

# THE VICTORIAN GAMBLING STUDY

QUALITATIVE COMPONENT

Report of Findings from  
Qualitative Interviews

NOVEMBER 2012



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Qualitative Component**

**Report of findings from qualitative interviews**

**Prepared for  
Victorian Responsible Gambling Foundation**

**November 2012**

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## EXECUTIVE SUMMARY

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The Victorian Gambling Study is a longitudinal study that follows a large group of Victorian adults. It is only one of three longitudinal studies of gambling at a population level, worldwide. Approximately 15,000 Victorians participated in the first wave of the study *A Study of Gambling in Victoria - Problem Gambling from a Public Health Perspective*. Those who agreed to participate in follow up studies over the next three years were re-contacted in each subsequent year.

The Department of Justice (the department) determined that one of the objectives of the study - to understand the risks and vulnerabilities related to changes in gambling status - required the additional insights offered by qualitative research.

The aim was to gain an in-depth understanding of problem gambling behaviours and the reasons governing those behaviours; specifically regarding movements into and out of problem gambling risk categories. This study sought to provide a meaning and interpretation for identified problem gambling behaviours.

Most of the problem gamblers in this study, and those who reported the more serious problems with their gambling, were gaming machine gamblers. Study participants were mostly middle aged and late middle aged women and men.

### ESCALATION IN GAMBLING

Most problem gamblers experienced an escalation in their gambling over time.

- Gambling sometimes escalated at a relatively constant rate (steady state) and sometimes through binges (irregular and sporadic episodes of seriously escalated gambling)
- Steady state escalation seemed to be inevitable for problem gamblers. It was strongly influenced by gamblers chasing losses and in some instances by the desire to emulate the feeling of earlier large wins
- Problem gamblers believed that to win big they needed to bet big. To recover their lifetime losses problem gamblers needed to bet massive amounts
- Serious problem gamblers felt compelled to always gamble the maximum number of lines on a gaming machine. These participants noted that as the maximum number of lines per machine increased over the years, so too had the amount of money they gambled
- Problem gamblers wanted a *reasonable* amount of time on a gaming machine given the amount of money being spent. As the cost per spin increased so did the amount the problem gambler needed to spend to achieve the same amount of time on a machine
- Participants in the study reported that, in their view, gambling binges were the cause of their most significant financial losses. Some of these losses were reported to be so large that the gamblers felt there was no chance ever recovering financially
- Both binges and escalation were generally associated with the experience of negative life events. However, some binge events were the result of access to additional money, which was not necessarily a negative event

- Escalation to problem gambling was sometimes associated with people using gambling as a coping mechanism
- Those on pensions and without other assets tended not to have a gambling problem that continued to escalate.

### GAMBLING INTERVENTIONS

While there were some interventions that reduced gambling, these were most effective amongst the participants who reported less serious gambling problems.

- Amongst more serious problem gamblers, the most substantive reduction in gambling was due to the gambler having insufficient funds to maintain their gambling.
- Behavioural interventions were reported as less effective by the emotionally vulnerable problem gamblers who were the group with the most serious problem.

### HARM

The problem gamblers who reported experiencing the most harm were those with two specific attributes.

- Those who were emotionally vulnerable: more serious problem gamblers interviewed in this research were emotionally vulnerable problem gamblers as defined by Blaszczynski and Nower (2002)<sup>1</sup>. These gamblers had reported one or a combination of childhood disturbance, personality, mood disturbance, poor coping / problem solving, injury or illness, other mental health issues and a biological vulnerability. Mental health problems were common amongst the more serious problem gamblers.
- Those who binged: more serious problem gamblers were likely to have experienced gambling binges, during which they lost the bulk of their assets. During these binges the gambler was resistant to external interventions.

Gamblers interviewed in this study who were less optimistic about their future also had relatively low levels of social connection and were at greater risk of self-inflicted harm including the risk of suicide. These gamblers felt they had no reason to stop gambling away their money.

While there is no doubt that harm occurs, it is not at all straightforward. For the gamblers in this research:

- It seemed that there was little harm unrelated to financial loss
- There were issues around relationship breakdowns, family difficulties, deception, social isolation, allocation of time and trust and guilt. However, if the financial loss was minor these related issues were usually also minor. When the gambler seemed to have experienced substantial harm they generally had substantial financial loss
- Some of the gamblers included in this research, who are classified by the Problem Gambling Severity Index (PGSI) as problem gamblers, appeared to have experienced inconsequential loss and minimal, if any, harm

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<sup>1</sup> Blaszczynski A and Nower L. A pathways model of problem and pathological gambling, *Addiction* 97 487-499 (2002).

- Even when a gambler reported experiencing substantial financial loss, harm was not always apparent. The connection between loss and harm could not be presumed and was certainly not direct and linear
- Harm is most easily identified in hindsight. Identifying the point at which the problem gambler is starting to experience harm might be very challenging.

While assessment of harm was somewhat challenging it was clear that the consequences for older problem gamblers were more severe. Typically, older gamblers had:

- More assets (houses, super, savings etc.) and therefore more to lose financially
- Less opportunity to earn additional income and therefore recover financially (because their potential working life was much shorter).

### OTHER FINDINGS

Other substantive issues to arise in this research included:

- The more serious gamblers and those with greater levels of apparent harm played alone and preferred to play alone. They were quite different to social gamblers who only gambled with company
- The feeling of being lucky and the hope of winning were more powerful than the knowledge that ultimately a problem gambler will lose. Most of the problem gamblers understood and accepted (rationally) they would lose, but this did not necessarily stop them gambling or hoping for a win. This might be because of a desire to recreate an emotional state associated with a big win
- Shame and guilt are big barriers to admitting the existence and magnitude of the problem. These in turn are substantial barriers to obtaining assistance. Problem gamblers often felt that they should be able to control themselves. Hence, it can take quite a while for problem gamblers to accept that they have a problem that might require assistance
- The use of the term *play* rather than *gamble* minimises the perceived potential impact of the activity. Use and control of this language appears to have directly influenced the thinking of problem gamblers.

### FUTURE RESEARCH

Issues raised by this study, and which could be pursued in future research, include:

- The extent of mental health conditions, particularly depression, amongst serious problem gamblers
- The extent of chronic illness and serious injury amongst serious problem gamblers
- An exploration of the concept of harm and how it could be measured so that it can be used to differentiate between those who had experienced serious harm and less serious harm
- Identifying the point at which harm can be recognised
- The extent and impact of lifetime harm for serious problem gamblers
- The nature and impact of gambling binges
- The extent to which critical life events trigger an escalation to problem gambling
- The extent to which problem gamblers have greater difficulty forming and maintaining relationships
- The extent of the compulsion for problem gaming machine gamblers to gamble maximum lines
- The quantitative impact of increased numbers of lines on problem gamblers

- The extent to which problem gamblers are motivated by loss avoidance rather than winning, per-se
- Whether those scoring at the lower end of the PGSI as problem gamblers are categorically different from those scoring much higher
- What is the impact of gamblers referring to their behaviour as *having a play* rather than gambling.

### KEY AREAS OF FOCUS

1. The interaction between problem gambling and maximum numbers of lines on a gaming machine is an area that might benefit from additional insight and that might facilitate attempts to minimise problem gambling.
2. There is a clear need for a working definition of harm. Policy and service development rely on the PGSI or similar screen to presume the existence and level of harm. Harm will be difficult to measure, but without a clear definition, it is impossible to assess the extent of the gambling problems. The definition must incorporate a capacity to determine whether a problem gambler is currently experiencing harm.

The PGSI classification of problem gamblers could be examined to determine the extent to which they are a single homogenous group. The areas for examination could include:

- Serious financial loss (probably as a proportion of total lifetime wealth)
  - Serious financial difficulties resulting from the financial loss
  - Harm as a result of the financial loss
  - Serious non-financial difficulties or harm.
3. More effective diagnosis and treatment of the types of mental health problems experienced by problem gamblers could help reduce harm.
  4. The level of understanding about the causes and timing of binges would be improved through more research.

## **BACKGROUND**

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### **INTRODUCTION**

The Victorian Government is committed to reducing the prevalence and incidence of, and the harm caused by, problem gambling.

The Victorian Gambling Study, a longitudinal study which follows a large group of Victorian adults, is only one of three longitudinal studies of gambling at a population level, worldwide. Approximately 15000 Victorians participated in the first wave of the study *A Study of Gambling in Victoria - Problem Gambling from a Public Health Perspective*. Those who agreed to participate in follow up studies in the next three years were recontacted in subsequent years.

A validated screen, the Problem Gambling Severity Index (PGSI) was used to classify participants into risk categories: non-gamblers, non-problem gamblers, low risk gamblers, moderate risk gamblers or problem gamblers. The Victorian study includes both gamblers and non-gamblers.

The department determined that one of the objectives of the study - to understand the risks and vulnerabilities related to changes in gambling status - required the additional insights offered by qualitative research.

Market Access was appointed to conduct this program of qualitative research.

### **PURPOSE**

The department was interested in gaining an in-depth understanding of problem gambling behaviours and the reasons governing those behaviours; specifically regarding movements into and out of problem gambling risk categories. This study aims to provide a meaning and interpretation for identified problem gambling behaviours.

The insights generated from this research will be used to inform future waves of the longitudinal study and may also inform future policy and practice as determined by the department. Ultimately, the overall aim of this qualitative research was to understand the gambling stories of a range of people identified by the PGSI as having a problem with their gambling.

The objectives of this research were to:

- Explore the factors that contribute to an increase in problem gambling
- Explore the factors that contribute to a decrease in problem gambling.

In order to achieve these objectives it was anticipated that information would need to be sought in relation to a range of more specific issues.

The exploration of factors that may contribute to movements between problem gambling and other risk categories included social, community, familial, personal, environment, health, psychological, co-morbid and other contextual factors.

Questions explored with the gamblers participating in the research are specified in the discussion guide that has been attached, and included:

- What is their personal background and current circumstances?
- What is their family background and current circumstances?
- What are their social and community circumstances and background?
- How they define gambling? What is included and excluded?
- When they were first exposed to gambling?
- Where does gambling fit in their family and social situation?
- Does their family or social situation support or discourage gambling?
- How and when did they start gambling?
- What is their gambling history, including changes, triggers, critical events, family and community context and involvement?
- Where, when and with who do they gamble?
- On what do they gamble?
- Why do they gamble?
- What is associated with gambling (e.g. drinking etc.)?
- What is the pattern of gambling?
- What feelings are associated with gambling?
- What do they think about other gamblers?
- What makes a successful or unsuccessful gambler?
- What life events have affected their gambling?
- Have they ever sought help for any problem they felt they could not manage? (Explored: gambling and co-morbidities)
- When have they bet more than they feel they can afford to lose?
- Have they chased losses or experienced escalation?
- Have they borrowed money or sold things to gamble?
- Have they felt they have a problem with gambling?
- Have people criticized their gambling or said they have a problem?
- Have they felt guilty about their gambling?
- Has gambling caused them any health problems?
- Has gambling resulted in them having stress or anxiety?
- Has gambling caused them any financial problems?

## RESEARCH DESIGN AND METHOD

The research was qualitative, comprising in-depth face-to-face interviews.

### SAMPLE

The sample was sourced from people who had participated in the longitudinal gambling study, had a PGSI score of eight or more, and who had agreed to participate in additional research. The 54 gamblers ultimately included in the sample, included:

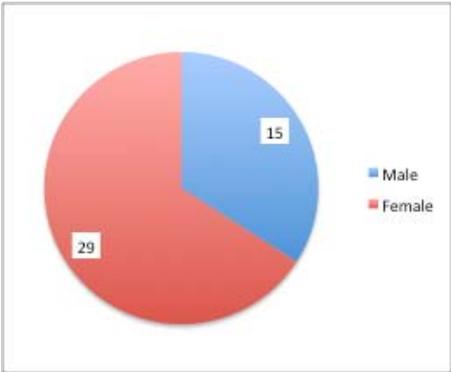
- Continuing gamblers
- Those who had reduced or ceased their gambling
- Those who had increased their gambling.

Due to privacy constraints most of the information from the longitudinal study was not available and could not therefore be used in sample selection. It was not possible for the qualitative researchers to know the PGSI scores of individuals and indeed even to know which of the identified problem gamblers had changed categories.

Market Access' approach in the first instance was to recruit as many participants as possible and this approach was continued for the entire recruitment process.

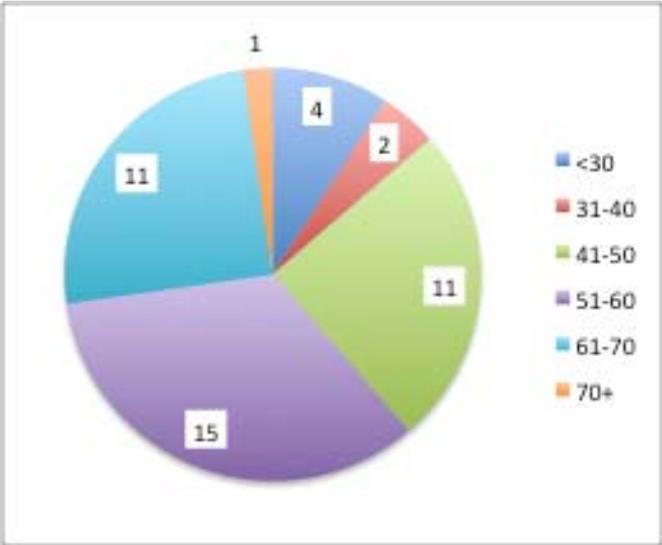
A total of 44 participants were interviewed from the possible 54 for whom contact details were provided.

Fifteen of the participants were male and 29 female. As shown in Figure 1 the majority of the research participants, almost two-thirds, were female.



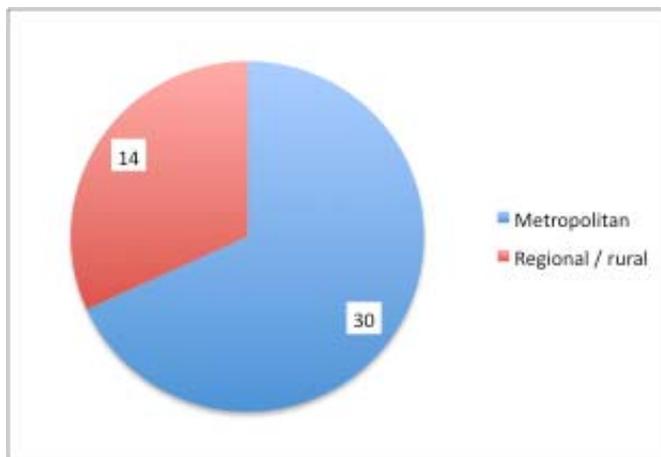
**Figure 1: Participants by sex**

The average age of participants was slightly over 50 years, ranging from 24 years to 85 years. As shown in Figure 2: the majority of the participants were aged over 50 years, with 15 aged between 51-60 years, 11 aged 61-70 years and one aged over 70. The equal second largest group was those aged 41-50 years (11 participants). Only four of the participants were aged less than 30 and only two were aged in the range 31-40 years.



**Figure 2: Participants by age**

As shown in Figure 3: slightly more than two-thirds of the participants were located in Metropolitan locations. Of these 14 participants, three were located more than four hours drive from Melbourne.



**Figure 3: Participants by location**

All of the 10 non-participants, all except one were male. Of those who did not participate the reasons were:

- Three were not interested
- Two phone numbers were incorrect or no longer connected
- Two were no answer after more than 20 attempts on different days, at different times, from different phone numbers
- One was away for the duration of the research
- One was no longer in Victoria
- One was aged (in his 80s), unwell and no interested in participating.

### RECRUITMENT

Recruitment was conducted by a professional recruitment agency with substantial experience conducting recruitment for government and social research projects in Victoria and interstate. In some instances, where interviews needed to be rescheduled, they were organised by Market Access directly.

In order to encourage participation in the research, participants were given a \$100 department store voucher. It was felt that this approach met the dual requirement of providing an incentive for participants whilst not giving them something such as cash, which might encourage additional gambling.

### INTERVIEWS / DATA COLLECTION

Interviews were conducted from late May through to early August 2011 and were generally scheduled to last approximately an hour, although in practice they often ran for longer. In a small number of instances interviews lasted slightly less than one hour.

Interviews were conducted at a time and place that was convenient for the participant. In most instances, this was at the participant's home. However, quite a number of participants did choose to have their interview conducted in a neutral public venue, such as a café.

An interview guide was developed and this has been presented as Attachment 1. Interviews were conducted in an unstructured manner. The nature, course and content of each interview were defined by

the participant. The researchers there merely to guide and facilitate the process of the participant telling their story. The interview guide was structured around a few main themes:

- Personal history
- Gambling history
- Current and recent gambling
- Increases or decreases in gambling and the influences
- Problems experienced and help sought
- Co-morbidities.

Each participant was asked to talk about their experience around each of these main themes. The interview guide contains a number of very specific questions and these were sometimes used by the interviewers to probe more deeply within a specific theme. The interview guide was not used as questionnaire. Interviews were very fluid and more like a conversation than a formal or even semi-formal interview.

All interviews were recorded with the permission of participants. No participants requested that their interview not be recorded. In two instances interviews were not recorded due to a problem with the recording device. In three instances interviews were conducted in public locations with substantial background noise and the recordings from these interviews were sometimes difficult to understand.

### DATA ANALYSIS AND REPORTING

To the extent that it was feasible, allowing for the quality of recording and sound reproduction, interviews were transcribed verbatim. Interviews were transcribed by experienced Market Access staff members.

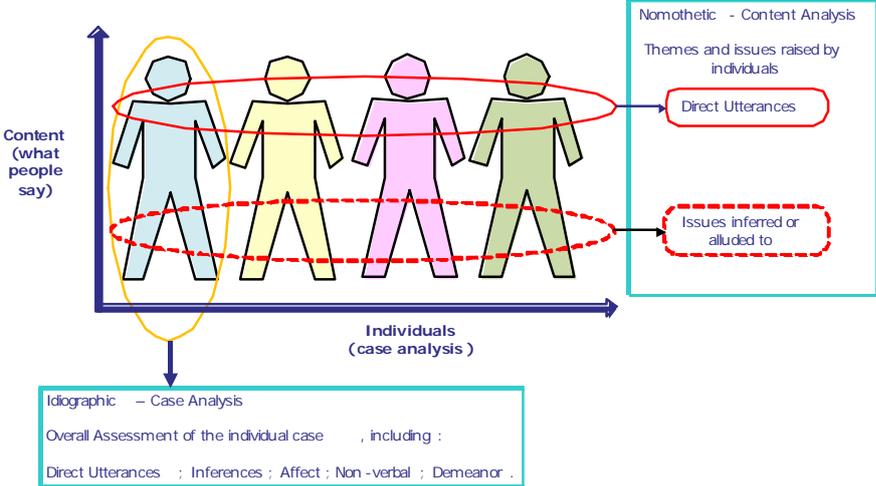
Of the total pool of 44 interview participants, three were allocated as case studies and analysed separately. The remaining 41 interviews were then grouped by the two Market Access directors who had completed all of the interviews on the basis of:

- Sex (Female and Male)
- Age (Under 40 years, 40 to 60 years and over 60 years)
- Location (Metropolitan and Non-Metropolitan)
- Gambling preference (Gaming Machines, Wagering, Bingo, Scratchies / Lotto)
- Apparent harm (more and less substantial)
- Co-morbidities (mental health, alcohol / drugs and other)
- Changes in gambling (increased, decreases and static)
- Interventions / attempts to control (attempted / not attempted).

Based on this analysis it was determined that 16 of the 44 interviews addressed the majority of the issues raised in the research. These 16 interviews were scanned and a coding frame developed. These interviews were then fully coded and thematically analysed. This thematic analysis formed the basis for the development of the report structure. Details of the process of analysing the qualitative data are presented below. Once the core themes had been identified and the broad structure of the findings

determined, the remaining 28 interviews (those not fully coded) were reviewed to confirm that important issues had not been overlooked. Any issues not already identified were inserted into the reporting process.

As shown in Figure 4 there are several sources of data derived from a qualitative research study.

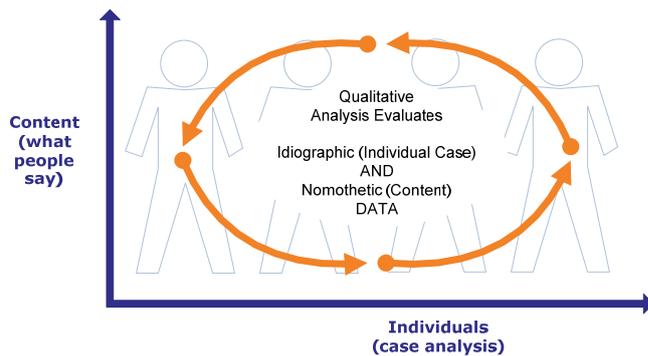


**Figure 4: Overview of qualitative data**

The most obvious and notable data source, with which there is greatest familiarity, is related to ‘content’ that is ‘directly uttered’ by the individuals in the research study. When considering qualitative research data this is what most people think of. Another form of content data is that which is ‘inferred’ or ‘alluded’ to. This type of data is quite common when people are faced with sensitive issues or things that they have not fully conceptualised in their own minds.

The other type of data available in qualitative research is that referred to as ‘idiographic’. This data is essentially based on the overall analysis of each case in the research. In this context, the things that people say contribute to the overall picture of the individual. Other information available to the researcher, but not captured in a verbatim transcript, include non-verbal cues such as a posture, the affect or emotional response of a person as they answer questions and non-verbal responses such as eye-rolling and shaking of head. This type of data is particularly important when attempting to determine how a person feels about something rather than, merely assessing what they think.

All of the data described above is used in the process of analysing what is happening for a research participant. The process of analysing qualitative data is one of synthesising all of these data sources in a manner that accurately describes the experience of the participant whilst at the same time, directing the findings towards conclusions that meet the objectives of the research. As shown in Figure 5, the process of understanding qualitative data is iterative, repetitive and holistic, with the researcher considering all of the data sources outlined above.



**Figure 5** Process of analysing qualitative data

A key implication of this analysis process for the reporting of qualitative research findings is that data other than direct utterances, that is idiographic plus inference, by definition will not be supported by direct quotations from research participants.

In the detailed findings section of this report, we have generally supported findings with quotations, which means that findings not supported by quotations are more likely based on data from Individual Case Analysis.

Throughout the report there are quasi-numerical references, such as *many* or *few*. When such terms are used they can be interpreted as follows:

- Couple – more than one and less than five
- Few – more than two but less than nine
- Some – more than five but less than 15
- Many – more than 11 but less than 28
- Most – more than 26.

As this is qualitative research, numerical references need to be interpreted somewhat flexibly. One reason for this is that participants are not asked identical questions and therefore numerical approximations sometimes comprise data that is inferred (from individual case analysis) as well as that which is directly uttered. Sometimes it is impossible to make an inference as there is insufficient data and this is another reason to view quasi-numerical references as indicating a range. Due to the nature of qualitative sampling, findings of magnitude cannot be generalised to a population and are merely to provide the reader with some indication of directionality that would need to be confirmed with quantitative research.

## CASE STUDIES

Three participants participated in second interviews and have been written up as detailed cases studies.

The rationale for the selection of these case studies was somewhat subjective, but with the intention of illustrating and/or representing:

- Metropolitan/Non-metropolitan issues
- Sex (Female/Male) issues.

Key research themes are:

- The extent of harm
- Harm and financial loss
- The impact of mental health
- Major losses and bingeing
- Critical life-event triggers
- The ongoing challenge faced by some gamblers
- Willingness to participate in a second interview and ease of access.

As a result of these selection criteria, the case studies are not representative of the entire sample. They somewhat over-represent those with substantial financial loss; those who have experienced a major loss of control and the existence of co-morbid factors. In essence they represent the more serious end of serious problem gamblers. The rationale for these selection criteria was that there is potentially greater insight to be gleaned from those with the more serious problems.

## FINDINGS

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This section of the report presents the research findings based on the emergent key themes, comprising:

- Personal situation
- Gambling behaviour
- The gambling experience
- Onset of problem gambling
- Gambling problems
- Interventions and attempts to control gambling
- Reasons why gamblers increase or decrease their gambling
- Future research.

Additional findings have been included as attachments, specifically:

- Detailed case studies
- A summary of the qualitative research findings compared with the Wave Two findings of the gambling study.

## PERSONAL SITUATION

Only a small proportion of the participants were in stable relationships with partners. Quite a few were single parents. A couple were cohabiting with ex partners, but in a relationship that was now purely platonic. Quite a number were single, including a few who were divorced.

Not surprisingly, given the age of many of the participants, few of them had young children or even children still living at home. Many had older children who were no longer living at home. A couple had no contact or were otherwise estranged from their children.

Many had parents who had passed away. This was probably not surprising given the average age of participants.

There were several instances of siblings who also gambled or were somehow part of getting the participant involved in gambling or influencing them on the path to becoming a problem gambler. That might have been directly, i.e. taking them to play the pokies, or it might have been indirectly, i.e. consoling a family member through a traumatic life event and suggesting they get out and socialise at a gaming machine venue.

Almost everyone in the sample had some friends, although it did appear that the greater the extent of the problem gambling, the smaller the group of friends, and the less frequently the person was interacting with those friends.

*I brought my daughter up, I moved down here from the farm up at ABC, mum and dad's farm. Went back there after the divorce, or after me Mrs nicked off and then in 19XX when my daughter went to high school I came down and bought this house, it was what I could afford at the time you know, and it give her somewhere to come home from school and that, you know, like somewhere more closer than the farm. So I brought me daughter up and I was at Australia Post at the time so she needed*

*somewhere to come home, our times overlapped just a little bit you know. (D6. Male, mid 50s, regional/rural)*

*Full time, teaching, primary, marriage, thirty odd years, three grown children, three and a half grand children. (C10. Female, early 50s, metro)*

*Yeah, fifteen year old daughter, live on my own and that's about it. (D20. Male, late 40s, regional/rural)*

*Just an average family, I've got two adult children that don't live at home anymore. One's thirty-five and the other one's thirty-two. (C9. Female, early 50s, metro)*

*And my son's sort of, he's a little bit estranged, although we have communicated recently, like hello how are you, happy birthday, happy Mother's Day, that's right. (C5. Female, mid 60s, metro)*

*There's also the issues of friends, I don't have a lot of friends in this area, ahm, and I'm not very good at making friends, ahm, I'm not very tolerant and I like my own company. (D19. Female, early 60s, regional/rural)*

*We'd moved away, so I didn't have any friends when we'd moved, and when we came home, seven years later, everyone else had their you know, set routines and group of friends, so we still haven't moved back into any of those circles. (C10. Female, early 50s, metro)*

Many of the problem gamblers were not working. In some instances this was because they were unable to work. For quite a few it was because they were retired. However, some were employed although only a few were employed full-time and working days. Quite a number were working part-time and some were working shift-work, evenings and casual hours.

A key issue associated with problem gambling was getting into financial difficulty. Not having regular work reduced the capacity to earn income and, as a consequence they were much more likely to have found themselves in financial difficulties and hence have problems related to their gambling. In a few instances, participants had been regular gamblers, gambling within their means while working, but upon losing their income source did not appropriately reduce their gambling, leading to financial difficulties.

Several of the interviewed problem gamblers were not working as a result of illness or injury, and were on a Disability Pension. There were also a few who had been involved with WorkCover claims and a couple had received payouts.

*Yeah, I've been out of work for now six, seven years now, been out of work, so before that yeah. (C3. Female, early 30s, metro)*

*Personal care, in home support, respite, for the council as a, Home and Community Care they call it. I work permanent part time. I mean it's supposed to be, they guarantee me twenty hours a week, but I normally do between twenty eight and forty. But, look I used to work night shift, which was like Friday, Saturday, Sunday and Monday night. (C5. Female, mid 60s, metro)*

*Yeah, been there [work] for coming up XX years..... you deal with it, I don't mind it to be honest, the only thing that kills me are the hours, twelve and a half hour shifts. It is, seven day fortnights, you work two on and two off, three off, three off, you've got to work every second weekend. It's a bugger that is, but that's the way it is. (D20. Male, late 40s, regional/rural)*

There was a direct relationship between involvement in hobbies and other activities and the extent of the problem gambling. Those gamblers who had other interests were less likely to get themselves into substantial financial difficulties. They sometimes still had a problem with gambling, but with other hobbies and activities it was somewhat more likely that the extent of those problems would be limited.

Those who were most consumed by their gambling seemed to have little time or energy to engage in hobbies or other regular social activities. Those with mental health issues, particularly those dealing with depression, seemed similarly less likely to be participating in such activities.

The problem gamblers who experienced the most significant difficulties often had their preferred gambling activity (most frequently gaming machines) as their primary hobby and/or recreational activity.

Similarly those involved in community groups or local community activities, such as a local sporting club or local church, seemed less likely to get themselves into terrible financial difficulties. Even in instances where people did get themselves into difficulty they had a degree of connection, that in some instances seemed to stop them progressing to an even more desperate and hopeless situation.

*I'm already involved with the birds, I am assistant secretary of an organisation, I'm a member of a couple of others, I really look forward to the monthly meetings, you know, because that gets me out. I'd get involved in that. (D6. Male, mid 50s, regional/rural)*

*Yeah. You say to your friends, like I do a bit of fishing and a bit of shooting you know and I go away fishing. I went away at Easter shooting and I was away for ahm.....ten days, not one moment in that ten days where I felt like going to play the pokies. (D6. Male, mid 50s, regional/rural)*

For those who gambled socially, it was generally the case that family and or close friends also gambled. For those who tended to gamble alone, family or friends may or may not have also gambled. In some instances other family members gambled and possibly even had a problem gambling, but they did not gamble together and generally did not discuss their gambling.

While some problem gamblers had a family history of gambling there were many instances, including some of those gamblers whose gambling problems seemed quite severe, where there appeared to be no family history of gambling. In a few instances, there were other family issues such as problem drinking, abuse and violence that seemed to have a direct or indirect impact on problem gambling.

*I am also curious about it, whether there's a gene for it, because since I stopped, and mum died and I started talking to family about things that happened with mum and dad and their early years and talking to dad about his family after his brother died. I've since found out that, from a friend, that dad's older sister would quite regularly put all her pay through and ring her son for money. That his older brother, ahm, saved money to buy a home in the early fifties, and moved to ABC to actually purchase a farm. Him and his new bride, had saved the money to buy an entire farm and he lost the whole lot at two days at a race meeting, while they were looking for a property. And the dad would lose more than he should and that on one occasion when mum lost a baby, after birth, he picked up two weeks holiday pay to pick her up from the hospital and pick us kids up and go and stay somewhere for her to recoup and he lost the whole lot in the afternoon before he picked her up from the hospital, between getting his fortnight's holiday pay and getting us, so I'm thinking, he had five older brothers and sisters. One died very young, and three out of the other four, well, three out of four had a gambling problem. And Grandma would quite happily play till the cows came home. (C10. Female, early 50s, metro)*

*I think my dad had a flutter on the horses and that was about it, and then probably doing Tatts lotto from when I first started working, probably yeah, I did that, but it was only just like \$2 back then when it first started or whatever, but yeah, and then there's so many things out there now, and you just sort of think you know, it might happen to me, it might happen to me and I know a few people who have won and then they've lost everything. (C9. Female, early 50s, metro)*

*I was only in New South Wales for about twelve months because I lived there when I was a kid, had a bad home life my mother was a gambler, I came to Victoria. She played poker machines in New South Wales she used to put the housekeeping money through, the mortgage money through, the car payment money through, my step-father had to go to the ABC Club in XYZ and ask for her to be excluded because she kept spending all the money for everything else, she would promise me that if I looked after the kids, my younger siblings, while she went to the Worker's Club on Saturday that in the afternoon she would take me horse riding but it never eventuated. (D19. Female, early 60s, regional/rural)*

*A bad habit of one is too many; a hundred's not enough, when I was younger. So I find not to drink at all is better than to have one. Ahm, I'm shit scared to find that out....my dad was a heavy drinker, and a violent man in his younger years. He matured when he was in his late forties, he stopped drinking all of a sudden, become, he was a great bloke, he was a good bloke when he wasn't drinking. I don't want to end up like that. I've always been scared of ending up like that. (D6. Male, mid 50s, regional/rural)*

The question of when people started gambling raised a number of different issues. There were several different ways to consider what it meant to have started gambling:

- Was it their first exposure to gambling, including going to Bingo with their grandmother or playing poker with their uncles?
- Was it the first time they bet on anything, including a Melbourne Cup sweep or their parents putting some money on a horse for them?
- Was it the first time they gambled independently, including backing their own horse or putting money in a poker machine and playing for themselves? or
- Was it the first time they gambled on the activity that had subsequently become problematic for them?

Many of the problem gamblers had been introduced to some type of gambling when they were children. However this was generally not the gambling activity that had subsequently become problematic.

Given the age of the sample, many of the problem gamblers interviewed were old enough to have been able to gamble prior to the introduction of gaming machines in Victoria. It was therefore not surprising that quite a number had been first exposed to gaming machines across the border, most frequently at the NSW river clubs. Many of the participants described these visits as low cost and very enjoyable entertainment and did not suggest they might subsequently develop a problem with gaming machines.

Younger participants typically started gambling, or at least had some exposure to a gaming machine, once they had reached the age where they could attend a pub with a group of friends. In some instances this initial exposure was with family members rather than friends. It seemed quite common for a group to be at a pub or club and then to spend some time on a machine; gambling was not a key component of their outing, but it was a part of that social environment.

Most of the older participants had some additional exposure to gambling on poker machines relatively soon after they were introduced into Victoria, or certainly once the machines had started to become more wide-spread and were in close proximity to where they were living. There were however, a couple who did not have exposure to and experience with gambling and poker machines until later – the point at which they became problem gamblers.

*We lived in NSW until I was thirteen, so [the] clubs were there. Ahm, I never even played when I went home to visit, I would go with my grandmother and she'd put money in and I'd pull the arm for her because she couldn't manage that on her own anymore. (C10. Female, early 50s, metro)*

*My old man liked betting on horses, he wasn't a big gambler, but it come from there, picking a double on the Saturday and all that, and I just started working and put my own bets on....Go to the trots with the old man, and the races and that yeah. (D20. Male, late 40s, regional/rural)*

*Well first time betting was on the horses, I set up a TAB account in my mum's name when I was sixteen and used to sneak in the staff room and put phone bets on, but that was more a joke sort of thing with a couple of mates, like put \$2 here, put \$2 there, it was more just the thrill of sneaking in the staffroom and doing it. We are talking about putting \$10 in the account, we'd lose pretty quick you know, and not only that back then we were probably on \$10 a week pocket money, so we were probably, five people chucking in \$2 each to do it, but I mean I've always a TAB account, like from when I was eighteen, I went out and got one, just to bet on the Melbourne Cup and things like that and I mean I bet on horses quite a bit as well, but I wouldn't, that's never become more than a weekly thing. (D4. Male, early 30s, metro)*

## GAMBLING BEHAVIOUR

### ACTIVITY

Gambling on gaming machines was by far the most widespread of the gambling activities amongst the research participants. Only a few of the problem gamblers interviewed were dealing with an activity other than gaming machines. Most of these were punters (those wagering on horse or dog racing) and most of them were male. A couple of the punters were also involved in sports betting and for one that was his main area of problem gambling. A few people identified they had experienced difficulties with a different activity in the past (e.g. scratchies), but only a couple were currently dealing with a problem associated with more than one type of gambling.

There was a strong association between gaming machines and most other forms of gambling. Even if it was not their preferred activity or their primary gambling activity, all the problem gamblers interviewed gambled on gaming machines at least occasionally.

Those participants involved in punting or sports betting were also likely to gamble on gaming machines, although it seemed that if they got themselves into financial difficulty it was as a result of punting (or sports betting) rather than as a result of gaming machines. A few participants had initially been introduced to punting and had been regular punters, sometimes for many years, but subsequently experienced more substantive problems with gaming machines.

Virtually all of the participants also engaged in other gambling activities such as Lotto, but seemed to not necessarily consider this gambling, or at least not of the same order as gaming machines or punting. Raffles and sweeps were barely considered to be gambling. Many people bet on the Melbourne Cup even if they had no other involvement in punting and this was rarely considered to be gambling. There were however exceptions to this, including a few participants for whom 'Scratchies', Bingo, or Lotto had been a substantial issue, although rarely with the same negative consequences as was the case with the gaming machines.

It appeared these activities were not considered to be gambling because they provided little scope to become a problem. In most cases, participants did not describe experiencing the same level of excitement or physiological arousal, and their subjective experience of excitement was a key part of the positive experience associated with gambling. In the case of sweeps and raffles the primary motivation to participate was social; the actual gambling was incidental. In the case of Lotto it seemed that the probability of winning was so low and the potential win of such magnitude that it was unlikely to encourage some of the key antecedents of problem gambling such as escalation and chasing of losses.

A few punters were also involved as owners or part-owners of racing animals (horses or dogs). This meant that a considerable time and effort was devoted to racehorses or dogs, only some of which was related to gambling. Some owners gambled on their own animal while others did not. Given the low likelihood of owning a winning animal ownership seemed to be something of a gamble in itself.

*No, I might have an occasional bet on the dogs but it's not a system, it's just a habit. When I was out at Noble Park, I used to always take the Box Trifecta, I always took, 1, 2, 7 and 8. Didn't give a damn of the name of the dog or anything. (D2. Male, mid 80s, metro)*

*When the horses come around, I like to bet on the horses. Once a year, yeah, I don't know how to bet, if I knew I probably would do it but I don't even know how to do the Melbourne Cup properly. (C3. Female, early 30s, metro)*

*Mainly, well it's sports I should say, I was trying to think more specific into sports but it's probably sports that you are after. Yeah sports betting, I'd say, I would say that at times I feel like I've had a little bit of a problem with it. Point spreads, total match points, they are the main ones. (D4. Male, early 30s, metro)*

*The pokies are the worst killers, they are the pricks if you get on them. No I only do it if I'm there with the boys, and they'll say oh let's all put \$20 in or something like that. I'll never go sober to go and play the pokies ever. I probably lost a bit of money on them and just thought this is crap, I could have bet on the horses for friggin a week with the money you've lost at the pokies. (D20. Male, late 40s, regional/rural)*

## VENUES AND ACCESS

Proximity and access were key factors in determining gambling participation. In almost all instances, gambling took place at venues that were conveniently located. The few exceptions to this were:

- Online or phone betting, where location was irrelevant
- Gaming machine players who were on a breakout (gambling in the midst of a sustained period of abstinence), but excluded from their local venues
- Those who wished to conceal what they were doing and were avoiding places where they might be recognised.

