



**National Council of Women of Victoria Inc.**

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**Submission to the Productivity Commission Inquiry into Australia's Gambling  
Industries  
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**Some details of the National Council of Women**

The National Council of Women of Victoria (NCWV) was established in 1902 comprising a membership of both affiliated organizations and associates. In 1998 it has some 70 affiliated organizations and over 140 associates in membership. A copy of the aims and objectives is attached to this submission.

The organization of the National Council of Women has a number of committees concerned with different aspects of community. There are five main committees one of which maintains an interest in social issues. This oversees four sub-committees concerned with family and children, ageing, youth and migration. To different extents these sub-committees have contributed to the preparation of this submission.

Over many years the NCWV has been concerned at the possible increase in gambling in the state. The Council made a submission to the inquiry into the establishment of a casino in Victoria in which NCWV recommended that a casino not be established. That inquiry concluded against a casino.

**The Gambling Industry in Victoria and Australia**

While it is recognized that the history of gambling in Victoria is not similar to that in other states. Its difference may provide some guide to future developments.

Gambling (mostly illegal) has been a feature of many communities since early European settlement in Australia. Indeed the climate with its 'droughts and flooding rains' must have suggested life here was something of a gamble. Australian troops both at home and overseas had a reputation for engaging in gambling. Horse racing, both formal and informal, with attendant sweepstakes also developed early. The Melbourne Cup, a feature of Victorian life for over a century, has become known worldwide. So gambling is well known, even in Victoria sometimes regarded as a 'wowsers' state. A landmark in interstate gambling was the deal by Victoria to bring George Adams to Victoria from Tasmania and the establishment of the Wrest Point Casino in Hobart.

Looking carefully at this background of gambling one can note that actual gambling was mainly engaged in by males, females mainly taking part in the social side of it. Considering the roles of males and females in Australian society it is, therefore, not surprising that the financial and commercial aspects of gambling have assumed a greater consideration and as gambling has increased there has been some failure to recognize the importance of its social impact. The Inquiry by the Productivity

Commission provides an opportunity to redress this imbalance between economic and social issues.

The present considerable volume and place of gambling in the community needs to be examined within a framework of its Australian background, both long-term and more recent. Soon after federation, Australia developed an international reputation as a nation built on egalitarianism. This particularly related to pay, income and government benefits. It established a Conciliation and Arbitration Court which developed a basic or minimum wage. Although this was changed at various points, some of its essential features continued into the 1990s. This, although considerably changed in the 1990s, provided an underlying philosophy in many Australian communities.

Alongside this situation a greater division between high and low income groups has developed and with the expansion of different forms in the media, and studies of poverty, this difference has become more obvious. Also many people's aspirations have changed and people aim to increase their access to resources.

The whole system of wage fixation has been significantly revolutionized in the 1990s so that there are very few guarantees as to either level of income or conditions of work. Over the similar period, unemployment has substantially increased. All of this leaves many Australians with marked insecurity. This provides an encouragement to improve their situation among those who see no other way to fulfill the expectations evident in the community. The media clearly indicates that wealth is a goal and that a way to achieve this is through being in the business of gambling or engaging in gambling in one form or another.

### **Competition Policy - The Australian Constitution and Gambling**

It may be reasonable to assume that the gambling industry should only be treated differently from other industries except where community interest demand that they be so treated. This leads to consideration of one of the major policies increasingly being applied both in the Australian and international sphere. It is generally considered that over the past five years the Victorian community has been over exposed to gambling. This has mostly been due to the opening of the Melbourne casino and the spread of electronic gaming machines. In making such a claim two main aspects are not specifically mentioned. One such aspect is a fact stressed by those opposed to an extension of gambling, that the introduction of alternative new forms of gambling would increase competition among different avenues of gambling. This has clearly taken place. The second aspect is interstate competition which is heightened by the fact that gambling is a matter for States not the Commonwealth under the constitution. In many areas of state responsibility, the states to some extent, combine in their regulation of an industry. However, in relation to gambling, while there has been some combining of regulation, the financial advantages of gambling taxes to the states has promoted separate casinos in each state with the competitive advertising and promotion. While

most gambling individuals will patronize the casino in their own state, significant advertising adds to the cumulative promotion of gambling across Australia.

