



CENTRE FOR GAMBLING RESEARCH

THE USE OF ATMs IN ACT GAMING VENUES: AN EMPIRICAL STUDY

SEPTEMBER 2004

**COMMISSIONED BY
ACT GAMBLING AND RACING COMMISSION**

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Table of Contents

TABLE OF CONTENTS	3
LIST OF FIGURES	5
LIST OF TABLES	6
ACKNOWLEDGMENTS	8
DEFINITION OF TERMS USED	9
EXECUTIVE SUMMARY	10
1. INTRODUCTION	18
2. TERMS OF REFERENCE	20
3. PROJECT BACKGROUND AND DESK RESEARCH	21
FINDINGS FROM PREVIOUS RESEARCH	21
ADDRESSING COMMUNITY CONCERNS	22
THE CURRENT SITUATION WITHIN THE ACT AND OTHER JURISDICTIONS	23
<i>Australian Capital Territory</i>	23
<i>New South Wales</i>	25
<i>Northern Territory</i>	26
<i>Queensland</i>	26
<i>South Australia</i>	27
<i>Tasmania</i>	27
<i>Victoria</i>	28
<i>Western Australia</i>	28
SUMMARY OF CURRENT AUSTRALIAN POLICIES	31
ISSUES ARISING FROM THE LITERATURE AND DESK RESEARCH	32
4. RESEARCH QUESTIONS	34
ACCESS TO MONEY	34
USE OF CASH FACILITIES IN GAMING VENUES	34
ACT COMMUNITY ATTITUDES AND PERCEPTIONS	34
5. METHODOLOGY	35
ETHICS APPROVAL	35
<i>Centre for Gambling Research Code of Practice</i>	35
COMMUNITY ADVISORY GROUP.....	35
PRIMARY DATA COLLECTION	37
<i>Community survey</i>	37
<i>ATM audit</i>	41
<i>Daily diaries</i>	44
<i>Interviews</i>	46
6. RESEARCH FINDINGS	50
COMMUNITY SURVEY FINDINGS.....	50
<i>Gaming venue usage</i>	50
<i>Gambling behaviour</i>	52
<i>Problem gambling</i>	57
<i>Use of note acceptors</i>	62
<i>Use of venue cash facilities</i>	66
<i>Use of ATMs and EFTPOS in a gaming venue</i>	69
<i>Use of cash facilities outside gaming venues</i>	88
<i>Use of loyalty cards</i>	94
ATTITUDES AND PERCEPTIONS	97
ATM AUDIT: RESEARCH FINDINGS	103
DAILY DIARIES: RESEARCH FINDINGS	108
INTERVIEWS AND CONSULTATIONS: RESEARCH FINDINGS	116

<i>Face-to-face interviews with key individuals and organisations</i>	116
<i>Information from venue managers</i>	125
<i>Information from financial organisations</i>	129
<i>Information from community organisations</i>	130
<i>Interviews with problem gamblers, and the families and friends of problem gamblers</i>	130
7. ANALYSIS OF FINDINGS	137
AVAILABILITY OF ATM AND EFTPOS FACILITIES.....	137
USE OF ATM FACILITIES IN GAMING VENUES	138
USE OF EFTPOS FACILITIES	139
USE OF NOTE-ACCEPTORS.....	139
DAILY DIARIES.....	140
ACCESS TO CREDIT FOR GAMBLING	140
LOYALTY CARDS AND SMARTCARDS	140
COMMUNITY ATTITUDES TO ATMS, EFTPOS AND NOTE-ACCEPTORS.....	142
WHO MIGHT BE IMPACTED BY THE REMOVAL OF ATMS FROM GAMING VENUES?	143
<i>Visitors to the ACT</i>	144
<i>Residents of the ACT and surrounds</i>	144
<i>Who uses venue ATMs as a source of cash for gambling?</i>	144
<i>Who might be helped by this measure?</i>	145
<i>Who might be negatively impacted by this measure?</i>	147
<i>Summary</i>	148
POLICY IMPLICATIONS FROM RESEARCH FINDINGS	148
CONCLUSIONS AND FUTURE DIRECTIONS	151
APPENDIX A – LETTER TO AUSTRALIAN JURISDICTIONS	153
APPENDIX B – COMMUNITY ADVISORY GROUP MEMBERS (CAG)	155
APPENDIX C – COMMUNITY SURVEY QUESTIONNAIRE AND REPEAT QUESTIONS	156
SAMPLE PROFILE AND RESPONSE RATE.....	156
<i>Community survey questionnaire</i>	157
<i>Results of wording change test</i>	183
<i>ACT Community repeat questionnaire</i>	185
APPENDIX D – ATM AUDIT	188
APPENDIX E – LETTERS AND CONSENT FORMS	190
APPENDIX F – DAILY DIARY TEMPLATE	198
APPENDIX G – CLUBS ACT COMMENTS	204
REFERENCES	210

List of Figures

FIGURE 1: SURVEY QUESTIONNAIRE FLOW CHART.....	40
FIGURE 2: FREQUENCY OF GAMING VENUE VISITED IN THE LAST 12 MONTHS.....	51
FIGURE 3: TIME SPENT GAMBLING ON LAST OCCASION: ALL GAMBLERS	59
FIGURE 4: AMOUNT LOST GAMBLING ON LAST OCCASION	59
FIGURE 5: PATRONS WHO HAVE GAMBLLED FOR LONGER THAN INTENDED IN THE LAST 12 MONTHS	60
FIGURE 6: PATRONS WHO HAVE GAMBLLED MORE THAN COULD AFFORD TO LOSE IN THE LAST 12 MONTHS	61
FIGURE 7: FREQUENCY OF INSERTING NOTES INTO EGMS.....	64
FIGURE 8: GAMBLERS WHO LOSE TRACK OF AMOUNT SPENDING WHEN USING NOTE ACCEPTORS	66
FIGURE 9: CASH WITHDRAWN FROM GAMING VENUE ATM AND EFTPOS IN LAST 12 MONTHS.....	67
FIGURE 10: FREQUENCY OF ATM AND EFTPOS USE AT GAMING VENUES.....	72
FIGURE 11: AMOUNT USUALLY WITHDRAWN FROM A GAMING VENUE ATM/EFTPOS.....	74
FIGURE 12: AMOUNT WITHDRAWN FROM GAMING VENUE ATM/EFTPOS ON THE LAST OCCASION	75
FIGURE 13: ACCOUNT USUALLY USED FOR GAMING VENUE ATM/EFTPOS WITHDRAWALS.....	78
FIGURE 14: ANOTHER ATM WITHIN WALKING DISTANCE OF THE GAMING VENUE.....	88
FIGURE 15: AMOUNT WITHDRAWN AT A NON-GAMING VENUE ATM/EFTPOS FACILITY ON LAST OCCASION	90
FIGURE 16: RESPONDENTS WHO GOT EXTRA CASH OUT USING NON-GAMING VENUE EFTPOS ON LAST OCCASION	91
FIGURE 17: NON-GAMING VENUE ATM/EFTPOS USERS: USUAL CASH FACILITY WITHIN WALKING DISTANCE.....	93
FIGURE 18: PATRONS WHO HAVE A LOYALTY CARD TO EARN POINTS WHEN THEY PLAY EGMS.....	95
FIGURE 19: FREQUENCY OF USING LOYALTY CARDS	96
FIGURE 20: ATTITUDES TOWARDS CASH FACILITIES AND ACCESS IN GAMING VENUES	99

List of Tables

TABLE 1: REGULATION OF CASH FACILITIES IN GAMING VENUES - BY JURISDICTION.....	30
TABLE 2: GAMING VENUES VISITED IN THE LAST 12 MONTHS.....	51
TABLE 3: FACILITIES USED AT GAMING VENUE.....	52
TABLE 4: PARTICIPATION IN GAMBLING ACTIVITIES AT HOTEL/TAVERN.....	53
TABLE 5: FREQUENCY OF PARTICIPATION AT GAMBLING ACTIVITIES IN CLUBS IN LAST 12 MONTHS	54
TABLE 6: PARTICIPATION IN GAMBLING ACTIVITIES AT CASINO CANBERRA IN THE LAST 12 MONTHS	54
TABLE 7: PROFILE OF ACT GAMBLERS	56
TABLE 8: SELF-IDENTIFIED RATING OF PROBLEM GAMBLING	58
TABLE 9: AVAILABILITY OF NOTE ACCEPTORS – RECREATIONAL, REGULAR AND PROBLEM GAMBLERS ..	63
TABLE 10: FREQUENCY OF INSERTING NOTES INTO EGMS – RECREATIONAL, REGULAR AND SELF-IDENTIFIED PROBLEM GAMBLER.....	63
TABLE 11: DENOMINATION OF NOTES USUALLY INSERTED INTO EGMS BY GAMBLER TYPE	64
TABLE 12: DENOMINATION OF NOTES INSERTED INTO EGMS BY FREQUENCY OF USE – REGULAR AND RECREATIONAL GAMBLERS	64
TABLE 13: GAMBLERS WHO INSERT NOTES INTO EGMS AND GAMBLE TILL ALL THE MONEY HAS GONE – RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	65
TABLE 14: USUAL ACCESS PLACE FOR ATM/EFTPOS – ALL GAMING VENUE PATRONS	68
TABLE 15: USUAL ACCESS PLACE FOR ATM WITHDRAWAL OVER THE LAST 12 MONTHS: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	68
TABLE 16: USUAL ACCESS PLACE FOR EFTPOS WITHDRAWAL OVER THE LAST 12 MONTHS: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS	69
TABLE 17: ATM/EFTPOS WITHDRAWALS AT GAMING VENUES IN LAST 12 MONTHS: NON-GAMBLERS, RECREATIONAL AND REGULAR GAMBLERS	69
TABLE 18: ATM ACCESS IN GAMING VENUES OVER THE LAST 12 MONTHS: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	70
TABLE 19: EFTPOS CASH WITHDRAWALS IN GAMING VENUES OVER THE LAST 12 MONTHS: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS	71
TABLE 20: FREQUENCY OF GAMING VENUE ATM ACCESS IN THE LAST 12 MONTHS: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	73
TABLE 21: FREQUENCY OF EFTPOS USAGE AT GAMING VENUES IN THE LAST 12 MONTHS: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	73
TABLE 22: USUAL AMOUNT WITHDRAWN FROM GAMING VENUE ATM: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS	75
TABLE 23: AMOUNT WITHDRAWN THE LAST TIME FROM A GAMING VENUE ATM: NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.....	76
TABLE 24: USUAL AMOUNT WITHDRAWN FROM GAMING VENUE EFTPOS AT ANYONE TIME	76
TABLE 25: AMOUNT WITHDRAWN THE LAST TIME MONEY WAS WITHDRAWN FROM GAMING VENUE EFTPOS: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS	77
TABLE 26: GAMING VENUE ATM/EFTPOS WITHDRAWALS – USUAL ACTIVITIES	79
TABLE 27: GAMING VENUE ATM/EFTPOS WITHDRAWALS: ACTIVITIES ON LAST OCCASION	79
TABLE 28: ATM WITHDRAWALS USUALLY SPENT ON GAMBLING – BY TYPE OF GAMBLING	80
TABLE 29: EFTPOS WITHDRAWALS USUALLY SPENT ON GAMBLING – BY TYPE OF GAMBLING.....	81
TABLE 30: ATM WITHDRAWALS SPENT ON GAMBLING ON LAST OCCASION – BY TYPE OF GAMBLING	82
TABLE 31: EFTPOS WITHDRAWALS SPENT ON GAMBLING ON LAST OCCASION – BY TYPE OF GAMBLING	82
TABLE 32: GAMING VENUE ATM WITHDRAWALS IN LAST 12 MONTHS – USUAL ACTIVITIES MONEY SPENT ON.....	83
TABLE 33: GAMBLING ACTIVITY WITH VENUE ATM WITHDRAWALS IN LAST 12 MONTHS: RECREATIONAL, REGULAR AND PROBLEM GAMBLER.....	83
TABLE 34: AMOUNT WITHDRAWN FROM VENUE ATM SPENT ON GAMBLING ACTIVITIES IN THE LAST 12 MONTHS: RECREATIONAL, REGULAR AND PROBLEM GAMBLERS	84
TABLE 35: GAMING VENUE EFTPOS WITHDRAWALS IN LAST 12 MONTHS – USUAL ACTIVITIES: NON-GAMBLER, RECREATIONAL AND REGULAR GAMBLERS	85
TABLE 36: GAMBLING ACTIVITIES WITH EFTPOS CASH WITHDRAWALS IN LAST 12 MONTHS – USUAL ACTIVITIES: RECREATIONAL AND REGULAR GAMBLERS	86
TABLE 37: AMOUNT WITHDRAWN FROM VENUE EFTPOS SPENT ON GAMBLING ACTIVITIES IN THE LAST 12 MONTHS: RECREATIONAL AND REGULAR GAMBLERS	86
TABLE 38: REASONS FOR USING GAMING VENUE ATM/EFTPOS.....	87

TABLE 39: AVAILABILITY OF ANOTHER ATM WITHIN WALKING DISTANCE OF THE GAMING VENUE: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLER	88
TABLE 40: REASON FOR NON-GAMING VENUE ATM/EFTPOS USE	89
TABLE 41: NON-GAMING VENUE ATM WITHDRAWALS - AMOUNT WITHDRAWN LAST TIME: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLER	91
TABLE 42: NON-GAMING VENUE EFTPOS WITHDRAWALS - AMOUNT WITHDRAWN LAST TIME: NON-GAMBLER, RECREATIONAL, REGULAR AND PROBLEM GAMBLER	92
TABLE 43: GAMING PATRONS WHO DO NOT USE VENUE ATM/EFTPOS: USUAL PLACE OF ACCESS FOR MONEY SPENT IN GAMING VENUE	92
TABLE 44: REASONS FOR ACCESSING CASH OUTSIDE THE GAMING VENUE	94
TABLE 45: IS THE FACILITY YOU ACCESS MONEY FROM IN WALKING DISTANCE FROM THE VENUE(S) YOU VISIT? NON-GAMBLERS, RECREATIONAL, REGULAR AND PROBLEM GAMBLERS WHO ACCESS CASH OUTSIDE THE VENUE	94
TABLE 46: PATRONS WHO HAVE A LOYALTY CARD FOR PLAYING EGMS: RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.	97
TABLE 47: FREQUENCY OF USING LOYALTY CARDS: RECREATIONAL, REGULAR AND PROBLEM GAMBLERS.	97
TABLE 48: ATTITUDES TO GAMBLING POLICY ISSUES	99
TABLE 49: NOTE ACCEPTOR USERS - ATTITUDES TO GAMBLING POLICIES	101
TABLE 50: ATM USERS - ATTITUDES TO GAMBLING	102
TABLE 51: CASE STUDY 1: CLUB XY - ATM DATA PER MONTH.....	106
TABLE 52: CASE STUDY 2. CLUB YZ - ATM AND EFTPOS DATA PER QUARTER	107
TABLE 53: PARTICIPANT AB	109
TABLE 54: PARTICIPANT CD	110
TABLE 55: PARTICIPANT EF	110
TABLE 56: PARTICIPANT GH	111
TABLE 57: PARTICIPANT JK	111
TABLE 58: PARTICIPANT LM.....	112
TABLE 59: DAILY DIARIES: RECORDS OF CASH TRANSACTIONS – ALL PARTICIPANTS	114

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Definition of terms used

- *ATMs* - Automatic Teller Machines.
- *CATI* - Computer Assisted Telephone Interviewing.
- *EFTPOS* - Electronic funds transfer at point of sale.
- *EFTPOS additional cash out* - Withdrawal of cash during an EFTPOS purchase.
- *EGMs* - Electronic gaming machines.
- *Gamblers* - are people who have gambled in an ACT venue in the last 12 months.
- *Loyalty cards* - also referred to as membership cards. These cards are gaming venue membership cards and can be used by patrons to enter into gaming venue competitions. In addition, many gaming venues enable these membership cards to be entered into the EGMs during play to earn points or bonuses.
- *Note-acceptors* - devices on electronic gaming machines which enable the gambler to insert notes into the machine.
- *Recreational gamblers* - have gambled, on average, less than weekly over the last 12 months. This definition replicates the concept used in the 1999 Productivity Commission (PC) national survey and the 2001 *Survey of Gambling and Problem Gambling in the ACT*.¹
- *Regular gamblers* - have gambled at least weekly on average, over the last 12 months. This definition was also used in the PC and ACT gambling surveys.²
- *Venues* - is the collective term for hotels/taverns, clubs, Casino Canberra and TAB outlets.

¹ Productivity Commission 1999. *Australia's Gambling Industries*. Final Report No.10. AusInfo, Canberra; J. McMillen, K. Tremayne, H. Masterman-Smith 2001. *Survey of Gambling and Problem Gambling in the ACT*. Report to the ACT Gambling and Racing Commission. Australian Institute for Gambling Research, UWS.

² Productivity Commission 1999, op. cit; J. McMillen *et al.* 2001, op. cit.

Executive Summary

- Introduction** This project has been commissioned by the ACT Gambling and Racing Commission (GRC) and examines the use of cash facilities (ATMs, EFTPOS and note acceptors) for gambling in the ACT.
- The study found limited evidence to support the removal of ATMs from gaming venues. Although the convenience of ATMs in gaming venues appears to be related to higher gambling expenditure, on balance the study found that removal of ATMs from gaming venues would inconvenience a proportion of recreational gamblers and non-gambling patrons of gaming venues.
 - The study did not find an unequivocally strong relationship between problem gambling and the use of ATMs in ACT gaming venues. The research findings indicate that a daily limit on the amount that can be withdrawn from ATMs would be a more effective and acceptable strategy.
- Regulatory environment** As background to the research, the study provides a comprehensive summary of the current regulatory environment for ATMs, EFTPOS and related cash facilities in gaming venues for all states and territories. This updates the information provided in the 2002 KPMG study and provides a comparative context for this study of ATM use in the ACT.
- While there are some policies common to the various jurisdictions, a number of inconsistencies and differences exist that create a complex and often confusing environment.
- Telephone survey** ACNielsen was commissioned to conduct a survey of ACT residents with the overall objective to explore the usage patterns of ATM and EFTPOS facilities in gaming venues, as well as the gambling behaviour of gaming venue patrons in the ACT.
- Venue patronage**
- A total of 755 CATI interviews were conducted amongst ACT adult residents.
 - Eighty four percent of residents have **visited an ACT gaming venue** in the last 12 months (ie a hotel/tavern, club, Casino Canberra or a TAB outlet).
 - The most frequently visited gaming venues within the ACT are clubs, with just over three in four residents (77%) having visited an ACT club in the last 12 months. Almost half (46%) have visited an ACT hotel/tavern in the last 12 months. Residents are significantly less likely to have visited a TAB outlet (15%) or Casino Canberra (13%) over this period.
 - **Frequency** of gaming venue visits is highest amongst club patrons, with 18% of club patrons going at least weekly, and 45% going at least monthly. This is followed by hotels/taverns, with 15% of hotel/tavern patrons going at least weekly, and 38% visiting at least monthly. The vast majority of Casino Canberra patrons frequent this gaming venue less often, with 94% visiting less often than once a month.
 - Comparing the **use of gambling facilities** across the gaming venues in the last 12 months, these facilities are most commonly used at the Casino Canberra (49% of casino patrons have used them) and least likely to be used at hotels/taverns (15% of patrons). One in four club patrons (25%) have used the club's gambling facilities in the last 12 months.

Usage of gaming venue cash facilities

- The large majority of gaming venue patrons (89%) have **withdrawn money from an ATM** somewhere in the ACT during the last 12 months. The proportion who access cash via EFTPOS is lower, but it is still high (63% of venue patrons).
- Gaming venue patrons who use ATMs or EFTPOS usually access ATMs for money withdrawals at either a regional shopping centre (50%) or their local shops (45%). A further one in five accesses ATMs in Civic (20%) or a supermarket (19%).
- More **self-identified problem gamblers** (60%) than other groups usually access ATMs at clubs. Only 25% of regular gamblers, 12.7% of recreational gamblers and 5.2% of non-gamblers usually access an ATM at a club.
- Very few gaming venue patrons except regular gamblers access cash in gaming venues through EFTPOS facilities. Supermarkets are the most commonly used EFTPOS facilities for withdrawing cash (83% of gaming venue patrons who use EFTPOS). A further three in ten use either a regional shopping centre (30%) or their local shops for EFTPOS withdrawals. One in four (25%) access EFTPOS for withdrawing money at petrol stations.
- In terms of **gaming venue ATM withdrawals**, half the venue patrons who also use ATMs for withdrawing money (49%) have done so at an ACT gaming venue in the last 12 months. Forty five percent have withdrawn money at a club over this period, and 22% have done so at an ACT hotel/tavern in the last 12 months.
- **EFTPOS withdrawals** at venues are significantly less common than ATM withdrawals. Just 16% of gaming venue patrons who use EFTPOS for withdrawing money, also withdraw money at *venue* EFTPOS facilities. The gaming venues most likely to be used for EFTPOS withdrawals are clubs (12%) and hotel/taverns (8%).
- Hotel/tavern ATM users have withdrawn money most frequently, with over a third (36%) doing so at least monthly. One in five (19%) have withdrawn money at least weekly from hotel/tavern ATMs over the last 12 months.
- Almost a third of the club ATM users (31%) have withdrawn money at least once a month over the last 12 months, with 10% having done so at least weekly.
- Regular and problem gamblers tend to **access ATMs at gaming venues more frequently** than do recreational and non-gamblers.
- ATM withdrawals of less than \$100 are most common for all gambler groups, except for self-identified problem gamblers, of whom 60% report **withdrawing more than \$100** on the last occasion.
- Gaming venue EFTPOS users tend to withdraw money on a more frequent basis, with over half of the hotel/tavern EFTPOS users (52%) doing so at least monthly over the last 12 months. Over a third of the club EFTPOS users (36%) have withdrawn money at least monthly over the last 12 months.
- In terms of frequency of club **EFTPOS withdrawals**, gamblers withdraw more often than non-gamblers. As with club ATMs, regular gamblers

Usage of gaming venue cash facilities
(continued)

- withdraw cash from EFTPOS more often than the recreational gamblers.
- Users of gaming venue ATMs are equally divided between those who usually withdraw \$50 or less (44%) and those who withdraw \$51-\$100 (41%). Fourteen percent usually withdraw larger amounts over \$100, but most of these are in the range of \$101-\$200.
 - Users of gaming venue EFTPOS facilities tend to usually withdraw slightly smaller amounts than the ATM users. The majority (59%) usually withdraw \$50 or less. Seventeen percent usually withdraw over \$100.
 - On average, gaming venue ATM and EFTPOS users report similar amounts for usual withdrawals and the amount on the last occasion.
 - **Gamblers usually withdraw larger amounts** from venue facilities than the non-gamblers; however withdrawals by recreational gamblers are marginally higher than those for regular gamblers.
 - Both gaming venue ATM and venue EFTPOS users are most likely to **usually spend the withdrawn money on drinks** while at the gaming venue (86% and 81% respectively). Approximately one in three gaming venue ATM users (36%) and venue EFTPOS users (33%) usually spend their withdrawals on gambling while at the venue.
 - The gaming venue ATM users who usually spend their withdrawals on gambling are most likely to spend it on **playing gaming machines**, as mentioned by 89%. This is followed by betting on horse or greyhound races (27%) and playing table games at the Casino Canberra (22%).
 - Gaming venue EFTPOS users who usually spend the withdrawn money on gambling are also most likely to have spent it on playing gaming machines, as mentioned by 72%. This is followed by Keno (26%), betting on horse or greyhound races (21%) and playing table games at the Casino Canberra (18%).
 - The most commonly mentioned **reason for using gaming venue facilities** to withdraw money is **access** – 22% of gaming venue ATM users and 29% of venue EFTPOS users say there are no other facilities in their local area. For other gaming venue ATM and EFTPOS users it is an issue of security, with 19% of venue ATM users and 14% of venue EFTPOS users concerned about travelling with money in their wallet.
 - For the majority of people who use gaming venue ATMs (59%) there is another ATM within walking distance to their usual venue ATM. However, for 38%, there is no other ATM within walking distance.
 - The majority of people using gaming venue ATM/EFTPOS facilities access their savings account for their withdrawals. Over four in five venue ATM users (82%) and venue EFTPOS users (83%) access this account. Other gaming venue ATM users mainly access their cheque account (13%) and few use their credit account (5%). The remaining venue EFTPOS users (17%) withdraw from their cheque account.

Usage of non-venue cash facilities

- The most commonly mentioned reason for using **ATM/EFTPOS facilities not in a gaming venue** is because they are near where people shop, as mentioned by 70% of non-venue ATM users and 69% of non-venue EFTPOS users. The other reasons for using these non-venue cash facilities are that they are close to people's homes and they can easily park there.
- Gaming venue patrons who use withdrawal facilities outside the gaming venue, do so to avoid the fees which would be incurred if they used venue ATM/EFTPOS (28%). Other reasons include the fact that the location they do use for withdrawing money is close to where they shop (18%) or to their home (15%). For a further 12%, the reason they do not access money within the gaming venue is to control the amount they spend.
- The amount of money withdrawn on the last occasion by non-venue ATM users varies considerably. The most common amount withdrawn was \$51-\$100 (28%), closely followed by \$101-\$200 (22%) and \$201-\$500 (22%). A further 18% withdrew \$50 or less. The last withdrawal amount for the non-venue ATM users was significantly larger than the amount withdrawn by gaming venue ATM users.
- Non-venue EFTPOS users tend to withdraw smaller amounts than their ATM counterparts, with the majority (62%) getting \$50 or less on the most recent occasion.
- The majority of non-venue EFTPOS users (68%) did not get extra cash out on their most recent EFTPOS transaction.
- The large majority of gaming venue patrons (65%) withdraw money to spend at the venues from a **non-venue ATM**. For most gaming venue patrons who don't use venue ATM or EFTPOS facilities (60%), the place they access their money for spending at the venue is not within walking distance to the venue.

Daily diaries of ATM and EFTPOS use

Data obtained from the Daily Diaries compiled for this study suggest a close relationship between the use of cash facilities located in gaming venues and gambling expenditure.

- The small sample size prevents drawing firm conclusions from these data, however.

Site audit of venues

The venue audit which examined the location, visibility and convenience of ATMs and EFTPOS in gaming venues in the ACT found a high degree of compliance with current ACT regulations.

- The majority of ATMs (26 venues) were located in the foyer/lobby areas of the venue, followed by either the lounge or the bar (19 venues).
- 32 venues have located their cash facilities 'out of sight' from the gaming machine area.
- Of the 31 venues which had located their cash facilities within sight of the gaming machines, six of these were very small clubs and thus were spatially restricted in where they could position these cash facilities.

Community attitudes towards policy proposals

When asked about alternative proposals such as re-positioning cash facilities within gaming venues and gaming rooms, withdrawal limits and the use of note acceptors for gaming machines, the following policy proposals received the most support:

- daily limits on the amount of ATM and EFTPOS withdrawals (86% of ACT residents agree these limits should be in place for ATMs, and the same proportion agree in relation to EFTPOS);
- limits on the size of notes that can be used in gaming machines (78%);
- bans on cash advances from credit cards at gaming venues (72%);
- prohibition of ATM or EFTPOS facilities within gaming rooms (72%); and
- prohibition on gaming machines accepting notes (61%).

Removal of ATMs from gaming venues

The most compelling evidence in support of removal of ATMs was found in the qualitative interviews with problem gamblers and their families, and from submissions by gambling and financial counsellors. They reported that convenient access to ATMs in gaming venues was a significant factor in the development and persistence of gambling problems. However, many drew a distinction between ATMs and EFTPOS, with ATMs seen as more harmful than EFTPOS.

Industry representative opposed removal of ATMs from gaming venues, arguing that it would:

- “encourage patrons to go to the nearest external ATM and possibly use their credit card for cash advances, not available from cash facilities in the club;
- deny patrons the opportunity to access cash in a safe environment, including some of the community’s most vulnerable such as the elderly; and
- intrude on the vast majority of patrons who do not have a problem with gambling and those that do, would still have access to their money in one way or another”.

However, quantification of the impacts that the removal of ATMs or limits on ATM withdrawals would have on venues is not feasible without adequate and reliable baseline data on the relationship between ATM use and venue income (gaming and non-gaming) from a number of representative venues, and detailed expenditure data from individual patrons at specified venues. Therefore it has not been possible in this study to estimate the effects of changes to current ATM policy on gaming venue income or government revenues.

From the community survey data:

- 63% of surveyed ACT residents would probably be unaffected by removal of gaming venue ATMs because they do not use these facilities;
- 37% might be affected in some way because they do sometimes use gaming venue ATMs;
- residents who could be inconvenienced include 38% who use gaming venue ATMs but do not have another ATM within walking distance,

Removal of ATMs from gaming venues
(continued)

- and 22% who do not have another ATM facility in their local area;
- 58.7% of surveyed ACT residents who use a venue ATM report that there is another ATM within walking distance; and 71.1% of people who *usually* access a venue ATM also said that there is an ATM within walking distance;
- A larger proportion of self-identified problem gamblers (60%) than other groups usually access ATMs at clubs. Thus 3.1% of the sample ACT population (self-identified problem gamblers and regular gamblers who use venue ATMs weekly) *might* be positively affected;
- Just 1.2% of the sample ACT population rely mainly on venue ATMs to access cash; removal of these ATMs *might* result in significant inconvenience or negative impacts for these residents.

The removal of ATMs could possibly result in a *positive* impact for a small percentage of the sample population (3.1%). This estimate is based on the following assumptions:

- that reducing the frequency and amount of money withdrawn from venue ATMs for gambling is an effective harm minimisation measure;
- that only regular gamblers who use venue ATMs more often than once per week might benefit;
- that all self-identified problem gamblers might benefit from the removal of ATMs; and
- that recreational gamblers will not be affected either positively or negatively by removal of ATMs. That is, their gambling participation will not be significantly affected; nor will they be inconvenienced by the change.

The potential for a *negative* impact on non-gamblers who visit gaming venues or use venue ATMs has been narrowed down to a very small proportion of the surveyed population. If ATMs were removed from gaming venues in the ACT:

- Just 1.2% of the sample ACT population rely mainly on venue ATMs to access cash. Removal of these ATMs *might* result in significant inconvenience or negative impacts for these residents.

Limits on venue ATM withdrawals

On the basis of this analysis we find limited evidence to support the removal of ATMs from gaming venues in the ACT. While this strategy might bring positive benefits to a small number of ACT gamblers, we have not found an unequivocally strong relationship between problem gambling and the use of ATMs in ACT gaming venues. We have also found that removal of ATMs from gaming venues would inconvenience a proportion of recreational gamblers and non-gambling patrons of gaming venues in the ACT.

- The research findings indicate that a **daily limit on the amount that can be withdrawn from ATMS** would be a more effective and acceptable strategy.

The community survey and daily diaries found that EFTPOS withdrawals at gaming venues are significantly less common than ATM withdrawals. Only 16% of surveyed venue patrons withdraw money at venue EFTPOS

Use of EFTPOS facilities	<p>facilities. Regular gamblers are more likely to use EFTPOS at gaming venues for withdrawing money than are recreational gamblers.</p> <ul style="list-style-type: none">• Interviews with community representatives and problem gamblers found that access to EFTPOS was generally perceived as being less of a problem for gamblers than access to ATMs. <p>We found little evidence that the use of EFTPOS facilities is specifically related to the incidence or prevalence of problem gambling in the ACT population. In general, EFTPOS facilities were seen as being of less concern than ATMs.</p>
Limits on venue EFTPOS cash withdrawals	<ul style="list-style-type: none">• Even so, a large majority of the ACT community agreed with imposing daily limits on EFTPOS cash withdrawals in gaming venues. To minimise the potential for gambling-related problems, it is seen to be important to have a consistent policy for all cash facilities in gaming venues.
Note acceptors	<p>The community survey found a strong relationship between regular and problem gambling and frequent use of note acceptors when gambling on EGMs.</p> <ul style="list-style-type: none">• A large majority of regular gamblers and self-identified problem gamblers always use note acceptors when gambling on EGMs. They also tend to use larger denomination notes than recreational gamblers (\$20-50).• Note acceptors were identified by all counsellors and community representatives interviewed, and most problem gamblers, as being linked to the development of gambling problems. All agreed that total removal of note acceptors would be of benefit to people who already experience gambling problems and as a preventative harm minimisation strategy.• The community survey also found strong support in the ACT community for restrictions on note acceptors.• Venue managers had a contrary view, however; with some advocating removal of coins from EGMs altogether.
Limits on the size of notes in EGMs	<p>On balance, this research has found that that removal of note acceptors is no longer a practical reality in the ACT. Rather, a limit on the size of notes that can be used for note-acceptors on gaming machines could be an effective harm minimisation strategy. However further consideration of policy impacts in other jurisdictions is advised.</p>
Loyalty cards and smartcards	<p>The survey found an apparent relationship between the use of loyalty cards and problem gambling.</p> <ul style="list-style-type: none">• A large proportion of regular (57.2%) and problem gamblers (66.6%) often-always use their loyalty card when playing EGMs• Many people consulted for this study endorsed the potential for smartcards to assist harm minimisation. Some argued that gaming venues already use similar technology for loyalty cards that record players gambling patterns and that this has widespread acceptance among ACT gamblers.• However expert analysts disagreed about the possible benefits of

smartcard technology for harm minimisation. One view was that this technology, if well-designed, would make other harm minimisation strategies redundant; another view was that it was impractical and would not minimise problem gambling.

- All agreed that practical barriers to the strategy include commitment of all gaming venues to the strategy, costly infrastructure and the involvement of financial institutions.
- Our research suggests that smartcard technology could present opportunities for future development that offer positive outcomes. However, a resolution of this issue will require considerable resources, further research and planning.

1. Introduction

While research has focussed specifically on issues in the ACT, this report also builds upon matters raised in the KPMG Consulting report on *Problem Gambling. ATM/EFTPOS Functions and Capabilities*, prepared for the Department of Family and Community Services.³ The KPMG research was an exploratory study of ATM policies and patterns of use across Australian states/territories. Although several jurisdictions have introduced policies to restrict access to ATMs, the KPMG study found no research had been undertaken into patterns of ATM use in gaming venues or the implications of their removal or prohibition.⁴

In October 2002 the ACT Gambling and Racing Commission released a policy paper recommending changes to the *Gaming Machine Act 1987*.⁵ The Commission's Recommendation 35 proposed that automatic teller machines (ATMs) should be prohibited from gaming licensee's premises in the Australian Capital Territory. The Commission's recommendation was made on the basis that: 'in both the Productivity Commission's findings and the AIGR survey results, the argument to remove ATMs from gaming venues is quite compelling'.⁶

The Government asked the Commission to undertake research to consider the impact of this proposal.⁷ This research proposal seeks to address those issues. To guide this research, the Commission suggested that the following issues should be considered:

- What are the issues related to cash-based access to ATMs?
- Should ATMs in gaming venues be limited to credit accessibility only?
- Can the ACT develop strategies in isolation or is a national approach preferable?

The Commission asked that relevant considerations such as advances in technology should also to be taken into account. We recognised that the ACT Government's decision to maintain the current restrictions on other cash facilities such as EFTPOS and the prohibition of credit for gambling would also influence the behaviour of patrons who withdraw cash from ATMs for gambling.

We also noted the Commission's Recommendation 44 to prohibit note acceptors on electronic gaming machines (EGMs). To assist the Commission and to maximise the benefits of this project, we included examination of the use of note acceptors, loyalty cards, EFTPOS and other existing payment systems in this research. These issues were readily incorporated into the research design with maximum benefit and minimal disruption for the ACT community.

This project has been commissioned to rectify the lack of empirical data on these issues in the ACT. One aim of this study was to develop and test methodologies to effectively undertake such research. A 'trial' study was designed to have the following advantages:

³ KPMG Consulting 2002. *Problem Gambling. ATM/EFTPOS Functions and Capabilities*. Department of Family and Community Services.

⁴ KPMG Consulting 2002, op. cit. pp.49, 55.

⁵ ACT Gambling and Racing Commission 2002. *Review of the Gaming Machine Act 1987*.

⁶ ACT Gambling and Racing Commission 2002, op. cit., p.92.

⁷ ACT Legislative Assembly 2003. Government Response to the ACT Gambling and Racing Commission's Review of the *Gaming Machine Act 1987*, p.23.

- It would enable research to begin quickly to address the research and policy questions posed by the Commission and the ACT Government;
- It would allow a prompt research response to the KPMG findings and recommendations;
- It would allow a more precise analysis of the potential impacts, benefits and risks of the specific policies being proposed in the ACT than was possible in the more general KPMG study;
- The research methods developed and the quality of information obtained in the ACT study could be assessed and the methodology refined for continued application;
- Consultation with other jurisdictions during the research design, implementation and analysis would assist in refinement of the methodology for future application in other contexts; and
- Upon completion of the ACT-based study, the methodology could then be adapted for a more extensive Australia-wide study.

The study thus has been designed to address the immediate policy needs of the ACT while simultaneously making a valuable and timely contribution to the possible development of a national approach.

2. Terms of Reference

This project has been commissioned by the ACT Gambling and Racing Commission (GRC) and examines the use of cash facilities (ATMs, EFTPOS and note acceptors) for gambling in the ACT. While research is focussed specifically on the ACT, it also builds upon issues raised in the KPMG Consulting report on *Problem Gambling, ATM/EFTPOS Functions and Capabilities*, prepared for the Department of Family and Community Services.⁸ The KPMG research was an exploratory study of ATM policies and patterns of use across all Australian states and territories. Although several jurisdictions have introduced policies to restrict access to cash facilities (ATMs), the KPMG study found no research had been undertaken into patterns of ATM use in gaming venues. This project has been commissioned to rectify the lack of empirical data on that issue in the ACT.

Following policy debates in the ACT, and using the KPMG research questions as a guide, the current project has undertaken the first empirical study of the use of ATMs and other cash outlets in ACT gaming venues, and the implications for problem gambling, recreational gambling and non-gambling residents. A central focus of this research has been the **'gambler/cash access relationship'**. As recommended by KPMG, our research focussed on **access and usage of cash facilities** by recreational gamblers, problem gamblers and non-gamblers in gaming venues (clubs, hotels and casinos) – i.e. the number of ATM transactions, average withdrawal, source of funds, etc.

To complement analysis of relevant baseline data, this project conducted a telephone survey of ACT adults and face-to-face interviews to identify and analyse the self-reported experiences of gamblers themselves, as well as other non-gambling residents. Research also compiled available baseline data on the spending pattern of money withdrawn by venue patrons. For example, patrons could use ATMs to access cash for food, drinks, taxi home and shopping as well as for gambling.⁹

Specifically the project is designed to assess the demands on and need for ATM and cash facilities in gaming venues in the ACT, in addition to attitudes towards existing and potential policies. The purpose for gathering such information is to ascertain the extent to which the use of ATMs in licensed gaming facilities is an accepted activity in the ACT and whether there are any identifiable patterns of use which might impact on problem gambling and have policy implications. Such information has specific application for policy development and reform in the ACT and perhaps in other jurisdictions.

Research was conducted between February and June 2004. A Progress Report was submitted to the GRC in April 2004.

⁸ KPMG Consulting 2002, op. cit.

⁹ ACT Gambling and Racing Commission, op. cit., 2002, p. 89.

3. Project Background and Desk Research

This research examines the use of ATMs, EFTPOS and note acceptors on electronic gaming machines (EGMs) within ACT gaming venues.¹⁰ Policy documents in the ACT and the KPMG report provide the main backdrop to this study.

Previous research projects and policy papers on this issue have recommended a number of changes be made to policies which govern ATMs, EFTPOS and note acceptors within gaming venues. Recommendations have centred around restricting and/or banning ATMs, EFTPOS and note acceptors in gaming venues.¹¹ However, it was recognised by the ACT Government and GRC that further research in this area is required to effectively inform policy decisions. This project has been commissioned to address this issue and gather empirical data on ATM, EFTPOS and note acceptor use within ACT gaming venues.

Findings from Previous Research

The relationship between accessibility to ATMs and problem gambling has been the subject of various inquiries including the Productivity Commission report, an ACT Legislative Assembly Standing Committee Report, as well as addressed in various iterations of voluntary and self imposed industry gambling codes of practice.

In 1998-99 the Productivity Commission undertook an independent inquiry into the economic and social impacts of gambling industries.¹² They identified the gambling environment as playing a major role in problem gambling. The Commission's *National Gambling Survey* found:

- In relation to ATMs:
 - Problem gamblers were more likely than non-problem players to withdraw money from an ATM at a venue whilst playing EGMs, with one in five problem gamblers always doing so.¹³
 - One of the measures put forward by the PC to control the gambling environment was restricting access to funds by ATM and EFTPOS facilities.
- In relation to note acceptors:
 - 62% of problem gamblers surveyed use this feature 'often' or 'always' as opposed to 22% of non-problem gamblers.¹⁴
 - The Commission found that there were grounds that note acceptors should not be included in the design of gaming machines.

In addition, the Australian Institute for Gambling Research (AIGR) report into problem gambling in the ACT indicated that problem gamblers in the ACT were three to four times more likely to withdraw money from an ATM to gamble at a venue, in

¹⁰ For the purpose of this study, ACT gaming venues incorporates ACT clubs, ACT hotels and taverns and Casino Canberra.

¹¹ Productivity Commission, 1999 op. cit; KPMG, 2002 op. cit; ACT Gambling and Racing Commission 2002. *Review of the Gaming Machine Act 1987 – Policy Paper*. Accessed at: <http://www.gamblingandracing.act.gov.au/Documents/Policy%20Paper10.pdf>

¹² Productivity Commission. 1999. op. cit.

¹³ *ibid* p. 16.6

¹⁴ *ibid* p. 16.76

comparison to recreational gamblers.¹⁵ The AIGR findings revealed higher prevalence rates of problem gamblers using ATM facilities to access cash at gaming venues in comparison to the Productivity Commissions' findings.¹⁶ The 2001 ACT gambling survey indicated that nearly 47% and 74% respectively of problem gamblers and severe problem gamblers often or always withdraw money from ATMs to play gaming machines.

The 2001 AIGR report found that ACT residents surveyed were also more disapproving of the impacts of gambling than was the case for all Australians surveyed in the Productivity Commission's national survey.¹⁷

Addressing Community Concerns

The 2002 KPMG report found that many community sector stakeholders perceived that ATM and EFTPOS facilities at gaming venues are associated with problem gambling, but the exact nature of that relationship had not been subject to rigorous research. Submissions from community representatives argued that:

- ATM and EFTPOS facilities were too accessible by problem gamblers – within easy reach of the gaming floor;
- Several stakeholders advocated the total removal of these facilities from gaming venues; and
- Access to credit facilities via ATMs at gaming venues was seen to have an impact upon families of problem gamblers.

The gaming industry called for further research into this area. Industry representatives submitted that gaming venues in rural areas provide a much valued service to the community through the provision of ATM and EFTPOS facilities. This point was acknowledged by some community sector stakeholders who suggested that the closure of traditional banking facilities in rural areas had resulted in greater community reliance upon cash facilities within gaming venues. However, community sector stakeholders argued that any inconvenience caused to social gamblers by the removal of ATM and EFTPOS facilities from gaming venues would be minimal.

In another context, submissions to the Independent Pricing and Regulatory Tribunal of New South Wales (IPART) from the Council of Social Service of New South Wales (NCOSS) on the *Review of Gambling Harm Minimisation Measures* outlined further community concerns regarding problem gambling and access to money.¹⁸ In their submission, NCOSS strongly supported measures to locate ATMs away from gaming areas, stating that they should be 'out of sight' and not in close proximity to

¹⁵ J.McMillen *et al.* 2001, op. cit.

¹⁶ In relation to the ACT in 1999 the Productivity Commission found 58.7% of problem gamblers accessed ATMs 'often' or 'always' compared to 73.6% of problem gamblers in the AIGR study in 2001.

¹⁷ Productivity Commission. 1999, op. cit.

¹⁸ Independent Pricing and Regulatory Tribunal of New South Wales (IPART) 2003. Submissions on the *Review of Gambling Harm Minimisation Measures* by the Council of Social Service of New South Wales (NCOSS). Accessed at: http://www.ipart.nsw.gov.au/submiss/Gambling03_Subst/ The findings of the 2003 IPART inquiry were released after this study had concluded, and found '...there is insufficient evidence to support a prohibition on electronic cash withdrawal facilities in [NSW] gaming venues' (IPART 2004, p.98).

gaming areas. NCOSS requested further research be conducted on the issue of note acceptors, and that this should involve community consultation and representation.