Most of the participants who were regular gaming machine players had several venues they frequented. It varied somewhat depending on locale, but most of the more serious problem gamblers seemed to have at least two venues that they preferred, and they often had a few more they would consider if needed. While there were exceptions, it appeared that those regularly frequenting a greater number of venues were also more likely to have experienced greater harm related to financial loss from their gambling than those with fewer venues.

There were a number of factors that affected whether people liked the feeling of a venue. In some instances it was the size of the venue. Some people liked bigger venues where they could hide more easily; there was a greater choice of machines and a greater variety of denominations. Other people liked smaller venues because they were more intimate and less crowded.

For the majority of participants, gambling in their preferred way was relatively simple. They were either close to venues or they could travel there with little difficulty. The exception to this was a couple of people in regional areas who had excluded themselves from their immediate local venues; but even in these instances there was a venue within an hour's drive which wasn't covered by the exclusion. These gamblers were still able to gamble in the way they wanted to but it required more effort and was a little more difficult.

*Wherever is local, everything is here, I go to the lotto shop just down the road, a hotel just down the road, it's not like we go to the Casino to play. (C3. Female, early 30's, metro)*

## ISOLATION

Many of the participants gambled socially. Those who were more serious gaming machine gamblers identified that they did not really enjoy playing with others, including friends, a partner or other family members. The gamblers felt that in those instances, they were unable to gamble the way they wanted because the friend or partner was likely to be much less willing to expend an amount of money or the time

that the gambler thought sufficient. A number of the more serious problem gamblers talked about enjoying the solitude or isolation, and such an escape was not possible when gambling with others.

Some of those included in this research only gambled socially, that is, they did not gamble alone. This group was far less likely to describe having experienced substantial financial loss and harm as a result of their gambling. Those who had experienced substantial harm, financial loss and other related consequences gambled alone and had lost their money gambling alone.

*Yeah I kid myself that it's a social thing sometimes, but if there's nobody there that I really know, I still stay and play if I've got some money. (C5. Female, mid 60s, metro)*

*It's fun, yeah, it's fun, like if I'm with the group of friends, like and we are having fun there, but if I'm there like by myself, like sometimes, I've done it once, I drove past and thought do you know what, I'm going to quickly go in and I did it really quick, I lost \$10 in like two seconds, literally two seconds and I was out of there, like what did I just do, why did I do that? Like seriously why did I do that? (C3. Female, early 30's, metro)*

*When I go out with the boys. All my mates, they all gamble too, they are all into the horses, we all have been since we were kids. Yeah, there aren't many footie clubs that don't have people who don't drink and gamble or interested, is there? (D20. Male, late 40s, regional/rural)*

### TIMING

In terms of when they preferred to gamble, there was a split; some gamblers preferred to gamble during the day and others preferred to gamble in the evenings. In some cases participants gambled days and evenings; evenings on work-days and daytime when there was no work. In most cases gamblers developed a pattern of gambling (e.g. every Tuesday from 10am and Thursday nights from 6pm) or at least a series of preferences (e.g. in the evening after the kids are in bed) and followed this pattern.

There were instances where gambling would start during the day and continue into the evening, or start in the evening and continue through to the following morning. Other aspects of their lives often dictated when they actually gambled. If they worked they were more likely to be gambling in the evenings. If they didn't work they were more likely to be gambling during the day. Very few of those interviewed had young children, but this also had an impact on when they could gamble.

There was also an issue for women going home after shift work or who were working nights. This was an issue for a number of women gamblers who worked as nurses and carers or in hospitality. Sometimes when they finished work there were relatively few places open. Gaming venues were one of the few places available for these women to unwind that were accessible and where they felt safe and comfortable. For some of these women it was clear that their original motivation had been to unwind and their regular attendance had evolved into a gaming machine problem.

*I think working the night shift, was bad because once I finished it, I couldn't sleep at nights, and the only place to go, to me this is the whole problem for women in my situation is there's no nowhere to go and feel safe, whereas I can feel safe at the pokies, it's like a little lounge room, you know the people, you go in there they make you a cup of coffee, you know, there's nowhere else a woman can feel safe. (C5. Female, mid 60s, metro)*

### FREQUENCY

In terms of gambling frequency, there were a few different groups.

There were people who regularly played at the same time, same day or days of the week - sometimes with the same people. In the most extreme cases they had a regular routine and would almost be guaranteed to be at a given venue, on a particular day and at a particular time. While these gamblers

would very occasionally gamble on impulse this was comparatively rare. Even though these people might be problem gamblers, they seemed to have experienced less harm from their gambling than some of the problem gamblers who played more impulsively. This is probably not surprising as if they were this organised and disciplined, they were probably less likely to get out of control and experience a major gambling binge. Those with more regular commitments, such as regular work and family commitments were less likely to play impulsively and this might be the key determinant of the apparently lesser harm resulting from their gambling.

Another group of gamblers would essentially gamble whenever they had money. For this group it was the availability of money that determined the frequency and intensity of their gambling. They were more likely to gamble when they had money available and less likely to gamble when they did not have money available. The key characteristic of this group was that they would play very frequently if they had money and it was mostly a lack of money that limited their gambling. These people were often gambling the day after they received their pay or pension. If they were successful and had some wins, they would keep gambling, and would most likely go back every day if they could.

A subset of this group had adapted to operating with very limited funds. While there was a desire to play frequently, there was an equally strong desire to be able to play again. This meant that some of these problem gamblers could budget their gambling funds to ensure that instead of losing everything in one session they retained sufficient funds to be able to gamble again before they next received income. This level of control seemed to be quite at odds with their apparent impulsiveness and impetuosity. Despite having this level of control they did describe instances where they had gambled away all of their available funds. Interestingly it appeared that many of these gamblers had been through peak periods where their gambling was out of control, they often had lost the majority of their liquid assets, and had now adapted to a period of reduced resources and limited income. No-one in this research was in the midst of a gambling binge. They were all steady state gamblers or binge gamblers who had been through their peak losses.

Another group of gamblers described themselves as motivated to gamble when they were feeling lonely or depressed. For these gamblers the environmental and emotional circumstances in which they found themselves influenced how they gambled. The motivation to commence a gambling session was driven by their emotional state and how they were feeling. They used gambling as a way of dealing with their personal and emotional issues. As a consequence they were more likely to gamble when feeling stressed, lonely, depressed or pressured and wanted to escape from these feelings.

Other factors that influenced when a gambler would gamble were feeling lucky (and due for a win) or that they needed to win money back – chasing their losses. Both of these could motivate a gambling session. If the gambler felt they were due for a win or might get lucky, the likelihood of them gambling increased. Similarly there were times when a gambler would feel that because they had lost so much money, a machine (or the machines / the venue / machines or venues generally) must be due to pay them, and this was also a motivation to gamble. A slight variation on this was when the gambler had lost money they felt they could not afford to lose and needed to win that money back. This also sometimes prompted a gambling session.

An individual gambler could demonstrate the attributes of any one of the groups. Particularly over time these groups were not exclusive. A gambler could gamble with different frequency over time as they could have different influences affecting how they played. In addition to variable finances other factors that affected the frequency of gambling were changes to a gamblers emotional state, their mental health, their personal and relationship situation and access to and familiarity with venues.

*If I had money I'd be there every day. (C5. Female, mid 60s, metro)*

*Last week I didn't go at all, the week before I went every day. Oh actually that's a lie, last week and half of the week before I didn't go at all, but for the seven or eight days before that I went every day. (D6. Male, mid 50s, regional/rural)*

*Oh every weekend, and probably some days on my day off if I've got money in the phone account, I'll have a bet. Yeah, just put them on races here and have a punt. (D20. Male, late 40s, regional/rural)*

## MACHINE PREFERENCES

Most of the frequent gaming machine gamblers had a preference for particular machines in terms of:

- Machine value (e.g. one cent, two cent, twenty cent, one dollar)
- Credits per line
- Number of lines
- Game features (e.g. free spins, bonuses, jackpots, etc).

In some cases participants preferred a specific machine (e.g. SweetHearts) and in others it was a combination of machine attributes (e.g. two cent machine with nine lines and free spins). Although most gamblers had a preference for a machine they often had a few other back-up machines which they also considered acceptable if necessary. Machine preference was often associated with the gambler having previously experienced a substantial win on that machine. Over time, familiarity was also a driver of preference, particularly for those whose playing was essentially low engagement and for those who were using the gaming experience to *zone out*.

*Favourite machines. Yeah and your favourite place depended on yeah, whether you were having like a big losing streak or a win. If you had a win you'd go back to that spot, you know, I could, I've got friends who still gamble and they will only go to one place and play one machine. (C10. Female, early 50s, metro)*

*I did have the machines that I preferred but I was quite happy to move around, I couldn't sit on the same machine for hours and hours and hours. (C10. Female, early 50s, metro)*

*Ahm, it's the same machine, there might be two or three of them in the venue, I tend to play, or because I might have won once, or what I thought I won once, so I tend to go back again. I don't understand them, but you get free games on it, then it starts paying out. (C7. Female, mid 40s, metro)*

*No, I'm hopeless, I'm hopeless, the machine just sits there. One particular machine, it just begs me to come and play it. Oh, unfortunately a few years ago, I had some massive wins on it like a couple of grand at a time, you know. Yeah, I just got this thing in me head, you know. (D6. Male, mid 50s, regional/rural)*

*There's only two machines that I enjoy playing, the rest I don't enjoy playing them. I'll put money in but I won't enjoy it. I don't know, for some reason I'm just attracted to these two machines, I don't know what it is, I just like them. One of them, if you get the free spins, you get three options, you can have the free spins again, you can take the mystery prize, or take whatever you won on the free spins. A couple of times I've taken the mystery prize and I've won big. (D8. Male, late 40s, metro. Male, late 40s, metro)*

*The pyramids I, that's my favourite, and if there's no pyramids, sometimes I just think oh I can't be bothered, I don't want to play, I like the pyramids. If that's what I want and the pyramids are taken, if someone's playing it, if they've only got a few credits on it, ahm, I might wait. And if I see, ah, they are not going to move, I might go home, come back home. (D11. Female, early 50s, metro)*

#### AMOUNT GAMBLED

Many of these factors also affected the amount of money gambled at any point in time. Most of the regular individual gamblers had a particular amount that they gambled, a preferred machine, a preferred machine value (e.g. one cent, two cents etc.) and that machine would have a given number of lines (e.g. five, nine, twenty etc.). There was also a preference for the number of credits bet per line (e.g. one, two or five credits per line). Most people played the maximum number of lines; in fact virtually all of the serious individual gamblers played the maximum number of lines, with the possible exception of when they were gambling socially.

A combination of these decisions, machine value (value of a credit), number of credits per line (value per line per spin) and maximum number of lines (maximum); resulted in an amount gambled per spin. In combination with the spin-rate, the amount gambled per spin determined how long any given amount of money lasted.<sup>2</sup>

While gaming machine gamblers gambled the maximum numbers of lines almost without exception, they would vary machine denomination and were quite willing to alter the number of credits gambled per line throughout the course of a session. If they were feeling good, lucky or felt flush (perhaps as a result of an initial win) they might increase the amount being gambled per spin and this was generally regarded as a good experience – both being able to do it and the feeling associated with the greater risk and potentially greater reward. If they felt the machines were not paying and were losing their money at what they considered an unreasonable rate, they were likely to decrease the amount gambled per spin.

Many gamblers did not expect to leave with more money than they entered. Most hoped they might, but did not really expect they would. What they did expect was decent time-value for the amount of money they gambled. This would typically involve some small wins and possibly some free spins. Most participants had a clear idea of when they had not had sufficient time for the amount of money gambled, be that \$50, \$100 or \$500. As long as a session lasted for an acceptable amount of time gamblers were often content, if not exactly happy. For most gamblers there was an equation that determined whether the gambler had a satisfactory session. For most gamblers there was an implicit equation they used to determine whether a session was satisfactory. The factors involved in consideration of an adequate session were:

- Starting stake
- Time goal
- Amount gambled per spin
- Changes to stake (winnings).

With the starting stake and minimum time goal being fixed, the only variables that could change were winnings and the amount gambled per spin. Of these, the gambler could only change the amount bet per spin and this is what they did. After losing consistently and progressively running out of money these gamblers would decrease the amount gambled per spin to try and extend the amount of time and push

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<sup>2</sup> This did vary depending on features such as free spins, and any wins.

the playing experience to what they thought was a reasonable amount of time. Conversely when they had some wins they may increase the amount per spin, partly because they had reached a threshold where the time spent gambling was sufficient given that amount of money gambled.

The decision to increase the amount being gambled was also influenced by the apparently widely held very strong belief that the more one spent, the bigger the potential winnings. Because many gamblers believed that to win big they needed to bet big, an additional motivation for increasing the amount gambled (total stake / machine value / spend per spin) was to try to win larger amounts of money.

### PLAYING OR GAMBLING

Interestingly, quite a number of the serious gamblers referred to the idea of playing rather than gambling. There was an idea that they *would have a play* and somehow *having a play* was not quite the same as gambling. Going to a venue for a limited amount of time (i.e. for only an hour) and spending only a limited amount of money (e.g. \$20, \$50 or \$100) was often considered to be having a *play*. The use of the term *play* or *playing* seemed quite different to *betting* or *gambling*. Problem gamblers often went with the intention of *having a play*, but finished up gambling much more money and staying for much longer than they intended.

There is potentially something quite significant about gamblers not using the language that actually describes their behaviour.

### SMOKING AND ALCOHOL

Many of the problem gamblers were also smokers. Most of them indicated that the only real impact of the smoking ban on their gambling was that it reduced the amount they smoked while gambling.

A common behaviour was for a gambler to wait until they had won some free spins and have a cigarette while the machine was playing the free spins. Some gamblers reserved the machine and took a break from their gambling. Leaving a machine unattended, even with a reserved sign caused a degree of anxiety, partly in relation to the fear of someone stealing their money, but also partly in relation to potentially losing the machine that owed them money. One advantage of a machine with free spins was that the gambler could leave the machine still playing while they had a smoke. Although many players identified free spins as a key attribute associated with their preferred machine, it did not seem as though they had chosen machines with free spins to enable them to smoke.

Problem gamblers who smoked seemed to have adapted to gambling in a non-smoking environment and had integrated their smoking behaviour with their gambling.

A few participants indicated they did not like smoke and found the smoke-free venues much more pleasant and appealing than they had been previously.

*You'd play and hope you got the free spins, and when you'd get the free spins, you'd sit your card there, the reserved on your stool and you'd smoke while you watch your free spins through the window.  
(C10. Female, early 50s, metro)*

Most of the serious problem gamblers, that is the ones who gambled on their own, tended not to drink alcohol while they were playing gaming machines. A few identified that they were drinkers and indeed a couple of them had drinking problems, but even these people indicated that they tended not to drink or at

least drink relatively little while gambling on gaming machines. It seemed that for these people they had both gambling and drinking problems, but tended to keep these as separate and independent problems.

As might be expected the social gamblers were somewhat different. In many of these cases gambling was not the priority activity associated with the outing; that was dining and/or drinking. Social gambling often involved simultaneous drinking and gambling; however, in most of these cases the amounts of money being lost were modest and unlikely to be causing serious harm.

Some of the punters were a bit different as there was a less clear separation between individual and social components to their gambling and unlike the poker machine gamblers, their level of gambling could be substantial when gambling alone or with company. It seemed common for the punters to have a mate or mates with whom they gambled regularly. For these people, punting both on course and at a (Pub) TAB was likely to involve drinking.

*I started off working out the back as a fork lift driver and picker and packer, and then I had a work accident and then I started like I was on WorkCare and then I started gambling, trying to think that I'm going to make ends meet and I ended up gambling about \$20,000. I still play the pokies occasionally, but not you know, I might have \$100 that I might and that might happen if my mum is here or if I go with somebody or something like that but I don't ever put in any more than \$100. I actually leave my card and that at home, because the temptation, I actually leave my card and that at home, because the temptation is too easy to go and get the money, ahm, and I play Tatts lotto and that's probably about \$60 a week.....I had an operation, and I was off work for, well before and all that I was on and off work all the time, you know like a couple of, I might have had a couple of weeks off because of sciatica pain and then all that type of stuff and then it was sort of twelve months later that they decided that they'd operate on me, once they operated on me I tended to get back a little bit better and then I was doing reception work and went into the office and doing stuff in there, so it was a change of work, ahm, and over the years it just ahm, you know I was drinking a lot with the pain, ahm, just anything. Pills, yeah anything to try and get away from the pain and yeah, just gambled and got pissed, gambled more, ahm, and it all went on a credit card, which my husband didn't know about, so he found it and yeah, I got caught. Which was a good thing. (C9. Female, early 50s, metro)*

*That was because I lose control and don't know what I'm doing when I'm drinking and I need to know when I can walk away from the machine or think or feel, or, be in tune in some way. (D19. Female, early 60s, regional/rural)*

*Yeah, but I don't drink at home, never have, only save myself, I'm a binge drinker, go out on the weekends. Not every weekend, but if there's something on, I'll go out and wreck my body for two or three days and come home and be like this, like I am right now. Wherever we drink, we always go where there's a TAB or pokies or whatever. Just the environment I was brought up in, and still in it so that's the way it is. And being single for the last ten years, that's my life, I enjoy doing that. (D20. Male, late 40s, regional/rural)*

*The alcohol seems to make them more interesting, I don't know what it is but I can't play them sober. If I've got no money for a beer, I won't go there. (D8. Male, late 40s, metro)*

## THE GAMBLING EXPERIENCE

### EMOTIONAL RESPONSE

Most of the more serious problem gamblers and even some less serious problem gamblers indicated there was nothing that felt quite the same as when they were gambling. This was particularly true for those who were playing stakes of money that they really could not afford, as the emotional rollercoaster they experienced was amplified and according to their description quite extraordinary. The highs were very high and the lows were very low. There was nothing else that these gamblers could identify which felt close to the emotional experience of gambling. This experience of highs and lows was a strong motivation to gamble.

*When I won \$1250 in New South Wales and then I thought this was really nice and I had that euphoric feeling. (D19. Female, early 60s, regional/rural)*

*And I literally want to cry, it's the same feeling, like from the scratchie, from the pokie, but with the pokies it's more exciting, because you get all these free spins and you are like wow, and the music starts playing and oh, all that music was \$2, you know, I think I get more joy from the pokies from all the rah, rah. (C10. Female, early 50s, metro)*

In almost direct contrast was a group of gamblers who played with the intention of feeling numb. These gamblers seemed to feel very little before, during or after gambling.

*You lose yourself in the machine, you lose yourself in the machine, and that's why I get frustrated about people saying I'm a gambler, because you're really not gambling, you're playing a machine, it's, and I mean I can play on my computer at home but it's not the same thing?(C5. Female, mid 60s, metro)*

*You could sort of just block off things that were really worrying you and just concentrate on the lights its sort of like a self-hypnosis, every so often if you'd get a win then you'd get that feel good about yourself, endorphin-type rush, people would say oh good on you, good luck and you know all that sort of stuff and you would you'd get this feeling of achievement until you didn't have any money left and didn't know how you were going to feed yourself. (D19. Female, early 60s, regional/rural)*

The experience being sought through gambling tended to be described as either quite positive (a high) or neutral (numb or zoning out). For some, there was a good deal of positive expectation associated with the excitement and hope of potentially winning. For those who were seeking more of a numbing experience, it was neither positive nor negative, it was just neutral. In essence, they sought the absence of any substantive emotion.

How a gambler felt as a gambling session progressed and how they felt at the end of a session varied quite significantly and ranged from positive to negative. These feelings were highly leveraged on the financial outcome of a particular session and were somewhat related to the amount of time spent gambling for a given amount of money. There were several different outcomes:

- A relatively quick loss of the initial stake tended to engender a degree of aggravation and anxiety. At this point, many gamblers were not terribly negative or down on themselves because they would seek more money to continue to play and thus avoid (or at least defer) those negative feelings
- A gradual loss of the initial stake was pretty much what most problem gamblers expected and, provided it was not too fast, it was considered acceptable. When their money went too quickly most gamblers felt ripped off and felt they had not had a reasonable play. This was not about winning directly; rather they had not expended an adequate amount of time on the machine. It should be noted that a reasonable amount of time almost always required minor wins and possibly a feature which makes it impossible to completely separate time and winning
- An initial or early win resulted in very positive feelings at the start of a session and was quite likely to engender a belief that perhaps this would result in continued and ongoing luck. If the win was moderate or substantial, it might also encourage gambling for increased amounts of money. Problem gamblers seemed to have difficulty walking away from an early win and were very likely to gamble away all of their winnings and their initial stake and this tended to result in a negative emotional response
- The issues were slightly different once a person started playing a second or subsequent stake.
- If a second or subsequent stake was also lost quickly, the gambler might be very despondent, and in some instances would seek to keep gambling until they had a *reasonable play*. They might also feel

the need to keep playing and win back their losses. This was generally a negative emotional experience

- If a second or subsequent stake was lost gradually and intermingled with a few minor wins, the gambler might well conclude it was just not their day/night and leave. This was generally an emotional experience that ranged from neutral to negative
- If a second or subsequent stake resulted in a quick and substantial win, the gambler might feel their luck had changed and may increase their bets, as described above
- If a second or subsequent stake diminished gradually and was then supplemented by a substantial win, it was possible that the problem gambler might actually take that money and leave.

Problem gamblers often finished a session with very negative views of the machines, of themselves and of their own behaviour.

*\$8,000 [won] over two days. It's not as exciting as you think. You are excited, but there's part of you that knows you are going to put it back through. Like I didn't hand it over to him and I knew, like you tell yourself you are not going to, but there's part of you that knows that you are going to put it back through and I think it only took me a week and a half or something to put it back through. (C10. Female, early 50s, metro)*

*Yeah and it, what seems to be the problem and everyone else I talk to agrees with me, as long as the win is not in the first five minutes when you first walk in there. If you have a win after half an hour, you seem to be able to walk out if you win in the first five minutes you seem to not walk out because you think I didn't come here for five minutes, you know. (D6. Male, mid 50s, regional/rural)*

For many of the gamblers interviewed there was a sense of anticipation associated with how they felt prior to gambling. Many would spend time thinking about their next opportunity to gamble and this contributed to a positive feeling of anticipation and expectation associated with the period prior to gambling.

Many of those interviewed were aware they had a gambling problem and had attempted or were attempting to reduce their gambling. These gamblers would often give themselves a goal or plan related to controlling their gambling. For these people, how they felt after gambling was still dependant on the financial outcome, but was also strongly influenced by the extent to which they had exerted some rational control over their own behaviour, in line with their goals. So for example, a gambler might have set themselves a five hundred dollar limit, and if they lost that amount but no more, they might well feel quite positive about their session, or at least not negative. If however, they had set themselves a goal of one hundred dollars and been to an ATM and gambled an additional two hundred dollars, they might well be very negative, particularly about themselves and particularly if they knew it was money they could not afford.

### TIME SPENT

The amount of time spent gambling varied enormously between individual gamblers. Indeed, there was sometimes considerable variation even for a single individual.

One thing that was more common amongst the more serious problem gamblers was that they described instances where they had a session that had gone for a long time. Many of them talked about having numerous sessions of five plus hours and some much longer - possibly all day or all night sessions.

The amount of time gamblers spent thinking about their gambling also varied quite significantly. It seemed to be influenced by how frequently they were gambling; the more frequently they were gambling the more time they spent thinking about gambling.

It also depended on their financial situation. If they had lost a lot of money they were more likely to be thinking about that, particularly if it was affecting their daily life. Some gamblers with financial difficulties constantly needed to shuffle their money to make ends meet. These gamblers expended significant effort ensuring they had money to gamble and consequently spent a lot of time thinking about their day-to-day living expenses and their gambling needs. In these cases the gambler would think about their gambling whenever their precarious financial position inhibited them doing something (e.g. one lady who frequently gambled her fortnightly money was unable to join her girlfriends for coffee and this regularly triggered thoughts about her financial situation and therefore her gambling).

Some of the more serious problem gamblers had experienced extended gambling binges (where they gambled very intensively for a period of several weeks or months until they were no longer able to finance the intense gambling) and during these binges they spent a lot of their time thinking about gambling.

*It doesn't preoccupy but it's always there. (C7. Female, mid 40s, metro)*

*Just constantly thinking about when's the next time I would be able to play, when the next time I would have enough money to go and play. (D19. Female, early 60s, regional/rural)*

*Oh, yeah, yeah, thinking about the machine, thinking about the pokies more than you know gambling. Not gambling as in having a bet, I don't hang out to have a bet, I just think about the pokies. (D6. Male, mid 50s, regional/rural)*

### SUCCESS AS A GAMBLER

The majority of the gamblers interviewed have identified they have a problem with gambling and many of them had sought some kind of formal assistance. Most of the problem gamblers interviewed were ones for whom the peak of their problem gambling and harm done were in the past. This meant that many were able to evaluate gambling and their gambling problem somewhat dispassionately. As a consequence, their perception of gambling and even some of the language used to describe their problem seemed to have been influenced by their exposure to those assistance providers such as GPs, counsellors, Gamblers Helpline and Gamblers Anonymous.

Most of the interviewed gamblers did not believe that there was any such thing as a successful gambler and did not think of themselves as a successful gambler. Only a couple of the interviewed gamblers claimed they were frequent or consistent winners. Indeed, quite a few quoted the idea that because they had won early on, they were ultimately losers (i.e. as a result of a good early win they had become problem gamblers). One or two gamblers claimed to have family members or associates who were successful gamblers, but in their rational moments most stated that it was not possible for them to make money as a gambler.

Some thought it might be possible to be a successful punter, but acknowledged that if this was possible it would require discipline and effort more like a full-time job than entertainment. This was quite different to what they were doing and they acknowledged that they did not diligently follow form.

Notwithstanding this inability to be successful as a gambler, most had moments when they felt lucky. Feeling and being lucky, feeling that *today was their day* and they were going to have a win was very

important. It was important because it influenced their decision to commence a gambling session and the amount that might be gambled in that session.

*We are all losers in there. (C7. Female, mid 40s, metro)*

*Yeah I keep going, yeah. I'll have another go at this because it's my lucky day. (C3. Female, early 30's, metro)*

*And a lot of mates are the same, they back their footie number whenever they are having a punt. Just how you like, three runs back from a spell, usually the fourth run is when they are ready to show their best and all that kind of stuff, just little things like that. Won on the track, over the distance, train on the track, little things like that. (D20. Male, late 40s, regional/rural)*

Even though many of the gaming machine gamblers were aware there was not a lot they could do to improve their chances of winning there were some things they believed influenced their potential to do well.

Most of the serious gaming machine gamblers felt that to win a lot they had to gamble a lot. This was the substantive basis of the rationale for increasing bets, betting the maximum, or in many instances betting more than they could realistically afford. There were two parts to betting big.

The first related to having a minimum worthwhile stake. This figure varied between gamblers, but almost all of them had an amount below which they questioned the value of even gambling. When gambling an amount below this minimum, they felt there was no chance of winning any substantive amount and therefore their stake would vanish in just a few spins – not providing an adequate *play*.

The second related to the amount gambled per spin. Most gamblers described at times reducing the amount they were gambling on a spin because they were fearful of their money being exhausted too quickly. A significant contributor to the decision to spend more was the frustration of having a win on a machine and receiving a much smaller payout because the bet was smaller. The fear of this happening was a powerful motivation to gamble more per spin. Quite a number of the participants described situations where they had reduced their bets (e.g. halved the number of credits per line they were gambling), only to have a win at that lower amount. They described the anguish and frustration they felt when, on finally having a win, they were unable to turn it into a big pay-out because they had lost their nerve and reduced the amount that they were gambling per spin.

It was not entirely clear where the idea of needing to bet big to win big came from, but it certainly seemed to be partly related to the idea of chasing losses. Many of those interviewed had quite substantial losses, particularly over time, and for them to have any chance of even getting back to a point they might consider to be a break-even, they had to win a lot of money and knew that would not happen if they played for relatively small stakes.

*Well this is bizarre because I have found myself doing that thinking oh yeah if I'm going to win, I'm going to win big, I'm not going to walk out of here with \$50, what's \$50. So if I'm going to win I want to win big. (C7. Female, mid 40s, metro)*

### RECALL OF WINS AND LOSSES

Most problem gamblers did not keep track of their wins and losses at all. Interestingly and unsurprisingly, the wins were remembered more frequently. In part this was likely because there was a strong positive association with a big win. It should however be noted that wins were typically exceptional and therefore unusual amounts of money (e.g. someone might have won three, five or eight thousand dollars), and it is the magnitude of that amount of money that stands out for that, not just because it was a win. In contrast

problem gamblers consistently lost amounts in the hundreds (or for some gamblers thousands) making them amounts that did not stand out and therefore less memorable.

A few of those interviewed had lost very considerable amounts and they seemed to recall those instances very well. There were also some instances where gamblers had lost discrete amounts of money (e.g. a payout or inheritance). Even though those amounts may have been lost over a number of sessions and possibly months, gamblers could identify they had lost that discrete amount of money.

*Oh yes, you never forget a big win. Oh lord no, no. Oh no, I got a cash jackpot down here, it's just a wild thing that comes up every now and then, and when was it, it would be three year ago now, oh it would have to be, oh time flies, ahm, I won \$1,500 on the cash jackpot and a week later, of course I'd taken \$1,500 out of it, it had dropped down, anyhow it was a week later and I took \$1,400 out of it, and in one week, just on \$3,000 out of the cash jackpot, oh boy did I have a fly up then, I was king of the damn pokie machines for a while.(D2. Male, mid 80s, metro)*

## BINGES

Quite a number of the gamblers also described a situation where they had an intense binge of gambling. These binges were described as periods of time where the gambling became a major and uncontrollable obsession. Often binges were associated with dramatic escalation in the amounts bet and the frequency of gambling.

*Well not full time (gambling), I still went to work, but it was every other minute was taken up by pokies. (C10. Female, early 50s, metro)*



For a number it was this gambling experience that had resulted in real financial difficulty. Their serious financial problems had not arisen as a result of regular constant gambling; they were mostly attributable to a binge that might have lasted days, weeks or even months.

Binges were described as very intense and there were instances where problem gamblers had lost tens and hundreds of thousands of dollars (houses, superannuation, inheritances etc.). It was during these binges that people seemed to have lost the majority of their assets and caused themselves serious financial loss.

Binges were sometimes triggered by having access to additional funds. Instances where problem gamblers had access to increased funds, included:

- Inheritance;
- Accident or injury payout; and

- Divorce or separation.

There were also instances where there was increased access to existing funds. In most instances this was when the problem gambler's partner had been managing their finances and when the relationship ended that control over the gamblers finances was suddenly absent.

A few participants pointed out that when they were having problems, such as overspending, they would do things such as rotate money through credit cards, take out new credit cards and borrow or even steal money. Even though they may not have had sufficient money to meet all their commitments and to gamble, quite a number reported that they had become very good at making sure they had access to sufficient funds to enable them to gamble.

## **ONSET OF PROBLEM GAMBLING**

### **PRIOR GAMBLING EXPOSURE**

Most of the gamblers included in this study had exposure to and experience with gambling prior to developing a gambling problem. Many were familiar with gaming machines as a result of having gambled in NSW, often at the border clubs, prior to the introduction of gaming machines in Victoria. Many of the punters had grown up in families where there was some gambling. Sometimes a parent (most often the father) was a punter but often it was poker or another card game.

Determining the existence of a causal link between prior exposure to gambling and subsequent problem gambling is beyond the scope of a qualitative study. However, these interviews did not identify a direct connection between prior gambling exposure and subsequent problem gambling. Some of those without childhood exposure to gambling subsequently had problems with gaming machines and some with exposure to punting and card playing also had problems with gaming machines. Some of those with the most significant gambling problems had no childhood exposure to gambling.

Almost all gamblers with a gaming machine problem had exposure to machines, most often as an adult, prior to developing a gambling problem. In terms of prior exposure to gaming machines, problem gamblers displayed a few different profiles:

- A couple had problems with gaming machines before they were introduced into Victoria, having left NSW to get away from a gaming machine problem
- Several had gambled on gaming machines at the border clubs without any problem, but experienced difficulties once they were introduced into Victoria
- Many had gambled on gaming machines in Victoria without experiencing problems, some for several years, but subsequently developed a problem with gaming machines
- A couple had no prior experience with gaming machines and developed a problem soon after being introduced.

While most people had exposure to gaming machines prior to having a problem with gambling on them, this exposure did not lead immediately or inexorably to problem gambling. Most commonly, people had been exposed to poker machines and so were somewhat familiar. They might have been an infrequent or irregular gambler or a regular gambler whose gambling was not problematic. Subsequently a major life event with negative consequences occurred: they were injured at work; they became unemployed; they started suffering from depression or a loved one died or left. As a result of that critical event they began to gamble more frequently and for longer periods of time, an escalation of their gambling to the point where it was a problem.

The progression for punters (those wagering on horse and dog races) with a gambling problem seemed to be quite similar. Many of the punters had grown up in families where punting was common and had often begun punting at an early age. For most of them regular punting had become integrated into their social life (e.g. a regular bet at the pub with a group of mates). For many, this pattern existed for an

extended period without causing apparent harm. In very rare instances this gambling progressed in an almost linear fashion gradually escalating until it became problematic.

#### DEFINING THE ONSET OF PROBLEM GAMBLING

In many instances it was difficult to identify the exact point at which gambling became problematic or what was the exact trigger. In some instances people could identify a particular event that was significant (going to gamble alone; gambling more than they felt they should; getting additional money to extend a gambling session; realising they could not pay for something; gambling away a massive lump sum) however this event was not always an indicator of harm in its own right. In some instances it was merely a marker that indicated the commencement of a pattern of behaviour that in hindsight has resulted in harm being done. Many of the gamblers who are now aware of the harm their gambling has done were not necessarily aware of the extent of the problem as it was evolving.

This poses a quite significant challenge for assisting problem gamblers as there are several potentially significant barriers to providing assistance:

- At the point their gambling is escalating, the gambler may not have yet experienced sufficient harm for it to be easily identifiable as a problem
- If the gambler is escalating their gambling in response to an issue in another area of their life they may be primarily focussed on that issue, not on their gambling
- The existence of mental health problems can make rational evaluation of their behaviour more difficult for the gambler.

*Yeah well I mean what sort of got me in a little bit of trouble with, it I was going, I was at uni, and a mate from my part time job while I was at uni sort of was telling me how much he was winning all the time, this and that, so I started having a little bit of a play with it, and it's always the traditional story the first time you do it, you're good at it, after that it starts slowing down, but within, I started doing it for about two months and then I turned \$25 into \$8,500, and I thought hey, I might not need to work anymore. (D4. Male, early 30s, metro)*

#### REASONS TO GAMBLE

There was a range of reasons provided to explain why people gambled. There was some distinction between the motivation to start gambling, the motivation to continue gambling and the motivations that resulted in the gambling reaching levels where it was a problem. There was also a distinction between the motivation to start a session and what subsequently happened that resulted in a session continuing.

#### WINNING

At a fundamental level people gambled because they enjoyed it. There was an exhilaration and excitement associated with the expectation of winning, anticipating a win and with actually winning. In some instances, this excitement was further enhanced by gambling with and for greater amounts of money.

A key element of the experience of enjoying gambling, particularly initially, was the opportunity and desire to win money. Many of the problem gaming machine gamblers described having an early substantial win that had influenced their perception of how easily they could improve their financial situation. These gamblers described having an expectation that they would be able to win. Over time this perception

becomes somewhat less positive, but these problem gamblers retained the hope of a big win and the associated change in their personal financial situation.

*My biggest win is \$100 on a scratchie, which I was like, it's like I'd won the jackpot, I was so like, yay. That week I was winning a lot, so it was \$100 then it was \$50 and then it was \$20, and then it was \$8 and then \$16, and so that week I probably won like over \$200 in that one week, so it made up for the spending sort of a thing and the next week I lost it all, like that, yeah. So you feel pretty good when you do win, it's a great feeling. (C3. Female, early 30's, metro)*

*Then in eighty-two, just after my divorce I met a chap and he was perfect, we were together for three years and then he was killed in a car accident and I was devastated again that this time I just couldn't get away from it and I needed blockage, I needed to block things and I went up to New South Wales I tried running to all sorts of places to try and get away from the pain and finally I went to New South Wales and I was just, I had \$10 in my pocket and I just went and put \$10 in a ten cent machine and won \$1250. This is easy I thought, I felt euphoric and all that sort of stuff and found that you know while that I was playing pokie machines that I was having a rest from all the traumas of my life and here we are today and I'm still in the same boat. (D19. Female, early 60s, regional/rural)*

### BOREDOM AND LONELINESS

There were a number of gamblers whose motivation was loneliness and having few or no alternative activities. Their motivation was that the alternative to gambling was to be sitting at home, doing nothing they particularly valued and with no interpersonal interaction. For these people a gaming machine venue provided a distraction and some interaction. Even if the interaction was not particularly meaningful or substantial, it averted feelings of loneliness.

Many gamblers identified they were often bored when not gambling. For them, part of the motivation to gamble was to alleviate that boredom.

Alternatives to gambling varied somewhat depending on relationship status and personal situation, but for many there was no compelling alternative to gambling. A few gamblers had become interested in the internet and had non-gambling activities that occupied some of their time. Other gamblers were interested in fishing, gardening and animal breeding. However, for the more serious problem gamblers one of the main alternatives to gambling was to be home alone, possibly watching television.

It certainly seemed that those who had engaging and attractive interests were more likely to have alternatives to gambling. A couple of people were animal breeders (i.e. birds and dogs) with an interest in their own breeding and the related associations. A few had recently become grandparents and were much more engaged in dealing with their grandchildren. A few were involved in charity work, which occupied time and provided some social interaction. A couple of people had discovered slot machine style games online that could be played for no money and these provided some of the excitement of a gaming machine.

