

BROADMEADOWS CARE AND KILDONAN CHILD AND FAMILY SERVICES**SUBMISSION TO THE PRODUCTIVITY COMMISSION INQUIRY INTO AUSTRALIA'S GAMBLING INDUSTRIES - NOVEMBER 1998**

Broadmeadows Care and Kildonan Child and Family Services are community-based Uniting Church welfare agencies which operate in the outer Northern suburbs of the city of Melbourne. Both Broadmeadows Care and Kildonan provide a wide range of services to the local community including:

- Financial Counselling
- Family Support
- Family Counselling
- Youth Services
- Emergency Relief
- Group Support services and other programs.

Being non-profit church-based organisations both Care and Kildonan rely on various sources for their funding. A small number of the programs conducted by both the centres receive funding from the State Department of Human Services. These programs are either in receipt of what was traditionally known as "Core" or "recurrent" funding or funded by grants from the Community Support Fund via the Department of Human Services.

Broadmeadows Care operates an Occasional Care Centre and a Long Day Care Centre which rely on contributions or fee payments from parents and fee subsidies from the Commonwealth Government for their continued existence. Broadmeadows Care is one of the two largest providers of emergency relief in the outer North Western region of Melbourne providing food parcels, cash, clothing, furniture and other emergency relief items to families and individuals in need.

Both Broadmeadows Care and Kildonan service a culturally diverse client base which is not surprising as the outer North Western region of Melbourne is host to the highest proportion of refugee and humanitarian migrants in the Melbourne metropolitan area. The ethnicities residing in the sub-region include those from Arabic speaking backgrounds, Turkish speaking backgrounds, the Horn of Africa, former Yugoslavia, the countries of Central and Southern America, from Macedonia, and Indo China. The majority of these groups access both Kildonan and Care for services. In fact, the Financial Counselling Services at Broadmeadows Care has a client base consisting of almost 52% from non-English speaking backgrounds.

The Emergency Relief program at Care is also well utilised by clients from Non-English speaking backgrounds who choose to access generic services rather than ethno-specific services as many clients fear loss of confidentiality. Although there has always been a

proportion of clients with gambling issues as a contributing factor to their financial problems accessing particularly the Financial Counselling programs at Care and Kildonan and the Emergency Relief Program at Care, since 1994 there has been a significant and consistent increase in the proportion of clients who cite gambling issues as a contributing factor.

The two services have found that the proportion of clients who admit to problem gambling increases at times when public education campaigns are aired on radio, television or appear in newspapers. Many of the clients are, therefore, at those times able to identify the issue of problem gambling as a structural, societal problem and are not simply scape-goated as individuals who are ill.

In response to the work that the financial counselling programs at Care and Kildonan undertake with problem gamblers, the Break Even Northern Metropolitan Region Problem Gambling Counselling Service outposts a Problem Gambling Counsellor each week at both centres. Cross referral of clients is common and endeavours to ensure a more comprehensive and long term outcome for the individual client.

Despite the high proportion of clients from non-English speaking backgrounds serviced by both agencies for family support, emergency relief, and basic financial counselling this has not translated to an increase in the proportion of non-English speaking background clients referred to the Problem Gambling Service taking up such referrals, nor has there been a significant proportion of non-English speaking background clients who have disclosed gambling activities as a contributing factor to their financial crises.

Consequently in December of 1997 Broadmeadows Care and Kildonan Child and Family Services commenced a joint project to work with ethno-specific communities in their sub-regions to provide information about problem gambling counselling services and financial counselling. The joint project was funded by the Community Support Fund via the Department of Human Services and is a three-year project targeting a minimum of four ethno-specific communities.

Broadmeadows Care elected to commence work with the Arabic speaking community and Kildonan commenced with the Macedonian speaking community. The choice of these two communities in no way suggests that the incidence of problem gambling is any greater in these communities than in any other. However, they were chosen simply as the proportionately largest non-English speaking background communities in the Northern Region.