The Current Situation within the ACT and Other Jurisdictions

Given the time and resource constraints of this project, we did not replicate several of the research strategies recently undertaken in KPMG's research. For example, KPMG had consulted extensively with the gambling industry and representatives of financial institutions. However, for the purposes of this study, we did consult with regulators in all states and territories in relation to their policies governing ATM, EFTPOS and note acceptors in order to verify and update information in the KPMG report (see attached letter in Appendix A). Letters were sent to all jurisdictions detailing the study and requesting up-to-date information regarding current policies. In addition, requests were made for research papers and/or audits which had been conducted in each jurisdiction.

Within Australia, all states and territories have acknowledged the necessity to regulate the availability of cash within gaming environments to promote responsible gambling practice. Government authorities have introduced and/or extended upon harm minimisation measures which have restricted access to cash facilities (ATM and EFTPOS) within the gaming area or in close proximity to the gaming area. Currently states and territories have adopted varying approaches to addressing these issues. The KPMG report argues the adoption of these differing approaches is due to a lack of research into which measures actually have a positive impact with problem gamblers: '...there is currently no benchmark or continued data collection to measure the effectiveness of these approaches over time.'¹⁹

The provision of ATMs and EFTPOS facilities, along with other financial transactions such as the payment of winnings, is subject to state and territory regulation designed to promote responsible gambling practice. Regulation can involve both legislation and mandatory or voluntary industry codes of practice. Although some regulations are consistent across jurisdictions, variations (such as maximum cash withdrawal levels or the number of withdrawals) reflect different regulatory objectives and industry practices. Following consultation with all states and territories, the current situation is outlined below. Table 1 provides a state by state summary.

Australian Capital Territory

- The legislation and regulation covering gaming venues in the Australian Capital Territory are the *Gaming Machine Act 1987*, the *Casino Control Act 1988* and the *Gambling and Racing Control (Code of Practice) Regulations 2002*.
- The ACT Gambling and Racing Commission (GRC) is responsible for regulating this industry.
- ATM and EFTPOS facilities are not permitted to be located in designated gaming areas.
- A gaming licensee is prohibited from providing credit to a person for the purpose of gaming; however credit can still be obtained via cash advances from ATMs or EFTPOS facilities located at venues.

¹⁹ KPMG Consulting. 2002, op. cit., p.49.

- No restrictions have been placed on either the amount capable of being withdrawn or the numbers of withdrawals permitted within a 24 hour period.
- Note acceptors are permitted on EGMs.
- Presently the *Gaming Machine Act 1987*, the *Casino Control Act 1988* and the *Gambling and Racing Control (Code of Practice) Regulations 2002* are under review.

The current situation in the ACT governing ATM, EFTPOS and note acceptors:

- ATMs and EFTPOS machines are restricted in relation to their location within a gaming venue. They are not permitted within designated gaming areas.
- There are presently no legislated restrictions on the use or operation of ATMs or EFTPOS facilities within gaming venues. Consequently, there are no explicit limits placed upon the frequency or value of transactions which can be made.
- There are currently no restrictions on the number of note acceptors permitted per venue. Therefore, every EGM within a venue could have a note acceptor function.
- There are currently no restrictions on the denomination of notes accepted by note acceptors – they can accept \$100, \$50, \$20 and \$5 notes.²⁰

ClubsACT also provides member clubs with guidelines on the implementation and maintenance of responsible gaming practices such as ATM signage. For example, member clubs are encouraged to post a notice at ATMs advising of gambling counselling services.

There is a grey area in current legislation and regulations regarding cash advances from credit card accounts for the purposes of gambling. Nothing in the ACT explicitly stipulates that an ATM or EFTPOS facility in a gaming venue must not provide credit access for cash withdrawals. Credit cannot be provided for gaming - that is illegal. However nothing specifically states that a cash facility can not provide credit access.

The relevant legislation is as follows:

1. *Gaming Machine Act 1987* (republication no.17) - effective 9 April 2004.
Sections 51D:
A licensee or licensee's employee shall not extend or offer to extend credit to a person for the purpose of enabling the person to play a gaming machine on the licensed premises.
2. *Review of the Gaming Machine Act 1987 - Policy Paper. Section 9.2.1 Harm Minimisation Measures* - The provision of cash facilities by gaming machine licensees (page 89):
Removing access to credit accounts through cash facilities may have some merit. Currently section 51D of the Act prohibits a gaming licensee or a licensee's employee from providing credit to a person for the purpose of gaming, however, a person can obtain credit in the form of a cash advance through a cash facility at the premises.
3. *Gambling and Racing Control Act 1999*. Section 18(2)(c) provides for the Code of Practice to limit...

²⁰ Information provided by ACT Gaming and Racing Commission.

...facilities that make it easier for a gambler to spend more than he or she originally intended, such as automatic teller machines, credit facilities and allowing persons to pay by cheque or credit card.

To date no clause in the Code of Practice specifically addresses this issue.

In 2002 the ACT Gambling and Racing Commission recommended changes be made to the control of ATMs, EFTPOS and note acceptors within ACT gaming venues:

- Recommendation 35 – Automatic Teller Machines (ATMs) be prohibited from gaming licensee's premises (not supported by Government).²¹
- Recommendation 36 – The current restrictions on other cash facilities such as EFTPOS that prohibit them from being available within a gaming area should be maintained (supported by Government).
- Recommendation 44 – Note acceptors should be prohibited from gaming machines in the ACT (supported by Government with qualification).²²

New South Wales

- The legislation and regulation covering hotels and clubs in New South Wales are the *Gaming Machine Act 2001* and the *Gaming Machines Regulation 2002*.
- The New South Wales Department of Gaming and Racing (DGR) regulates this industry.
- The licensee must seek approval for the installation of the ATM indicating the location/positioning of the cash facility.
- ATMs and EFTPOS facilities must not be located in any part of a hotel or club where EGMs are located. This rule can be waived in special circumstances. Since the regulation was introduced in April 2000 only 19 venues have received exemptions from this requirement. These 19 exemptions were approved because there were inadequate or no accessible banking services within a five kilometre radius of the venue. All 19 venues were located in rural or remote New South Wales.
- Note acceptors are permitted in EGMs in New South Wales, although this is currently being reviewed by the Independent Pricing and Regulatory Tribunal of New South Wales (IPART).²³
- No cash advance capabilities are allowed through ATM or EFTPOS terminals.
- No restrictions have been placed on either the amount capable of being withdrawn or the numbers of withdrawals permitted within a 24 hour period.
- The legislation and regulation covering the Star City Casino in New South Wales are the *Casino Control Act 1992* and the *Casino Control Regulation 2001*.
- The New South Wales Casino Control Authority regulates the casino.
- ATMs are not permitted within the licensed casino boundary. ATM facilities are located in other areas of the casino complex and on different floor levels to the casino gaming areas.
- The Casino Control Authority conducts regular audits in the casino to ensure ATMs are located outside the casino boundaries.

²¹ During this research proposed legislation to prohibit ATMs in gaming venues was introduced to the ACT Legislative Assembly by a member of the Australian Democrats. The bill was defeated in June 2004.

²² ACT Gambling and Racing Commission 2002, op.cit.

²³ IPART. 2003, op. cit.

Northern Territory

- The legislation and regulation covering gaming venues in the Northern Territory are the *Gaming Machine Act*, the *Gaming Control Act* and the *Northern Territory Code of Practice for Responsible Gambling*.
- The Northern Territory Treasury Racing, Gaming and Licensing (RGL) division is responsible for regulating this industry.
- The licensee must seek approval for the installation of the ATM indicating the location/positioning of the cash facility.
- ATM and EFTPOS facilities are not permitted in close proximity to gaming products or gaming areas.
- ATMs and EFTPOS facilities operate on a debit only basis with no access to credit accounts.
- EFTPOS withdrawals in hotels and clubs are limited to \$250 with additional amounts requiring approval of the licensed gaming manager.
- Patrons should be able to access ATM facilities without going through the approved gaming area.
- Regular audits are conducted by Licensing Inspectors on gaming venues which includes observing ATM and EFTPOS locations.
- Note acceptors are permitted on EGMs in the two casinos (Alice Springs, Darwin) but not on EGMs in hotels or clubs.
- In relation to cash facilities the *Northern Territory Code of Practice for Responsible Gambling* outlines the significance of the gaming environment:
Gambling providers are expected to provide an environment where patrons are able to make independent, informed decisions that are not hastily made in relation to their spending on gambling products.²⁴

Queensland

- The legislation and regulation covering gaming venues in Queensland are the *Gaming Machines Act 1991*, *Casino Control Act 1982* and the *Queensland Responsible Gambling Code of Practice*.
- The Queensland Office of Gaming Regulation regulates this industry.
- The licensee must seek approval for the installation of the ATM indicating the location/positioning of the cash facility.
- ATMS and EFTPOS are not permitted to be located in, or in close proximity to gaming machine areas in hotels and clubs and are not permitted to be located on the designated casino floor – in practice they may be located near the casino floor.
- ATMs and EFTPOS facilities are not permitted to allow cash advances via a credit card.
- A component of the *Queensland Responsible Gambling Code of Practice* requires clubs and hotels to complete a self-audit survey which involves reporting the locations of ATMs and EFTPOS facilities in relation to the gaming area. The Code of Practice aims to encourage operators to go further

²⁴ Northern Territory Treasury – Racing Gaming and Licensing. *Responsible Gambling Manual RGP 7 - Financial Transactions*. p. 35. Accessed on 09/06/04 at:
http://www.nt.gov.au/ntt/licensing/gaming/RESPONSIBLE_CODE_%20OF_%20PRACTICE28Mar03.pdf

than the regulated requirements and locate cash facilities as far as practicable from gaming areas.

- Note acceptors are permitted on EGMs but are limited to accepting \$20 notes only. In addition the EGMs are disabled when game credits of \$100 or more are registered, providing a limit of \$119.99 credit.
- In addition the Queensland Treasury has conducted research on the use of note acceptors on EGMs. This report was requested from Queensland Treasury but is presently unavailable.

South Australia

- The legislation and regulation covering gaming venues in South Australia are the *Gaming Machines Act 1992*, *Casino Act 1997* and the *Responsible Gambling Code of Practice*.
- The South Australian Office of the Liquor and Gambling Commissioner and the Independent Gambling Authority regulates this industry.
- The licensee must seek approval for the installation of the ATM indicating the location/positioning of the cash facility.
- ATMs and EFTPOS facilities are not permitted to be located within the designated gaming area of a gaming venue.
- Restrictions are in place which limit the amount an individual can withdraw from a cash facility. Patrons are limited to withdrawals of \$200 per transaction. However, there is no limit on the number of withdrawals which can be made.
- The onus is upon the licensee to ensure that the ATM and EFTPOS facilities are not capable of dispensing withdrawals greater than \$200.
- A total of 11 venues have been granted exemptions to the restrictions which limit withdrawals to \$200. These venues are located in remote locations where no other banking facilities are available. The licensee must demonstrate why the cash withdrawal limits needs to be increased. All exemptions are reviewed on a yearly basis and the licensee must record all transactions over \$200 for a period of nine months. When these exemptions are reviewed the licensee must demonstrate the necessity for the exemption. A number of venues have had these exemptions revoked where they have been unable to demonstrate a need for the increased withdrawal limits.
- The current venues with exemptions have cash withdrawal limits ranging from \$350 to \$600.
- Note acceptors are not permitted on EGMs.
- Although a gaming licensee is prohibited from providing credit to a person for the purpose of gaming, it is possible that credit can still be obtained via cash advances from ATMs or EFTPOS facilities located at venues.
- Routine inspections record cash facility locations in gaming venues.

Tasmania

- The *Gaming Control Act 1993* is the specific legislation covering Tasmania. The former *Licensed Premises Gaming Operators Code of Practice – Provision of Cash for Gaming* is now contained within the *Tasmanian Gaming Commission Rules*.
- The Tasmanian Gaming Commission regulates the industry.
- ATMs are not permitted in licensed premises except the two casinos (Hobart, Launceston) where they are required to be located in a main foyer area.

- The licensee must seek approval for the installation of the ATM indicating the location/positioning of the cash facility.
- Casino ATMs have no restrictions on the amount capable of being withdrawn or the numbers of withdrawals permitted within a 24 hour period.
- EFTPOS facilities are available but must be located away from the designated Restricted Gaming Area.
- Credit facilities cannot be accessed via EFTPOS.
- Hotel and club EFTPOS transactions for gaming are limited to one transaction per day.
- Hotel and club staff must be satisfied that the patron accessing EFTPOS is not experiencing difficulties controlling his or her gaming. Hotel and club EFTPOS transactions can be made within this 24 hour period provided staff are satisfied the money will not be used for gaming.
- Casino EFTPOS transactions do not have the above limitations relating to restricting and monitoring EFTPOS cash withdrawals.
- Note acceptors are only permitted on casino EGMs.
- Routine inspections record cash facility locations. In hotels and clubs these inspections occur once every three months; inspectors are present in the two casinos on a daily basis.

Victoria

- The legislation and regulation covering gaming venues in Victoria are the *Gaming Machine Control Act 1991* (covering licensed gaming venues) and the *Casino Control Act 1991* (covering the casino).
- The Victorian Casino and Gaming Authority and the Office of Gambling Regulation are responsible for regulating this industry.
- There is no formal requirement to advise authorities on the installation or relocation of an ATM.
- ATM and EFTPOS facilities are not permitted in designated gaming areas.
- Cash advances from credit accounts are not allowed in gaming venues.
- Cash withdrawals through ATMs or EFTPOS facilities in gaming venues are limited to \$200 per transaction.
- Crown Casino (sole casino licensee) is not prohibited from providing cash facilities inside the gaming floor area of the casino, but has elected not to do so. In addition cash facilities located within 50 meters of the casino floor entrance are limited to withdrawals of \$200 cash in any one transaction and do not permit cash advances via credit cards.
- Note acceptors are permitted in EGMs. However, EGMs approved after 1st January 2003 are banned from accepting \$100 denominations with EGMs approved before this date required to comply with these provisions by 1st January 2008.
- Routine informal inspections record cash facility locations in gaming venues.

Western Australia

- The legislation and regulation covering gaming venues in Western Australia are the *Gaming and Wagering Commission Act 1987* and the *Casino Control Act 1984*.
- The Gaming and Wagering Commission and the Western Australia Department of Racing, Gaming and Liquor regulate this industry.

- ATMs and EFTPOS facilities are available in the casino.
- There is no formal requirement on the casino to advise on relocation or installation of ATMs off the 'gaming footprint'.
- Eight ATMs are available off the 'gaming footprint' of the casino although a number of them are visible from the gaming floor. Six ATMs dispense \$50 notes and the remaining two dispense \$20 and \$50 notes.
- All ATMs are able to provide access to cash via credit cards.
- EFTPOS is available on the gaming footprint from a cash cage and provides access to cheque and savings accounts. This EFTPOS service is essentially a 'cash out' facility.
- Credit card draw down facilities are available to select members of the International Room. These transactions take place off the gaming footprint and casino management must approve patrons using this facility.
- Credit facilities via the 'International Room' are limited to a minimum of \$2,000 and a maximum of \$100,000 per transaction, with a \$100,000 limit per 24 hours.
- This facility is geared towards, but not limited to overseas patrons.
- Note acceptors are permitted on EGMs.
- Although no 'formal' audit is conducted in relation to ATMs, informal inspections and observations by inspectors review cash facility locations.

Table 1: Regulation of cash facilities in gaming venues - by jurisdiction

	ATM	EFTPOS	ATM Approved in Venue Application	Restriction on Cash Facility Location	Cash Restrictions	Credit Card Access	Note Acceptors	Audits
ACT	✓	✓	✓	✓ Not available in designated gaming areas	X	✓	✓	Regular inspections
NT	✓	✓	✓	✓ Not available in designated gaming areas	EFTPOS in hotels limited to \$250. Additional withdrawals require gaming manager approval	X	✓	Inspector audit
NSW	✓	✓	✓	✓ Not available in designated gaming areas	X	X	✓	Casino Control Authority conducts regular audits in casino
QLD	✓	✓	✓	✓ Not available in designated gaming areas	X	X	✓	Venue self audit, plus regular inspections
SA	✓	✓	✓	✓ Not available in designated gaming areas	Transactions limited to \$200 – no limits on frequency of withdrawals. Some exemptions to \$200 limit.	✓		Regular inspections
TAS	Casino only	✓	✓	✓ <u>Casino</u> - ATM restricted to main foyer only <u>Hotel/club</u> – no ATM permitted EFTPOS not available in designated gaming area	<u>Hotels/clubs</u> - EFTPOS limited to one transaction per day. Further transactions are supervised by staff. <u>Casino</u> ATM - no restrictions. Casino EFTPOS – no restrictions.	X	Only casino EGMs	Regular inspections
VIC	✓	✓	X	✓ Not available in designated gaming areas	Transactions limited to \$200 – no limits on frequency of withdrawals	X	✓	Regular inspections
WA	✓	✓ Available on the casino gaming floor	✓	✓ EFTPOS is available on the gaming floor in the casino.	X	✓	✓	Regular inspections

Summary of Current Australian Policies

ATMs

Tasmania has restrictions in place which prohibit ATMs from all gaming venues except the two casinos. Although other states and territories permit ATM facilities in gaming venues they prohibit ATMs from being located on the gaming floor. South Australia and Victoria are the only two states which have placed limits on ATM transactions. These jurisdictions limit withdrawals to \$200 per transaction but do not limit the frequency of transactions. This could potentially result in several \$200 withdrawals being made daily. Consultation with South Australian regulators revealed that limiting the amount capable of being withdrawn within a 24 hour period was not presently a feasible option. However, consideration is being given to this restriction.

EFTPOS

All jurisdictions offer EFTPOS facilities within gaming venues. This facility is prohibited from being located on the gaming floor in all states and territories except Western Australia where it is available from a 'cash cage' on the Burswood Resort Casino gaming floor. This facility is essentially a 'cash-out' service. Western Australia does not have gaming machines in clubs or hotels as occurs in other states and territories.

South Australia and Victoria have \$200 limits placed on EFTPOS facilities. However there are no restrictions on the number of withdrawals which can be made. Again, this could potentially result in several \$200 withdrawals being made at any one time. The Northern Territory restricts EFTPOS to \$250 withdrawals with further transactions requiring the gaming manager's approval. A similar situation exists in Tasmania where EFTPOS withdrawals from hotels and clubs are limited to one transaction per day. However in Tasmania gaming venue staff (not necessarily the gaming manager) must be satisfied that the person accessing hotel/club EFTPOS cash is not experiencing difficulties controlling their gambling. Further transactions can be made within a 24 hour period, providing staff are satisfied this money will not be used for gaming. EFTPOS transactions in the casino do not have the same limitations and restrictions. The Australian Capital Territory, Queensland and Western Australia are the only jurisdictions who do not restrict cash withdrawals from either ATMs or EFTPOS facilities.

Access to credit facilities

New South Wales, Queensland, Northern Territory and Victoria do not permit access to credit via either EFTPOS or ATM terminals. Tasmania has restricted access to credit through EFTPOS facilities (ATMs are only permitted in the two casinos).

In Western Australia credit facilities are available off the designated casino gaming floor and also to select members of the International Room where withdrawals ranging between \$2,000 and \$100,000 are permitted.

In the Australian Capital Territory although regulations specify that credit should not be made available for gaming, our research has found that access to credit card facilities are available from ATM and EFTPOS facilities in some gaming venues. A similar situation occurs in South Australia where it is also possible to access credit via these cash facilities. South Australia regulators consulted for this project suggested

that determining whether cash withdrawn via credit facilities will be used for gaming is very subjective and often difficult to determine.

Note Acceptors

South Australia is the only jurisdiction to have a complete ban on note acceptors on EGMs, although the Northern Territory only permits them on EGMs in the casino. Queensland and Victoria are the only states which have limited the denomination of notes which can be inserted into EGMs. In both cases governments have reduced the denomination of notes previously permitted, with Queensland permitting notes up to the value of \$20 and Victoria no longer permitting \$100 notes. In Victoria this restriction is being phased in and currently applies only to gaming machines approved after 1st January 2003. Victorian EGMs approved prior to this date must comply with this requirement before 1st January 2008.

Cash Facility Audits

Queensland and the Northern Territory are the only two jurisdictions with evidence of regular audits being conducted on cash facilities in gaming venues. The *Queensland Responsible Gambling Code of Practice* requires clubs and hotels to complete a self-audit survey which involves reporting on locations of ATM and EFTPOS facilities in relation to EGMs. In the Northern Territory the *Northern Territory Code of Practice for Responsible Gambling* requires Licensed Inspectors to conduct regular audits on gaming venues which also includes observing ATM and EFTPOS locations. The other states and territories monitor cash facility locations as part of routine inspections of gaming venues.

Approval of ATM Locations in Venue Applications

Victoria is the only jurisdiction that does not require prior regulatory approval of ATM locations in a gaming venue.

Issues Arising from the Literature and Desk Research

Research and literature on this topic paints a confusing picture about how best to approach harm minimisation strategies aimed at access to cash to protect people experiencing problems with gambling. Evidence of strong public support for controls over ATMs and access to cash in gaming venues has been found in a several sources, including AIGR and Productivity Commission research. More recently, similar attitudes have been expressed in a large Victorian community survey.²⁵ The Productivity Commission identified the gambling environment as playing a major role in problem gambling and recommended restricting access to cash facilities in gaming venues. The KPMG report also highlighted community claims that easy access to cash facilities in gaming venues was problematic. In a recent submission to IPART, NCOSS proposed measures to locate ATMs away from gaming areas but also to place them 'out of sight'.²⁶

The literature identifies a number of strategies which would restrict access to cash facilities in gaming environments. However, states and territories appear to have

²⁵ J. McMillen, D. Marshall, E. Ahmed, M. Wenzel 2004. *Victorian Longitudinal Community Attitudes Survey*. Victorian Gambling Research Panel

²⁶ Independent Pricing and Regulatory Tribunal of New South Wales (IPART) 2003, op. cit.

different ideas on how best to do this. At a national level, there is limited consistency and uniformity in the policies or harm minimisation strategies which restrict access to cash. For example:

- Western Australia is the only jurisdiction to offer a cash facility on the gaming floor – an EFTPOS facility is available on the designated gaming floor from a ‘cage’ offering cash-out in the Burswood Resort Casino. All other jurisdictions prohibit any cash facility (ATM or EFTPOS) from the designated gaming floor.
- South Australia, Northern Territory and Victoria all have policies which limit the amount capable of being withdrawn from cash facilities. The other jurisdictions do not have any restrictions on the amount which can be withdrawn.
- Credit cards can be accessed in ATMs and EFTPOS facilities in Western Australia, South Australia and the Australian Capital Territory. All other jurisdictions have restricted access to debit only cards.
- Note acceptors are prohibited in South Australia, restricted in Queensland, the Northern Territory and Victoria, but permitted in all other jurisdictions.
- In addition, jurisdictions have policies which differentiate between gaming venues. Specifically, policies governing casinos are different from policies governing other gaming venues, such as clubs, hotels and taverns.

Within Australia these approaches need to be evaluated in order to determine whether they are effective as a harm minimisation measure. As KPMG has argued, there is little evidence to suggest that what is being done is having a positive impact either in preventing problem gambling or reducing the extent of gambling related harm. There is an apparent need for further research in this area that examines *how* these cash facilities are being used and by *whom*. One objective would be to explore how the above policies are impacting upon problem gamblers, recreational gamblers and non-gamblers in the community. An effective policy should balance the needs of recreational gamblers, non-gamblers and the industry against harm minimisation measures aimed at protecting problem gamblers. That is, an effective strategy would have a positive influence on the target population (people with gambling problems) without causing undue inconvenience to the rest of the community.

4. Research Questions

Issues which arose from the literature and desk research provided a starting point to direct the research and the research questions. The research questions are grouped into three broad areas – access to money, use of gaming venues and community concerns or issues.

Access to Money

1. How do ACT residents access money?
 - Over the counter from: banks, credit unions or Australia Post offices
 - Other cash facilities: ATMs or EFTPOS machines
2. Where do ACT residents access the money they gamble with?
 - At the gaming venue or from another location.

Use of Cash Facilities in Gaming Venues

1. How do ACT residents use gaming venues? What facilities do they typically use?
 - Restaurant or bistro, bar, gaming machines, etc.
2. Where do they obtain the monies spent on these facilities/activities?
3. If they use money obtained from ATMs or EFTPOS, in which location do they typically access this ATM or EFTPOS money?
 - At an ATM or EFTPOS facility located at the gaming venue or a facility not located at the gaming venue?
4. To what extent do ACT recreational and problem gamblers use note acceptors on EGMs?

ACT Community Attitudes and Perceptions

1. What are community attitudes regarding ATM, EFTPOS and note acceptor facilities in gaming venues in the ACT? For example, do residents believe that location of ATM and EFTPOS facilities in gaming venues is appropriate or would they like to see either a reduction or increase?
2. What are the attitudes of ACT residents regarding the positioning and operation of ATM and EFTPOS facilities within gaming venues? Would they like to see change to the current operation of ATM and EFTPOS facilities?
3. What are the attitudes of ACT residents regarding note acceptors on EGMs in the ACT?

5. Methodology

Ethics Approval

The Centre is committed to the highest standards of ethical research conduct. The project proposal was reviewed by the Human Research Ethics Committee of the ANU which must comply with the joint National Health and Medical Research Council/Australian Vice-Chancellor's Committee Guidelines on Research Practice (1997).

The Human Research Ethics Committee considers the ethical implications of proposals for all research projects involving or impacting on human subjects to determine whether or not the proposals are acceptable on ethical grounds and conform to the National Health and Medical Research Council's National Statement on Ethical Conduct in Research Involving Humans (1999). Ethics approval for this project was obtained on the 10th March 2004.

Subsequently all survey materials (i.e., questionnaire, interview questions and diary format) were submitted to the ANU Human Research Ethics Committee as they were developed. This was a staged process, as the design of each stage in the research was based on findings of the previous step in the project. Approvals from the Human Research Ethics Committee for the preliminary interviews were obtained in March; approval for the survey questionnaire was granted prior to the conduct of the survey in March-April; and approval for the daily diaries was granted prior to diary recruitment in early May.

Centre for Gambling Research Code of Practice

The research is also conducted within the guiding framework of the ANU Centre for Gambling Research Code of Practice. This Code applies to all research conducted by the Centre and ensures that issues of integrity and confidentiality guide the research practices of all staff involved with the project.

Community Advisory Group

A Community Advisory Group (CAG) was established to assist the research team in both designing and conducting research. It was anticipated that this would enable the research to encompass issues of relevance to the main stakeholders in the ACT. The first meeting of the CAG was held at ANU on the 18th December 2003. The CAG have provided assistance in all research projects being conducted through the Centre for Gambling Research at the ANU.²⁷

The following CAG members were consulted separately in relation to the ATM study:

- ACT Gambling and Racing Commission (GRC) provided invaluable guidance and assistance throughout the various stages of the study and actively participated in CAG meetings and regular information sharing seminars.
- Lifeline representatives (Gambling Care and ClubCare) attended interviews and information seminars related to the research. During interviews they

²⁷ Invitations to ACTTAB to participate in the Community Advisory Group and the research were not answered.

provided information to the research on how cash facilities were accessed by clients with gambling problems.

- ACT Council of Social Services (ACTCOSS) attended seminars and took part in an interview to discuss the various aspects of the research.
- ClubsACT facilitated access to their member clubs for the purpose of conducting the research.²⁸ This assistance proved invaluable and ensured easy access to venues for the purpose of conducting an audit of cash facilities and note acceptors on EGMs in ACT gaming venues. ClubsACT were also actively involved in information sharing seminars which assisted the research at various stages.
- CARE Financial Counselling and Legal Services invited the research team to a meeting of financial counsellors. This provided a forum in which to present the research and receive feedback from experienced counsellors in regard to how money is accessed and used in gaming environments. Although limited resources prevented further participation in the study, CARE provided additional written input.
- Australian Hotels Association (ACT) (AHA) attended information seminars related to the research and provided advice on gaining access to ACT hotels and taverns for the purposes of the audit of cash facilities in ACT gaming venues.
- Casino Canberra attended information seminars related to the research and provided access to Casino Canberra for the purposes of the cash facility audit.

The assistance and guidance received from the above mentioned CAG members ensured ACT community and industry contribution to the research. Meetings with individual GAG members occurred throughout different stages of the research project (see Appendix B for a list of CAG members).

In addition to the above mentioned CAG members invaluable assistance was provided by other community organisations and groups: Salvation Army Moneycare; Consumer Law Centre; Productivity Commission; BetSafe; Ralph Lattimore (productivity Commission) and Ian McAuley (University of Canberra). The research team also consulted the following agencies for specific advice or information:

- Australian Banking Association (ABA) who took part in a telephone interview discussing the current policies and proposed policy changes to cash facilities within gaming venues.
- Regulators from all Australian states and territories were consulted regarding the various policies surrounding ATMs; EFTPOS and note acceptors (see Appendix A for a list of all regulators contacted).
- Multicultural Problem Gambling Service (MCPGS) of New South Wales. This agency has extensive experience in providing problem gambling support services for a wide range of cultural groups. It was consulted for advice and information specific to these groups and their use of cash facilities for gambling.

²⁸ 'ClubsACT is the association that represents the majority of the licensed clubs in the ACT and its aim is to be a reasoned advocate of club interests.' Quote from ClubsACT webpage accessed on 14/06/04. Available at: <http://www.clubsact.com.au/>

We also acknowledge the important contribution of anonymous Canberra residents who volunteered for interview about their experience of gambling problems and use of cash in gaming venues.

Primary Data Collection

The ATM study has utilised the following four methods for primary data collection:

- a community survey of ACT adult residents;
- an audit of ATMs in gaming venues;
- daily diaries recorded by volunteer gamblers;
- interviews with self-identified problem gamblers, families and friends; and
- interviews with a wide range of community representatives and experts.

Every effort has been taken to protect the identity of participants. This was done through the following measures:

- No personal identifying information has been reported;
- All participants have been allocated a code by the research team to protect their identities;
- No participants have been directly identified;
- Respondents are referred to as 'interviewee' or 'key participant' or given pseudonyms;
- No gaming venues are named - they are given the generic term of 'gaming venue'; and
- Participation in this research was voluntary and participants were informed they were free to withdraw at any time throughout the duration of the research.

Community survey

Objectives

ACNielsen were contracted to conduct a randomised telephone survey of 755 ACT and Queanbeyan residents (see Appendix C).²⁹ The overall objective of the survey was to explore the usage patterns of ATM and EFTPOS facilities in ACT gaming venues, especially in relation to the gambling behaviour of ACT residents. The specific objectives were to measure:

- **Venue usage**, including:
 - the types of gaming venues visited
 - the frequency of venue visits, and
 - the facilities used.
- **Gambling behaviour**, including:
 - types of gambling activities used
 - the frequency of participation
 - time spent gambling
 - amount of money lost gambling
 - whether gamblers have gambled for longer than intended
 - whether gamblers have gambled more money than they could afford to lose
 - the use of note acceptors
 - the use of loyalty cards
 - self-perceptions of gambling problems;

²⁹ The scope of this survey included Queanbeyan residents due to their close proximity to the ACT.

- **Usage of venue cash facilities**, including:
 - use of ATM/EFTPOS facilities to withdraw cash, and specifically use at gaming venues
 - frequency of ATM/EFTPOS withdrawals at gaming venues
 - amounts withdrawn at gaming venue ATM/EFTPOS facilities
 - activities undertaken using gaming venue ATM/EFTPOS withdrawals
 - reasons for using gaming venue ATM/EFTPOS facilities
 - accounts used for ATM/EFTPOS withdrawals;
- **Usage of non-gaming venue cash facilities**, including:
 - reasons for using non-gaming venue ATM/EFTPOS facilities
 - amounts withdrawn at non-gaming venue ATM/EFTPOS facilities
 - where they usually access money spent in gaming venues
 - reasons for accessing cash outside of gaming venues;
- **Attitudes towards policy proposals** such as the location of cash facilities within gaming venues and gaming rooms, ATM withdrawal limits and the use of note acceptors for gaming machines.

It must be stressed that this survey was not designed to obtain a detailed picture of gambling participation and the prevalence of problem gambling in the ACT. Given the complexity and length of the questionnaire design, it was not possible to include any of the problem gambling screens (eg the South Oaks Gambling Screen, Canadian Problem Gambling Index). The focus was on the usage of ATMs and other cash facilities in gaming venues. However two survey questions were asked to identify people who might have a gambling problem:

- whether gamblers have gambled for longer than intended; and
- whether gamblers have gambled more money than they could afford to lose.

These questions have been recognised as useful indicators of self-assessed gambling behaviour. Similar questions were used in the Productivity Commission's 1999 national survey and the 2001 ACT gambling survey.³⁰

Survey Methodology

The target population for the survey was ACT residents aged 18+ years, and included adult residents of Queanbeyan. The sampling frame for the survey was the Electronic White Pages for the ACT and Queanbeyan region. Respondents were selected using the 'last birthday' method. A total of 755 interviews were conducted using Computer Assisted Telephone Interviewing (CATI) (See Appendix C for a sample profile).

The data was weighted at the analysis stage using ACNielsen population estimates (which are based on ABS Census data). The data was weighted by household size, as well as sex and age, to ensure it was representative of the target population (which equates to 277,983 people). The weighted results are presented in this report.

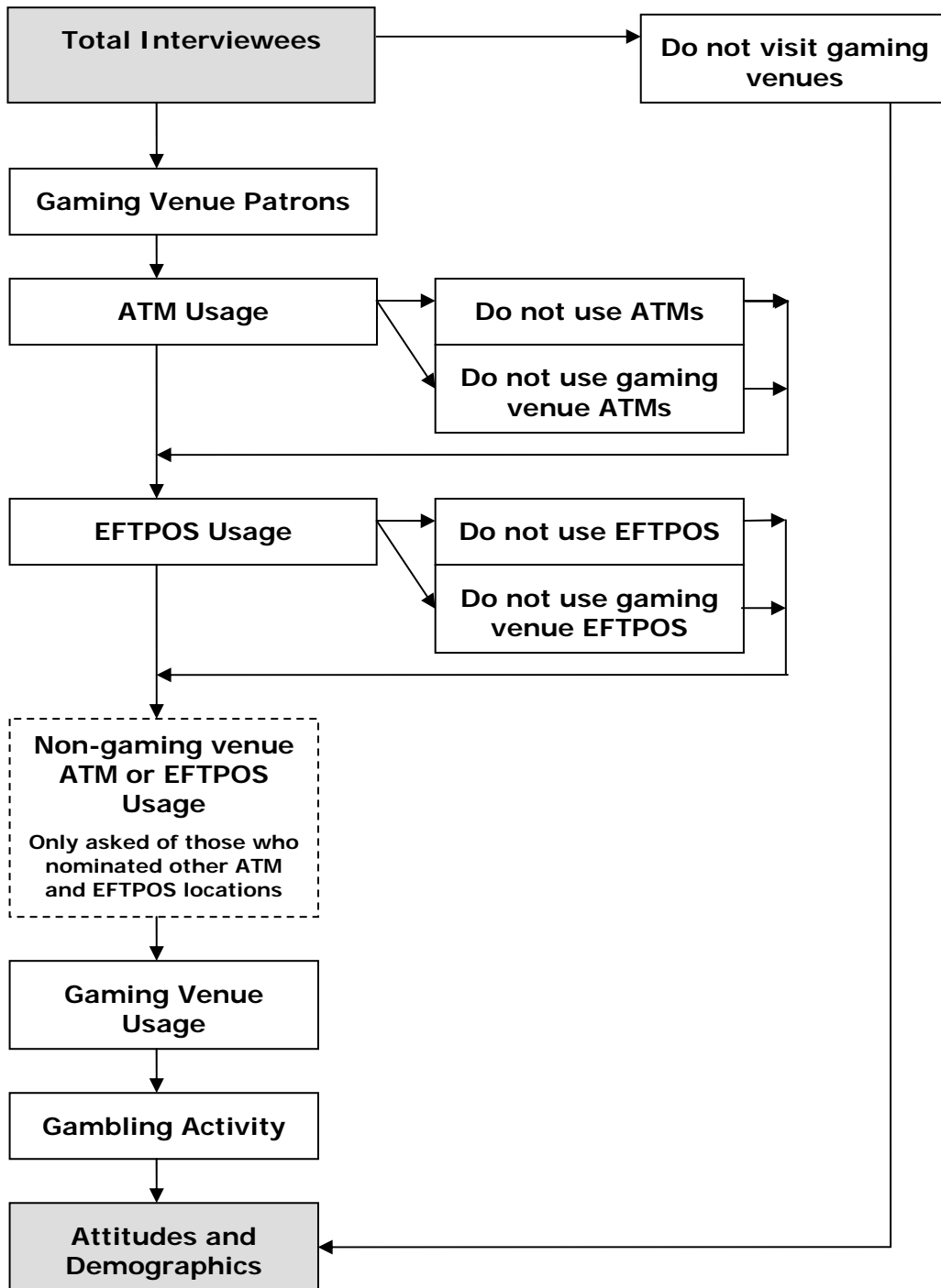
A draft questionnaire was provided to ACNielsen by the research team and this formed the basis of the final survey. The final CATI (Computer Assisted Telephone Interviewing) questionnaire was developed by ACNielsen, with input and final approval from the CGR. ACNielsen administered a pilot questionnaire to 30 ACT and Queanbeyan residents on Thursday 25th and Friday 26th March 2004 in order to test

³⁰ Productivity Commission 1999. op. cit.; J. McMillen *et al.* 2001 op. cit

the questionnaire and survey procedures. A pilot debrief took place between CGR researchers and ACNielsen on Monday 29th March 2004. During this time revisions were made to the structure and content of the survey in accordance with interviewer feedback from the pilot survey. The average length of the final questionnaire was 14 minutes.

A flow chart showing the pathways through the survey questionnaire is provided at Figure 1.

Figure 1: Survey questionnaire flow chart.



The main survey was administered on Thursday 1st April 2004 to Sunday 4th April 2004 to 755 ACT and Queanbeyan residents. ACNielsen interviewers conducted the survey during different periods of day and evening to ensure adequate coverage of residents:

- weekday: 5pm-9pm
- Saturday: 9am-9pm
- Sunday: 10am-9pm

Reliability

- The maximum margin of error at the 95% confidence level for a simple random sample of 755 (which is the total ACT resident sample size) is ± 3.6 percentage points. This means that on an estimate of 50% (eg if 50% of ACT residents have visited a hotel/tavern in the last 12 months), users of the data can be 95% sure the unknown population value lies between 46.4% and 53.6%. This is the maximum error, so if an estimate is lower or higher than 50%, the margin of error for that estimate is lower than ± 3.6 percentage points.
- Examples of the error associated with some sub-groups are as follows:
 - The maximum margin of error at the 95% confidence level for a simple random sample of 632 (which is the sample size of venue patrons) is ± 3.9 percentage points;
 - The maximum margin of error at the 95% confidence level for a simple random sample of 258 (which is the sample size of venue ATM users) is ± 6.1 percentage points;
 - The maximum margin of error at the 95% confidence level for a simple random sample of 165 (which is the sample size of gamblers) is ± 7.6 percentage points.
- When comparing a result *between* sub-groups (eg comparing males and females or gamblers and non-gamblers), the margin of error increases. The margin of error depends on the base sample size of the sub-groups and the percentages being compared.

Limitations

- This method of data collection provided little opportunity to explore issues or subjects raised by respondents throughout the course of a survey. Respondents were required to provide narrow responses to a set of pre-determined questions.
- As the survey primarily consists of closed-ended questions there was little room for respondents to offer supplementary information to that which has been asked. This could result in significant pieces of information being overlooked simply because the respondent has not been specifically asked to comment upon them.

ATM audit

Objectives

An audit of all ACT gaming venues within the scope of this research was conducted – that is, an on-site inspection was carried out in ACT clubs and hotels with gaming machines and in the Casino Canberra.³¹ The objective for this audit was to obtain an

³¹ On advice from ACT Gambling and Racing Commission, TAB agencies and outlets were excluded from this section of the research. By definition they fall into the category of wagering outlets rather

accurate representation of the availability of cash facilities (ATMs and EFTPOS) within ACT gaming venues. In addition, the *location* of these cash facilities within gaming venues was noted. The location of cash facilities was determined to be either 'within sight' or 'out of sight' from the EGMs. This was determined by the researcher walking around the designated gaming area in each gaming venue and considering whether the cash facility could be seen.

In regard to the availability of EFTPOS within a gaming venue, only EFTPOS facilities which provided an additional cash-out service were included. EFTPOS facilities which were solely used for payment of goods or services and which did not offer cash out facilities were excluded from study. In addition, a number of gaming venues had EFTPOS facilities available within the gaming venue which were not under the control of the venue, for example, a facility located at a bistro which has been leased out to a third party. These facilities were also excluded from the research.

The following information was requested from venue managers during the audit:

- The number of ATMs in the venue;
- The positions of these ATMs;
- The denomination of the notes dispensed by the ATM;
- Whether credit cards could be used in the ATM to access cash;
- The number of EFTPOS cash-out facilities in the venue;
- The positions of these EFTPOS cash-out facilities;
- Whether credit cards could be used in the EFTPOS facility to access additional cash-out;
- Whether there were any venue restrictions or limits placed upon the amount capable of being withdrawn;
- The numbers of EGMs in the venue;
- The numbers of note acceptors on EGMs;
- Whether note acceptors accepted all denominations of notes;
- Whether loyalty cards or club membership cards could be inserted into the EGMs to earn points or credits; and
- Whether there was an alternative ATM or EFTPOS cash-out facility within walking distance to the venue.³²

Audit Methodology

The ACT Gambling and Racing Commission provided a register of 72 licensed gaming venues in the ACT which fell within the scope of this research. On advice from the ACT Gambling and Racing Commission three venues were excluded from the study for the following reasons:

- One venue was temporarily closed;
- One venue was in the process of closing; and

than gambling venues and so were excluded from the audit. Further, research requests made to ACTTAB went unanswered throughout the duration of the research. It was therefore anticipated that gaining access to TAB outlets of the purpose of an ATM audit would not be feasible.

³² Determining whether another cash facility is within 'walking distance' is problematic. 'Within walking distance' is a subjective phrase and therefore open to interpretation – what is considered within walking distance to one person may be considered longer to another. In order to overcome this, each venue manager was asked to determine the walking distance from the venue to the nearest ATM or EFTPOS. This approach had the added benefit that venue managers would be more familiar with the locality.

- One venue had just been taken over and would not be operational during the research period.

In addition, a further club was not contactable throughout the period of research. This was a small club with relatively few EGMs and no known cash facilities. Several unsuccessful attempts were made to access this venue. Although this venue was unavailable for an on-site audit it was still included within other aspects of the study as information regarding numbers of EGMs was provided by the ACT Gambling and Racing Commission.

The audit incorporated a total of 69 venues covering all regions in the ACT. Fifty four of the venues were members of ClubsACT who facilitated access to their member clubs for the research. Information was sent via ClubsACT to these 54 venues detailing the study and requesting access to each venue for the purposes of the audit. All venues consented to on-site visits to observe the numbers and positions of ATM, EFTPOS and note acceptors on EGMs.

During these visits qualitative information was gathered from venue managers relating to *how* these facilities were used and by *whom*. In addition formal requests were made asking for financial data relating to ATM, EFTPOS and note acceptor usage and 'any other information they saw as important to the research'. The majority of venues provided data on the ratio of notes to coins taken through their EGMs. Data relating to ATM use was more difficult to obtain as in many circumstances the venues were not responsible for refilling the ATM device (this was done through a third party). Where venues did refill their ATMs, many were reluctant to disclose financial information citing concerns about divulging such information due to the competitiveness of the business environment.

The remaining 15 venues (i.e. those who are not members of ClubsACT) were sent a letter briefly outlining the research and requesting access to the venue for the purposes of the audit. A follow-up telephone call answered any concerns or queries these venue managers had concerning the research and a suitable time for the visit was arranged. The majority of venues were visited over a two week period. The audit took an average time of 15 minutes and caused no disruption to the venues.

Limitations

- The audit would have benefited immensely from a longer time frame in which to undertake the research. This would have permitted more time in the planning stages to solicit better access to the venues for the purpose of conducting observations on the ways in which withdrawn monies were being spent. More detailed information obtained from observations could have complemented data collected from the survey on how money is accessed and how it is spent within gaming venues.
- This method attempted to gather both quantitative and qualitative data but in many cases quantitative data such as financial estimates were not provided. Venues either could not or would not provide such information.
- There was little opportunity to conduct observational studies of *who* was accessing cash or *how* they were spending the withdrawn money. This information could have provided a more in-depth understanding of the usage of cash facilities within ACT gaming venues.

Daily diaries

Objectives

This research method was employed to obtain comprehensive in-depth information from a small sample of gamblers on *how* they access money and *what* they spend it on. This aspect of the research built upon data collected from the survey. The survey data presented a broad understanding of how ACT residents access cash and use gaming venues. This diary method aimed to expand on the survey data already gathered to provide an understanding of how cash is accessed and spent on an *individual basis*.