With the exception of a few gamblers who seemed to have a compulsion that rendered them unable to control themselves, it was generally identified that when people had more things to do, they were less likely to spend their time gambling and therefore less likely to get into difficulty.

*Oh just kept, I don't know, just, things happening in your life, you know. Yeah, bad weather, couldn't get things done around here. I think if I'm sitting here bored shitless, I wonder if I put \$20 in a machine up there, I might win, you know. (D6. Male, mid 50s, regional/rural)*

*You are there longer at the machine, I honestly think that it's loneliness, to a certain extent, ahm, after six o'clock at night this place is dead, you never see a soul, you've got to be somewhere else, to get any company sort of thing, and the clubs, well I alternate between the two, there's one down the corner here, the ABC Club and the RSL Club. I just sit down at the table and have a yarn and talk for a while, have a beer and they just wander off and go home to their families sort of thing, you are left alone, alright, go and play the pokies. (D2. Male, mid 80s, metro)*

*Yeah I've just spent so much of my life bringing up my daughter and my grand kids, and I don't begrudge that, I'm not whinging about that, but I've just never had a social life and yeah it's all about that, I'm just bored shitless. (D6. Male, mid 50s, regional/rural)*

*Very hard to say it's sort of a thing in my head, very hard to name I could call it something like frustration or unhappiness or lack of self-worth, ahm, unfulfilled, things like that. (D19. Female, early 60s, regional/rural)*

*But I just have a bet because you live on your own and you're bored and you've got to have something to do. (D20. Male, late 40s, regional/rural)*

### ESCAPE FROM PROBLEMS

Another motivation to gamble on gaming machines was associated with the need or desire to escape particular problems (such as relationship difficulties, or possibly a violent or potentially violent partner). This motivation was having an excuse to get out of the house and go somewhere the gambler felt safe. There was often also a desire to use gaming machines as an opportunity to stop thinking and feeling; in essence to zone out. In these instances people were seeking a period of time when they did not have to deal with any challenging emotions or thoughts; they could sit down, push buttons and *tune out*. Gaming machines were seen as an excellent way to escape difficult thoughts and feelings.

Gambling to escape or experience some respite from personal problems was common. Some gamblers were directly experiencing problems. For example, they were having relationship problems and after an argument they would go to a gaming machine venue to escape their problem. In other cases the gambler felt threatened by their partner; possibly fearing physical or mental abuse, and would gamble until they felt it was safe to return home.

*I think I'm bored, I think I am utterly bored and when I do have respite I mean what can I do? I mean people say go to the pictures and I have done that but a lot of those pictures that, they don't change a lot here, you know they might keep, have a movie on and that'll be there for a month or two, so and I think there's nothing much to do, yeah that's what I'm thinking, and then I think oh well, just go to the pokies again. So I think it's boredom, and also I think you do forget your problems it's not easy caring for someone. (D29. Female, early 60s, metro)*

For some women the relative safety of a gaming venue made it an attractive option if they wanted to be out without company. Although it was rare for such women to not have also been attracted by the gaming possibilities the benefits of the venue were quite significant.

### LIFE EVENT TRIGGERS

As mentioned previously, one of the key motivations to escalate or change the pattern of gambling was the experience of a negative life event, such as an injury or loss of employment. This often seemed to be the trigger that resulted in a change from gambling that was not problematic to gambling that was a problem. In some cases the additional harm that resulted in this gambling becoming problematic was primarily a result of changes in the person's circumstances more than the change in their gambling. A person who becomes ill or injured and becomes a disability pensioner has substantially reduced income compared with when they were employed. When this gambler continued to gamble without allowing for their reduced financial circumstances they would eventually experience a degree of financial stress. If this was not addressed it could easily lead to harm in a number of areas of the gambler's life. In many of these cases the gambler had spare time that needed to be occupied, was dealing with the emotional consequences of their changed circumstances and in some instances was also dealing with pain and suffering.

*But there was a catalyst on that, I had my own business at the time, I'd been doing a renovation job and I had all my equipment in the van, had my world in it, my compressor and all my hand tools and I'd been taking that to the job and take more out, finished the job and had everything the damned van and went to the shopping centre, go upstairs and went down to do my shopping and come back, looking for the van, couldn't remember where I put it, no it definitely wasn't there, somebody had nicked it with all the equipment in it and they found it burnt out a couple of weeks later, and I lost everything and though well that's it, I just packed my suitcases and gave all the furniture that I had then to the Salvation Army, came over here with two suitcases. And I was completely disillusioned and that's when I really started to hit the skids on the gambling. I had loneliness, anger, there was a whole mixture of feelings in there, but it got that way in the end that I just had nothing, completely lost there for a while, if it wasn't for the clubs, here on the corner, I was the second one through the door when they opened the place. And gradually I went into every damn club that was available. (D2. Male, mid 80s, metro)*

### COMPULSION

There was a group of gamblers who described their problem gambling as if it was a compulsion over which they had little or no control. The reason they gambled was in essence because they could not stop themselves. They felt they had no choice and were controlled by their gambling. In some instances, these people talked about feeling the machines calling to them as they walked past (or failed to walk past) a local venue.

Problem gamblers frequently felt they could not stop gambling. They were often unable to explain why but felt compelled to keep gambling while they still had money. Some of these gamblers expressed a fear that if they stopped gambling they would miss out on a big win, while for others it was just about playing for as long as they possibly could. Several gaming machine gamblers described an experience of *getting in the zone*, which seemed to be a state where the gambler was completely focussed on the machine and disconnected from everything else. In this state the gambler was unconcerned about problems in other areas of their life.

*It just got ridiculous, I was just spending so much like, I would, I'd be sitting down and I'd be thinking about it, and I'm like I'm going to quickly run down, get a few scratchies, I might you know, my palm will get itchy, I'm going to win some money, so I'd go down. (C3. Female, early 30's, metro)*

### CHASING LOSSES

Problem gamblers frequently chased their losses. Indeed the extent of chasing losses was a key determinant of the extent of a gambling problem. Gamblers often felt they had to win their money back and this was sometimes compounded by the belief (or hope) that having fed so much into the machine it must be due to pay out. Chasing of losses was a frequent motivation to continue to gamble and in some instances was a motivation to commence a gambling session. It was not always about losses within a session. Sometimes gamblers were chasing losses over much longer periods, such as days, weeks, months, years or even their entire life-time as a gambler. In a few instances gamblers were chasing a discrete amount of money, such as a \$10,000 inheritance that had been gambled and lost.

*Yeah good, I'm on a disability pension and I know that they say you know, pensions all disappear and it's because you don't get enough I think and you're hoping for the windfall that will give you the edge up, I have walked out with money in my pocket, I've walked out with a couple of grand and felt really, really good but in the intervening days afterwards the money goes back in again. (D19. Female, early 60s, regional/rural)*

### EXPERIENCE OF WINNING

Irrespective of the other motivations to gamble, the desire to win was probably the critical underlying motive common to all gamblers. Most indicated they would not play if the capacity to win money was absent. There were however a few gamblers playing online games similar to a poker machine, but not

involving real money. These gamblers seemed to be using this to reduce their gaming machine gambling.

All of the gamblers who identified that their gambling had become a problem had a recollection of at least a reasonable win and often a substantial win. The definition of both reasonable and substantial wins tended to increase over time. Many of the gamblers described having a substantial win quite early, when they had not been playing for a particularly long period of time. Such a win might subsequently be considered relatively minor, but at the time it had seemed substantial. This win was quite critical in formalising or formulating that gamblers perception about and expectations of gaming machine gambling.

A few of the gamblers recounted stories of having had quite substantial wins when they first played; to the point where they described thinking to themselves '*my god why haven't I been doing this all along...It's just such an easy way to make money*'. Some of these very early positive emotional experiences substantially affected how these problem gamblers feel about their gambling. Even though that win might have been a long time ago, and even though they might rationally accept that ultimately they are going to lose (i.e. ultimately they will lose more money than they win), they still retain a very strong expectation/hope of again experiencing that initial windfall. This would enable the gambler to recover all (or at least much) of the money they had lost and bring the ledger back into balance.

A few gamblers recounted having very substantial wins while they were playing very intensively. They could often explain that they were experiencing larger wins because they were gambling more frequently, with a much greater stake and more per spin. However, there was still a positive emotional response to those larger wins even at the greater cost.

*Oh instead of putting in \$10 or \$20 dollar notes in the thing, I was whacking in the \$50's. Oh yes, going for the real big one you know. Oh yes, bigger chance, the higher you pay the more money will come back, yeah, that was the thought, and that's the thought of a lot of people and I don't think that now.  
(D2. Male, mid 80s, metro)*

### FEATURES

For many gaming machine gamblers the *feature* or *free spins* appeared to have become goals in their own right. It was quite common for these gamblers to be playing until they got the feature or free spins. While this was rationally justified as the free spins increasing the likelihood of a payout, there were times when problem gamblers were extending their session until they obtained the desired feature. It was mentioned earlier that many gaming machine players had a sense of an acceptable time gambling / money lost equation. In many instances the experience of a special machine feature or free spins was included in the unconscious calculation of whether the gambler had obtained sufficient value from a session.

### MENTAL AND PHYSICAL HEALTH ISSUES

Gambling also seemed to be influenced by the mental health of the gambler. In some instances mental health issues seemed to be associated with commencing gambling, escalation of gambling and the experiences of a gambler during a gambling session.

*Sometimes I just need time out. (D19. Female, early 60s, regional/rural)*

In some instances, gambling was a way to escape from some of the feelings associated with mental health conditions such as depression and anxiety.

*But when a family situation comes up, like this coming week is my granddaughter's birthday and I won't be seeing her, I get really down and I go down to the pokies. (C5. Female, mid 60s, metro)*

Some gamblers were struggling to deal with relatively long term trauma or issues associated with childhood problems. Several women indicated they had been sexually abused. A number of these women indicated they were working through and trying to resolve those issues, and their gambling was associated with not having resolved the issues or the process of trying to resolve them. Most of these women were in therapy and simultaneously trying to address trauma, childhood abuse and problem gambling.

*Well I've been divorced since 1982. I married a Scot. I think now, I've, in hindsight diagnosed him as being an Asperger, he was very ahm, strange man, very, perfectionist driven. He made our life, mine and our children, miserable, he was very strict and overbearing, very controlling emotionally, financially and yeah basically it was a horror story, a horror marriage, he wouldn't let me get a job because that meant I would be able to get my own money and that meant that I would be able to break free. He joined the army, he was discharged from the army for being psychologically unfit he was diagnosed as a narcissist with paranoid schizophrenic tendencies and other things, I can't remember. He molested our children, our girls, I had him charged and that was the end of the marriage. He got two years' probation and our lives were destroyed. (D19. Female, early 60s, regional/rural)*

Gambling was not obviously and directly the cause of any physical health problems, although given its impact on issues such as diet and exercise it seems likely there would be some health consequences, even if only indirectly.

It was however quite evident that physical health problems, and injuries in particular, were often associated with an increase in gambling and the development of gambling problems. Several of the problem gamblers had been quite seriously injured and some experienced severe challenges dealing with pain related to their injury. In addition to pain some of these ill and injured problem gamblers had additional time and reduced income as they were no longer able to work. These factors were additional causes of increased gambling and harm.

*When I'm not working, a lot of sleeping really, I'm diabetic and I get very tired. (C5. Female, mid 60s, metro)*

*The original accident was 1992 or something like that and then I hurt myself again in 1999. Yeah both at work, like driving forklifts and lifting boxes and stuff like that, just I was doing reception work, so I was you know, better after the operation and it was probably a few years later and then I was doing reception work and a courier came in to pick up some boxes and I was marking the boxes and he actually put the trolley and the box behind me and I've stepped back and as I've stepped back I've fallen and he's grabbed me and pulled me, trying to stop me and it all twisted and I fell over and yeah, just started all over again. Yeah, so and I still have problems with it and I still take painkillers, and morphine and things like that to get through. (C9. Female, early 50s, metro)*

*I had an accident in 2004, and I haven't worked since 2006, I had a series of operations between 2004 and 2006 on my right shoulder. I smashed my shoulder completely, it's just all, I've got wire and screws and steel, and that in there, holding it all together. And the Royal Melbourne Hospital surgeon wouldn't give me a clearance for work, he said I'll never be right again and that's the end of me you know. I'm a boiler maker by trade, so yeah. No I didn't injure it at work, I injured it here actually, I was just walking out the back yard to feed the birds and my daughters cat got under my feet and I went down, I had two jugs in my hand and I put my hands out in front of me so I didn't fall on one of the glass jugs and yeah, just popped, well I broke the bone down here and the tendon shot back up in my neck and I don't really understand it completely but it was a pretty, like I had it done, the operation and he reckons he's only done three in thirty three years. So yeah a bit of a problem there but it gives me a bit of buggery especially on the cold nights and that. So that's about where I'm at, you know. (D6. Male, mid 50s, regional/rural)*

*Tight in the chest and I feel ahm, arrhythmia, I've got a problem, I actually went to the doctor there for a while, the heart surgeon, and I've got a leaking valve and arrhythmia. (D19. Female, early 60s, regional/rural)*

*Same thing happened with my friggin elbow, got to go in tomorrow and get the nerve conduction test, all them fingers are numb, can hardly any feeling in there, and get the scan, the shoulder is still giving me hell, same thing, breaking up a fight. (D20. Male, late 40s, regional/rural)*

*Yeah and I still fall, occasionally I fall down as well, but I'm, I take medication for it (depression), so you know, like occasionally I'll ahm, you know, fall down and sort of slap myself around a bit and sort of think you can't keep doing this sort of thing and I'll stop. It's a binge thing. I got on a binge thing of when the pain gets too much for me I'll drink, where I'll get into depression and things like that; it's normally that that sets me off. (C9. Female, early 50s, metro)*

Gaming machines and the associated venues were sometimes used in the process of rehabilitation from injury. In a few instances injured gamblers were going to gaming machine venues as part of their injury rehabilitation, as it was not very demanding, was not a fixed period of time and venues offered a range of options to sit or stand. In most cases this gambling while injured was not causing substantial harm but was occasionally a prelude gambling that subsequently became problematic.

While injury and chronic illness were often associated with problem gambling a few of the problem gamblers were dealing with a chronic disease or injury in isolation. In most cases these gamblers were also dealing with mental health issues, most commonly depression. Amongst the most serious problem gamblers included in this research, mental health conditions were very common. In fact it appeared that in almost all cases where gambling had caused serious harm the gambler had some type of pre-existing mental health issue.

Many of those interviewed indicated they were being medicated for depression and/or anxiety. Other conditions such as bi-polar and borderline personality disorder were identified by a few problem gamblers. A few gamblers were being treated for multiple conditions. Several of the women had experienced childhood sexual abuse and some were being treated for issues associated with these experiences.

Quite a number of people felt that there were times when they had been anxious and depressed and that there was a strong association between their anxiety and depression and their problem gambling.

In most cases it seemed that the existence of a mental health condition pre-dated the major harm associated with problem gambling. In a few of these cases the gamblers were able to identify that they were gambling specifically to help them cope with their depression. One gambler was clear that her bi-polar contributed to her problem gambling. In most other cases there was an association, but it was not clear if and to what extent the mental health problems were a cause of the problem gambling.

In a few cases it was very clear that gambling had been a cause of stress that had resulted in the gambler experiencing a mental health problem. In each of these cases the mental health condition remained an issue, even though in at least one instance the gambling was now under control.

## GAMBLING BEHAVIOUR AND PROBLEMS

In terms of machine value and numbers of credits per line, most of the problem gamblers tended to be reasonably consistent (i.e. they had a particular value machine and they had a standard or at least a default number of credits per line they would play).

There was some variation in both of these attributes, so if the gambler was feeling very lucky and if they had a large win or otherwise had substantially more money than usual, they might increase both the machine value and/or the number of credits per line. However, this was not frequent and it did not seem to be a function of having bet more over time. For some, there was an increase in the value of the machine, so they shifted from one-cent machines to two-cent machines or possibly even a one dollar machine. Alternatively they may have retained the machine value, but have increased their bet in terms of the number of credits bet per line (i.e. from one credit per line to two credits per line). Notwithstanding this escalation, these problem gamblers were not typically playing dollar machines for maximum credits per line. They were typically playing lower value machines, as none of them had sufficient funds to play the highest value machines with large bets per spin for any extended period of time. A few people did however talk about having played these high value machines during a binge.

While there was some variability it seemed to gamblers that the maximum number of available lines had increased considerably. This seemed to have occurred even on machines that otherwise had remained the same. This meant that some gamblers had continued to favour a preferred machine, which had over time increased the maximum number of lines that could be gambled. Whereas previously there might have been a maximum of five or nine lines on a machine, there were now 25, 30 or even in excess of 100 lines.

As was noted earlier a key characteristic of the more serious problem gamblers was the need to gamble the maximum number of lines each time. From five lines to 25 lines is a five-fold increase and progressing from gambling five lines to 25 lines resulted in any given amount of money being lost in one-fifth the number of spins. Obviously with other factors remaining constant, any given amount of money was therefore lasting the gambler one fifth the amount of time it had previously. This appeared to have had a number of consequences:

- Gamblers complained that any given amount of money seemed to not to last as long as it once had (possibly because it actually does not)
- To feel that they have gambled for a reasonable amount of time (assuming a constant machine value, credits per line and machine speed and allowing for a problem gamblers need to gamble the increased number of lines) gamblers have been required to increase their stake
- For problem gamblers, who seem to have a compulsion to play the maximum number of lines, an increase in the maximum number of lines has the effect of increasing the amount gambled per spin
- Increases in the number of lines per machine seem to have had a direct impact on the escalation in the amount gambled and lost by problem gamblers.

It was impossible to ascertain what the change in the ratio of numbers of lines had been, but the interviewed gamblers seemed certain it was at least a doubling in the number of lines over a few years. Quite a few gamblers seemed confident the multiplier over a few years had been much more than a doubling of the number of lines. As a direct consequence of these increases, even at the more conservative assumption of only a doubling in the maximum number of lines, any given amount of money would be lasting only half the amount of time that it had previously.

*The machines are, that's the big problem. You used to be able to spend hours, with \$20. You can't spend five minutes with \$20. (D2. Male, mid 80s, metro)*

*Yes, I can not possibly only play five lines, out of a twenty line machine, or a twenty five line machine. I'll walk away from the machine if there's still some credits in there and I'd have to drop it back to day paying five credits for one line, I'll walk away and leave the five credits in there. Ten to one, you pay the one line and the thingy will come up and you'll get it again and the feature will come up and you'll get it again and again and again, and you've got one credit, you've got all these free spins and you get \$4, and that's frustrating. (D19. Female, early 60s, regional/rural)*

Most of the serious problem gamblers had increased the amount they bet. This was true in relation to the initial stake (the minimum they would take at the start of a session) the amount gambled per spin and the total stake (the amount they might lose in a single session).

It should however be noted that some of the more serious problem gamblers have also decreased the amount they bet as their financial circumstances deteriorated. In most of these cases, they would like to gamble more and would do so if they had sufficient available resources. However their financial circumstances mean they can gamble only in a limited way. Included in the interviews were a few gamblers who had gambled and lost tens or hundreds of thousands of dollars and whose gambling was now restricted to the amount they could afford on a pension – a significant reduction in the amount they could gamble, but with no apparent improvement in the extent of their gambling problem.

A few of those who got themselves into considerable financial difficulty were recipients of large windfall gains (tens or hundreds of thousands of dollars) as a result of which they started to gamble much larger amounts, then found themselves in the midst of a binge, at the end of which they had gambled and lost their windfall gains and sometimes significantly more. Having this *extra* money seemingly removed the primary constraint that had been stopping these gamblers from gambling more intensively. Having additional resources freed them to gamble more heavily and this higher stakes gambling provided a significant *rush*. As a result of these very positive feelings, gamblers continued to gamble in this more intense manner. This continued until the gambler started to realise how much they had lost and then started chasing their losses – the gambling behaviour and intensity remained, but the motivation and feelings associated with that gambling were quite different.

Within a single session, problem gamblers often described a situation where they went to a venue with the intention of gambling only a limited amount, but discovered they were unable to restrict themselves to that amount. Indeed once they had started many problem gamblers indicated they would keep gambling until they had nothing left they could lose.

*You would say, I'm not going and then you'd go. I'll just go in for half an hour. I'll just go in with \$20, and you leave everything else in the car. Or, I've got \$50 in my purse, I won't touch my plastic and then you'd lose the \$50 and you would take \$200 out and then you'd lose that, and then you'd take another \$200 out and you'd lose that until you'd reached your daily limit. (C10. Female, early 50s, metro)*

*I think too, there were probably a couple of little wins along the way that came in handy at home, so then, and so then the betting increases, and you go from playing one line on a five cent machine to playing five lines on a ten cent machine, to finding out that there are machines with twenty lines, you know, and then, so it just gradually escalates, and then it became somewhere to hide. (C10. Female, early 50s, metro)*

*The maximum I might play is triple credits which is \$1.80 but this morning I got \$380 up and I pressed \$1.80 three times, and really took an effort to press it the third time I was really getting nervous. (D6. Male, mid 50s, regional/rural)*

*But one credit yes but I found that you know over the years, since I've been here it's crept up. Oh I can play two dollars sometimes, even. Yeah and if I've had a big win I can even up it to five. (D29. Female, early 60s, metro)*

*I reckon that's just started in the last four or five years that I've started upping bets like that yeah, and I wish I didn't do it because you can lose a lot too like I'd go in with fifty dollars but now you can't if you do that sort of thing you can't you need a hundred or more. (D29. Female, early 60s, metro)*

Covering losses and chasing wins were a constant theme in the stories of problem gamblers and it was a key factor for all of the more serious problem gamblers. Even when chasing losses was not overt or top of their mind, it existed at a less conscious level. There was always an awareness of a loss that had hurt them, and to some extent there was almost always a desire to win that money back.

In some instances losses were associated with a machine and the problem gambler gambled substantial money in a specific machine and felt that machine owed them. In other instances, losses were venue related and the problem gambler gambled substantial money at a venue and felt the venue owed them. In other instances, the losses were more holistic, they had gambled and lost substantial money over time and were therefore owed by machines or venues generally.

There were also instances where the loss was a very specific and immediate amount of money (e.g. the current fortnight's pension). In other instances, they were much larger discrete amounts (e.g. a TAC payout). There were also instances where it was money designated for a specific purpose (e.g. paying a bill) that should not have been gambled.

It was this latter category that was most immediately likely to lead to a gambler chasing their losses, as it was money they did not really have and could not afford. It was often then compounded by the gambler finding enough money to chase what they had lost and then losing that money as well, and then feeling the need to win back both the initial stake and the amount lost while chasing to win it back.

*And later, it's about trying to win, because you are constantly losing you know, so you are constantly going back to chase what you've lost, and then you would have a win and you'd be able to put a bit of it back, and then you could, you know, you'd had a win and could keep going, and you'd hit rock bottom and think, this is really bad, tell hubby, get a counsellor. (C10. Female, early 50s, metro)*

*Well I've just seen that chasing your losses is something I've done me whole life, you know, like it's just you know when you used to see guys play cards, before I started playing cards at work, in the lunch room on some of the big jobs I worked on you know, they'd bet \$10 and lose it, so they'd bet \$20 and you know they used to say you've got to double up every time you lose, double up because then when you have a win, you get it all back and I guess chasing your losses is the phrase. I do, I see it on telly and signs now in the pubs and that, but it's been around all my life, chasing my losses. (D6. Male, mid 50s, regional/rural)*

*It feels like I want my money back. I just want my money back, that's all it feels like, then of course I never get it back so Saturday, Sunday, have to wait till Monday to get more money, just to see me through to pay day again. (D8. Male, late 40s, metro)*

The more serious problem gamblers did not have anyone who encouraged them to gamble more or to gamble more frequently. For most of these people, their families and friends were more likely to be encouraging them to try and seek help, gamble less and gamble less money.

In only a few instances, was it identified that there were people encouraging the problem gamblers to gamble more. Sometimes there were people who indirectly supported the continuation of problem gambling. One problem gambler had an arrangement with his sister where they would ensure that the other had sufficient funds to continue gambling regularly.

For some problem gamblers there had, in the past, been people who had encouraged gambling, higher value gambling or more frequent gambling. Mostly, these people were not currently an influence, but may have been a formative influence or an influence during the time when gambling escalated to the point where it became a more serious problem.

Those who gambled socially tended to have someone and often several people with whom they gambled regularly. This was not necessarily an encouragement to gamble more.

Most of the interview participants did not really think about their gambling in terms of risk or as a risky behaviour. Most had nothing else in their life that was risky and this tended to indicate that gambling was not a part of a pattern of engaging in risky behaviour. The one exception was a younger male who also took substantial risks in financial markets and engaged in some youthful substance use that might be considered risky. Given the older age profile of the problem gamblers in this research it is possibly less surprising that there was a surfeit of complementary risky behaviour. It is also possible that the existence of substantial numbers with mental health issues makes this group somewhat different to other samples of problem gamblers.

While not necessarily viewing their behaviour as risky, these problem gamblers felt they were somewhat out of control and unable to stop their gambling in the midst of a session.

## HARM

For most people, the difficulties associated with problem gambling were related to the financial problems it caused. There were some quasi-independent problems such as difficulties associated with deception, relationship breakdowns and stress. However, the root cause of all of these was ultimately financial difficulty. It was only once the finances became problematic that these other issues became difficult to the point of causing harm.

*Oh there's times when I've gambled more money than I should have when I know that I could have, I needed the money for other things, like bills or whatever, and you get, I don't scream at myself over it, I just get very depressed over it and because I can't work anymore, I get depressed because I don't know how I'm going to find the money, but I always find the money, but you know, one way or the other, not by crooked means, but I always make ends meet but yeah I get very low on myself, it's all to do with me, I just get dirty on myself, I don't get dirty on the pokie joint, it's not compulsory to walk in the door. (D6. Male, mid 50s, regional/rural)*

*I never used to but I think probably, yeah, yeah see the thing is my hubby retired with quite a lot of money so money hasn't been the issue really although I'm looking at it now and I've seen it's gone down quite a bit and I think, that's pretty stupid and maybe you should stop doing it but I find that I still go and do it, yeah, so it probably is a bit of a problem. But it's still not money, money's not the major problem because I mean I know when to stop because I wouldn't have any money left if that were the case but yeah, yes I, I sometimes think to myself that is evil, you've just put in a hundred dollars through a machine and there's hungry people in the world, that's how I talk to myself, and it is evil, and I see it as evil. (D29. Female, early 60s, metro)*

Almost all of the serious problem gamblers and indeed almost all of the gamblers interviewed felt they sometimes gambled too much. Even some of those whose gambling was relatively moderate in terms of spend and frequency and who had little apparent harm associated with their gambling, sometimes felt

they gambled too much. Certainly those with a serious problem and who had recognised themselves as having a serious problem thought they gambled too much.

A couple of gamblers were identified, who, when describing their gambling and its consequences, sounded like serious problem gamblers, but did not acknowledge they had a problem with gambling or felt that their gambling was not a substantive problem. There were also a few who thought their gambling was a problem, but who weren't convinced that the problem was significant enough to warrant any type of change in their behaviour.

A few of the participants were not currently gambling and a couple had not gambled for more than a year. Two of these were Gamblers Anonymous (GA) members who, even though they did not believe they were gambling too much, certainly believed they had an ongoing gambling problem.

A couple of the younger problem gamblers seemed to have had a minor problem, gambling with their partner when they were a bit younger and had less income. Both of these participants have now settled down and are seriously focussed on building their families and consolidating their financial position. Their current gambling is very low value and very infrequent. For these two participants it appeared that they had *outgrown* their youthful gambling problem with no apparent long-term consequences and no real harm.

There were a few participants for whom gambling appeared not to have ever created a problem - no financial problems, no relationship problems and no social problems. They did not disclose anything in their lives that could be clearly identified as harm.

## FINANCIAL HARM

Most problem gamblers had experienced some type of financial problem. This included gamblers who had lost a few thousand dollars that they really could not afford, or for whom regaining that money would be quite difficult. There were also gamblers who had lost houses, superannuation, WorkCare/TAC payouts and inheritances. In at least a few instances the gambling losses amounted to hundreds of thousands of dollar.

Most of the serious problem gamblers had experienced some sort of financial problems, as a result of their gambling. Some problems were relatively small and short term, such as having insufficient money to pay their rent, pay a bill or possibly even to buy enough food. Other problems were more substantial, such as losing all of their superannuation, house or another major asset which would have helped sustain the gambler in their retirement.

Many of the problem gamblers regularly gambled all of their available money in a short period of time. This meant that relatively soon after they received money (i.e. pay or pension) they would find themselves in a venue and then find themselves with no money until their next pay.

*At least twice well at least once a week but it's only because I run out of money, like my money goes in the bank, I pay my bills by bpay and then I just go and get the rest out in cash and go to the pokies. Sometimes I don't have much money for food, but I've always got food in the cupboard. Ahm, I'd say I go through about \$500 a week at the pokies. (C5. Female, mid 60s, metro)*

Most of the serious problem gamblers had lost more than they felt they could afford to lose.

There was however considerable variation across the gamblers in terms of what they felt they could afford to lose, and the impact of that loss. One gambler, who owned their house, was retired with reasonable superannuation, not well off but certainly comfortable, and had gambled away an inheritance of \$10,000. He felt that was an amount they could not afford to lose even though it had not affected their overall or ultimate financial position. In contrast there were a couple of gamblers who had gambled and lost almost everything and were now living hand to mouth, from one pension payment to the next. These gamblers sometimes struggled to pay their main bills and then gambled the remainder of their money. These gamblers did not always appear to feel that they had lost more than they could afford.

*It's a distraction and I literally, I cannot afford it, my husband is the only one that works and when I noticed I was spending that much and that could have gone towards food, because me and my daughter both have Celiac Disease and that's so expensive, so when I think, I could have brought her a loaf of bread because our bread costs \$8 so sometimes, I'm like baby I can't buy you bread today, and the I'll go out and buy a scratchie and then I'd feel so guilty. I'm thinking I said no to her bread, I've gone out and brought that, and that's when, it really got to me, I thought oh my god, what am I doing, what have I become? It was just really, not good at all. (C3. Female, early 30's, metro)*

*I think we had three bottom outs, we had one would have been, when did I say the pokies come, 1991, that's not right. They came in 1990, would have been 1992 maybe, the first time that you know, I spent money that we didn't have to spend, and we were always on a really tight budget, always. (C10. Female, early 50s, metro)*

It seemed that sometimes it was not so much a case of how much they had, or even how much they had lost, but what that represented.

Gamblers who were future-oriented were more likely to believe they had a reason to retain some wealth and were therefore more likely to feel they had lost more than they could afford. Having a husband or wife, children and grandchildren were all likely to encourage future-oriented thinking.

For gamblers who found themselves in situations where there was not such a clear or bright future, and for whom things may have seemed a little bit more bleak and desperate, there was less to look forward to. In such cases, these people did not necessarily feel that they had gambled more than they could afford to lose because it was unclear what else they would do with that money anyway.

For some problem gamblers, finding enough money to gamble with was a major activity. In quite a few instances, serious problem gamblers had borrowed or sold things to gamble. In other instances, problem gamblers had used a partner's credit card without their knowledge. It was also quite common for problem gamblers to borrow money or gamble with money that had been allocated towards bill payment.

Another frequent occurrence was for the gambler to obtain additional credit cards, use that additional credit and recycle money around until eventually all possible sources of credit were exhausted. At this point, another solution would be sought, such as consolidating loans, or getting family or friends to bail them out.

*Oh yeah, if I had money I was there all the time, if I went home with no money I'd be looking for somebody that could loan me money, I got a money line, and got into owing them heaps, and what's the Money Plus or whatever it is. (D2. Male, mid 80s, metro)*

*Ahm, a couple of times I've borrowed off my brothers to replace the mortgage payment till the next pay came in. (C10. Female, early 50s, metro)*

*Yeah we were struggling that much that jewellery that I got from marriage and engaged, I had to sell it off, I sold all that and just two weeks ago I borrowed some money off my mother in law, but not to gamble, but just to get by. And a friend as well, she lent me \$100 because we were just, at times we've hit rock bottom but like, and I said to my husband maybe it's time to sell and get something*

*smaller or something but nothing's, it's going to cost the same even if it's half this size, it will cost the same. (C3. Female, early 30's, metro)*

*Ok, I've borrowed money from the cash shop the other day. Whatever it is, they charge you 100% interest almost. Twice I've borrowed from them and that makes me feel like, it makes me feel like ahm, dirty. That's all I can say is it makes me feel dirty. (C5. Female, mid 60s, metro)*

Financial problems were much more serious for older problem gamblers and there were two reasons for this.

The first was that older gamblers tended to have more assets and with more substantial wealth there was more for them to lose. For these people, binges could be much more expensive and extensive than for those gamblers who were younger.

The second problem, which compounded the consequences of the first, was that older gamblers had many less potential years of work in which to recover from their financial difficulties. The younger gamblers, in contrast, had many working years ahead of them. As a consequence, even if they did manage to get themselves into financial difficulties, they still had a reasonable chance of recovering from their financial difficulties, if they could get their gambling and finances under control.

### NON-FINANCIAL HARM

Some of the gamblers had relationships that failed as a result of their gambling. Sometimes this was a result of the financial issues, sometimes a result of the lying and deception that were common when gambling became a serious problem.

Lying about gambling was a frequent occurrence for those with a serious gambling problem. Lies covered how much they were gambling, although specific dollar amounts tended to be something they kept hidden. They also often lied about having done something that was expected with an amount of money that had been entrusted to them (e.g. letting their partner believe a bill had been paid). Problem gamblers also lied about where they had been and how much time they had spent gambling.

*Oh, ahm, well you know, like there has been once or twice where I've been in the pokies and friends have rung up and wanted me to do something, and I've told them a bullshit story, you know that I've got to go and pay bills or I've got to go and do something, just so I can stay at the machine. Yeah, and feel real like a real asshole afterwards, you know for having done that you know, yeah there is quite a lot of times, where it gets like that, and I get really shitty with myself when it's all over when I come home, because I lied to my friend, I lost money at the pokies and I'm sitting here on my own again. (D6. Male, mid 50s, regional/rural)*

*Jim was very close to leaving me, because it was sort of like, he couldn't understand where the money was going to, before he stopped taking the money off me and I just kept saying you know it's just going, it's going, you know, and I'd sort of borrowed against the house, without him knowing and yeah, things like that, so I'd get, cheat and lie, to him, I never stole anything from anyone else or anything like that. (C9. Female, early 50s, metro)*

*You knock off work early so you can get there, teaching was great, in ABC I could go to a three day conference, turn up on the first morning and sign on the thing and then spend the rest of the time, you know, everyone would be at the conference room and I'd be out at the pokies for three days. I was getting paid for that. (C10. Female, early 50s, metro)*

*He didn't know what I was spending, it's just I only told him when I won, oh yeah I won \$50 today, and he'd be like yeah but how much did you spend? I only spent \$5, sometimes it would be the truth. (C3. Female, early 30's, metro)*

*I think I won \$3,000 and I rang my husband and he was just up the road, and I said I've just won \$2,000 and he came and I gave him like \$1,500 and I said I'm going to keep this bit to play with and he was like grrrr, and so I gave him another couple of hundred, but I'd lied about how much I had won anyway, so I had plenty to play with. And that's probably, one of the hardest parts, is lying to your spouse about what you are doing with your money and your time, just become what you do day in and day out, and that's really hard. (C10. Female, early 50s, metro)*

Many of the serious problem gamblers had experienced having their gambling criticised or identified as a problem. In some instances this was associated with relationship breakdowns. In other instances it was a step in the process of the problem gambler identifying they had a problem and potentially doing something about it.

Most of the serious problem gamblers and some of the less serious problem gamblers indicated that they had felt guilty about their gambling.

Guilt was most frequently associated with a loss of some type and in some instances this was compounded by having engaged in deception to have money to gamble and then having lost that money.

In some instances, it was a result of gambling money that was earmarked for something else such as rent or bills. In some instances, it was a result of having stolen or borrowed from a partner without their knowledge. Other instances included gamblers being unable to do things with their children, unable to care for their pets, or being unable to feed themselves properly.

There was also some guilt that gamblers experienced when they were trying to keep their gambling under control and failed. In these cases there was sense of guilt associated with the failure to control their gambling rather than guilt about the money lost or the lying.

Guilt often seemed to be associated with despair. Quite frequently the immediately preceding emotion was one of despair or anguish; with guilt being experienced slightly later from a somewhat more reflective perspective and the gambler considering what they had done and the cost to them and others.

Many of the problem gamblers had experienced a reduction in their social life and even the loss of friends as a result of their gambling. This was related to the allocation of spare time, a change in shared interests and changed financial circumstances. While problem gamblers might initially be interested in *playing* socially they generally reached a point where they preferred to gamble alone.

*Before it started, we were really super social, like the house would always be full of women and children, anyone who left their husband stayed at our place, or anyone that was having trouble at home, anyone that was on their own, the kids all had, like the kids were all, only zero, one and two when we moved onto the block, so they knew everyone within a half mile radius, and there was netball, basketball, softball. Family fun runs. There was always something on, always something to do, and everyone around, so it was pretty busy. And so when I withdrew, they were still doing stuff, and even when we moved to ABC, when they were little I would do it after they went to bed, when they went, I'd put my husband to bed, he'd start work at three am, so I'd put him and the kids to bed, at say seven, seven thirty and then about eight, eight thirty, when everyone was asleep, I'd go off and get home at eleven or twelve and nobody would know that I'd left the house. (C10. Female, early 50s, metro)*

*Like maybe I was being a bit melodramatic when I said it was a serious problem, but to me it was a problem, but other people might not view it like that. But I mean the other thing was, like I mentioned before, it was impacting my social life, like I was always down the TAB every Saturday with that friend from across the road and I was neglecting a lot of other mates who said, let's go do this, let's go do that, and I'm like no, I'd rather go down the pub and get drunk and bet on horses and it's like, after a while it gets boring and you're not, it's costing you more money that if you are going out, you are not seeing some people and they stop ringing you and things like that, and I was like I'm getting a bit sick of doing this all the time. (D4. Male, early 30s, metro)*

It appeared that a few gamblers had experienced situations where their work had suffered somewhat as a result of their gambling. However, there were no instances where people had lost their jobs as a result of their gambling. In most cases their gambling was quite well concealed from their workmates and superiors.

