JOINT SELECT COMMITTEE ON GAMBLING REFORM

Submission by Julia Karpathakis, Manager and Co-ordinator of Pokies Anonymous

1. Introduction

My name is Julia Karpathakis and I manage and co-ordinate Pokies Anonymous. I run this service because of my personal experience with pokie addiction. I played the pokies from 1994 to 2004. Being given free rein to the pokies is the reason I became addicted. During my addiction my life became so horrific that I ended up losing precious time with my children, as well as my money and our home. I myself have not played for six years. Personally I never want to play on the pokies again; they make me sick and I know that others feel the same way.

I now run four meetings per week to help addicts stop playing and I have been running these meetings for four years. I believe that my experiences from the last 16 years of addiction and recovery gives me a good starting point to talk about how precommitment can help others. I hope pre-commitment technology will allow people to play safely and gain control of their lives again.

Pokies have a devastating affect on peoples' lives. One Pokies Anonymous member described their experience at the pokies like this:

"There seemed to be some driving force pushing me to play. Perhaps it was the shame of losing so much money and the need to win it back. The hotel staff were very friendly and made me feel welcome. The music when someone had won sent a thrill of excitement up my spine. The reels kept rolling over and seemed to hesitate just ever so slightly on the big one and just rolling off the big jackpot. I would say to myself 'keep going, that was so close, you just missed the jackpot'."

Another member of our group played for fourteen years and now has just celebrated one year of being pokie free; this member describes recovery like coming

out of a jail sentence and having to re-learn how to live again. It is agonising to watch people go through such hell, time and time again, and this is one of the lucky ones! There are members who just can't stop and are out of control. I believe precommitment has the potential to allow them to gamble in a safer environment and to re-gain control of their lives, especially when used together with other harm minimisation measures. They will be able to enjoy themselves without causing such extreme damage. A lot of people enjoy playing the pokies so let these people play without destroying themselves and others on the way.

But there are people, including Pokies Anonymous members, who just can't stop and are out of control. These members are so hooked they will not even attempt to get extra help, for example barring. They believe they can do it alone and keep coming back with the same story that they played again and they have to do something about it. What that 'something' is I do not know because everything else I've offered they do not accept. I worry deeply for some of these members as nothing seems to help.

One member lost her hairdressing salon because of her pokie addiction. Her father and mother used to go from venue to venue trying to find her. Even when she barred herself she used to wear wigs so that she could continue to play. After she lost her salon she managed to rent a space in a new salon. However this salon was located two doors down from a pub with pokies. She got into deep trouble again. One time her father found her playing the pokies and got extremely upset. He started throwing the furniture around and the police had to be called. This shows how addiction doesn't just affect the addict but everyone the addict is involved with.

Another member has been coming to Pokies Anonymous meetings for three years and has managed to stop for a month, once, and is still out there playing. She has done everything I have offered accept barring. The Pokies Anonymous program promotes complete abstinence and we have had many success stories. People in the group express gratitude as they may have killed themselves by now if they had not reached out for support. That is how severe this issue is. I see a profound difference in people once they have stopped playing the pokies. They look different, the guilt and the shame of not being able to stop lifts. People begin to look healthier

and slowly regain self confidence. I believe that pre-commitment has the potential to help people, especially the ones who can't seem to stop. At least they will be able to curb their addiction or at least not cause such extreme damage.

I believe that if we had had a pre-commitment scheme when I began to play I would have been a recreational gambler and not an addict. A pre-commitment scheme, including pre-commitment cards and the opt-out system, could result in many benefits. These could include preventing new people from becoming addicted, reducing the incidence of child neglect, as well as a reduction in crime. I find the idea of preventing future pokie addicts with the help of the pre-commitment scheme exciting.

2. Pre-commitment cards

What will they look like?

The pre-commitment card could look similar to an identification card, such as a proof of age card. The pre-commitment card should have a photo of the card holder, as well as their name and address. The inclusion of a photo is vital as this can stop possible misuse of the card by other people. This is important because it means that a problem gambler cannot borrow or steal someone else's card to use once they have reached their pre-commitment limit. Including an address will allow for correspondence with the card holder, including statements about how much they have spent. This point will be discussed more below.