Participants were required to record the following information:

- every occasion they withdrew money from an ATM or EFTPOS facility;
- the location of this withdrawal - from a club, casino, hotel/tavern or other location;
- the amount withdrawn;
- the time of the money withdrawal;
- their gambling activities;
- their use of gambling venues – club, casino, hotel/tavern, TAB;
- how much money they gambled on each occasion;
- the time they gambling;
- whether they inserted notes into the EGMs;
- the value of the notes they inserted; and
- whether they gambled till all the money was gone.

Daily Diaries Methodology

Initially it was anticipated that participants for the daily diaries would be recruited from two sources. Firstly, ACT Lifeline counselling services would be invited to recruit participants from among their gambling clients and secondly, survey respondents would be asked whether they would like to participate. This approach was revised in light of discussions and advice from counselling agencies where concerns were raised in relation to the “over surveying” of this section of the community. This resulted in diary recruitment only from survey respondents.

Eight ACT gamblers were recruited to keep a two week diary detailing their use of cash facilities in ACT gaming venues and the spending patterns of money withdrawn. Participants were recruited via the ACNielsen telephone survey where all survey respondents were asked whether they would be willing to participate further in the research project.³³ A high percentage of respondents surveyed (84%) gave their permission to be re-contacted for further research on this subject. The sample was further broken down to include only those respondents who said *yes* to the following questions:

- Q. 15(5) – had withdrawn ATM money from an ACT gaming venue in the last 12 months and had used this money to gamble with whilst at the venue.
- Q. 35(5) - had withdrawn extra cash out using EFTPOS from an ACT gaming venue in the last 12 months and had used this money to gamble with whilst at the venue.

³³ ACT Community Survey Questionnaire, Q88 – see Appendix C.

This resulted in a total of 62 respondents who had gambled at an ACT gaming venue in the last 12 months with cash they had withdrawn from an ATM or EFTPOS facility in the venue and had agreed to participate further in the research. A contact list was provided by ACNielsen which included only the name, telephone number and suburb listing of each individual. No other data were provided relating to the participants' gambling behaviour, usage of venues or usage of cash facilities.

Several attempts were made to contact each of the 62 respondents and ask whether they would be willing to keep a diary for a two week period. A total of 29 people were contacted with nine people agreeing to complete the diary. The reasons given by the 20 people who did not wish to take part in the research included:

- They would not be visiting the clubs in the next couple of weeks;
- They were too busy and could not afford the time; and
- They would be away on holidays during the diary period.

In addition, one respondent was unable to participate as she had self-excluded from some clubs as a problem gambler. This respondent expressed her support and encouragement for the research.

The nine diary participants were sent the following documents (see Appendix F):

- A booklet containing daily diary sheets;
- Instructions on how to complete the diary;
- A letter of consent to be signed by the participant and returned along with the completed diary;
- An information sheet outlining the research which the participant could keep for their own records; and
- A pre-paid addressed envelope in which the completed diary and consent form were to be returned.

In addition, an information letter detailing another research project which was being run through the Centre for Gambling Research was also included³⁴. At this time one participant withdrew from the research citing problematic gambling as a reason why she no longer wished to visit the venues. She was attempting to "stay away" from gambling environments and therefore felt she could no longer take part in this research. The remaining eight participants were divided into two cohorts.

- Cohort A with five participants (Monday 17th May – Sunday 30th May).
- Cohort B with three participants (Friday 21st May – Thursday 3rd June).

Different start dates for each cohort reduced the potential impact of any unexpected variables. For example, a participant's pay day may affect the amount of money that is withdrawn at any one time, i.e. number of withdrawals pre and post pay day. This may also have an impact upon the use of ATMs or EFTPOS facilities and the amount of expenditure on gambling. Staggering the start dates of each cohort was also

³⁴ The Centre for Gambling Research coordinated research requests across all four ACT projects being conducted simultaneously in order to prevent intrusion or 'over surveying' ACT residents. As a result of this, a letter detailing another research project was included in the papers sent to these diary participants. Ethical clearance was granted from the ANU Human Research Ethics Committee for this letter to be included in the documents posted out to these participants.

designed to address any possible variances in how individuals get paid (on a weekly or fortnightly basis).

Two participants were contacted by telephone as they failed to return diaries for analysis. Participants were free to withdraw from the research at any time and were under no obligation to ANU researchers.³⁵ This resulted in a total of six completed diaries.

Limitations

- Researchers made every effort to keep participant details to a minimum recording only name, address and telephone number. However, participants were required to keep records of very personal information (cash withdrawals and gambling activities). There is a possibility that some may have under-reported these activities. Self-reported information of this nature may be under-reported by participants who do not wish others to know the true extent of their money withdrawals, spending patterns or gambling activities. Therefore this data should be viewed as a possible insight into this behaviour rather than an exact representation of how these individuals access and use cash facilities in relation to gambling.
- The sample size of participants who completed these diaries is relatively small. Although a larger sample of participants would have been preferable, the information gathered from the eight participants cannot be disregarded. It provides considerable insight into the way those ACT residents use cash facilities in gaming venues and thus contributes significantly to the overall research.

Interviews

Face-to-face and telephone interviews with key individuals and organisations were conducted. These interviews complemented the data obtained via the survey, audit and diaries. These qualitative interviews were designed to investigate issues which had arisen during other stages of the research. Interviews canvassed information on the following topics:

- The availability of ATM and EFTPOS facilities within ACT gaming venues;
- The location and operation of these cash facilities within gaming venues;
- Relationships between use of cash facilities in gaming venues and problem gambling;
- Various proposals relating to harm minimisation including restriction or removal of these cash facilities;
- The potential impacts of these proposals on problem gamblers, regular gamblers, recreational gamblers and non-gamblers;
- The potential of applying smartcard technology to this industry as a harm minimisation measure; and
- Any other information the interviewees considered relevant to the topic.

Interview Methodology

Qualitative information was obtained from four separate sources:

- Face-to-face in-depth interviews with key individuals and organisations;

³⁵ See Appendix E for information sheet / letter of consent which informs participants that involvement in the research is voluntary and they are free to withdraw at any stage.

- Perceptions and information obtained from venue managers during the audit;
- Written statements from financial organisations and community groups; and
- Interviews with self-identified ‘problem gamblers’ and their families and friends.³⁶

A sample of face-to-face interviewees was established through consultation with and recommendations from the CAG.³⁷ Letters were sent to various individuals and groups detailing the research and requesting participation in an interview to discuss the issues outlined above.³⁸

Interviews were informal and consisted of open-ended questions and discussion points around which the dialogue developed. Interviewees were afforded opportunities to voice issues they perceived as relevant to the research and were probed for evidence of any relationship between the use of cash facilities in gaming venues and problem gambling. They also were encouraged to discuss various harm minimisation proposals such as restriction and/or removal of cash facilities from ACT gaming venues. Policies discussed included those derived from the literature review including the KPMG report on ATMs and the ACT Gambling and Racing Commission’s policy recommendations, as well as other strategies suggested by the interviewees. These issues were debated specifically with the potential impacts on four groups in mind: problem gamblers, regular gamblers, recreational gamblers and non-gamblers.

Face-to-face interviews were conducted with representatives of the following:

- Lifeline - ClubCare and Gambling Care (a non-profit gambling support counselling provider based in the ACT);
- BetSafe (a private gambling support counselling provider which has been contracted by one group of ACT clubs);
- A number of gambling researchers and analysts with relevant expertise, including Ralph Lattimore (Productivity Commission), Ian McAuley (University of Canberra) and Professor Alex Blaszczynski (University of Sydney).³⁹

In addition, perceptions and information were sought from managers at gambling venues throughout the course of the audit. As well as data on ATM, EFTPOS and note acceptor locations for the audit, venue managers were encouraged to provide additional information and opinions which they determined to be of relevance to the study. A number of managers provided information and observations relating to the ways in which their cash facilities were used by both gamblers and non-gamblers.

Requests to participate in an interview for this research were refused by a number of community organisations. When probed for details as why they would not participate, several cited not having the time to attend an interview.⁴⁰ Three organisations who

³⁶ Interviews with problem gamblers and their families and friends were coordinated through another CGR project. Ethical clearance for this procedure was granted from ANU Human Research Ethics Committee.

³⁷ For a list of CAG members see Appendix B.

³⁸ See Appendix E for a copy of this letter.

³⁹ The interview with Professor Blaszczynski was conducted by telephone.

⁴⁰ One community organisation informed the Centre that they could not attend an interview for this research. They referred to the demands upon already over-stretched finances and resources. This

could not attend an interview were sent a list of questions and discussion points and asked to comment upon them and other factors relevant to the topic.⁴¹ One organisation participated in a telephone interview and the other two organisations provided written responses. Their responses have been included in analysis.

Face-to-face interviews were also conducted with self-identified 'problem gamblers' and the families and friends of problem gamblers. These respondents were recruited as part of a related research project being conducted through the Centre for Gambling Research.⁴²

Self-identified 'problem gamblers' and the families and friends of problem gamblers were recruited using the following means:

- Newspaper advertisements were printed in the *Canberra Times* inviting those experiencing gambling problems, or their friends and family to participate in the research.
- A notice was put in the *Fridge Door* community notice section of the *Canberra Times* inviting participation.
- Posters and 'information sheets' were distributed to gambling counselling agencies and community organisations who were asked to display the posters.
- Radio advertisements were placed with the Mix 106.3 community switchboard. Information about the project was read out on air with further details were available on the ANU Centre for Gambling Research webpage.

All participants in the interviews were self-referrals. Sixteen participants were interviewed consisting of four self-identified female problem gamblers, five self-identified male problem gamblers, and seven family members of a person with a gambling problem (six female and one male). Interviews were conducted at the Centre for Gambling Research and were approximately 1½ - 2 hours in duration. At least two members of the CGR staff were present during interviews.

Interviews with these volunteers included discussion of issues relevant to this ATM study and have thus been included in this report. Interviewees offered information about how they accessed cash in gaming venues and how this facility had influenced their gambling behaviour. Family and friends of problem gamblers also offered insights into how cash is accessed and how it is used in gaming venues. Interviewees were asked to comment upon the recommended policy changes and whether these policy changes would have an impact. In addition, they were asked to propose alternative methods which they considered would have a positive impact upon problem gambling.

organisation agreed to provide written responses to a list of questions and discussion points. They also provided other information they determined to be of relevance to the research. In addition one other organisation provided written responses and another organisation participated in telephone interview.

⁴¹ The three organisations who contributed to the research via telephone interviews / written responses were: The Australian Bankers Association, The National Australia Bank and CARE Financial Counselling Service.

⁴² Ethical clearance for this procedure was granted from ANU Human Research Ethics Committee. The research project conducting these interviews was the *Help-seeking by Problem Gamblers, Friends and Families: A Focus on Gender and Cultural Groups*. ANU Centre for Gambling Research, July 2004.

Prior to the face-to-face interview, interviewees were required to sign a consent form and were provided with a document detailing the research for their own records. Each interview lasted approximately one hour and was conducted at the Centre for Gambling Research at the Australian National University.

Limitations

- As with the diary method, the sample size for the face-to-face interviews with key individuals and organisations is relatively small. However, the quality of information provided by those people interviewed is far superior to any information that may have been provided by an alternative method. Those individuals interviewed are key members and representatives of ACT community groups and organisations. They are best placed to provide an understanding on how policies relating to cash facilities in ACT gaming venues will impact upon the ACT community.
- The information and opinions provided by venue managers during the audit needs to be considered in light of the perceived nature and potential consequences of this study. Venue managers were often suspicious of the research and at times appeared quite hostile. In light of this, caution should be used when considering their responses to proposed policies such as the possible removal or restriction of cash facilities in gaming venues. Nevertheless, these participants have provided valuable accounts on how cash facilities are utilised on a venue-specific basis. This information offers another layer of understanding to this topic which could not be provided through the other research techniques.

6. Research Findings

This section outlines the results and findings from the four research methods employed to collect data for this study. The results of the community survey are presented first; those findings are followed by the results of the on-site audit of gaming venues. The next section summarises the reported activities of gamblers who recorded daily diaries on their use of ATMs and EFTPOS in gaming venues, followed by the research findings from community consultations and face-to-face interviews.

A final section integrates and analyses the results from all the research activities to inform the development of policies and strategies to address issues that have been identified in this study.

Community Survey Findings

This section presents findings from the community survey section of the research. ACNielsen were contracted to conduct a randomised telephone survey of 755 ACT and Queanbeyan residents (see Appendix C).⁴³ This survey explored the usage patterns of ATM and EFTPOS facilities in ACT gaming venues, especially in relation to the gambling behaviour of ACT residents. The community survey results are presented in the following five sections:

- Gaming venue usage;
- Gambling behaviour;
- Usage of gaming venue cash facilities;
- Usage of non-gaming venue cash facilities; and
- Attitudes towards alternative proposals.

Gaming venue usage

ACT residents were asked if they have visited any of the following gaming venues in the ACT in the last 12 months:

- hotels/taverns
- clubs
- the Casino Canberra
- a TAB outlet

Venues visited

- Eighty four percent of residents have visited an ACT gaming venue in the last 12 months (Table 2).
- The most frequently visited venue within the ACT are clubs, with just over three in four residents (77%) having visited an ACT club in the last 12 months.
- Almost half (46%) have visited an ACT hotel/tavern in the last 12 months.
- Residents are significantly less likely to have visited a TAB outlet (15%) or the Casino Canberra (13%) over this period.
- In terms of key demographic differences:
 - gamblers are significantly more likely to have visited each of the four venues, compared with non-gamblers;
 - males tend to be more likely to have visited venues than females (particularly hotels/taverns);

⁴³ The scope of this survey included Queanbeyan residents due to their close proximity to the ACT.

- younger residents tend to be more likely than older residents to visit venues, except in the case of clubs, where there is no difference by age.
- residents who are single or separated/divorced are more likely to frequent these venues.

Table 2: Gaming venues visited in the last 12 months

Venue visited in the last 12 months	All ACT residents (N=755)	Gambler (N=165)	Non-gambler (N=590)
	%	%	%
Club	77	98	71
Hotel/tavern	46	55	43
TAB outlet	15	34	9
Casino Canberra	13	31	7
None of these	16	-	20

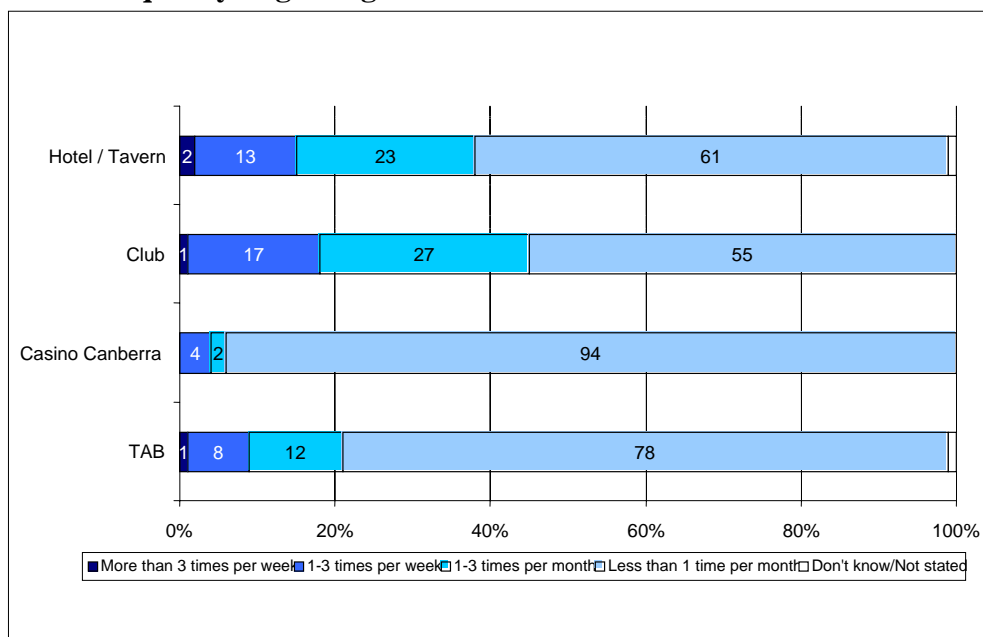
Q6: In the last 12 months have you visited any of the following places in the ACT for any reason?

Frequency of venue visits

Residents who have visited each of the four venues were asked how many times they have done so in the last 12 months (Figure 2).

- Frequency of venue visits is highest amongst club patrons, with 18% of club patrons going at least weekly, and 45% going at least monthly.
- This is followed by hotels/taverns, with 15% of hotel/tavern patrons going at least weekly, and 38% visiting at least monthly.
- The vast majority of Casino Canberra patrons frequent this venue less often, with 94% visiting less often than once a month.
- Similarly, those who visit TAB outlets do so on a less regular basis, with 78% of TAB patrons going less often than once a month.

Figure 2: Frequency of gaming venue visited in the last 12 months



Source: All gaming venue patrons, n=634

Q52/54/56/57 You mentioned earlier you have visited....VENUE in the last 12 months. How many times have you done this in the last 12 months?

Facilities used

Residents who have visited hotel/taverns, clubs or the Casino Canberra were then read a list of venue facilities and asked which ones they have used in the last 12 months.

- Around four in five hotel/tavern patrons (81%) have used the bar and two in three (65%) have used the bistro or restaurant in the last 12 months. Almost one in three (31%) have used the nightclub or evening entertainment.
- Club patrons, on the other hand, are most likely to have used the bistro or restaurant (83%), followed by the bar (70%).
- The facilities most commonly used in the last 12 months at the Casino Canberra are the bar, as mentioned by over two thirds (68%), and gambling facilities, as mentioned by almost half of these patrons (49%).

Comparing the use of gambling facilities across the three venues, these facilities are most commonly used at the Casino Canberra (49%) and least likely to be used at hotels/taverns (15%). One in four club patrons (25%) have used the club's gambling facilities.

Table 3: Facilities used at gaming venue

Facilities used at venue	Hotel/tavern Visitor (N=330) %	Club Visitor (N=575) %	Casino Canberra Visitor (N=76) %
Bar	81	70	68
Bistro or restaurant	65	83	26
Nightclub or evening entertainment	31	17	9
Gambling	15	25	49
Meeting or conference rooms	3	14	6
Sporting facilities eg gym, bowls, sports grounds	n/a	10	n/a
Buying tickets to a show or game	n/a	8	n/a
Games room/pool table	1	n/a	n/a
Other	3	2	8
Don't know	-	-	-

Source: all gaming venue patrons

Q53/55/57 In the last 12 months which of the following facilities did you usually use at the venue?

Gambling behaviour

This section examines gambling behaviour in terms of the types of gambling activities participated in, frequency of participation, time spent gambling, amounts lost gambling, whether gamblers have gambled for longer than intended or gambled more money than they could afford to lose, the use of note acceptors and loyalty cards, as well as self-perceptions of gambling problems.

Type and frequency of gambling behaviour

Those who have gambled at each of the venues were then read a list of popular gambling activities and asked which ones they have participated in during the last 12 months, and with what frequency.

The following table outlines the results for **hotels/taverns** (Table 4).

- Hotel/tavern gamblers are most likely to have played gaming machines (87%), although the majority have done so less than once a month.

Half of the hotel/tavern gamblers have bet on a horse or greyhound race (52%), with higher frequencies reported than for the other activities (eg 34% have done so 1-3 times a week in the last 12 months).

Table 4: Participation in gambling activities at hotel/tavern

Participation in gambling activities at hotel/taverns	% Gambled at hotel or tavern (N=42)	Frequency of participation %				Don't
		More than 3 times per week	1-3 times per week	1-3 times per month	Less than 1 time per month	
Played pokies or gaming machines	87	3	14	20	59	4
Bet on horse or greyhound races*	52	-	34	19	45	2
Played Keno*	25	-	6	-	94	-
Bet on a sporting event*	20	-	-	38	55	7
Other*	3	-	57	-	43	-

* Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Source: participants who have gambled at a hotel/tavern in the last 12 months.

Q60 In the last 12 months, how many times have you (read gambling type from Q59) at a hotel/tavern?

The following table outlines the results for **clubs** (Table 5).

- The key gambling activity undertaken in clubs is playing gaming machines, as mentioned by 91% of club gamblers. The frequency of participating in this type of gambling is varied, with one in four (25%) playing at least weekly and one in two (49%) playing less than once a month. Please note the small base sample sizes for participation in the other gambling activities.

Table 5: Frequency of participation at gambling activities in clubs in last 12 months

Gambling participation at clubs	% Gambled at a club (N=139)	Frequency of participation				
		More than 3 times per week	1-3 times per week	1-3 times per month	Less than 1 time per month	Don't know/Not stated
Played pokies or gaming machines	91	2	23	26	49	-
Bet on horse or greyhound races*	22	-	7	30	61	2
Played Keno*	17	3	-	25	70	1
Played Bingo/housie at a club*	10	5	22	12	46	15
Bet on a sporting event*	7	-	39	-	50	11
Other*	2	-	20	-	-	80

* Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Source: participants who have gambled at a club in the last 12 months.

Q62 In the last 12 months, how many times have you (read gambling type from Q61) at a club?

The following table (Table 6) outlines the results for the **Casino Canberra**. Caution should be used interpreting these results as the sample size was small.

- As may be expected, the majority of Casino Canberra gamblers (90%) participate in playing table games. However the majority of those playing table games do so infrequently; only 6% gamble at the casino at least weekly.
- 35% of respondents who gambled at Casino Canberra also gambled on gaming machines in clubs or hotels/taverns. A small proportion of this group (11%) gamble on EGMs more than once a month; the majority (89%) do so infrequently.

Table 6: Participation in gambling activities at Casino Canberra in the last 12 months

Participation in gambling activities at the Casino Canberra	% Gambled at Casino Canberra (N=36)	Frequency of participation %				
		More than 3 times per week	1-3 times per week	1-3 times per month	Less than 1 time per month	Don't know/ Not stated
Played table games at the Casino Canberra (eg. roulette, blackjack)	90	-	6	2	93	-
Played pokies or gaming machines	35	-	-	11	89	-
Bet on horse or greyhound races*	5	-	-	-	100	-
Played Keno*	5	-	-	-	100	-

Firm conclusions cannot be drawn from these data sets because of small sample sizes

Source: participants who have gambled at Casino Canberra in the last 12 months.

Q64: In the last 12 months, how many times have you (read gambling type from Q63) at Casino Canberra?

Profile of gamblers

Those residents who have gambled in any of the ACT venues over the last 12 months have been grouped together and referred to as 'gamblers'. The following Table 7

shows the profile of gamblers compared with the ACT population, as well as the profile of:

- regular gamblers – those who have, on average, gambled at least weekly in the last 12 months; and
- recreational gamblers – those who have gambled on average less than weekly in the last 12 months.

Gamblers in general are more likely than average to be:

- male, particularly regular gamblers; and
- younger, aged 18-34 years

Regular gamblers are more likely than average to be:

- aged 45-54 years;
- earning \$30K-\$50K;
- have superannuation or retirement funds as their income source; and
- retired or pensioners.

Recreational gamblers are more likely than average to be:

- aged 18-34 years;
- working full time.

Table 7: Profile of ACT gamblers

Profile of ACT Gamblers	% All ACT residents (N=755)	% Gamblers (N=165)	Gamblers	
			% Regular gamblers (N=44)	%Recreational gamblers (N=119)
Gender				
Male	49	60	78	53
Female	51	40	22	47
Age				
18-34	36	46	41	49
35-44	20	15	6	19
45-54	19	20	24	18
55-64	13	11	12	10
65+	12	8	17	5
Personal Annual Income				
<\$30K	28	28	25	30
\$30K-\$50K	25	29	37	27
\$50K-\$70K	18	16	13	18
\$70K+	15	14	11	15
Income Source				
Wage/salary	68	70	65	72
Own business	10	10	4	11
Benefit/pension	8	7	12	5
Super/retirement	9	10	19	7
Work Status				
Work full-time	52	55	41	60
Work part-time	16	17	14	18
Home duties	4	5	2	6
Student	9	6	6	6
Retired	12	11	23	6
Pensioner	5	5	13	3
Unemployed	1	1	-	1

Source: All respondents

Problem gambling

Gamblers were asked whether they feel they have had a problem with their gambling in the last 12 months.

- Six percent of ACT residents who have gambled in the last 12 months agree they have had a problem with their gambling during this period.
- This equates to 1.5% of the ACT population saying they have had a gambling problem in the last 12 months.
- Although there are only eleven self-identified problem gamblers in this sample, they are predominantly:
 - male (n=7);
 - aged 18-34 years (n=5);
 - don't have children in the household (n=10);
 - have used an ATM in a club (n=10); and
 - often/always use note acceptors on gaming machines (n=7).

While the previous question asked gamblers about their gambling over the last 12 months, they were also asked to rate their current gambling, on a scale of 1 to 10, where:

- 1 means they feel their gambling is not at all a problem; and
- 10 means they feel their gambling is a serious problem.
- The majority of gamblers surveyed believe they don't currently have a gambling problem (Table 8). Seven in ten (71%) rate themselves as 1, meaning their gambling is not at all a problem. A further 19% rate their gambling at 2 or 3.
- While no gamblers rate themselves as 9 or 10 on the 1 to 10 scale, 4% rate their current gambling at 6-8. Regular gamblers are significantly more likely than recreational gamblers to rate themselves as 6-8 (12% versus 1% respectively). Eight out of the eleven self-assessed problem gamblers rate themselves as 6-8.

Table 8: Self-identified rating of problem gambling

Self-rating of gambling now	% All Gamblers (N=165)	% Regular gamblers (N=44)	% Recreational gamblers (N=119)	% Problem gambler (N=11)*
1 - Not at all a problem	71	52	78	26
2	13	14	12	4
3	6	13	3	-
4	3	3	3	-
5	3	7	1	14
6	2	8	-	39
7	1	4	-	7
8	1	-	1	11
9	-	-	-	-
10 - A serious problem	-	-	-	-
Don't know/Refused	-	-	1	-
Mean rating	1.7	2.4	1.4	4.7

Source: All gamblers

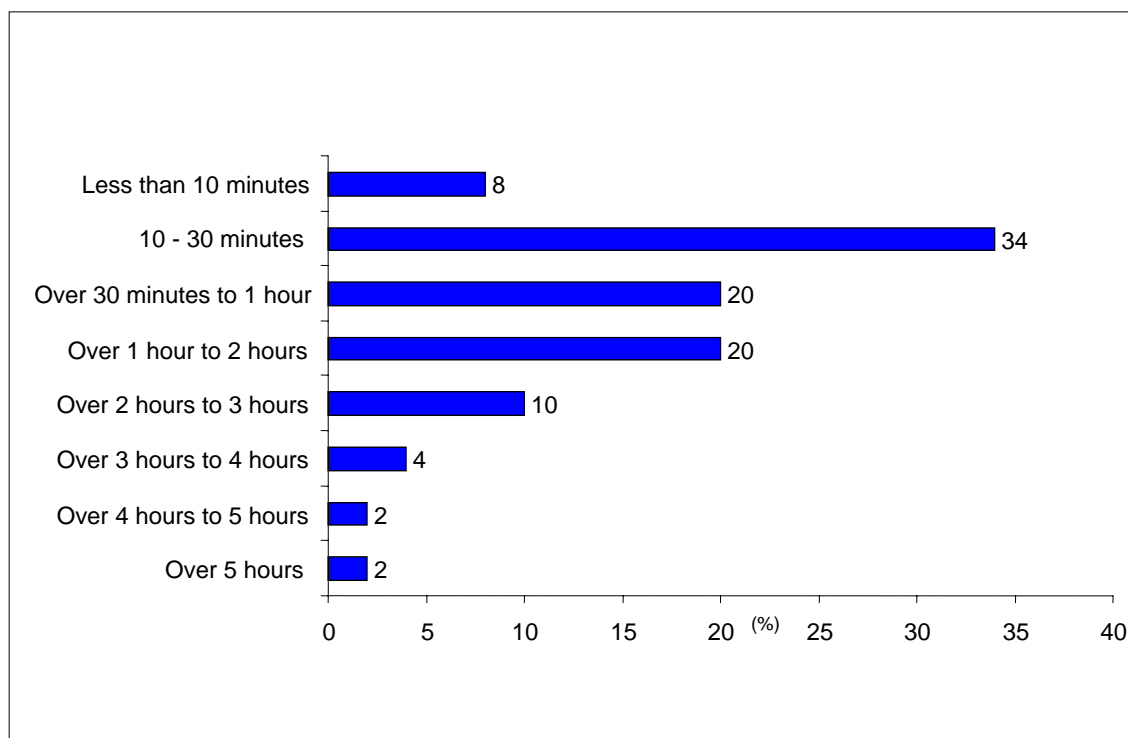
Q77: How would you rate your gambling right now, on a scale of 1 to 10, where 1 means you feel your gambling is NOT AT ALL a problem and 10 means you feel your gambling IS A SERIOUS PROBLEM?

* Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Time spent gambling

- Approximately two in five gamblers (42%) gambled for 30 minutes or less on the last occasion. A further 20% spent 30 minutes to one hour gambling, and the same proportion (20%) spent one to two hours gambling the last time they gambled (Figure 3).
- Eight percent gambled for over three hours on the last occasion.
- While the sample sizes of these sub-groups are small, further analysis of survey results suggests:
 - regular gamblers gamble for longer periods than recreational gamblers;
 - those respondents who have withdrawn cash using ATM/EFTPOS facilities in venues have, on average, gambled for longer than those who have not used these facilities; and
 - many of the self-identified problem gamblers (6 out of 11) gambled for over three hours on the last occasion.

Figure 3: Time spent gambling on last occasion: all gamblers



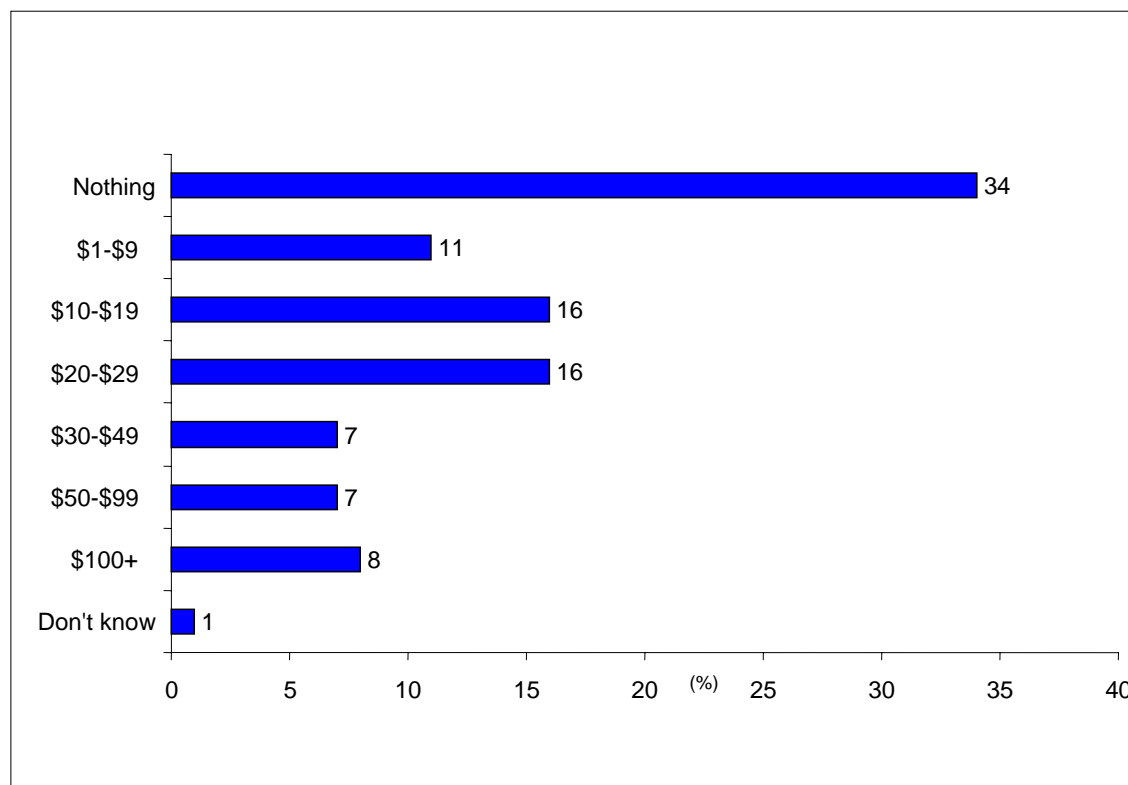
Source: All gamblers, n=165

Q65: Thinking now about the last time you gambled, how much time did you spend gambling?

Amount lost gambling

- Approximately one in three gamblers (34%) claim to have not lost any money the last time they gambled (Figure 4). Those who tend to be more likely than average to say this, are aged 65+ years, as well as those whose income source is superannuation or retirement funds.
- The amount lost amongst the remaining gamblers varies. Forty three percent of gamblers lost under \$30, while 8% lost \$100 or more on their most recent gambling occasion.
- While the sample sizes of the sub-groups are small, further analysis of survey results suggests that losses tend to be higher amongst:
 - males
 - those aged under 45 years
 - those who have withdrawn cash using ATM/EFTPOS facilities in venues (particularly hotels/taverns); and
 - self-identified problem gamblers.

Figure 4: Amount lost gambling on last occasion



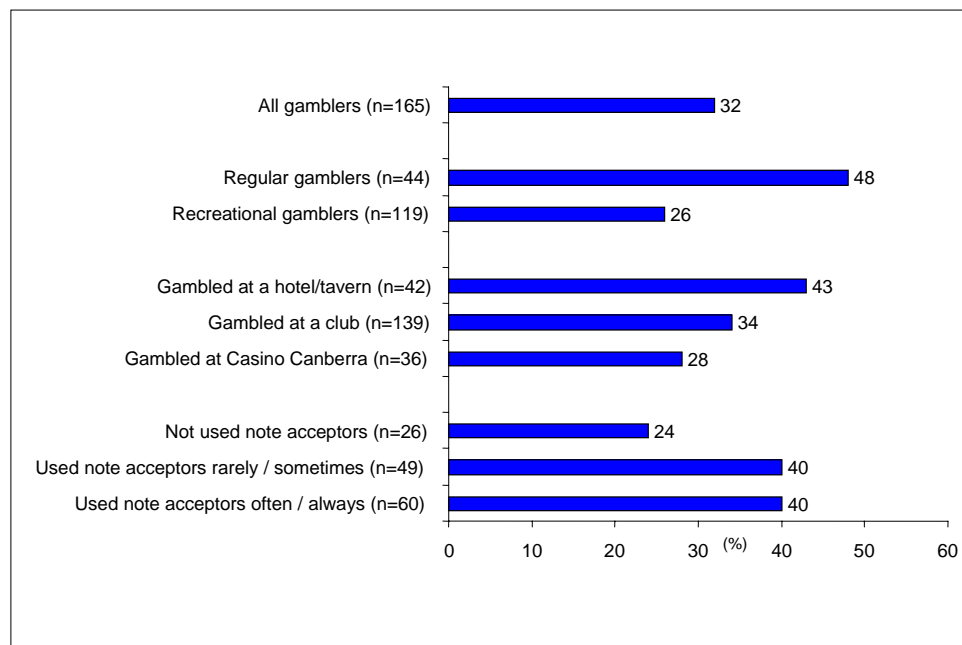
Source: all gamblers, n=165

Q66: How much money did you lose on this occasion?

Gambled for longer than intended

- Around one in three gamblers (32%) agree they have gambled for longer than intended at some stage over the last 12 months (Figure 5).
- While the base sample sizes of the sub-groups are small, further analysis of survey results suggests that the gamblers who are more likely than average to **agree** are:
 - aged 18-34 years
 - single
 - earning \$30K-\$50K
 - working part time
 - those born outside Australia or the UK
 - regular gamblers and those who identified themselves as problem gamblers (10 out of 11 agree)
 - have used ATM/EFTPOS facilities in venues
 - have gambled at hotels/taverns
 - have used note acceptors on gaming machines
- The gamblers who are more likely than average to **disagree** are:
 - aged 65+ years
 - those whose income source is superannuation or retirement funds
 - recreational gamblers
 - have not used ATM/EFTPOS facilities in venues
 - have gambled at the Casino Canberra
 - have not used note acceptors on gaming machines.

Figure 5: Patrons who have gambled for longer than intended in the last 12 months



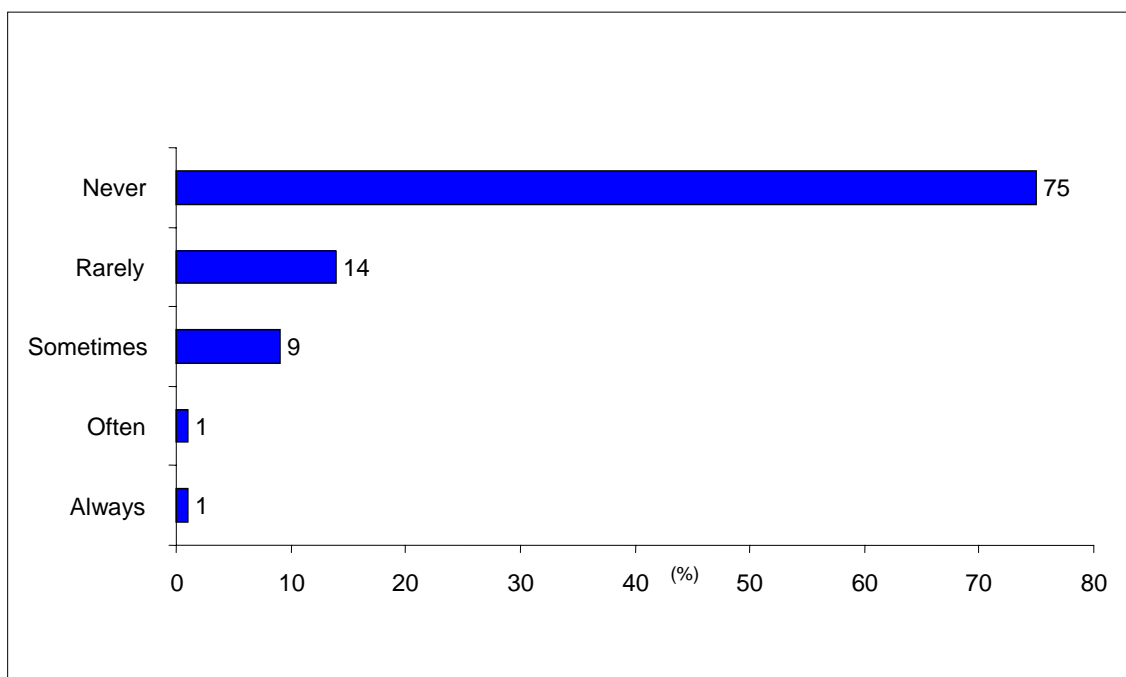
Source: All gamblers (n=165)

Q67: In the last 12 months, have you ever gambled for longer than you had originally intended?

Gambled more than could afford

- Three quarters of gamblers (75%) claim they have never gambled more than they could afford to lose over the last 12 months (Figure 6). Those who are more likely to say this tend to be:
 - aged 65+ years
 - earning \$50K-\$70K
 - recreational gamblers
 - have not used an ATM in venues
 - have spent EFTPOS rather than ATM money gambling
- One in four gamblers (25%) say they have gambled more money than they could afford, but the majority have done so only rarely (14% of gamblers) or sometimes (9% of gamblers) over the last 12 months.
- For 2% of gamblers, the situation where they gamble more than they can afford has occurred often or always in the last 12 months.

Figure 6: Patrons who have gambled more than could afford to lose in the last 12 months



Source: All gamblers (n=165)

Q68: In the last 12 months, have you gambled more than you could really afford to lose?
Would you say never, rarely, sometimes, often or always?

Use of note acceptors

The gamblers who have played gaming machines in the last 12 months were asked if the machines they usually play allow them to insert notes.

- The majority of gaming machine players (87%) usually play machines where it is possible to insert notes (Table 9).

Table 9: Availability of note acceptors – recreational, regular and problem gamblers

Response Categories	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Yes	84 (79)	94.3 (3)	80 (8)
No	11.7 (11)	5.7 (2)	20 (2)
Don't Know	4.3 (4)		

Source: All gamblers

Q69. Do the pokies you usually play allow you to insert notes rather than coins?

The gaming machine players who have used EGMs with note acceptors were then asked the frequency with which they insert notes (Table 10, Figure 7).

- While the majority of gaming machine players who use note acceptor machines have inserted notes (91%), the frequency of doing so is varied.
- One in three (33%) always insert notes, whereas 43% only insert notes rarely or sometimes.
- Regular gamblers (36.4%) and self-identified problem gamblers (50%) always use note acceptors when gambling on EGMs.
- Although the sample size is small, only 18.2% of self-identified problem gamblers do not use note acceptors.

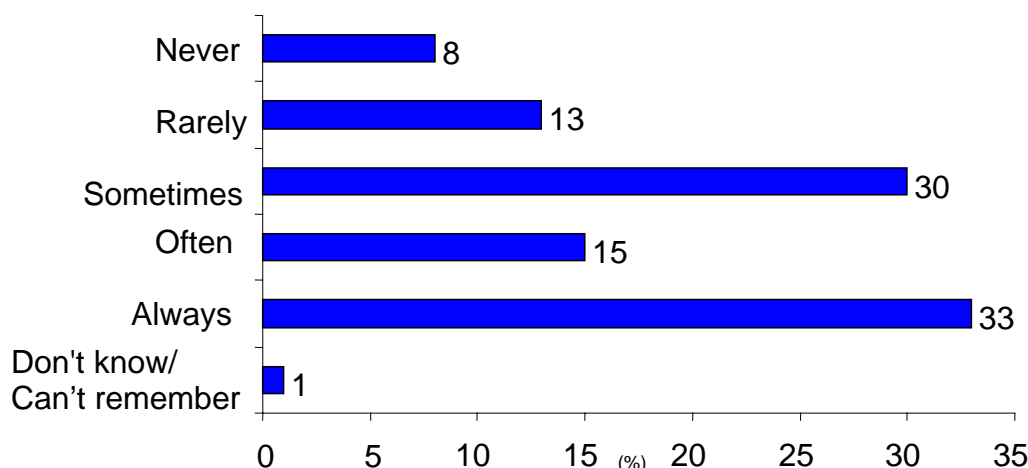
Table 10: Frequency of inserting notes into EGMs – recreational, regular and self-identified problem gambler

Frequency	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Never	11.4 (9)	6.1 (2)	
Rarely	13.9 (11)	12.1 (4)	
Sometimes	27.8 (22)	30.3 (10)	12.5 (1)
Often	16.5 (13)	15.2 (5)	37.5 (3)
Always	29.1 (23)	36.4 (12)	50 (4)
Don't know/can't remember	1.3 (1)		

Source: Patrons who insert notes into EGMs (n=121)

Q70. Would you say you insert notes... never, rarely, sometimes, often or always?

Figure 7: Frequency of inserting notes into EGMs



Source: Gamblers who use note acceptor machines, n=121

Q70: Would you say you insert notes... never, rarely, sometimes, often or always?

Gaming machine players who have used note acceptor EGMs were also asked what denominations of notes they usually use (Tables 11, 12)

- These gamblers are divided between those using \$5 notes (26%), \$10 notes (31%) and \$20 notes (34%).
 - Gamblers using note acceptors on a more frequent basis tend to use larger denominations than those using them only rarely or sometimes.
 - Similarly, regular gamblers and problem gamblers using note acceptor machines tend to be using larger denominations than recreational gamblers.

Table 11: Denomination of notes usually inserted into EGMs by gambler type

Denomination	Recreational	Regular	Self-Identified
	Gambler	Gambler	Problem Gambler
	% (n)	% (n)	% (n)
\$5	34.8 (24)	19.4 (6)	
\$10	30.4 (21)	29 (9)	12.5 (1)
\$20	30.4 (21)	35.5 (11)	62.5 (5)
\$50	4.3 (3)	16.1 (5)	25 (2)
\$100			
Don't know/can't remember			

Source: patrons who insert notes into EGMs

Q71. What denomination of notes would you usually use?

Table 12: Denomination of notes inserted into EGMs by frequency of use – regular and recreational gamblers

Denominations used in note acceptor machines	Use note acceptors (N=109)	Use note acceptors rarely/sometimes (N=49)	Use note acceptors often/always (N=60)	Regular gamblers (N=36)	Recreational gamblers (N=76)
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	%	%	%	%	%
\$5	26	41	13	12	33
\$10	31	32	30	33	30
\$20	34	24	43	38	32
\$50	9	4	13	17	5

Source: Patrons who use note acceptors.

- Gamblers inserting notes into gaming machines are equally divided between those who gamble until all the money has gone (51%) and those who don't (49%). The results do not differ by frequency of using note acceptor machines (Table 13).
- Eighty five percent of note acceptor users claim they never lose track of the amount they are spending when they insert notes (Figure 8).
- The remainder who have lost track of the amount they are spending while inserting notes have done so on a varied basis.