While it is difficult to see how recommendations by the Commission on this aspect of gambling will change the position, drawing attention to it may encourage its moderation.

### **The community perspective on gambling**

Especially since the opening of the casino in Melbourne there has been emphasis on gambling in Victoria which has given greater prominence to its place in the community. This is not only evident in advertisements but also in news items. Even though some of the news items have been negative, the cumulative effect has provided considerable publicity to many people. The opening up of more facilities in many localities together with the various advertisements for the casino have meant that gambling in one form or another is obvious to practically everyone.

While it is not suggested that legal gambling should be prevented from advertising it may not be unreasonable to achieve a more moderate position overall in relation to publicity of gambling. There is much more balanced publicity for gambling in other places in Australia than in Melbourne. Their present position in Victoria may well have occurred because of the size of the Melbourne casino. The fact that it, unlike many other casinos, is almost in a central city area and was developed in a city which had very little gambling previously and at the same time there was a substantial development of poker machines were also factors. An allied factor is that a large numbers of casinos in different states have encouraged competition for casino business, and which has now reached a high level. All these factors have encouraged people to gamble to a greater extent than previously.

It is seldom recognized that increasing standards of living, while desirable to individuals and families and to producers, can create difficulties for many people on low incomes. Most people are inclined to wish to keep up with the others in the community as standards increase, apart from the convenience of the new equipment and the pleasure of the product items themselves. In setting the level of wages and government benefits this position is seldom taken into account. Those on low incomes can hardly be expected to deny themselves the things others are taking for granted. This particularly applies to women with children who feel very keenly the fact that their children are deprived compared with other children. This pressure may give rise to low income parents resorting to gambling, which in addition to seeming to provide not only the possibility of obtaining more income but also providing entertainment and at least some social contact which they cannot otherwise obtain nor afford. To take the view that low income people should be able to manage their income and not fall prey to these temptations is unrealistic. Such people are unlikely to be better money managers than

those with higher incomes. They are more, not less, likely to fall to the plethora of advertising which abound in television, radio and other media.

An aspect of gambling to which more attention is being given is its place in providing social contact. In spite of increasing opportunities for social contact through clubs, sport, entertainment and the like, many of which are distant from where people live, there have been changes in some localities which favour gambling and reduce alternative opportunities for social contact. While many Victorians considering opportunities for gambling concentrate on the development of the casino, a greater development in gambling has occurred with the increase and spread of electronic gaming machines. At the same time this has been occurring, there has been a decline in other facilities for social contact, the corner store and milk bar. Earlier, the local retail scene was dominated by the small shops where proprietor and customers were well known to one another by name the customers family and situation were familiar to the proprietor. This form of retailing has been replaced to a considerable extent by the regional shopping centre which is dominated by larger shops, shops which are part of larger chains with a minimum of staff relating to customers.

At the local level the place of the small shop has been replaced as a source of social contact by the renovated hotel with electronic gaming machines, the TAB, etc.. To those who lack contact with relatives, friends and others the hotel with its electronic gaming machines is a draw. Local government planning policies which have encouraged these changes call for review as a part of a strategy to prevent problem gambling.

### **The Impact of Gambling on Women and Children**

The experience of NCWV is not such as to provide from its own activities any hard statistical data on either gambling generally or that of women. However it is in a position to draw attention to such information from other sources.

Prior to the introduction of electronic gaming machines into Victoria in 1992 women with problem gambling behaviour were largely unknown in this state. Many women had been involved in interstate trips e.g. to clubs on the Murray to play the 'pokies' and had usually saved up or budgeted for their day out or little holiday. Bus companies promoted these trips as social outings and they were valued and enjoyed as much for the opportunity to 'get away', have good company and great meals as they were for the chance to win on the machines. As such they provided a comparatively safe gambling experience - even for those able to go three or four times a year - since the availability of this form of gaming, and their access to it was limited. Gaming was just one aspect of a pleasant trip: the amount one could lose was significantly controlled by the length of time allowed by the trip and the money one had brought to play with.

