you need some help?", "Do you want to sit down and have a chat?" I think I would have just gone,

"Oh my God, I've been found out." It would have made a big difference because I was desperate to try and find some answers or relief to the disease of my addiction.

### **What needs to be done in Canberra**

Firstly, I think you need to take it seriously as a mental health issue. It destroys families and it destroys people. Secondly, I would remove all ATMs out of clubs, and thirdly, I would definitely put all poker machines in a separate room in the club so that you can go and have a social experience and not see them, not hear them, and get rid of a lot of them.

\* \* \*



## JACK

### The things I saw

#### A former club staffer view

*Hospitality staff are placed at the front line of gambling harm. Jack's account of his time in a Canberra club invites us to question the responsibility placed on workers who receive inconsistent support from management.*

**“I think that passing on the responsibility for managing this behaviour to floor staff and supers is not working and is unfair on club staff.”**

When I first arrived in the ACT I worked in a local Canberra club and was unaware of the “club culture” in the ACT and NSW.

I remember the first time I saw someone feeding \$50 notes into a machine and was taken back by the amounts certain patrons would feed through machines night after night.

There are a range of things I remember about patron behaviour that indicated they may have been a problem gambler. Many patrons would max out the ATM limit, and then the cash out limit at reception, and then go to the nearby servo to get more if they had maxed out everything the club offered. Some would play on multiple machines at once despite being told by staff not to.

Patron attitudes towards staff also said a lot about whether the patron was having a “successful” night. On certain nights a patron would treat you like you were their best friend, others, you’d be lucky for them to acknowledge your existence. Some patrons would also become highly stressed and agitated if gambling facilities broke down, or if an employee took too long to assist them at the counter with the keno or tatts machine.

There are patrons that I still distinctly remember, because they always seemed to be there for long hours, spending the vast majority of their time on the pokies.

I think the club management were inconsistent in their approach to making gambling reports and curbing problem gambling. After a local woman successfully sued a Canberra club, our management gave us a refresher on reporting problem behaviour and recognising it. This was good.

Supervisors were also supportive when floor staff made a report. However, this was undermined by the free food that was often taken around to people on the pokie room floor, in addition to the range of different prizes you could win just by being at the club, which I believe indirectly encouraged pokie use.

There are also a range of barriers to reporting problem gambling behaviour for front line staff. Everyone, including yourself, are busy from the moment you clock on to the moment you clock off.

Other than anecdotal things you may note about a patron amongst the hustle and bustle of a shift, you rarely have time to consciously appreciate whether what you observed should be reported.

As a floor staffer, if you reported every problem behaviour you noticed, you’d become unpopular pretty quickly with your peers and supers; to put it bluntly, someone else’s gambling problem isn’t worth the risk to your job that could be created by constantly “rocking the boat”.

Most of us just wanted to get in, get our designated jobs done, and get home with as little extra stress hospitality in a busy club already causes.

I think that passing on the responsibility for managing this behaviour to floor staff and supers is not working and is unfair on club staff. I think systemic changes would be more effective and appropriate.



## A PUBLIC HEALTH APPROACH TO GAMBLING HARM IN THE ACT

**“A public health approach rests on shared responsibility for population health, from individuals and community groups to businesses, corporations and governments at all levels.”**

A public health approach to gambling recognises that focusing attention on only those individuals classified as “problem” gamblers does not go far enough in helping to reduce the incidence of gambling harm in the community and does not protect the wider community from the harms caused by gambling.

Messaging like “gamble responsibly”, “don’t play it down”, “know your limits” and similar social marketing tags can contribute to feelings of shame and stigma for those who experience gambling-related harm, and can be counter-productive. This means that those who most need help, may feel prevented from seeking it and often it is not until the impacts of gambling harm have become so detrimental on the lives of gamblers and their families, that help is sought at all.

Gambling harm minimisation approaches based on a public health approach so far have focused strategies toward informing people about how gambling products work, imposing limits and controls on venues and clubs through regulations, and encouraging help-seeking from gambling help and other services. But reducing the impact of gambling harm cannot be effective if the main focus remains primarily on the behaviour and personal responsibility of the gambler without providing sufficient attention to addressing other contributors to gambling harm.