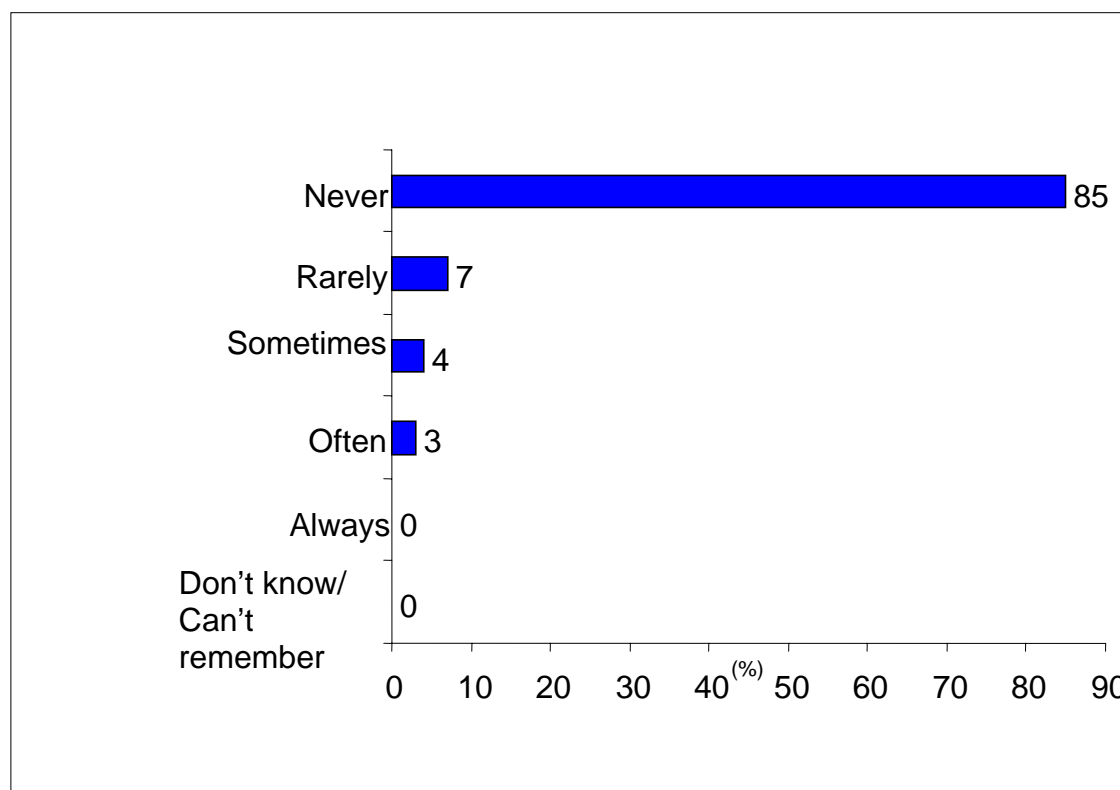
Table 13: Gamblers who insert notes into EGMs and gamble till all the money has gone – recreational, regular and problem gamblers

Response Categories	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Yes	55.1 (38)	51.6 (16)	62.5 (5)
No	44.9 (31)	48.4 (15)	37.5 (3)

Source: Patrons who insert notes into EGMs

Q72, When you insert notes do you gamble till all the money has gone?

Figure 8: Gamblers who lose track of amount spending when using note acceptors



Source: Patrons who use note acceptor machines, n=121

Q73: When using notes, do you ever lose track of the amount you are spending?

Would you say... never, rarely, sometimes, often or always?

Use of venue cash facilities

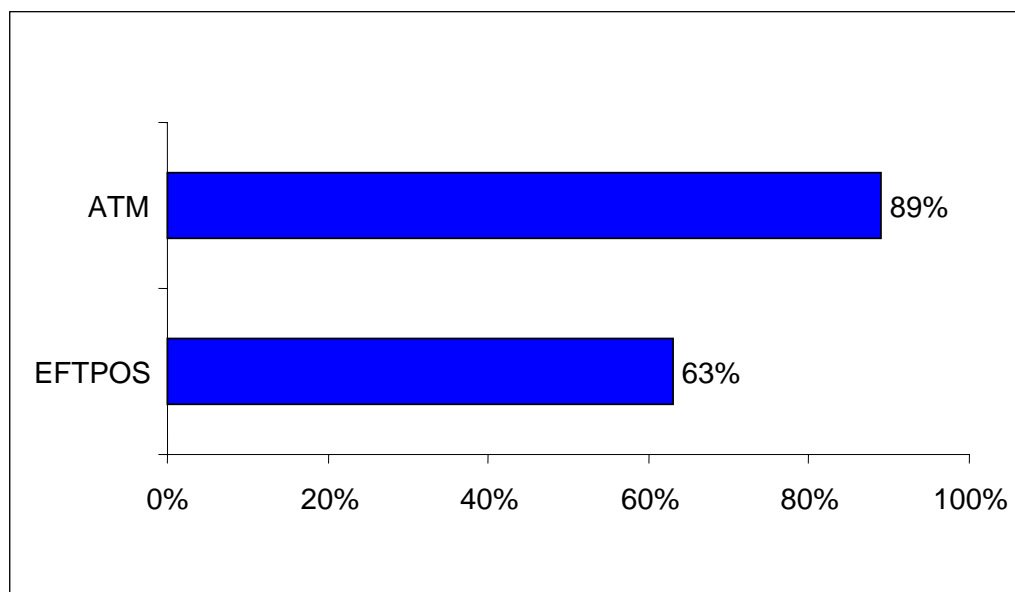
This section examines the usage of venue cash facilities, including use of ATM/EFTPOS facilities to withdraw cash, specifically used at gaming venues, as well as frequency of ATM/EFTPOS withdrawals at venues, amounts withdrawn, activities undertaken using these withdrawals, reasons for using these facilities, and accounts used for ATM/EFTPOS withdrawals. While venue patrons were asked about ATM and EFTPOS withdrawals separately, the results are presented together (Figure 9).

Use of ATM and EFTPOS facilities

ACT residents who have visited a gaming venue in the last 12 months (84% of residents) were asked if they have:

- withdrawn money from any ATM in the ACT in the last 12 months; and/or
- got extra cash out when they have used EFTPOS in the ACT in the last 12 months.
 - The majority of venue patrons (89%) have withdrawn money from an ACT ATM in the last 12 months.
 - The proportion of respondents accessing cash via EFTPOS is lower, but still a high proportion, at 63% of venue patrons.

Figure 9: Cash withdrawn from gaming venue ATM and EFTPOS in last 12 months



Source: Gaming venue patrons, n=632

Q7/25/26: In the last 12 months have you withdrawn money from any ATM in the ACT / or got extra cash out when using EFTPOS?

Where usually access ATM and EFTPOS facilities

Gaming venue patrons who also use ATM or EFTPOS were read a list of places and asked where they **usually** access ATM/EFTPOS facilities to withdraw money in the ACT (Table 14).

- This group of venue patrons usually access ATMs for money withdrawals at either a regional shopping centre (50%) or their local shops (45%). A further one in five access ATMs in Civic (20%) or a supermarket (19%).
- Fewer than one in ten (9%) usually withdraw money at a club ATM, and 4% usually use a hotel/tavern ATM.
- Supermarkets are the most commonly used EFTPOS facilities for withdrawing cash, as mentioned by 83% of venue patrons who use EFTPOS for withdrawing money.
- A further three in ten use either a regional shopping centre (30%) or their local shops for EFTPOS withdrawals. One in four (25%) access EFTPOS for withdrawing money at petrol stations.
- Few respondents usually use EFTPOS facilities at clubs or hotels/taverns for withdrawing money (3% each).

Table 14: Usual access place for ATM/EFTPOS – all gaming venue patrons

Where usually access ATM/EFTPOS facilities	% ATM* (n=566)	% EFTPOS** (n=387)
Regional Shopping centre	50	30
Local shops	45	30
Civic	20	12
Supermarket	19	83
Petrol station	16	25
Club	9	3
Other bank/bank outlet	4	-
Near my workplace	4	-
Hotel/tavern	4	3
Other	3	2

Source: *Gaming venue patrons and ATM users; **Gaming venue patrons and EFTPOS users
Q8: Where do you usually access an ATM to withdraw money in the ACT?

Gambling participation makes little difference in terms of where ACT venue patrons usually access ATMs, other than for club ATMs (Table 15).

- Self-identified problem gamblers differ from other groups in that more of this group usually access ATMs at clubs (60%), supermarkets (60%) and regional shopping centres. Only 25% of regular gamblers, 12.7% of recreational gamblers and 5.2% of non-gamblers usually access an ATM at a club.
- Non-gamblers and regular gamblers prefer to access ATMs at the local shops and regional shopping centres than at other locations.
- Relatively few gamblers access ATMs at Casino Canberra or hotels/taverns.

Table 15: Usual access place for ATM withdrawal over the last 12 months: non-gamblers, recreational, regular and problem gamblers

Where usually access ATM/EFTPOS facilities	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Supermarket	19 (80)	19.6 (20)	21.9 (7)	60 (6)
Local shops	43.1 (181)	51 (52)	62.5 (20)	40 (4)
Regional Shopping Centre	50.7 (213)	53.9 (55)	56.3 (18)	70 (7)
Hotel/tavern	2.1 (9)	2 (2)	12.5 (4)	10 (1)
Club	5.2 (22)	12.7 (13)	25 (8)	60 (6)
Casino Canberra	0.2 (1)	1 (1)		10 (1)
Petrol station	13.8 (58)	13.7 (14)	25 (8)	20 (2)
Civic	20 (84)	17.6 (18)	15.6 (5)	20 (2)
Other bank/Bank outlet	5 (21)		3.1 (1)	
Near my workplace	2.6 (11)	5.9 (6)		10 (1)
Somewhere else	3.1 (13)	3.9 (4)	3.1 (1)	

Source: Patrons who have accessed an ATM anywhere in the ACT in the last 12 months

Q8: Where do you usually access an ATM to withdraw money in the ACT?

Proportions may sum to more than 100 because some respondents gave more than one reason.

The pattern for accessing EFTPOS differs from ATMs across all groups (Table 16).

- Supermarkets are the most common source of EFTPOS cash withdrawals for all gambling groups, although a large proportion of regular gamblers also use EFTPOS in local shops.
- Although the sample size is small, a proportion of problem gamblers also use regional shopping centres to access EFTPOS.

Table 16: Usual access place for EFTPOS withdrawal over the last 12 months: non-gambler, recreational, regular and problem gamblers

Where usually access ATM/EFTPOS facilities	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Supermarket	84 (246)	88.4 (61)	58.8 (10)	100 (8)
Local Shops	29 (85)	33.3 (23)	41.2 (7)	12.5 (1)
Regional Shopping Centre	25.6 (75)	31.9 (22)	23.5 (4)	37.5 (3)
Hotel/tavern	2 (6)	2.9 (2)	5.9 (1)	
Club	2.7 (8)	1.4 (1)	5.9 (1)	
Casino Canberra				
Petrol Station	20.5 (60)	24.6 (17)	29.4 (5)	
Civic	9.9 (29)	11.6 (8)	11.8 (2)	
TAB Outlet	0.3 (1)			
Other Bank/Bank Outlet				
Near my Workplace	0.3 (1)			
Somewhere else	1 (3)	4.3 (3)	5.9 (1)	

Source: Patrons who have withdrawn EFTPOS money from anywhere in the ACT in the last 12 months Q27. Where do you usually access EFTPOS to get extra cash out in the ACT?

Proportions may sum to more than 100 because some respondents gave more than one answer.

Use of ATMs and EFTPOS in a gaming venue

Those who did not say they **usually** withdraw cash from venue ATMs or EFTPOS facilities were then prompted with a further question, asking whether they have **ever** withdrawn money from an ATM or EFTPOS facility in an ACT venue. The results in Table 17 combine the two questions (ie the ‘usually use’ and ‘ever use’ questions).

Table 17: ATM/EFTPOS withdrawals at gaming venues in last 12 months: non-gamblers, recreational and regular gamblers

Use of ATM/ EFTPOS withdrawals at gaming venue in the last 12 months	ATM (n=566)			EFTPOS (n=387)		
	% Regular Gamblers (N=39)	% Recreational Gamblers (N=105)	% Non Gamblers (N=420)	% Regular Gamblers (N=22)*	% Recreational Gamblers (N=72)	% Non Gamblers (N=293)
Club	92	67	34	26	18	9
Hotel/tavern	46	30	18	21	7	7
Casino Canberra	31	15	1	5	3	-
TAB outlet	na	na	na	5	-	1
None of the above	8	28	62	70	77	88

Source: Gaming venue patrons & ATM/EFTPOS users. Q8/9 and Q27/28 combines whether they usually and whether they have ever withdrawn money from an ATM/EFTPOS in an ACT venue.

* Firm conclusions cannot be drawn from these data sets because of small sample sizes

A large majority of regular gamblers (92%) and recreational gamblers (67%) have used ATMs in clubs to access cash in the previous 12 months.

- A smaller proportion of these groups (46% of regular gamblers and 30% of recreational gamblers) have withdrawn money from ATMs in hotels/taverns.
- Relatively few respondents have accessed EFTPOS facilities at a gaming venue for cash.

ATM withdrawals in a gaming venue

- Almost half of the patrons of gaming venues who also withdraw cash from ATMs (49%) have done so at an ACT gaming venue in the last 12 months (Table 18)
- Forty five percent have withdrawn money at a club in the last 12 months. The majority of regular gamblers (92%) have withdrawn money from a club, as have a high proportion of recreational gamblers (67%).
- One in three non-gamblers (34%) have used club ATMs for withdrawing money in the last 12 months.
- Twenty two percent of venue patrons who also use ATMs for withdrawing money have done so at an ACT hotel/tavern in the last 12 months. Again, the regular gamblers are more likely to have done this than the recreational gamblers (46% versus 30% respectively).

Table 18: ATM access in gaming venues over the last 12 months: non-gamblers, recreational, regular and problem gamblers

Gaming Venue	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Hotel/Tavern				
Yes	14 (59)	28.4 (29)	37.5 (12)	40 (4)
No	86 (361)	71.6 (73)	62.5 (20)	60 (6)
Club				
Yes	32.4 (136)	63.7 (65)	84.4 (27)	100 (10)
No	67.6 (284)	36.3 (37)	15.6 (5)	
Casino				
Yes	1 (4)	11.8 (12)	15.6 (5)	40 (4)
No	99 (416)	82.2 (90)	84.4 (27)	60 (6)

Source: Patrons who have accessed an ATM anywhere in the ACT in the last 12 months

Q9 In the last 12 months have you withdrawn money from an ATM in an ACT (gaming venue type)?

EFTPOS withdrawals in a gaming venue

- As expected, EFTPOS withdrawals at gaming venues are significantly less common than ATM withdrawals. Just 16% of venue patrons who also use EFTPOS for withdrawing money, actually withdraw money at venue EFTPOS facilities (Table 19).
- The gaming venues most likely to be used for EFTPOS withdrawals are clubs (12%) and hotel/taverns (8%).
- Regular gamblers are more likely to use EFTPOS at gaming venues for withdrawing money than are recreational gamblers.

Table 19: EFTPOS cash withdrawals in gaming venues over the last 12 months: non-gambler, recreational, regular and problem gamblers

Venue/Response	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Hotel/Tavern				
Yes	5.1 (15)	5.8 (4)	29.4 (5)	
No	94.9 (278)	94.8 (65)	70.6 (12)	100 (8)
Club				
Yes	7.2 (21)	13 (9)	41.2 (7)	
No	94.8 (272)	87 (60)	58.8 (10)	100 (8)
Casino				
Yes	-	1.4 (1)	5.9 (1)	
No	100 (293)	98.6 (68)	94.1 (16)	100 (8)
TAB				
Yes	0.7 (2)	-	5.9 (1)	
No	99.3 (291)	100 (69)	94.1 (16)	100 (8)

Source: Respondents who have withdrawn extra cash from EFTPOS in last 12 months.

In terms of demographic differences, the venue patrons who use venue **ATMs** for withdrawing cash are more likely than average to be:

- male (especially for club ATM use)
- younger, aged 18-34 years
- single
- gamblers, particularly regular gamblers
- those who use note acceptors

Gaming venue patrons who use venue **EFTPOS** facilities for withdrawing cash are more likely than average to be:

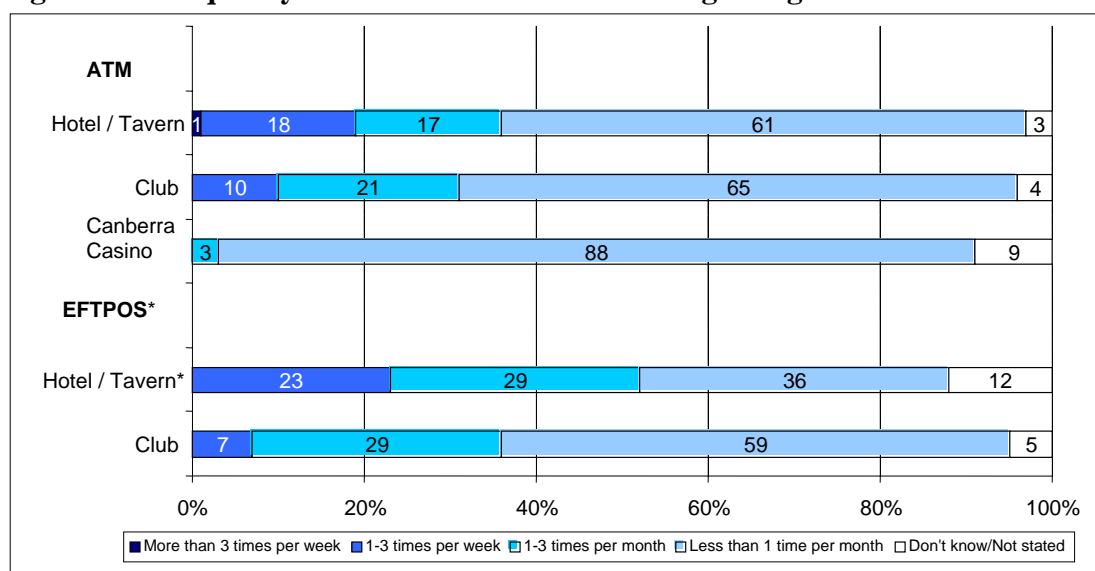
- younger, aged 18-34 years
- single
- gamblers, particularly regular gamblers

Frequency of ATM and EFTPOS use

- Those who have withdrawn money at venue ATM and EFTPOS facilities were asked how frequently they have done this in the last 12 months (Figure 10).
- Hotel/tavern ATM users have withdrawn money the most frequently, with over a third (36%) doing so at least monthly. One in five (19%) have withdrawn money at least weekly from hotel/tavern ATMs over the last 12 months.
- Almost a third of the club ATM users (31%) have withdrawn money at least once a month over the last 12 months, with 10% having done so at least weekly.
- The few who have used an ATM in the Casino Canberra to withdraw money have done so on a less frequent basis, with 88% withdrawing money less often than once a month.

- The venue EFTPOS users tend to be withdrawing money on a more frequent basis, with over half of the hotel/tavern EFTPOS users (52%) doing so at least monthly over the last 12 months.
- Over a third of the club EFTPOS users (36%) have withdrawn money at least monthly over the last 12 months.
- Regular and problem gamblers tend to access ATMs at gaming venues more frequently than do recreational and non-gamblers (Table 20)
- Gamblers tend to make more frequent *hotel/tavern* ATM withdrawals than non-gamblers (Table 20). 50% of regular gamblers and 25% of self-identified problem gamblers report accessing hotel/tavern ATMs 1-3 times a week.
- 33.3% of regular gamblers and 30% of self-identified problem gamblers report accessing *club* ATMs 1-3 times a week, in contrast to 5.9% and 3.1% of non-gamblers and recreational gamblers respectively.
- In terms of EFTPOS withdrawals, gamblers withdraw more frequently than non-gamblers in clubs; again, the regular gamblers are withdrawing more often than the recreational gamblers (Table 21).

Figure 10: Frequency of ATM and EFTPOS use at gaming venues



Source: Patrons who access ATM/EFTPOS at gaming venues

Q11-13/30-33: In the last 12 months, how many times have you withdrawn money from an ATM/EFTPOS in a...venue.

Note: Base size of EFTPOS at TAB and Casino Canberra were too small for analysis.

* Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Table 20: Frequency of gaming venue ATM access in the last 12 months: non-gamblers, recreational, regular and problem gamblers

Venue/Frequency	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Hotels/Taverns				
Less than 1 time per month	71.2 (42)	65.5 (19)	33.3 (4)	25 (1)
1-3 times per month	8.5 (5)	24.1 (7)	8.3 (1)	25 (1)
1-3 time per week	15.3 (9)	3.4 (1)	50 (6)	25 (1)
More than 3 times per week	1.7 (1)			
Don't know/Not stated	3.4 (2)	6.9 (2)	8.3 (1)	25 (1)
Clubs				
Less than 1 time per month	72.8 (99)	72.3 (47)	40.7 (11)	20 (2)
1-3 times per month	18.4 (25)	21.5 (14)	22.2 (6)	50 (5)
1-3 time per week	5.9 (8)	3.1 (2)	33.3 (9)	30 (3)
More than 3 times per week		1.5 (1)		
Don't know/Not stated	2.9 (4)	1.5 (1)	3.7 (1)	
Casino				
Less than 1 time per month	75 (3)	100 (12)	80 (4)	100 (4)
1-3 times per month	25 (1)			
1-3 time per week				
More than 3 times per week				
Don't know/Not stated			20 (1)	

Source: Patrons who have withdrawn ATM money from a gaming venue in the last 12 months. Q11/Q12/Q13. In the last 12 months, how many times have you withdrawn money from an ATM in an ACT hotel/tavern, club or Casino Canberra?

Table 21: Frequency of EFTPOS usage at gaming venues in the last 12 months: non-gamblers, recreational, regular and problem gamblers

Venue/Frequency	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Hotels/Taverns				
Less than 1 time per month	60 (9)	25 (1)		
1-3 times per month	20 (3)	25 (1)	60 (3)	
1-3 time per week	13.3 (2)	25 (1)	40 (2)	
More than 3 times per week				
Don't know/Not stated	6.7 (1)	25 (1)		
Clubs				
Less than 1 time per month	71.4 (15)	66.7 (6)	14.3 (1)	
1-3 times per month	19 (4)	33.3 (3)	57.1 (4)	
1-3 time per week	4.8 (1)		28.3 (2)	
More than 3 times per week				
Don't know/Not stated	4.8 (1)			
Casino				
Less than 1 time per month		100 (1)	100 (1)	
1-3 times per month				
1-3 time per week				
More than 3 times per week				
Don't know/Not stated				
TAB				
Less than 1 time per month	100 (1)		100 (1)	
1-3 times per month				
1-3 time per week				
More than 3 times per week				
Don't know/Not stated	0.2 (1)			

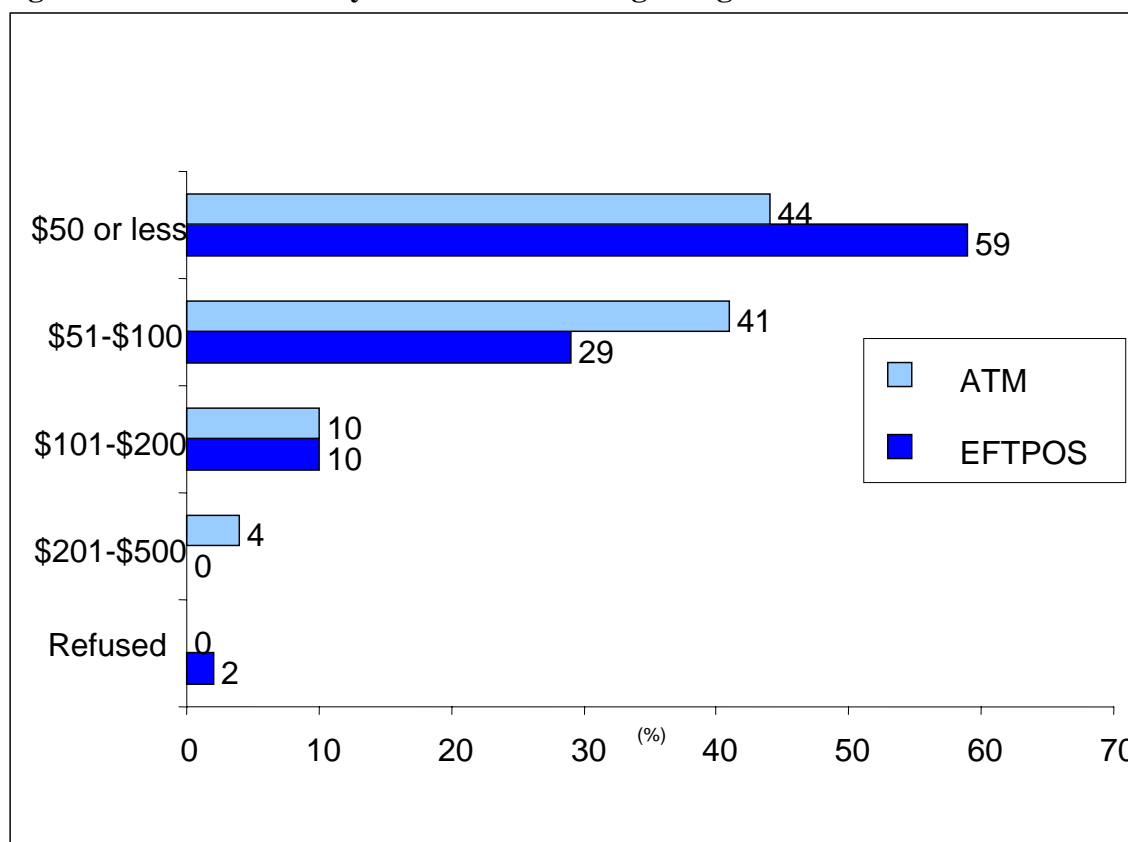
Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months Q30, Q31, Q32, Q33. In the last 12 months, how many times have you got extra cash out using EFTPOS in an ACT hotel/tavern, club, Casino Canberra, TAB outlet?

Amount usually withdrawn from gaming venue ATMs and EFTPOS

Respondents who have withdrawn money at gaming venue ATM and EFTPOS facilities were then asked how much money they **usually** get at any one time over the last 12 months (Figure 11).

- The gaming venue ATM users are equally divided between those who usually withdraw \$50 or less (44%) and those who withdraw \$51-\$100 (41%).
- Fourteen percent of these users usually withdraw larger amounts of over \$100, but most of these are in the range of \$101-\$200.
 - Gamblers usually withdraw more at venue ATMs than the non-gamblers, particularly the regular gamblers.
 - Withdrawals of less than \$100 are most common for all gambler groups, except for self-identified problem gamblers, of whom 60% report withdrawing more than \$100 on the last occasion.
- Gaming venue EFTPOS users tend to usually withdraw slightly smaller amounts than the ATM users. The majority (59%) usually withdraw \$50 or less. Almost three in four (73%) usually withdraw \$100 or less.
 - Again, gamblers usually withdraw larger amounts from venue EFTPOS facilities than the non-gamblers; however the withdrawals amongst recreational gamblers are marginally higher than those for regular gamblers.

Figure 11: Amount usually withdrawn from a gaming venue ATM/EFTPOS

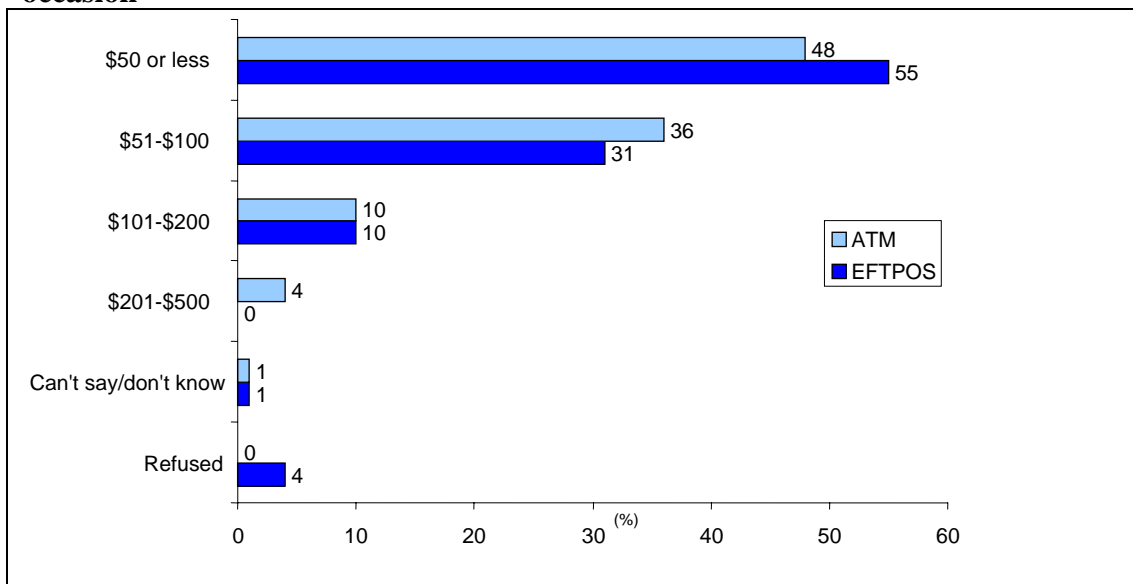


Source: Patrons who access gaming venue ATM/EFTPOS, n=258 and n=48
 Q14/34: Thinking about the withdrawals you have made from any ACT ATMs/EFTPOS in the last 12 months, how much money do you usually withdraw at any one time?

Amount withdrawn on last occasion

Those who have withdrawn money at venue ATM and EFTPOS facilities were also asked a series of questions about **the last time** they withdrew money from a venue ATM or EFTPOS facility. The first question asked how much money they got the last time they withdrew money from a venue ATM or EFTPOS facility (Figure 12).

Figure 12: Amount withdrawn from gaming venue ATM/EFTPOS on the last occasion



Source: Patrons who access gaming venue ATM/EFTPOS (n=258 and n=48 respectively)
 Q18/38: Thinking now about the last time you withdrew money from an ATM / EFTPOS in an ACT...
 VENUE..., how much did you get?

- On the last occasion, ATM gaming venue patrons were most likely to withdraw \$50 or less (48%). Eighty four percent withdrew \$100 or less the last time they withdrew money from a gaming venue ATM.
 - Again, gamblers withdraw slightly more than the non-gamblers, particularly the regular gamblers (Table 22). 47.1% of regular gamblers have withdrawn cash from EFTPOS facilities in a gaming venue (41.2% from a club EFTPOS).
- On the last occasion, venue EFTPOS users withdrew slightly smaller amounts than the ATM users (as was the case with the ‘usual’ withdrawal amount). Over half (55%) withdrew \$50 or less on the last occasion, and 86% withdrew \$100 or less (Table 23).
 - Again, gamblers withdrew slightly more at venue EFTPOS facilities than the non-gamblers (Tables 24, 25). The withdrawals amongst recreational gamblers on the last occasion were marginally higher than those for regular gamblers.
- On average, venue ATM and EFTPOS users report similar withdrawals for the usual amount and the amount on the last occasion.

Table 22: Usual amount withdrawn from gaming venue ATM: non-gamblers, recreational, regular and problem gamblers

Amount withdrawn	Non-Gambler	Recreational Gambler	Regular Gambler	Self-Identified Problem Gambler
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	% (n)	% (n)	% (n)	% (n)
\$50 or less	47.7 (72)	44.9 (31)	22.2 (6)	40 (4)
\$51 - \$100	39.1 (59)	43.5 (30)	44.4 (12)	30 (3)
\$101 - \$200	9.3 (14)	10.1 (7)	3.7 (6)	30 (3)
\$201 - \$500	4 (6)	1.4 (1)	3.7 (1)	
\$501 - \$1000				
More than \$1000				
Can't say/Don't know			3.7 (1)	
Refused			3.7 (1)	

Source: Patrons who have withdrawn ATM money from a gaming venue in the last 12 months.

Q14. Thinking about the withdrawals you have made from any ACT (gaming venue type) ATM in the last 12 months, how much money do you usually withdraw at any one time?

Table 23: Amount withdrawn the last time from a gaming venue ATM: non-gamblers, recreational, regular and problem gamblers

Amount withdrawn	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
\$50 or less	47.7 (72)	46.4 (32)	44.4 (12)	10 (1)
\$51 - \$100	36.4 (55)	42 (29)	29.6 (8)	30 (3)
\$101 - \$200	10.6 (16)	10.1 (7)	22.2 (6)	10 (1)
\$201 - \$500	3.3 (5)	1.4 (1)		40 (4)
\$501 - \$1000				10 (1)
More than \$1000				
Can't say/Don't know	2 (3)			
Refused			3.7 (1)	

Source: Patrons who have withdrawn ATM money from a gaming venue in the last 12 months.

Q18. Thinking about the last time you withdrew money from an ATM in an ACT (gaming venue type) how much money did you get?

Table 24: Usual amount withdrawn from gaming venue EFTPOS at anyone time

Amount withdrawn	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
\$50 or less	67.9 (19)	58.3 (7)	50 (4)	
\$51 - \$100	21.4 (6)	33.3 (4)	25 (2)	
\$101 - \$200	10.7 (3)	8.3 (1)	12.5 (1)	
\$201 - \$500				
\$501 - \$1000				
More than \$1000				
Can't say/Don't know				
Refused			12.5 (1)	

Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months

Q34. Thinking about the extra cash you have got out using EFTPOS at ACT (gaming venue type) in the last 12 months, how much money do you usually withdraw using EFTPOS at any one time?

Table 25: Amount withdrawn the last time money was withdrawn from gaming venue EFTPOS: non-gambler, recreational, regular and problem gamblers

Amount withdrawn	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
\$50 or less	67.9 (19)	50 (6)	50 (4)	
\$51 - \$100	21.4 (6)	25 (3)	25 (2)	
\$101 - \$200	10.7 (3)	8.3 (1)	12.5 (1)	
\$201 - \$500				
\$501 - \$1000				
More than \$1000				
Can't say/Don't know		8.3 (1)		
Refused		8.3 (1)	12.5 (1)	

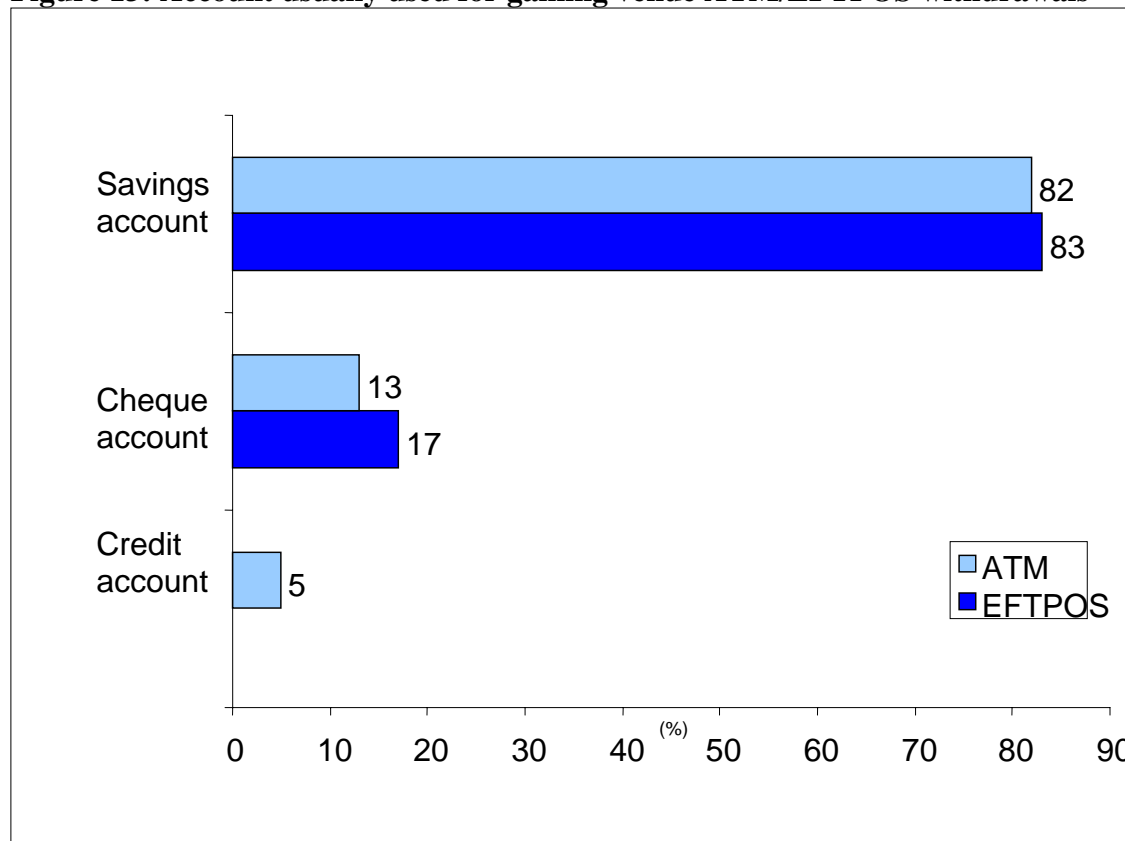
Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months Q38. Thinking now about the last time you got extra cash out using EFTPOS in an ACT (gaming venue type) how much did you get?

Account usually used for withdrawals

Gaming venue ATM and EFTPOS users were asked which account they usually withdraw the money from, when using venue facilities (Figure 13).

- The majority of venue cash withdrawals are from people's savings account. Over four in five venue ATM users (82%) and venue EFTPOS users (83%) access their savings account.
- Other venue ATM users mainly access their cheque account (13%); few use their credit account (5%).
- Other venue EFTPOS users (17%) withdraw from their cheque account.
- Males and those aged under 45 years are more likely than others to withdraw from their ATM savings account.
- There is no significant difference in use of ATM accounts by gamblers and non-gamblers. Within the gamblers group, there is also no difference between regular and recreational gamblers.

Figure 13: Account usually used for gaming venue ATM/EFTPOS withdrawals



Source: gaming venue ATM / EFTPOS user, n=258 and n=48

Q24/43 When you withdraw money from an ATM/EFTPOS in an ACT.....venue, do you usually do so from a...?

Activities usually undertaken with cash withdrawn

Gaming venue ATM and EFTPOS users were read a list of activities and asked which ones they **usually** spend the ATM/EFTPOS money on (Table 26).

- Both ATM and EFTPOS users in gaming venues are most likely to usually spend this money on drinks while at the venue (86% and 81% respectively).
- The next most commonly mentioned activity this money is usually spent on is buying meals while at the gaming venue. Venue ATM users are significantly more likely to usually spend their ATM money on meals, compared with EFTPOS users in gaming venues (80% versus 66% respectively).
- Around one in three venue ATM users (36%) and venue EFTPOS users (33%) usually spend their withdrawals on gambling while at the venue.
 - Those who are more likely than average to spend their venue withdrawals on gambling tend to be male, aged 45-54 years, and regular gamblers.

Table 26: Gaming venue ATM/EFTPOS withdrawals – usual activities

Activities usually spent ATM/EFTPOS withdrawals on	ATM % Money (N=258)	EFTPOS % Money (N=48)
Drinks while you were there	86	81
Meals while you were there	80	66
Gambling while you were there	36	33
Transport, eg a taxi home	25	26
Cigarettes while you were there	21	28
Tickets to a game or show while you were there	9	10
Other	11	19

*Source: Patrons who access gaming venue ATM/EFTPOS (n=258 and n=48 respectively)
Q15/35: Thinking now about what you spent this money on. In the last 12 months when you have got money from an ATM/ extra cash out using EFTPOS in the ACT/ in an ACT (gaming venue) did you usually spend it on any of the following...?*

Spending of gaming venue cash withdrawals on last occasion

Gaming venue ATM and EFTPOS users were then asked about the activities they spent **their last** venue withdrawals on (Table 27).

- Both venue ATM and venue EFTPOS users are most likely to have spent their most recent withdrawal on drinks while at the venue. Venue ATM users are marginally more likely than their EFTPOS counterparts to have done this (81% and 70% respectively).
- The next most commonly mentioned activity the most recent withdrawal was spent on was buying meals while at the venue. Sixty five percent of venue ATM users and 57% of venue EFTPOS users spent their most recent withdrawal on this activity.
- Around one in four venue ATM users (25%) and venue EFTPOS users (26%) spent their last withdrawal on gambling while at the venue.
 - Those who are more likely than average to have spent their most recent venue withdrawal on gambling tend to be male or aged 45-54 years.

Table 27: Gaming venue ATM/EFTPOS withdrawals: activities on last occasion

Activities spent ATM/EFTPOS withdrawals on last occasion	ATM % Money (N=258)	EFTPOS % Money (N=48)
Drinks while you were there	81	70
Meals while you were there	65	57
Gambling while you were there	25	26
Cigarettes while you were there	11	19
Transport, eg a taxi home	8	22
Tickets to a game or show while you were there	2	3
Other	10	14
Don't know	1	-

*Source: Patrons who access gaming venue ATM/EFTPOS, n=258 and n=48)
Q19/39 Thinking now about the last time you withdrew money from an ATM/ extra cash out using EFTPOS in the ACT what did you spend this money on...?*

Gambling activities usually undertaken

Gaming venue ATM and EFTPOS users who usually spend their venue withdrawals on gambling were then read a list of gambling activities and asked which ones they **usually** spend the ATM/EFTPOS money on. For each activity mentioned, they were also asked how much they have withdrawn from venues in the last 12 months and spent on this gambling activity. Note the results for ATM and EFTPOS users are shown in separate tables.

- Gaming venue ATM users are most likely to have spent their venue withdrawals on playing gaming machines, as mentioned by 89% who have spent their ATM withdrawals on gambling (Table 28).
- This is followed by betting on horse or greyhound races (27%) and playing table games at the Casino Canberra (22%).
- In terms of the amount these gamblers have spent in the last 12 months using ATM withdrawals, while the base sizes are small for most activities, further analysis of survey results suggests spending amounts are highly variable. For example, while 20% of gaming machine players have spent under \$50 using ATM withdrawals in the last 12 months – a similar proportion (17%) have spent over \$1,000 on this activity over the same period.

Table 28: ATM withdrawals usually spent on gambling – by type of gambling

ATM withdrawals USUALLY spent on gambling	Pokies or gaming machines	Betting on horse or greyhound races	Table games at Casino Canberra	Betting on a sporting event	Keno	Bingo or housie at a club	Other
	%	%	%	%	%	%	%
Gambling activity using ATM withdrawals as % of those spending money gambling (N=90)	89	27	22	12	8	8	1
Amount of ATM money spent	(N=82)	(N=18)*	(N=15)*	(N=8)*	(N=8)*	(N=10)*	(N=1)*
Under \$50	20	18	-	10	69	28	-
\$50-\$99	14	20	12	47	9	-	-
\$100-\$199	18	23	34	25	9	18	-
\$200-\$299	14	11	7	-	-	14	100
\$300-\$499	6	-	19	-	-	5	-
\$500-\$999	6	19	28	-	14	-	-
\$1000+	17	5	-	7	-	26	-
Don't know	4	5	-	10	-	9	-

Source: Patrons who gamble with gaming venue ATM withdrawals

Firm conclusions cannot be drawn from these data sets because of small sample sizes.

- Gaming venue EFTPOS users are most likely to have spent their venue withdrawals on playing gaming machines, as mentioned by 72% who have spent their EFTPOS withdrawals on gambling (Table 29).
- This is followed by Keno (26%), betting on horse or greyhound races (21%) and playing table games at the Casino Canberra (18%).

- While the sample sizes are small for most activities, further analysis of survey results suggests for most of these activities the usual spend is under \$100 over the last 12 months.

Table 29: EFTPOS withdrawals usually spent on gambling – by type of gambling

EFTPOS withdrawals USUALLY spent on gambling	Pokies or gaming machines	Keno	Betting on horse or greyhound races	Table games at Casino Canberra	Bingo or housie at a club	Other
	%	%	%	%	%	%
Gambling activity using ATM withdrawals as % of those spending money gambling (N=16)*	72	26	21	18	7	13
Amount of EFTPOS money spent	(n=12)*	(n=4)*	(n=3)*	(n=2)*	(n=2)*	(n=1)*
	%	%	%	%	%	%
Under \$100	53	56	44	65	72	100
\$100-\$499	32	22	56	35	28	-
\$500+	14	22	-	-	-	-

Source: patrons who gamble with gaming venue EFTPOS withdrawals

Firm conclusions cannot be drawn from these data sets because of small sample sizes

Gambling activities undertaken on last occasion

Gaming venue ATM and EFTPOS users who spent their **most recent** venue withdrawal on gambling were then read a list of gambling activities and asked on which ones they had spent amount last withdrawn from an ATM/EFTPOS. For each activity mentioned, they were also asked how much they withdrew from the venue on this last occasion. Note the results for ATM and EFTPOS users are shown in separate tables (Tables 30-37).