Although women were keen bingo players, bought raffle and lotto tickets and placed bets at the races or the TAB at the time of the local races or significant events like the Melbourne Cup, they rarely bet large sums of money or took much of a role in the macho gambling culture of many of their male friends and relatives. The housekeeping money was comparatively safe.

In 1996-1997 (four years later) approximately 46% of the people seeking help from the BreakEven problem gambling services were women! (Melbourne University, BreakEven Client and Service Analysis Report No.2) By far the majority of these women had problems associated with playing the pokies. The average age of these women was in the late thirties - the age when many women have school age children or have reached positions of some responsibility and trust at work.

Women problem gamblers are now found in all socio-economic groups: Senior citizens; young professional or business women; young mothers struggling on pensions or benefits. However the Client and Service Analysis Report No.2 (1996-97) provides the following alarming statistics: 48% of BreakEven clients had incomes below \$20,000, and another 30% of clients had incomes between \$20,000 and \$40,000. We are also told that 37.5% were dependent on pensions or benefits and that 47.5% were other than employed - perhaps at home on 'home duties', had been made redundant or were unemployed.

Much of the Victorian Casino and Gaming Authority's (VCGA) research suggests that people budget for their gambling, as some people budget for other forms of entertainment (like theatre tickets, meals out, membership of the gym or golf club etc.) In fact this argument is specious for those women and families on marginal or low incomes have little if any real disposable income - income that is not needed for the basic costs of food, rent (mortgage), power bills, transport and costs associated with the children's schooling (books, school shoes or outings). For many women trying to make ends meet on one low wage or a marginal family income, there is little they can put aside for the day the washing machine or the fridge finally gives up, the car repairs or the retread tyres. The cost of a ticket to the cinema or a meal out, is more than they can afford except on rare occasions.

These women are understandable very vulnerable to the promotions of the gaming industry which offer them hope - the hope of winning a new washing machine, a trendy kitchen gadget, some really classy china or glass - not to mention a car, large cash prizes and even the jackpot. These are things they may never be able to afford and yet their luck might just change if they played a little longer. The advertising stresses the winning and claims that the venue provides a safe place for women to go - either with friends or on their own. The staff welcome you and look after you in an unobtrusive way. You don't need to spend much - perhaps \$2 - \$5 a visit and there is often free coffee and snacks; it's warm in winter and cool in summer; and you might just win the fruit and vegetable basket, the chicken, or today's lucky door prize.

Unlike the pokie venues along the Murray, gaming venues are now within walking distance of most people's home or workplace - at least in much of metropolitan Melbourne. Women have to pass them on their way to taking the children to and from school, on their way to or from shopping or business. Everyone is entitled to their leisure or entertainment and there is no harm in it. Those that are lonely, bored, depressed or needing somewhere to escape from relationship or work problems can very easily find themselves inside and spending far more money than they ever meant to do. What we are seeing is the conscious development of a vast new commercial empire in Victoria which is changing the culture of this state and creating in many people the wish and 'need' to bet, which was not there before. Of greatest concern is that this new entertainment appeals most particularly to those who have little means of getting what they need in this consumer driven society other than by winning it.

The Tasmanian Commission and VCGA reports record the huge sums of money that are now being spent in this state on gaming and gambling of all sorts. Where does the money come from? The NCWV are very concerned by the VCGA Report (1997) that showed that more than 50% of people are spending money that they would otherwise use on basic household costs - on food, rent, etc. We hear of primary school children fainting in the classroom as a result of having had no food for three days; of grandparents doing everything possible to cover the unpaid bills of the young family in order to keep the roof over their heads.

The same report pointed to the number of people using their savings to gamble - at the very time when government policy has changed to advocating people to save for their retirement and not to depend on the pension.

NCWV is very concerned at the impact of gambling on women and children in Victoria today, whether or not the problem gambler is a man or a woman. The problem gambling services believe that the problem gambling behaviour of one person adversely affects from 7-13 other people: family members; friends; employers; workplace colleagues; and business partners. Women and children can be seriously affected by the problem gambling activities of the male partner or father particularly whilst they are unsure as to why the man is largely ignoring the rest of the family, acts secretly and sometimes violently, never has any money and can no longer be depended on.