The project model consists of ethno-specific community development workers providing information sessions about financial counselling services and problem gambling services in the region and the benefits to clients of accessing these services. Information is also given to families of problem gamblers about how to protect assets and identify problem gambling behaviour. The funding of the project also allowed for employment of more

financial counselling hours to accommodate the expected increase in the number of clients to be seen for financial counselling.

Results to Date:

From the outset of the project it became evident that the incidence of problem gambling in the two initial target communities - the Arabic speaking and the Macedonian speaking communities - was far greater than initially expected. However, after discussion with community leaders of the two communities, it was found that gambling problems were generally hidden - particularly in the Arabic community where gambling activities is generally religiously taboo. Further, particularly in the Arabic community the movement of money was found to be very different to that in Western society. For example, there is a system which operates similar to the Vietnamese system of Hoi, whereby families contribute up to \$1,000 per month to a 'pot' of money and then take turns at being able to access the 'pot' for particular reasons. Also there were found to be wide spread "family" or "acquaintance" loans at no interest.

The group sessions for both communities produced almost immediate results for the financial counsellors at both Care and Kildonan with increases in the number of Macedonian speaking clients at Kildonan and both Arabic and Turkish speaking clients at Broadmeadows Care. In the first three months of the project, in fact, the proportion of these groups presenting to the centres for financial counselling assistance more than doubled. However, the 'take up' rate of referrals from financial counselling to problem gambling counselling of these ethnicities was extremely low.

Discussions with particularly the Arabic community indicated that therapeutic counselling is regarded by members of that community as a sign of mental illness and therefore the community tends not to access this type of service. Recently the Macedonian worker also received comments from that particular ethnic group that counselling is a sign of mental illness. Although the proportion of Arabic, Turkish and Macedonian clients presenting for financial counselling support has increased substantially since the commencement of the project, the effectiveness of financial counselling intervention is questionable because of the above-mentioned movement of money within the communities given that the role of financial counselling has traditionally been to provide information and advocacy around debt and money management issues. This is particularly suited to the Western style movement of money where loans are obtained from large financial institutions and debt collection practises of those institutions have to comply with either State or Federal legislation. However, such checks and balances do not apply in communities where the movement of money is internal and the individuals and families are borrowing substantial amounts from friends or relatives. When the issues of problem gambling activity are superimposed over such money systems the effects, although hidden, are profound.

The project, to date, has raised more questions than answers:

- what is the best model for Financial Counselling intervention with such ethnicities?
- If therapeutic models of counselling practised by organisations such as Break Even are not being accessed by such groups which form of intervention is more suited?
- How best to inform family members of problem gamblers about the protection of assets and the movement of money within their family where cultural factors come into play?

Another comment made by community members, particularly by the Arabic speaking groups, are that there is cultural confusion around the role of gambling in the society in Victoria. Many have expressed confusion about the leaders openly supporting and advocating gambling by all of the community. For example, when Crown Casino was opened by the leader of the State in Victoria, he made a statement that "not to support the Casino would be unVictorian". Further when the leader of Victoria and the would-be leader of Victoria made a bet in Parliament (televised around the State) for \$1,000 about who will stay in Parliament the longest! What form of message does this send to groups who have traditionally, religiously followed their political leaders who, in fact, are very often the religious leaders as well.

Conclusion:

As the joint project continues it raises more questions than answers about dealing with problem gambling amongst ethno-specific communities. It also raises questions about the effectiveness of therapeutic intervention and financial counselling models as they are currently practised with such communities. I maintain that significant research about these two questions needs to be undertaken to inform Government and the community sector about the most effective form of intervention.

Finally Broadmeadows Care and Kildonan maintain that Government and Industry have responsibilities in being sensitive to the confusion amongst migrant groups in Australia, about the role of gambling in this society. In fact, Government and Industry need to be aware that Australia is a multicultural society which harbours many religious beliefs and cultural practises, and that before advertising campaigns are launched consideration of the damaging effects of such must be carefully given.

Broadmeadows Care thanks the Commission for the opportunity to make this submission and would welcome any further enquiries which the Commission may choose to make regarding gambling trends within ethno-specific communities.