- Gaming venue ATM users (83%) are most likely to have spent their most recent venue withdrawal on playing gaming machines (Table 30).
- A greater proportion of regular gamblers (92.6%) and self-identified problem gamblers (90%) than recreational gamblers (69.6%) report spending money withdrawn from venue ATMs on gambling (Table 32).
- A large majority of gamblers (89%) spend gambling money withdrawn from an ATM in a gaming venue on gaming machines (Table 32).
- A greater proportion of regular gamblers and self-identified problem gamblers report withdrawing large amounts for gambling from venue ATMs than do recreational gamblers (Table 32).
- No self-identified problem gamblers report using cash from gaming venue EFTPOS for gambling (Table 35). Regular gamblers are more likely to spend EFTPOS cash on gambling, especially gaming machines (Table 36).
- In terms of the amount these gamblers spent on the last occasion, while the base sizes are small, further analysis of survey results suggests spending amounts are variable.

Table 30: ATM withdrawals spent on gambling on last occasion – by type of gambling

ATM withdrawals spent on gambling on last occasion	Gaming machines	Table games at Casino Canberra	Betting on horse or greyhound races	Bingo or housie at a club	Keno	Betting on a sporting event	Other
	%	%	%	%	%	%	%
Gambling activity using ATM withdrawals as % of those spending money gambling	83	13	8	6	2	1	3
Amount of ATM money spent	(n=56)	(n=6)*	(n=5)*	(n=6)*	(n=2)*	(n=1)*	(n=3)*
	%	%	%	%	%	%	%
Under \$20	25	-	8	52	-	-	73
\$20-\$29	22	-	13	48	-	100	27
\$30-\$49	14	39	56	-	51	-	-
\$50-\$99	26	9	-	-	49	-	-
\$100+	10	52	-	-	-	-	-
Don't know	4	-	23	-	-	-	-

Source: Patrons who gamble with gaming venue ATM withdrawals (n=66)

Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Table 31: EFTPOS withdrawals spent on gambling on last occasion – by type of gambling

EFTPOS withdrawals spent on gambling on last occasion	% Pokies or gaming machines	% Table games at Casino Canberra	% Betting on sports event	% Betting on horse, greyhound races	% Keno	% Other
Gambling activity using EFTPOS withdrawals as % of those spending money gambling*	71	34	8	7	7	16
Amount of EFTPOS money spent	(n=8)*	(n=3)*	(n=1)*	(n=1)*	(n=1)*	(n=1)*
	%	%	%	%	%	%
Under \$30	53	-	-	-	-	100
\$30-\$49	28	-	-	-	-	-
\$50+	19	100	100	100	100	-

Source: Patrons who gamble with gaming venue EFTPOS withdrawals (n=11)

** Firm conclusions cannot be drawn from these data sets because of small sample sizes.*

Table 32: Gaming venue ATM withdrawals in last 12 months – usual activities money spent on

Money Spent On (Multiple responses)	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Meals	80.1 (121)	84.1 (58)	74.1 (20)	80 (8)
Drinks	77.5 (117)	94.2 (65)	81.5 (22)	70 (7)
Cigarettes	31.2 (20)	20.3 (14)	55.6 (15)	20 (2)
Tickets to a game show	6 (9)	10.1 (7)	25.9 (7)	10 (1)
Gambling	5.3 (8)*	69.6 (48)	92.6 (25)	90 (9)
Transport (eg a taxi home)	19.2 (29)	21.7 (15)	37 (10)	10 (1)
Things somewhere else	13.2 (20)	8.7 (6)	11.1 (3)	10 (1)
Don't know	0.7 (1)			

Source: Patrons who have withdrawn money from a gaming venue ATM in the last 12 months.

Q15. Thinking now about what you spent this money on. In the last 12 months when you have got money from an ATM in an ACT (gaming venue type) did you usually spend it on any of the following? Proportions may sum to more than 100 because some respondents may have listed more than one activity.

*These respondents reported spending cash on gambling at Q15, but at Qs 53, 55, 57 they reported as non-gamblers.

Table 33: Gambling activity with venue ATM withdrawals in last 12 months: recreational, regular and problem gambler

Gambling Activity	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Pokies or gaming machines	89.6 (43)	96 (24)	88.9 (8)
Betting on horse or greyhound racing	16.7 (8)	36 (9)	
Table games at Casino Canberra	18.8 (9)	12 (3)	33.3 (3)
Keno	6.3 (3)	12 (3)	
Bingo or housie at a club	6.3 (3)	20 (5)	11.1 (1)
Betting on a sporting event	6.3 (3)	20 (5)	
Some other gambling activity		4 (1)	

Source: Patrons who have withdrawn money from a gaming venue ATM in the last 12 months

Q16. In the last 12 months which of the following gambling activities did you usually spend this money from the ATM on?

Proportions may sum to more than 100 because some respondents listed more than one activity.

Table 34: Amount withdrawn from venue ATM spent on gambling activities in the last 12 months: recreational, regular and problem gamblers

Gambling Activity	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Pokies or gaming machines			
Under \$50	18.6 (8)	25 (6)	12.5 (1)
\$50 - \$99	18.6 (8)		12.5 (1)
\$100 - \$199	18.6 (8)	25 (6)	
\$200 - \$299	20.9 (9)	4.2 (1)	
\$300 - \$499	4.7 (2)	4.2 (1)	
\$500 - \$999	7 (3)	12.5 (3)	25 (2)
\$1000 +	9.3 (4)	20.8 (5)	37.5 (3)
Don't know	2.3 (1)	8.3 (2)	12.5 (1)
Betting on horse or greyhound races			
Under \$50			
\$50 - \$99	25 (2)	33.3 (3)	
\$100 - \$199	25 (2)	11.1 (1)	
\$200 - \$299	25 (2)	11.1 (1)	
\$300 - \$499	12.5 (1)	11.1 (1)	
\$500 - \$999			
\$1000 +	12.5 (1)	11.1 (1)	
Don't know		11.1 (1)	
Table games at Casino Canberra			
Under \$50			
\$50 - \$99	33.3 (3)		
\$100 - \$199	22.2 (2)	66.7 (2)	
\$200 - \$299		33.3 (1)	
\$300 - \$499	22.2 (2)		33.3 (1)
\$500 - \$999	22.2 (2)		66.7 (2)
\$1000 +			
Keno			
Under \$50	100 (3)	33.3 (3)	
\$50 - \$99		33.3 (3)	
\$100 - \$199		33.3 (3)	
\$200 - \$299			
\$300 - \$499			
\$500 - \$999			
\$1000 +			
Bingo or housie at a club			
Under \$50	33.3 (1)	60 (3)	
\$50 - \$99			
\$100 - \$199		20 (1)	
\$200 - \$299	33.3 (1)		
\$300 - \$499		20 (1)	
\$500 - \$999			
\$1000 +	33.3 (1)		
Don't know			100 (1)
Betting on a sporting event			
Under \$50		20 (1)	
\$50 - \$99	100 (3)	20 (1)	
\$100 - \$199		20 (1)	

\$200 - \$299	
\$300 - \$499	
\$500 - \$999	
\$1000 +	20 (1)
Don't know	20 (1)
Some other gambling activity	
Under \$50	
\$50 - \$99	
\$100 - \$199	
\$200 - \$299	100 (1)
\$300 - \$499	
\$500 - \$999	
\$1000 +	

Source: Patrons who have gambled with money withdrawn from gaming venue ATM in last 12 months. Q17. And in the last 12 months, how much would you have withdrawn from ATMs at an ACT (gaming venue type) and spent it on (gambling type nominated)?

The sample size of respondents who use EFTPOS in a gaming venue and who spent the amount last withdrawn on gambling is very small (Table 35). However further analysis of survey results suggests that:

- Gaming venue EFTPOS users are most likely to have spent their most recent venue withdrawal on playing gaming machines, followed by playing table games at the Casino Canberra and betting on horse or greyhound racing (Table 36).
- The withdrawn amount spent on gaming machines tends to be less than the amount spent on other activities.
- As noted previously (Table 19), no self-identified problem gamblers reported withdrawing extra cash from EFTPOS facilities in gaming venues.

Table 35: Gaming venue EFTPOS withdrawals in last 12 months – usual activities: non-gambler, recreational and regular gamblers

Money Spent On (Multiple responses)	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)
Meals	64.3 (18)	75 (9)	62.5 (5)
Drinks	78.6 (22)	91.7 (11)	62.5 (5)
Cigarettes	28.6 (8)	25 (3)	37.5 (3)
Tickets to a game show	7.1 (2)	16.7 (2)	12.5 (1)
Gambling	10.7 (3)*	41.7 (5)	100 (8)
Transport (eg a taxi home)	21.4 (6)	33.3 (4)	37.5 (3)
Things somewhere else	10.7 (3)	25 (3)	12.5 (1)

Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months.

Q35. Thinking now about what you spent this money on. In the last 12 months when you have got extra cash out using EFTPOS in an ACT (gaming venue type) did you usually spend it on any of the following?

Proportions may sum to more than 100 because some respondents listed more than one activity.

*These respondents reported spending cash on gambling at Q15, but at Qs 53, 55, 57 they reported as non-gamblers.

Table 36: Gambling activities with EFTPOS cash withdrawals in last 12 months – usual activities: recreational and regular gamblers

Gambling Activity (Multiple responses)	Recreational Gambler % (n)	Regular Gambler % (n)
Pokies or gaming machines	80 (4)	87.5 (7)
Betting on horse or greyhound racing	20 (1)	25 (2)
Table games at Casino Canberra	20 (1)	12.5 (1)
Keno	20 (1)	
Bingo or housie at a club		12.5 (1)
Betting on a sporting event		
Some other gambling activity	20 (1)	

Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months

Q36. In the last 12 months, which of the following gambling activities did you usually spend this extra cash from the EFTPOS on?

Proportions may sum to more than 100 because some respondents listed more than one activity.

Table 37: Amount withdrawn from venue EFTPOS spent on gambling activities in the last 12 months: recreational and regular gamblers

Gambling Activity	Recreational Gambler % (n)	Regular Gambler % (n)
Pokies or gaming machines		
Under \$100	50 (1)	57.1 (4)
\$100 - \$499	50 (1)	28.6 (2)
\$500 +		14.3 (1)
Betting on horse or greyhound races		
Under \$100	100 (1)	
\$100 - \$499		100 (2)
\$500 +		
Table games at Casino Canberra		
Under \$100	100 (1)	
\$100 - \$499		100 (1)
\$500 +		
Keno		
Under \$100	100 (1)	
\$100 - \$499		
\$500 +		
Bingo or housie at a club		
Under \$100		
\$100 - \$499		100 (1)
\$500 +		
Betting on a sporting event		
Under \$100		
\$100 - \$499		
\$500 +		
Some other gambling activity		
Under \$100	100 (1)	
\$100 - \$499		
\$500 +		

Source: Patrons who have withdrawn money from a gaming venue EFTPOS in the last 12 months

Q37. And in the last 12 months, how much extra cash would you have got using EFTPOS at an ACT (gaming venue type) and spent it on (gambling activity)?

Reasons for using ATM and EFTPOS at a gaming venue

Venue ATM and EFTPOS users were read a list of reasons why people might withdraw money from venue ATMs and EFTPOS facilities, and asked which ones apply to them (Table 38).

- Convenient access is the most commonly mentioned reason for using venue facilities to withdraw money – 22% of venue ATM users and 29% of venue EFTPOS users say there are no other cash facilities in their local area.
- For other venue ATM and EFTPOS users it is an issue of security, with 19% of venue ATM users and 14% of venue EFTPOS users concerned about travelling with money in their wallet.
- Venue cash facilities are also used because they are conveniently located near people’s work, home or where they shop.
- Safety appears to be more of a concern for venue EFTPOS users, than venue ATM users. One in four venue EFTPOS users (25%) use these facilities because it is a safer environment for getting money.

Table 38: Reasons for using gaming venue ATM/EFTPOS

Reason for venue ATM/EFTPOS use	% ATM Use (n=258)	% EFTPOS Use (n=48)
There are no other ATMs/EFTPOS facilities in the local area	22	29
I don't like travelling with money in my wallet	19	14
It is close to my work	16	19
It is close to my home	14	16
It is close to where I shop	13	16
I can easily park my car there	12	13
It is a safer environment for getting money	11	25
Other	48	37

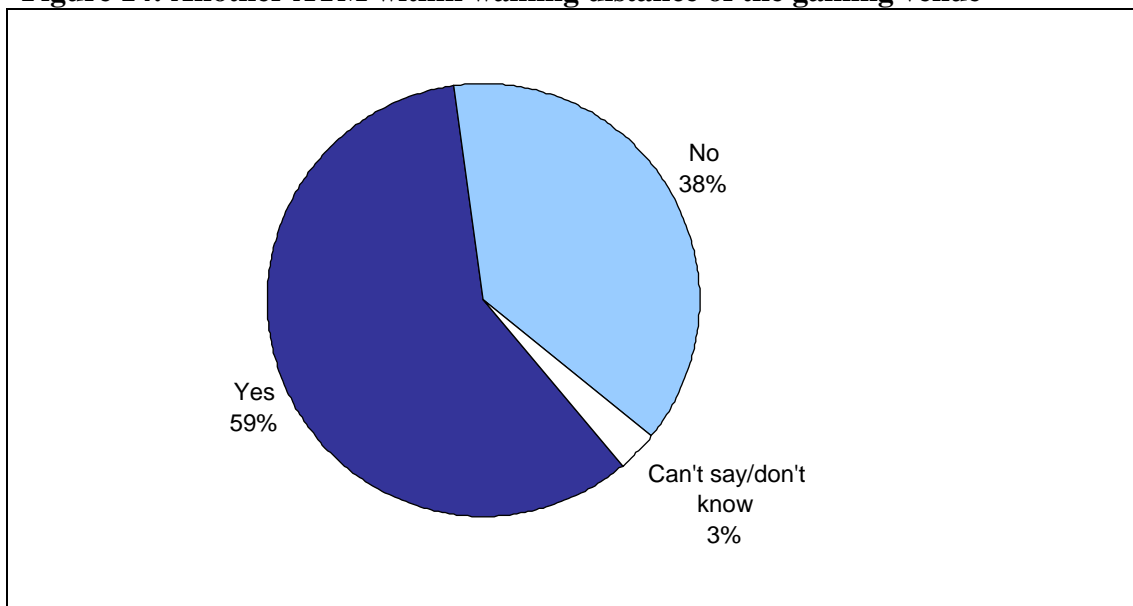
Source: Gaming venue ATM/EFTPOS users (n=258, n=48 respectively)

Other ATMs within walking distance

Gaming venue ATM users were asked if there is another ATM within walking distance from the venue ATM they usually use (Figure 14).

- For the majority (59%) there is another ATM within walking distance to their usual gaming venue ATM.
- However, for 38%, there is no other ATM within walking distance.
- The majority of self-identified problem gamblers report that another ATM is available within walking distance of the gaming venue (Table 39). However the small sample size for this group prevents firm conclusions from these figures.

Figure 14: Another ATM within walking distance of the gaming venue



Source: Gaming venue ATM users (n=258)

Q23: Is there another ATM within walking distance from the ATM you usually use in the ... hotel/tavern, club or Casino Canberra?

Table 39: Availability of another ATM within walking distance of the gaming venue: non-gambler, recreational, regular and problem gambler

Response Categories	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Yes	58.3 (88)	59.4 (41)	44.4 (12)	70 (7)
No	37.1 (56)	40.6 (28)	51.9 (14)	30 (3)
Don't Know	4.6 (7)		3.7 (1)	

Source: Patrons who have withdrawn ATM money from a gaming venue in the last 12 months.

Q23 Is there another ATM within walking distance from the ATM you usually use in the (gaming venue type)?

Use of cash facilities outside gaming venues

This section examines usage by ACT residents of cash facilities outside the gaming venue ('non-venue' facilities), including reasons for using non-venue ATM/EFTPOS facilities, amounts withdrawn at these facilities, where they usually access money spent in venues and reasons for accessing cash outside of venue. These questions are asked of survey respondents who use ATM or EFTPOS facilities for withdrawing money, but who do not use them at gaming venues (called non-venue ATM/EFTPOS users).

Reasons for using non-venue facilities

- Non-venue ATM/EFTPOS users were read a list of reasons why people might withdraw money from certain locations and asked which ones apply to them.
- The most commonly mentioned reason for using withdrawal facilities amongst this group is because they are near where people shop, as mentioned by seven in ten non-venue ATM users (70%) and non-venue EFTPOS users (69%) (Table 40).

- Other reasons for using these non-venue facilities are that they are close to people’s homes and they can easily park there.
- Non-venue ATM users are significantly more likely than their EFTPOS counterparts to mention the convenience aspects of being close to home or work, being able to park easily and having no other facilities in the area.
- Non-venue EFTPOS users are more likely to mention ‘other’ reasons

Table 40: Reason for non-gaming venue ATM/EFTPOS use

Reason for non venue ATM/EFTPOS use	%Non Venue ATM use (N=305)	%Non Venue EFTPOS use (N=339)
	It is close to where I shop	70
It is close to my home	51	37
I can easily park my car there	42	26
It is close to my work	32	17
It is a safer environment for getting money	26	20
There are no other ATM/EFTPOS facilities in the local area	21	13
I don't like travelling with money in my wallet	14	15
Other	11	24

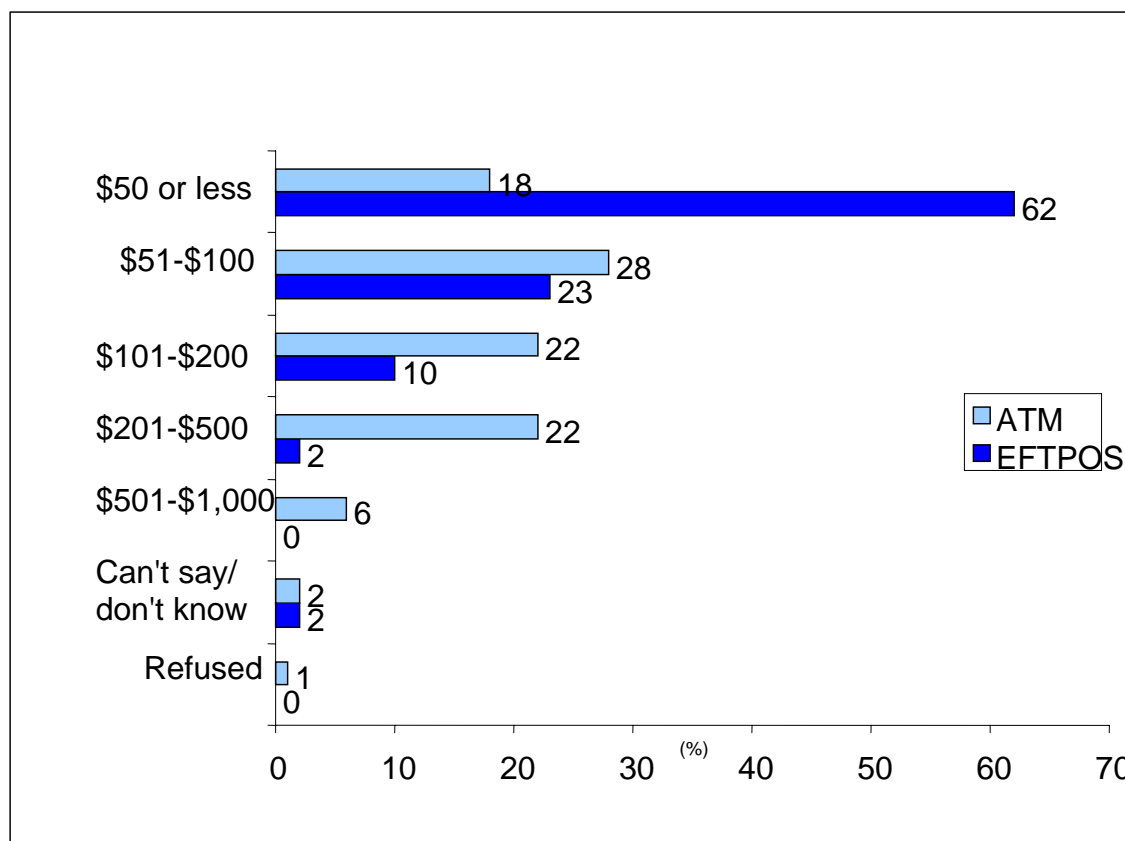
Source: Respondents who access ATM/EFTPOS at non-gaming venue locations Q44/46 You mentioned earlier you usually access ATMs/EFTPOS to withdraw money at the (non-gaming venue location). I am now going to read out some reasons why people might use ATMs/EFTPOS at certain locations to withdraw money, and I'd like you to tell me which ones apply to these locations.

Amount withdrawn from ATM/EFTPOS on last occasion

Non-venue ATM/EFTPOS users were asked how much money they got the last time they withdrew money from an ATM or EFTPOS facility.

- The amount of money withdrawn on the last occasion by non-venue ATM users varies considerably (Figure 15). The most common amount withdrawn was \$51-\$100 (28%), closely followed by \$101-\$200 (22%) and \$201-\$500 (22%). A further 18% of this group withdrew \$50 or less.
- Non-venue EFTPOS users tended to withdraw smaller amounts than their ATM counterparts, with the majority (62%) getting \$50 or less on the most recent occasion.
- There is no notable difference in the amounts of ATM withdrawals between non-gamblers and recreational gamblers (Table 41). The sample sizes for regular and problem gamblers are too small for any firm conclusions.
- The last withdrawal amount for the non-venue ATM users was significantly larger than the amount withdrawn by gaming venue ATM users. The two groups of EFTPOS users, however, withdrew similar amounts on the last occasion

Figure 15: Amount withdrawn at a non-gaming venue ATM/EFTPOS facility on last occasion



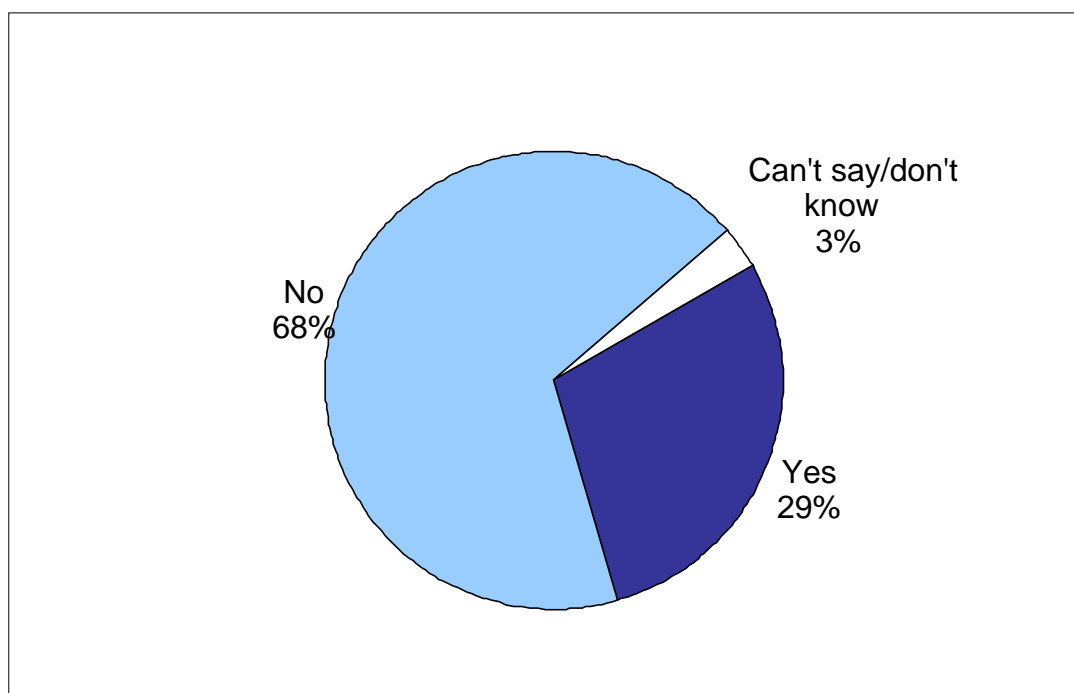
Source: Non gaming venue ATM / EFTPOS user (n=305 and n=339 respectively)
 Q45/47: Thinking now about the last time you withdrew money from an ATM / got cash out using EFTPOS, how much did you get?

Extra money withdrawn on last EFTPOS occasion

The non-venue EFTPOS users were also asked if they got extra cash out the last time they used EFTPOS to purchase something.

- Two thirds (68%) did not get extra cash out on their most recent EFTPOS transaction (Figure 16).
- Three in ten (29%), however, did get extra cash out on that occasion.
- Non-gamblers and recreational gamblers who use non-venue ATM and EFTPOS facilities tend to withdraw smaller amounts than regular gamblers (Tables 41 and 42).

Figure 16: Respondents who got extra cash out using non-gaming venue EFTPOS on last occasion



Source: Non-gaming venue EFTPOS respondents n=339)

Q48: When you last used EFTPOS to purchase something, did you get extra cash out?

Table 41: Non-gaming venue ATM withdrawals - amount withdrawn last time: non-gambler, recreational, regular and problem gambler

Amount withdrawn	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
\$50 or less	16.9 (45)	21.2 (7)		
\$51 - \$100	27.4 (73)	18.2 (6)	40 (2)	
\$101 - \$200	24.4 (65)	33.3 (11)		
\$201 - \$500	22.6 (60)	21.2 (7)	60 (3)	
\$501 - \$1000	4.9 (13)	6.1 (2)		
More than \$1000	0.8 (2)			
Can't say/Don't know	1.5 (4)			
Refused	1.5 (4)			

Source: gaming venue patrons who access ATM/EFTPOS in another location

Q45. Thinking now about the last time you withdrew money from an ATM, how much did you get?

Table 42: Non-gaming venue EFTPOS withdrawals - amount withdrawn last time: non-gambler, recreational, regular and problem gambler

Amount withdrawn	Non-Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
\$50 or less	58.5 (155)	54.4 (31)	44.4 (4)	50 (4)
\$51 - \$100	2.4 (62)	33.3 (19)	33.3 (3)	37.5 (3)
\$101 - \$200	12.8 (34)	8.8 (5)	11.1 (1)	
\$201 - \$500	1.9 (5)	3.5 (2)	11.1 (1)	12.5 (1)
\$501 - \$1000	0.4 (1)			
More than \$1000	0.4 (1)			
Can't say/Don't know	2.6 (7)			
Refused				

Source: Q47.

Where access money spent in venues

Gaming venue patrons who do not use venue ATM or EFTPOS facilities were read a list of places and asked where they **usually** access money they spend in venues.

- The vast majority (65%) get the money they spend at gaming venues at a non-venue ATM (65%) (Table 43).
- Others tend to get their gaming venue spending money from their pay packet (9%) or non-venue EFTPOS facilities (8%).

Table 43: Gaming patrons who do not use venue ATM/EFTPOS: usual place of access for money spent in gaming venue

Where usually access money spent in gaming venue (amongst non venue ATM/EFTPOS users)	% Non Venue ATM/EFTPOS users
An ATM not at the venue	65
From my pay packet	9
EFTPOS not at the venue	8
Over the counter at a bank or credit union	5
Other	12

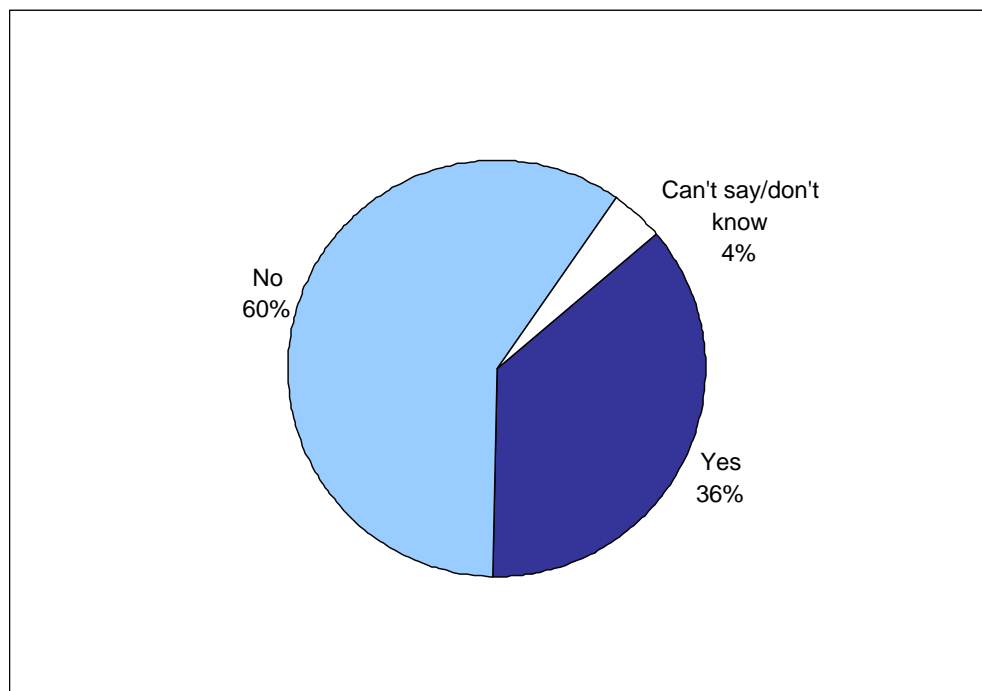
Source: Gaming venue patrons who do not access gaming venue cash facilities (n=180) Q49. Where have you usually accessed money spent in a (gaming venue type) in the last 12 months? Would you say...

Usual cash facility within walking distance

Those who access cash from an ATM/EFTPOS facility (as opposed to say their pay packet) were then asked if this facility is within walking distance to the gaming venue they usually visit.

- For most of these patrons who don't use ATMs or EFTPOS facilities in the gaming venue (60%), the facility where they access money for spending at the venue is not within walking distance to the venue (Figure 17).
- The usual place for accessing money spent at gaming venues is within walking distance for just over a third of these patrons (36%).

Figure 17: Non-gaming venue ATM/EFTPOS users: usual cash facility within walking distance



Source: Patrons who access ATM/EFTPOS at non-gaming venue locations, n=180
Q50: Would you say this facility, that is within walking distance to the ...VENUE that you use?

Reasons for not using venue cash facilities

Those who visit venues but do not use venue ATMs or EFTPOS facilities for withdrawing money were read a list of reasons why people might withdraw money from locations outside the venue, rather than inside. They were then asked which ones apply to them.

- The most commonly mentioned reason for using withdrawal facilities outside the gaming venue is to avoid the fees which would be incurred if they used venue facilities (28% of this group) (Table 44).
- Other reasons include the fact that the facility they use for withdrawing money is close to where they shop (18%) or to their home (15%).
- For a further 12%, the reason they do not access money within the gaming venue is to control the amount they spend.
- For the majority of these respondents, the facility they use to access cash is not within walking distance of the gaming venue they usually visit (Table 45).

Table 44: Reasons for accessing cash outside the gaming venue

Reasons for accessing cash outside venue	% Non Venue ATM/ EFTPOS users
To avoid or save fees	28
It is close to where I shop	18
It is close to my home	15
I can control the amount I spend/otherwise I spend too much	12
I can easily park my car there	11
It is a safer environment for getting money	10
It is close to my work	8
Other	44

Source: Gaming venue patrons who access ATM/EFTPOS in another location (n=180)

Q5: When visiting an ACT (gaming venue) why do you prefer to get cash in this location, that is (non-gaming venue location) rather than inside the hotel/tavern, club, Casino Canberra or TAB outlet?

Table 45: Is the facility you access money from in walking distance from the venue(s) you visit? Non-gamblers, recreational, regular and problem gamblers who access cash outside the venue

Response Categories	Non Gambler % (n)	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Yes	33.8 (97)	31 (18)	25 (3)	66.7 (2)
No	62 (178)	69 (40)	75 (9)	33.3 (1)
Can't say/Don't Know	4.2 (12)			

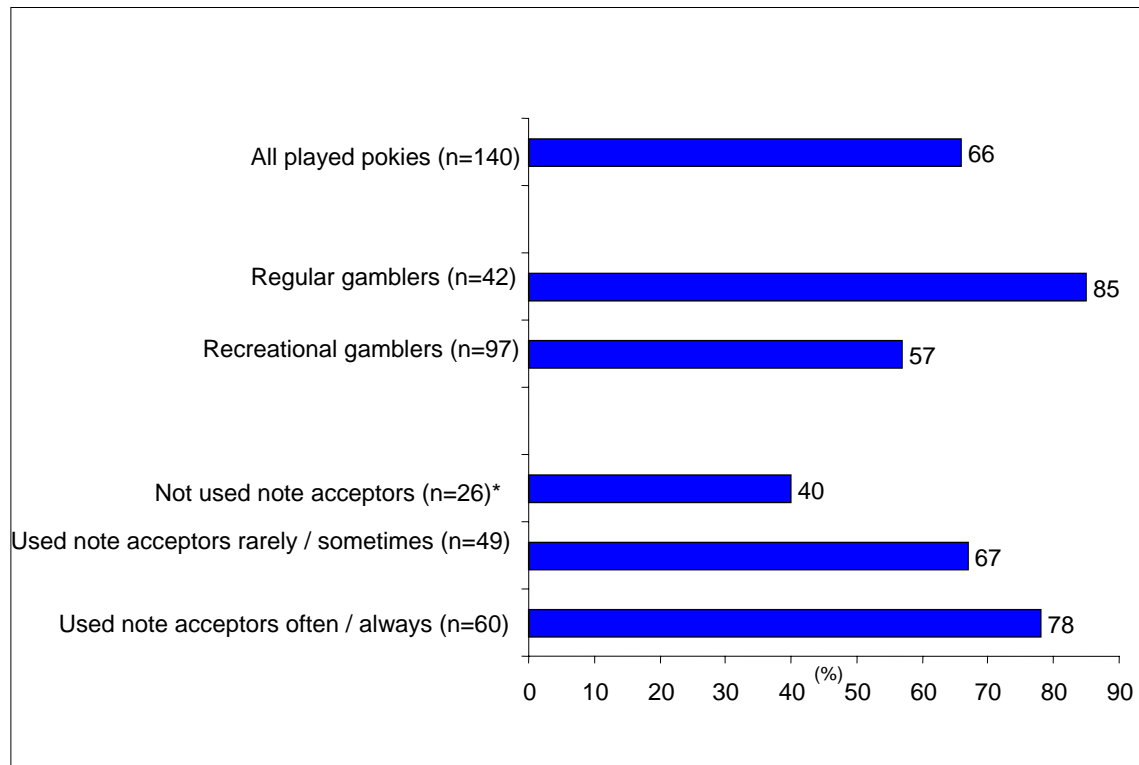
Source: Q50.

Use of loyalty cards

The gamblers who have played gaming machines in the last 12 months were asked if they have a card which they can use to earn bonus points when they play (Figure 18).

- Two thirds of gaming machine players (66%) report that they have a loyalty card.
 - Regular gamblers are more likely than recreational gamblers to have a loyalty card
 - There also appears to be a relationship between the use of note acceptors and whether people have a loyalty card – the more frequent the use of note acceptors, the higher the likelihood of having a loyalty card.

Figure 18: Patrons who have a loyalty card to earn points when they play EGMs



Source: all gamblers

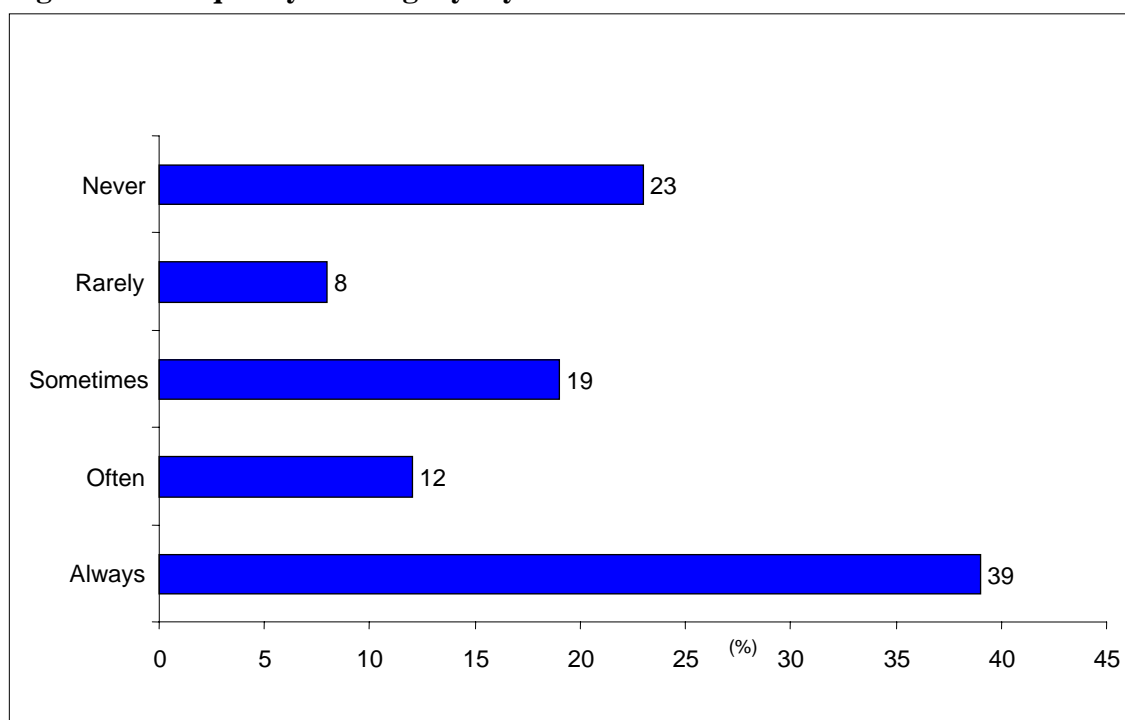
Q74: Do you have a card which you can use to earn bonus points when you play?

* Firm conclusions cannot be drawn from these data sets because of small sample sizes.

Those with a loyalty card were asked how often they use the card when gambling on EGMs.

- Around two in five (39%) always use their loyalty card when gambling. A further 12% often use it, and 19% sometimes do so (Figure 19).
- A significantly larger majority of regular gamblers (80%) and self-identified problem gamblers (90%) used loyalty cards when gambling on EGMs compared to recreational gamblers (56.4%) (Table 46).
- A larger proportion of regular (57.2%) and problem gamblers (66.6%) often-always use their loyalty card when playing EGMs (Table 47).
- Almost one in four gamblers (23%), however, never use their loyalty card.

Figure 19: Frequency of using loyalty cards



Source: Patrons who use a loyalty card to earn points when they play EGMs (n=90)
Q75: How often do you use this card when gambling? Would you say ...never, rarely, sometimes, often, always?

Table 46: Patrons who have a loyalty card for playing EGMs: recreational, regular and problem gamblers.

Response Categories	Recreational Gambler % (n)	Regular Gambler % (n)	Self-Identified Problem Gambler % (n)
Yes	56.4 (53)	80 (28)	90 (9)
No	42.6 (40)	20 (17)	10 (1)
Don't Know	1.1 (1)		

Source: All gamblers

Q74: Do you have a card which you can use to earn bonus points when you play?

Table 47: Frequency of using loyalty cards: recreational, regular and problem gamblers.

Frequency	Recreational Gambler % (N)	Regular Gambler % (N)	Self-Identified Problem Gambler % (N)
Never	26.4 (14)	21.4 (6)	22.2 (2)
Rarely	7.5 (4)		11.1 (1)
Sometimes	22.6 (12)	21.4 (6)	
Often	5.7 (3)	14.3 (4)	22.2 (2)
Always	37.7 (20)	42.9 (12)	44.4 (4)
Don't know/can't remember			

Source: Patrons who use a loyalty card to earn points when they play EGMs (n=90)

Q75: How often do you use this card when gambling? Would you say ...never, rarely, sometimes, often, always?

Attitudes and Perceptions

This section examines ACT residents' attitudes towards existing gambling practices and to alternative proposals for ATM/EFTPOS cash facilities within gaming venues, withdrawal limits and the use of note acceptors for gaming machines. All surveyed ACT residents were read a list of statements and asked if they agree or disagree with each statement, using the following scale:

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

The following graph shows the percentage distribution of responses for each of the statements, as well as the mean score (where 1=strongly disagree and 5=strongly agree). The statements are ranked from the highest to lowest levels of agreement (note the statements are a mix of positive and negative statements).

- Of all the proposals, ACT residents surveyed are most supportive of having **daily limits on the amount of ATM and EFTPOS withdrawals**. Eighty six percent of ACT residents agree these limits should be in place for ATMs, and the same proportion agree in relation to EFTPOS (Figure 20). These respondents are equally divided between those who strongly agree and those

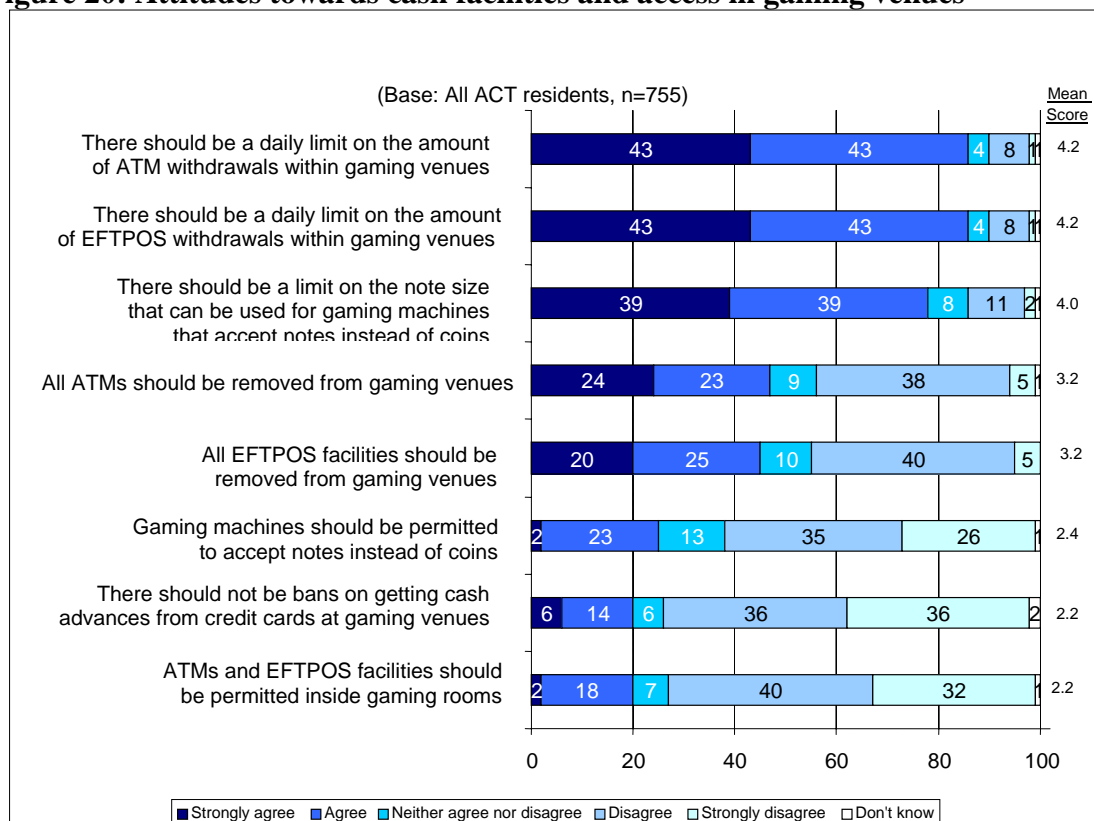
who agree (43% each for both ATMs and EFTPOS). Only one in eight (12%) disagree with imposing daily limits.

- The proposed policy change that received the second strongest support is to **limit the size of notes** that can be used for note-acceptors on gaming machines.⁴⁴ Just over three in four residents (78%) believe this should occur. These respondents are equally divided between those who strongly agree and those who agree (39% each for both ATMs and EFTPOS). Only one in eight (12%) disagree with imposing limits on note acceptors.
- ACT residents are also positively disposed towards **banning cash advances** from credit cards at gaming venues. Seven in ten (72%) disagreed with the statement (ie they agreed a ban should apply). Over a third (36%) strongly support this proposal.
- A similar level of support exists for **not permitting ATM or EFTPOS facilities** within gaming rooms. Seven in ten (72%) disagree this should not happen (ie agreed it should happen). Around a third (32%) strongly support this proposal.
- The majority of ACT residents (61%) disagree that gaming machines should be **permitted to accept notes** instead of coins (ie the majority agree gaming machines should not be permitted to accept notes).⁴⁵ One in four residents (25%), however, do feel that note acceptors should be allowed.
- There are mixed reactions to **removing all ATM and EFTPOS facilities** from gaming venues altogether.
- Residents are divided between those who agree this should happen in the case of ATMs (47%) and those who disagree (43%). In terms of strength of opinion, one in four (24%) strongly agree ATMs should be removed.
- Similarly, equal proportions of residents agree and disagree (45% each) that EFTPOS facilities should be removed. Again, in terms of strength of opinion, one in five (20%) strongly agree EFTPOS facilities should be removed.