A few problem gamblers indicated they had contemplated suicide and at least a couple had attempted to kill themselves.

*It was a hell of a damn problem, I was down, and in debt and borrowing for gambling, even went to attempted suicide there, on one occasion, just had enough of it. (D2. Male, mid 80s, metro)*

## INTERVENTIONS AND ATTEMPTS TO CONTROL GAMBLING

Most of the interviewed gamblers had attempted to reduce, cut down, or control their gambling.

Many gamblers described their gambling as a serious addiction. Quite a few felt it was a problem over which they had little control.

Many of the serious problem gamblers felt they did not have their gambling under control. Even those not currently gambling often felt they were not very far away from relapsing or again losing control.

*No, no, you've never got control. (D2. Male, mid 80s, metro)*

*It's always there and I think that is the stabilising thing of it, that I am conscious of the fact that I am one step too far, I will be back right down to the bottom again. (D2. Male, mid 80s, metro)*

*Right on the edge, very, I feel I'm in a better place now than I was, but it's too easy to go back again and just throw it all away. It's very, very easy. (C7. Female, mid 40s, metro)*

*Most of my life, since I was probably fifteen. I suppose, thereabouts. It's been a bit controlling factor of my life, which has done me a lot of damage. And people that know me, done them a lot of damage, and hopeless, ahm, went to Gamblers Anonymous, I don't know if that sent me on the road to recovery or not, I've got no idea, but things have happened where I still bust occasionally, but nothing like it used to be. I'm a compulsive gambler, I will always be a compulsive gambler, I just have to be very careful. (D9. Male, early 60s, metro)*

As was mentioned earlier, most of the gamblers in this sample were at a point where their gambling had peaked and was now steady or diminishing. Most of those interviewed acknowledged they had a problem with gambling; even some of those for whom it was difficult to identify that harm had been done.

Most of the gamblers interviewed who did have a problem were aware they had a problem. Many of them had attempted various things to control or reduce their gambling, sometimes successfully but often unsuccessfully. A major source of stress for many problem gamblers was their inability to successfully deal with their problem, despite knowing what they needed to do for gambling to no longer be a problem. Their challenge was not what they needed to do, but how to do it and even more critically how this can be maintained. maintain it.

## STIMULUS TO SEEK HELP

Once a gambler had recognised they had a problem they faced the issue of what if anything to do about it.

For those whose gambling had become a serious problem there was almost always a financial element in their motivation to seek assistance. In these cases the stimulus to seek help was generally related to a significant change in their financial situation. In a few instances it was the discovery by a partner of the deception and financial losses, but it was predominantly the occurrence of a financial problem that stimulated the gambler to seek help.

Most of the serious problem gamblers did not seek help, or even realise they might need help, until they had lost an amount of money that to them was very meaningful.

*No, what brought that particular thing on was, not working anymore, and I spent \$1,200 in one day, on the pokie machine and I got really depressed over it because I thought of how hard I worked to earn \$1,200 and how long it took me to earn \$1,200 and it just absolutely played on me to the degree where I said I've got to do something about this. Because I spent \$1,200 in five hours and back then it would have taken me three, four weeks to earn \$1,200 and it would have taken me six months to save \$1,200. (D6. Male, mid 50s, regional/rural)*

*Ahm, I went in England, ahm, I was living with a young lady over there, and my wife knows, oh she's not here anyway, I was living with a young lady over there, and I was scratching to get work and earn a dollar and this particular day I'd earned, or this week, for some reason, what was I doing, oh, something to do with newspapers, checking to see if people had received their newspapers, anyway I got a hundred pounds, I don't know how long that was for, I went ahm, down the road to pick my dole up, and I had the hundred in my pocket which they'd paid me for this, it was cash, and ended up at the TAB, did my dole, did my hundred and had nothing what so ever, nothing at all. I remember crying that time. And it was suggested to me to go to Gamblers Anonymous. She was an ex alcoholic, she'd been to AA's so she understood, this was the girl I was living with in England. She understood. (D9. Male, early 60's, metro)*

For those whose gambling had not become a serious problem the motivations to change behaviour or seek assistance were less likely to be financial. For these gamblers the motivation was sometimes social (neglecting friends), work (needing to focus more diligently) or guilt.

In many cases, gamblers who were not experiencing substantive harm were able to deal with their gambling without seeking assistance. Once the gambling had escalated and the problem had become serious it was likely the gambler had already attempted to exert some control or willpower to change their behaviour. Almost by definition this approach failed for serious problem gamblers and they required some additional external assistance.

There was quite a lot of shame associated with problem gambling and most of the problem gamblers thought their gambling was something that they should be able to deal with on their own. There was also a desire to keep the extent of the problem hidden and in some cases there was unwillingness on the part of the gambler to acknowledge the extent or even existence of their problem. As a consequence they were often quite unwilling to seek help.

*But again they think you're an intelligent person and you think you're an intelligent person, and all common sense goes out the window, and you sit at a machine, saying to yourself, I shouldn't be here. I need to get up and walk away. Don't put another note in. As you put the note in, like you know, I guess that's the, probably the worst part mentally, and what can lead to, you know, all the suicidal thoughts and everything is the fact that you are so split down the middle, because you are smart enough to know that what you are doing is completely irrational and ridiculous and stupid and you are risking everything and it's changing your personality and, but at the same time, it's everything. (C10. Female, early 50s, metro)*

Quite a number of problem gamblers felt there was no-one who knew the full extent of their gambling and the associated problems. Many of those who had sought counselling indicated they had not revealed the full extent of their problem, as they were too embarrassed. This inability to disclose, discuss and share their problem compounded the sense of social isolation that was common amongst problem gamblers.

*I don't really tell anyone, so I don't really speak to anyone about it, so nobody else knows. It's me, just more me, yeah I don't really do it in front of anyone. It's not like something where you'd go and have a conversation with some about, oh yeah I spent \$100 on scratchies today. You know what I mean. (C3. Female, early 30's, metro)*

*More people like the Gamblers Help Line bloke and you sitting here today would know more about how much I gambled than anyone else who's a close friend of mine. I keep a pretty secret. Embarrassed. Don't feel comfortable about it; feel like a bit of an idiot actually. (D6. Male, mid 50s, regional/rural)*

A few gamblers indicated that family and friends had tried to discourage them from gambling. This appeared less common than might otherwise be expected, because in many instances the problem gamblers successfully concealed from those around them the true extent of the problem. In some instances, the gamblers believed they had concealed even the existence of a gambling problem.

If family and friends discovered the extent of the problem, one of several outcomes eventuated. In many instances, the problem gambler was strongly supported in their attempts to address their gambling

problem. In a few instances, people were resentful and felt betrayed to the point where they ended the relationship. In some cases, the problem was avoided in the hope that it would go away, until it escalated even further and could no longer be avoided.

These interventions were much more common when the gambler was living with a partner. Intimate partners were more likely to have sufficient observational data to identify the existence of a problem. The nature of the intimate relationship also meant that a partner had grounds to raise the issue as it had direct implications for them.

In most cases, family discouragement or criticism had some direct impact but it was more likely to lead to guilt and self-deprecation rather than actually stopping the person from gambling. In some cases though these feelings did provide a motivation or incentive to seek help and/or deal with the gambling problem.

*I think if it got to the point where I had to borrow off my children, because I think that was my lowset point, what if I didn't have this, I don't have any living parents, my parents are both gone, so I've got no one to turn to, so for me it's, I couldn't turn to my sister, they already think I'm a gambler, so that would make them think that I am as bad as they think I am. (C7. Female, mid 40s, metro)*

*And then I got my daughter to transfer the money out as soon as it went in, she'd leave a couple of hundred dollars for me, I'd pay the bills before, well I'd say I need this much for the bills and then if I wanted money I'd ring her and say can you transfer \$50 in but then I sort of thought she's got nervous problems, she's having trouble trying to have a baby and everything so it's not fair to my daughter, so I stopped it. I just don't want anyone else to have the responsibility. (C5. Female, mid 60s, metro)*

*No. And then even when I told them a couple of years later, one of my brothers said, do you still have that problem, like it was going to magically go away. (C10. Female, early 50s, metro)*

## SOURCES OF ASSISTANCE

Some of the gamblers whose gambling had not progressed to the point where it had caused serious harm made a conscious decision to reduce or control their gambling and that was sufficient. Those for whom gambling had genuinely become a problem and for whom the financial losses were significant, required some additional external assistance and support.

Almost none of the interviewed gamblers sought assistance from family, friends or neighbours. Given the shame and guilt mentioned previously this was an unsurprising finding. In a few cases where the problem had been discovered, family members had become involved in the process of helping the gambler but their role was typically quite limited and more of a secondary rather than primary support.

*I would drive past a club and go oh my god I would do anything to just go in and not think about anything else, just shove some money in there and hit that button, but like, that's you know, Jane [sister] would be horrified to think that we'd just signed all those exclusions and everything. I went to the [gamblers help] meeting on the Tuesday night, and got the call [that Anne had been killed] on the Wednesday..... I knew, that I was in a position where not only would I go and not want to leave, so I would stay until I had lost everything I possibly could, but I was in a position where my family would go oh well, we understand, which means that I would get away with it and get to do it again probably, so you know, and we weren't in a financial position to do that. So Anne provided a lot of motivation. (C10. Female, early 50s, metro)*

A very broad range of sources of support had been tried by the problem gamblers in this study. There was no single support or intervention that seemed to have been more effective. For every success story there was also a gambler who felt that intervention had not worked for them.

There was a good deal of confusion about the specific services available. Gamblers who had called the gamblers help line often referred to having rung Gamblers Anonymous (GA) and there was considerable confusion about the services available at a community level.

A number of gamblers had developed interests on the internet that were acting as a substitute for their gambling. In some instances these were games that had attributes that provided similar, albeit much less intense, emotional responses to a poker machine. In some other instances the online activities were completely unrelated, such as online dating and eBay. In some instances these strategies had been discovered and implemented by the gambler independently and in others they had been suggested by someone assisting the gambler to address their problem. In a few instances it appeared that some of the impulses that had motivated gambling had been diverted to more productive activities such as investing in shares, renovating properties or trading on eBay.

*Yeah and investing, and that's what I actually spent a lot of my spare money on now, like investing in shares, mainly oil and gas, but that's not much money that I'm putting aside, because I've got a lot of bills but I mean that's probably money that I would have gambled in the past. But it's funny, like I was saying before like the first time you do it you always have a good sort of result, like I put \$5,000 into these shares, and within I think it was three months, it was up to about \$13,000, and so like, I sold them off, I though they've gone up that much they are not going to go up any more, sold them off and ever since then I haven't made any more money. No, they are too expensive, like I'm a gambler, I'm chasing the two cents to the fifty cents sort of things, so yeah. (D4. Male, early 30s, metro)*

*I was constantly thinking about it, it wouldn't go away it was constantly on my mind. Since I've found Facebook and there's some slots sites on Facebook that you can actually buy coins if you want to but they give you coins as well, since I've found that, I've found that I can get my hit so to speak and I don't need to go and find a bolt-hole to go and actually put real money in to a machine. (D19. Female, early 60s, regional/rural)*

A few of the interviewed gamblers were in Gamblers Anonymous or had attended some GA meetings. For those in GA it seemed to have been successful for them, to the extent they were still not gambling. While for some it seemed to have worked very well, there were a number for whom GA was perceived to be unattractive or inappropriate.

*It's been two years and three months. Before that I'd gambled for twenty years. (C10. Female, early 50s, metro)*

*Yes, every fortnight, minimum. I'd go every week if I can but I still see my nephew in Melbourne so if I get up to him and I'm tired then I just go home and I do GA the next week. And sometimes like last week I felt a bit, so I skipped him and I rang him and said look I'm feeling a bit nyah, so I'm going to go to my GA tonight so I probably won't see you till early next week, is that ok? (C10. Female, early 50s, metro)*

*I did go to one ahm, Gamblers Anonymous, which is run like the Alcoholics Anonymous and yeah, the whole set up is weird. No, you couldn't just openly speak you know, ahm, somebody was asking a question, you put your hand up and answered the question and they would, excuse me, you're not allowed to speak, they asked a question, and it was all very regimented and ahm, you know, then you had to say a prayer and if you don't believe in the prayer, what's the point? (D19. Female, early 60s, regional/rural)*

The most commonly used intervention was gambling-specific counselling in a face-to-face setting. This included both specialist gambling counsellors and general counsellors. The use of helplines was also quite common, however this was typically quite a while before the gambler sought more intensive counselling.

A number of participants had called a telephone help line (believed to be gamblers help line). A few indicated they had received helpful information or advice, but most did not believe it had been of much help to them.

*I've rung up Gamblers Anonymous, yeah, and they were no help what so ever. They go to me, just take up a hobby, and that was it...Helpline whatever it is. You know the cards they leave in the clubs (D8. Male, late 40s, metro)*

*Yeah did ring up Gamblers Help Line once yeah. Yeah I thought it was getting out of control. Yeah, just spending more than I felt comfortable with yeah. Yeah look the guy I spoke to on the phone there*

*was brilliant but unfortunately he couldn't do much other than just tell me a few things, but he told me a few things about pokie machines and how they work and you know, a little bit more than you can get by asking the management up there you know and it was a real eye opener to understand you know, that you're actual chances of winning are well, pretty well, it's just a lucky dip, the way he explained it, your chances of winning are pretty shit and you know, if you have a win you're bloody lucky to be honest you know, so it was a bit, he was a help that guy yeah. (D6. Male, mid 50s, regional/rural)*

*But of course the AHA counsellors are just, you need to control your gambling, just go in with \$20 at a time. If you are compulsive that doesn't work, the Gamblers Helpline. (C10. Female, early 50s, metro)*

Several gamblers had been in counselling with varying levels of success. In some instances, this seems to have worked reasonably well, although it tended not to have continued or been sustained. A few spoke of contacting local agencies that seemed to provide a number of services including counselling and financial assistance. These were generally well regarded.

*Yeah and I was seeing a psychologist and a psychiatrist, it didn't work. Yeah because I couldn't stop gambling and my husband was making it harder. (C5. Female, mid 60s, metro)*

*That counselling didn't do much, sometimes I'd go and see her and be so distressed and distraught form ABC I'd drive to XYZ and go and gamble. (D19. Female, early 60s, regional/rural)*

*I used to go up to ABC, the, not Gamblers Anonymous, what did they call themselves, oh I can't think of them, a Government body, there was one chap there who was pretty helpful, chap by the name of Murphy, he doesn't work for them now, he was a really good chap, he was on the financial section of this, and he was able to negotiate my way out of all the accumulated debts that I had. (D2. Male, mid 80s, metro)*

A number of the gamblers in counselling were not there exclusively or even predominantly to deal with problems associated with their gambling; they were in counselling addressing a range of other issues, such as mental health, trauma, abuse and pain. It was not always apparent that gambling was the priority for that person in their counselling.

*No, because the underlying problem for whatever my behavioural problems were, were from the past. And so now I'm going to a psychologist and I'm dealing with those things from the past and trying to do self-esteem issues, which I've already touched on, which is the acting and ahm, trying to achieve something with my life, so that I don't feel like I'm such a failure. (D19. Female, early 60s, regional/rural)*

Most of those in counselling were still gambling, although many had managed to implement strategies that minimised the potential harm. Unlike Gamblers Anonymous, which appeared to operate on an abstinence model, much of the counselling seemed to focus on reducing the impact or harm associated with continued gambling. Strategies included:

- Having key bills paid by direct debit immediately their money was paid into their account
- Not carrying credit cards
- Playing lower value machines
- Developing other interests, etc.

*So that's why now if I do happen to go somewhere, I'll, yeah I don't take my cards, I'll take \$100 and if I eat my meal or whatever, and that comes out of the \$100, and if I have a drink that comes out of the \$100 and if I blow the rest on the pokies, well that's what I do, but I don't yeah, I don't go back, I don't have the card so I can go and get it and I don't ask anybody for lending money anymore, because I got to the stage where you know, like James just said no one is to lend her money, which is fine. (C9. Female, early 50s, metro)*

When attempting to deal with their problem gambling, it seemed that trying to control their finances was one of the main strategies employed. This included initiatives such as:

- Putting their credit cards in the freezer

- Trying not to take their credit cards to venues
- Only playing with cash
- Setting up direct debits which paid bills before the gambler had access to that money
- Having their partners take control of the finances
- Being given only a very limited budget to spend.

Strategies were therefore more about managing their money than directly controlling gambling.

*That's the way it is, but now I've got a little bit of control, I haven't got complete control, but finding an alternative is another major factor, being able to do something rather than play the machines. (D2. Male, mid 80s, metro)*

One of the online sports gamblers identified that some of the sites had daily transfer and weekly loss limits and this type of facility worked well for him as he was able to make and implement decisions when rational and not change them immediately when an urge to play came upon him.

*It's really good actually, and like one of them has, I think it's got a daily deposit limit, so if you put in \$50 as the maximum you want to put in on a day, then that's obviously what you do, but then it's also got a weekly loss limit, so I know at the moment, that one for me, just in case, because sometimes I get drunk and I get a bit of an urge to just go stupid. Yeah that is something that, you know, I've really tried to be careful about and with one of them I set the limit to \$50 daily and a \$200 weekly loss limit, because I don't want to lose any more than that. (D4. Male, early 30s, metro)*

Despite the extent of their gambling problem, most of those included in this research managed to exert some control. However, they could not always maintain that control and those who binged could experience quite significant losses in a relatively short period of time.

*Always been able to pay bills and that yeah, I've always been able to prioritise. (D6. Male, mid 50s, regional/rural)*

*Yeah if I had the money I'd keep going, I really would. (C3. Female, early 30's, metro)*

*I've driven seven k's home to get the card, I've put a machine on reserve, sped home and sped back, because I was, I'd put hundreds of dollars into a machine. (C10. Female, early 50s, metro)*

One common strategy was only gambling their excess money. They would make sure that their critical needs or commitments had been paid before they used money to gamble. They might gamble wildly with that excess money, but only once they had already addressed their essential commitments. This type of control was something that even the most problematic gamblers had tried to implement and had managed with varying degrees of success.

As with the discussion about having lost money they could not afford, there was considerable variation in what constituted an essential commitment or critical need. It also seemed that this definition could vary for an individual, sometimes based on how much money they would have to gamble rather than, any objective assessment of personal need.

## EXCLUSION

A few gamblers from regional and rural locations identified that they had been excluded from gaming machine venues. None of the metropolitan gamblers mentioned having themselves excluded however given the small number of venues from which a gambler could be excluded, it is unlikely that it would provide sufficient limitation in most metropolitan locations.

*I've self-excluded from around here, I've self-excluded from ABC, XYZ. I've gone through the Hotels' Association and the Clubs Association and put myself up for I'm not allowed to go into your venue in ABC. (D19. Female, early 60s, regional/rural)*

*Banning is what I did to stop. (Female, early 50s, regional/rural)*

Exclusion seemed to work quite well for regional and rural gamblers. While the exclusion was in place, apart from an occasional break-out where the gambler would travel some distance to get to an accessible venue, their gambling was significantly reduced. Those on exclusion seemed to always know the location of the nearest venue from which they were not excluded and often had somewhere not too far away where they could gamble, but which they could probably have excluded had they chosen to do so.

*Oh except I cheated a few times and went to places that I wasn't banned from. But it was too awkward, I had to drive there, you know.....I generally only walk. (C5. Female, mid 60s, metro)*

*I can't go to any of the venues around here I can't go to, there's some places I can go and that's because it's all managed by Shires and where I actually live I live on the corner of four Shires. So I do have a couple of bolt-holes if I really, really need to go, I tried to get it across the board but the chap said no look it's too hard do you know to put the photo on every venue. (D19. Female, early 60s, regional/rural)*

*And I think I've gone through the self-exclusion program about five times, doesn't really work. There's always somewhere you can go. (Female, early 60s, metro)*

It seemed that gamblers were somewhat conflicted about getting themselves excluded. On one hand they wanted to remove the temptation to gamble at their preferred and most convenient venues. On the other hand the gambler wanted to have somewhere they could gamble if they really wanted to. A major challenge posed by total exclusion for many gamblers was that accepting total exclusion would mean giving up the opportunity to recover some of the past losses. This seemed to lead to a degree of ambivalence in the implementation of what could be quite a successful intervention in regional and rural areas.

Exclusions eventually ran out and the problem gambler did not always immediately renew the exclusion. In some instances the gambler felt they had, or should have, sufficient control over their gambling problem. As a consequence, they felt they did not need to renew the exclusion. This did not seem to work and the more likely outcome was that they gambled again, possibly going on another binge until they again recognised they needed the exclusion to help them manage and control their gambling. The gambler eventually renewed the exclusion, sometimes after having done considerable additional harm.

Gamblers found the actual process of getting themselves excluded reasonably straightforward. Recent changes have meant that hotels and clubs now need to be addressed separately in seeking exclusion. This has made it more difficult for a problem gambler to obtain exclusion. There was a limit to the number of venues from which a gambler could be excluded and in all but the most remote locations this resulted in venues that were not excluded still being reasonably accessible.

*The person who was doing the self-exclusion who worked for the AHA, said it was too much [to include the additional venues in a nearby region]. (D19. Female, early 60s, regional/rural)*

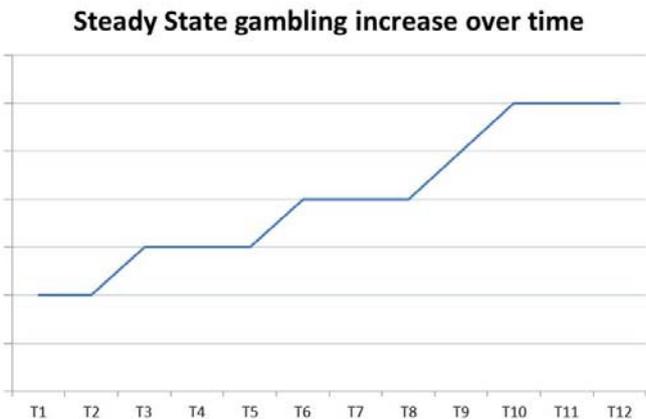
*Yes and then if there's the club situation, like the ABC and the Golf Club, they are clubs, so they are not Hotels Association anymore, used to be all under the same banner. Now if you want to self-exclude from both you have to go and do two self-exclusions. (D19. Female, early 60s, regional/rural)*

## REASONS WHY GAMBLERS INCREASE OR DECREASE THEIR GAMBLING

This section is a summary of findings addressed in earlier sections of the report. It specifically addresses issues associated with increases and decreases in gambling.

### INCREASED GAMBLING

For problem gamblers there seemed to be an inevitable escalation in their gambling. For many gamblers this was a steady increase over time in the amount they gambled. This gambling escalation was typified by gradual increases over time and was a constant *steady state* gambling.



This type of escalation was triggered by one or more of a number of factors.

One potential trigger was an increase in available funds, such as a pay rise or reduced expenses, leading to increased disposable income. For those problem gamblers with a degree of control (who could meet all of their critical living expenses before gambling) this was a common reason for an increase in their gambling.

Another key determinant of increased gambling spend was based on the gambler expecting to gamble for a reasonable amount of time in order to have had *good value*. It was widely believed that the cost per time period (e.g. the amount of money required to gamble for an hour) on gaming machines had increased quite significantly. As a consequence gamblers were increasing the amount gambled to achieve what they considered a reasonable minimum amount of time.

While changes to machine value were thought to contribute to this escalation for problem gamblers, the more substantive issue was the increase in the maximum number of lines on machines. Problem gamblers seemed compelled to gamble the maximum number of lines. This meant that for these problem gamblers, as the maximum number of lines increased, so had the cost per spin. Indeed the cost per spin increased in direct proportion to the increase in the number of lines (e.g. a shift from a maximum of three lines to nine lines will have increased the cost per spin by three times or 300%). As any given amount of money now lasted less time, problem gamblers increased their total stake to ensure their session lasted for an adequate period of time.

Escalation in gambling also occurred as the gamblers cumulative losses mounted. Most serious problem gamblers have and do chase their losses. If a gambler is motivated to chase their cumulative life-time losses the amount they need to win back is quite substantial and increases over time. Chasing small or moderate amounts of money can be done with small stakes but gambling \$500 is not going to enable the gambler to recover the \$10,000 or \$100,000 they have lost cumulatively. Compounding this is the widespread belief that to win big, the gaming machine gambler needs to bet big. This is such a strongly held view by many problem gamblers that it is a matter of fact not an article of faith. In combination, these factors lead to escalation.

The final factor that seemed to drive escalation was the diminishing satisfaction or emotional response associated with gambling any given amount of money. Over time, the desired emotional response could only be achieved with wins of greater and greater amounts. This necessitated the problem gambler increasing the machine value (e.g. from a one cent machine to a five cent machine) and/ r increasing the number of credits gambled per line (e.g. five credits per line rather than two credits per line). This was an almost inevitable escalation for problem gamblers if they had adequate funds.

Another motivation for increased gambling was gaining access to additional funds. For a selection of problem gamblers the main limit on their gambling was a lack of funds. There were a number of instances where problem gamblers gained access to increased funds, including:

- Inheritance
- Accident or injury payout
- Divorce or separation.

There were also instances where the gambler gained increased access to existing funds. In most instances this was when a relationship ended and the problem gambler's partner had been managing their finances. In the absence of this person to impose some limits the gambler increased their gambling, sometimes quite substantially.

Most of the aforementioned factors resulted in quite rapid and substantive increases in gambling. Indeed, gambling binges were often triggered by one or a combination of these factors. During a gambling binge there was a dramatic escalation in the amount of money being gambled and often in the frequency of gambling. Binges lasted weeks or even months, if there were sufficient funds.



A problem gambler could experience escalation in their gambling because of the steady state factors or because of binge gambling. They were not mutually exclusive.

Blaszczynski and Nower (2002)<sup>3</sup> identified three key pathways into problem gambling. A brief overview of their model is presented as an attachment. It posits that there are four factors common to all problem gamblers: Ecological factors (availability and accessibility); Classical and operant conditioning (arousal/excitement and cognitive schemas); Habituation; and Chasing. In addition to these factors:

- Pathway 1 - Behaviourally conditioned problem gamblers, have a gambling problem as a result of the four common factors
- Pathway 2 - Emotionally vulnerable problem gamblers, have a gambling problem that is affected by one or a combination of Childhood disturbance, Personality, Mood disturbance and Poor coping/problem solving in combination with a biological vulnerability. The key is that gambling provides an emotional escape that meets an underlying psychological need and is facilitated by biochemical/cortical factors
- Pathway 3 - Antisocial impulsivist problem gamblers. This group is similar to Pathway 2 problem gamblers, but distinguished by elements of impulsivity, anti-social personality disorder and attention deficit, culminating in a much greater level of dysfunction.

As was identified earlier, a substantial proportion of the most problematic gamblers displayed characteristics, which would likely qualify them as emotionally vulnerable problem gamblers. One or two of the interviewed gamblers may have qualified as antisocial impulsivist gamblers, but such confirmation required clinical assessment well beyond the scope of this study.

The emotionally vulnerable problem gamblers were often dealing with one or a combination of trauma, loss, assault, illness or injury, mental health conditions, and other major life events. The link between these conditions and increased problem gambling was not always immediately obvious or direct but the frequency of association was so high that consideration must be given to these factors as being central to the subsequent development of problem gambling.

### REDUCED GAMBLING

One of the key reasons for reduced gambling was a reduction in resources, which limited the capacity to gamble. Once binge gamblers had eventually lost their additional wealth, their gambling was curtailed, generally returning to a level similar to their pre-binge levels. Unfortunately, the rate at which their gambling declined often lagged behind the decline of their resources. This frequently led to the gambler incurring a degree of indebtedness. In these instances, the indebtedness further reduced the gamblers capacity to return to their pre-binge level of gambling.

While indebtedness was more common with binge gamblers, it also occurred with steady state gamblers. Once the debt reached a critical level (often when no additional compensating debt was attainable) the gambler was forced to adjust to their revised financial circumstances and commensurately reduce their gambling.

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<sup>3</sup> Blaszczynski A and Nower L. A pathways model of problem and pathological gambling, *Addiction* 97 487-499 (2002).

There were also instances where the gambler ceased to be employed and this resulted in them having reduced disposable income. This forced the gambler to reduce their gambling.

Some gamblers recognised they needed help and sought assistance. Sources of help included GA, gambler specific counselling and generalist counselling. Those in GA tended to have completely stopped gambling and had therefore somewhat reversed their financial losses. Much of the counselling was reported to be focussed on helping the problem gambler manage their finances. In these cases the outcome often enabled the gambler to continue gambling in a steady state manner commensurate with their financial resources.

Binge gamblers only sought counselling once the binge had finished and they found themselves in reduced financial circumstances. If they sought assistance in the midst of a binge it was most likely by phone. When they called, gamblers were offered strategies that had some limited impact, but ultimately this was insufficient to stop the binge. This is consistent with the findings of Blaszczynski and Nower (2002)<sup>4</sup> who identified that behavioural interventions tended to be ineffective with emotionally vulnerable problem gamblers.

For those whose gambling problems were less serious, a range of things had led to reductions in their gambling.

Some gamblers exercised sufficient control that behavioural strategies were effective and had enabled them to reduce their gambling. These strategies were most effective for gamblers who retained assets and whose gambling was continued and ongoing. It was less effective for binge gamblers. When these gamblers became concerned about the viability of their continued gambling the behavioural interventions were often sufficient to help them reduce their gambling to a manageable level.

In other cases, these less serious problem gamblers merely lost interest in gambling or became otherwise distracted. The addition of grandchildren was a distraction for some older gamblers, as were children for a younger gambler. Other interests such as work, renovating and sport also sometimes resulted in reduced gambling.

Interventions by friends and family were not common, but they did occur with varying effectiveness. These interventions were more effective if the gambling was not too serious, if the cumulative harm was only moderate and where the intervening partner could exercise direct control over the family finances.

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<sup>4</sup> Blaszczynski A and Nower L. A pathways model of problem and pathological gambling, *Addiction* 97 487-499 (2002).

## FUTURE RESEARCH

A range of issues was identified that could be addressed in future research. Included are issues where this qualitative research strongly suggests the importance of the issue, but quantification is required to assess its magnitude. Also included are issues where this research has provided preliminary insight that would benefit from additional exploration. Issues raised in this study and which should be pursued in future research include:

- The extent of mental health conditions, particularly depression, amongst serious problem gamblers
- The extent of chronic illness and serious injury amongst serious problem gamblers
- Whether there is workable definition of harm that can be used to differentiate those who had experienced serious harm and less serious harm
- Identifying the point at which harm can be recognised
- The extent and impact of lifetime harm for serious problem gamblers
- The nature and impact of gambling binges
- The extent to which critical life events trigger an escalation to problem gambling
- The extent of the compulsion for problem gaming machine gamblers to gamble maximum lines
- The quantitative impact of increased numbers of lines on problem gamblers
- The extent to which problem gamblers are motivated by loss avoidance rather than winning per-se;
- Whether those scoring at the lower end of the PGSI as problem gamblers are categorically different from those scoring much higher
- The impact of gamblers referring to their behaviour as gambling rather than *having a play*.

There is a substantial depth, complexity and detail in the stories of some problem gamblers. Even after completing two interviews with one gambler, the researchers sometimes felt they had not elicited every nuance associated with the gambler's story. Future research of this kind should allow for the possibility of conducting three or more interviews with some gamblers.

This research focussed on the problem gambler. In terms of harm it is probable that friends and family would have a different perspective. Future research exploring harm should consider including the broader social context of the gambler.

Understanding the nature of the gambling binge is potentially critical to reducing the impact of problem gambling. This probably necessitates in-depth qualitative research, potentially incorporating participant observation. Ethical issues would need to be given serious consideration.

Some of the data from the Gambling Study (such as responses for the PGSI, NODS CLiP 2, Kessler 10, Life Events and Social Capital questions) would have significantly enhanced the qualitative findings. Despite obvious ethical challenges, future research should consider the capacity for the qualitative research to be more directly informed by the quantitative data.

## ATTACHMENTS

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### ATTACHMENT 1 - DISCUSSION GUIDE

#### NATURE OF DISCUSSION GUIDE

This guide is meant to be both a record of all the issues to be covered with participants and an aid for the moderator in conducting the research.

Market Access employs a responsive approach to research, where a level of flexibility is employed in the conduct of each interview to allow us to take account of participant reactions and issues. Hence, this discussion guide is intended as a prompt for the discussions, and further specific questioning will be required in relation to the issues that are raised during the interviews.

The discussion guide should be considered as an indication of the topic areas to be covered in the research. It is not necessarily our intention that each of the questions will be asked in each interview in the order or with the same wording as is used in this document. The topics fall naturally into a few main areas. However, it should be remembered that the natural ebb and flow of discussion means that each issue may not be covered in the order in which it appears here. Some “counterbalancing” is used to allow for the fact that presentation of one topic can bias respondents in regard to a subsequent topic.

In certain instances issues emerge in the course of an interview that are clearly of importance for the research. In such instances it is both desirable and preferable that these emergent issues are pursued, sometimes at the expense of issues identified in this document.

The primary goal of this research is to obtain the stories of gamblers about their gambling. In this sense the narrative of the story is theirs to determine. As researchers it is the responsibility of the moderator to ensure that the narrative addresses all of the issues that are pertinent. The sequencing and emphasis varied with the differing experiences, personal styles and issues faced by different participants.

#### INTRODUCTION

*Introduce self and explain research parameters: to explore participant experiences of gambling.*

*Explain previous market research, duration, honest opinions, not answering is OK, recording, confidentiality, mobile phones and participant only needs to answer when they feel comfortable.*

Could you just tell me a bit about your current situation and background?

- Relationships, partner, kids, friends, parents, siblings
- Work – position hours
- Community involvement and activities
- Are you a member of a sports or community group?
- Has any of this changed over the last two years?
- What is your favourite gambling activity?
- On what else do you gamble?
- Do you gamble regularly?
- Do you do other things that some might consider gambling – why/why not gambling?
- How frequently do you like to gamble?

- How regularly do you gamble? Are there set times and or days? How often, when and why would you miss a regular session? Are there some sessions that you would never miss?
- Where do you like to gamble?
- What do you like about your favourite venue?
- When do you like to gamble?
- With whom do you like to gamble?
- Do you play socially or alone?
- How easy is it to gamble?
- How much effort is required for you to gamble in your preferred way? (e.g. access to venues, travel etc)
- How regularly do you gamble? Would you consider your gambling a habit? Are there times when it is almost certain you would be gambling? How long has it been a habit?
- Do your family or close friends gamble?
- Do you gamble with friends or family?
- Are there times when you gamble more and less?
- What affects how much you gamble – increases / decreases?
- What are the situations where you find yourself gambling more?
- Do you gamble differently when alone or when with others?
- What else is associated with your gambling – drinking / smoking?
- Has the smoking ban affected your gambling?
- Has any of this changed over the last few years?
- How did you start gambling?
- When did you start gambling?
- When were you first exposed to gambling?
- At what age did you first gamble? Other than Melbourne Cup?
- Do you have any memories of gambling during your childhood?
- Did anyone around you like to gamble?
- Did you have any family events that were based around gambling?
- Was anyone around you a successful or unsuccessful gambler?
- Why do you gamble?
- How do you feel when you gamble – positive/negative?
- Are there some instances of gambling that you particularly remember – how did you feel / how often remember?
- How do you feel before and after gambling?
- How does the feeling when gambling differ from feelings at other times?
- Are there times when you have more success? When and why?
- Can you improve your chances of winning? What strategies have you tried?
- What makes a successful gambler?
- What makes an unsuccessful gambler?
- Do you keep track of your wins and losses?
- What do you think about other people you know who gamble?
- How do you differ from other gamblers?
- What proportion of your time would you spend gambling?
- How much time do you spend thinking about gambling?
- What would you be doing if you were not gambling?
- Do you ever get bored when you are not gambling?
- As you have become more experienced have you increased the amount you bet? How, when, why and to what extent? Have you bet increasing amounts of money to feel the same way?

- Have you ever gambled with the intention of covering a gambling loss? Have you gone back to win money you had lost previously?
- Who if anyone encourages you to gamble, gamble more or gamble more frequently?
- Do you bet more now than you did a few years ago?
- Do you feel that gambling is taking a risk? How big a risk is it? Do you do other things that you or others would consider risky? When gambling do you feel in control or a bit out of control?
- Do you find yourself playing for longer than you had intended? What is the longest session you have had?
- Do you sometimes think that you gamble too much?
- Has your gambling ever created a problem?
- Have you felt you have a problem with gambling? When and why / why not?
- Have people criticized your gambling or said you have a problem? When and why?
- Have you felt guilty about your gambling? When and why?
- Have you bet more than you felt you could afford to lose?
- Have you borrowed money or sold things to gamble? When and why?
- Does anyone else know exactly how much you gamble?
- Have you ever lied to someone about how much you were gambling?
- Have you ever gambled as a way to escape from personal problems?
- Do family or friends ever try to discourage you from gambling?
- Have you ever tried to reduce, cut down or control your gambling? How did it go? How did you feel while you were doing it?
- Have you done anything to change your gambling and reduce problems?
- Do you have family, friends or neighbours who you go to for help?
- Has gambling resulted in you having stress or anxiety? When and why?
- Has gambling caused you any financial problems? When and why?
- Has gambling caused you any health problems? When and why?
- Are there times when you have difficulty concentrating?
- Have you had moments where you felt anxious, a bit depressed or that your life was very stressful? How often would you say you have felt that? For how long have you felt that? How, if at all has that affected your gambling?
- Have you ever sought help for any problem you felt you could not manage alone? (explore gambling and co-morbidities)
- Have you experienced any major life events that have influenced your gambling?

Sum up, thank and close

## ATTACHMENT 2 – BRIEF SUMMARY OF THEORETICAL FRAMEWORK

A number of the issues included in the discussion guide were issues identified in a paper by Blaszczynski and Nower (2002)<sup>5</sup> that reviewed much of the empirical research and identified three key pathways into problem gambling. Common factors across each of the three pathways were:

- Ecological factors (availability and accessibility)
- Classical and operant conditioning (arousal / excitement and cognitive schemas)
- Habituation
- Chasing.