Setting a maximum limit

My personal view (which is supported by some Pokies Anonymous members) is that a card holder's personal assets and debts (such as income, money in the bank, investments, rent and mortgage repayments) should be taken into account when they apply for a pre-commitment card. This is important because it means that gamblers cannot set limits that they cannot afford. Making the card holder take stock of their financial situation may also help them face up to the fact that they have a gambling problem once they see how much they are prepared to lose on pokies compared with how much they own and/or earn. By taking into account the card

holder's assets and debts the pre-commitment scheme may limit the damage to gambler's finances.

Another idea is for a maximum limit to be put on all pre-commitment cards. A person will not be able to set a limit higher than one set by the group responsible for the pre-commitment scheme.

Setting individual limits

To maximise the impact of pre-commitment technology longer time periods should be used when a card holder is asked to set their limit. Ideally a card holder should be asked how much they are prepared to commit to losing in a year. This is important because a person may think that they can afford to lose \$100 per week, but if they were forced to enter this amount as its total for the year (\$5,200), they may see that it is more than they can actually afford. Using a yearly time frame may highlight to problem gamblers how much they are actually losing in a year. Also it is important that the word "lose" is used rather than "spend" when describing limits. This careful use of language shows that when money is put towards playing on the pokies, that money is lost.

Once a card holder's pre-commitment limit has been reached, they should not be able to apply for a new card until the next year. The pre-commitment limit should be able to be adjusted to a lower amount if the card holder chooses but never to a higher amount. However once the card holder has reached their pre-commitment limit they should still be able to use the opt-out system. I will talk some more about this in part 3.

Where can pre-commitment cards be obtained?

Pre-commitment cards should be available at different locations, including places that do not have pokies. By limiting the time a gambler spends around pokies it limits their opportunity to lose money to gambling. Applying for a pre-commitment card should be a relatively simple task so that many people use the scheme. Applicants should be able to get a card in places like the office of the Independent Gambling Authority, the Office of the Liquor and Gambling Commissioner and their equivalents in other states and territories. It may also be worth considering making pre-commitment cards available at places that offer counselling for problem gambling, such as Relationships Australia.

Statements

A statement illustrating how much the card holder has spent and where they have spent it should be sent out every month, either by post or by email. These statements will allow the card holder to see how much of their pre-committed amount they have left for the year. By seeing a statement the card holder may be able to see their gambling habits which will help them control their playing. It might also help them recover from addiction.

Ways to maximise the pre-commitment scheme

A pre-commitment scheme should work with other harm minimisation measures, including staff training, enforcement of gambling codes of practice and the removal of ATMs from venues containing pokies. I have two other ideas about how to compliment the pre-commitment scheme.

Firstly, once a card holder has reached their yearly limit there should be a system whereby that person receives a phone call to see how they are going or to offer assistance. I know from experience how much people appreciate being contacted first as it is harder for them to make the first move. If this service is applied to every pre-commitment card holder they will not feel like they are being singled out as being a problem gambler.

Secondly I have an idea about starting up an 'Ask Me' project. This project involves two people with 'Ask Me' t-shirts who visit places with pokies so that players can ask them if they need any help. These people can work together with venue staff to identify potential problem gamblers. From my personal experience I can say that it is very difficult to confront someone we assume or even know has a gambling problem and more realistic for the person to reach out to us if they need help.

3. The opt-out system

The 'opt-out' system involves single use cards up to the maximum value of \$20.00. One of these cards will be available per person, per day, per venue. The user will exchange money for one of these cards, which will remove the need for coins at the machines. The opt-out system is an integral part of the pre-commitment scheme because of its potential to prevent addiction and to limit losses. For

example, a person could be drinking at a pub and decide to play the pokies. A drunk person is likely to lose sight of the difference between what they are willing to lose and what they are able to lose. If this person does not have a pre-commitment card they will be limited to losing \$20.00 and therefore they cannot overspend.