In 2010, the Productivity Commission found that, *“problems experienced by gamblers are as much a consequence of the technology of the games and their accessibility and the nature and conduct of venues as they are a consequence of the traits of the gamblers themselves.”*

The Productivity Commission recommended jurisdictions adopt a public health approach to gambling harm, as did the Parliamentary Joint Select Committee on Gambling Reform in 2012.

In recent years, the ACT Gambling and Racing Commission (the Commission) has begun funding research to explore the application of a public health approach to problem gambling. Research supports a public health approach as appropriate and useful and the Commission produced its first Gambling Harm Prevention Plan based on a public health approach in 2017- 2018. The plan adopts a public health framework that acknowledges that everyone has a role to play in supporting the prevention and minimisation of gambling harm – from government, industry, local community, academia, support services, families and individuals.

This is an important step in the right direction and the Commission has committed to further action. But the current Code of Conduct which sets out the minimum standards that gambling providers or venues must meet when providing gambling products in the ACT, is no substitute for best practice. A recent analysis of comparative strengths of Australian and New Zealand regulatory settings found that, *“At present, parameter settings for the ACT are not well oriented towards consumer protection, and almost certainly exacerbate the harmful potential of EGMs”*. The Commission’s commitment to further understanding of recent research around the issue, as well as its other public commitments, presents an opportunity to improve its approach to gambling harm prevention and minimisation.

\*\*\*

## Services at the front line

“The prevalence of gambling and its promotion within our community could give the impression that it is a harmless, recreational and valued social activity that provides a broad range of benefits. Its omnipotence is hard to avoid and some within our community have not been able to avoid its grasp to their detriment.”

“Our access to gambling methods has been made excessively easy in the recent past and as a result the losses people experience are increasing. It is usually those who cannot afford to gamble, who are struggling to make ends meet and who hope to make good their impoverished circumstances who are the victims of it. It does society no benefit whatsoever.”

Chris Redmond, CEO, Woden Community Service

## The illusion of escapism...

“Like their non-disabled sisters, women with disabilities are likely to gamble as a form of escapism. Isolated by disability and its associated poverty, the casino or club offers escape from the realities of abuse, neglect, violence and stress. Specific research and data is non-existent but it is likely that, for women with disabilities, gambling is largely practiced alone, locked in communion with a noisy pension-eating poker machine, so that it is merely an illusion that their isolation is banished. Such distraction is addictive when self-esteem is habitually low and cognitive impairment can experience acute forms of social isolation. Poker machines are not the answer.”

Sue Salthouse, Chair, Women With Disabilities ACT (WWDACT)

## BELLA

### A rat's treadmill

*For some people, gambling can become a way of going out without being social, with ramifications far beyond the financial losses. Gambling can affect health and wellbeing, and damage relationships. Bella speaks of isolation, gambling's treadmill and losses that can never be recovered.*

**“The wastage is just phenomenal when you think of what could be done with that money, but you know, just put it in the machine. ‘Oh look, I won. Oh look, I’ll just play it back down though. It’ll come up again. No it’ll go down again. Oh, it’ll come up again’, and it’s really such a rat’s treadmill. ”**

Part of it started with being a lesbian and growing up in country Victoria in the 70s. You have a tendency to compartmentalise different areas of your life, and formulate groups of safe friends that you’d play bingo with, and the bingo turned into playing poker machines, and then you’d find yourself playing poker machines, not to be social but to be anti-social...

And so over time, it would also happen with partners; you’d do three or four hours of playing poker machines sitting side by side and, you’d pretend that that was being social together, but in reality it was destructive because we were basically co-dependent in our addiction to poker machines. And it would be nothing to spend \$4-5-6 hundred in a sitting.

So I probably gambled a lot for quite a number of years but there will be times when I haven’t gambled and then sometimes I’d find myself... “I’m just going to go to the club and play the machines” and find myself sitting there, playing \$2-3-4-5 hundred in a sitting. I was lucky, I think, because I was working in a good job, I wasn’t struggling like some other people.