Each of the three pathways (or groups of problem gamblers) is affected by the four components identified above. In addition:

- Pathway 1 - referred to as behaviourally conditioned problem gamblers, have a gambling problem as a result of the four common factors, with no other substantive aetiology
- Pathway 2 - referred to as emotionally vulnerable problem gamblers, have a gambling problem that is affected by one or a combination of Childhood disturbance, Personality, Mood disturbance and Poor coping / problem solving in combination with a biological vulnerability. The key is that gambling provides an emotional escape that meets an underlying psychological need and is facilitated by biochemical / cortical factors
- Pathway 3 - referred to as Antisocial impulsivist problem gamblers. This group is similar to Pathway 2 problem gamblers, but distinguished by elements of impulsivity, anti-social personality disorder and attention deficit, culminating in a much greater level of dysfunction.

In general, the extent of the problem gambling dysfunction was higher in the latter pathways and this was seen to be associated with reduced effectiveness of behavioural interventions.

Some of the issues explored based on this model included:

- Availability and accessibility of gambling options
- Subjective excitement and physiological arousal
- Irrational beliefs, illusion of control, biased evaluation and gamblers fallacy
- Establishment of habitual patterns of gambling
- Chasing win / losses and losing more than expected
- Childhood disturbance, risk taking, proneness to boredom, depression, anxiety, life stresses and substance use
- Attention deficit, impulsivity and antisocial behaviour.

Obviously it was not possible to explore some of the biological and neurological factors; and a number of the variables with clinical definitions (e.g. depression, anxiety, ADHD and antisocial personality disorder) could only be explored to the extent that research participants reported having been diagnosed and treated for one of these conditions.

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<sup>5</sup> Blaszczynski A and Nower L. A pathways model of problem and pathological gambling, *Addiction* 97 487-499 (2002).

## ATTACHMENT 3 – CASE STUDIES

### CASE STUDY 1 - SUE

*I'm just going to go and have a little play, a little play, you know, I've said that a hundred times before.*

Sue is a divorced single mother of two grown children. She has a sister and brother. She lives in South East Victoria where she shares a house with her ex-husband's brother. She has only really gambled for the past 10 years and is almost exclusively a poker machine gambler. Sue works four days a week in community health and currently works in a local store on her day off and on weekends. Previously she did not work on her day off and this was her main opportunity to gamble and was when the majority of her gambling occurred. She generally avoided gambling in the evenings.

She has gambled away substantial amounts of money and is now in considerable debt. She has twice sought assistance to deal with her problem gambling, each time motivated by her dire financial situation. In both instances she was encouraged and assisted in getting herself excluded, and while excluded her gambling and associated financial difficulties were much reduced. Her awareness and understanding of her problem seems quite comprehensive, partially attributable to her time spent in counselling. Notwithstanding this, Sue continues to be shocked at her inability to maintain control over her gambling and is very regretful and angry for what she has done.

Despite understanding the extent of her problem she clearly believes at that to some extent her gambling is something over which she should be able to exercise control. She has identified that chasing losses is her main problem and that losses can include current session losses, recent losses and lifetime losses. Part of her unwillingness to have herself excluded and stop gambling is that doing so would deny her the opportunity to win back some of those losses; and while she can intellectually acknowledge that she will not be able to recoup losses, she still feels impelled to try.

Sue is almost exclusively a gaming machine gambler. Her only exception is the occasional Lotto ticket.

*I don't do any other form of gambling really. I might occasionally buy a Tatts lotto ticket if I've got a few dollars left over, I might buy a small one or something.*

Sue was introduced to poker machines and began gambling about 10 years ago. It was during a period where a number of things were causing stress and she was dealing with anger, grief, loss and guilt.

*A few years ago now, ahm, we found out that we had other siblings that we didn't know about, that really, really made me angry. I was not impressed, why wasn't I told, ahm that caused a big family upheaval. They found my mum and it was, I don't know, I was not impressed that such a secret had been kept from us; I had a blue with my parents. And my mum was a very gentle caring lady, and after my angry outburst, I thought my god, what must she had gone through all those years.*

*And then ahm, then my mum got crook and she had ovarian cancer, which is very sinister and you can be on death's door before you get symptoms with that, she was diagnosed in April, she was dead in June, and I felt very, very upset that I hadn't really resolved this thing with her and I felt guilty that I hadn't gone to her and said look, you know, sorry that I hurt your feelings, that really hurt me very much because she died so quickly and we'd had this big blue over it and that was really hard. Hard losing my mum too, but ahm, but it's something that I just regret, so much, not resolving it, telling her that I tried to understand how she must have felt all those years.*

*It was a real low point in my life, within a few months, my grandmother died, mother died, my next door neighbour, I was very close to, she died and then my sister knocked on the door and her son had killed himself.*

The main event that led to Sue gambling was the death of her sister's son. Her sister was also a divorced single mum whose adult son drowned. One night shortly after this her sister asked Sue to join her at the pokies and Sue went along, won some money and had a great time.

*And then ten years ago the son got killed in an accident, and I think that's when it really set in for her, she didn't cope and she's still coming to grips with that, that just shattered her. So ten years ago, her son was living at home at the time, he was 18 and he drowned and yes, my sister just went through a hellish time.*

*Oh well it was all pokie machines, my sister was a keen pokie player, but I'd never been, and he was at my place one night and she was, she said come down and have a go at the pokies with me and I said ok, I've never been. It would be ten years [ago].*

*I went with her that night and probably a bad thing, I didn't even know how to use...I didn't even know how to use the machine and I think I spent about \$10 and I was lucky, or unlucky, I won about \$300. So that was a fortune to me, I thought gee this is alright, I should have been doing this a long time ago, but I didn't know anything about them, didn't know the consequences, and I think I've got a bit of an addictive nature, I was worse than my kids with playing computer games and stuff and Nintendo, so I've always been into playing games, and look, anyway I though gee this is terrific, I go home with \$300, that's like a million, wow.*

*Anyway I didn't really think about it again and it was I don't know, maybe a week or something later my brother asked me did I want to go again, and I said yes, and that really was the starting point.*

*I went again with him and my sister the next week and I won again, and next thing I knew I was going there by myself, and this is great fun, and then you know, you sort of start off. It started off as nothing for me, he picked me up, took me a few times and I won all this money and I thought wow, I should have just come to this years ago, but of course, the rest is history, but yeah it was a very traumatic time, very traumatic time.*

*Yeah, and then it turned out that he had a problem with them, which I knew nothing about, and yeah so I'll blame him.*

In hindsight, Sue believes that her brother was not coping with the loss of his favourite nephew and that he ultimately developed a gambling problem.

*I was on the internet for work the other day and there is this house for sale, he hasn't actually told me, not that he has to, and he's a very private, I'm thinking that's [to pay gambling debts] probably why.*

During her childhood, gambling was not prominent. Sue has fond recollections of playing poker with her father and some of his mates, however this was not frequent and was something of which her mother disapproved. She has some recollections of very occasionally betting on a horse race, but this was very infrequent and gambling was not a substantial part of her parents' lives.

*And I loved it, I had a ball and so from a very young age, I used to sit in with them and play poker and at that stage it was nothing to do with money, to me, I mean I was a kid.*

*I suppose I was, I can't remember, my dad probably gave me, I'm talking back in those days, sixpence, and pennies and stuff, ahm, and I suppose I can't remember, but they probably did for me, and whilst they weren't high stakes by any means they were very serious.*

*Not till I was older, but yeah, I think, to the best of my recollection I played with him, sort of learnt with him and my mother thought it was dreadful behaviour, but I had a ball doing that, and maybe that's where it started.*

*I used to have a ball, most probably horrified my mother, but my dad, his side of the family, his uncles all lived around us, most of them were single and they liked to drink and they used to come to our house and play poker all the time and in those days it was pennies and you know, stuff like that, we are not talking big money or anything like that but you know, I used to love it, right from a little kid I was taught to play poker and they took it very seriously even though it was only pennies and things.*

Sue identified that she loved playing games - even her kids electronic and console games had been appealing to her.

*I've always, well I'm a games person; I'll lay on the couch and play games on my phone.*

*When my kids were little, I'd be worse than them, it's my turn, it's my turn, on the Nintendo, I love playing games, I always have, you know I can play, I can be in my element playing an old fashioned board game, a game on my phone, Nintendo game, you know.*

*No, but I loved cards and board games and all that, that's what we grew up on but not, look occasionally and I'm going back quite a number of years now, a couple of friends and I used to, just for fun, pick out some number and maybe put on a quad, but that was nothing, then we might not do it,*

*that was nothing, six months we mightn't do it again, you know, that was never an issue or a problem or anything like that, it's only the pokies.*

Gambling has been, and remains, a major issue in Sue's life. She has gambled herself into a position where she owes a considerable amount of money and this debt consumes her life.

*So life is good, apart from the debt, the finances, it's with you 24/7 you know, the last think you think about when you go to sleep and the first thing in the morning, and it's a nightmare.*

Sue has built up considerable debt because of her gambling. Most of her wages currently go to repaying her debts and this will continue to be the case until she retires. This also has implications for her personal and social life as her dire financial position means that she is quite limited in what she can do.

*It's not going to go away, so I'm really working till I retire, most of my pay will be going on that debt. And that's what I've done and I've just got to cop it now and it will be impacting my life till I retire, it's just a horrible, horrible thing.*

*I don't want to sit down and add it up, I don't want to know. It's just yeah, I just go to work every day and I know that most of my pay is to pay this debt.*

*I've got ahm, power bill come any day, and I've got the water bill, so yeah they're, I've had the water bill sitting there for a little while, so I try and pay them on pay day, and on my days off, apart from today because my daughter is coming, ahm, I work in a store now. So I don't get a day off, I'm too bloody old for this, I've had it, I tell you but what can I do?*

*I'd certainly never steal, I'd certainly never do anything like that, so you know, but you know, I mean it gets you down when you know that this is how it is every day now for the next few years, and then you retire with zero but I've done it, it's my fault, so yeah.*

Sue's gambling has resulted in significant financial problems and an associated range of emotional, and to lesser extent relationship problems. It has also caused her a great deal of stress and anxiety.

*I mean you worry all day, when you are in debt up to your ear holes and at my age, you think I haven't got enough working life left to pay this, you know what am I going to do, what happens if I drop dead tomorrow, what the hell is my family going to do, they haven't got money and it worries me to death, yeah, terrible thing that I've done and terrible thing, like I worry about the consequences of my family, you know if I drop dead tomorrow and it's all over, fine, but they are going to want their money and so that worries me a lot. I have got insurance on my main personal loan so if I drop dead, it's paid out, so that's a bit of a help, you know, but it impedes on everything you do, you know, like I've been walking past here or the bakery on occasion and I might see a couple of ladies I know, come and have a coffee, I've got to make up a story because I haven't got enough money to buy a cup of coffee. You know, that's happened heaps, ahm, so you can't even sort of sit down and have a cup of coffee with your friends, because you haven't got any money.*

There is a degree of incredulity when Sue talks about her finances, as if she cannot entirely understand how she has found herself in her current parlous circumstances.

*I do understand that people, who haven't been there, find it very hard to understand, and I was certainly one of them, and I could never understand how people could get into such a situation, but yeah it's just, it is a fierce addiction, very hard to get on top of.*

She sees her gambling addiction as a major problem over which she has only limited control. While she has not herself seriously contemplated suicide, she is aware of the potential for her problems to escalate in that manner.

*I mean in your head you know, that you are probably going to come out of there in tears, but that doesn't stop you, you just get in there as fast as you can, oh it's a wretched, wretched thing, and it affects all people, all types of people, from all backgrounds, from you know, all levels of intelligence, and whatever, it affects, yeah.*

Unfortunately, being aware that she has a problem and even understanding that it was a major problem has not really helped mitigate her gambling.

*Oh look I was well aware how big a problem it was, but it just didn't stop me doing it, I didn't have the strength to stop it, it was just too overbearing. I just didn't have the strength to say no more, you know.*

*Oh I don't know, I don't know, I think you know, you are conscious of what you do, I used to drive to ABC or XYZ, at the height of my gambling, and sometimes I'd be half way over there, and I'd say to myself, you really should stop and turn around, but I didn't. You know, the desire is just too strong, you know, the desire, it's a shocking addiction.*

Sue realised she had a problem when she first gambled away all of her pay. Over the course of her gambling, Sue has often gambled all or almost all of her money and as a consequence had to become adept at managing with only very limited funds.

*Oh, well, I knew I had a problem the first time I did my pay. I probably deep down knew I had a problem before that, but that's when it really hit home, I thought what am I doing to do, I can't pay any of my bills, I've got no petrol, I've got no food and I don't get paid, at that stage it was for about ten days, and I thought I'm in deep shit here. And yeah but that doesn't stop you, because you are going to win it back, you see, that's the mentality that you have, you really do convince yourself that you are going to win it back.*

*You sort of, you learn to live with no money, ahm, I can, I mean I've got \$20, about \$25 at the moment, that's till next Wednesday. That's how it is.*

*I could go locally or pop up to ABC or close, I mightn't play for a week or two and then I might go several times, there was a few times where I blew my pay, so I had nothing for a fortnight, till next pay, oh well I'll win that back, yeah right!*

*This was over time, like and this certainly didn't happen every time, but ahm, and then well you end up becoming quite good with money, you think now where can I get some? So you get your credit card and then you get another one, and then you get another one, and another one. I got five of them, and a personal loan.*

Sue has twice had herself excluded from the local venues, initially for two years, and then she was not excluded for a year, but is again on exclusion.

*Oh yeah, and this is, I'm on exclusion for the second time at the moment.*

*That ended, so I spent the next year straight back to square one, and so I self-excluded again a year ago*

*You have an option to carry it on, ahm, which I didn't, I should have perhaps, but I didn't.*

*Ahm, look, honestly, I ahm, I thought, when I first did it, I thought right, after two years, I'm going to be fine, I'm going to be able to deal with this, but when that two years was up, I was like a dog off a chain, and boom, straight back there.*

Sue found the process of getting herself excluded relatively straightforward.

*You ring the Australian Hotels Association in Melbourne, they set up you appointment at the solicitors, you go in there and you sign your things, ahm, before you go in there, you go to ahm, photo and they take your photo.*

*Yeah so they book you in for your photos, then after your photos you go to the solicitor and then those photos are sent out by the Hotel Association I suppose, to the venues.*

*You can't just throw a blanket over every venue in Victoria, you've got to, I think you've got a maximum, of ten or something, eight or ten venues that you can exclude from, so I've done that around here.*

*It's handy for the country, because I can't go ABC, FGH, LMN, XYZ, ahm, all the, yeah, but you can't just throw a blanket over Victoria and then just post it out to every venue.*

*In the city it would be useless, you know it would be useless, because you can just go to the next suburb.*

*Yeah it's good here in that sense that you know, there's no way, because everyone knows you, so you are not going to sneak in.*

Even though Sue claims she felt that she had her gambling under control, she now acknowledges that there was also some relief that the exclusion was ending and hence a desire to gamble again. Even though Sue in her rational moments understood that it might be best for her to renew her exclusion, there was a degree to which doing so would remove from Sue the possibility to win back her existing losses.

*I honestly, I don't know, I think, I'm sure there was a part of me thinking phew, time is nearly up, I'm sure there was a part of me thinking that, you know.*

*I did but I don't know, I still think the majority of it was, ahm, you convince yourself that you are going to get it back, it's yours, it's still chasing those losses that to me, is the big thing, plus you love doing it, I mean I've got to be honest, you just love, sitting there doing it.*

Prior to her first exclusion, Sue had considerable credit card debt. When she was excluded for the first time, she took out a bank loan to consolidate all of the credit card debt. Although she owed nothing on the cards and was no longer using them, Sue retained her credit cards.

After being on exclusion for two years, Sue felt that she had achieved some level of control over her gambling and this was her rationale for not extending the exclusion.

*I really, sometimes I did and sometimes, I thought [genuinely feel like you had it under control].*

*Who knows, how the mind works, did I secretly just want to go and do it all again, did I think that I had it under control.*

When she came off exclusion Sue again began gambling quite intensely. Sue quickly reverted to her high intensity gambling and it was this period, which resulted in her most substantial financial losses

*That was a nightmare [coming off exclusion].*

*Yes, ahm, it's like, the next day, you've got everything in perspective when you are in your normal state of mind, you know it's crazy, you know you've done a ridiculous thing, a stupid thing, you know, but at the time, it doesn't matter when you are in that zone, it doesn't matter, you know, it just takes over, it takes over reality, you are not in reality, it's just, and then the next day or two you think to yourself, god almighty, why did I do this, what is wrong with me, but at the time, it doesn't matter.*

*(interviewer) You mentioned before that when the exclusion ran out you were like a dog off the chain. How did it feel, what was the feeling?*

*It was mixed feelings, it was probably excitement tinged with fear, you know, you tell yourself, alright, now I'll cope with it this time, you know it won't be out of control, I can go now, I can go and play and all that.*

Within a few months of coming off exclusion she had again gambled to the limit on her cards.

*They were still sitting there. And then when I was free to play, that's when the credit cards [were used up].*

*Most of the credit cards, all happened after the exclusion stopped, I think this is when the majority of that came back.*

*Within six months, they [credit cards] were [full] yeah.*

*I really don't want to add it up. Ahm, it must be about \$40,000. That's what I've got now. Oh I'm just roughly adding it up, I'm too scared of it. Yes, I know it's huge, I know it accounts for most of my pay, if I had the actual figure sitting in front of me, I don't want to know.*

In some instances money was being directly withdrawn from the credit card as a cash advance and in other instances, the cards were being used to pay bills and the cash was being used to gamble.

*I'd put my, I'd pay my pay on them, split it up and pay it on, and then the ones that I couldn't get the cash out, I'd do the phone bills and that sort of stuff on there, and the other ones yeah, cash out.*

The experience of losing control after coming off exclusion was one that resulted in Sue being terribly disappointed with herself.

*Yeah it probably was too, yeah, it's just a horrendous thing and you feel, you know, you feel so stupid, you feel so pathetic, what's wrong with me, am I crazy.*

*You just feel pathetic, you just feel like a, just pathetic, yeah, that you've got no control, you know, it's just horrible*

Even when excluded, Sue was in a position where she could drive to a venue and gamble. Sue describes these instances as breakouts and they have also been a consistent part of her experience whilst excluded. One of her recent breakouts was as a result of her needing to purchase a gift at the nearby town. Interestingly it was not somewhere she needed to go to purchase this present. As a result of a number of other, earlier decisions Sue had quite a lot more cash than usual. Once she was in the town, Sue struggled to maintain the control not to gamble. In this, Sue was repeating a by now well established pattern of finding a reason to go there, making sure she had cash in her purse and promising herself it would only be a very limited session.

*I thought, yeah, I'm just going to go and have a little play, a little play, you know, I've said that a hundred times before.*

*No, I had a break out about two months ago, and that was the first time in about a year, I've got myself banned. I did once, once only. Once was too often but yeah.*

*Yeah I was waiting for my day off, I was going over there, and I was going over specifically to get a gift and all the way over I was telling myself come on, now you're on top of this, don't be tempted, blah, blah, blah.*

*I didn't have to [go to ABC] and did I consciously think I'm going over for this purpose, no, I don't think so. Maybe sub consciously. Well I had the cash to pay my [credit card] debt.... I normally go straight in [and pay off my debts]. I got it out a couple of days before I went to ABC though.*

*I had a couple of things I wanted to do over there and yeah, the demons, you know, don't do it on this shoulder, and just have a little go on this shoulder and yes I gave in to temptation, and I was very sorry I did, but you know.*

*And you play a lot of games with yourself, you do and you sort of realise later but at the time, oh no.*

*Probably when I started to go, I started telling myself now don't do this...you'll be sorry the next day, you'll go through all that trauma again, you've been so good, blah, blah, blah, but on the day.*

*It was probably about eleven, and yeah, I don't know, I just I think the car just went on automatic pilot and there I went.*

Interestingly, Sue could visit this town with a friend and not gamble – it was only if she went alone that she felt compelled to gamble.

*Oh absolutely, yeah it's only when I'm by myself, I suppose I'm lucky in the sense that none of my friends will have a bar of pokie machines, so that's good, because I haven't got a friend who goes to the pokies, they are all anti pokies, so I don't have one friend who plays. So I do go to ABC sometimes with a friend of mine here, but never, never to the pokies.*

Due to the location of council boundaries there are venues in a town about half and hour's drive away that Sue needs to visit on occasion. Sue has never really examined what it would take to also get exclusion from this additional venue.

*I have thought of it but I haven't done it.*

*I don't know, it's because of course it's just leaving that door open a crack, you know and it's just, it's self destructive, it's detrimental to everything but.*

Prior to the second exclusion, Sue's financial situation had become quite dire and this was the motivation to go onto exclusion again.

*Well I was regularly, ahm, trying to live on, I might have \$20 left and it might be a week to pay day, you know, my daughter would want me to come and spend the day, I didn't have enough petrol to go over there, and you know, I thought, you know, it was bad.*

Sue continually beats herself up over her situation and her gambling and her inability to exert the control that she thinks she should be able to.

*You feel guilty, you just, you hate yourself, you feel like such a pathetic person, and you know, I'd go home and I'd cry my heart out, because I'd be, I'd have maybe \$10 to last me for the next fortnight, we get paid fortnightly.*

*Ahm, well, like a really pathetic person, really. Ahm, go home and cry a lot and then when the opportunity, the minute the opportunity arose, you'd go and do it again.*

*Very much despair, like what the hell am I going to do, how am I going to pay my bills, what am I going to do and yeah, it's just horrible, it's horrible, but it doesn't stop you from doing it again*

*Oh yeah, walking out the door, just feeling so, wretched and oh, and then the worry hits you and gosh why did I do this, why didn't I pay that, I think what I could have done with the money instead of throwing it away and you know, the guilt driving home is just horrendous, yeah.*

She felt that her gambling controlled her. It was described as a compulsion over which Sue believes she cannot exert control.

*But yeah it does, you are controlled by it and then you'll sit down and you know it's crazy and you know what the hell am I doing but when that mood hits you, it's all out the window.*

*You are not, when you are in this thing when you are doing it, you are not rational, you are not rational at all, and then you go home and think god, but you know, at the time, you are just not rational.*

*You know, you go all over it the next day and you are so sorry, but that the time it's just such a powerful thing, yeah it just doesn't matter, it matters the next day, but it doesn't matter at the time.*

*Oh yeah, look I do, I thought bugger it, I'm going to go in, you never learn, you tell yourself you are going to go in there and have a little play and it's always chasing your losses and you have this in your head, you know later that's ridiculous but at the time, it's your lucky day and I thought yeah, bugger it, I'll go in and have a play.*

*Yeah, you do tell yourself terrible lies and play terrible games with yourself. I was telling myself, don't be ridiculous and don't go home feeling very sad and sorry, just go and have a little play, but that doesn't happen, it's all or nothing, really, it is, it's horrible.*

*Oh, kind of I suppose, I mean people say, I've heard it many times, people say you are in this zone, I know what they mean,*

Sue identified that even when she was not playing, she spent considerable time thinking about gambling.

*Absolutely, mom, yes when, yes, you think about it all the time.*

*Well, when I say all the time, very frequently.*

*Yeah, but look it's a constant thing, it's never that far from your mind, I might go days without even having the slightest thought of it but it will always pop up in your head.*

Over time, Sue has experienced an increase in the amount that she gambles. In the early days, she was able to walk away with a win of several hundred dollars, but has been unable to do this in recent times.

*Yeah, and I found that I was in a session; I was spending a lot more.*

*Betting a lot bigger and that sort of thing, so because I had all that, you know, you think all that credit card money is mine, yeah, ahm, I think I was probably, all I know was I was betting a lot more than what I would have previously.*

*Usually you don't win, but I was like earlier on in the piece, if I'd won something substantial and when I say substantial, I'm talking probably like \$500 something like that, I was able to walk out with that, but as time went on, ahm, I would lose all my pay, and then I might, and this happened quite a few times, and then I won it back and I thought oh thank god, I won it back, thank god, I was at the point of despair, but I've won it back. But I've sat there and lost it again.*

*Yeah, yeah, at home, yeah, but, I got to a point where I wouldn't have even gone to a venue unless I had at least \$200 to spend. Like there is no way I'd go to a venue if I only had \$20 or \$50. Because, I don't know, looking back now, ahm, once I got into that mode, if I spent \$50 and had no more money, I'd have been that stressed.*

*Yeah they didn't know a thing about it and to me at that stage, it wasn't a problem, I didn't know it was a problem and it just grew, and it snowballed, and you sort of, over the years, you get to a stage where you come out and you think oh my god, I've lost \$20, and then you think, you end up thinking oh that was a good day, I only lost \$100. You know, and it must sound insane to people who haven't been there.*

*If anyone had, like I used to, was the first one to criticise people, I used to think mad things, what's wrong with them, before I knew it, I was one of them, and I still find it hard to believe, how I got into it, how it escalated the way it did.*

There were times where Sue would play for extended periods - all day and even longer. Even though there was no obvious harm, Sue felt that this was not normal behaviour. At some point, she would go and visit her daughter briefly so she could spend a much more considerable period of time in a venue.

*And then I'd go to XXX or XXX where you're not known and sit there all day.*

*Ahm, probably fairly regularly and this went on for several years and by then one of my daughters was living in ABC so I had the great excuse that I had to go to ABC.*

*Yes and sometimes as much as I love her and love being with her, it took over to the point where I might visit her for half an hour and spend five hours on the way home.*

Sue indicated that preparatory to arriving at the venue, she would envisage herself playing her preferred machine. If on arrival that machine was unavailable, she would become quite annoyed.

*I suppose ahm, if you do have a reasonable win on a machine, you tend to you know, be drawn back to it, it's done it once it's going to do it again, do you think that, I think so, yeah. And you sort of become really familiar with a couple of machines, and ahm, sort of feel comfy with them.*

*Yeah and I know when I used to go over to ABC, if I walked in there and someone was playing the machine I wanted, I'd be so let down. I'd think oh no, how dare you be on my machine.*

*In a place like ABC it's fairly big so there was usually a few but I found ahm, I think people were very attracted to those same machines that I was, I think, because usually once they were there they would stay on them all day, and you soon, like even in places like that where I didn't know anyone there, but I was going fairly regularly and I knew other people that were the same, you know, in the venue, the other people that have got a problem, because you relate to what they are doing is what you are doing, and yeah you know.*

As with many problem gamblers, Sue has been engaged in some deception. Since she was not financially accountable, her deception was not mostly about finance, but more often it related to her time and activities.

*Yes, so us problem gamblers, are a very sneaky lot, believe me. And you do, it's part and parcel of it, you are trying to hide your problem from other people.*

*The main thing was if I got caught up in it and got home really late, that's when you'd think, oh god, what am I going to say, where have I been, I can't say, hey I've been at the pokies for six hours, but what am I going to say and then you feel guilty, but at the time it's a lot easier than saying what you've done, but yeah I've got a close girlfriend, we've been best friends since kindergarten and she's good too, she'll say come and talk to me when you get that urge, she thinks it's crazy, can't get her head around how anyone can do such a thing, but she's also very supportive.*

She did, and still does, manage to conceal the extent of her gambling from all but those closest to her.

*I don't have, like I have, I know a zillion people but I've only got a couple of close friends, and I hid it from them, and they would be oh god I haven't seen you for so long, are you ok, yeah, yeah, busy, you know, not saying I'm in crisis, sitting at the machine all day, you know.*

*So yeah, but you become, I think what's really hard to take to is you become very secretive, you tell lies, which you feel very guilty about, you know, you've got to make up stories as to where you've been, because you don't want to, people to know that you're still gambling and where have you been oh, oh, what am I going to say, you know, you become very deceptive, and you tell a lot of lies and you feel, just really guilty about it you know, its just awful.*

Sue likes the isolation and opportunity to be alone that she gets by going to a venue where she is not well known. It also means that the extent of her problem is somewhat more concealed. However, Sue believes that this is not a major issue as all of the regular players know one another and recognise that each of them has a problem.

*You don't talk to each other, but you know each other and who has a problem...it's unspoken.*

Sue prefers to play a one-cent machine, although she has at times tried the higher denomination \$1 machines. Her experience with the higher value machines was that she lost her money too quickly and this meant that she was not getting adequate playtime from her money.

*No, not necessarily, I'll ahm; I'll usually just play a one-cent machine, something like that I was for a while yes, it didn't last for long but I was for a while, playing the dollar machine. Yeah but I didn't do that much, I really didn't. I think it was curiosity, what do these machines do and I never ever won anything - you might win \$10 or \$20 or something, never a substantial sum. Nothing to grab my attention no, yeah the few times I did try but I just lost my money very quickly so I lost interest I suppose.*

The attraction of her preferred machine seems to have been primarily driven by having had positive experiences with that machine. That initial positive experience was then reinforced by Sue becoming comfortable and feeling that the machines were familiar.

Sue identified that there was a range of factors that had influenced and encouraged her gambling and that these could vary over time. Sue identified that she did not have a huge group of friends and that a part of the motivations to play the pokies was to be in a more sociable environment.

*Oh look; if I'm honest, I'd say I was probably a bit lonely and bored.*

*It's certainly an escape from reality ahm, it really is, in a way, although you are causing yourself so much drama and hurt, it's very, I don't know, it is relaxing in some way, it is, it's popping out, thinking about whatever you think about.*

*Some people would have a little chat, the majority.*

*Oh depends, you know, sometimes, I guess it's how you felt on the day, who the people were, you know, if there was a lady sitting there I'd probably be more inclined to say hello, than if it was a group of young blokes or something.*

*Not judging people but, you know, people that you could relate to perhaps more than others. But I think most people are pretty, in their own little you know, thing.*

For a period, Sue was in a relationship that she found unpleasant and used playing the pokies as a way of escaping from the problems in her relationship. As a result of her gambling she could not afford to leave and this created a vicious cycle where Sue gambled to escape her partner, but because of her gambling could not afford to leave him.

*I started sharing the house with the person that...we get along fine now, but we had, during those years, it was not good, yeah it was nasty situation and then ahm, I certainly didn't have to explain where I'd been.*

*Now we are just co-habitants and we get along fine, we just, we are mates you know, we are really good friends, but there was that period there, and I think, I don't know whether it's because of it or not, but when I did really get into the gambling, it was bad, it was a bad situation, I hated going home, it was rah, rah, rah, rah, you know, and yeah that probably did have a big deal to do with just escaping.*

*Yeah it was not good, not good. Ahm, but now, we still live our own lives, but I think we just sort of, old and comfy with the situation basically, you know, and people used to say to me, why don't you move and I couldn't say because I have, you can't walk out the front door with \$10 in your pocket can you, I mean.*

Sue found the idea of gambling exciting and enjoyed the range of positive feelings that she got from playing the pokies.

*It's exciting, it's, I don't know, you know, I know one time I hadn't gambled for about three months and I, going into the venue I had butterflies I was so excited.*

*It was awesome, I did have a lot of play, and I just got caught up in it. Oh about five hours.*

Sue would find herself convinced that she was 'on a roll' or about to get lucky and this motivated her to play. She would also convince herself that because she had been loosing, a machine was about to pay out. She understands that these responses are irrational, but in the midst of gambling seemed to feel a compulsion that resulted in no rational thought.

*I'm more inclined to stay there, because you know, you tell yourself you're on a roll now, this is going to keep going, ahm, yeah, and then it works the other way too, if you've lost a lot and it hasn't paid anything, then you tend to tell yourself, but it's bound to so, you know, ahm, like sitting here now, that's all nonsense, but when you're in that zone, you think, you are not rational, you are just not rational, it's as simple as that.*

*And when you are in your 'sane' mind, you know that's ridiculous, but at the time, it just takes you over and you think yeah I've lost all this money, surely today, I'm going to win and that's what happens, and I know it's weird and you know and people must think you are insane, but it just takes over your life, absolutely takes over your life.*

*Oh to a point, ahm, you know, to a point you do, you play games with yourself*

*Yeah you might think oh well, you know, if I bet a bit higher I'm sure I'll get a payout and this sort of thing, you do a bit of that, I've seen people that actually drive me crazy, they've got all these oh like a, you know the compulsive disorder, people, they'll press the buttons and then they'll tap the machine there and then do all these things, I thing oh shit, I hope I never get like that...I don't do that stuff [laughter].*

Sue, in her rational moments, was capable of evaluating her own behaviour and recognising their inappropriateness, but also described a state that existed when she was playing where rational thought had no part.

*Yeah why would you do that, anyway, that's what happened, crazy, and it's crazy. I'm the one who does it and I know it's crazy, but at the time.*

*But you are certainly not in your normal frame of mind, once you're just sitting there, you are very irrational.*

*Yes well that's true, if somebody said to you, ok, sit down and play, but we are not paying out any money today, you'd bolt, you wouldn't be there, would you, I mean, but, it's just, it's all hard to explain, because it makes you feel ahm, I don't know, I think sometimes you question your sanity, you know, you think how did I do that, why did I do that, you know, when you are in your normal sane mind, it is still hard for me to believe that I have done it, but I kept doing it and doing it and doing it, it's just an addiction, a chronic addiction.*

For Sue, gambling was about the money. Her early experiences had shown her how easy it was to have some good wins and this desire to improve her financial situation was an ongoing motivation.

*At the end of the day I'm sure it is [about the money], it's got to be, I suppose, why else would anyone else put themselves through years of hell like this, I don't know.*

*Oh yeah of course you do [get more excitement from winning more money].*

*It's the hope of winning, yeah... Winning of course.*

*It's ahm, well it's all designed, I'm sure, to keep you there, but ahm, like it's chill out time to a degree, ahm, you know, it's hard to explain, it's just an overriding urge that you can't say no to.*

Sue's key issue and difficulty was her compulsion to chase her losses. While there was a range of motivations that drew her to any given session, it was generally the chasing of losses that resulted in her losing substantial amounts of money.

*Ahm, I can remember occasions where I'd, back then, I'd probably lose \$500, and that was a lot of money, I had no savings, and I got to a point where my pay was going in there, and then it escalated from that, it's all about, and I think everyone that plays them has probably got this mentality to some degree, it's all about chasing your losses, you are so distraught that you think today I'm going to get it back.*

*That's the whole, and you know this, when you are at your sane moments, you know this and the whole psyche thing behind it is, I'm going to win it back, you are chasing your losses and for me, chasing the losses is what it was all about, you know, oh my god I've lost my pay again, I've got to go and get it back, oh and lost it again.*

*And it's all about chasing the losses, like if I was sitting there at a machine and an announcement came over, saying oh keep playing but no machines will be paying out, boom, I'd be up and out, wouldn't you, I mean you'd be gone straight away, so it is about, it's all about chasing those losses, and of course that only escalates into more losses and more losses and in your rational moments you know that but once that desire hits you, that's all out the window. And then you go home, the next day and you think, god, how did I do that, how could I have done that, but you just keep doing it. But I know the guys that I spoke to, you know, they deal with drug addiction and alcoholism and that as well, one of them did, and he said the gambling is the hardest, the hardest of all of them.*

*No, probably not when you are down to that [your last \$5], you know this is it. Yeah, over and done with, and go home and feel sorry for yourself, and cry for a couple of days.*

*Yeah I guess so, ahm, it's always different, you know, sometimes you might be down to your last \$20 or something and you might win a couple of hundred, so you just keep playing and playing, oh that's good, I'll keep winning, and it's all about chasing your losses. You know, once you've lost a couple of hundred dollars, shit I've got to get this back, you know, got to get this back before I leave, I'm bound to get it back, and I'm sitting here now today, and I know that's ridiculous, but if I was there... I think to myself, you know if I can come out with \$1,000 profit, I'll be wrapped, and yeah, the moment you sit at that machine, that rationality is gone, you are a different person.*

When she reached a major low, Sue informed her GP of the problems she was facing and her GP gave her contact details for a local agency that could provide some assistance.

*So you know, I went to the doctor and I was honest and I told him what was happening and he gave me the numbers for all the Helplines and all that sort of thing. I was aware of those numbers but I chose not to contact them for, till I felt I was ready to.*

When she first got herself into substantial financial difficulty, she found that it was interfering with her work and her doctor prescribed something to help deal with that.

*Yeah, yeah, I was just so, and that was because of the pokies, I was so down and so upset and ahm, and I found that I was thinking about work and it was overwhelming.*

*Yeah, yeah, probably then, I was just, I got to the point where it was impeding on my work, I never missed work because of gambling, but I was so stressed about the money that I was finding myself in tears, and I thought I can't go to work and carry on like this.*

*No it was just something to try and, I was so emotional about it was just sort of to, put me on an even keel, control the peaks and troughs a bit you know, I'd start thinking about it at work and I'd get so upset I'd burst into tears and it wasn't good, and I wasn't ever like that before, so and I think they, I'm still taking them, they are low dose, but I think they help, I'm not so het up.*

Sue has been taking a low dose anti-depressant for several years.

*Yes, I do take a low dose anti depressant at the moment, which is no side effects, non addictive, and that sort of keeps me on a bit of, I don't have the peaks and troughs.*

*I can tell you because the doctor looked it up recently and it was about five years ago, six years ago.*

Prior to her initial exclusion, Sue contacted and received assistance from a group in a nearby regional centre. She vaguely recalls contacting the gamblers help line to obtain their assistance.

*Yeah I did it, I decided, I got, I ran ahm, the Gamblers Help people in ABC, and I had a guy come over and see me, on a fairly regular basis, every fortnight, and he was great.*

*He was a gambling counsellor and that led me to exclude myself, which I did for two years, which was the maximum. When that ran out I started again.*

She has subsequently had about another 10 sessions with counsellors from this agency and they assisted her to self-exclude a second time. Sue also received financial assistance and guidance from this service.

*Probably ten, yeah and there was two different guys, one left another guy came, they were both good And I got back onto the guys from ABC, and yeah, I decided to self exclude again, so yeah, and then you'd have to go to a solicitor which was in XYZ and they would take your photo and send it to the venues.*

*Well actually I have seen one a couple of times from the place, the Gambler's Help place in ABC, but she helped me pay a phone bill and gave me ahm, a voucher to get some food a couple of times.*

*At the same time, she said to me that if you take your whole debt and put it into one thing, you can come unstuck, if you get into real trouble, they can make, force you to sell your house or whatever, if you've got one great big debt, whereas if you've got a lot of smaller ones, they are probably not going to make you sell your house for \$5,000 that you owe them, you know, but if you owe somewhere, \$80,000, they could force you to, if it came to that, is how she explained it to me.*

Sue feels that the strategies that were provided for her by the counsellors have been of some benefit, but have not been sufficient for her to gain control over her gambling.