⁴⁴ The wording in the administered survey referred to gaming machines that accept notes instead of coins. However, this is not technically correct as the machines accept notes as well as coins. This error was noted prior to fieldwork and it was agreed the wording should be changed to 'accept notes as well as coins'. However unfortunately, the change was not made to the CATI program. To compensate for the error, ACNielsen conducted a post-fieldwork test on the wording by re-contacting 270 respondents. In summary, the results of this test suggest that if the wording had referred to 'accepting notes as well as coins', it is likely that there would be slightly higher levels of agreement (probably in the order of 4-8 percentage points higher). The full results are included in Appendix C.

⁴⁵ See previous footnote.

Figure 20: Attitudes towards cash facilities and access in gaming venues



Source: All ACT respondents, n=755

Gamblers are much more likely than non-gamblers to believe:

- gaming machines should be permitted to accept notes
- all ATMs and EFTPOS facilities should not be removed from gaming venues altogether
- there should not be a limit on the size note that can be used for note acceptors
- ATMs and EFTPOS facilities should be permitted inside gaming rooms.
- Opinion on whether there should be daily limits on ATM or EFTPOS withdrawal amounts does not differ significantly between gamblers and non-gamblers.
- The majority of gamblers and non-gamblers also agreed that there should be bans on getting cash advances from credit cards at gaming venues (Table 48).

Regular gamblers are much more likely than recreational gamblers to believe:

- all EFTPOS facilities should not be removed from gaming venues altogether
- ATMs and EFTPOS facilities should be permitted inside gaming rooms
- gaming machines should be permitted to accept notes
- there should not be a limit on the size note that can be used for note acceptors

Table 48: Attitudes to gambling policy issues

Statements	Strongly Agree (%)	Agree (%)	Neither Agree nor Disagree (%)	Disagree (%)	Strongly Disagree (%)	Don't Know (%)
ATM and EFTPOS facilities should be						

The Use of ATMs in ACT Gaming Venues: An Empirical Study

permitted inside gaming rooms						
Non-Gamblers	.8	14.9	8.1	41.2	33.9	1
Recreational Gamblers	3.5	20.9	6.1	41.7	25.2	2.6
Regular Gamblers	5.4	37.8	2.7	32.4	21.6	-
Self-Identified Problem Gamblers	9.1	9.1	9.1	-	72.7	-
All ATM facilities should be <u>removed</u> from gaming venues altogether						
Non-Gamblers	28	22.7	9.7	35.3	2.7	1.7
Recreational Gamblers	14.8	20	8.7	44.3	10.4	1.7
Regular Gamblers	18.9	24.3	2.7	37.8	16.2	-
Self-Identified Problem Gamblers	54.5	-	-	27.3	18.2	-
All EFTPOS facilities should be <u>removed</u> from gaming venues altogether						
Non-Gamblers	22.9	26.1	10.5	36.4	2.4	1.7
Recreational Gamblers	13.9	15.7	11.3	47	8.7	3.5
Regular Gamblers	13.5	8.1	5.4	54.1	18.9	-
Self-Identified Problem Gamblers	36.4	-	-	45.5	18.2	-
There should be <u>bans</u> on getting cash advances from credit cards at gaming venues						
Non-Gamblers	4.6	13.7	6.6	36.3	37.3	1.5
Recreational Gamblers	7	15.7	4.3	33	39.1	0.9
Regular Gamblers	10.8	16.2	5.4	29.7	37.8	-
Self-Identified Problem Gamblers	9.1	18.2	9.1	9.1	54.5	-
There should be a <u>daily limit</u> on the amount of ATM withdrawals within gaming venues						
Non-Gamblers	45.1	41	4.4	6.6	1.4	1.5
Recreational Gamblers	46.1	41.7	2.6	9.6	-	-
Regular Gamblers	45.9	43.2	-	8.1	2.7	-
Self-Identified Problem Gamblers	45.5	45.5	9.1	-	-	-
There should be a daily limit on the amount of EFTPOS withdrawals within gaming venues						
Non-Gamblers	44.2	41.5	4.2	7.5	0.8	1.7
Recreational Gamblers	44.3	41.7	4.3	9.6	-	-
Regular Gamblers	51.4	35.1	5.4	8.1	-	-
Self-Identified Problem Gamblers	45.5	27.3	9.1	18.2	-	-
Gaming machines should be permitted to accept notes instead of coins						
Non-Gamblers	0.7	16.4	14.6	35.4	30.3	2.5
Recreational Gamblers	6.1	40.9	9.6	28.7	13.9	0.9
Regular Gamblers	10.8	35.1	5.4	40.5	8.1	-
Self-Identified Problem Gamblers	9.1	54.5	-	9.1	27.3	-
There should be a limit on the size note that can be used for gaming machines that accept notes instead of coins						
Non-Gamblers	41.2	38	8	8.6	2.2	2
Recreational Gamblers	31.3	40.9	7	19.1	1.7	-
Regular Gamblers	48.6	35.1	-	10.8	2.7	2.7
Self-Identified Problem Gamblers	45.5	27.3	-	27.3	-	-

Source: Q78. All respondents. N=755. (Non-gamblers n=590, recreational gamblers n=115, regular gamblers n=37, self-identified problem gamblers n=11).

Users of note acceptors are much more likely than non-users to believe:

- gaming machines should be permitted to accept notes
- all ATMs and EFTPOS facilities should not be removed from gaming venues altogether
- there should not be bans on getting cash advances from credit cards at gaming venues
- ATMs and EFTPOS facilities should be permitted inside gaming rooms.
- Opinion on whether there should be daily limits on ATM or EFTPOS withdrawal amounts does not differ significantly between users of note acceptors and non-users.
- Both groups agreed that there should be a limit on the size note that can be used for note acceptors (Table 49).

Users of ATMs are much more likely than non-users to believe:

- all ATMs and EFTPOS facilities should not be removed from gaming venues altogether
- ATMs and EFTPOS facilities should be permitted inside gaming rooms
- gaming machines should be permitted to accept notes
- The majority of ATM users and non-users agreed that there should be a limit on the size note that can be used for note acceptors (Table 50).

Table 49: Note acceptor users - attitudes to gambling policies

Statements	Strongly Agree (%)	Agree (%)	Neither Agree nor Disagree (%)	Disagree (%)	Strongly Disagree (%)	Don't Know (%)
<i>ATM and EFTPOS facilities should be permitted inside gaming rooms</i>						
Note acceptors	5	26.4	7.4	35.5	24	1.7
Non-note acceptors	6.7	13.3	-	40	33.3	6.7
<i>All ATM facilities should be <u>removed</u> from gaming venues altogether</i>						
Note acceptors	14.9	20.7	5.8	47.1	11.6	
Non-note acceptors	26.7	20	-	26.7	13.3	13.3
<i>All EFTPOS facilities should be <u>removed</u> from gaming venues altogether</i>						
Note acceptors	11.6	13.2	7.4	54.5	12.4	0.8
Non-note acceptors	20	13.3	13.3	26.7	13.3	13.3
<i>There should be <u>bans</u> on getting cash advances from credit cards at gaming venues</i>						
Note acceptors	5.8	16.5	6.6	33.9	36.4	0.8
Non-note acceptors	33.3	20	-	13.3	33.3	-
<i>There should be a <u>daily limit</u> on the amount of ATM withdrawals within gaming venues</i>						
Note acceptors	43.8	43.8	2.5	9.1	0.8	-
Non-note acceptors	60	40	-	-	-	-

<i>There should be a daily limit on the amount of EFTPOS withdrawals within gaming venues</i>						
Note acceptors	43.8	40.5	5.8	9.9	-	-
Non-note acceptors	60	40	-	-	-	-
<i>Gaming machines should be permitted to accept notes instead of coins</i>						
Note acceptors	7.4	46.3	9.1	28.1	9.1	-
Non-note acceptors	-	20	6.7	46.7	20	6.7
<i>There should be a limit on the size note that can be used for gaming machines that accept notes instead of coins</i>						
Note acceptors	35.5	38	5.8	18.2	1.7	0.8
Non-note acceptors	26.7	53.3	6.7	13.3	-	-

Source: Q69, Q78. Yes: n=121, No: n=15.

Table 50: ATM users - attitudes to gambling

Statements	Strongly Agree (%)	Agree (%)	Neither Agree nor Disagree (%)	Disagree (%)	Strongly Disagree (%)	Don't Know (%)
<i>ATM and EFTPOS facilities should be permitted inside gaming rooms</i>						
Non-Venue ATM	1.8	17.1	7	42.9	30.2	0.9
Venue ATM	-	34.8	8.7	26.1	26.1	4.3
<i>All ATM facilities should be removed from gaming venues altogether</i>						
Non-Venue ATM	22.3	22.8	8.7	39.8	5.7	0.7
Venue ATM	8.7	17.4	8.7	56.5	8.7	-
<i>All EFTPOS facilities should be removed from gaming venues altogether</i>						
Non-Venue ATM	18.5	23.6	9.8	42.5	5.2	1.5
Venue ATM	13	14.3	8.7	65.2	8.7	-
<i>There should be bans on getting cash advances from credit cards at gaming venues</i>						
Non-Venue ATM	5	13.8	5.9	37.2	37	1.1
Venue ATM	-	26.1	17.4	13	39.1	4.3
<i>There should be a daily limit on the amount of ATM withdrawals within gaming venues</i>						
Non-Venue ATM	44.6	44.2	4.2	7.6	0.9	0.6
Venue ATM	39.1	39.1	-	17.4	4.3	
<i>There should be a daily limit on the amount of EFTPOS withdrawals within gaming venues</i>						
Non-Venue ATM	44.4	41.8	4.2	8.5	0.4	0.7
Venue ATM	34.8	43.5	4.3	13	4.3	-
<i>Gaming machines should be permitted to accept notes instead of coins</i>						
Non-Venue ATM	2.2	23	14.7	33.5	25	1.5
Venue ATM	4.3	43.5	4.3	30.4	13	4.3

<i>There should be a limit on the size note that can be used for gaming machines that accept notes instead of coins</i>						
Non-Venue ATM	37.6	40	8.3	10.7	2.4	1.1
Venue ATM	30.4	39.1	13	13	-	4.3

Source: Q8, Q78. Non-venue n=543 , Venue n=23.

ATM Audit: Research Findings

An audit of all ACT gaming venues within the scope of this research was conducted – that is, an on-site inspection was carried out in ACT clubs and hotels with gaming machines and in the Casino Canberra.⁴⁶ The audit obtained an accurate report of the availability of cash facilities (ATMs and EFTPOS) and locations within ACT gaming venues. In regard to the availability of EFTPOS within a gaming venue, only EFTPOS facilities which provided an additional cash-out service were included. EFTPOS facilities which were solely used for payment of goods or services and which did not offer cash out facilities were excluded from study.

To a limited extent the audit thus allowed analysis of the effectiveness of current regulations in the ACT. The audit findings are presented in this section.

- Of the 69 gaming venues in scope, 51 had ATM facilities. Of these 51 venues with ATM facilities two gaming venues had three ATMs and eight venues had two ATMs. Of the remaining 18 venues with no ATM facilities, six did not offer EFTPOS cash-out services as an alternative. In other words, only six gaming venues did not offer any cash facilities on-site.
- In the majority of cases the venue manager was asked to describe the area where the ATM was located. This permitted venues to classify the location of the cash facilities rather than the researcher. In a few cases venue managers were not directly asked to describe the ATM locations. This usually occurred where the location was clearly and unambiguously obvious, for example, where it was placed against the bar.
- In relation to the location of ATMs within the venues, the majority of ATMs (26 venues) were located in the foyer/lobby areas of the venue, followed by either the lounge or the bar (19 venues). Only five venues had located their ATMs at or close to reception. Thus these five venues had their ATMs in full view of reception staff. In other words, it would have been possible for venue staff to observe patrons withdrawing money from the ATM, if they so wished. In all other venues the ATMs were in locations where venue staff could not regularly monitor patron use.
- Of the 63 gaming venues with cash facilities, 32 venues were considered to have located their cash facilities ‘out of sight’ from the gaming machine area.⁴⁷ However, although these cash facility was out of sight, four venues had

⁴⁶ On advice from ACT Gambling and Racing Commission, TAB agencies and outlets were excluded from this section of the research. By definition they fall into the category of wagering outlets rather than gambling venues and so were excluded from the audit. Further, research requests made to ACTTAB went unanswered throughout the duration of the research. It was therefore anticipated that gaining access to TAB outlets of the purpose of an ATM audit would not be feasible.

⁴⁷ As Casino Canberra is not licensed for EGMs the positioning of their ATMs is irrelevant to this section. The researcher determined whether ATMs were located ‘within sight’ or ‘out of sight’ by

located them 'close to' the EGMs. Of the 31 venues which had located their cash facilities within sight of the gaming machines, six of these clubs were very small and therefore were spatially restricted in where they could position these cash facilities. A further four of these venues, in addition to locating the cash facilities within sight of the gaming machines had also located them very close to the EGMs. It is also worth noting that some venues used a glass wall to divide the EGMs and the cash facility. This practice enabled gamblers to still see the cash facility while playing the machines. A number of venues either have short distances between EGMs and cash facilities partitioned by a glass wall, or have a small dividing partition between EGMs and an ATM facility.

- 21 venues had a system where club membership or loyalty cards could be inserted into the gaming machines to earn or win points while playing the games. Several clubs had loyalty/membership cards which give reduced prices on food and beverages and/or enter the patron into draws and competitions to win prizes, though these were not linked to the EGM prizes.
- There were only 15 gaming venues which did not have an alternative ATM or EFTPOS facility within 'walking distance' of the venue. Of these 15 venues, six venues had both on-site ATM and EFTPOS facilities. A further five venues had either an ATM or an EFTPOS facility; one venue had two ATMs; and another venue had two EFTPOS facilities. Only two gaming venues had neither a cash facility on site or one within walking distance.
- In addition, a large number of gaming venues had telephones situated beside the ATM facility. In addition, a number of gaming venues offered courtesy telephones in these areas and one gaming venue offered internet access to patrons in the area where ATMs were located.
- Three gaming venues reported cash facilities capable of permitting patrons to access funds via credit cards. Two venues possessed ATMs capable of allowing cash withdrawals from credit cards and one venue permitted additional cash out withdrawals via EFTPOS. This issue is discussed further in the Analysis of Findings, Access to Credit section)

During the audit, a number of gaming venues provided 'additional information' to the research in regard to the following:

- aggregate data on how much money is paid out by ATMs and EFTPOS machines in each venue;
- ratio between ATM and EFTPOS payouts – i.e., which cash facility is used more frequently; and
- the ratio of notes to coins used in EGMs.

Only a small number of gaming venues provided any financial data. Those gaming venues which did not provide data either could not as a third party was responsible for restocking the ATM device, or would not as they did not want to disclose such information.

EFTPOS data

walking around the designated gaming area of each venue and determining whether the gaming venue cash facility could be seen.

Average weekly cash total paid out by EFTPOS at the club is \$10,861.00 (Gaming venue manager)

In {one month} \$43,512 was transacted through the EFTPOS machine located in the Bar area. Of this, \$6,609 was issued in cash. No details are available on how much of this cash was then transacted through the gaming machines. (Gaming venue manager)

ATM data

The club has only one ATM which dispenses an average of \$10,000 per day. (Gaming venue manager)

The two ATMs combined dispense approximately \$260,000 per week. (Gaming venue manager)

The ATM dispenses approximately \$40,000 per week. (Gaming venue manager)

The ATM dispenses approximately \$60,000 per week. (Gaming venue manager)

Our club has averaged \$95,054 per week in ATM transactions since last [month]. An average of 66% of our total weekly banking. (Gaming venue manager)

[The ratio of ATM to EFTPOS use] I would say 98% ATM to 2% EFTPOS. (Gaming venue manager)

ATM usage at the [club] averages \$281,400 per month (Gaming venue manager)

ATM usage at the [club] averages \$53,850 per month (Gaming venue manager)

Ratio of notes to coins

During the ATM audit several managers offered broad assessments of the ratio of notes to coins used in EGMs in their venue. This information related to the use of note acceptors in that venue's gaming machines.

95% notes to 5% coins. (Gaming venue manager)

For [month] \$27,533 was put into the machines. Of this \$7,995 was in notes. (Gaming venue manager)

Ration of notes to coins used in EGMs is 32:1(Gaming venue manager)

Our percentage of coins to notes is approximately 2.5% (Gaming venue manager)

For the year ending [date] coins were 8.48% of the total amount cleared from the EGMs. (Gaming venue manager)

The ratio of notes to coins used in EGMs is 95.5 % (Gaming venue manager)

The ratio of notes to coins used in EGMs is 96.5% (Gaming venue manager)

The ratio of notes to coins used in EGMs is 95.5% (Gaming venue manager)

The ratio of notes to coins used in EGMs is 30:1(Gaming venue manager)

In addition two clubs, both members of ClubsACT, contributed more in-depth data relating to ATM and EFTPOS transactions. These data are presented in Tables 51 and 52.

Table 51: Case study 1: Club XY - ATM data per month

	Amount	Withdrawals	Declines	Balance inq.	Transactions
May-01	\$441,870	5112	766	470	2612
Jun-01	\$459,160	5111	738	399	2611
Jul-01	\$448,830	5037	641	385	2537
Aug-01	\$519,530	5637	658	384	3137
Sep-01	\$462,270	4839	579	260	2339
Oct-01	\$461,190	5149	656	376	2649
Nov-01	\$520,560	5488	639	436	2988
Dec-01	\$508,970	5262	633	426	2762
Jan-02	\$458,110	4738	584	373	2238
Feb-02	\$440,910	4662	559	323	2162
Mar-02	\$513,720	5371	686	387	2871
Apr-02	\$514,250	5336	536	370	2836
May-02	\$557,510	5762	670	403	3262
Jun-02	\$518,940	5350	666	393	2850
Jul-02	\$538,800	5575	647	396	3075
Aug-02	\$591,890	5917	775	396	3417
Sep-02	\$529,760	5446	642	396	2946
Oct-02	\$524,200	5353	626	363	2853
Nov-02	\$526,560	5456	691	422	2956
Dec-02	\$555,860	5602	710	440	3102
Jan-03	\$511,140	5165	711	402	2665
Feb-03	\$480,530	4933	515	338	2433
Mar-03	\$550,350	5838	667	387	3338
Apr-03	\$504,410	5037	670	327	2537
May-03	\$564,390	5757	615	346	3257
Jun-03	\$572,960	5950	744	433	3450
Jul-03	\$526,840	5592	643	396	3092
Aug-03	\$605,620	5864	647	395	3364
Sep-03	\$521,870	5376	657	347	2876
Oct-03	\$588,630	5741	655	361	3241
Nov-03	\$554,410	5452	594	383	2952
Dec-03	\$582,360	5580	654	375	3080
Jan-04	\$552,110	5218	586	335	2718
Feb-04	\$554,610	5211	523	296	2711
Mar-04	\$538,910	5210	551	358	2710
Apr-04	\$499,520	4706	564	323	2206

Table 52: Case study 2. Club YZ - ATM and EFTPOS data per quarter

	ATM FIGURES		
	February	March	April
No. Withdrawals	6037	6229	6419
Amount	\$696,370.00	\$724,790.00	\$776,510.00
	EFTPOS FIGURES		
	February	March	April
Amount	\$ 43,325.80	\$ 44,772.05	\$ 45,747.20
	Ratio of Notes to coin clearances		
	WE 24/5/04	WE 17/5/04	WE 10/5/04
Notes cleared	97.18%	96.49%	96.09%
Coins cleared	2.82%	3.51%	3.91%
Total	100.00%	100.00%	100.00%

During research we were aware of two additional initiatives by ACT clubs to gather information relevant to this project.

- A number of clubs informed the project manager they had been provided with a list of related research questions related to the project. We were informed that the questions were intended to encourage club managers to collect information to assist the project, however only the two sets of clubs data (above) were provided.
- In June, single-page patron surveys on ATM use, prepared by ClubsACT, were displayed in several clubs with a collection box for completed surveys. We have not been provided with the results of that survey.

ClubsACT has informed us that the response from clubs for information to assist this study was 'poor'. However, general comments on the importance of ATMs and EFTPOS facilities in ACT clubs were provided by ClubsACT (the full transcript is provided in Appendix G):

Automatic Teller Machines (ATMs) and EFTPOS facilities provide a valuable service to club patrons, particularly in a city such as Canberra with its satellite towns and its geographic layout, as well as in regional areas where traditional financial institutions have withdrawn services.

A quick survey of the ClubsACT member clubs in June 2003 indicated that there are an estimated 47 ATMs in the 57 venues. The predominant bank is St George, followed by the Commonwealth; ANZ; Bankwest; and the others are not related to banks such Credit Union Services.

Canberra and other regional communities especially rely upon the financial facilities provided by clubs. In many regions where traditional financial institutions such as banks have withdrawn their services due to business rationalization, clubs are the only suppliers of cash dispensing facilities.

Cash is used by club patrons for a wide range of goods and services, including food and beverage, live entertainment and sporting facilities, as well as gambling.

Clubs throughout Australia are mindful of their obligation to provide cash to patrons in a responsible manner. To achieve this, clubs are working cooperatively with governments to regulate such things as the placement of ATM facilities, the extension of credit to patrons and the electronic payment of prizes...

We believe the exclusion of cash facilities from premises altogether will simply encourage patrons to go the nearest ATM and possibly use their credit card for cash advances, not available from cash facilities in the club.⁴⁸

In combination, these various qualitative and quantitative data on the functionality of ATMs, EFTPOS and note acceptors in gaming venues are not adequate to inform even tentative estimates about the contribution that these cash facilities might make to the performance and community service of ACT gaming venues. More comprehensive and rigorous data from a large number of representative gaming venues would be required for any analysis of the impact of ATMs, EFTPOS and note acceptors on venue finances and capacities.

Daily diaries: research findings

This aspect of the research built upon issues identified from preliminary analysis of the community survey data. This diary method aimed to expand on the survey data already gathered to provide an understanding of how cash is accessed and spent on an *individual basis* (see Methodology section). Time and budget constraints of this study did not allow us to investigate what proportion of gaming venue patrons use ATMs and EFTPOS to access cash for food, drinks, taxi home and shopping as well as for gambling.

Eight volunteers agreed to keep daily diaries detailing their use of cash facilities in ACT gaming venues and the spending patterns of money withdrawn; six volunteers completed the two-week diaries. Participants were provided with necessary documentation (Appendix F) and asked to record the following information:

- every occasion they withdrew money from an ATM or EFTPOS facility;
- the location of this withdrawal - from a club, casino, hotel/tavern or other location;
- the amount withdrawn;
- the time of the money withdrawal;
- their gambling activities;
- their use of gambling venues – club, casino, hotel/tavern, TAB;
- how much money they gambled on each occasion;
- the time they gambling;
- whether they inserted notes into the EGMs;
- the value of the notes they inserted; and
- whether they gambled till all the money was gone.

⁴⁸ Bob Samarcq. Email correspondence received 4.58pm, 30th June 2004.

This research technique obtained in-depth information from a sample of gamblers on *how* they accessed money and whether they spent the money on *gambling*. Note that the diaries did not record whether the money withdrawn was spent on other items and activities in the gaming venue (eg meals, beverages, entertainment). Although the sample was small, the diary data present a preliminary understanding of how individual ACT residents access and use cash in gaming venues.

Participant AB

Participant AB withdrew cash from an ATM on six occasions throughout the two week diary period.

- On four occasions AB withdrew cash from an ATM not located at a gaming venue.
- On the two occasions where AB made withdrawals at a gaming venue the cash was withdrawn from a club ATM.
- On both of these locations AB gambled at a club with all of the money withdrawn from the ATM. On the first occasion AB withdrew \$500 and on the second occasion AB withdrew \$300.
- On these two occasions AB played EGMs, inserted \$50 notes and gambled until all the money was gone.
- AB gambled only on these two occasions throughout the research.
- AB did not withdraw EFTPOS additional cash out during the diary research period.

Table 53: Participant AB

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	100	Other									
✓	50	Other									
✓	500	Club				✓	Club	500	✓	50	✓
✓	50	Other									
✓	300	Club				✓	Club	300	✓	50	✓
✓	50	Other									

Participant CD

Participant CD withdrew cash from an ATM on three occasions throughout the two week diary period of the research.

- On two occasions CD accessed an ATM at a club on the other occasion CD withdrew money from an ATM not located at a gaming venue.
- On the same days CD withdrew money from an ATM all of that money plus additional money was gambled at a club.
- In addition, CD gambled at a club on a further six occasions. On all but one of these occasions CD inserted notes into the EGMs.
- On these occasions CD used the full range of denominations (\$5, \$10, \$20, \$50 and \$100 notes)

- On three occasions when CD inserted notes, CD gambled till all the money was gone.
- CD did not withdraw EFTPOS additional cash out during the diary research period.

Table 54: Participant CD

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	100	Other				✓	Club	125	✓	5, 10, 20	✓
						✓	Club	10	✓	20	
						✓	Club	55	✓	5, 20	
✓	100	Club				✓	Club	30		(coins)	✓
						✓	Club	90	✓	20, 50	✓
						✓	Club	50	✓	5	
						✓	Club	15	✓	5	
						✓	Club	115	✓	100, 5	
✓	200	Club				✓	Club	200	✓	50	✓

Participant EF

Participant EF accessed money from an ATM on seven occasions and from EFTPOS on four occasions during the period of the diary research.

- EF did not withdraw any of this money from a cash facility located at a gaming venue.
- In addition, EF did not gamble at any gaming venue during the diary research period.

Table 55: Participant EF

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	100	Other	✓	50	Other						
✓	450	Other	✓	70	Other						
			✓	30	Other						
			✓	40	Other						
✓	20	Other									
✓	40	Other									
✓	375	Other									
✓	20	Other									
✓	20	Other									

Participant GH

Participant GH withdrew money from an ATM on eight occasions throughout the duration of the diary research.

- Only one of these ATM withdrawals was made from an ATM located at a gaming venue. All other ATM withdrawals were from ATMs located in another location.

- GH gambled on four separate occasions – three times at a club and once at the casino. On each occasion GH used the money withdrawn from an ATM
- On two occasions GH inserted notes into EGMs and gambled till all the money was gone.
- On these two occasions GH inserted denominations of \$5 and \$20 notes.
- GH did not withdraw EFTPOS additional cash out during the diary research period.

Table 56: Participant GH

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	60	Other				✓	Club	20	✓	5	
✓	50	Other									
✓	150	Other									
✓	150	Other									
✓	40	Club				✓	Club	20	✓	20	✓
✓	60	Other				✓	Club	10			✓
✓	100	Other				✓	Casino	20			✓
✓	40	Other									

Participant JK

Participant JK withdrew money from an ATM on two separate occasions during the diary research period.

- On both occasions JK withdrew \$200 from an ATM not located at a gaming venue.
- JK gambled on two occasions – once at a hotel/tavern and once at a club, where JK inserted notes into EGMs and gambled till all the money was gone.
- JK did not gamble on the same days as cash withdrawals were made from ATMs.
- JK did not withdraw EFTPOS additional cash out during the diary research period.

Table 57: Participant JK

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	200	Other									
						✓	Hotel/ Tavern	5	✓	5	✓
						✓	Club	20	✓	20	✓
✓	200	Other									

Participant LM

Participant LM withdrew money from an ATM on three separate occasions throughout the two week diary research.

- On two of these occasions LM withdrew money from an ATM located at a club and on the other occasion LM withdrew money from an ATM not located at a gaming venue.

- LM gambled at a club on all three days when money had been withdrawn from an ATM, using the money obtained.
- On those occasions, LM inserted \$50 and \$20 notes into the EGM and gambled till all the money was gone.

Table 58: Participant LM

ATM	Amount	Location	EFTPOS	Amount	Location	Gambled	Location	Amount	Notes	Value	All spent
✓	100	Club				✓	Club	40	✓	20	✓
✓	150	Other				✓	Club	100	✓	50	✓
✓	200	Club				✓	Club	20	✓	20	✓

Summary

Despite a small sample size (just six persons completed the two-week diaries), it is possible to identify patterns and issues that are indicative of *how* people access money from ATMs and EFTPOS and the extent to which they use this money for *gambling*. No firm conclusions can be drawn from these data, but they do suggest a close relationship between the use of cash facilities located in gaming venues and gambling expenditure.

Over the two-week period, the six participants recorded a total of 33 cash withdrawals from either ATMs or EFTPOS and 20 individual sessions of gambling (Table 59). Points of interest identified in these transactions include:

- ATM Use
 - 77% of cash withdrawn from club ATMs was used for gambling.
 - 11% of cash withdrawn from ATMs not in clubs was spent on gambling.
 - 100% of cash withdrawn at clubs and then used for gambling (i.e. 77% of all cash withdrawn), was gambled until it was all gone.
 - The mean amount withdrawn from a club ATM was \$165
 - The mean amount withdrawn from an ATM not in a club was \$115.
- EFTPOS Use
 - None of the participants who gambled during the diary period withdrew money from an EFTPOS outlet.
 - Only one participant used EFTPOS during the diary period; this person did not gamble.
- Gambling at Clubs
 - 65% of all monies gambled at clubs was obtained from a club ATM.
- Gambling at Other Venues
 - None of the reported gambling expenditure at hotels or the casino was sourced at those venues.
- EGM Note Acceptors
 - Participants used note acceptors in 89% of EGM sessions.

- The mean spend using a note acceptor was \$105.
- The mean spend using coins was \$20.
- The mean spend in an EGM session when note acceptors were used and money obtained from a club ATM was \$180.
- The mean spend in an EGM session when note acceptors were used and money was obtained from somewhere other than the club was \$60.
- On every occasion that money was obtained from an ATM in a club and then used to gamble on EGMs with note acceptors, the money was gambled until it was all gone.
- On three occasions the full amount withdrawn from the ATM in the club was gambled on EGMs through note acceptors – ie the money was gambled until it was all gone.

From these data, it appears that there is a close relationship between the withdrawal of money from ATMs in gaming venues, gambling on club EGMs and the use of note acceptors. Participants who used EGM note acceptors gambled much larger amounts and gambled until the money was gone.

As noted above, these patterns are indicative only. The small sample size prevents any firm conclusions. However, this diary method of mapping patterns of accessing and using cash in gaming venues could be used with a larger population sample over longer periods to generate more reliable, representative data and to further explore the issues indicated in this trial.

For example, it may be that ACT residents use ATMs and EFTPOS in gaming venues for specific purposes that differ from the way they use ATMs and EFTPOS located elsewhere, such as shopping centres. We suggest that future diary research should also include information on what proportion of the money withdrawn was spent on non-gambling activities and items in the gaming venue (eg meals, beverages, entertainment) and/or activities and items outside the gaming venue (eg household items, transport). This would provide a better understanding of the extent to which ATMs and EFTPOS in gaming venues are used as venue-specific services or as general community facilities.

Table 59: Daily Diaries: Records of cash transactions – all participants

CASH WITHDRAWALS						GAMBLING						
Withdrawal ATM	Amount ATM	Location ATM	Withdrawal EFTPOS	Amount EFTPOS	Location EFTPOS	gambled	location	amount	notes	value	All spent	relationship
✓	100	n/a										
✓	50	n/a										
✓	500	club				✓	club	500	✓	50	✓	✓
✓	50	n/a										
✓	300	club				✓	club	300	✓	50	✓	✓
✓	50	n/a										
✓	100	n/a				✓	club	125	✓	5, 10, 20	✓	✓
						✓	club	10	✓	20		
						✓	club	55	✓	5, 20		
✓	100	club				✓	club	30			✓	✓
											(coins)	
						✓	club	90	✓	20, 50	✓	
						✓	club	50	✓	5		
						✓	club	15	✓	5		
						✓	club	115	✓	100, 5		
✓	200	club				✓	club	200	✓	50	✓	✓
✓	100	n/a	✓	50	n/a							
✓	450	n/a	✓	70	n/a							
			✓	30	n/a							
			✓	40	n/a							
✓	20	n/a										
✓	40	n/a										

The Use of ATMs in ACT Gaming Venues: An Empirical Study

✓	375	n/a							
✓	20	n/a							
✓	20	n/a							
✓	60	n/a		✓	club	20	✓	5	✓
✓	50	n/a							
✓	150	n/a							
✓	150	n/a							
✓	40	club		✓	club	20	✓	20	✓
✓	60	n/a		✓	club	10			✓
✓	100	n/a		✓	casino	20			✓
✓	40	n/a							
✓	200	n/a							
				✓	hotel/tavern	5	✓	5	✓
				✓	club	20	✓	20	✓
✓	200	n/a							
✓	100	club		✓	club	40	✓	20	✓
✓	150	n/a		✓	club	100	✓	50	✓
✓	200	club		✓	club	20	✓	20	✓

Interviews and Consultations: Research Findings

Face-to-face interviews with key individuals and organisations

Consultation with the CAG provided a sample of interviewees who were sent a letter detailing the research and requesting participation in an interview to discuss the relevant issues.⁴⁹ Face-to-face interviews were conducted with a number of key individuals and organisations. Interviews took place at CGR and took approximately one hour. At least two members of the research team were present during interviews.

During interviews all participants were invited to contribute opinions and/or additional information to the research in relation to the availability of ATM, EFTPOS within ACT gaming venues by non-gamblers, recreational and ‘problem gamblers’, as well as the use of note acceptors. Interviewees were afforded opportunities to voice issues they perceived as relevant to the research and were probed for evidence of any relationships between the use of cash facilities in gaming venues, note acceptors and problem gambling. In addition, they were encouraged to discuss various harm minimisation proposals such as restriction and/or removal of cash facilities from ACT gaming venues.

Many of the comments appeared to be based on particular, and sometimes different, understandings of the nature of ‘problem gambling’ and the factors which can lead to problems.

- Some seemed to view the individual gamblers as being responsible for their own actions and behaviour. Comments from this group tended to focus on ways to encourage self-control and more ‘rational’, informed decisions;
- Others tended to concentrate on the gambling environment as the source of problems – the design of machines, availability of note acceptors, location of ATMs, etc. Solutions recommended by this group consequently gave priority to those issues.
- Comments were also shaped by apparently varied views about how recreational and problem gamblers accessed and used cash for gambling, and the differences between these groups.

A thematic analysis of those interviews and consultations identified a number of issues as follows:

Gambling as a ‘sliding scale’ or continuum.

Many counsellors described a ‘sliding scale’ or continuum of gambling problems that *progressively* worsened.⁵⁰ This sliding scale was used to illustrate how recreational gamblers can on occasions experience periods of problem gambling. From this perspective, counsellors considered that restrictions on ATMs, EFTPOS and note acceptors would be beneficial to recreational gamblers as well as problem gamblers.

In making it more inconvenient to access cash this will assist people to stay in control, especially recreational gamblers who occasionally ‘go over’ to being problem gamblers. (Gambling counselling agency)

⁴⁹ For a list of CAG members see Appendix B.

⁵⁰ This conception is similar to the notion of a problem gambling ‘career’ which differs from the problem gambling continuum proposed by the Productivity Commission (PC 1999, p.6.20).

Financial and gambling counsellors reported that the ability to repeatedly access cash facilities in gaming venues was problematic for a number of their clients. Restricting access to ATMs was considered to be an approach which would target a variety of gamblers (recreational and problem) at different stages along the continuum or 'sliding scale' of gambling problems.

'Breaks in play'

A common theme which arose from discussions with participants related to providing gamblers with 'breaks in play'. For the most part, any initiative which required the gambler to 'cash out' and leave the EGM for a period of time (a break in play) was seen as a positive outcome.

This gives you a pause – five or ten minutes away from the gaming machine.
(Analyst)

This creates time for the person to stop and think about whether they really should get more cash out to gamble with. There is also the fact that the person will have to 'cash out' of their machine to get the extra cash and thus cannot simply reserve the machine whilst they walk a couple of yards to the club ATM.
(Gambling counselling agency)

How gamblers use ATMs and EFTPOS

One common theme which arose from the interviews was related to the possible impacts on different individuals and social groups. All interviewees agreed on the importance to balance harm minimisation strategies aimed at people with gambling problems against the needs of the community as a whole to access money in convenient locations.

The convenience of providing ATMs should be balanced against the social negatives. (Community organisation)

Problem gambling counsellors were asked to describe how their clients used cash facilities in gaming venues.

In a session a problem gambler may withdraw in little drabs – there's a high frequency of ATM use. There's no plan to their spending. They do this to slow their spending down. (Gambling counselling agency)

Most people take \$50 or \$100 down [to the venue] and their cards. They go through their money then use the card. (Gambling counselling agency)

Discussions highlighted how problem gamblers regularly use the gaming venue cash facility once they have spent the money they came to the venue with. One counsellor referred to this as "chasing their losses."

Another gambling counsellor identified access to ATMs as being more of a problem for clients than access to EFTPOS. This counsellor identified ATM access as "a reasonably common problem" with approximately every second client. In other words,

around half of the problem gamblers seen by this counsellor reported using ATMs in ACT gaming venues.

ATM and/or EFTPOS availability

Interviewees offered a range of comments and information relating to the possible effect on gamblers and non-gamblers in relation to restricting and removing ATM facilities from ACT gaming venues. Several interviewees supported policy changes that sought to remove ATM and EFTPOS facilities from gaming venues. The strongest support came from financial counsellors, who were unanimous that access to cash in gaming venues was a factor in problem gambling. However, many drew a distinction between ATMs and EFTPOS, with ATMs seen as more harmful than EFTPOS.

All interviewees acknowledged the fact that removing ATM cash facilities from gaming venues could not completely stop problem gamblers obtaining money to gamble. Nevertheless, the general view by counsellors was that any changes to the present availability of ATMs would be accepted by patrons in the longer term once they became familiar with not being able to access money in gaming locations. Restricting the daily withdrawal amount was generally supported by people interviewed.

Over time people will learn how to support themselves to get cash to gamble with. (Analyst)

Between removal and limits – limits would be more effective (Analyst)

This [daily withdrawal limits] is the only sensible suggestion. It doesn't inconvenience recreational gamblers. The question is, what should be the limit? \$100 is too low these days; \$200 would cover the costs of a good meal and entertainment or a show. (Analyst)

In regard to balancing the needs of non-gamblers and recreational gamblers and ensuring they were not excessively inconvenienced through any policy changes, a number of interviewees considered whether changes to the present availability of ATMs in gaming venues would be accepted by the majority. One person argued that industry would respond to restrictions by providing convenient alternatives.

This is not a good idea. Why penalise recreational gamblers? Besides, the industry would find a way around it – build something attached to the club and install an ATM there. And problem gamblers would just use EFTPOS anyway. (Analyst)

With the removal of ATMs the gambler may change their behaviour. This may result in them having more cash to carry into the venue. With a problem gambler it is difficult to know what the change in behaviour would be – they could end up travelling with \$1000 in their pocket maybe. (Analyst)

With someone who seriously wants to get money, moving the ATM is not going to stop them – it would affect the recreational gambler though. (Analyst)

In contrast, other interviewees argued that the present availability of cash facilities in gaming venues offered a secure environment in which to access money. Some suggested there were risks for patrons travelling with larger amounts of money if ATMs and EFTPOS were not available.

Safety is an issue – clubs are a safe source of cash. (Gambling counselling agency)

With the removal of ATMs the gambler may change their behaviour. This may result in them having more cash to carry into the venue. With a problem gambler it is difficult to know what the change in behaviour would be. They could end up travelling with \$1000 in their pocket maybe. (Analyst)

ATMs and/or EFTPOS restrictions

Interviewees were invited to comment on the various policies which are currently in operation throughout the different Australian jurisdictions to restrict or limit access to ATMs and EFTPOS - for example, placing restrictions on access to ATMs and EFTPOS. Counsellors were generally supportive of strategies which interrupted the problem gambler or made it more inconvenient to access cash as this would assist people to stay in control of their gambling expenditures. The idea of having to leave the venue to obtain additional cash from an ATM located outside of the venue was welcomed.

If people had to leave the club – they would do it. (Gambling counselling agency)

Even if there are ATMs within easy access of the gaming venue – this would still require the person to ‘cash out’ of the machine they were playing. For many gamblers, especially playing the pokies, the game is not over until you have to stop - when you have to cash out to get more money. This way you have to leave the game and leave the building. This may help some people to think about whether they really need to get any additional money. (Gambling counselling agency)

However, counsellors recognised the limitations to this strategy in that it would not prevent serious problem gamblers accessing money from alternative cash facilities external to the gaming venue.

The idea of limiting EFTPOS ‘cash out’ transactions to one withdrawal per day with further transactions requiring the gaming manager’s approval (as prescribed in the Northern Territory) was also discussed. A number of interviewees considered this approach would impact negatively upon venues as it is labour intensive and requires staff to operate the EFTPOS facility. However, others agreed that the approach might be beneficial in both assisting both problem gamblers and recreational gamblers.

[It would be] sufficiently embarrassing to stop some people from getting additional money. Again, recreational gamblers can sometimes ‘go over’ and this approach may stop them and help them to stay within their limits. (Gambling counselling agency)

In that case, the concept of the continuum or ‘sliding scale’ of gambling problems was implicit in guiding the positive assessment of the policy. In contrast, another interviewee raised concerns related to patron privacy and the ability of staff to make such judgements.

I don't like the invasion of privacy - number one. And who's to say they [staff] are equipped to make that judgement? (Gambling counselling agency)

This view reiterates concerns also expressed by regulators in other Australian jurisdictions regarding the inability of gaming venue staff to identify what the withdrawn money might be spent on.⁵¹

In regard to gamblers themselves placing ‘pre-set limits’ on the amount capable of being withdrawn within a 24 hour period, interviewees raised concerns that financial institutions would be reluctant to facilitate such requests.

People have problems getting their banks to agree to a daily limit under \$1,000. (Gambling counselling agency)

Some of my clients have had difficulties in the past getting banks to agree to a daily limit which is lower than \$1,000. (Gambling counselling agency)

One counsellor argued that imposing a “blanket limit” on cash withdrawals implemented by the gaming venue would be more effective.

If venues did it then this would take the responsibility away from the client [problem gambler] to do it. If the limit was structurally imposed around the gambler then this would have more of an impact rather than getting the individual to contact the bank themselves. (Gambling counselling agency)

Supporting the strategy to impose venue limits on cash withdrawals, another interviewee maintained that this approach would be relatively straightforward to establish, that it would primarily benefit problem gamblers and would not negatively impact upon other venue patrons.

Barriers to this approach are very small. This wouldn't affect the recreational gambler as they don't typically spend too much. The problem gambler would be affected as they possibly spend more. (Analyst)

With problem gamblers you need to reduce access to cash but not stop total access. (Analyst)

Telephone transfer of monies between accounts.

Two counsellors raised concerns about clients [problem gamblers] using the telephone located at the gaming venue to transfer money between bank accounts – including the

⁵¹ See section *Project Background and Desk Research – Access to Credit Facilities*. This concern was expressed regarding gaming venue staff being responsible to determine that cash withdrawn via credit facilities will not be used for gaming. One regulator consulted for this project suggested this policy would involve subjective judgment; moreover, potential problem gamblers were difficult to define.

transfer of money from credit accounts into debit accounts which could easily be accessed from gaming venue cash facilities.

Some clients have used the club's in-house phones to transfer money between accounts. (Gambling counselling agency)

This is an issue which arose during the ATM audit in gaming venues. A large number of gaming venues offered telephones and courtesy telephones in the areas where ATM cash facilities were located.

Smartcard technology

Interviewees were invited to consider the possibilities of applying smart technology to address these issues. For the most part, interviewees were supportive of the scope and potential for smartcards to assist harm minimisation. Some argued that the ACT environment was appropriate for the introduction of such a strategy. Many, but not all, problem gamblers also supported the idea of setting their own limits.

Working on no-cash gambling, using a smartcard or token gambling. It's hard to imagine that smart cards wouldn't work. (Analyst)

The ACT is small enough for this to be used everywhere. We don't have huge clubs and hotels with pokies like they do in other states so it'd be relatively easy to manage. (Problem gambler)

Problem gamblers' behaviour is not consistently pathological. (Analyst)

When I'm away from the machines and realise how much I've lost, I can't believe I've been so stupid. I've tried restricting myself. Perhaps if the machines wouldn't let me gamble any more once I reached a limit it would work. (Problem gambler)

Discussions tended to focus on the benefit of smartcards to establish pre-set gambling limits on an individual basis. All agreed that the gambler should be able to determine their own gambling limits – “a commitment card” – but there was disagreement about whether this strategy should be voluntary or compulsory. One interviewee argued that pre-set limits would be effective only if it was compulsory – otherwise problem gamblers would avoid using it.