Well, it sort of became the one thing that I wanted to do because you... sort of become stuck in this thing about “Mmmm, I don’t really wanna hang out with people.” It’s very isolating because you play the machine, you don’t want people to sit next to you. If a stranger came up and sat next to you, you’re sort of like, “Get out of my space.”

So yeah, I guess in a way, it’s an addiction but it’s also a way of socialising without socialising, and it’s a way of finding acceptance, in a really negative way.

**“A poker machine’s not going to judge you, it’s going to accept you and accept your money no matter what’s going on. You know, it’s a bit like Pavlov’s dog. You get that little bit of a reward, the ringing bells, that sense of ‘Whoo hoo, I won some money on the poker machines’, but you put it back in again. ”**

When I look back now at the amount of money that I must have wasted over the years, it must have been tens of thousands of dollars. And you sit there for hours putting it back in again, and walk out at the end of the night with nothing in a lot of instances.

If it’s a person who’s a hardcore person, people are going to say, “Yeah, of course I’m

okay." They're not going to go, "No, I'm not doing okay, I'm losing my"... whatever it is. Coz they're in that cycle of, "I'm gonna win, I'm gonna win." They don't but you're on that treadmill, and stepping off that treadmill's not easy.

**“If someone had come up to check in with me when I was playing I would have said, ‘nick off’. I know what I’m doing. I’m an adult. And that’s the problematic side of it. People not having that ability to step back from it, coz you know you’re going to get your money back, right?”**

There would have been a lot of things that I could have had or could have done that I didn't because I'd spent that money and wasted it. You know, you're paying \$5, 6, maybe 7 hundred in a sitting and that's a really nice weekend in Sydney, or down the coast.

I guess to a certain extent, like being an alcoholic or any other type of addiction, that you don't see what you're doing at the moment. It's a horrible place to be stuck, and so many people get so stuck that they can't get out of it.

I guess, the worst thing is the wastefulness of it all. You know, there's so many other things that you could be doing. Imagine if you had \$500 and you gave it to someone who was homeless and struggling. The wastage is just phenomenal when you think of what could be done with that money.

A lot of clubs seem to be reconfiguring themselves and renovating and making themselves bigger and better. They've been redone and beautifully renovated to make more space for pokie machines.

They tell themselves they're doing it, helping the community and it's a community space, but on the other hand it's just so destructive for people and families and individuals. It's a good thing that we're giving back to the community through the money from the pokie machines, but there's some family there where the kids haven't had very much food and bills aren't being paid and kids aren't getting their school shoes or whatever it is. But it's alright, the club's going to give some money for the kids to play football or whatever you know. It can't balance out.

**“If I was speaking to the Minister in charge of gambling reform in the ACT, I would say there has to be an alternative. Reduction of machines is good. I kind of think... it needs to be almost like a nightclub where, you’ve got someone sitting at the door saying, ‘Right, you’ve been in there for two hours, that’s enough, out you come.’”**

In reality, people are supposed to be adults, but with addictions, you're not an adult. The alternative would be that they actually replace poker machines with pinball machines. You know, you're playing a game and you're getting bells and whistles and rewards but not wasting money.

Poker machines are like adult video games. You get stuck in them. It's a similar thing. Gaming rooms for adults that aren't actually poker machines, with time limitations about what you can do and how long you can play, and shut the door at midnight or one o'clock.

The number of machines, I don't know whether that would make a lot of difference to people who are hardcore addicted. They will find them. So it's really hard unless there is a way of recognising this person really has a problem without them putting their hand up.

Betting limits probably will make a difference if you can only bet \$1 at a time, that'll make a difference for some people. For others it just means that it's going to take a little bit longer to lose their money.

Cutting back is a good way of looking at stuff, but getting into a space where people admit they have a problem, when most people won't admit they have a problem, and they're way down the track before they go, "Oh yeah, I've got a problem." They've already lost huge amounts of money, so the damage is usually already done to families and friends and relationships.