*Yes and they were good, but when you are overwhelmed by it, that's when it is out of control, but most of the time it is good and I do think of those strategies, I do think of the talks that I've had, I really do, you know, do that, but when this thing hits you, it's all irrelevant at the time.*

*Oh you know, they sort of, tell you to write down when the urge to go strikes and all that sort of things and how to try and deal with it and nine times out of ten it doesn't work, I think sub consciously if you are going to do it, you've made up your mind, I'm doing it today and that's it, but they were, it was good to talk to them because.*

*No. No. You will go at any opportunity, it's yeah, and, but talking to those guys was good because they have such a, as much an understanding as they can, without actually doing it themselves, they do deal with people daily, that's their job, but I still believe, unless you've actually been there yourself, you haven't got a full understanding of it, but they are helpful and it's good to talk to someone.*

*Ahm, probably, it probably wouldn't hurt, ahm, at the end of the day, if you are going to do it, you are going to do it, there's no counsellor that's going to stop that, but the strategies and the understanding and ahm, it was, it is good to talk and I know I can pick that back up, ahm, at any time, really, if I want to, but yeah, that has been helpful,*

*Yeah it really has, I think there's many times that I think those strategies have helped and have stopped me, I remember one occasion, after talking to one of the counsellor, it was only a couple of days later that I found myself heading off to ABC, and I only went out the road a little way and I did actually stop and go back home, and I was pretty proud of that.*

*I was thinking about what he said and you know, I thought, no I can do this, I can do it, and I did, I turned around and went back home and that was a huge breakthrough. Mind you I didn't do it the next time, but I did it that day, yeah, so I was able to sort of break that spell that you get under and I thought, no, I pulled over and I turned around and I went home. That was good, if I had have done that every time, I wouldn't be where I am today.*

Sue also identified that there was a degree of relief associated with just having someone to talk to about the problem.

*And yeah, it's good to talk to somebody about it actually, because it's something you keep to yourself, you can't talk to someone and be open about it*

Even though Sue liked and felt good about her counsellors she felt that she could not always disclose everything. She had a sense that they would judge her unkindly.

*Ahm, no, I would have hidden some things, I would have hidden a couple of times, that I had a break out, I didn't tell them, and that's probably the time I really should have, but I was embarrassed, I suppose, you're ashamed.*

*As much like, you know when you talk, if I was talking to someone else who did the same thing [I would be less embarrassed], but you do feel a lot of shame and remorse.*

*Yeah I did really, ahm, and I was, I never, I didn't tell them lies, but I just didn't tell them the whole truth. If you know what I mean, but I did tell them, 95% was spot on, but there was a couple of times I had a break out and I just didn't mention it.*

Although she was happy to seek support for her gambling problem there was a level at which Sue fundamentally felt that her gambling problem was something she should be able to control herself.

*I think there's a bit of both feeling, you know, I like to tell myself I'm a sane sensible person and I should be able to deal with this and then, I don't know, something just comes over me and it overwhelms you and lose self control. It's very hard to explain, I'm sitting here now and I think how the hell did I do that, why did I do that, but will I do it again, probably. You know, and that's where I've got to try and come up with something to stop that, stop it happening again and that's really hard, really hard, there's been many times that I've thought to myself this is it, I'm on top of this.*

*Well you don't, know, there's so many times that I've thought this is it, I am on top of this and this is not going to happen again, but it has.*

*Probably, I've always been independent, I've always sort of been on my own, you know, decisions and life in general, has been on my own and I suppose I haven't, I'm not used to engaging the help of others.*

Sue has been forced at various times to admit to those around her that she has a problem.

*Ahm, my daughter, a point came where I told my daughter, ahm, I'd actually been in XYZ and I had lost a lot of money, I had taken out as much as I could in cash, on the credit card and I was in, I was a mess, I'd been sitting there all day, and I was a mess and I went around to her place in tears, and I said this is what I've been doing, I didn't tell her how bad, or anything, but yeah,*

*I confided in a close girlfriend of mine, she was mortified and couldn't understand it what so ever, how anyone could do it, but she was very supportive, and yeah I share a house with a man who many, many years ago, we had a relationship, but we have our separate lives now, he was onto it, and small town, once, I think I did that deliberately so that I knew I couldn't go here without everyone knowing, and that helped me not to go, but anyway.*

*And then, I think the guy I share the house with, because we are co-owners of the house and when I consolidated this debt and got this loan through the Bank he had to co-sign it, so I told him the truth and he was very decent to do it because I mean he could have said go to hell, and then so that's when the truth came out there, so that's how he knew about it, and yeah, he does question me have you been to the pokies?*

*Just with close people, like my daughter, the person I share the house with and my girlfriend, they knew.*

As a result of confessing her problem to some of those close to her, Sue is now monitored (mainly by her housemate and daughter) for fear that she may start gambling seriously again.

*So if I'm out of routine, if I go for a coffee for the girls with a coffee after work or something, he will assume that I've been to the pokies. Yeah, yeah, so I will say to him, ok, the girls and I after work are doing such and such, on such and such a date, if you want to check that's fine, if you want to ring XXX that's fine, that's what I'm doing.*

*I suppose I thought at the time you know, if I can't get it under control in two years, no, I didn't intend to renew it.*

Sue's housemate is a punter and, even though their gambling does not overlap, she feels this has made him more understanding and supportive of her problem.

*The guy I share the house with, he's always been a big horsy gambler.*

*He is a punter. Ahm, but we live individual lives, but we do share the household costs, and he has been understanding, because there's many a time I haven't been able to come up with my half, but, although he gambles, he doesn't have debt, he doesn't have a credit card, he doesn't have, he might not have savings, but he has no debt.*

Even though Sue currently has her gambling under control (through exclusion) and is working to repay her considerable debts, there is a very clear sense that she is not far away from another sustained period of intensive gambling. A key test will be when her current exclusion is over. Will she immediately renew her exclusion or will she again succumb to the joint seductions of believing she now has her gambling under control and that she can win back some of the money she has lost?

## CASE STUDY 2 – PAUL

### *I had a suicidal thing and I really...it [the money] meant nothing*

Paul lives in a modestly furnished and somewhat rundown rented flat in a quiet lower SES area in the northern suburbs of Melbourne. Paul is twice divorced with two children from his first marriage from whom he is estranged. He has few friends and only limited social contact. Apart from one quite close friend and his sister, his main social interaction is his volunteer work at a local football (soccer) club.

Paul's main issue is gaming machines and this is where he has lost the majority of his money. He is an occasional and quite keen punter, but this has not been a problem for him. He has gambled and lost quite considerable amounts of money – his house and superannuation. He now lives on the proceeds of his disability pension and the little income he earns from cleaning at the soccer club.

Paul had a breakdown about eight years ago and his substantive gambling problems have occurred since then. His marriage also subsequently failed and he had a heart attack. This confluence of events, particularly the heart attack, seems to have resulted in an even substantially greater degree of fatalism. While not immediately suicidal, Paul indicated that he has kept a stash of pills in the event that he wanted to act on this impulse. He presents as somewhat accepting of his situation and quite fatalistic. He has little focus on the future and lives very much day-to-day.

Paul's gambling was at its peak when he gambled away his superannuation in the space of a few months. He now gambles regularly for the small amounts of money he has available now. He has little or no expectation of winning – he gambles because he has a compulsion to gamble. At various times he has been unable to control his gambling and has had insufficient money to meet his basic needs; however, this now seems to be basically under control, with direct deposits arranged to pay major bills before he has access to his pension money.

Paul feels he is addicted to gambling and that it is something over which he has no control.

*I'm a gambling addict, I know that, I don't get any denounced pleasure from it, and when I go, I've been today actually, I expect to lose, and I'll stay there until I do most of the time. I went down there Sunday; I walked in to the TAB and won \$170 straight away. \$20 I laid out. I won \$170. And I stayed there until I lost my \$200 as well, on the pokies that was. Put a bet on the horses, if I get a winner that's good, if not I just go into the pokies.*

Paul has had money and assets (house, superannuation, and long-service leave) at various times in his life, but has gambled all of those away. He now lives pretty much from pension to pension and hand to mouth. At times, Paul expressed a view that he was happier living with his current more modest circumstances and while it was hard to see him as happy with his situation, he did appear at least reconciled and accepting.

*And I've been living on a, well I did have my superannuation, I did have a house in ahm, XXX, ahm, Superannuation is now gone and the house is gone, but I'm quite happy to live from hand to mouth sort of thing. I'm quite happy to be broke, I live better that way. I'm more comfortable not having anything. All of it [gambled]. All of it and superannuation, all of it. Long service leave, all of it. You don't think I live like this because I'm a millionaire. I probably would live, to be honest I probably would live like this, because like I said I don't need anything, I've got everything that I want, and I don't need nothing. I don't even need a car.*

*My psyche, yeah it suits me better, I don't need anything, I differentiate between want and need vastly. I don't need a new couch. I might want a new couch but I mean the one I've got is functional for what I need. For what I do. I don't need a bigger TV, I'd like one, but I don't need it, so I don't get it.*

*We didn't need anything, but yet though then the other part is we didn't want for anything either. If we wanted it we could go and buy it 'cause we always had the money to do that. You know so I've had the other side of the fence, I've had a lot of money sort of stuff and to be honest I'm fairly comfortable being poor to be honest. I'm a happier person when I've got you know just enough to get me through to like next pay day or whatever is coming along. You know I'm very happy to do that.*

*Oh yeah I could go back to the club tomorrow if I wanted to, yeah. Yeah I mean I've got that aspect of it done. I mean the superficial side of the thing's done yes, but I haven't found a woman sitting here yet. So I don't know what's going on there. No, I thought they'd all be flocking to my door but they haven't for the last twenty years. But um no I'm pretty satisfied with the way – not satisfied – but I'm reasonably happy with my lot in life I suppose.*

*When I left my second wife, we had a deal of money, and I actually went to the bank, because I owned this house, I was buying this house in ABC and it was in my name and it was partly hers as well, I don't dispute that one little bit. I went to the bank and got an overdraft on the mortgage, I got money back, on the thing. I redrew on the mortgage and she found out about it, I actually told her, and I'd left her, and I left her with nothing. I had no money whatsoever, she had my bank card, my salary went in from the XXX where I was working, I had no money and she knew that, I had my registration to pay, I had probably \$2,000 or \$3,000 worth of bills and I wasn't taking any of her money, I didn't take any money out of our joint accounts or anything like that ahm, and ahm, so I went to the bank and I got this money and then about a week later she's got a solicitor onto me, she's saying that I'm going to be spending money willy-nilly and all of this sort of stuff, so basically I did. I went into overdrafts and all that kind of stuff and I ended up selling the house, because it was my house anyway, and yeah so, in that sense, it certainly did in that way.*

Although it is somewhat hard to comprehend, Paul said on a number of occasions that the only thing he really wanted in life was a new cane chair, and there was a strong sense that he really believed this.

*I sit on this chair because I've got a crook back so it's easier on me than sitting on there. Uh but I could go out and replace this. I was going to dump that actually and buy a cane – I'd like to have a cane couch and chairs 'cause I like cane and I think that it would look nice in here but I'm not house proud enough to go and do that in relation to not going to spend the money. If I actually won enough money to do it I might, I might and I have, but I might go and buy something but then again I might not. I might just go and buy like three or four hundred dollars worth of food, which I do, and that's what I do. I stock up on things that I'm going to use over a period of time whether it be toilet paper, soap or whatever. And then on a week-to-week or fortnightly basis I don't have to buy those things. Uh and when I say that they're cheaper to buy then like at a reduced price, well whose to say that the actual price that I'm paying is not overly inflated anyway.*

*It would be yes, but do I need them? No I don't. I don't need a new lounge suit 'cause I mean I'm comfortable sitting here and the chairs are quite comfortable for people to come for the period they come. You know it'd be nice to have them; it'd be nice to have a nice you know little showroom lounge room, which I could quite easily have if I had it in my mind to do that.*

*Taking up smoking I mean it's costing me money but not nearly as much as gambling does. Uh but that's the thing I regret rather than gamble.*

Paul indicated that at the point where he withdrew his super with the intention of gambling it, he had been considering ending his life and had decided that he might as well have some enjoyment with his money while he was still here. While he was not entirely clear on the detail, Paul feels that it was after he gambled away his superannuation money [which was after he had already lost his house] that he started to recognise that perhaps he had a problem.

*You see but at the time – I'll just tell you something a little bit odd – at the time I was going to neck myself anyway. I had a suicidal thing and I really...it [the money] meant nothing.*

*I didn't have any animosity towards my second wife Mary to leave her my superannuation or anything like that 'cause she was a beneficiary of it and I never, ever changed that. So I mean I had no animosity in that sense to stop her from getting it if I did neck myself. I mean she would have been a happy woman. Well she'd have been a wealthier woman.*

*Uh probably after I got superannuation [I realised there was a problem]. I applied for some early payout on my superannuation and that was after I'd moved down to – now that was only about seven years ago and I'd lose sixty and seventy thousand from October till the middle of January. Two and a half months. It was that intense with that amount of money, yes, yes.*

For Paul, gambling has been and continues to be a significant part of his life. It is clear that he has suffered substantial financial loss as a result of his gambling. Things clearly changed quite substantially after his breakdown and it is very difficult to assess the impact and changes associated with that, and distinguish those from the impact of his gambling. It was not clear that he regretted his gambling or even that he wanted to change and it was difficult to assess exactly what and how much harm had been caused by his gambling.

*That's around about the time [of the breakdown], a little bit later on had the marriage separation and selling the house [from gambling] and superannuation [gambled] and long service leave [gambled].  
So and when I had the breakdown was when I started actually gambling ...and I gambled very heavily.  
I'd like to have that money now but, it's not going to make any difference to the way I live, it truly isn't.*

Paul has had a number of relationships that have ended, but this appears not to have been a result of his gambling. His second marriage did end while he was starting to gamble heavily, but it seems that the bulk of his assets were gambled after the marriage was ended. It also appeared that his breakdown was a more significant relationship stressor.

For most of Paul's life his gambling was tied to his capacity to earn income and this minimised the extent to which other areas of his life were affected by his gambling. Paul identified a few instances where he had gambled money he could not afford, but also indicated that he had developed ways to manage that. As a general rule, Paul seems to manage to meet his basic financial commitments so that his gambling is restricted to money that is 'spare'. It was not clear that this had always been the case, but it certainly seemed to have been the case in the past few years.

*But it never stopped me from gambling, ahm, on the horses, when I was younger when I was twenty two, twenty three, I used to play cards all the time, called Manilla, and I used to get fairly well involved in that but everything was tied to what my earning capacity was, and that's what I do, I, up until a month ago, or Easter Weekend, I'd never spent my rent money on gambling, and I did on Easter, because I went to the Real Estate Agent on the Saturday and my rent was due on the Tuesday and they were shut. So I lost me pay, or my pension on the pokies.*

*So yeah and I gamble whatever I've got, I try religiously to pay my bills, so I don't get final notices.*

*That's one of the few times it's actually caused me an issue in relation to my living. I don't steal, I don't rip people off, I have borrowed to repay money, to gamble with, but I've always paid that money back, ahm, and that's part of this, I've got what I need, not what I want. There's a difference. I don't need \$1,000, I may have \$1,000, I don't want your \$1,000, so I'm quite happy with what I've got.*

*That's how I am and the gambling hasn't got me to the sense, except for this one time that I actually didn't pay my rent, had the shop been open on Easter Saturday, I would have paid my rent ok, I generally, I don't have any outstanding bills, I haven't had any outstanding bills for about three or four years now, because I pay them. Up there I've got about \$42 worth of bills to pay, not this Tuesday, next Tuesday when I get my pension. So they are hanging up there.*

*I mean if I had bills outstanding or something I'd be likely to ring up the company and say, 'hey I can't pay this on this date but I will pay it on the'.*

Paul has frequently fallen into the trap of taking his credit and debit cards and this has made it far easier to lose more than he might have planned.

*I generally take my credit card with me, not my credit card, my bankcard.*

*I generally take that with me and I fall into that heaps of times so I don't take that money with me.*

Deception seemed not to be an issue for Paul with his gambling, as he had no one that he really needed to deceive. He had indicated that he concealed the extent of his gambling from his closest friend, but that was mostly to avoid his friend hassling him. He has never stolen, but has borrowed money to cover his commitments.

*I'm not the person that will go and steal or necessarily borrow a huge amount of money to be able to feed my gambling addiction. The reason I didn't want to go to the ABC today was not because I was worried about sitting talking to you in the Coffee Palace or anything like that. It's that my sister's coming this morning at lunchtime and she's going to lend me some money.*

Paul did not seem to be chasing his losses and indeed seemed not to really care whether he won or lost. It seemed the only really negative consequence of losing, was that it inhibited future opportunities to gamble and the only real benefit of winning was that it afforded him more opportunities to gamble in the future. While he did not seem to be chasing losses there were instances where Paul had gambled all of his money and left the venue to get more and then returned.

*It was a mindless thing and you know like when I got the super, I had like six or seven thousand dollars sitting in a drawer at home and I went to the pokies with four thousand and I was only like two streets away – down in XXX road – and then I went home and got the six thousand, after I'd done the four thousand and I lost a couple of thousand out of the six. And then I went back the next night to lose the other four, you know.*

A part of what seemed to drive the extent of Paul's gambling is a fear of missing out. He clearly articulated the idea that one of the reasons to keep gambling was the idea that had he kept gambling, he might have had a big(germ) win and that by leaving the venue while he still had money; he was walking away from that potential win. Paul does not expect to win but there is an over-riding hope that he might.

*It's a hope that you might yeah, which is very, very airy-fairy.*

*Well when you know you've got money and you walk away there's emptiness. You know, maybe I could have won if I put another hundred in, you know maybe it's going to come. I'm not sure, yeah. Uh but then you get to a stage where, quite frankly, where even with the jackpot and even with the money and you know if you get the bells and the whistles and all the free games, you're going to be losing like three or four times the amount of money that it's gonna pay you anyway.*

*Like when you're playing like three or four thousand dollars, you know that if you get the maximum – like I play Sweet Hearts – the maximum you've got to get on ninety credits is a thousand dollars, a thousand and I put four thousand dollars in to find that out. I'm never, ever gonna win.*

Paul's description of his gambling made it clear that there had been an escalation in the amount gambled. There were increases in the amount he would lose in a single session and an increase in the minimum amount that he felt it was worth taking to gamble. Although the amounts and frequency were increasing over time they were most strongly determined by the availability of funds. Given that he has depleted his available funds he is now gambling with lesser amounts than in the past.

*Then it got to the stage when I got more money, I was betting more money, of course, and now I bet in \$10 lots, every time I bet I bet \$10, not \$5 or \$1, like you used to be able to bet one unit, you know and all of this sort of stuff, and it used to be fifty cents and that on the TAB, now it's a \$1, and I round it out by betting in \$10, so if I go and have a bet on the races, I might do \$150 just watching the races going around.*

*It was just to get away. Yeah that's all it was you know. And like four hundred dollars in three days that was like a lot of money whereas, like now it's nothing, it's nothing at all...I could do that like in an hour easy.*

Despite the apparent escalation of his gambling problem there was a degree to which Paul retained some control. Paul now seemed to be regularly able to pay his bills and ensure that he had money for his basic needs. He also seemed to treat his work for the club as something serious to which he applied himself quite diligently. Paul has a certain code, set of values or rules by which he lives. Even though he may be a problem gambler, these values generally ensure that certain things occur and are given priority to the gambling. Paul's gambling compulsions seemed to not overwhelm this other set of values and their associated perceived obligations.

*Yeah well, I'm fairly fortunate in the sense that ahm, that in a way, very loosely put, I'm self sufficient, in that ahm, I suppose to a degree I have scruples to a degree in relation to being reliable and all of that*

*kind of stuff. I've been broke when I've gone down to the club and they've said come and have a beer, and all this and I say no, I've got to go home, so I don't stand there and sponge off them or anything like that, and I mean I probably could, you know, I probably could do that but I don't do that, and I don't expect somebody to give me a free ride either, there are no free rides, there are no free gifts or anything like that*

*Uh look if you give me a hundred dollars to look after for you and to spend it wisely like – this is an example, a perfect example of what you're talking about now – at the soccer club I buy the cleaning products, okay. Uh I'll go especially to buy a four-litre bottle of bleach. Cheap, \$2.86 a bottle or I can go anywhere and buy a bottle of White King at three dollars for a smaller bottle, just a little one. I buy four litres for \$2.86 or buy a 750 ml I think it is, for about three bucks. Uh and I'll go and do that and I'll keep the receipts and they'll refund me the money. And they've got like stuff called Spray and Wipe down there, which is about \$3.70, a little spray bottle. They've got like six litres of it, the bloke that had done it before me. I haven't used it 'cause I use the \$2.86 bleach to do exactly the same thing as what the other stuff does because I'm saving the club money.*

*I've always been careful with other people's money and I've been in the position like I've mentioned at the club and that sort of stuff, of raising money and generating income and all that kind of stuff. Uh and I've never, ever put my hand in the till and taken ten bucks or anything like that, but I'm always fastidious about making sure that that money that I raised or that money at the club was there and it was all accountable. Uh and it was the same when I was working in the hospital.*

*Yeah but there's somewhere along the line that my brain is stuffed that I have this thing about making sure that I'm a good person in that sense and I'm a good citizen. Uh like I go down to the club, I do whatever I do down there. Um I didn't ask them for the job down there. They asked me to do the job and then I said to them, I looked around and I said, 'it'll take me three weeks to get this place up to scratch,' which it did, uh and it was like every day. Uh but it's only three or four hours every day and I make my own time and all that kind of stuff and now they're totally wrapped. They're totally delighted with the place 'cause it's nice and clean and it's so clean that like even the president, he was there yesterday and he went into the dunnies and he came out and he just said, 'they're rank. You know how lucky are we' sort of stuff. You know but like I said new premises – but like I said there's no reason to have an old building like this, even my room here, to have spider webs hanging. That doesn't matter whether it's new or old. It doesn't make any difference, there's no need for that. Uh but like I'm very conscious of somebody else's property. I'm very, very conscious of that and it's not mine and I have no desire or even whatever to knock off anything. I don't have to. I don't want anything. Uh and I think I mentioned to you last time about wanting and needing. I want a lot of things. I'd like a new Maserati; I'd like a new lounge suit. Do I need them?*

For Paul, both the frequency of his visits and the amount of time spent are a function of his financial situation. One of Paul's goals was to be able to play a few times each fortnight. In some cases, he had earlier winnings put aside that enabled him to continue playing, but far too often he found that he had gambled away all of his money. Generally Paul had only limited money and in these cases he was most likely to gamble shortly after receiving his pension payment. At times when he had monetary reserves, he gambled with greater frequency, however this was the exception rather than the rule.

In general, he has sessions of a few hours in length, although he has in the past had much longer sessions, including some into the very early hours of the morning. The amount of money gambled and lost in a session was mostly leveraged by what he had available. His general approach was to spend an initial \$50 to \$100. With some small wins this might last for a few hours and in such instances this was felt to be enough. If Paul felt he had not had a *reasonable play* it was very likely that he would spend additional money and potentially lose several hundred dollars. Longer sessions were generally a result of having a win. If he has had a win, Paul will almost always keep playing that money, generally until he has no money left, although with wins of well over \$1000, he can take as a cheque and sometimes walk away with some money. This excess cash was then saved and gambled away over time.

*So as it turned out today, I put, I lost about \$80 in the Sweet Hearts machine, and I thought oh shit, I'll put another \$50 in and then I put \$50 in and I'm playing twenty seven credits, and I played \$20 or \$25 of that \$50, and then I dropped it back to one line, or one credit, two spins later I get the five hearts, didn't I. It paid \$126 for the five hearts, normally pays, it came on the last spin and I got \$126. Two spins earlier, of if I'd kept on the twenty seven, I had the money in the machine anyway, and I thought this is ridiculous, I'm getting nothing, I wasn't even getting anything, so I just dropped my bet down and you know, I probably lost \$300 for doing that, just on \$300 for doing that.*

*Remember I told you I won the \$1,000. That's only \$500 of it left though, I've still got some more, but that's my greatest concern, what am I going to do with it. What I'm planning to do with it, this is just a by-product of what you were talking about, is that had you not come, I would have still been up the TAB, at the pokies now.*

*No, no, I've got money in my wallet that I have. See like I've actually got \$100 put aside, I got \$90 in display if anybody says give me a dollar, and the I've got another \$100 sitting behind it, then I've also got people that owe me a couple of hundred dollars as well, you know which is money that will come to me in time, but that will supplement me for the next two or three weeks.*

*You got me on a really, really, really bad week this week 'cause I think I won a couple of hundred dollars about four or five days ago and ....as of today I've got about ten dollars, yeah. I don't get paid for a fortnight and that's like I said, to me this – and normally I don't go this broke so early in the fortnight. It's just that this fortnight, I dunno I suppose I might be a bit depressed about something 'cause I probably am. Uh but that's what happens. You get depressed, you go and blow your money and then you're depressed because you've blown your money. So work that out.*

*I've done about fifteen hundred, that's since last Tuesday and today's only Monday, so less than a week. Uh and I went down on Sunday and I had a hundred dollars left in my pocket on Sunday and I was supposed to be – I forget when I spoke to you – it's my sister's birthday today and we're going to the ABC hotel and have lunch at the ABC – we're going tomorrow now anyway. Uh and I thought, 'oh yeah I've got to keep thirty or forty bucks for tomorrow', and then I just put the hundred bucks into the poker machine and I thought, 'oh now I'm broke'. No thought, no thought.*

*Yeah a few hours mainly, yes.*

*It varies, it depends what your cash situation is like.*

*No well I'm, even going back when I had a car, I mean, and I wouldn't go out of my way, like to go to another club, like even if there was a Sweet Hearts machine there, unless my place was closed, because I've done that at night time as well. Three or four o'clock in the morning and the place has been closed. We are going home now, blah, blah, blah, so you get in the car and drive somewhere else.*

*So like I said, I've already been up there today. Like I've been Friday, Saturday, Sunday, this week, today is only Monday, and I've been Monday as well .....Tuesday, alright, I've been every day this week, since Friday night and I've probably spend \$3,000*

Paul is a regular pokies player and an occasional punter. It seems that his punting is always associated with playing pokies, but that pokies play is not always associated with punting. Paul indicated that he was unwilling to wait around for a race and was very likely to get distracted and just play the pokies even though he had gone there with the intention of punting. With his punting, Paul is not following form, merely picking numbers that have some appeal.

*I'd probably do the pokies more now than I did the, do the horses, ahm, because the horses, I find that when I go into the TAB, I might back five or six races in about a ten to fifteen minute span because they are on. Now I won't go there at one o'clock and wait for a race to come up at three o'clock that I fancy a horse, I won't do that, so what I'll do is, if I'm waiting for that race to come up, to see it live on TV or listen to it on the radio, I come home to do that, but if I'm waiting for that race, even half an hour, I'll go into the pokies. So if I walk into the TAB and there's a race just gone that I wanted to back, I'll go into the pokies instead of waiting for the race, and I'll go into the pokies and probably do my money that I was going to put on the horse anyway.*

*Instead of like laying out \$100, I might only lay our \$40 and I'll keep the extra \$60 because I've got another \$100 in my pocket for the pokies anyway.*

*So then that way I end up doing all of my money on the pokies and generally the horses don't win, and them races are generally on after the, I've been into the pokies anyway.*

*I used to [follow the form], but it didn't do me any good. Ahm, then I went to numbers, because it's all a numbers game, ah, and I settled on ahm, the two-trifecta numbers is 1, 2, and 8. Or 1, 8 and 2. And 3, 4, 7.*

*No, no, no, I do not sports bet. I don't. I don't bet on soccer results or football results or Brownlow Medallists or and I wouldn't put five cents on Collingwood to win the grand final even today, because to me, there's so many other options available, there's like another fifteen teams in theory that can do something to put Collingwood out so as a bookmaker, he's got all the odds in one hand, and he will have that because people will tumble money in.*

With his punting Paul prefers to select trifectas. Paul tends to punt \$10 in his trifectas and would bet on a few each time he was in the TAB. While there was some variation, it seemed that his punting generally

involved less than \$100. With his punting and time at the TAB, Paul seemed to get pleasure from watching the odds and seeing those odds change.

*Yes, I do \$10 trifectas but generally what take, I get smallish dividends, I know the dividends are going to be small, like I won't take a \$10 trifecta in a big race. I won't take it in a big race, even though, in a big field, I won't take it because the odds are so much lower.*

*You've got so many horses you've got to beat and if you take a trifecta like third or fourth or fifth favourite, and then have the favourite to run second or third, with another one thrown in, it's going to pay probably \$60, \$70, \$80.*

*Ahm, if I was sitting on the TAB staying down there for the day, ahm, which I did on Sunday. I bet in \$10 lots and I did have a couple of win bets on that day, on Sunday, and I also had a couple of quinellas and maybe one or two trifectas, I didn't get into the trifectas, there's about five or six meetings on Sunday afternoon, and you go down to the TAB and you sit there and you're watching the odds and this sort of stuff and seeing what the vibes are like and all that, but then you go into the pokies, I go in after, or even during, and yeah that's basically where you do your money on the pokies.*

*Well that's right unless you are at the back picking up it's droppings too, but no, you do come across horses like that every now and again, ahm, but I don't necessarily go to watch the horses in the sense that ahm, the equine beauty of the horse striding and the muscles flexing and all that, I don't go to watch that, I go to see the odds.*

*And I like to watch the odds fluctuate, ahm, and you can see a horse, or dog, trot, it doesn't matter, that's been backed in, like there's a lot of money gone on it, and what the deal now is with the doggies is that one of them will open up at \$2.50 ok, number eight will be \$17, by the end of the race, two minutes before the end of the race, number one will be \$17 and number eight will be \$2. And for some reason, just like that, a big switch around and some animal that's not even fancied will end up a very short price favourite and it generally wins. And you look at the odds after like, the time frame before each race, and you see them come down and come down and come down.*

At some level, Paul felt that having money was enough of a motivation for him to gamble. He has identified that when he has not had money, he has not found himself wanting to gamble – it's only when he does have money. It was almost as if Paul was not exactly clear why he gambled, but he was unable not to. He acknowledged some attraction of the lights and the free spins and the hope of winning, not an expectation, but a hope.

*And I've got money in my pocket and I want to spend it.*

*The gambling, I'm fairly fortunate even though I've done a lot, a lot of money in that ahm, when I do stop and the worst part for me is, when I've got money that's when I want to go, not when I haven't got any money.*

*No well to me gambling is my pass time; it's my block out time I suppose. I'm not bitching about it. I don't think I have.*

*No it's something that I do and I make the choice and I'm an adult to do it. Uh yeah but no it's not good. It's not good, but then again there are things that I – the most thing I do regret in life, in my entire life is taking up smoking, not gambling.*

*Yeah well there's a point. I mean it's the lights and the free spins and the thought of winning or the hope of winning. It's all hope, it's all based on hope otherwise you wouldn't buy a Tatts lotto.*

*You don't go there with the expectation of winning the jackpot or you winning x amount of dollars. You know you really don't do that. Uh and I think I told you that last time – I don't go down there with any expectation of winning you know enough to buy a new cane lounge suit and if I did get that money, if I got lucky enough to do it, I'd probably put it all back in anyway. The thought would override the cane lounge suit.*

*Well I have the reality in that, like I said, you go down there and you know that you're going to lose.*

*You know in the back of your mind that you're going to lose but you also go down there with that hope that you will win.*

Although it did not appear to directly affect how he played, Paul clearly believed that it was possible to win big by gambling big. He described situations where he had seen people go to venues and by placing lots of big bets; they were able to clear out many machines.

*Um yeah but then also what you find is that people go down there and might put four, five, six hundred dollars in and just stand there and play ninety credits on the Sweets Hearts at a time and they say, put five hundred dollars into the machine and they get the five Sweet Hearts they pick up a thousand if they get a Sweet Hearts once that is and that's besides any other collects that they have. Uh and like*

*when you play ninety credits then you know even like a hundred credits are like nine hundred credits anyway. Uh but they pick up the thousand or twelve, fifteen hundred dollars on a machine and then they go to another machine. As soon as it's paid them their five lines. If they don't get it, they've still got another five hundred dollars, so they go to another machine and they clean out each machine so that the machine – punters like me are going along the day after sort of stuff or whatever.*

*Early in the piece when I used to go down to the ABC and I'd be there all night and you'd see these Asian's coming in about three or four o'clock in the morning and just about four or five – they wouldn't even look at the machine. They'd just stand there pumping money or they'd put a bank card in and the money would go through and if they got the feature or they won the jackpot or something like that, they'd just take the money out and walk out. You know and then you've got punters who come along and put thirty or fifty bucks in and get absolutely nothing and then somebody comes along later on and cleans it up.*

*Now with the machines, you've got to have, it's logical that you've got to have the stake in there before it'll pay anything anyway. So somebody takes a thousand dollars out; the next punter that comes along has put a thousand dollars in, I mean that's just to make it up. Well not to make it up but for the next one to pay.*

Paul has an approach to selecting which machine he will play. It is based on a premise that a machine that has paid out recently is not likely to pay out again. Based on his experience, Paul believes that this view is shared by quite a number of gamblers. He would also occasionally reduce the number of credits per line or the numbers of lines per spin every few spins, because he felt that mixing up the spins affected the machine. The downside of doing this was that when he won on a reduced number of credits or spins, all he could focus on was the amount he had not won as a result of having reduced his bet.

*Generally you go around and look at the machines and look and see how much money they've got left on the thing, because the machine will tell you how many credits they've got left.*

*I don't care whether it pays after that or not, because I've had people standing behind me, because I used to bet a lot of money on them and I'd have a crowd of ten people standing behind me, waiting for me to finish, so they can jump on the machine.*

*Well another machine, today again, exactly the same kind of situation, I was playing ahm, because I was losing on the machine, and I'd dropped it from twenty seven down to nine, I had about four spins at nine and it paid me five in a row, which would have paid me \$50. But unfortunately I'd paid it back to seven credits, but I do that just to, not because of the money, but because of the, to break the spins up, I don't know whether it makes any difference or not, I've got no idea, but just to break the spins up, sometimes every fifteen, twenty thirty spins, I might play back to seven lines, as opposed to the nine lines, and on this one spin, I got the five things, it was going to pay \$50*

Paul identified that his preferred machine was one known as the 'Sweet Hearts' machine.

*Generally only when it's ahm, they've got the Sweet Hearts there.*

*At the moment at Albion [preferred venue] they've got eight Sweet Hearts machines on one bank, so today there wasn't anybody playing them, only two or three people playing them so, and what annoys me is when people put their reserve signs on them and they are playing two or three machines.*

*Yes [I play Sweet Hearts], 95 percent of the time.*

*I generally play one machine, and that's like, I've been into the Casino and all this sort of crap, I've done all of this and I ...I do play, very spasmodically, other machines, but this is a five cent machine called the Sweet Hearts, and everywhere I go I play that.*

*No I don't, if they don't have Sweet Hearts I don't go.*

Although he started playing the mechanical one-arm bandits in NSW, and despite acknowledging that there was a constant turnover of new machines, Paul retains a preference for the Sweet Hearts machine.

*Uh no, the one-arm bandits, they used to call them. They were the first ones I started playing. Okay, but these ones are electronic, these are electronic ones.*

*Oh they change them all the time. Yeah they do.*

*This one [Sweet Hearts] just stays [mostly] the same, yes. Well yeah the buttons have changed yes, of course they have yes. Uh 'cause they have where you play multiple bets and as I said, you can bet five cents now. They have, yeah what they've done now is – they started out like as ten-cent machines and I think they were initially with the pull arms, the one-arm bandits. Then they went to five-cent machines and they did have twenty-cent machines. Now you very rarely find them. Uh but now you can find one cent Sweet Hearts, two cent Sweet Hearts, five cent which is five line Sweet Hearts, five cents*

*which is six lines Sweet Hearts. Now you play one credit, which is five cents, say on the five-cent machine.*

*Some of them have got fifty lines and you've got two hundred and forty three ways of winning but then there must be six thousand ways for losing. Well with the Sweet Hearts you've only got the nine lines. So if it doesn't actually go in a line, you don't actually win.*

As might be expected with someone who has played a machine for many years, Paul seemed very familiar with the Sweet Hearts machine and the payouts associated with particular bets.

*Ahm, well the one that I play, the Sweet Hearts is ahm, nine lines, at five cents a line, so its forty-five cents a spin. Oh yeah, ninety cents is the maximum. See there's nine lines that you can win on, so to get the nine lines you've got to play nine credits, which one credit is five cents. So to play just one credit is forty-five cents. Now most of the time I play twenty-seven or forty-five, credits. Which is three times nine, or five times nine, which is forty-five.*

*It's \$1.80. And uh mostly when you get the five hearts, the five Sweet Hearts is your maximum would be about – on a five cent machine with one line; that's 45 cents a spin – would be about a hundred and fifteen to a hundred and twenty dollars at a time if you get the five lines. If you get them. You get four, four lines at five cents a thing uh then four lines is forty dollars if you get four hearts. If you get three it's about ten dollars and if you get two only which is quite often you get the first two – they've got to be left hand side too. Now what they often do is come up four on the right hand side of course, yes. So they don't count. So it's like most of the games, when you get the feature you get multiple pays and all this sort of stuff which there's a couple of them around that you get the multiple pays and you're lucky to get your money back.*

Paul would most often play during the day, or at least he would generally commence a session during the day, however that could easily extend into the evening and night. There did not appear to be any specific days when he gambled.

Paul is limited by whether a venue has his preferred *SweetHearts* machine. He no longer drives and is therefore restricted to those venues in relatively close proximity. He has four venues that he considers to be within reasonable walking distance. Even when he was driving, Paul did not see any justification for visiting another different venue, unless it was to get access to his preferred machine at a time when his regulars were not available. His preferred venue is one that also has a TAB. After ten years attending his preferred venue, Paul recently discovered that he could get a free coffee, and this has made his most frequented venue even more attractive to him.