It wouldn't work unless it was made mandatory for all venue users. It wouldn't work if it was voluntary. (Analyst)

Several interviewees supported the concept of applying pre-set gambling limits to already existing customer cards, for example, the patron's club membership card or bank card. Some recommended tying the pre-commitment to a recognised form of identification, for example, a driver's licence. This would ensure that betting limits could be set to the amount nominated by each gambler personally.

Using a licensed type of card where you would need the card to operate the gaming machine. You could program it so that you spend no more than your

pre-set limit, say \$20 per day or no more than two hours per week. The bonus for the industry here is that they don't have cash in the machines. (Analyst)

One interviewee raised concerns about linking the preset limits to the gaming venue membership card.

It [a strategy based on membership card] is only as good as the venue unless all venues had the same approach. A single card would be a better approach - if one card could be accepted in all the venues. (Analyst)

Supporters of smartcard strategies for harm minimisation also recommended that the pre-set gambling limit should not be easily altered to permit a higher gambling limit.

The pre-set limit on smartcards is motivationally dependent. You would need to make sure that these limits are not changeable 'on the day' by a phone from the venue. Gamblers would find very good reasons not to use pre-set limits on these cards. It might work if it was made compulsorily. (Gambling counselling agency)

In addition to the pre-set gambling limits, several interviewees recommended gambling information be provided to the gambler using smartcard technology. For example, interviewees thought information such as a 'gambling statement' should be provided on an individual basis. The provision of such information to the gambler was generally seen as very important.

The card could provide information so they know how much they are spending. A statement of gambling. Like a bank statement. It could work on the same principles as a bank statement. (Community organisation)

This approach might keep a whole lot of people away from the edge. It may only help a small number of problem gamblers, but should help a lot of others. It may not deal with the hard end of the problem but it may stop a lot of people getting to the hard end of the problem. (Community organisation)

The clubs already know what's going on. Membership cards slotted into machines record people's spending patterns. They know who the big spenders are. Why can't this technology be used to inform gamblers so they understand how much they're losing and stay out of trouble? (Community organisation)

Again, the common perception that problem gambling develops on a progressive continuum or 'sliding scale' underlies many of these suggestions. A common motivation for proposing pre-set betting limits centred around *prevention*.

Even recreational gamblers report spending too much when they get carried away. (Analyst)

Using prevention to set a habit of control through these commitment cards and then they [recreational gamblers] never go over it. (Analyst)

One person argued that the implementation of this approach could result other harm minimisation measures becoming redundant.

With a good smart card you wouldn't need many of the other approaches.
(Analyst)

Not all interviewees were supportive, however. Concerns were raised that the cooperation of financial institutions would be essential for pre-set gambling limits to be effective. The challenge of ensuring that all gaming venues were committed to the strategy, and the financial cost of updating machines to accept the smartcard limits were also mentioned as barriers to implementation.

Smartcards could be costly to implement and you would need the cooperation from the financial institutions. You have to think that for them the question is 'What do they win out of it?' – nothing. There is also the potential risk for stealing cards. For problem gamblers this might be a temptation. (Analyst)

You could have an ATM dispensing tokens for those not using a smartcard – like patrons and tourists. (Analyst)

It's a good idea in theory, but the practical application across the whole industry has too many holes for it to work. (Analyst)

You would need to do some trials on the technology. (Analyst)

Smartcards, dumb idea. There are five good reasons why smartcards won't work:

- *If individuals set their own daily limits, problem gamblers will simply set high limits – say \$4,000 – just in case. This makes a mockery of the whole thing.*
- *It obviates personal responsibility for people to control their own behaviour*
- *It will inconvenience recreational and occasional gamblers who might want to bet \$5 after a meal and don't have a card with them*
- *It will require very expensive infrastructure to support it, and*
- *A black market in cards will inevitably develop.* (Analyst)

This is nanny state. The logical extension of this would be biometric systems which register your ID on a machine; the information would pass to a central server where it would be analysed against your bank records. If you've been gambling an 'excessive' amount of your discretionary income, the machines would be decoded to prevent you gambling. (Analyst)

If the strategy was to be introduced to the ACT, other reservations voiced by consultants include inconvenience to the 'occasional gambler' who might spend only small amounts from time to time, and to patrons to Canberra.

What does someone do who's had a meal at the club and wants to put a few dollars in the pokies? They won't be too happy if they're told they have to register before they can play. (Analyst)

[Club] gets a lot of interstate patrons who want somewhere to go at night. It will cause problems if they can't play their favourite machine without a pre-commitment card. (Industry representative)

Loyalty cards

Interviewees were divided upon whether problem gamblers were more or less likely to use loyalty cards than recreational gamblers. One analyst stressed the value of loyalty cards as a research tool.

Leaves a trail of where they have been. Many don't like this and so don't use it. (Gambling counselling agency)

Most would insert loyalty cards to earn points. (Gambling counselling agency)

Loyalty cards could be used for tracking and identifying people with gambling problems. (Analyst)

However, the majority of interviewees agreed on that inducements and incentives tied to these membership/loyalty cards were problematic.

The promotions get people to the venues. The promise of 'winning something' like a meat raffle would be an incentive to gamble in getting them to the venue. (Gambling counselling agency)

Any incentive over and above the normal incentives involved in gambling is a bad thing. It's like putting gambling on top of gambling. (Community organisation)

Note acceptors.

Note acceptors were seen by all counsellors and community representatives as being linked to the development of gambling problems. All agreed that removal of note acceptors would be of benefit. The relationship between access to cash facilities such as ATMs and the use of note acceptors was also emphasised by several people interviewed.

Nearly all our clients put in notes [to the EGMs]. Most would insert \$50 notes. (Gambling counselling agency)

They are getting the money from the ATM and the ATM doesn't dispense coins. (Gambling counselling agency)

Heavy spenders tend to use them [note acceptors]. (Gambling counselling agency)

It's the impulse of putting in a big note and playing it all. (Gambling counselling agency)

Slow the rate of spending [by removing note acceptors] ... This would allow them to accurately calculate the amount they're spending. For example,

someone putting in \$100 with the intention of only spending \$50. (Gambling counselling agency)

However opinions were divided whether any positive benefits could be achieved through reducing or limiting the value of notes which could be inserted into the EGMs via note acceptors.

Putting in five twenty dollar notes or two fifty dollar notes doesn't really make a difference. (Gambling counselling agency)

Taking them away might not have much effect the amount spent. (Gambling counselling agency)

Information from venue managers

As previously reported, an audit of ACT gaming venues of this research was conducted – that is, an on-site inspection was carried out in all ACT clubs and hotels with gaming machines and in the Casino Canberra.⁵² The objective for this audit was to obtain an accurate representation of the availability of cash facilities (ATMs and EFTPOS) within ACT gaming venues. During these visits qualitative information was gathered from venue managers relating to *how* these facilities were used and by *whom*.

During the audit all venue managers were offered the opportunity to add opinions and/or additional information to the research. A number of club managers provided perceptions and information on ATM, EFTPOS and note acceptor use within their respective venues. A number of themes arose in these discussions.

Use of ATMs and EFTPOS

Several managers of venues which offered both ATM and EFTPOS facilities said they encouraged patrons to use the ATM facility rather than EFTPOS. One venue manager did not offer EFTPOS facilities because he viewed it as being 'too labour intensive'. The ATM was preferred as club employees were not required to operate this device. In addition, a number of venues used the EFTPOS facility solely as a 'back-up' service when the ATM was not working.

We encourage members to use the ATM rather than EFTPOS. (Gaming venue manager)

We don't use the EFTPOS if our ATMs are working, which is 99% of the time. (Gaming venue manager)

Several venues reported having additional EFTPOS devices which did not fall under their control. A number of gaming managers acknowledged having EFTPOS facilities located in TAB outlets inside the venue; and one venue manager reported having an EFTPOS facility located in a restaurant which had been leased to a separate business.

⁵² On advice from ACT Gambling and Racing Commission, TAB agencies and outlets were excluded from this section of the research. By definition they fall into the category of wagering outlets rather than gambling venues and so were excluded from the audit. Further, research requests made to ACTTAB went unanswered throughout the duration of the research. It was therefore anticipated that gaining access to TAB outlets of the purpose of an ATM audit would not be feasible.

Several venue managers reported that on-site cash facilities were used by both members and non-members. Managers emphasised the service provided to the community by ATMs in gaming venues. Many managers stressed that these facilities were not solely used by gamblers or problem gamblers but by non-gamblers as well. Cash facilities within gaming venues were accepted as a 'norm'.

Non-club members often pop in to withdraw cash as there are no other ATMs in the local area. (Gaming venue manager)

It has become a norm that these types of facilities are available in gaming venues. People expect this. (Gaming venue manager)

Convenience is an important factor, particularly as banks are withdrawing from the suburbs. (ClubsACT representative)

A small number of venue managers raised issues related to gambling on money accessed via a credit account from an on-site cash facility. Managers expressed confusion about whether venues were allowed to permit patrons to access funds via credit cards (ie cash advances on a credit card account) from ATMs and EFTPOS for gambling purposes. The majority of managers said that it was illegal, but three venues offered this facility. Two venues possessed ATMs capable of allowing cash withdrawals from credit cards and one venue permitted additional cash out withdrawals via EFTPOS.

In addition, one manager questioned the capacity of the present rules which prohibit a gaming licensee from providing credit to a person for the purpose of gaming:

It is a ridiculous rule having to ask the person whether they are going to spend the money they have accessed by credit for gambling. Some young staff can't say that, especially to an older person. On a regular basis I would suspect that someone is going to use this money to gamble, but you can't really do anything about it. (Gaming venue manager)

Removal of ATMs from gaming venues

A number of venue managers who opposed removing ATMs from gaming venues expressed concerns about their patrons accessing cash from facilities external to the venue. Venue managers suggested that venue-based cash facilities offer a safer and more secure environment in comparison to external cash facilities. They argued that patrons preferred to use gaming venue-based ATMs and EFTPOS and would be unwilling to use external cash facilities.

The ATMs are used by club patrons and the general public, who come to the club solely to access the ATM. The night staff have also noted in the past that members use the ATMs at night purely for safety and security (Gaming venue manager)

People use the ATM in the club environment because it is safer and there are no queues compared to shopping centres. (Gaming venue manager)

We believe the exclusion of cash facilities from premises altogether will simply encourage patrons to go the nearest ATM and possibly use their credit card for cash advances, not available from cash facilities in the club. ... the key negative impacts are that it takes away the rights of all club patrons - 98% of whom are not at risk of problem gambling yet they will be inconvenienced. (ClubsACT representative)

In addition, certain groups were singled out as being 'vulnerable' and in need of the extra security which a venue based cash facility provided.

There is potentially a high security risk, particularly for shift workers if people need to access cash from public areas such as street front ATMs and shopping centres. (Gaming venue manager)

Lots of people come in to use the ATM only. They see it as a safer environment. Especially older people and young women. (Gaming venue manager)

Club members also access ATMs to withdraw funds to use outside the club environment as clubs are seen as safe places to access cash. (ClubsACT representative)

Several venue managers perceived the provision of ATMs and EFTPOS as an essential community service. Concerns were voiced about the apparent lack of alternative cash facilities external to the gaming venue, i.e. where traditional bank outlets had closed down.

Many clubs are not located near ATMs or banks. This will create an unfair advantage to those that are. Who will compensate them? (Gaming venue manager)

This is the only ATM in [this suburb] and services members who don't wish to or cannot commute to the shopping centre. (Gaming venue manager)

Venue managers generally were concerned that the introduction of policies which sought to either restrict or remove these facilities from gaming venues would impact negatively both on the venue and the community. One manager argued that such policies would have detrimental consequences upon gaming venues.

Due to government regulation (and to some extent, customer demand) ours is the only cash based industry left. Take our ATM, take our cash and you take our business. (Gaming venue manager)

Restrictions to ATMs or cash facilities

Some gaming venues have pre-existing restrictions on cash facilities in place. For example, a small number of venues have limited the amount which can be withdrawn per transaction – i. e. limits on the value of notes which can be withdrawn and/or restrictions on the number of withdrawals which can be made per 24 hour period.

In the case of ATM's there are of course options which would allow ATMs to continue to be located in club venues, but would involve say restricting the number of withdrawals per day; placing a cap on the amount of cash that

can be withdrawn in a day; and/or providing a receipt with an account balance. The ability to deliver on these changes is also dependent on the banks and other financial institutions. (ClubsACT representative)

Several venues have limited the denomination of notes which are dispensed via the ATM. For the most part ATMs in ACT gaming venues dispense denominations of \$20 and \$50 notes. Managers endorsed the convenience of this strategy as venues did not have to keep stocking the device with a variety of values of notes. A number of venues have further restricted ATMs to dispensing \$20 notes only. Again, the stated rationale for this was convenience.

In addition to restricting the denominations of notes dispensed, a number of venues have restrictions in place to control the amount capable of being withdrawn in any one transaction from an ATM. A small number of venues have restricted ATMs to dispensing a maximum of \$200 per transaction. The reasons given were primarily related to convenience; however, one venue manager gave a different rationale for this measure:

This is primarily to do with responsible gambling conduct and to a lesser degree so that we don't have to keep large amounts of \$20 notes on the premises. (Gaming venue manager)

In this case, there are no limits on the number of ATM transactions capable of being made. It is in fact possible to make several \$200 withdrawals at the one time, restricted only by the daily limit on each person's card.

In addition to restrictions on the denomination of notes and transaction limits, however, a number of venues had placed restrictions on EFTPOS facilities to limit the number of withdrawals which could be made within a 24 hour period.

Note acceptors

A number of managers would like to see removal of coins from EGMs.

I would like to see away with coins altogether. Notes are more convenient and customers prefer using them. (Gaming venue manager)

A number of managers reported that coins should be removed totally from EGMs in preference to notes. Managers maintained that the lifting and carrying of large amounts of heavy coins was a health and safety risk for venue staff. One manager recalled a large out-of-court settlement for an employee who injured his back through years of lifting.

Written statements from financial and community organisations

One organisation participated in a telephone interview and two organisations contributed to the research by providing written responses to research questions. These responses are outlined below in two sections: Financial Organisations and Community Organisations.

Information from financial organisations

Noting the recommendations of the KPMG report that there had been ‘limited consultation with respective financial service providers on the strategies put forward by the states’ we sought collaboration and input from financial organisations to this study. However the response from financial organisations to our requests for information was negligible.

One financial service contributed to the research by providing written responses to the research questions and another financial organisation participated in a telephone interview. In both cases they were asked to comment upon the present availability of cash facilities in gaming venues and the various proposals which sought to restrict/remove the facilities.

One organisation recommended the following measures which could be implemented via ATM or EFTPOS terminals to limit access to cash.

- *Daily withdrawal limits on cards;*
- *Single instance use of ATM per day (restricting repeat use);*
- *No access to credit cards accounts;*
- *Limited hours of operation; and*
- *Specific screen and receipt marketing providing advice and details for problem gambling assistance.* (Financial organisation)

In regard to the ‘costs’ associated with implementing any of the above measures this organisation considered that “*any of these can be implemented very easily without significant system development*” (Financial organisation). However, no estimate of the costs associated with applying smartcard technology to restricting access to cash facilities in gaming venues was provided.

The Australian ATM market is still coming to terms with the proposed introduction of smartcard technology. Smartcard technology would require hardware and software changes, both in the ATM and the bank’s back-end systems. As the proposed introduction of this requirement is in a very early stage, the cost has not been determined. (Financial organisation)

The second financial organisation considered that gaming venues should be responsible for implementing any controls to restrict access to cash rather than depending upon a third party, such as a bank.

The gaming venue should be responsible. This would be a more direct approach in addressing these issues rather than some form of indirect control over the situation. (Financial organisation)

This organisation recommended introducing some form of ‘gambling card’ which could be purchased by the gambler to operate EGMs. This approach would see the gambling venue in charge of issuing ‘gambling cards’ to patrons up to a certain monetary value. These cards could then be either topped up or new cards reissued. This organisation recommended that formal identification be required in order to purchase the ‘gambling card’, for example, a driver’s licence and the gambling venue would be required to keep computerised records of patron ‘gambling card’ purchases.

The gambling venue could manage the issue of people overusing cash for gambling. The venue would be responsible. (Financial organisation)

In addition this organisation queried the capacity to implement proposals which sought to limit the number or frequency of cash withdrawals in any 24 hour period.

Limiting the number of transactions is more difficult to control. ATM machines are not set up to do that. (Financial organisation)

It appears from the minimal response by financial institutions to our direct requests for information and comment, and from other information presented to this study, that financial institutions are reluctant to become involved in such research or to participate in the development of strategies to minimise gambling related problems.

Information from community organisations

Information and comments were obtained from community organisations through forums, face-to-face and telephone interviews and through written correspondence. However, no data was available from counselling and community service agencies about the use of ATMs or note acceptors by problem gamblers.

One community organisation informed the Centre that they could not attend an interview for this research due to demands upon already over-stretched finances and resources. This organisation agreed to provide written responses to a list of questions and discussion points. They also provided other information they determined to be of relevance to the research, for example a case study of a problem gambler client.

Common areas of concern raised by this community organisation centred around the following issues:

- *Ready access to the venue is a problem though, because convenience means that people can readily keep taking money from their account.*
- *Safety issues at night might stop someone from leaving a venue to seek access to money, whereas this is not an issue when the facility is in the venue.*
- *Problem gamblers are likely to access ATMs anywhere in a venue, but there is a greater temptation when they are in view of a gaming machine, particularly if a person is trying to recoup a loss.*
- *Restricting credit withdrawal from ATMs at gaming venues is also a good strategy. It prevents a person from spending money that they have not yet earned. (Community organisation)*

In addition to the above issues, this community organisation provided a case study of a problem gambling client who experienced considerable difficulty with attempts to control her gambling and limit her access to money. Repeated efforts to obtain cooperation from her bank were unsuccessful, despite advice from the Banking Ombudsman that the bank could arrange for such reductions.

Interviews with problem gamblers, and the families and friends of problem gamblers.

Face-to-face interviews were conducted with self-identified 'problem gamblers' and with families and friends of problem gamblers. These respondents were recruited as part of a related research project being conducted through the Centre for Gambling

Research.⁵³ All participants in the interviews were self-referrals. 19 participants were interviewed consisting of six self-identified female problem gamblers, seven self-identified male problem gamblers, and seven family members of a person with a gambling problem (five female and one male). Interviews were conducted at the Centre for Gambling Research and were approximately 1½ - 2 hours in duration. At least two members of the CGR staff were present during interviews

In the interviews problem gamblers discussed the ways they accessed cash in gaming venues and how these facilities had impacted upon their gambling behaviour. Families and friends who were interviewed also provided detailed accounts of the role played by accessible cash facilities and current policies in the development and experience of gambling problems.

For the purpose of this study, the main focus of the interviews was to learn how convenient access to cash services had affected their experience. The aim was to understand and develop an explanation about the development, maintenance and salience of certain processes and practices related to the use of cash facilities and gambling. Although we approached the interviews with a set of issues and topics in mind, we were most interested in hearing the respondents' own stories and experiences. Interview questions were open-ended so as to avoid leading respondents towards particular ideas or interpretations.⁵⁴

During the interviews we also raised questions about interventions and strategies that might have minimised the harm or prevented the problems from occurring – for example, policies that have been mentioned in local media, the Productivity Commission report and the KPMG report. Each respondent was asked whether they thought a particular strategy was, or would have been, helpful in their particular case and to indicate the advantages and disadvantages of each strategy. Interviewees reflected on a variety of recommended policy changes and whether these policy changes would have an impact. In addition, they were encouraged to propose new ideas which would have a positive impact upon problem gambling - eg helpful strategies for gamblers, improvements to industry practices and government policies.

A number of themes and patterns arose from the narrative of the interviews:

‘Chasing losses’

Several self-identified problem gamblers discussed the relationship between ‘chasing losses’ and easy access to money from the gaming venue ATM. Significantly, a number of problem gamblers stressed that they would repeatedly access money from an on-site ATM until they emptied the whole account.

I chase losses. If my pockets are emptied then I can just get more money out of the ATM to win back losses. (Self-identified problem gambler)

⁵³ Ethical clearance for this procedure was granted from ANU Human Research Ethics Committee. The research project conducting these interviews was the *Help-seeking by Problem Gamblers, Friends and Families: A Focus on Gender and Cultural Groups*. ANU Centre for Gambling Research, July 2004.

⁵⁴ A. Kelleher 1993. *The Unobtrusive Researcher. A Guide to Methods*. Allen and Unwin.

It was when I saw on my bank statements that I was drawing out \$50 at a time, several times a day that I knew I had a problem. (Self-identified problem gambler)

Easy access to money keeps me going, going, going. (Self-identified problem gambler)

I use the ATM machines in the clubs all the time. (Self-identified problem gambler)

I'd empty my whole account through the ATM at the club. I wouldn't go home before this was done. (Self-identified problem gambler)

If I'm standing in front of the ATM and empty my account, it's like I can see myself from the outside, but I can't control myself. (Self-identified problem gambler)

I would go in with 40 or 50 dollars. I'd lose it and then empty my account. [At the club ATM?] Sure, where else! (Self-identified problem gambler)

The above comments from problem gamblers reveal that gamblers themselves consider the availability of cash facilities in gaming venues to be highly problematic. Without prompting, most of the gamblers interviewed identified a relationship between 'chasing losses' and the ability to access money from on-site cash facilities to keep 'going, going going'. For these individuals access to cash in gaming venues is a contributing factor to their gambling problem.

Many of these gamblers reflected on their behaviour and acknowledged that their repeated withdrawal of money from gaming venue ATMs may not seem rational. Even when they try to limit their gambling losses (eg by taking \$40-50 dollars with them when they visit the club), the convenience of accessing an on-site ATM encourages them to keep 'chasing'.

Partners of problem gamblers raised similar concerns about easy access to cash machines within gaming venues. Several mentioned that they had found evidence of large and/or repeated withdrawals from club or casino ATMs:

I looked at his bank statements: 20 dollars, 20 dollars, 20 dollars – 100 dollars a day. All withdrawals made within the clubs. (Family member)

'Breaks in play' and removal of ATMs from gaming venues

The concept of having a 'break in play' which affords the individual space in which to reconsider any further gambling expenditure is a common theme which arose in a number of interviews. In this regard, gamblers and family members who were interviewed expressed concern that the availability of ATMs in gaming venues and their location close to gaming areas enabled gamblers to withdraw cash without taking time to carefully consider their actions.

All gambling counselling agencies and community organisations interviewed for this study considered a 'break in play' as beneficial to gamblers. The problem gamblers interviewed also considered a 'break in play' as valuable in affording them a 'cooling off' period and preventing them from 'chasing losses'. Many considered that having to leave the venue to obtain additional cash would encourage them to reconsider whether they should return and continue gambling. Several mentioned that they tend to 'lose track' while playing the machines and later regret their behaviour and losses.

The majority of problem gamblers and family members interviewed supported strategies to remove ATMs from gaming venues and/or to impose daily limits on the amount of cash that could be withdrawn from an ATM account.

When I'm gambling I get into a zone. Anything that breaks that is good. If I had to get in my car and drive to get money I wouldn't go back to the club. It would be helpful to me. (Self-identified problem gambler)

In Darwin they have a \$200 cash limit. That was great. If I had to get into my car and drive to an ATM that gave me time to cool off and not chase the losses. (Self-identified problem gambler)

It might make me take stock and realise that I was just pouring money into the machine. It'd be a reality check, especially if I meet someone I know in the shopping centre. (Self-identified problem gambler)

When I'm away from the club I can see the stupidity of it all. In my lucid moments I'm determined not to do it again [gamble until large amounts have been lost] but it's all too easy, the way the whole system is set up. (Self-identified problem gambler)

If ATMs were across the road or down the street it would give me a chance to reassess. To think ...what am I doing? (Self-identified problem gambler)

However, a small number of problem gamblers were uncertain whether removing ATM cash facilities from gaming venues would have a positive impact. Reflecting on their own behaviour, these gamblers said that they would go to extraordinary lengths to access money to continue gambling.

Whether the [ATM] machines are there or not is 'irrelevant' for serious gamblers who would find other ways of obtaining money if they needed to. (Self-identified problem gambler)

You only delay the inevitable [if you remove ATMs]. (Self-identified problem gambler)

Yeah – I'd be pretty annoyed if I had to go out into the cold and find another ATM. There's always the idea that the next bet will be the big one. (Self-identified problem gambler)

There was a general perception by gamblers themselves that removal of cash facilities from gaming venues would not prevent serious problem gamblers from accessing

money. Again, this view was supported in interviews with gambling counselling agencies and community organisations.

It [the removal of ATMs] might help some gamblers – but it won't stop others.
(Self-identified problem gambler)

This view was shared by the majority of people interviewed and acknowledges that a sweeping 'one size fits all' approach cannot be applied across the board to safeguard all gamblers: several people commented that '*every gambler is different*'.

Restrictions to ATMs or cash facilities

However, a number of problem gamblers considered some form of restriction or limitation on access to cash in gaming venues would be constructive.

Note acceptor use

The majority of problem gamblers interviewed confirmed that they regularly use the note acceptor function on EGMs.

I always use note acceptors. (Self-identified problem gambler)

Concerns were raised by all interviewees regarding the use of note acceptors on EGMs. Several gamblers regretted the introduction of note acceptors and linked their general availability to their problem. These concerns specifically related to the speed at which money could be inserted into the EGMs and subsequently lost.

It is too easy for a gambler to lose a great deal of money in a short time. Note acceptors are too easy a trap and should be subject to tighter control. (Self-identified problem gambler)

It would be heaps harder if you had to use coins. (Self-identified problem gambler)

It would be embarrassing having to get coins all the time. (Self-identified problem gambler)

It is so easy to stick a \$50 note in and blow it all in 7 or 8 minutes. (Self-identified problem gambler)

Note takers in the latter stages [of my gambling problem] increased my ability to gamble rapidly so it certainly must be said that it didn't hinder gambling abuse. (Self-identified problem gambler)

They shouldn't have note acceptors. The damage is big enough already and more damage is done so quickly. (Self-identified problem gambler)

Nobody expressed concern about the possibility that note acceptors contribute to gamblers losing track of the amount being gambled.

Oh, I know how much I'm losing. It's there on the screen. But that doesn't stop me from slipping in another \$10. (Self-identified problem gambler)

A number of problem gamblers suggested limiting the value of notes which could be inserted into the EGMs.

I noticed a difference when I was in Queensland. They only have \$20 machines up there, don't they? That slowed me down a bit. (Self-identified problem gambler)

Note acceptors should be restricted to \$20. (Self-identified problem gambler)

The above quote was contributed by a problem gambler who considered this restriction would work as a self-help strategy in extending gambling time and reducing losses. When asked, the majority of problem gamblers said the ATM/s in their regular club usually dispenses \$50 notes. However, a small number said they normally selected the option of \$20 notes when they withdrew cash from an ATM, if that option was available.

One interviewee was unsure how restrictions on the value of notes which could be inserted into EGMs would be of benefit. This gambler was also unsure what impact, if any, limitations on note acceptors would have had to his gambling history.

Once I was compulsively gambling, it's hard to say that banning note takers in favour of, say, dollar coin feeding would have changed my behaviour. (Self-identified problem gambler)

I should point out that for most of earlier stages of problem gambling note takers were not available anyway, and I still kept on getting coins and manually feeding them anyway. (Self-identified problem gambler)

Another problem gambler supported this viewpoint in stating that limitations on the denomination of notes which could be inserted into EGMs would be “*more an obstacle than a real restriction on my gambling*”.

Loyalty and membership cards

A number of problem gamblers raised concerns about using club loyalty and membership cards. However, nobody interviewed indicated that these facilities were linked to gambling problems. Rather, concerns centred mainly around the gambling venue holding excessive amounts of personal information and the uncertainty regarding the *use* of this information by gambling venues. A number of respondents also expressed concern about marketing strategies and promotions that targeted patrons with loyalty cards.

I never use loyalty cards. I am not stupid. I don't want them to know how much I gamble. (Self-identified problem gambler)

I don't like the idea of the club having too much information about me and knowing too much of my business. (Self-identified problem gambler)

I am suspicious of loyalty cards and do not use one. (Self-identified problem gambler)

The club bombards him with all those pamphlets offering prizes and special deals. I used to try to get the mail before he saw it. (Family member)

7. Analysis of Findings

A central focus of this research has been the ‘gambler/cash access relationship’, specifically on access and usage of cash facilities by problem gamblers, recreational gamblers and non-gamblers in ACT gaming venues (clubs, hotels and casinos) – i.e. the number of ATM transactions, average withdrawal, source of funds, etc. Information about patron use of ATMs to obtain cash for gambling and other purchases was supplemented by other relevant baseline data such as the spending pattern of money withdrawn by venue patrons.

In combination, the findings from multiple data sources provide a detailed understanding of ATM usage in ACT gaming venues and issues related to cash-based access by non-gamblers, recreational and problem gamblers. Research has thus allowed analysis of the ‘needs of the ACT community’ in regard to convenient access to ATMs to obtain cash. It has also allowed a more precise analysis of the potential impacts, benefits and risks of specific harm minimisation strategies being proposed in the ACT than was possible in the more general 2002 KPMG study.

The research findings have been considered particularly in the context of research on these issues by KPMG and submissions to the IPART inquiry in New South Wales, and the following recommendations by the ACT Gambling and Racing Commission:

- Recommendation 35 – Automatic Teller Machines (ATMs) be prohibited from gaming licensee’s premises (not supported by Government).⁵⁵
- Recommendation 36 – The current restrictions on other cash facilities such as EFTPOS that prohibit them from being available within a gaming area should be maintained (supported by Government).
- Recommendation 44 – Note acceptors should be prohibited from gaming machines in the ACT (supported by Government with qualification).⁵⁶

Availability of ATM and EFTPOS Facilities

The venue audit which examined the location, visibility and convenience of ATMs and EFTPOS in gaming venues in the ACT found a high degree of compliance with current ACT regulations. The audit found that of the 69 gaming venues in scope, 51 had ATM facilities. Only six gaming venues did not offer any cash facilities on-site.

- The majority of ATMs (26 venues) were located in the foyer/lobby areas of the venue, followed by either the lounge or the bar (19 venues). Only five venues had located their ATMs at or close to reception where venue staff could regularly monitor patron use.
- 32 venues have located their cash facilities ‘out of sight’ from the gaming machine area. Of the 31 venues which had located their cash facilities within sight of the gaming machines, six of these clubs were very small and therefore were spatially restricted in where they could position these cash facilities.

⁵⁵ During this research proposed legislation to prohibit ATMs in gaming venues was introduced to the ACT Legislative Assembly by a member of the Australian Democrats. The bill was defeated in June 2004.

⁵⁶ ACT Gambling and Racing Commission 2002, op.cit.

- 21 venues had a system where club membership or loyalty cards could be inserted into the gaming machines to earn or win points while playing the games.
- Only 15 gaming venues did not have an alternative ATM or EFTPOS facility within 'walking distance' of the venue.
- In addition, a large number of gaming venues had telephones situated beside the ATM facility; a number of gaming venues offered courtesy telephones in these areas; and one gaming venue offered internet access to patrons in the area where ATMs were located.
- Three gaming venues reported cash facilities capable of permitting patrons to access funds via credit cards. This issue is discussed further below, Access to Credit section.

Use of ATM Facilities in Gaming Venues

The majority of gaming venue patrons (89%) have withdrawn money from an ATM somewhere in the ACT during the last 12 months. Gaming venue patrons who use ATM or EFTPOS facilities usually access these facilities at either a regional shopping centre (50%); their local shops (45%); Civic (20%) or a supermarket (19%). Moreover, the majority of these patrons (65%) usually withdraw money they spend in the gaming venue from a facility outside the venue.

In terms of gaming venue ATM withdrawals, half the venue patrons who use ATMs for withdrawing money (49%) have done so at gaming venue in the last 12 months. Forty five percent have withdrawn money at a club over this period, and 22% have done so at an ACT hotel/tavern.

However, self-identified problem gamblers (60%) are more likely than other groups to access ATMs at clubs. Only 25% of regular gamblers, 12.7% of recreational gamblers and 5.2% of non-gamblers usually access an ATM at a club. Regular and problem gamblers tend to access ATMS at gaming venues more frequently than do recreational and non-gamblers.

Gamblers usually withdraw larger amounts from venue facilities than non-gamblers; however the withdrawals by recreational gamblers are marginally higher than those for regular gamblers. Survey data show that 60% of self-identified problem gamblers report withdrawing more than \$100 from ATMs on the last occasion, whereas ATM withdrawals of less than \$100 are most common for other gambler groups. Moreover, qualitative data from self-identified problem gamblers and counsellors suggest that many people with gambling problems make frequent daily withdrawals until they reach the maximum allowed by their account.

Patrons who use gaming venue ATM and EFTPOS are most likely to usually spend the withdrawn money on drinks while at the gaming venue (86% and 81% respectively). Approximately one in three gaming venue ATM users (36%) and venue EFTPOS users (33%) usually spend their withdrawals on gambling while at the venue. Gaming venue ATM users who usually spend their withdrawals on gambling are most likely to spend it on playing gaming machines (89%). This is followed by betting on horse or greyhound races (27%) and playing table games at the Casino Canberra (22%).

The most commonly mentioned reason for using gaming venue facilities to withdraw money is access – 22% of gaming venue ATM users and 29% of venue EFTPOS users say there are no other facilities in their local area. For the majority of people who use gaming venue ATMs (59%) there is another ATM within walking distance to their usual venue ATM. However, for 38%, there is no other ATM within walking distance. Thus ATMs in the gaming venue are an important local facility for many ACT residents. For other gaming venue ATM and EFTPOS users it is an issue of security, with patrons concerned about travelling with money in their wallet.

Use of EFTPOS Facilities

The proportion of ACT residents who access cash via EFTPOS is lower than for ATMs, but it is still high (63% of venue patrons). However the community survey and daily diaries found that EFTPOS withdrawals at gaming venues are significantly less common than ATM withdrawals. Supermarkets are the most commonly used EFTPOS facilities for withdrawing cash (83% of gaming venue patrons who use EFTPOS). The gaming venues most likely to be used for EFTPOS withdrawals are clubs (12%) and hotel/taverns (8%). Few gaming venue patrons except regular gamblers access cash in gaming venues through EFTPOS facilities.

In terms of frequency of club EFTPOS withdrawals, gamblers withdraw more often than non-gamblers. As with club ATMs, regular gamblers withdraw cash from EFTPOS more often than the recreational gamblers.

Interviews with community representatives and problem gamblers found that access to EFTPOS was generally perceived as being less of a problem for gamblers than access to ATMs. The only concern expressed about a possible relationship between EFTPOS use and problem gambling related to the potential for gamblers to obtain cash advances from credit card accounts. As previously noted, although a gaming licensee is prohibited from providing credit for the purpose of gaming, the audit of gaming venues was informed that a small number of club managers were permitting cash advances on credit card accounts.

Use of Note-Acceptors

The survey found a strong relationship between regular and problem gambling and frequent use of note acceptors when gambling on EGMs.

- A large majority of regular gamblers and self-identified problem gamblers always use note acceptors when gambling on EGMs. They also tend to use larger denomination notes than recreational gamblers (\$20-50).

From the survey responses and the daily diaries, there also appears to be a relationship between the withdrawal of money from ATMs in gaming venues, gambling on club EGMs and the use of note acceptors, and between the use of note acceptors and whether people have a loyalty card – the more frequent the use of note acceptors, the higher the likelihood of having a loyalty card.

Despite requests to other jurisdictions where the denomination of notes permitted in note acceptors has been reduced to \$20, no data were provided to illustrate the

possible effects of such a policy. However, interviews with community representatives and problem gamblers found strong support for total removal of note acceptors from ACT gaming machines, rather than a restriction to \$20 notes as in Queensland and Victoria.⁵⁷

Daily Diaries

Data obtained from the daily diaries compiled by a small number of gamblers for this study suggest a close relationship between the use of cash facilities located in gaming venues and gambling expenditure. The small sample size precludes firm conclusions from these data, however.

We emphasise that the time and budget constraints of this study did not allow us to investigate what proportion of gaming venue patrons use ATMs and EFTPOS to access cash for food, drinks, taxi home and shopping as well as for gambling.

Access to Credit for Gambling

There is a grey area in current legislation and regulations regarding cash advances from credit card accounts for the purposes of gambling. During the venue audit for this study several managers expressed confusion about whether venues were allowed to permit patrons to access funds via credit cards (ie cash advances on a credit card account) from ATMs and EFTPOS for gambling purposes. The majority of managers considered that it was illegal, but three venues offered this facility.

- The survey found that 5% of people who access cash from ATMs in a gaming venue get a cash advance from their credit account.

The submission from ClubsACT, on the other hand, repeatedly and unambiguously expressed the view that:

*In the ACT, the current legislation prohibits the provision of cash facilities (ATM or EFTPOS facility) in a gaming area and prevents patrons withdrawing money from credit card accounts. ... ClubsACT continue to believe that this is a sensible approach and it should continue.*⁵⁸

As some club managers seem to be unsure about their regulated responsibilities it is essential to have any ambiguity about this issue clarified to improve the effectiveness of current regulations in the ACT.

Loyalty Cards and Smartcards

The survey found an apparent relationship between the use of loyalty cards and problem gambling.

- While two-thirds of gaming machine players (66%) have a loyalty card, a larger majority of regular gamblers (80%) and self-identified problem

⁵⁷ The IPART inquiry in NSW has recommended 'Further research should be conducted on the impacts of modifying note acceptors so they do not accept \$100 notes and \$100 or \$50 notes' (IPART 2004, op. cit., p.102).

⁵⁸ ClubsACT, 2004, correspondence, op. cit. See Appendix G.

gamblers (90%) used loyalty cards when gambling on EGMs compared to recreational gamblers (56.4%).

- A large proportion of regular (57.2%) and problem gamblers (66.6%) often-always use their loyalty card when playing EGMs

Within the limited resources of this project we have not been able to revisit or extend the debates and research by KPMG and the IPART inquiry on the merits and difficulties associated with the possible use of smartcards to facilitate harm minimisation. Rather we refer the Commission to those documents and debates.⁵⁹

However community and industry representatives interviewed for this project were invited to debate the possibilities of applying smart technology to address these issues. For the most part, interviewees were supportive of the scope and potential for smartcards to assist harm minimisation. Some argued that the ACT environment was appropriate for the introduction of such a strategy, noting that gaming venues already use similar technology for loyalty cards that record players gambling patterns and that this has widespread acceptance among ACT gamblers. Many, but not all, problem gamblers also supported the idea of using smartcard technology to set their own gambling limits.

Importantly, two analysts with considerable experience in the area expressed directly opposing views on the potential development and use of smartcards to address problem gambling. For example, one was strongly supportive of smartcards, arguing that this approach has the potential to effectively replace all other harm minimisation measures. The other gave several reasons why smartcard policies would be unlikely to succeed with problem gamblers and why the proposals would be difficult to implement effectively.

Concerns were raised by all interviewees that the cooperation of financial institutions would be essential for smartcard strategies such as pre-set gambling limits to be effective. Difficulties obtaining participation from financial institutions in this study reinforce those concerns.⁶⁰ The challenge of ensuring that all gaming venues were committed to the strategy, and the financial cost of essential infrastructure and updating machines to accept the smartcard procedures were also mentioned as barriers to implementation.

Our research suggests that smartcard technology could present opportunities for future development that offer positive outcomes. However, a resolution of this issue will require considerable resources and planning, and is far beyond the scope and capacity of this project.

⁵⁹ The findings of the IPART inquiry which were announced after the completion of this study may be relevant to the Commission's deliberations: 'Players should be encouraged to use pre-commitment cards on a voluntary basis where they are available. Research into pre-commitment mechanisms, including cards, should be conducted at a national level' (IPART 2004, op. cit., p.100)

⁶⁰ The 2002 KPMG ATM study also notes the importance of involving financial institutions in the consultation and development process for smartcard initiatives.

Community Attitudes to ATMs, EFTPOS and Note-Acceptors

Several community representatives interviewed for this study supported policy proposals to remove **ATM and EFTPOS facilities** from gaming venues. The strongest support came from financial counsellors, who were unanimous that access to cash in gaming venues was a factor in problem gambling. However, many drew a distinction between ATMs and EFTPOS, with ATMs seen as more harmful than EFTPOS.

All representatives of community groups, problem gamblers and their families who were interviewed for this study expressed the view that removing ATM cash facilities from gaming venues could not completely stop problem gamblers obtaining money to gamble. Nevertheless, the general view was that any changes to the present availability of ATMs would be accepted by patrons in the longer term once they became familiar with not being able to access money in gaming locations.

Note acceptors were identified by all counsellors and community representatives interviewed, and most problem gamblers, as being linked to the development of gambling problems. All agreed that total removal of note acceptors would be of benefit to people who already experience gambling problems and as a preventative harm minimisation strategy. The option of a total ban was generally preferred to a restriction on the denomination of notes, eg to \$20. Venue managers had a contrary view, however; some want removal of coins from EGMs altogether to facilitate the 'hard count' of machine earnings.

The community survey also found strong support in the ACT community for policy change. When asked about alternative proposals such as re-positioning cash facilities within gaming venues and gaming rooms, withdrawal limits and the use of note acceptors for gaming machines, the following policy proposals received the most support:

- having **daily limits on the amount of ATM and EFTPOS withdrawals** (86%). Only one in eight (12%) disagree with imposing daily limits.
- to **limit the size of notes** that can be used for note-acceptors on gaming machines (78%). Only one in eight (12%) disagree with imposing limits on note acceptors.

Strong community support also exists for:

- banning cash advances from credit cards at gaming venues (72%);
- not permitting ATM or EFTPOS facilities within gaming rooms (72%); and
- not permitting gaming machines to accept notes (61%).

Opinion on whether there should be daily limits on ATM or EFTPOS withdrawal amounts does not differ significantly between gamblers and non-gamblers. However, there are mixed opinions on removing all ATM and EFTPOS facilities from gaming venues altogether. Gamblers are much more likely than non-gamblers to oppose removal of cash facilities from gaming venues.

The next section of this report draws on data from the community survey to present a preliminary analysis of the possible impacts of removing ATMs from gaming venues (Recommendation 35, ACT Gambling and Racing Commission).

Who might be impacted by the removal of ATMs from gaming venues?

Research suggests that three core stakeholders could be directly affected if ATMs were removed from gaming venues in the ACT:

- Gaming venues
- Visitors to Canberra
- Residents of the ACT and surrounds

Gaming venues and government gambling revenue

Data limitations prevent a systematic appraisal of the potential economic impacts on gaming venues (and indirectly, on government gambling revenue) of removing ATMs from gaming venues in the ACT. As previously noted in this report, attempts by the ANU research team and by ClubsACT to generate quantified data from ACT clubs received a 'poor' and incomplete response.

We received limited data on ATM transactions and finances from only two clubs; both are members of ClubsACT. Without adequate and reliable baseline data on the relationship between ATM use and venue income (gaming and non-gaming) from a number of representative venues it has not been possible to estimate the effects of possible policy change on gaming venue income or government revenues.

Moreover, quantification of the impacts that the removal of ATMs would have on venues would require detailed expenditure data from individual patrons at specified venues. These data are essential to calculate the amount withdrawn from ATMs that is spent on gambling or other activities in the venue. The community survey conducted for this study provides an indication of relevant spending patterns by gaming venue patrons; 43.8% of venue patrons surveyed (37% of the entire population sample) report withdrawing cash from an ATM to spend in the venue. These data suggest that gaming venues could experience a decline in revenue if ATMs were removed from the premises. However, self-reported withdrawals and expenditures provided in the survey are unreliable and are not linked to an identified venue.⁶¹

Industry representatives opposed removal of ATMs from gaming venues, arguing that 'the disadvantages to the great majority of patrons outweigh the dubious benefits to a very small number of possible problem gamblers'. Removal of ATMs from clubs would:

- *encourage patrons to go the nearest external ATM and possibly use their credit card for cash advances, not available from cash facilities in the club;*
- *deny patrons the opportunity to access cash in a safe environment, including some of the community's most vulnerable such as the elderly; and*
- *intrude on the vast majority of patrons who do not have a problem with gambling and those that do, would still have access to their money in one way or another.*⁶²

⁶¹ For example, survey respondents in the 2001 ACT gambling survey under-estimated gambling expenditure on EGMs by approximately 60%.

⁶² ClubsACT, Correspondence, op. cit.

Analysis of survey data, however, indicates that clubs would be unlikely to experience a significant negative impact if ATMs were removed, especially if gaming venues retain EFTPOS facilities for their patrons (see below). The impact on Casino Canberra could be less significant, given the ATM usage and gambling patterns of its clientele.