Many women, including retired women, are unaware of the third party protection issues that may surface later in the family court or disputes over the loss of substantial assets. Women, and particularly new Australians and those from non English speaking backgrounds, are largely ignorant of ways in which they may need to start trying to protect themselves, and any dependents that may have.

Adolescents and their younger siblings are receiving sad messages from the modeling of many parents - that chasing that win is more important than the school or birthday

outing; that time sitting in front of a machine and feeding it coins and notes by the hour is more important than spending time as a family at home or going out for a walk or to kick a ball; and that it's OK to lie about where you have been and where you got the money from.

### **Advice to Government on Gambling**

In Victoria and probably other states there is a notable absence of advisory or consultative bodies related to gambling. There was a ministerial committee on social aspects of gaming initially appointed to provide the minister for gambling with advice. While that committee was concerned at some aspects of the extension of gambling in Victoria it did raise some important issues. However, when there was a change in the minister responsible for gaming in Victoria its composition was changed and even before its first meeting it was abolished. Some in the community thought it had disbanded because its advice was unwelcome. The NCWV is of the view that because of the wide implications socially, economically and administratively there are benefits in such a group which gives advice to government.

A particular aspect in which an advisory mechanism would be particularly useful is that of the distribution of the funds from the proceeds of taxes levied on gambling. In Victoria the secretive nature of the distribution of the Community Support Fund is a cause for wide concern. Any change in this fund should include a clearer specification of its objectives. This group should include agencies involved in advice on problem gambling as well as others involved more widely. Such changes to the fund would not only be advantageous but would also do credit to the State government.

### **Suggested Action**

1. On the basis of social as well as economic and commercial factors there are sufficient facilities for gambling for present needs.
2. An increased allocation of funds from the proceeds of gambling should be made:
  - to assist problem gamblers and the agencies serving them and their families.
  - to provide information on the risks associated with gambling particularly where gambling occurs
3. The special needs of women in relation to problem gambling by themselves and their families require greater attention. There are special aspects of women's lives which expose them to gambling and which call for special services.
4. Women and women's organizations occupy an important place in the community and their contribution to assisting gamblers and helping to prevent problem gamblers is important.

5. The location and number of electronic gaming machines in particular areas should be carefully reviewed and be subject to Local Government Planning guidelines.

6. Operators of gambling venues be encouraged to review their advertising policies in the community interest of reducing problem gambling.

7. That the government see greater community advice in relation to its gambling policies and the distribution of the community support fund.

### **Conclusion**

There may have been sound reasons for legalizing gambling in this state but NCWV is very concerned at the apparent lack of checks and balances on the gaming industry in respect to its advertising and promotional activities. The state government is too closely identified with the rapid expansion of this new industry and clearly has a vested interest in assisting it to continue to grow.

Women throughout Victoria are expressing concern and outrage at the undermining of the security of the family inherent in the aggressive promotion of gambling and the increasing availability of gaming venues, accessible 24 hours a day.

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## **NATIONAL COUNCIL OF WOMEN OF VICTORIA INC**

### **AIMS AND OBJECTIVES**

#### **MISSION STATEMENT**

To enhance and support the status of women and families.

#### **1. POLICY**

The Council is broadly based non party political and non sectarian, bringing together a wide range of community interests.

Therefore, an organisation willing to become affiliated with Council shall remain to all intents and purposes autonomous beyond compliance with the terms of this Constitution.

#### **2. OBJECTS**

To Provide

- (1) The advancement of women & children in society.
- (2) The removal of all discrimination against women.
- (3) The promotion of equal status for men and women in all fields both in law and in fact.
- (4) To provide a link between affiliated societies where matters of common interest arise.
- (5) To bring together in association women's voluntary organisations for consultation and action to promote the welfare of humanity, the family and the individual.
- (6) To support all efforts to achieve peace through negotiation, arbitration and conciliation.
- (7) To educate and promote recognition and respect for human rights and to work for the removal of discrimination, such as that based on birth, race, sex, language or religion.
- (8) To educate for and to promote equal rights and responsibilities for both sexes in all spheres.
- (9) To encourage women to recognise their responsibilities in the community and to train and stimulate them to participate in public life at local, national and international levels.
- (10) Service to advance the welfare of women and families.