**“There's no positives to gambling at all. I guess to a certain extent it's like drinking. You think it's okay and you're going out and having fun, and then you wake up the next morning and go, 'My bank account's empty and my wallet's empty.'”**

So, a lot of those things are not good for us at all, but we try to fool ourselves and lie to ourselves about, you know, "I'm having fun", or "It's good", or you know, "That was a great night out." It's really ridiculous the bullshit we tell ourselves.

**“For me, I never went to Gamblers Anonymous or any of the gambler's lines or anything like that. I've just gone, 'This is stupid, I have to stop.'”**

I know if I go to a club, and with some friends, and they say, "Let's play the pokies", I say, "Well, here's my \$20 and that's it." I have to place those limits, because otherwise I will be there for 4 or 5 hours easily, and it's so easy – it is like alcoholism or any other addiction, it is easy to step back into so you have to place those limits around yourself.

But for some people, the cost is much higher because of their personal situation and their economic situations would be much worse. If I just was on a smaller income or if my circumstances were a lot different, I would have been totally screwed, and many people are.

You would see people that were obviously of lower income, maybe even pensioners. And you'd go, "Oh well, I'm not as bad as them." You know, you're watching for other people around you playing, and go, "I'm not as bad as that." You justify yourself. There's so much self-justification and you know, a little bit of righteousness about, "I'm better than that person" when in reality you're no different.

What made me stop was just the realisation that I couldn't keep doing it, that it was costing me too much. And it was making me anti-social in a really bad way. You pretend it's enjoyable but at the end of the day, it's very costly enjoyment for very little reward.

\* \* \*



## THOMAS

### A Counsellor's perspective

**“Gambling is something that can affect all of us, whether you’re in a high paying public service job, or in a low paying job – it’s there. It doesn’t actually take much to develop a gambling habit.”**

I’m a Financial Counsellor for a large organisation which provides financial counselling services as well as gambling help.

The people I see for problem gambling come from all walks of life. I’ve had clients earning a lot of money come to see me with financial and gambling issues. Whether you’re earning a wage or on Centrelink, financial hardship can fall on anyone.

For example, I provided counselling to a contractor who had a gambling problem. He was a contracted specialist earning \$125 an hour and was able to bill the agency he worked for large amounts of hours a week. He was under forty years old with almost \$175,000 in gambling debt.

The only way we could help him through the issue was to have his parents manage his finances for him. His wage would go to his parents and they would manage his funds. It was very sad for him to be an adult and have to be treated like a teenager who didn’t know how to manage his money.

Gambling is something that can affect all of us, whether you’re in a high paying public service job, or in a low paying job – it’s there. It doesn’t actually take much to develop a gambling habit.

The main consequences I see from problem gambling include housing stress and relationship stress. Some people are unable to pay their mortgage because they’ve gambled all their money. Gambling has far reaching effects, with up to 15 people connected to the gambler being affected.

One of the main reasons why I think people develop a gambling addiction, particularly with pokies, is because of depression. They’re depressed about their life and when they sit in front of that poker machine nothing else matters.

All the ads on TV about gambling and brochures and posters in the venues with the “gamble responsibly” and “set a limit” messaging – it just doesn’t work. It’s a complete waste of money. No one has ever come to me because they saw those ads in the venues. People are going to gamble because they feel coerced into doing it. These campaigns make our jobs even harder.

For example, if I were to personally finance the duplication of the highway from Yass to Canberra, and I take away all the stop signs, speed limit signs, and white lines on the road and say, “I want you to drive responsibly,” would you?

I don’t think there’s any benefit to having poker machines. The venues and the casinos say they’re giving back to the community as far as funding is concerned. That’s probably 1% of what they earn on a poker machine.

★ ★ ★

## Gambling Support Services

- **Has this publication raised issues for you?**
- **Do you need help or someone to talk to?**

### The ACT Gambling Counselling and Support Service (AGCSS)

In partnership with Care Financial Services, Relationships Australia Canberra & Region is the gambling specialist service provider in the ACT and operate the ACT Gambling Counselling and Support Service (AGCSS). The AGCSS focuses on delivering quality, accessible services, supporting people being harmed by gambling to make the changes that they want in their life.