*I'm not joking to you. I've been going to the Albion now for, probably ten years, on the pokies. I have three or four little warrens that I go to, the Albion is one of them, and that's got the TAB, so that's the attraction, because I don't need the eighteen minute walk to get there, I don't need that, ahm, but now I only just found out on Sunday, that I can get free cups of coffee. They will make me a free cup of coffee if I'm playing the machines.*

*I've been going there for ten years and I've lost thousands and thousands of dollars there, and I never knew it. I didn't know. They don't have coffee making facilities such as on the table or anything like that, they don't do that. Down at the Albion you can put twenty cents in the machine and you can have a hot cup of chocolate, but when they first opened up there were people just living all night, sitting on the couches and all that sort of stuff, just drinking their free coffees. But a lot of those people now have been weeded out in a sense, and I didn't know until, when I sit on a machine I don't gawk around and talk and like that at all.*

Paul has had a few good wins on the pokies, but nothing that he considers truly remarkable. He generally believes that he is as likely to lose rather than win. Even though he is going to gamble, there is a fundamental level at which Paul believes he is going to lose his money.

*Pretty rarely, nothing really outstanding, never had any major wins to be honest, never ever collected anything over about \$2,500 and so, I'm not one of these \$25,000, \$55,000 persons or anything like that, I'm lucky to break even most of the time, if I break even I think I'm having a good day.*

*I go down there expecting to lose my money, as simple as that and I've calculated for losing that money, i.e., that money in the draw.*

*You know, I've got \$190 and I lost \$50 something dollars today, and I've got that \$500 there, does that tell you that I expect to win. If I expected to win, I would have taken that with me.*

*I mean you wouldn't do a lot of things if you knew that the odds against you winning were so astronomical you weren't going to do it anyway, but we still do it. So we buy in hope or we play in hope. Um but gamblers I think – and you do enough surveys. You'll probably know better than I would – that gamblers never expect to win. We go there with the expectation. I go there with three hundred dollars, I expect to lose. Not I go there with fifty dollars and expect to win three hundred. I don't do that. You go the other way. You always go with a lot of money and then you know that you're going to lose that money. So if you walk out with a couple of hundred dollars more than that or even half of what you've got or even a couple of dollars then you're reasonably down on yourself but you're satisfied to a degree.*

Paul indicated that one of his great hates was the idea that on a poker machine you could have a *win*, but still lose money. It was his firm view that for something to register as a win, it needed to be an amount greater than the stake that was gambled.

*I think the law should be that you couldn't lose your stake. If you bet ninety credits, any time you collect, you should be able to collect ninety credits, or five, credits if you bet five credits, or nine credits, you should collect the minimum.*

*Well if you have a collect, you should be able to say, and well hang on I didn't lose on that deal. You know the worst part of it is, you're playing twenty seven, which is a familiar roll, and you get ahm, nine credits back, you lost eighteen.*

*Like a pair of nine's pays twice, and it's cost you nine just on a basic one spin, one credit spin, it costs you nine to lose seven, you get two back, you're not winning, you're losing seven and yet you've had a win. Oh!*

*And the machine says, 'oh you've won. Oh great spin that one'. You know and I think, 'hang on they're bullshit'. Yeah and somebody comes along and they say, 'oh did you win then, oh you must be lucky'. You know and like you've done a couple of hundred dollars and you've picked up forty dollars and they're telling you how lucky you are.*

*That's not a win. Of course it's not you're losing – look on a nine liner right, you're losing six credits 'cause the minimum pay on the nine liner is three credits and they use the word 'win'. If you win three credits but you're losing six on the spin.*

While there was a degree to which Paul was gambling to escape from reality, fundamentally he is going to gamble. Paul described playing the pokies as being like entering a zone where everything else was blocked out.

*So I mean spend time, do I spend time because I'm lonely or do I want to do something, or I've got nothing else to do, no I don't. I go there to gamble. Simple as that. When I've finished my gambling, I've lost my money, I leave, I don't sit around and watch other people or anything like that at all I get up and I walk out. Simple as that.*

*Yeah, but the gambling is I suppose to me is a way out of reality I suppose. It's the best way of putting it. It is a way out of reality. Um you know if you go down there to socialise, well there are other places where I'd go to socialise rather than go gambling.*

*I sit on a machine and I don't care whether the world is cracking up behind me or around me, I don't care, I'm playing the machine and that's it. Totally focused on that.*

*It is mindless and I know on Sunday even when I was losing my money, I was sitting there and I could not tell you who was sitting either side of me. I could not tell you.*

*Yeah out of the zone, yes.*

*It's totally mindless, totally mindless.*

One thing, about which Paul was very clear was that he was not going to the pokies to socialise.

*Oh yeah, yeah I don't want to go and sit there and talk to anybody you know like other than the superficial 'g'day, how's it going?' That's it, that's it.*

*And those people are doing the same thing and you see the little old ladies there and they are pulling out \$50 notes whacking them into the machine one after the other, and they are getting nothing and they just keep going on and on and on, and you know they are not doing any good, you hear when the machine goes off anyway but they are not social people and they wouldn't even know if you weren't there tomorrow and that's the way it is and you will find that most gamblers are the same, it's not a social meeting place, you know, it's not somewhere where you go and pick up or anything like that, well I suppose you could but, it's not somewhere where you go and pick up, it's not somewhere where you go and meet the boys and have a beer and we'll put \$50 into the machine, it's not one of those places, no, if you go on a regular basis you are going there just for the machines, you are not going for anything else.*

*I don't worry about what anybody else is doing at all.*

*With gambling you'll find that ahm, gambling is not a social thing, we don't, I go to the club and I might have forty people around and see them on a regular basis, we don't talk.*

*Yeah well as I said I just find that gambling is overall very, very unsociable, you can go to a TAB and stand in a TAB and not talk to anybody and you are both looking at the same race and you are running to put bets on an all of this sort of stuff, you don't talk to them, I don't to them, and I'm not rude.*

*And gamblers on pokie machines will not talk, won't say nothing, they won't even acknowledge that you are there half the time, and I guarantee that if you did twenty more interviews with people like me, you ask them if you go to the pokies, do you go to meet people, or what's the point of going there.*

Even though he has lost a lot of money on gambling and states that he is addicted, Paul has not really acknowledged that gambling is a serious problem for him. At one level, he was merely using the pokies as a way to achieve some isolation and since he did not expect to win, he was not really treating it as gambling – he was playing. While he acknowledges that he has a problem, it is not sufficient to encourage him to do something about it.

*No what it actually was when I actually started gambling – and I use that in the sense of gambling from having a bet on a Melbourne Cup and having sweeps on a Melbourne Cup or maybe a bet every six or seven weeks on a Saturday or something like that. That I didn't consider to be gambling in that sense - it was gambling, I know that – uh to when I had the breakdown and went up to XXX, but the reason I went up to XXX initially was to get away.*

*That was the initial thought, to get away and the gambling was the avenue of getting away. If I'd been a fisherman or a fishing type person it wouldn't have been a problem. Gambling would not have been a problem for me. Uh but I went up there and you know the solitude of being by yourself which I wanted and I've said to you before that on the pokies especially, a gambler is a solitary person and that's what it is. It's the solitary person. You're sitting there by yourself, even though I can sit here by myself at night time, watch T.V. and have nobody bug me it's got – I suppose it's having that people around you or something like that. You know it's that kind of feeling. But when I first initially went up there it wasn't going up there to go and play the pokies as such. I knew I would play the pokies 'cause that was an attraction, but it wasn't to do that.*

*I acknowledge, I acknowledge I have a problem with gambling yes, but it doesn't bother me enough to do anything about it.*

*Do I want help? No*

*I don't want help, I'm XXX old, I figure that if I drop dead tomorrow I drop dead tomorrow, so nothing is going to change, nobody is going to give me anything, and that's my philosophy as well, I have a lot of philosophies in life, nobody is going to give me nothing.*

The initial motivation for Paul to start gambling more seriously seems to have been closely associated with his breakdown. It was then that things started to become problematic. In order to escape, he made a number of two and three day trips into NSW to gamble at the River clubs. As these trips progressed, Paul was spending much greater amounts of money on these poker machine binges.

*I think the gambling, no, no, the gambling took over from it [the breakdown], and the gambling came at a very, very, heavy scale after that had happened.*

*I did gamble [prior to the breakdown] yes, I did gamble, but it was like I said, we'd go up to the pokies in NSW to a club somewhere and spend \$15, \$20 a meal and have another \$20 on the pokies and we'd both walk out happy and that was fine, that was no dramas. The gambling on the horses, I'd only bet like in units which were only fifty cents at the time and then after the, because when I had the break down and that.*

*After I had the breakdown then I'd start going two or three days up to New South Wales. About four or five times and each time I went up I spent hundreds and hundreds of dollars each time and then she started – well at first, I mean she didn't arc up even in the end. She never arced up about that. She had then come to realise 'hang on there's something wrong'. You know and actually she actually felt the need to write a letter to the hospital in relation to how I was and how I was being not treated, oh I suppose treated in a way, but what had happened to me since I'd been in the hospital 'cause I was a sound person prior to that.*

*Uh but like I said the [wife's] 'build a bridge and get over it' attitude that was probably a lot to do with it and that was a really big thing [in their inability to maintain their relationship].*

*And then it got to the stage when, before the pokies came into Victoria, ahm, just around about the time, might have been before I had the break down, I went up to NSW by myself a couple of times and lost, like probably \$500, \$600 in two days.*

*It'd be before I left her I started gambling 'cause I had the breakdown and the breakdown went on for a bit of time. Um and that's when I said, 'well hang on, I've got to get away. I just want to be by myself'. So actually I went up to Cobram and booked into a Motel for three days, just a single little dirty motel and went and played on the pokies up there.*

*That's all I did. I didn't go up there for golf or to sightsee or nothing like that. All I did was played the pokies, went back to my motel room and went and played the pokies. That's it.*

With his second wife, Paul would occasionally visit one of the NSW river clubs, but this betting was moderate.

*I used to go up to, like as a family day, like with my wife and that, up to NSW and we'd go and have a meal at a club and spend \$20 or something like that, up on the river, that was Rich River or Yarrowonga or something like that and \$20 in the pokie machine, that was massive you know.*

*Yeah we used to go up to ABC and play golf and stay at the XYZ caravan park, like this was like as a couple and that was our weekend away. We did that quite often and we'd go to the RSL and put like ten cents or something like that into the pokie machine. We'd put about twenty dollars in and that was it, it was gone. And it didn't bother me only putting twenty dollars in and we'd go home and you know all that kind of stuff. And then I think the actual playing the pokies and I think I've said to you before is a totally mindless exercise.*

Paul left his second wife a little while after his gambling had become much more intense. His decision to leave his second wife seemed quite impulsive and even retelling the story many years later; Paul seems somewhat shocked by what he did. It was unclear exactly what happened to cause Paul to leave his second wife and even now, he believes they could possibly have made things work.

*This is after the breakdown – I was not a commodity, I was taken for granted. Yeah, yeah and then I think that's when I just walked out on her. I just walked out on her one day and I went and lived with my sister. I didn't even know that I was going to do it. I had no idea.*

*I went for a walk on a Friday night. I'd done the dishes. We did the dishes, 'cause I always wiped the dishes. I don't mind doing that. The place was always nice and clean and tidy. Uh and I went for a walk one day which I didn't do very often and I came back and she said, 'what's the matter' and I said, 'nothing'. She said, 'what's the matter' and I said, 'I'm leaving you'. Of course she was totally shocked. Uh 'why, what's happening?' And I said, 'just don't know'. So that was that.*

*We didn't argue and didn't fight and all of that kind of stuff and everybody thought we were like the real ideal couple.*

*When I was married to Jo we saved and we had like a goal kind of stuff. You know and she said even if now, if I hadn't have left her then we would still be married on her part. She would have had no dramas with that. Although she told me that eighteen months ago. Um but she would have had no dramas being married to me 'cause she was quite comfortable with what we were doing and all that sort of stuff. It was just that um I'd left her and we had what we wanted. We didn't want for anything.*

There were issues associated with Paul's personality and possibly mental health that had been apparent to his wife and which had annoyed her prior to his having the breakdown. Some of these symptoms, possibly indicative of a mental health issue, continue to exist today and are things that Paul needs to deal with.

*Uh and what used to bug her greatly was that we were both involved in the club and I'd walk into a room of sixty people and say g'day to every one of them and remember their names and all this sort of stuff. I'd remember everything about them and go around and talk and chit-chat to everybody and then yet I'd go home and I'd sit there and I wouldn't say very much at all. Hmm, and then I'd be like that even before I left. You know 'oh we've got to go to the club tonight or golf today'. 'Okay'. And then once I got there I kind of, like perked up and when I got home I was a zombie I suppose to a degree. You know and I can understand it from her point of view.*

Consistent with this view, was Paul's view that he was more likely to gamble when depressed, but also was more likely to get depressed when he gambled.

*Listen, I'll tell you something about when you're gambling, you lose, you generally get depressed, you to go gambling when you are depressed, you do. I go there and I might only have \$150 and it's got to last me a week and a bit, and I'll go there knowing full well that if I lose that \$150 I'm going to be broke for the next two weeks, week and a half, whatever. You do that and you come home and you say, god*

*why did I do that? And then you know you're pretty flat for the next three or four days or whatever, and you do get that, and I do get that, I get that as well.*

*Well like I said the basic, the most important thing is that I really acknowledge that you gamble when you are depressed, and you, gambling makes you depressed.*

*Yes, yes, if I go there today, even though I'm in a fairly happy mood today and I lose \$300 or \$400 I'll be depressed. But it won't be long term depression because I know I've got other money, but when you are broke for like that week and a half, and it happens quite often, but then again like I said, I always pay my debts. So that's the most important thing to me, I have a roof over my head, and my rent is always paid on the Tuesday when my pension day is and it's always paid then, and my bills are always paid, so there's something that a lot of people don't have, is that power to do that, the gamblers don't have that power, and gamblers will take money off other people and this sort of stuff, you know, like to a degree, like druggies or something like that.*

Paul has been treated for bi-polar for a number of years and this is now managed by his GP as his psychiatrist has retired. Over time, it seems that Paul has trialled numerous medications with varying effectiveness.

*Yes, I was under two psychiatrists actually for about six years.*

*Yes I still am [Medicated] ...Effexor and lithium. Ahm depression, Bipolar and anxiety...I was being treated.*

*That sort of thing, yeah so I take Effexor and I've had the Prozac's and I've had all of those, I've been right through all of them, I've been on about ten lots of tablets over the period of time, they didn't do me any good at all.*

*Well okay, medication say for depression and bipolar or whatever they want to call it – I've been on Lithium now for ten, eleven years and I've had about five or six, or maybe ten, antidepressants going to Prozac and Arapax and all of that. Yeah well the funny part about it was that the Prozac's were the be all end all, bee's knees tablet when they first came out and they actually made me feel worse. Uh more suicidal then what I was prior. Then I changed off them very quickly, I only had them for about a month or so, and then I went on to Arapax or something like that and then they worked. This time I'm actually on a drug called Effexor, which actually, I've been on them now for about three years and they seem to be pretty good.*

*But if I don't have – I have my Effexor every night when I go to bed – if I don't have that at night time and it doesn't matter whether I go to bed at two o'clock or three o'clock or ten o'clock or nine o'clock doesn't matter. If I don't have that tablet before I go to bed, then the next day I'll have pins and needles in my face – now it's obviously the withdrawal of the Effexor because that's how quickly it affects me and then I'll get uneasy in the stomach. If I don't have one for two days – 'cause I've been out of tablets a couple of times mainly due to unthinking, not planning which is probably part of whatever's going on – anyway I'll get really spaced out and they used to make me get angry that I could actually feel myself putting my hand on your face and twisting your face off. Uh and I explained that to the psychiatrist and he understood what I was talking about. It was just absolutely no feeling whatsoever towards anybody, any empathy towards anybody other than if you shit me up the wall you know I'll grab you by the throat and I'll just throw you around the room. Uh and I would have no fear about being stronger than you or being weaker than you or anything like that at all and that's how angry, when you go off these tablets, you are. Now when you go off these tablets, like long term – this might be your own personal use – you should go on to like a bridging tablet that you wean off.*

Paul indicated that he has in the past saved some anti-depressants with the intention of over-dosing and that he retains those pills 'just in case'.

*It [medication] makes no difference [to the gambling]. What it does is it stops me from actually taking tablets that I've got put aside and I'm still gonna put aside. It stops me from taking those tablets, that's what the Effexor does to me. It's as simple as that. If I didn't have an Effexor for three days, in day four the Coroner would be – or maybe day ten because nobody would find me – uh but day four the Coroner would be here because I'd be dead, I'd kill myself...and that's how real it is, and I mean I might sound melodramatic but that's how real it is and that's not the gambling, that's the breakdown or that's my brain. And my problem with my brain is that it doesn't shut down.*

*Uh I suppose it's like going to gambling and you know you're not going to win, but you hope. You know maybe there's a death wish there that I know – XXX my second wife said I had a death wish. She said that about three or four years ago that I have a death wish. I don't care; I don't care whether I live or die or whatever.*

Paul expressed a number of times, views that indicated he was somewhat fatalistic. Paul suffered a heart attack a bit over a year ago and this has had a substantial impact on his views and seems to have been a serious trigger to his somewhat fatalistic attitude.

*And I was actually in, I went to, well I didn't go to the hospital on the Sunday but I went down to the local doctor on the Monday because I wasn't feeling too flash, and they put me in hospital in XXX on the Monday afternoon and I had a stent put in my heart on Tuesday and on Wednesday they let me out and I went down to training on Thursday night. So that's the only night that I've missed in three years. A Tuesday and Thursday night. Nobody cares, that's the way it is and I accept it as that. If I dropped dead tomorrow they'd probably say, who used to bring us water, and that's how life is you know. Most clubs ....., I was a member there for twenty years, I was on the committee for about seventeen of them and president for five, you know, when you are there, they want you, and when you are not they don't care.*

*Like people say some nice things you know, but that's up to them if they want to say nice or bad things, people probably say equally bad things, and the same thing applies at the footie club, they might, I doubt that anybody's got a bad word for me at the soccer club but they don't know me, they don't know my circumstances, they don't know what I do, they don't, like I said I could drop dead tomorrow and they would be thinking hang on, yeah we had somebody to do that.*

*Yeah well maybe I'm fatalistic in the sense that 'what happens, happens'.*

*Yeah I don't, look if I drop dead tomorrow I mean – I don't even have any funeral plan. I have nothing to be buried with and I want to be buried as a pauper 'cause that's how – like my sister said that's how we came into the world with nothing. Uh and I'd be quite happy to be buried as a pauper. Now to be happy, I don't care. What would I care, what do I care if I'm buried or not. You know and actually I did a funny thing when I got my driver's license renewal. I became an organ donor. I said to my wife eight years ago, 'I'm gonna become an organ donor', and we said, 'oh yeah that'll be a good idea' and we never did it. And now I've filled it all in and I thought, 'well hang on, they can take whatever they want', 'cause my liver and kidneys would be really, really good 'cause I'm not a heavy drinker or anything like that and they're still functioning.*

*No not one little bit and I don't necessarily believe in the hereafter in the sense that my spirit will go into purgatory or something like that. I don't really care. I mean it doesn't bother me that much to be like that and there's truly nobody around in the world that I'm going to miss greatly or is going to miss me greatly. I mean people will start crying, 'oh he's a lovely person,' and all that you know but that's superficial. As I said, that's very superficial anyway. So I mean that side of it doesn't bother me. Maybe the depression does that. Maybe the fact that I've been like it for such a long time that it becomes ingrained in my brain.*

*I don't save for tomorrow, because tomorrow I might be dead.*

Paul's second wife was very interested in money and this was quite fundamental to their relationship. During the marriage it seems that control over their money was quite regulated and his wife was the main driver of this. Paul and Jo lost quite a deal of money in Pyramid and this seems to have created a degree of stress for her. When he first had his breakdown, he was insured so there was no immediate threat to their financial situation.

*No, no 'cause my money used to go directly into my bank account which we both had the key card to the same number and all of that kind of stuff. So the money was there, I mean and she knew that the money was there.*

*We had, I don't know if you remember, we had money tied up in Pyramid yeah and we had about forty, fifty thousand dollars tied up and at the time we were going to New Zealand to see her parents, to meet her parents 'cause they'd never met me.*

*And like my attitude was 'well hang on, stuff Pyramid. We'll borrow the money from the bank and we'll go'. So we did and she was all stressed about that.*

*Oh yeah, yeah and this was under insurance as well. So my money side of things didn't affect sort of stuff in that sense. Um and I was off work for quite a bit of time but, her attitude was you know build a bridge and get over it.*

Paul met his second wife not long after his first wife had left, however she was in the process of divorcing herself. Eventually they moved in together and this was quite a different experience in that they had no children and were both working, so money was not much of a problem. Further, Paul's second wife was focussed on making sure they were comfortable and had adequate money.

*I met the second wife I met her in December and she actually lived down here in Henry Street, which I didn't know at the time. It's only just down the road here. Uh and she was with her husband and they were divorced, they were getting divorced and all that kind of stuff and they were in the process of selling the house and her having half. She bought a unit in XYZ or she paid a deposit for a unit in XYZ and I actually moved her with where I was working, I got a truck available and two blokes to move her for nothing. You know and I was basically a good friend you know, like we'd talk on the phone and all*

*this sort of stuff. Uh and then she moved in on the Friday and then she rang me up on the Saturday morning, she said, 'where are you?' And I said, 'well I'm home' – I was living in ABC at the time in a flat – and she said, 'oh I thought you were moving in today', and I said, 'oh am I?' Uh and I moved in with her for three years before we got married. She worked as an SEN, which is a nurse's aid. Initially, she worked for three nights a week and then because I was getting good money at the XXX at the time – 'cause I never asked for any pay rises or anything like that, 'cause I was always satisfied with my money and I had no dramas about that. I thought I was very well paid for what I was doing so I didn't have ambitions to get extra money and things like that. Uh but she was a saver. I never gambled at the time.*

Paul was first married at 23 when he was working in a large manufacturing organisation. It was a tough period financially as they had two kids and his wife did not work. They were living in a flat one of the poorest Melbourne suburbs when the marriage ended and his wife left with their kids. Paul did not gamble at this stage of his life. He is estranged from his children, although there have been brief periods over the years when he has had some contact.

*No, no. Um the first one, my wife, I was 24 at the time and I was working at ABC which I worked for seven and a half years. Uh and we had two kids, two kids at the time. There was no money left over for gambling and I didn't gamble anyway at the time 'cause I couldn't afford to gamble 'cause she didn't work. Um and then in the end we lived in flats in Kensington 'cause we were poor and all that kind of stuff. We all qualified for that. Um then the marriage broke down.*

*No, I had – shoot that was, I was 34, 35 at the time and she took off with somebody else and took the kids and moved out of the flat in ABC where we were living and I had to chase her to find out where you was and then when I found out where she was I had to pay maintenance to see the kids. Uh and that went on for a period of time for about twelve months and then next time – I'd go and pick them up every second Sunday in Collingwood. 'Uh John not here – my eldest boy – he's not coming today'. So I'd have the girl. Uh and then two months later it'd be, 'oh no look I'm taking them out today', and that kind of stuff and then that just went on for six months or something like that and then they just moved.*

*And then I found out – she rang me up about four or five years later and John who was about fifteen or sixteen at the time, he would be about that actually, and she was living in ABC and I was living in XYZ here. I was married at the time. Uh and the phone rang on a Saturday night and I picked up the phone and said, 'yep?' 'it's XXX here'. I said, 'hey'. She said, 'it's XXX here', and I said, 'what do you want?' She said, 'John's gone crazy, he's out the front stabbing a screwdriver through the wire screen, he's trying to stab everybody'. 'What's happening?' 'You better come down and see him'. So I got in the car and I went down there and then John had nicked off of course. So me and XXX and her drove around looking for him to find out what was going on.*

*She had turned into be a bit of an alcoholic and a bit of a party girl as well anyway and she was quite happy with that, like she was half drunk that Saturday night as well. And I mean I was sober as a judge, I didn't drink. Uh and we looked for him, we couldn't find him. So then I started seeing them again and then it was 'oh Sarah's got swimming lessons tonight' – that was my daughter and 'oh John's not gonna come tonight and he's not gonna be here tonight'. The same thing again 'cause she used to say that my attitude with her was that I saved her when we got married 'cause she had two kids from previous – who were actually taken off her before I even met her. I didn't even know them. I didn't even know them from a bar of soap. Uh and I didn't know that at the time sort of stuff but I found out and she had two kids taken off her.*

Paul had some more recent contact with his daughter and grandchild however, this ended somewhat abruptly. Paul thinks it was the influence of his son John, however he is not exactly certain why she is now unwilling to see him. Paul seemed to have very little awareness of what was going on for his wife and children, except that he was quite clear that their views about him were influenced by lies told by their mother.

*No well actually I did, I had a phone call again about, it'd be two years ago now. My daughter Sarah who was 26 or 27, she had a baby and his name's Jason and he's a beautiful looking kid and me ex said, 'she needs her dad'. Okay, so she lived down in ABC road so I went down to see her and she was so happy to see me and 'this is Jason, 'this is your grandson'. So this went on for about four or five months, but John never come. He didn't come when I was there and he knew when I was coming to be there 'cause I'd say to Sarah, 'I'll see you tomorrow' or 'I'll see you in two days,' or something like that. 'Yeah, yeah dad no worries'. Um but he never turned up.*

*And then one day I was down there on the Friday and it'd be eighteen months ago now and everything was sweet; no dramas whatsoever. Uh and she rang me up on the Friday night and she said, 'don't ever come back. I don't want to ever see you again'. I said, 'what?' And then she started swearing and*

*I said, 'what's going on here?' You know I told my psychiatrist the same thing, what had happened and I never swore to her and didn't anything – the only thing was she used to smoke marijuana and she'd go out into the garage to smoke marijuana. She lived in a townhouse with a drive in garage you see and I would look after Jason while she went – he said, 'you know that's not much good for him'. Uh and apparently John, my eldest son, used to give her the marijuana. So the whole cycle basically goes around...*

*And why she rang me up and said that I've got no idea at all, none at all. None at all, I don't know. I'd die today and I still wouldn't know why she made that phone call 'cause I was supposed to see her on the Saturday and we were going to go shopping actually on the Saturday and everything was sweet as pie.*

*I think what the pressure was that her older brother John, he didn't want her to see me anyway and she'd said that he was – I said, 'well what's John say', 'oh he's not happy' you know blah, blah and all this sort of stuff. You know John probably said, 'well it's me or dad. You either see me or you see dad', and dad wasn't around from the age of being ten to sixteen or seventeen when I saw him again sort of stuff. So and 99 percent of that is from the mother anyway.*

*So a bit of a train wreck actually, a bit of a train wreck.*

*Oh they do. They were drilled into it at a very young age of what I did to her and all this sort of stuff you know and I had people after we'd separated that [told me].*

*Oh no all they know is what mum said. Oh yeah, mum was telling them all various things. Oh yeah no that was totally it but then I know reason that they have for a long time been old enough to find out or know where I am.*

Paul is still close to his sister Ann, and it was with her that he stayed after leaving Maria. Ann seems to have a chronic gambling problem and this seems to have influenced Paul's gambling. On the day of our interview, Paul was expecting her to visit as she had promised to bring him some money. They seemed to have an arrangement where they lent each other money based on when they were being paid their pension.

*Yes, yes and I was living with my sister at the time. Oh actually I moved in with my sister in XXX after I left my wife.*

*Uh about two and a half years, two years.*

*She's got a bigger problem than I have. Oh yes, yes. She's got a bigger problem than I have and we never, ever gamble together. We've never been to the pokies together.*

*She knows, oh yeah she knows 'cause she's worse than me.*

*The difference between me and her is that I pay my bills and she doesn't necessarily. You know I do pay my bills. So I mean that's the first priority.*

*Yeah she gets paid today. So you see we work out who gets paid when. She said it's because when we were kids we don't appreciate money because we never had any, we had nothing. Uh which is true, we had nothing and we didn't appreciate the value of money and that's what you do now. I don't appreciate the value of money.*

Gambling was not a part of Paul's early childhood, although he seems to have been exposed to substantial drinking and associated abuse. There is a clear sense that Paul feels he had a difficult upbringing although he seems to be a bit matter of fact about this and not at all resentful of trying to allocate blame. There is a clear sense that Paul thinks his life could easily have been much worse than it has been and is.

*No, no oh it was only Saturday on the horses or something like that, that's all. And that was when they got a lot older not when they were younger 'cause they didn't have any money 'cause we were poor. When they went onto the pension sort of stuff – dad lived to be 74 and mum died at 85 or something like that.*

*Uh well we lived initially in New South Wales, which I vaguely remember. We came to Melbourne when I was about six. Uh but then we moved into Collingwood and then that's when the trouble really started with the drinking. Dad used to drink a hell of a lot and he was working part time and all this sort of stuff and then he'd get drunk before he went to work even or go to the early openers and all this sort of stuff you know. Um so they didn't gamble in that sense, no they weren't gamblers.*

*Ann actually puts the analogy down to when we were kids. We were so poor, we were very, very poor and we'd come from a dysfunctional family in that we had mum and dad but they were both alcoholics and they used to fight and all that sort of stuff you know.*

Paul actually started his gambling when he was 16, in his first job. From this, Paul progressed to further punting and poker.

*Well ok, I started when I was working, my first job actually, in a self service, a little three man self service, and the manager at the shop was the bookie and the cashier was a woman, she used to bet through him, and then she started putting bets on for me, and initially I won.*

*Oh sixteen, sixteen and a half, seventeen.*

*Well he wouldn't have taken my money anyway, probably, because he was only paying me peanuts anyhow.*

*Ahm, on the horses, when I was younger when I was twenty two, twenty three, I used to play cards all the time, called Manilla, and I used to get fairly well involved in that but everything was tied to what my earning capacity was.*

In essence, Paul had a breakdown, left his second wife and started gambling heavily over a relatively short period. This led to the trips into NSW to gamble and then the re-mortgaging and loss of his house and then superannuation in a relatively short period of time.

*Yes, and then I had this house in ABC; I owned this house in ABC, well three parts of it. I only had about twenty thousand to go I think and I went to the bank and got overdrafts. Uh 'cause when I left the home, the marriage, I had my car registration to pay and I didn't even touch my key card from that day onwards and my pay had gone in on the Thursday and I never touched one cent out of that money whatsoever. I never took anything out of the bank account. So she had all of that anyway and the extra money we had as well and I never touched any of that. Uh, but the house in ABC I got into that in the mortgage sense and I ended up selling that for very little money in the end anyway 'cause I'd got these overdrafts, I think they call them or whatever. You know and that's what I was gambling.*

*[Remortgaged the house] And then I sold it, and then I sold it.*

*No, no quickly. Probably fifty thousand in about six, seven weeks.*

*A long binge. Yes, yes like a couple of times I did seven thousand a night on the pokies or four or five thousand a night on the pokies because you're playing maximum sort of stuff all the time and you stay there.*

*Yes, yeah that sort of stuff yeah and it'd just eat up like five or six dollars at a spin and you do that enough spins I mean your money just goes especially if it's not paying you. And we're not smart enough to get up and walk away. And even when it's paid you it's not gonna pay you again in a hurry, but we still sit on that same machine pumping that money back into it and plus more. Uh but you think it's gonna pay you but it doesn't and you know that. I sit here today and know that but then again I can go down there tomorrow if I had it and sit there and get paid – you know you might get a hundred, a hundred and fifty bucks or something like that in one spin and yet though half an hour later all that money's gone plus whatever you've got in your pocket.*

Paul now tends to be relatively isolated, generally avoiding social contact unless he initiates it. Based on some of his current and past involvement, it seems that he has the capacity to be quite socially outgoing, but in recent years has chosen not to interact in that way.

*That's basically how I am, if ahm, I don't have great contact with, I don't have any contact really with the neighbours other than a g'day, because I keep my door shut and when I've got this flat up in the corner, it was quite secluded and it was private so nobody walks past my door.*

*I get on pretty good with, well most types of people, or I can associate with most types of people, whether you're highly educated or you know, doing something else, I don't have any problems with that, and that probably comes, that's probably why I stayed for eleven years in the prison, because I got on with the (people at work) and all that kind of stuff, so I have no dramas with that.*

*There's nothing and I don't want anything. I just close my door at night when I come in and I can walk around in the nuddy if I want to. But I don't. Thank god for that, it would be cold now a days and that's how I am, I'm private and I don't want anybody.*

Paul has one close friend, who is involved with him at the soccer club. He speaks with this friend regularly and gets together for a coffee, but this friend does not gamble and indeed is somewhat critical of Paul's gambling.

*And when we talk to each other, we generally talk every day, I saw him again this morning and we, and he doesn't gamble. He doesn't gamble, nothing, and if I tell him I'm having a bet, well I don't even tell him I'm having a bet now, because he'll just arc up oh you bloody idiot, you know, you work hard for your money blah, blah, blah.*

*Yea if I tell him, yeah, but I don't tell him. It's one of those things that you don't mention.*

*But in my relationship with him even though he's as I say totally anti gamble, he has a block and we might go up there for two or three days and I'll work my little arse off cutting down trees with him and putting logs into fencing and all this sort of stuff and building a bloody garage over a block, and the work that I've done up there, the manual labour, you know and it works out, he's not bitching about it and my second wife she use to say oh yeah but you're drinking Ernie's grog, and I said bloody oath I am, the more I can drink the better, when we go up there we solve the problems of the world around a camp fire.*

*And he buys the food and the grog, and all I eat up there is sausages. He'll buy mushrooms, onions and sausages and that's it, that's all I have, that's all I want.*

Paul has recently become heavily involved with the local soccer club and this seems to give him both a purpose and sense of value and meets some of his social needs. Paul treats his involvement with the club and his commitment quite seriously.

*I'm involved in the ABC soccer club and I've been down there three years now and 95% of the people only know me as Paul.*

*Yeah well at the moment, and the last two years, I go down on Monday and Wednesday night, while the players are training and I take the water out to them. When they are finishing an exercise or something I go out with a little rack and give them all water.*

*On Saturday this year, me and my mate we do the water on the soccer match, so we go out and give them water, we know the players, or they know us, and once again it's a very diverse range of people that we are dealing with.*

*I've missed one night, I have to tell you this I missed one night last year and it was a Monday night, because on the Sunday I actually had a heart attack.*

Paul seems to have accepted that he is a problem gambler and reconciled to the idea that this is not going to change. His life is quite simple and he has few other interests. He is focussed on the present and what he wants now, not on the future. Indeed he has little that he looks forward to and no reason to try and save his money – other than to facilitate more gambling. Both his friend Ernie and his sister Ann provide strong social connections, but if they were not around it is unclear whether there are other social bonds that are sufficient to keep him engaged and connected. Paul's retention of the means to end his life is a salutary reminder of how close some people are to making the ultimate decision.

### CASE STUDY 3 – ROSE

*I know it's wrong but I like it, I like going to the pokies.*

Rose is in her mid-40s and lives in an outer South Eastern suburb of Melbourne. She shares this house with its owner Bill, a long-term friend and ex-partner. They moved into this new area quite recently, having previously shared a rental house in the inner North, near to Rose's parents and where she and Bill had grown up.

Rose is a self-described compulsive gambler. Over time she has lost quite significant amounts of money. She lost her house because of gambling and not meeting her mortgage payments and gambled away a major compensation payout. In both cases, she went on a gambling binge and lost the bulk of the money over the space of a few months.

Rose's preference is gaming machines, and it is on these that she has lost most of her money. At times she has played Bingo regularly, but this has not resulted in any substantial financial loss. Both her mother and brother are also quite serious gaming machine gamblers. Her parents and grandparents introduced Rose to gambling at an early age, but their gambling seems not to have caused them any serious problems.

Money management seems to have been an ongoing issue for Rose and her largest gambling losses occurred when she had no-one overseeing her finances. She has also had a number of problems not directly related to her gambling. Rose was seriously injured after being involved in a car accident and she was off work for a few years as a result of this, until she received her compensation payment. A few years ago she developed an anxiety disorder that resulted in her being unable to leave the house and undertake basic day-to-day activities.

Rose is currently trying to make a new start in a new area and has thus far basically avoided the gaming machine venues in her new area. Ultimately though, she seems reconciled to the fact that eventually she will start gambling on gaming machines again and once that starts she expects to once again have little ability to control herself and manage her finances.

Rose has not really attempted to hide or conceal her gambling and most of her friends are aware of the extent of her problem.

*Oh everybody knows, there's no, it doesn't matter who you ask about me, everybody knows, family, friends, ah, partners whatever, know that I am incapable of controlling money.*

*Ahm, if I've got it, I'll spend it, no matter what, whether I spend it on pokies, whether I spend it on junk, whether I spend it on shopping, whether I spend it on another individual.*

Rose has her very long-term friend Bill who has been with her through most of her gambling problems and her boyfriend Jason has been around through some of the more recent issues. Her family and sister have remained close. She has however, lost some friends due to her problems with gambling.

*True, true, Bill has stuck it out through a lot of rubbish and a lot of crap that I've given him over the last twenty-five years, ahm, Jason (boyfriend) has just hung around for the hell of it, don't even know how that relationship started, ahm, and I've lost a few friends along the way, ahm, a couple of them have moved away or whatever or I've got into arguments with them about money and you know.*

*Some of it's been about that, we've gone or I've wanted to go to the pokies and the girlfriends either don't gamble or they only want to spend you know five bucks ten bucks there or whatever and we're there five minutes and they want to go home sort of thing so they'd cause arguments.*

While Rose has been unwilling to accept any help to address her problems with gambling, she has and is currently attempting to overcome or at least control and moderate her gambling problem. Since relocating a few months ago, Rose has been trying to avoid the pokies and has been deliberately avoiding becoming familiar with venues in the new area.