This is a free service offering confidential face-to-face, telephone and online counselling services for people experiencing harm from their gambling as well as their friends and family members. Services include:

- Financial counselling to work through financial problems, explore options for dealing with debt, develop strategies and help people to make financial changes.
- Counselling to explore the role and impact of gambling in someone's life and support them to make the changes they want.

**Telephone support is available 24 hours a day, 7 days a week by calling the National Gambling Hotline:**

**Phone:** 1800 858 858

**Website:** racr.relationships.org.au

### Anglicare Gambling Help

Anglicare's Gambling Help Counselling Service provides a confidential, professional counselling service for people affected by problem gambling. The service also provides information, education and community awareness throughout South East NSW.

Main office: 130 Cowper Street, Goulburn NSW 2580 (although assistance can be provided in Queanbeyan and locations throughout South East NSW).

**Phone:** 1800 234 988

**Website:** anglicare.com.au

### Gambler's Help Youthline

Gambler's Help Youthline can be contacted on 1800 262 376 for advice and support, 24 hours a day, 7 days a week for young people aged under 25 years. It's anonymous, confidential and free.

**Phone:** 1800 262 376

**Website:** gamblershelp.com.au

### Gambling Help Online

Website providing free, confidential online support and information for all about gambling and associated harms.

**Website:** gamblinghelponline.org.au

### Gamblers Anonymous Australia

A fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others recover from a gambling problem.

**Website:** gaaustralia.org.au

## The Salvation Army, Canberra Recovery Service

Provides a residential program for clients experiencing drug, alcohol or gambling issues. Multiple, staged exit points dependent upon clients' needs.

**Phone:** 02 6295 1256

**Website:** [my.salvos.org.au](http://my.salvos.org.au)

## The Salvation Army, Moneycare

The Salvation Army's Moneycare is a free and confidential financial counselling service for people facing financial difficulties or wanting to avoid financial difficulties in the future.

**Phone:** 13 72 58

**Website:** [salvos.org.au](http://salvos.org.au)

## Mission Australia

Mission Australia provide free and confidential Financial Counselling services for people experiencing financial difficulties which may or may not be attributed towards problem gambling in the Canberra South and Queanbeyan and region.

**Phone:** 02 6299 6463

**Website:** [missionaustralia.com.au](http://missionaustralia.com.au)

## Uniting Care Kippax, General Welfare & Support Services

Counsellors can assist with things like food hampers, gift cards to purchase fresh food, support with medical and pharmaceutical

bills and bus tickets, help with housing and legal aid, and financial counselling.

**Phone:** 02 6254 1733

**Website:** [kippax.org.au](http://kippax.org.au)

## At Odds

Gambling information for young people created by the Youth Coalition of the ACT.

**Website:** [atodds.com.au](http://atodds.com.au)

## The Hope Project

HOPE stands for Help Other People Everyday, our capacity for kindness is greatly diminished when we are overwhelmed by struggles. With a focus on human sustainability and proactive resilience building, we can create a society that is addiction proof. Including documentary screenings, workshops and keynotes. Kate Seselja is an advocate for Gambling Reform, World Kindness and SDG #3 Good health and wellbeing. So that no one gets left behind

**Phone:** 0404 059 462

**Website:** [thehopeprojectnow.com](http://thehopeprojectnow.com)

## References

<sup>1</sup> C Livingstone, *A blueprint for preventing and minimising harm from electronic gaming machines in the ACT*, Canberra Alliance for Gambling Reform, Gambling & Social Determinants Unit, School of Public Health and Preventive Medicine, Monash University, Melbourne, 2018, p.5, viewed 8 October 2018, <<https://www.anglicare.com.au/wp-content/uploads/2018/10/A-blueprint-for-preventing-and-minimising-harm-from-EGMs-in-the-ACT-Final-2Oct2018128288.pdf>>.

<sup>2</sup> Queensland Government Statistician's Office, Queensland Treasury, *Australian Gambling Statistics 1991–92 to 2016–17*, 34th edition, State Tables, Queensland Government Statistic's Office, Queensland Treasury Brisbane, 2017, Table All Gambling I5, p.251, viewed 4 October 2018, <<http://www.qgso.qld.gov.au/products/reports/aus-gambling-stats/aus-gambling-stats-34th-edn-product-tables.pdf>>.

<sup>3</sup> R Wilkins, *The Household, Income, Labour Dynamics in Australia (HILDA) Survey: Selected Findings from Waves 1 to 15: the 12th Annual Statistical Report of the HILDA Survey*, Melbourne Institute: Applied Economic & Social Research, University of Melbourne, 2017, p.80, viewed 12 September 2018, <[https://melbourneinstitute.unimelb.edu.au/\\_data/assets/pdf\\_file/0010/2437426/HILDA-SR-med-res.pdf](https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0010/2437426/HILDA-SR-med-res.pdf)>.

<sup>4</sup> T Davidson, B Rodgers, F Markham, and E Taylor-Rodgers, *ACT Gambling Expenditure in the ACT (2014): by level of problem gambling, type of activity, and socio-economic and demographic characteristics*, ACT Gambling and Racing Commission and The Australian National University, Canberra, 2016, p.86, viewed 12 September 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0010/982774/2014-Gam-](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0010/982774/2014-Gambling-Expenditure.pdf)

[bling-Expenditure.pdf](#)>

<sup>5</sup> The Centre for Gambling Research ANU, *2014 ACT Gambling Prevalence Study – Summary of Findings*, The Australian National University, commissioned by ACT Gambling and Racing Commission, Canberra, 2015, p.2, viewed 12 September 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0004/846904/2014-Survey-on-Gambling-Health-and-Wellbeing-in-the-ACT-Summary-of-Findings.pdf](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0004/846904/2014-Survey-on-Gambling-Health-and-Wellbeing-in-the-ACT-Summary-of-Findings.pdf)>.

<sup>6</sup> C Livingstone, L Francis, and M Johnson, *Benefits and costs associated with licensed clubs operating poker machines in the ACT*, Monash University, commissioned by Foundation for Alcohol Research and Education (FARE), Canberra, 2017, p.30, viewed 12 September 2018, <<http://fare.org.au/wp-content/uploads/Community-benefits-claimed-by-licensed-clubs-operating-poker-machines-in-the-ACT-FINAL.pdf>>.

<sup>7</sup> Interview with Dr Marisa Fogarty, *New Research Finds Ways to Target Gambling Harm*, The Wire, 17 July 2017, accessed 12 September 2018, <<http://thewire.org.au/story/new-research-finds-ways-target-gambling-harm/>>.

<sup>8</sup> *ibid.*

<sup>9</sup> *Ibid.*

<sup>10</sup> The Centre for Gambling Research ANU, *op. cit.*, p.2.

<sup>11</sup> CityNews, *Centre reveals new ways to target gambling harm*, CityNews, 17 July 2018, viewed 12 September 2018, <<http://citynews.com.au/2018/centre-reveals-new-ways-to-target-gambling-harm/>>.



<sup>12</sup> ACT Audit Office, *ACT Auditor-General's Report: ACT Clubs' Community Contributions*, Report No. 5, Publishing Services, Shared Services, Chief Minister, Treasury and Economic Development Directorate, ACT Government, Canberra, 2018, p.1, viewed 12 September 2018, <[http://www.audit.act.gov.au/\\_data/assets/pdf\\_file/0003/1193610/Report-No-5-of-2018-ACT-clubs-community-contributions.pdf](http://www.audit.act.gov.au/_data/assets/pdf_file/0003/1193610/Report-No-5-of-2018-ACT-clubs-community-contributions.pdf)>.

<sup>13</sup> Ibid.

<sup>14</sup> C Livingstone, op. cit., p.5.

<sup>15</sup> ACT Audit Office, op. cit., p.5.

<sup>16</sup> ACT Gambling and Racing Commission, *Gambling Harm Prevention Plan 2017-18: A public health approach to gambling harm*, ACT Gambling and Racing Commission, Canberra, 2017, p.8, viewed 26 September 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0006/1123197/Harm-Prevention-Plan-2017-2018.pdf](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0006/1123197/Harm-Prevention-Plan-2017-2018.pdf)>.

<sup>17</sup> C Livingstone, L Francis, and M Johnson, op. cit., p.32.