*I've got to the point now and I can honestly say I've got to the point now where ahm, I know it sounds stupid but well and truly enough is enough, I am not going to any time soon get myself into further debt from pokies unless it's cash obviously, in relation to taking out loans or anything like that, I've done it too many times.*

*Bill says to me oh, you know apply for a credit card, you know, get yourself a limit of five-hundred dollars, nope, I even won't consider that because you know worst case scenario if I'm bored or he goes out or whatever I think oh, I've got me credit card I'll just take out a hundred bucks, pfft doesn't end up being a hundred bucks. Take out two hundred, oh, fifty more, oh yeah ok, if I've got it, and I max it, then I spend it.*

*And I haven't, I don't know where they are, I don't want to know where they are, I've got an idea they're in the pubs or you know, I know where the big race track thing is it's got a TAB there, you know but no I'm not interested in going.*

*It is, it is because there's only a certain amount of money you spend for the whole night, there's no, you can't go any further, you buy six books and that's it, that's the whole night, and I can't play that many, so I don't spend that much, but ahm, yeah me girlfriend I said to her once we moved up here, which was about six months ago, I said to her, I wouldn't be going to the pokies anywhere in Melbourne.*

Rose describes her desire to gamble on the pokies as a compulsion. She identified a strong positive association with playing and with her preferred venues. She cited two preferred venues and it was in these that most of her money has been gambled and lost.

In the area in which she grew up and in which she has lived for all of her life, except that past few months, Rose was very familiar with all of the local pokies venues. Indeed, her family had been regulars at many of these venues even prior to the introduction of pokies. As a consequence, she was very comfortable in most of the venues.

One of her venues is preferred because it is relatively small, not too noisy and the gaming room is separated from the rest of the activities. This means she can play and not be interrupted. In contrast, another of her preferred venues is closer, but she feels that at busy times she will not be able to play without disruption.

*The majority of my money and my time went to two venues. They went to the Albion and the other one RSL they are still both my favourite venues.*

*I loved them, I thought they were grouse, I still do, I tell a lie I still do. But slowly slowly, each venue that I've gone to over the course of the period of the years that I've been going, they're changing the machines, like they're either upgrading them to more lines, whereby you're spending more money each time you press, not that your actual denomination of betting, but the amount you have to spend to play the lines to win.*

*Ahm, the environment is, not so much the Albion, but the RSL is very pleasant to go to because it's not noisy, the room is separated from the restaurant and the bar.*

*The Albion is a bit different, the bar is a little bit closer, and ahm, they have the occasional idiot on a Saturday night who comes in and drinks too much and stands around and talks, so it gets annoying but when I was going it was day time, so the majority of the venues were bare, there was no one in them.*

Rose has identified that she often wants to gamble. Sometimes the anticipation of winning motivates her, but after certain losses and gambling sessions her motivation is to recover some of her losses.

*I want to, at the time like every time I go, god knows whether you call it a craving, an urge, whatever you want to call it to go and try to win some money, basically that's what it comes down to 'cause that's all it comes down to, you want to go to win, ahm, you lose, pfft, then you know bad luck but you've*

*been to try and win sort of thing and then you go again, I'll go back tomorrow see if I can win it back, you know.*

*See I go with the anticipation of winning maybe if I'm lucky a couple of thousand dollars.*

Even when she is not gambling it is what Rose wants to do. It provides a range of emotions that she does not readily get from other activities and other areas of her life.

*I still want to go now.*

*Oh adrenaline, exhilaration, ahm, anger, frustration, annoyance, ahm, a lot of frustration, and a lot of anger.*

*Yeah everything else, and once you win, it's worse. That's right, and then you go back again to do it again, and once you lose, then you feel like rubbish.*

Rose's gambling has been strongly influenced by the available funds and the existence of a stabilising financial influence. Rose has had a few periods where she had access to greater amounts of money and no stabilising influence to limit her gambling and it was during these times that she has gambled away most of her money.

It seems that for Rose the underlying desire to gamble is relatively constant, but the factors that ultimately determine the extent of her gambling are her financial capacity and the existence of a stabilising influence. It seems the only effective stabilising influence is her long-term friend, Bill.

Rose's problems with gaming machines seem to have been an issue for a considerable period of time. Bill has known Rose since she was a teenager and is well aware of her gambling issues and problems. Indeed, part of her financial obligation to him relates to her gambling debts. They currently share the house as friends and have had this arrangement for a few years now. She seems closer to him than anyone else, including her boyfriend.

*Through my own stupidity, eventually it like it ended up me having his credit card, and of course instead of going to do what I fully intended to do, I ended up going to the pokies and spending his money so yeah I think it had accumulated to nearly four and a half thousand over a period of five months.*

*Yeah well he thought the bills were paid sort of thing, and I'd rob, as in rob Peter to pay Paul sort of thing, you know so borrow from one to get the other to pay the other to you know sort of round and round in circles I went, ahm, borrowed money off another friend to pay this particular friend and then borrowed money off my boyfriend to pay a particular bill or you know like it went round and round in circles.*

*Ahm, well it worked out 'cause after he paid everything back, it works out to be about four grand, about four and a half, four thousandish, which I'm obviously in the process of paying back as we speak.*

*Yeah, that's where the four hundred dollars a week comes in.*

*You know bits and pieces happen, we went our own separate ways and then we ended up getting back as friends again and I spend a lot of time over at his place in Alphington obviously and then yeah I ended up, we ended up getting the dogs together again, because we did have dogs in the past and I ended up moving in over there and ended up moving in up here.*

*Well we're not actually partners, he is my ex but I've known him for, oh god, since I was thirteen...and we were a couple for eleven and a half or twelve years.*

*With a lot of history yes, yes very much, but he [Bill] does anything for me that I ask and I try to do anything I can for him. This is his place, but as he keeps pointing out, everything, which is true everything here in this house is mine basically as well but am, when he gets to the stage where he's going to do his will, he'll probably, he said he'll end up leaving me something in relation to this so, 'cause at the moment my commitment to him is ahm, four hundred dollars a week, which is helping him pay out the loan that he got to get this.*

Rose's parents were instrumental in her introduction to poker machines. She comes from a gambling family. Her father was a punter, but apparently not at the level where it caused them financial difficulties. Her mother was also a keen pokies player and also seemed to be unable to control her gambling at various times. Her sister and her partner are also keen punters and play the pokies.

*Ok, I come from a family full of gamblers.*

*My father loved the horse racing.*

*Dad was a horse punter yes, just Saturdays, races and his paper.*

*My mother is a one-eyed pokie player.*

*Dad was a very very careful with his money. \$50 would be dad's limit.*

*Mum's terrible, mum's like me, mum over indulges with spending on the pokies, hundreds and hundreds and hundreds, same as I do.*

*My mum plays frugally. She spends a lot of money when she loses, but her betting technique is different, my mum will bet a minimum amount that she won't go over. Limited sorry, amount that she won't go over, whereas pfft I don't care, and that's the difference.*

*We used to go away to QLD and a lot of the times we'd go to the pokies and spend obviously you know, however much money, at one time, I remember mum saying she went away with her friend, not with me, but with her friend, I didn't to that year and they lost a whole day in the joint. They were in there for like twenty-four hours. Mum was disgusted with herself, but she never told dad. That was when they didn't have the clocks on the machines.*

*The first time I went to the pokies, I went with mum and dad, and we went to the Crown Casino, where it used to be, and we had a ball. It was good. Yeah, it was good, it was the first time I went and I think I spent, from memory, it would have only been about \$100, and like everything else. Back then you used to think you had the chance of winning and you come out with, not so much your money back, but you know, you'd come out enjoying your evening, whether you might break even or make a profit or you know, lose half or whatever, you had an enjoyable night. Not these days. No, it's just all down hill.*

*My sister Jo loves horse racing and pokies. It's a ritual with her and her partner. Every weekend, without fail its Saturday trots, Saturday races, they bet all over QLD - all different tracks in Victoria. From home most of the time, they've got their TAB accounts, you know, they go to the races occasionally, Jo goes to...like she goes to Oaks Day, Ladies Day and all that.*

*My sister's the same, Jo and I are the same my sister and I are the same, Jo will play on a dollar machine and she is not overly fussed with the amount of betting that she puts on it, my mum is different, my mum will play on a dollar machine and if she does a certain amount of money on a dollar machine, she knows if she can't get anywhere on it she'll get off it, and go and play on a five cent machine or one cent, two cent whatever, ahm, she won't sit on it all night.*

In the late 1980's, Rose bought a house with Bill in one of Melbourne's established, but working class inner suburbs. In early 1992, Bill moved out of the house and left Rose to pay the mortgage. A bit over a year after this Rose lost the house, needing to sell it before the bank repossessed it. At this point, she moved back home with her parents.

*I did own a house back in 1987...87-92 I had the house in Albion Street*

*Bill and I bought a house together, in 1987 and we split up in 1992. I had the house for an additional twelve months and because I was on my own, I didn't pay the mortgage regularly enough to the bank and ahm, and then I ended up stopping paying it at all. I didn't pay it at all, and I got into arrears with the bank loan to the tune of ten thousand dollars with the mortgage.*

*It was just gambling. Every week, I was spending my pay every week. Went without [food], went without, didn't worry me, me dog was a pencil, which I got told, ahm, oh I say that bad, that's bad.*

*My pay, when I first started gambling at the pokies, I only had a certain amount of money that's where my money was divided with Bills, when we were a couple my money would automatically go to him in a bank account that I couldn't get to, so I didn't have access to any of that money...We had that arrangement when we were together yes. When we split up and everything had to be divided my pay was my own, so I went whoohoo, you know, more money lets go out sort of thing, and I just I, like I said I payed a few mortgage payments back then.*

*A hundred and seventy, a hundred and eighty of it was going to my mortgage so by the time I paid that and then I got petrol for the car and then I did smoke still at the time so and I thought oh bugger this, you know I'm not going to waste, I'm not going to put all this money going down the shithole sort of thing, nup no thanks, so I just stopped paying it, so I increased my betting value from a one cent machine to a two cent machine and then the machines got different, then they changed them again and then it went to the five cent machines ahm.*

*I sold the house knowing that the bank was near the point of taking it off me, and that a result of gambling as well.*

*I owed the bank money obviously, ten thousand dollars in arrears; I sold the house for what I bought the house at, five years earlier. My uncle had to write a letter to the bank indicating that I was unemployed, I was living at home with my parents, I was paying them rent, I was paying them living expenses and there was no way I could afford to pay the debt back, they either resolve the debt or dissolve the debt because they got five years of monthly repayments out of me and Bill, as well as*

*interest on top of it, plus an eighty-thousand dollar re-loan payback for the sale of the house, otherwise they could take me to court, and they just, they dropped it, they let it go.*

When she purchased her house, Rose had also taken out a loan, ostensibly for renovations, but spent most of the money gambling. As a result of gambling, she was taken to court for not repaying her loan and was fined an amount greater than the repayment she had missed.

*Oh I didn't use it for the renovations in Albion Street probably ended up spending majority of it on pokies. I borrowed the money probably to do renovations I can't even remember why I borrowed it to be honest I can't remember if it was renovations or me car, but it didn't end up, didn't eventuate, I ended up spending the money of pokies.*

*Yeah, so I just I had I think I ended up having, when I went I ended up paying more back from the court finding thing than the stupid loan repayment was each month so it didn't benefit me but it was only a five thousand dollar loan and I think the loan repayments were a hundred and twenty dollars a month or something and they ended up making me pay a hundred and fifty bucks, you know like it was some stupid thing it was just ridiculous but again I didn't pay that because I was spending my money going to the pokies.*

When she was living back with her parents in the early 1990's Rose had few responsibilities and expenses and lost much of her money gambling. Her parents seem to have contributed to her continued engagement with gaming machine gambling. Her gambling during this period was exacerbated because Rose had income, but no financial commitments.

*And then I moved back home, I didn't take advantage, but I moved back home and didn't have to pay much, not so much, I give mum money, but most of my money was my own, so it sort of went on the pokies.*

*We used to go to other venues with mum and dad - maybe once or twice a week. Most of the time dad had pool on a Tuesday night, which was at the ABC club. And on a Tuesday night so of course he hung around then, for the pokies.*

*Because I was working my money was my own, I didn't have to pay mum and dad anything, ahm, they didn't worry about that sort of thing.*

*We'd probably go maybe ahm, three nights a week, more or less maybe one night during the actual five-day period of workweek and a Friday or a Saturday night. Mostly either with mum, 'cause dad had gone to Lodge or he'd gone to function somewhere something or it was all three of us.*

*When I was living at home, there were days that I knew if, well I tried to if I could think of taking days off work and going and spending a full day of work, a full day of gambling, and then coming home as if I'd gone to work*

*I did that quite a few times yes, I've done that a few times so and then sort of you know just coming and the days, sort of get home at half-past four or whatever.*

*I got sprung a couple of times, because mum's rang me at work or something for some reason I hadn't been there you know, I get home and go where've you been today? You know sort of thing, oh well I had to do this or I had to do that or yeah hmm, but yeah I have taken days off work to gamble for the day and sort of.*

In addition to her gambling problems, Rose was seriously injured in a car accident and was off work for a number of years before receiving a payout. As a result of these injuries Rose underwent a number of operations. In 1999, Rose moved into her own place again and received her workers compensation payout. In a few months of binging, Rose gambled most of her payout and then again moved in with Bill as a roommate.

*I fell down some stairs, and I had an operation with a Compensation pay out, and it took them five years to pay it, and I received \$100,000 and in four months, the \$100,000 was gone.*

*Yes, hundred thousand dollars went in four months. Ahm, I spent it on bits and pieces, give or take maybe twenty thousand dollars went on car parts for Bill, maybe fifteen, just other bits and pieces.*

*Oh I got the lectures from left right and centre, from my mum to my, to Bill to my partner, to my friends, ahm, even occasionally work colleagues 'cause I you know end up telling them what I did, in one ear out the other.*

*Exactly, don't work that way, but I don't, again as I say to Bill, I don't look at it that way unfortunately and I should I know I should, ahm, I've never been, never been responsible for money, like with money.*

Rose's most extreme gambling was a binge of about four months after receiving a compensation payout. In this period, all aspects of her gambling were substantially increased. She was playing more frequently, gambling more per spin and playing with a much larger overall stake in each session. This period was also associated with multiple visits to the bank to get more money to gamble. For these few, months Rose was not working and would play during the day, losing thousands of dollars in a session.

*I would spend two thousand dollars, four thousand dollars, three thousand dollars, go to the bank take out another thousand, ahm, I'd be lucky enough to win eight thousand dollar cheque, couple of times I banked a few ahm, I banked at one stage I think it was twelve thousand dollars, five thousand, three thousand but never justified the amount of money I was taking out of the bank every day to spend it. Blew that in four months.*

*If you got the money to spend, then you don't care, you know which is I didn't, that's the point, I had thousands of dollars that I could just whack up whenever I wanted to, 'cause it was my money, you know, and I didn't do anything beneficial with it, but it was my money and I could spend it how I wanted to, so I would take out two thousand dollars, three thousand, one thousand whatever at a time, and just pump it into a machine, bet ten dollars a go, ten dollars a spin, sort of thing or most of the time I play Keno and a lot of the time I played on a five liner dollar machine ahm, whereby I would spend, I would up my bet to ten dollars each line, per spin [with 5 lines].*

*So and when you got you know thousands of dollars in your purse not to worry about you don't care.*

*No I wasn't working at the time, which meant I had free time, to do what I wanted and go where I wanted and spend how much I wanted, when I wanted, so apart from buying incidentals for friends and furniture and such, computers, a play station, DVD, bits and pieces that I did buy, the majority of the money went on gambling.*

*People spend most of their time at work. When I go during the day, I get up at - depends what's on, eight, eight thirty, get up, go straight to the bank at nine, nine thirty when the bank was open, usually ATM machines, so I didn't worry about it most of the times, and then go straight to one or the other, most of the time, it was the RSL.*

*I'd go to the bank in the morning, ATM machine, take out \$1,000, blow that then go into the bank, write out a thingo slip and take out another \$2,000 or whatever. I'd say maybe four times out of ten I'd end up winning, majority of the money that I'd spent within that week, I'd spend probably \$7,000 or \$8,000 within the week. I might win \$6,000 of it back, but it didn't compensate for what I was spending, so yeah in four months it went, gone! So that was my disaster, so five years of pain and suffering for nothing, basically, four months of ridiculous [gambling].*

When Rose initially received her compensation payout she had some grand plans about using the money responsibly. None of these eventuated.

*Oh once it's done, there's nothing much you can do about it and of course it's like everything else, after the event you think oh my god, such stupidity and irresponsibility and blah, blah, blah, because I was going to play hell with a big stick when I got the pay out, and invest this and do that and save this, and you know, it didn't happen, I talked to a friend about buying some shares, and the whole works, and of course nothing eventuated from it, so you just feel like crap of course, because ahm, everybody was happy around me, when I got money I'm extravagant, I'm generous, I share whatever, it doesn't faze me, as my friends say I'm too generous when it comes to having it, he's the same, but of course, once it's gone.*

Rose has experienced considerable financial loss over time. She acknowledges she has a problem and that she has had a problem for a considerable period of time. At the same time she enjoys playing and is unwilling to make changes that might lead to an end to her gambling. While the loss of her compensation payout was a clear and major indication of the existence and extent of the problem, it had become apparent earlier, when she lost her house.

*I recognise I have a problem, but I'm not prepared to do anything about it, that's what it comes down to, I know I've got a problem, I've admitted to Bill I've got a problem but because I like doing it so much I don't want to stop doing it, so I don't have a problem.*

*When me hundred grand went, no well before that, well before that, when I lost my house, when I had to sell my house ahm, after spending my money and not paying the repayments for the house, that's when it hit home because I had to move back home. And what goes around comes around, me sister did the same thing, she had to sell her house around the corner from where mum and dad lived, which is where she lived, same principle through gambling, so ahm, not that she was trying to copy me or anything but yeah she did the same thing so the only consolation there is she got herself a boyfriend*

*and moved in with him, but yeah, no when I yeah I would have to say when I lost the house, most definitely.*

In addition to the considerable financial losses associated with her gambling, Rose has also experienced social and emotional problems.

*Then the pokies came in, then the life change started, ahm, I was in a relationship. I lost the, I didn't lose the relationship, but I was in a relationship that my partner didn't like gambling, he never, he didn't gamble, we split up and the house I had ahm, I had to sell, the bank ahm, were going to take it off me, but I got in before they did, so I sold the house before it was taken off me.*

*Ah, loss of a house, loss of friendship, it's cost me friendship over the years, it caused relationship issues over the years, it's caused family problems over the years, it's still causing relationship problems to this day, it's still causing family issues on occasion, ahm, as far as being lectured goes.*

*Cost me a house that I would never ever own again, ahm, I'll never have the opportunity to own another house.*

*And as I said it's still costing me to this day, I'm trying to change things but it's a slow process, and as I said I'm not getting any help with anything as far as gambling goes because I said to him the other night, I like gambling, I know it's wrong but I like it, I like going to the pokies, I know I go overboard when I go, he says to me limit myself, take a minimum amount, a maximum amount of money to spend.*

Even after both of these major experiences – losing her house and gambling away her compensation payout - Rose has had further subsequent financial difficulties. She had credit cards that reached their limits as a result of gambling. These were then consolidated into a loan, but due to her gambling Rose failed to make the loan payments, which resulted in her being taken to court again. She has stolen money from Bill, using his Credit Card without his awareness or consent and is still repaying that debt. As a result of these financial difficulties Rose has lied and otherwise deceived those around her.

*Same with my credit cards, same with my card that I got and did it with, ten thousand dollars, then I ended up borrowing money from ANZ Bank which I'm still paying back to this day, for gambling debts that I paid off and re-financed and then didn't pay the ANZ Bank, so they took me to court, ah not to court, they took me to collections and which now I'm paying, which now I'm still paying.*

*Every day, every day [I lie]. How much I spend, how long I've been there, when I've gone there, ahm, where I've gone, who I'm with, how I got there, why did I go there, ahm, and then it's come down to covering my neck for a bill, I had to pay this, but I didn't, so I need to borrow this, but I don't, ahm, or can I have a lend of this.*

*I have definitely lied to cover a bill or something like money that I've spent that I shouldn't have, that's what it comes down to, and they're the only lies that I tell, basically, to cover gambling. I've either spent money that wasn't mine, or I've spent money that had to have paid a bill with, or I've spent money that ahm, I couldn't afford to spend.*

Rose currently has one credit card on which she owes some money, but since she no longer has the physical card, she is unable to get herself into more trouble.

*No I got it up to the credit limit and then left it, so I just pay it off now, I don't touch it, I just pay fifty bucks a week.*

*It's a two thousand dollar credit limit and I think I've got about I don't know fourteen, twelve hundred or something left on it to pay, so but I went to get a balance one day from an ATM machine it took the card, so I've never worried about ringing the bank to get another one. So I just pay it out automatic pay thing.*

In the recent past, Rose has at various times spent all her available money on gambling. In common with many other problem gamblers, Rose has a group of things that are attended to prior to spending money on gambling. These things were purchased prior to money being spent on gambling and in this context, Rose was only gambling with her spare money. Her definition of spare money did however, change and sometimes her spare money included money that was really required for another purpose. There was also a degree to which Rose seemed to resent having to do anything with her money that did not give her

a clear sense of gratification. At this level, she seemed to resent having other obligations and therefore sometimes ignored them.

*The less I have, obviously the less I bet.*

*That's not always spare money.*

*Because money goes on bills or money goes towards something that I need to get fixed or I need to buy or I need to repair or whatever, and ahm, but it's money it's my money.*

*I work for it, I earn it, you know why can't I spend it?*

Rose very much enjoyed the period where she could gamble with abandon. Notwithstanding this, she did identify that gambling with and for lower amounts could also be enjoyable.

*The only good thing I have had out of gambling is the period of time that I had my money for my payout, that I was spending money and winning it back. The only downer on that was I was spending money more than what I was winning back.*

*Well you're still gambling though, so whether you're spending a hundred dollars or a thousand dollars the opportunity is there for you to win so ahm, it might take you longer, obviously, but it's still there.*

Her experience is that she can go from feeling very high to very low relatively quickly as she was often likely to gamble away any winnings, either immediately or over a few days. It seemed that for Rose, there were more losses and therefore more opportunities for substantial recrimination, including anger and frustration.

*Oh it's good, but again, it's a catch twenty-two, because you win one night you think grouse, you know I've had a grouse win I'll go tomorrow night, and you put it all back in, you know.*

*It depends, if I've gone to the pokies and wasted my money and spent it I get depressed, angry, frustrated, I feel stupid, but I can't change it, but it's too late I've already done it, and then I go through these, a number of lies or excuses or whatever else you want to come up with.*

*Oh yeah, yes and arguments and not desperation, I suppose you'd call it sorrow, because you get to a break down stage where you fall apart, ahm, because you're sorry you done it and you know and it goes around in circles. Yeah I get angry, frustrated, sad, cry.*

For Rose the frequency of gambling varied: at times she was playing consecutive days and at other times it would be occasional and weekly. Rose identified that there were times when she had lost track of time and indeed, that loss of time or zoning out was actually part of the attraction of gaming machine play.

*I might not go the next night, ahm, if I have a decent win and I share it with somebody, ahm, it might be a week or so before I go again, thinking that I might be able to get another win like I've just had, or I ahm, overspend, and then because I've had the win think oh god that was stupid and then I've got to go back and try and win it again, which I do that more often than not.*

*So you just lost track of time sort of thing, I don't know if you're a gambler, but you just lose track of time, you know, there's nobody telling you, or looking at your watch or anything like that, not like now where you've got time on the machines.*

Rose described experiencing a feeling that she was lucky, about to be lucky, the machines were due to pay out or that she was about to win. Such motivations were common for Rose. Another component and an associated motivating belief was the idea that a machine must be due to pay because of the amount that has been put into it. Even though in her rational moments, Rose can acknowledge that this has never happened before and is unlikely to happen again, it does not seem to diminish the motivational power of this belief.

*Yeah, it's ahm, it's hard to explain it's, you just get a feeling that you feel lucky, you know it's I suppose well it's not really the same thing I was going to say I suppose it's like anybody saying, well I wonder if I'm going to win Tatts lotto this weekend, big difference because the I don't know if the odds are similar, I would have to say yeah, because it's a computer again, you're still gambling or you're still you know, betting against a computer and ahm, but the anticipation of you're sitting there waiting for numbers to come out, as opposed to sitting there watching a machine do something for you, you know like it's totally different, but yes there's always that feeling that ahm, oh I'm going to win tonight.*

*Yep, that's why my money goes like that, because if I'm on a machine, I pump hundreds of bucks into this machine, logic tells you that you're going to win it back, the machine's gotta pay out. Doesn't happen, but your mind don't think like that, it tells you.*

*There's no possible way ahm, that you can ever win back what you spend, any idiot'll tell you that. .*

Over the years, Rose has played machines of all different denominations and has favourites for the different denominations. As machines have changed, so have Rose's machine preferences. As with many problem gamblers, Rose establishes a preference for a machine after having a substantial win. In the first instance, this resulted in playing that machine with the hope of repeating the initial win. Subsequently, she would play the machine with the aim of winning back some of the money lost.

*I liked, I used to play ahm, until they changed the denominations on the machines, I was quite happy to play two cent machine and the Rock and Roll machine, I like that, ahm, there's a few others that I couldn't even tell you the names of them.*

*So my dollar machine is usually Keno, and I play a spot six only, only ever play a spot six, ahm, and there is a particular machine, down at the RSL that is a dollar machine that's also, I like an Egyptian machine.*

The existence of free spins was also identified as a factor influencing Rose's machine preference. However, this is also tied to the idea that free spins increase the likelihood of having a substantial win. Another theme amongst many problem gamblers, and one that Rose also displayed, was the need to play the maximum number of lines. The key driver here was the fear of the non-playing line being a winning line. Rose was keen to avoid missing out on a potential win. Rose identified that over time the number of lines on each machine was increasing and therefore the amount she was spending per spin was increasing. She also identified that as a consequence, any given amount of money lasted less time.

*Free spins, most of the time they get a lot of your money, ahm, and then I got to the stage where I got on the Gong (Jackpot) one night and I won. So of course this is alright, you know, and then I tried it again and again, and again, like you do, [and then] you go back again to see if you can win what you've lost, and it doesn't happen.*

*Yes, what are the odds of you playing five lines out of a machine that's got twenty, you know, that's what I mean exactly so more often than not you sit and you watch somebody play a machine that isn't playing all the lines, and you know you sit there and watch it and eventually it will come out, but not on the line they're playing.*

*But more often than not ahm, you'd win on a non-paying line, so it defeats the purpose of you playing that particular machine unless you're going to play all the lines.*

*So as I said, over the course of the venues that I've gone to over the years they're upgrading their machines either to make them twenty-five lines.*

*It goes quicker, yeah, because I'm not content to play one bet, single bet, that's the problem, ahm, Keno is a perfect example of that when I used to play Keno, before they changed it to a dollar machine, and you could only bet a maximum of five, you could bet anything you wanted, you know, up up up up up you could bet you know fifty cents or yeah because they were, two dollar, two cent machines or one dollar one cent machines you could pay a hundred credits per spin but not now, now is your maximum is five on a dollar machine, ahm, because I know for a fact on a twenty cent machine we used to play eight credits.*

*Ahm, less time I spend at the pokies, because I'm spending more money, it goes quicker.*

Rose is predominantly a pokies player. Certainly, it has been playing the pokies where most of her problem gambling has occurred. Unlike some other members of her family, Rose has little interest in punting and when she does have an occasional bet she selects horses based on names, colours and other variables unrelated to form.

*No, I don't like the horses ... I don't understand them.*

*I'll just pick a name, that's me, I don't understand them, my love is pokies, used to be bingo.*

She also has an intermittent interest in Bingo and has at various times had this as her main gambling interest. Prior to the introduction of pokies in Victoria, she was a regular at bingo. Her grandmothers on

both sides were keen Bingo players and seemed to have introduced her to bingo at an early age. The periods when she has predominantly played Bingo have not caused financial hardship. Bingo has generally been as much a social event as about the gambling per-se and unlike gaming machines, Rose would not play Bingo alone.

*Well the boyfriend, if he's in the mood, you know once a month, once every four to six weeks or whatever, I don't go on my own, so yeah, that's basically, if he wants to go, I go.*

*Yes, yes, I went to bingo, it got to maybe three nights a week, ritual Wednesday nights with the Grandparents down at the ABC Club and then I realised that they had it down at XYZ, so I started to go there, with a friend, or you know, boyfriend or whatever so yeah I went to bingo quite often and then they bought the pokies into Victoria and I started on them.*

*My grandparents, my mum's mum and my dad's mum were one eyed bingo players. I also went with them.*

*I've grown up with gambling in the family.*

*Of course, once I turned eighteen - bingo with my grandparent, our grandmother and my other grandmother.*

A key issue with Bingo is that there is a distinct limit to the amount that can be gambled and this amount is generally at a level where Rose could partake without exceeding her financial capacity. When playing Bingo, Rose would typically spend a relatively limited amount of money – maybe a hundred dollars in a session, including food. With Bingo there are set sessions and these have tended to make Bingo play more time limited than has sometimes been the case with pokies.

*Usually, I would spend on average, for the night ahm, \$50 to \$80; now that included obviously my bingo tickets, whatever food I decided to buy as well.*

*There's only a set amount you can spend at bingo, the maximum amount of tickets you can purchase is six, for however many sessions you play, but as an overall, it's \$3 a book, so you're looking at, and it depends where you go, some places have four sessions, some places have only three, but there's only one set amount, the amount of books you buy, the maximum amount is six and you can't purchase anything more, unless you're cock eyed.*

*I know people that play six books, but I've never known them to play more. And with a set of six books, every number that gets called out is on your books, so you know, if you've got more than six, you've got doubles and, it would be in the too hard basket and it wouldn't be enjoyable.*

*Most places are \$3 a book - 95% I'd say, depending, there might be a place, I don't know I've never been there, but I think it's, it might be a little bit more than \$3 a book, which is the ABC and XYZ Road, I can't think of the name of the joint, because they have \$10,000 jackpots and those sorts of things, so of course with those payouts, they've got to up their prices with the books and everything, otherwise they wouldn't be able to pay it out.*

*And bingo is separate again – the maximum amount I spend on bingo is fifty bucks.*

*And then yeah, food, drink whatever so, I can't spend any more than that 'cause as I said I can't play anymore than three books.*

*Bingo usually goes for about four hours.*

Since moving out of her familiar area a few months ago, Rose has been avoiding the local gaming machine venues and has again started to go to Bingo with her girlfriend.

*No, haven't been since I've been here. I said to me girlfriend, go to bingo.*

*Like I'm into the bingo now, back into the bingo.*

Rose has identified that a number of the Bingo venues also have poker machines and there are times when she has played bingo at such a venue and then put some money in a poker machine. But because it was not the primary reason for the visit, and because it was a controlled amount of money, Rose has not considered this a return to gambling on the pokies and the amount she has been spending has been limited to date.

*Joint, combined with bingo, so of course, needless to say once we've done our bingo night we sorta pop into the doorway.*

*Like I still want to go now, but I'm trying to stick to a promise that I made, which I am, sorta kinda, although I have to admit I have not been to the pokies since I've been up here, that doesn't necessarily mean I haven't been to the pokies, now as I said I'm into the bingo now with me girlfriend and a couple of places that she's been wanting to go to have had a venue.*

*Ah, oh not much, not much at all because I'm, I limit myself to what I take to bingo, so what I spend on my books, what I have left over from the night, if I buy food or whatever, I probably end up spending ahm, maybe I don't know fifty, sixty dollars if I'm lucky, if I've got that much on me, on the pokies.*

One of the attributes that made Bingo less attractive than gaming machines was that she could not win immediately, unlike a poker machine where the first spin could result in a win.

*So it's the same with the machine, the only difference there is the machine is the minute you get on it, whereas bingo's not, you gotta wait for, if you're lucky maybe every game, two minutes you know, maybe one and a half minutes before you're actually given the opportunity to try and win that particular game.*

*[With pokies] You've got an opportunity to win; exactly [but with bingo] you've got to wait for the duration of numbers.*

At some level, Rose clearly does not wish to restart her problems with gaming machines, however there is always a sense that at another level she considers it inevitable that she will return to playing pokies.

*I can still go you know if I want to, but make sure I only take a certain amount of money with me, fine, I can try that, won't be happy with it but I can try it, or again like I said to him when we moved up here I stopped going altogether.*

Rose has had to deal with both physical and mental health issues. She has had ongoing physical pain resulting from her injury. Rose's mental health issues appear only moderately well managed. For a number of years, she suffered very extreme anxiety, to the point where she was unable to engage in basic activities such as shopping at the supermarket. She has also been diagnosed with depression.

Rose is on a number of medications, some of which she reports not having altered for many years. In some instances, she suspects she might be addicted, but seems unwilling to address this with her GP. It also seems that she is making decisions about changing her medications without consulting a doctor.

*I don't know what they are, both yeah, I'm on both, but I don't, yeah I'm addicted to one.*

*I've been on this medication for years, I can't get off it.*

*Endone they're me painkillers, Effexor is my anxiety and ahm, my relaxation medication that I take which was supposed to help me is Calmer.*

*Effexor I've been on for ahm, I would say well over ten years, I started out on, I had, I don't know I had a panic attack. I don't even know how it started, I had a panic attack one day when I went to the supermarket in ABC, ahm I don't even as I said I don't even know what bought it on, I just went in, ahm, and then I had sort of a strange feeling come over and then I stood in the deli section and looked around and then ran out the joint, left all me meat, cold meat on the counter, and I went to me doctor's and sort of went into the doctors and I broke down in front of me doctor and I said I don't know what's wrong with me you know and ahm, I need something I can't go to places I'm you know, so he ended up prescribing those for me and I was on them for a little while and then it got to the stage where they weren't helping, so I upped me dosage, ahm, so they were helping, all good.*

*My doctor upped the dosage, because I had to go I went back to him and said to him like you know me tablets aren't working what do I need to do you know, so he upped the dosage and then ahm, oh I think it was about five or six years ago ahm, the dosage he put me on was, I went from seventy-five to taking two seventy-five tablets and then I said to him they weren't, that still wasn't helping so he gave me an additional prescription for another lot, which was half of the seventy-fives, which is whatever dosage it is, ahm, so I take two of them and one of them, but then I ran out of the extra so I'm still I'm back now, not with under doctor's supervision 'cause I just ran out I didn't go back to get another prescription, I only take the two now, I'm back to the two again.*

*So but I have been on them for a long time I can't get off them, I know that because I have tried, I stopped without the doctors' assistance obviously and I got dizzy spells, I got blackouts I had headaches so I have to go back to the doctors and work out how he's going to get me off them.*

*The Calmer I don't take all the time, I only take them when I'm really really tense, because I don't, they're not I don't know if it is an addiction ahm, but I don't need to take them all the time. No, I only take them well, you get fifty in a thing, that I buy, and I think the last time I bought a packet because*

*I've still got two tablets in the actual bottle, the last time I bought them was about five and a half, six months ago.*

For a period of several months her anxiety has had a significant impact on Rose's social life. It significantly reduced her capacity to engage in social activities that may have provided a replacement to, or distraction from, gambling. Interestingly, Rose's anxiety briefly hindered her capacity to gamble, however, unlike her chores such as food shopping, she managed to overcome the anxiety associated with playing the pokies.

*I never have been a very social person, ahm, but I used to do everything and go everything with XXX and my girlfriend we used to go places and do stuff you know like stupid things but, bowling or whatever the case may be and I can't even do that now, don't go shopping or nothing like that, so social outings are a problem for me still, ahm, which makes everything else difficult because it's affecting people around me, they're getting frustrated, I'm getting frustrated they're getting angry I'm getting angry you know so we gotta try and work out again here with this new place we've gotta try and work out shopping arrangements, you know XXX says you know we've got to do things together, we've got to do things together, ok, I'm not comfortable at the moment with shopping up here anywhere, each time I've gone shopping I've gone down home, so ahm, and the same with gambling, each time I've gambled since I've been here, two and a half months, nearly two months, ahm, I've gone down home.*

*Well I got to a point where I got anxiety or I got a panic attack whatever the hell you call them, ahm, going to the pokies, on my own, ahm, I'd get, in my car obviously get to the venue and couldn't walk into the joint, so I'd sit there for about ten minutes, try and calm myself down, and then I'd think oh what the hell, get up, go into the venue, sit straight down on a seat, focus on a machine.*

Rose identified that she was likely to experience depression, but as a consequence of her gambling not a cause of it. She identified that depression was associated with losing and even more strongly with certain losses, especially those associated with financial deception.

*Ahm, only after, if I'd lost.*

*I'd feel angry and then I'd have to try and work out how do I, how do I explain it, so and then the big sorrow comes in and ahm, then the guilt trip, then the you know, I've got to work out an excuse I gotta find, try and explain why I'd done it, I don't know why I done it, then when I've spent his money, same thing I don't know why I done it, I'm sorry I done it, you know, then I've got to try and explain it so yes depression is a factor, ahm, anxiety is not*

*Like when I'm playing you know I'm hyper and whatever ahm, as I said, until I leave the joint I'm either I'm on a high if I win, or I'm on a real downer, because I've blown all me money and I haven't won and I think oh god now I've got to go home and try and explain it to somebody.*

Most of her dealings and support come from her long term GP. She was advised to see a psychiatrist, but due to her anxiety was unable to make the appointment. At some level, she recognises that she probably needs help, but is unsure exactly where to source that help.

*Everything, gambling, smoking, overweight, ahm, he says I've got to go and see somebody about my ahm, attitude, I am having problems with my attitude at the moment, within the last couple of years he reckons, ahm, the way I've changed, I'm more angry towards everything now, ahm, I am gambling, obviously a lot more not now that we're here, I don't know why that is as I said I tried to commit myself to not do it now, 'cause I promised him I wouldn't, ahm, I don't want to try and keep you know a promise I've said it over and over and over I've said it so many times he's lost track, and every time I've let him down so I want to at least try and keep one promise that I make ahm, but yeah I don't know who to go and see.*

*For me to go and see somebody about it I'd have to go with someone, my doctor recommended I go and see a psychiatrist in XYZ when I was ahm, oh quite a few months ago now and ahm, I made an appointment to go and see her, walked up the stairs, walked downstairs, walked out and went home, because I couldn't see her, I didn't want to see her.*

I haven't been to see this lady so I didn't get any help there.