<sup>18</sup> C Livingstone, op. cit., p.16.

<sup>19</sup> The Centre for Gambling Research ANU, op. cit., p.2.

<sup>20</sup> Productivity Commission, *Gambling. Productivity Commission Inquiry Report. Volume I*, Report no. 50, Productivity Commission, Canberra, 2010, p.288, viewed 22 August 2018, <<https://www.pc.gov.au/inquiries/completed/gambling-2010/report/gambling-report-volume1.pdf>>.

<sup>21</sup> C Livingstone, op. cit., p.23.

<sup>22</sup> C Livingstone, L Francis, and M Johnson, op. cit., p.32.

<sup>23</sup> D Burdon, 'ACT government to force clubs to surrender poker machine licences from next year', *The Canberra Times*, 3 April 2018, <<https://www.canberratimes.com.au/national/act/act-government-to-force-clubs-to-surrender-poker-machine-licences-from-next-year-20180403-h0y9k3.html>>.

<sup>24</sup> ACT Gambling and Racing Commission, *Gaming Machine Reform Package - Trading Scheme: Information provided as at 31 August 2018*, ACT Gambling and Racing Commission, Canberra, 2018, viewed 10 October 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0008/1253852/Trading-Scheme-Information-as-at-31-August-2018.pdf](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0008/1253852/Trading-Scheme-Information-as-at-31-August-2018.pdf)>.

<sup>25</sup> ACT Audit Office, op. cit., p.3

<sup>26</sup> ACT Gambling and Racing Commission, *Community Contributions Made by Gaming Machine Licensees 2016-17*, ACT Government, 2017, p.16, viewed 12 September 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0011/1132697/GRC-2016-17-Community-Contribution-Report.pdf](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0011/1132697/GRC-2016-17-Community-Contribution-Report.pdf)>.

<sup>27</sup> ACT Audit Office, op. cit., p.3.

<sup>28</sup> ACT Gambling and Racing Commission, *Community Contributions Made by Gaming Machine Licensees 2016-17*, ACT Government, 2017, p.16, viewed 12 September 2018, <[https://www.gamblingandracing.act.gov.au/\\_data/assets/pdf\\_file/0011/1132697/GRC-2016-17-Community-Contribution-Report.pdf](https://www.gamblingandracing.act.gov.au/_data/assets/pdf_file/0011/1132697/GRC-2016-17-Community-Contribution-Report.pdf)>.

## Find out more

A more detailed summary of gambling related data is provided on our factsheet at:

**[www.actcoss.org.au](http://www.actcoss.org.au)**

Please join our advocacy efforts

The Canberra Gambling Reform Alliance is inviting others to support the campaign for stronger measures to prevent harm from gambling in the ACT:

"We believe there is strong community support for real change regarding how we regulate pokies. We are inviting community organisations and individuals to join the Alliance and be part of the work to achieve change and protect Canberra citizens."

People can sign up via Facebook

[www.facebook.com/CanberraGamblingReformAlliance/](https://www.facebook.com/CanberraGamblingReformAlliance/)

You can also follow @actcoss on Twitter

#StoriesOfChance and

#CanberraGamblingReformAlliance

Produced in partnership by ACTCOSS and the Canberra Gambling Reform Alliance (CGRA)

# WHAT NEEDS TO CHANGE

We need **action** to implement effective gambling harm minimisation in the ACT:

01.

## Ensuring limits and controls on EGMs in venues:

- Mandatory pre-commitment for all poker machine venues
- \$1 bet limits on all machines
- Aligning the rules on EFTPOS machines with ATMs
- Reducing the number of poker machines operating in the ACT by half

02.

## Ensuring the Community Contributions Scheme delivers more value to the community

- An overhauled Gambling Harm Reduction Scheme should have funds administered by ACT Health and recognise money and revenue only, not in-kind contributions

**AGREE?**  
GET ON BOARD

Sign up via Facebook:

 [CanberraGamblingReformAlliance](#)

[#StoriesOfChance](#)

[#CanberraGamblingReformAlliance](#)

[www.actcoss.org.au](http://www.actcoss.org.au)