Visitors to the ACT

The data obtained in this study from the survey, from gaming venues and other sources do not include visitors to the ACT; thus no conclusions can be drawn regarding the effect on this group.

Residents of the ACT and surrounds

The survey data obtained in this study has provided a starting point to quantify the potential affect on the residents of the ACT and surrounding areas. Within that surveyed population, we have considered the impacts primarily on patrons of gaming venues who can be further categorised as:

- Non-gamblers
- Regular and recreational gamblers
- Problem gamblers.

A large majority of the sample population in this survey are unlikely to be affected or inconvenienced if ATMs were withdrawn from gaming venues.

- A total of 63% of the surveyed population **have not** used an ATM in a gaming venue during the previous 12 months. This group includes the following sub-groups which are not mutually exclusive:
 - 15.6% of people surveyed who **have not** been to any gaming venues;
 - 10.5% of gaming venue patrons who **have not** used an ATM in any location in the ACT in the previous 12 months;
 - 56.2% of gaming venue patrons who **have not** used an ATM in a gaming venue in the previous 12 months;

Residents who report using ATMs in gaming venues (37% of sample population) are most likely to be impacted by the removal of ATMs from gaming venues. They include two core groups:

- Gaming venue patrons who use ATMs and who **do not gamble** (56.6% who use venue ATMs and 21.1% of the entire sample population); and
- Gaming venue patrons who use venue ATMs and **who gamble** (43.4% of residents who use venue ATMs and 16% of entire sample population).

Who uses venue ATMs as a source of cash for gambling?

Of the potential impact group (eg the 37% of the sample who use ATMs in gaming venues), only 21.2% (7.8% of the entire survey sample) report using a gaming venue ATM as a regular (usual) source of cash:

- 18.3% identify a club ATM as their regular source of cash;
- 7.2% report using hotels as their regular ATM; and
- 0.9% report using ATMs at Casino Canberra.

This means that 78.8% of the potential impact group usually obtain their cash from other places and thus are unlikely to suffer any significant inconvenience from removing ATMs from gaming venues.

Venue patrons who use venue ATMs for withdrawing cash are more likely than average to be:

- male (especially for club ATM use)
- younger, aged 18-34 years
- single; and
- gamblers, particularly regular gamblers and those who use note acceptors.

Of the 21.2% who use a gaming venue ATM as their usual source of cash:

- 51.7% are non-gamblers (n=31)
- 25% are recreational gamblers (n=15)
- 13.3% are regular gamblers (n=8)
- 10% are self-identified problem gamblers (n=6)

Of those who report using ATMs in a gaming venue as their usual cash source, the main reasons for accessing that ATM the last time were:

- 10.6% said it is close to home
- 20.2% said it is close to work
- 28.2% said it is close to shopping location
- 10.6% said it is easy to park there
- 18.4% said there is no other ATMs in area
- 18% said they don't like travelling with money in pocket.
- 49.8% said it is a safer environment for withdrawing money
- 19.6% gave another reason. Of this group:
 - 63.2% said they happened to be there at time
 - 21.1% were going to the gaming venue for other reasons.

For a significant number of ACT residents, however, ATMs in a gaming venue are an important local facility. Those residents who do not have another ATM facility in their local area (22%) and gaming venue patrons who do not have another ATM within walking distance (37%) could be inconvenienced by removal of ATMs from gaming venues.

On the other hand, 58.7% of surveyed ACT residents who use a venue ATM report that there is another ATM within walking distance; and 71.1% of people who *usually* access a venue ATM also said that there is an ATM within walking distance.

Who might be helped by this measure?

Proposals to remove ATMs from gambling venues are based on assumptions that there is a direct relationship between the withdrawal of cash from venue ATMs and problem gambling. In this study the most compelling evidence in support of removal of ATMs was found in the qualitative interviews with problem gamblers and their families, and from submissions by gambling and financial counsellors. Almost without exception, they reported that convenient and frequent access to ATMs in gaming venues was a significant factor in the development and persistence of gambling problems.

Those qualitative reports were supported by evidence from the community survey conducted for this study:

- 34.2% of non-gamblers have used ATMs in a gaming venue;

- 65.6% of recreational gamblers have used venue ATMs;
- 80.4% of regular gamblers have used venue ATMs; and
- all (100%) problem gamblers surveyed have used venue ATMs.

Thus the target group for removal of ATMs from gaming venues as a harm minimisation measure is gamblers who use those ATMs. As a proportion of the sample population, this group represents 16% of the entire survey sample. The other 84% of the surveyed population are made up of the following groups:

- 15.6% of the sample population do not go to gaming venues;
- 61.2% of the sample population go to gaming venues but are non-gamblers; and
- 7.2% of the sample population go to gaming venues and are gamblers but they do not use ATMs when there.

Gamblers who use ATMs at venues (16% of the sample population) have the following characteristics:⁶³

- 67.8% are recreational gamblers (10.9% of total sample)
- 24% are regular gamblers (3.8% of total sample)
- 8.3% are self-identified problem gamblers (1.3% of total sample).

The frequency of ATM use in a gaming venue by each of these groups is as follows:

- Recreational gamblers
 - 48.8% less than once a month (5.2% of total sample)
 - 43.9% 1-3 times per month (4.8% of total sample)
 - 4.9% 1-3 times per week (0.5% of total sample)
 - 2.4% more than 3 times per week (0.3% of total sample)
- Regular gamblers
 - 32.1% less than once a month (1.2% of total sample)
 - 17.9% 1-3 times per month (0.6% of total sample)
 - 7.1% 1-3 times per week (0.3% of total sample)
 - 39.3% more than 3 times per week (1.4% of total sample)
- Self-identified problem gamblers
 - 9.1% less than once a month (0.1% of total sample)
 - 36.4% 1-3 times per month (0.5% of total sample)
 - 45.5% 1-3 times per week (0.7% of total sample)
 - 9.1% more than 3 times per week (0.1% of total sample)

As previously reported, a greater proportion of regular gamblers (92.6%) and self-identified problem gamblers (90%) than recreational gamblers (69.6%) who use venue ATMs spend money withdrawn on gambling, especially on gaming machines (Table 32, Table 33). It can therefore be suggested that regular gamblers and self-identified problem gamblers, especially those who use note acceptors when playing EGMs, access venue ATMs for money for gambling much more frequently than recreational gamblers.

⁶³ As previously advised throughout this report, caution should be exercised in drawing firm conclusions from these figures which are based on small samples.

From the above data, the removal of ATMs could possibly result in a *positive* impact for a small percentage of the sample population (3.1%). This estimate is based on the following assumptions:

- that reducing the frequency and amount of money withdrawn from gaming venue ATMs for gambling is an effective harm minimisation measure. We emphasise that this proposition has not been evaluated in this study;
- that only regular gamblers who use venue ATMs more often than once per week might benefit;
- that all self-identified problem gamblers might benefit from the removal of ATMs; and
- that recreational gamblers will not be affected either positively or negatively by removal of ATMs. That is, their gambling participation will not be significantly affected; nor will they be inconvenienced by the change.

It is unclear from the survey data or from other sources whether removing ATMs would have a positive impact for any group; indeed it may also have negative unintended consequences for some patrons, including the 12.9% of non-gambling venue patrons who use ATMs on site.

Who might be negatively impacted by this measure?

A critical issue for this research is whether the removal of ATMs as a harm minimisation measure for gambling would unfairly impact upon non-gamblers who visit gaming venues or use venue ATMs. The group who are unlikely to benefit from the removal of ATMs but *may* experience negative consequences on their access to cash are those patrons who use ATMs in venues and are not identified as regular or self-identified problem gamblers.

This group accounts for 33.8% of the sample population and is comprised of the following:

- 62.2% are non-gamblers (20.9% of total sample)
- 31% are recreational gamblers (10.9% of total sample)
- 6.8% are regular gamblers who use venue ATMs up to 3 times per week (2.0% of total sample).

Gaming venue patrons who use ATMs in venues less often than monthly are excluded, as they are unlikely to be negatively affected by the removal of ATMs. This leaves a total of 15.6% of the entire sample population who are not likely to benefit from the removal of ATMs from venues and who report using these ATMs frequently. It would be expected that this group would experience some inconvenience and negative impacts if ATMs were removed. However:

- Just 25% of this group nominate a gaming venue as a *regular* ATM point for cash withdrawals (3.9% of all patrons who use venue ATMs). This means that 75% of patrons who might be negatively affected by the removal of ATMs from gaming venues, usually access their cash from somewhere other than a gaming venue ATM.

- Within that group, only 33% of Casino Canberra patrons who visit more than 1/month have used an ATM at the casino; and only one Casino Canberra patron reports the casino ATM as their usual cash access point.
- Furthermore, the majority (65%) of patrons who usually access a gaming venue ATM for cash report that there is another ATM within walking distance.

To summarise, the potential for a *negative* impact on non-gamblers who visit gaming venues or use venue ATMs has been narrowed down to a very small proportion of the surveyed population - 3.9% of all patrons who use venue ATMs regularly, and who nominate a gaming venue ATM as a usual point for accessing cash. However, for a majority of this group there is another ATM within walking distance. This leaves just 1.2% of the sample ACT population for whom the following rules apply:

- Use ATMs in gaming venues as a usual source of cash;
- Use these ATMs at least once per month; and
- Report that there are no ATMs within walking distance of their usual venue based ATM.

From the above data, the removal of ATMs could possibly result in a negative impact and inconvenience for a very small percentage of the sample population (1.2%).

Summary

In summary, if ATMs were removed from gaming venues in the ACT:

- 63% of surveyed ACT residents would probably be unaffected because they do not use gaming venue ATM machines;
- 37% might be affected in some way because they do sometimes use gaming venue ATMs.
- 58.7% of surveyed ACT residents which use a venue ATM report that there is another ATM within walking distance; and 71.1% of people who *usually* access a venue ATM also said that there is an ATM within walking distance;
- 3.1% of the sample ACT population (self-identified problem gamblers and regular gamblers who use venue ATMs weekly) *might* be positively affected but no firm conclusions can be drawn from the data available; however
- Just 1.2% of the sample ACT population rely mainly on venue ATMs to access cash; removal of these ATMs *might* result in significant inconvenience or negative impacts for these residents.

Policy Implications from Research Findings

On the basis of research findings and analysis, this section comments on policy implications with particular reference to the Commission's Recommendations 35, 36 and 44.

Recommendation 35 – Automatic Teller Machines (ATMs) be prohibited from gaming licensee's premises (not supported by Government).

We find limited evidence to support the removal of ATMs from gaming venues in the ACT. While this strategy might bring positive benefits to a small number of ACT gamblers, we have not found an unequivocally strong relationship between problem gambling and the use of ATMs in ACT gaming venues.

We have also found that removal of ATMs from gaming venues would inconvenience a significant proportion of gaming venue patrons, recreational gamblers and non-gamblers in the ACT. For many ACT residents, ATMs in a gaming venue are an important and convenient local facility.

We have also found that removal of ATMs is likely to be a relatively minor and temporary barrier for many people with gambling problems. Although some people we consulted stressed the benefits of ‘breaks in play’ that would occur if gamblers were obliged to leave the premises to obtain additional money, evidence from ACT gamblers themselves suggests that people who are determined to continue gambling will access cash from other means. Options readily available to the majority of ACT residents include EFTPOS facilities in the gaming venue and ATMs within walking distance of most venues.

We also find that there are mixed community opinions on removing ATM facilities from gaming venues altogether. There is not strong community support for removal of ATMs from gaming venues, despite evidence that in general the ACT community is acutely aware of the potential harms associated with gambling.⁶⁴

Rather the research findings indicate that a **daily limit on the amount that can be withdrawn from ATMs and EFTPOS** would be a more effective and acceptable strategy. This strategy received support from large numbers of people consulted for this project and was strongly supported by a large majority of ACT residents surveyed, both gamblers and non-gamblers. It has the added advantage of minimising inconvenience to recreational gamblers and non-gambling patrons of ACT gaming venues.

When asked what amount should be set as the daily limit, the most common response from community representative and analysts interviewed for this study was \$200. This amount seems to have been accepted by communities in other jurisdictions and offers reasonable spending capacity in an entertainment venue such as a club, hotel or casino. Effective publicity about any such policy change would inconvenience to gaming venue patrons.

Recommendation 36 – The current restrictions on other cash facilities such as EFTPOS that prohibit them from being available within a gaming area should be maintained (supported by Government).

This study found general support for this recommendation. We found no evidence that the use of EFTPOS facilities is specifically related to the incidence or prevalence of problem gambling in the ACT population. In general, EFTPOS facilities were seen as being of less concern than ATMs.

Even so, a large majority of ACT residents surveyed agreed with imposing **daily limits on EFTPOS cash withdrawals** in gaming venues. Analysts and several community representatives consulted for the study also endorsed the idea of a daily

⁶⁴ McMillen, J. *et al.* 2001. *Survey of Gambling and Problem Gambling in the ACT*. Report to the ACT Gambling and Racing Commission. Australian Institute for Gambling Research.

EFTPOS withdrawal limit. To minimise the potential for gambling-related problems, it was seen to be important to have a consistent policy for all cash facilities in gaming venues.

We also found strong community support for the current restrictions on location of cash facilities within a gaming area. However the audit found that several gaming venues have introduced interior design changes (eg class partitions between gaming machines and cash facilities) and management policies which could facilitate spending while staying within the strict terms of regulations.

We were also informed that EFTPOS and ATM facilities in a small number of clubs were used to access cash advances on credit cards, contrary to regulations that prohibit this activity. It is essential to clarify the apparent ambiguity about legislation and regulations regarding **cash advances from credit card accounts** for the purposes of gambling. ClubsACT has indicated that it interprets current regulations as banning access to credit for gambling; however some club managers have either expressed a different view or are uncertain about current regulatory requirements. This study found strong community support for a ban on cash advances from credit cards at gaming venues.

Recommendation 44 – Note acceptors should be prohibited from gaming machines in the ACT (supported by Government with qualification).

Our research findings on proposals to prohibit note acceptors on EGMs are inconclusive. Evidence from Queensland Treasury of the impacts of reducing the size of notes to \$20 for EGMs in that state was not available for our consideration before the deadline for this project. We are also mindful of the experimental research findings of the study conducted by Blaszczyński and colleagues which did not find a strong link between the use of note acceptors and problem gambling behaviour.⁶⁵ Although limited by its experimental design, that study was relatively well-resourced and able to investigate this issue more systematically than was possible in this ACT study.

Contrary to the Blaszczyński *et al.* study, evidence from the community survey conducted for this project and submissions from community representatives and problem gamblers indicate that note acceptors are a significant factor in the gambling patterns of self-identified problem gamblers. We also found an apparent relationship between the use of note-acceptors, loyalty cards and withdrawal of money from ATMs in gaming venues.

We also found that a large majority of ACT recreational and regular gamblers use note-acceptors when they gamble on EGMs. To a large extent this undoubtedly reflects the fact that most gaming machines in the ACT offer a note acceptor facility. Indeed, some venue managers expressed the firm view that they would prefer EGMs to operate only with notes, not coins.

The majority of people consulted appear to accept that removal of note acceptors is no longer a practical reality. Although many argued forcefully that total removal of note acceptors would be of benefit to people who already experience gambling problems

⁶⁵ A. Blaszczyński *et al.*, 2001, *op. cit.*

and as a preventative harm minimisation strategy, restricting the denomination of notes, eg to \$20, was recognised as a more feasible option.

Moreover, as with ATMs, the ACT community appears to be divided on the question of removing note acceptors altogether, with regular gamblers opposing the idea and recreational and non-gamblers more supportive. Yet there is significant majority community support for limiting the size of notes that can be used for note-acceptors on gaming machines.

On balance, this research suggests that **a limit on the size of notes that can be used for note-acceptors on gaming machines** could be an effective harm minimisation strategy. However, we cannot offer firm conclusions without further research and consideration of evidence from jurisdictions where this policy has been implemented.

We acknowledge that these findings may have been affected to a significant extent by the quality of the data available to us. As explained throughout the report, key sets of information that would allow analysis of relationships between cash withdrawn from ATMs and gambling patterns of individual gamblers were unavailable. A more systematic analysis of these relationships would require a more comprehensive and costly study, close collaboration with gaming venues and access to detailed gaming industry and patron data.

Conclusions and Future Directions

This 'trial' study has sought to address the immediate policy needs of the ACT while simultaneously contributing to the development of a national strategy and evaluation framework.

The multiple-method research design has provided a range of insights into the research issues and provided an important balance of qualitative and quantitative data. The diary method of mapping patterns of accessing and using cash in gaming venues has proved to be a valuable source of information, although resource and time constraints of this study limited its application in this study. This research strategy could be used with a larger population sample over longer periods to generate more reliable, representative data and to further explore the issues indicated in this trial.

The study has also produced important insights about the way that people access cash for use in gambling venues. But other questions remain unanswered. For example, we were unable to examine systematically how much of the cash withdrawn from ATMs and EFTPOS in gaming venues is spent on gambling, and how much is spent on other services and purchases. It may be that ACT residents use ATMs and EFTPOS in gaming venues for specific purposes that differ from the way they use ATMs and EFTPOS located elsewhere, such as shopping centres. We suggest that future diary research should also include information on what proportion of the money withdrawn was spent on non-gambling activities and items in the gaming venue (eg meals, beverages, entertainment) and/or activities and items outside the gaming venue (eg household items, transport). This would provide a better understanding of the extent to which ATMs and EFTPOS in gaming venues are used as venue-specific services or as general community facilities.

Several interviewees noted that further in-depth research is needed into issues raised in this study. All analysts consulted for this study recommended methodologies based on comparative trials of various policies in a number of gaming venues:

Further research is needed over long periods of time studying the changes from a range of different approaches. ...One venue could have no ATM; one venue with no ATM, but one within one kilometre; and one venue with a \$200 daily limit. A learning process – studying the way people change their behaviour over time.

We strongly recommend such an approach, which would avoid the acknowledged limitations of the experimental model used in the GIO study conducted by Blaszczyński and colleagues.⁶⁶ Such research could be based on a comparative study of several representative venues within a jurisdiction to examine the effects of venue and patron characteristics; or on a comparative study of venues operating in different policy environments. This latter approach would allow analysis of the relative impacts of particular policies on specific population groups. Given the regulatory diversity which currently exists between the various states and territories on issues such as ATMs, EFTPOS and note-acceptors, a better understanding of the effects of specific policies is an essential first step towards a national strategy. We trust that this study has made a small contribution towards that objective.

However, to overcome the limitations of self-report patron data on withdrawals and expenditures, any meaningful study will require access to gaming venue data on ATM transactions, relationships between use of note-acceptors and machine turnover, etc., as well as detailed expenditure data from individual patrons at specified venues. These multiple data are essential to calculate with any confidence the relationship between 'access to cash' and gambling.

The challenge of gaining cooperation and active contributions from financial institutions in the research also must be overcome, particularly if research is to progress on the potential and/or impacts of smartcard strategies for responsible gambling.

⁶⁶ A. Blaszczyński, *et al.* 2001. *The Assessment of the Impact of Reconfiguration of Electronic Gaming Machines as Harm Minimisation Strategies for Problem Gambling*. University of Sydney. Report prepared for the Gaming Industry Organisation [GIO], NSW. See also a review of that study by the Centre for Gambling Studies, Auckland University: *An Assessment of the Research on Technical Modifications to Electronic Gaming Machines in NSW, Australia*, 2003.

Appendix A – Letter to Australian Jurisdictions

Dear _____,

The Centre for Gambling Research at the Australian National University is currently conducting research into how people access and use cash facilities within ACT gaming venues. The research has been commissioned by the ACT Gambling and Racing Commission and primarily focuses upon the use of ATMs, EFTPOS and note acceptors on electronic gaming machines.

This research builds on issues raised by the Department of Family and Community Services report: Problem Gambling: ATM / EFTPOS Functions and Capabilities, prepared by KPMG Consulting in September 2002. Contained within the KPMG report is a table of ATM and EFTPOS functionality by all Australian States and Territories (see attached document). We would appreciate your assistance in updating this table and ensuring that the relevant information for your State/Territory in that report is correct.

In regard to your State/Territory, could you outline your current policies on the use of ATMs and EFTPOS within gaming venues and the use of note acceptors on gaming machines. We would be interested in obtaining information on your policies and any audits which you have conducted on ATMs, EFTPOS or note acceptors in gaming venues within your jurisdiction. In addition, any research papers or data from your jurisdiction on these areas would be greatly appreciated.

The project has a very tight deadline, so we would appreciate your earliest reply.

Please feel free to contact me or Professor Jan McMillen in regard to any aspect of this research project. Our contact details are below.

Yours sincerely

Lorraine Murphy
Project Manager:
Use of ATMs in ACT Gaming Venues:
An Empirical Study

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Professor Jan McMillen
Director
ANU Centre for Gambling Research

Ph. 02 6125 4665
Email jan.mcmillen@anu.edu.au

The following jurisdictions were contacted in regard to the research:

Australian National Territory

- ACT Gambling and Racing Commission

New South Wales

- NSW Department of Gaming and Racing
- NSW Office of Racing
- NSW Casino Control Authority
- Liquor Administration Board, NSW

Northern Territory

- Racing, Gaming and Licensing, Northern Territory

Queensland

- Queensland Treasury, Research and Community Engagement Division
- Queensland Treasury, Queensland Office of Gambling Regulation

South Australia

- South Australian Independent Gambling Authority
- South Australian Office of the Liquor and Gambling Commissioner

Tasmania

- Tasmanian Gaming Commission
- Liquor and Gaming Branch, Department of Treasury and Finance, Tasmania

Victoria

- Victorian Office of Gambling Regulation
- Secretariat, Gambling Research Panel, Victoria

Western Australia

- Department of Racing, Gaming and Liquor, Western Australia

Appendix B – Community Advisory Group Members (CAG)

- ACT Gambling and Racing Commission
- ACT Women's Consultative Council
- ACT Multicultural Consultative Council
- Aboriginal and Torres Strait Islander Consultative Council
- Council on the Ageing
- ACT Churches' Council
- Gambling Care - Lifeline
- ACT Council of Social Services
- Clubs ACT
- CARE Financial Counselling and Legal Services
- Migrant Resource Centre
- ACT Community Care
- Australian Hotels Association, ACT
- ACT-TAB
- Casino Canberra

Appendix C – Community Survey Questionnaire and Repeat Questions

Sample Profile and Response Rate

Sample profile

The following table shows the unweighted and weighted number of respondents in the sample, as well as the weighted percentages

	Unweighted n=	Weighted n=	Weighted %
Total	755	755	100%
Gender			
Male	315	368	49
Female	440	387	51
Age			
18-34	195	271	36
35-44	166	152	20
45-54	163	141	19
55-64	134	97	13
65+	96	93	12
Marital status			
Married/live with partner	434	467	62
Separated or divorced	82	48	6
Widowed	49	32	4
Single	187	206	27
Children in the home			
Yes	273	288	38
No	482	467	62
Personal income			
<\$30K	202	213	28
\$30K-\$50K	177	188	25
\$50K-\$70K	147	138	18
\$70K+	122	115	15
Income source			
Wage/salary	495	516	68
Own business	74	74	10
Benefit/pension	72	62	8
Super/retirement	81	71	9
Work status			
Work full-time	391	395	52
Work part-time	123	117	16
Home duties	31	32	4
Student	43	65	9
Retired	104	92	12
Pensioner	47	41	5
Unemployed	9	9	1
Country of birth			
Australia	587	582	77
UK	58	52	7

Other	110	121	16
Gambler status			
Gambler	165	175	23
Non-gambler	590	580	77
Gambler type			
Recreational	119	128	17
Regular	44	47	6
Self-id problem gambler	11	11	1

Response rate

The response rate for the survey is outlined in the following table.

Outcome	n=	%
In-scope - finalised	2051	100%
Interviews	755	37%
Refusals	1014	49%
Terminations	18	1%
Not suitable (eg language)	120	6%
Not available for duration of field	144	7%

Permission for re-contact

Respondents were told at the end of the interview that we may be doing some follow up research on this subject, and they were asked if we could contact them again. A very high percentage (84%) gave permission for re-contact, which equates to 636 respondents.

Community survey questionnaire

ACT ATM Questionnaire
 NG6994
 V10: 1st April 2004 (Final)

All work conducted on behalf of ACNielsen is confidential. Under the Code of Ethics of the Market Research Society of Australia no information about this project, questionnaire or respondents should be disclosed to any third party.

Start time: _____

Good morning/afternoon/evening. My name is from ACNielsen, the market research company. We are currently conducting important social research for the Australian National University about people’s use of ATMs and other cash outlets in hotels/taverns, clubs and the Casino Canberra, and we’d appreciate your help.

If you choose to participate, your identity and everything you say will be treated in the strictest confidence. The information we collect will be used only for research purposes. The survey will take about 10-15 minutes.

To make sure our sample represents everyone in this community we randomly select people on the basis of their date of birth, so could I please speak to the person aged 18 years or over in your household who had the **last** birthday?

IF RESPONDENT CHANGES, REPEAT INTRODUCTION.

IF SELECTED PERSON IS NOT AVAILABLE, ARRANGE A SUITABLE TIME TO CALL BACK. RECORD FIRST NAME AND DETAILS FOR CALL BACK.

IF LAST BIRTHDAY PERSON IS AWAY FOR THE DURATION OF THE SURVEY (ie UNTIL 8th APRIL), ASK FOR THE NEXT PERSON IN THE HOUSEHOLD WHO HAD THE LAST BIRTHDAY.

PREAMBLE

IF RESPONDENT SAYS THEY DON'T USE ATMs OR VISIT HOTELS/TAVERNS, CLUBS, THE CASINO CANBERRA AND CAN'T SEE THE POINT OF PARTICIPATING, SAY: We want to speak to people who **do and don't use** ATMs/visit hotels/taverns, clubs, the Casino Canberra. It's very important that we include everybody's views.

IF RESPONDENT IS RELUCTANT TO PARTICIPATE, SAY: I know this intrudes on your time, but this is an important issue and the Australian National University wants to understand the community views. Your participation means the results will be more accurate. Can you spare just a couple of minutes to participate in the initial part?

Q1: IS THE RESPONDENT WILLING TO CONTINUE?

1 Willing to continue

2 Still refuses THANK & CLOSE

Q2: I just need to let you know that my supervisor may listen in on part of this call to check my work. Is that ok with you?

1. Yes (supervisor may monitor)
2. No (supervisor will not monitor)

There are a few quick questions to start with, to see if you qualify for the survey, and your answers will be strictly confidential.

Q3: First, could you please tell me how many people aged 18 or over usually live in this household?

ENTER NUMBER (RECORD DK/REFUSED AS 99) _____

Q4: For demographic purposes, could you tell me your age please?

IF UNWILLING TO GIVE AGE, READ OUT THE AGE RANGES:

IF UNDER 18, SAY: Thankyou for your time, but for this survey we only wish to speak to people 18 and over.

1 Under 18 THANK AND CLOSE, CODE AS NQ AGE

2 18 – 24

3 25 – 29

4 30 – 34

5 35 – 39

6 40 – 44

7 45 – 49

8 50 – 54

9 55 – 59

10 60 – 64

11 65 – 69

12 70+

97 REFUSED

Q5: RECORD GENDER

1 Male

2 Female

Section A: Venue visitor status

Q6: In the last 12 months have you visited any of the following places in the ACT for any reason?

IF THEY ARE CONFUSED BETWEEN CLUBS AND HOTELS/TAVERNS, SAY:
To go to clubs you have to be a member or signed in by a member eg sports clubs, community clubs, whereas hotels/taverns are pubs and you don't have to be a member

	YES	NO
a) A hotel/tavern	1	2
b) A club	1	2
c) The Casino Canberra	1	2
d) A TAB outlet	1	2

IF NO TO ALL, THEY ARE NON-PATRONS, AND GO TO SECTION G (ATTITUDES), OTHERWISE CONTINUE

Section B: ATM Usage

Q7: The next few questions are about your use of ATMs. In the last 12 months, have you withdrawn money from any ATM in the ACT?

1. Yes
2. No GO TO SECTION C (EFTPOS USE)

Q8: Where do you usually access an ATM to withdraw money in the ACT?
READ. MULTIPLE RESPONSE

1. Supermarket
2. Local shops
3. Regional Shopping centre
4. Hotel/tavern
5. Club
6. Casino Canberra
7. Petrol station
8. Civic
9. or somewhere else SPECIFY _____

ASK Q9 FOR EACH OF 4, 5 AND 6 NOT CODED AT Q8 (IE, IF THEY DID NOT MENTION THEY USUALLY ACCESS ATMs AT THESE VENUES).

Q9: In the last 12 months, have you ever withdrawn money from an ATM in an ACT?

	YES	NO
a) hotel/tavern	1	2
b) club	1	2
c) the Casino Canberra	1	2

IF NO TO ALL AT Q9, THEY ARE NON-VENUE ATM USERS, AND GO TO SECTION C (EFTPOS USE). OTHERWISE CONTINUE.

CATI TO COMBINE Q8 AND 3 AT Q10, SO:

- IF THEY CODED A HOTEL/TAVERN AT Q8 (Q8=4) OR CODED YES FOR HOTEL/TAVERN AT Q9 (Q9a=1), CODE HOTEL/TAVERN BELOW AT Q10
- IF THEY CODED A CLUB AT Q8 (Q8=5) OR CODED YES FOR CLUB AT Q9 (Q9b=1), CODE CLUB BELOW AT Q10
- IF THEY CODED CASINO CANBERRA AT Q8 (Q8=6) OR CODED YES FOR CASINO CANBERRA AT Q9 (Q9c=1), CODE CASINO CANBERRA BELOW AT Q10

Q10: CATI TO CODE WHETHER THEY HAVE USED AN ATM AT EACH VENUE IN LAST 12 MONTHS

	YES	NO
a) hotel/tavern	1	2
b) club	1	2
c) the Casino Canberra	1	2

Q11: IF THEY HAVE USED ATM IN AN ACT HOTEL/TAVERN (Q10a=1), ASK: In the last 12 months, how many times have you withdrawn money from an ATM in an ACT hotel/tavern?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q12: IF THEY HAVE USED ATM IN AN ACT CLUB (Q10b=1), ASK: In the last 12 months, how many times have you withdrawn money from an ATM in an ACT club?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q13: IF THEY HAVE USED ATM IN THE CASINO CANBERRA (Q10c=1), ASK: In the last 12 months, how many times have you withdrawn money from an ATM in the Casino Canberra?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month

3 Year _____ per year
9 Can't say

Q14: Thinking about the withdrawals you have made from any ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or the Casino Canberra ATMs in the last 12 months, how much money do you usually withdraw at any one time?

READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. More than \$1,000
7. Can't say/don't know DON'T READ
8. Refused DON'T READ

Q15: Thinking now about what you spent this money on. In the last 12 months when you have got money from an ATM in an ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra, did you usually spend it on any of the following.....

READ AND CATI TO ROTATE ORDER OF 1-6. CODE IF YES. MULTIPLE RESPONSE

1. Meals while you were there
2. Drinks while you were there
3. Cigarettes while you were there
4. Tickets to a game or show while you were there
5. Gambling while you were there
6. Transport, eg a taxi home
7. or on things somewhere else SPECIFY _____

IF Q15=5 (IE THEY SPEND IT ON GAMBLING), ASK Q16.
OTHERWISE, GO TO Q18.

Q16: In the last 12 months, which of the following gambling activities did you usually spend this **money from the ATM** on?

READ AND CODE IN COLUMN A.

CATI TO ROTATE ORDER OF 1-6. MULTIPLE RESPONSE

FOR EACH CODED AT Q16, ASK Q17

Q17: And in the last 12 months, how much would you have withdrawn from ATMs at an ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra and spent it onINSERT GAMBLING TYPE FROM Q16.

RECORD AMOUNT IN DOLLARS IN COLUMN B. ENCOURAGE BEST GUESS.
RECORD REFUSAL AS 999999

	COL A	COL B
	Q16	Q17
Pokies or gaming machines	1	\$
Betting on horse or greyhound races	2	\$
Table games at a Casino Canberra (eg. roulette, blackjack)	3	\$
Keno	4	\$
Bingo or housie at a club	5	\$
Betting on a sporting event (eg. football, cricket, tennis)	6	\$
or some other gambling activity SPECIFY _____	7	\$

Q18: Thinking now about the last time you withdrew money from an ATM in an ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra, how much did you get?

READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. More than \$1,000
7. Can't say/don't know DON'T READ
8. Refusal DON'T READ

Q19: And what did you spend this money on?

READ AND CATI TO ROTATE ORDER OF 1-6. CODE IF YES. MULTIPLE RESPONSE

1. Meals while you were there
2. Drinks while you were there
3. Cigarettes while you were there
4. Tickets to a game or show while you were there
5. Gambling while you were there
6. Transport, eg a taxi home
7. or on things somewhere else SPECIFY _____

IF Q19=5 (IE THEY SPENT IT ON GAMBLING), ASK Q20.
OTHERWISE, GO TO Q22.

Q20: When you last withdrew money for gambling from an ATM at an ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra, which gambling activities did you spend it on?

READ AND CODE IN COLUMN A.

CATI TO ROTATE ORDER OF 1-6. MULTIPLE RESPONSE

FOR EACH CODED AT Q20, ASK Q21

Q21: And how much did you spend onINSERT GAMBLING TYPE FROM Q20 on this occasion?

RECORD AMOUNT IN DOLLARS IN COLUMN B. ENCOURAGE BEST GUESS. RECORD REFUSAL AS 999999

	COL A	COL B
	Q20	Q21
Pokies or gaming machines	1	\$
Betting on horse or greyhound races	2	\$
Table games at the Casino Canberra (eg. roulette, blackjack)	3	\$
Keno	4	\$
Bingo or housie at a club	5	\$
Betting on a sporting event (eg. football, cricket, tennis)	6	\$
or some other gambling activity SPECIFY _____	7	\$

Q22: I am now going to read out some reasons why people might withdraw money from ATMs at ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra, and I'd like you to tell me which ones apply to you.

READ AND CATI TO ROTATE ORDER OF ALL EXCEPT 'OTHER'. MULTIPLE RESPONSE

IF THEY SAY CONVENIENT AT 'OTHER', TRY AND PROBE in what way?

1. it is close to my home
2. it is close to my work
3. it is close to where I shop
4. I can easily park my car there
5. there are no other ATMs in the local area
6. I don't like travelling with money in my wallet.
7. it is a safer environment for getting money
8. or some other reason SPECIFY _____

Q23: Is there another ATM within walking distance from the ATM you **usually** use in the ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra?

1. yes
2. no
3. can't say/don't know

Q24: When you withdraw money from an ATM in an ACT ...* CATI TO CHECK Q10 AND INSERT ONLY THOSE VENUES CODED YES AT Q10)... hotel/tavern, club or Casino Canberra do you usually do so from a....READ AND ROTATE ORDER.

1. Cheque account
2. Savings account
3. Credit account

Section C: EFTPOS Usage

Q25: The next few questions are about your use of EFTPOS. In the last 12 months, have you used EFTPOS anywhere in the ACT?

IF NECESSARY SAY: EFTPOS is using a card to pay for goods or services, and the money comes from your savings or cheque account, eg paying for groceries

1. Yes
2. No CHECK Q10. IF NOT TO ALL (IE THEY ARE NON-VENUE ATM USERS) GO TO SECTION D. OTHERWISE, GO TO SECTION E.

Q26: In the last 12 months when you have used EFTPOS in the ACT, have you ever got extra cash out?

1. Yes
2. No CHECK Q10. IF NOT TO ALL (IE THEY ARE NON-VENUE ATM USERS) GO TO SECTION D. OTHERWISE, GO TO SECTION E

Q27: Where do you **usually** access EFTPOS to get extra cash out in the ACT?
READ. MULTIPLE RESPONSE

1. Supermarket
2. Local shops
3. Regional Shopping centre
4. hotel/tavern
5. club
6. Casino Canberra
7. Petrol station
8. Civic
9. TAB outlet
10. or somewhere else SPECIFY _____

ASK Q28 FOR EACH OF 4, 5, 6 AND 9 NOT CODED AT Q27 (IE, IF THEY DID NOT MENTION THEY USUALLY ACCESS EFTPOS TO WITHDRAW MONEY AT THESE VENUES).

Q28: In the last 12 months, have you **ever** got extra cash out using EFTPOS in an ACT?

	YES	NO
a) hotel/tavern	1	2
b) club	1	2
c) the Casino Canberra	1	2
d) TAB outlet	1	2

IF NO TO ALL AT Q28, THEY ARE NON-VENUE EFTPOS USERS, AND GO TO SECTION D (NON-VENUE ATM/EFTPOS USERS). OTHERWISE CONTINUE.

CATI TO COMBINE Q27 AND 28 AT Q29, SO:

- IF THEY CODED A HOTEL/TAVERN AT Q27 (Q27=4) OR CODED YES FOR HOTEL/TAVERN AT Q28 (Q28a=1), CODE HOTEL/TAVERN BELOW AT Q29
- IF THEY CODED A CLUB AT Q27 (Q27=5) OR CODED YES FOR CLUB AT Q28 (Q28b=1), CODE CLUB BELOW AT Q29
- IF THEY CODED CASINO CANBERRA AT Q27 (Q27=6) OR CODED YES FOR CASINO CANBERRA AT Q28 (Q28c=1), CODE CASINO CANBERRA BELOW AT Q29
- IF THEY CODED TAB OUTLET AT Q27 (Q27=9) OR CODED YES FOR TAB OUTLET AT Q28 (Q28d=1), CODE TAB OUTLET BELOW AT Q29

Q29: CATI TO CODE WHETHER THEY HAVE USED EFTPOS TO WITHDRAW MONEY AT EACH VENUE IN LAST 12 MONTHS

	YES	NO
a) hotel/tavern	1	2
b) club	1	2
c) the Casino Canberra	1	2
d) TAB outlet	1	2

Q30: IF THEY HAVE USED EFTPOS TO WITHDRAW MONEY IN AN ACT HOTEL/TAVERN (Q29a=1), ASK: In the last 12 months, how many times have you got extra cash out using EFTPOS in an ACT hotel/tavern?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q31: IF THEY HAVE USED EFTPOS TO WITHDRAW MONEY IN AN ACT CLUB (Q29b=1), ASK: In the last 12 months, how many times have you got extra cash out using EFTPOS in an ACT club?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q32: IF THEY HAVE USED EFTPOS TO WITHDRAW MONEY IN THE CASINO CANBERRA (Q29c=1), ASK: In the last 12 months, how many times have you got extra cash out using EFTPOS in the Casino Canberra?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month

3 Year _____per year
9 Can't say

Q33: IF THEY HAVE USED EFTPOS TO WITHDRAW MONEY IN AN ACT TAB OUTLET (Q29d=1), ASK: In the last 12 months, how many have you got extra cash out using EFTPOS in an ACT TAB outlet?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

1 Week _____per week
2 Month _____per month
3 Year _____per year
9 Can't say

Q34: Thinking about the extra cash you have got out using EFTPOS at ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET in the last 12 months, how much money do you usually withdraw using EFTPOS at any one time?
READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. more than \$1,000
7. can't say/don't know DON'T READ
8. Refused DON'T READ

Q35: Thinking now about what you spent this money on. In the last 12 months when you have got extra cash out using EFTPOS in an ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET, did you usually spend it on any of the following.....

READ AND CATI TO ROTATE ORDER OF 1-6. CODE IF YES. MULTIPLE RESPONSE

1. Meals while you were there
2. Drinks while you were there
3. Cigarettes while you were there
4. Tickets to a game or show while you were there
5. Gambling while you were there
6. Transport, eg a taxi home
7. or on things somewhere else SPECIFY _____

IF Q35=5 (IE THEY SPEND IT ON GAMBLING), ASK Q36.
OTHERWISE, GO TO Q38.

Q36: In the last 12 months, which of the following gambling activities did you usually spend this extra cash from the EFTPOS on?

READ AND CODE IN COLUMN A.
CATI TO ROTATE ORDER OF 1-6. MULTIPLE RESPONSE

FOR EACH CODED AT Q36, ASK Q37

Q37: And in the last 12 months, how much extra cash would you have got using EFTPOS at an ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET and spent it on ...INSERT GAMBLING TYPE FROM Q36.
RECORD AMOUNT IN DOLLARS IN COLUMN B. ENCOURAGE BEST GUESS.
RECORD REFUSAL AS 999999

	COL A	COL B
	Q36	Q37
Pokies or gaming machines	1	\$
Betting on horse or greyhound races	2	\$
Table games at a Casino Canberra (eg. roulette, blackjack)	3	\$
Keno	4	\$
Bingo or housie at a club	5	\$
Betting on a sporting event (eg. football, cricket, tennis)	6	\$
or some other gambling activity SPECIFY _____	7	\$

Record time now: _____

Q38: Thinking now about the last time you got extra cash out using EFTPOS in an ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET, how much did you get?
READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. More than \$1,000
7. Can't say/don't know DON'T READ
8. Refused DON'T READ

Q39: And what did you spend this money on?
READ AND CATI TO ROTATE ORDER OF 1-6. CODE IF YES. MULTIPLE RESPONSE

1. Meals while you were there
2. Drinks while you were there
3. Cigarettes while you were there
4. Tickets to a game or show while you were there
5. Gambling while you were there
6. Transport, eg a taxi home
7. or on things somewhere else SPECIFY _____

IF Q39=5 (IE THEY SPENT IT ON GAMBLING), ASK Q40.
OTHERWISE, GO TO Q42.

Q40: When you last withdrew extra cash for gambling from EFTPOS at an ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET, which gambling activities did you spend it on?

READ AND CODE IN COLUMN A.

CATI TO ROTATE ORDER OF 1-6. MULTIPLE RESPONSE

FOR EACH CODED AT Q40, ASK Q41

Q41: And how much did you spend on ...INSERT GAMBLING TYPE FROM Q36 on this occasion?

RECORD AMOUNT IN DOLLARS IN COLUMN B. ENCOURAGE BEST GUESS.

RECORD REFUSAL AS 999999

	COL A	COL B
	Q40	Q41
Pokies or gaming machines	1	\$
Betting on horse or greyhound races	2	\$
Table games at the Casino Canberra (eg. roulette, blackjack)	3	\$
Keno	4	\$
Bingo or housie at a club	5	\$
Betting on a sporting event (eg. football, cricket, tennis)	6	\$
or some other gambling activity SPECIFY _____	7	\$

Q42: I am now going to read out some reasons why people might get extra cash out from EFTPOS at ACT ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET and I'd like you to tell me which ones apply to you.

READ AND CATI TO ROTATE ORDER OF ALL EXCEPT 'OTHER'. MULTIPLE RESPONSE

IF THEY SAY CONVENIENT AT 'OTHER', TRY AND PROBE in what way?

1. It is close to my home
2. It is close to my work
3. It is close to where I shop
4. I can easily park my car there
5. There are no other EFTPOS facilities in the local area
6. I don't like travelling with money in my wallet.
7. It is a safer environment for getting money
8. Or some other reason SPECIFY _____

Q43: When you use EFTPOS to get extra cash out in a ...** CATI TO CHECK Q29 AND INSERT ONLY THOSE VENUES CODED YES AT Q29)... hotel/tavern, club, Casino Canberra OR TAB OUTLET do you usually do so from a....READ AND ROTATE ORDER.

1. Cheque account

2. Savings account

NOW GO TO SECTION E (VENUE USAGE)

Section D: Non-venue ATM/EFTPOS Usage

Record time now: _____

CHECK Q9, IF NO TO ALL, THEY ARE NON-VENUE ATM USERS, AND ASK Q44-Q45

Q44: You mentioned you usually access ATMs to withdraw money at the... READ ANSWER FROM Q8. I am now going to read out some reasons why people might use ATMs at certain locations to withdraw money, and I'd like you to tell me which ones apply to these locations.

READ AND CATI TO ROTATE ORDER OF ALL EXCEPT OTHER. MULTIPLE RESPONSE

IF THEY SAY CONVENIENT AT 'OTHER', TRY AND PROBE in what way?

1. It is close to my home
2. It is close to my work
3. It is close to where I shop
4. I can easily park my car there
5. There are no other ATMs in the local area
6. I don't like travelling with money in my wallet.
7. It is a safer environment for getting money
8. Or some other reason SPECIFY _____

Q45: Thinking now about the last time you withdrew money from an ATM, how much did you get?

READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. More than \$1,000
7. Can't say/don't know DON'T READ
8. Refused DON'T READ

CHECK Q28, IF NO TO ALL, THEY ARE NON-VENUE EFTPOS USERS, AND ASK Q46-Q48

Q46: You mentioned you usually access EFTPOS to get extra cash out at the... READ ANSWER FROM Q27. I am now going to read out some reasons why people might use EFTPOS at certain locations to get extra cash out, and I'd like you to tell me which ones apply to these locations.

READ AND CATI TO ROTATE ORDER OF ALL EXCEPT 'OTHER'. MULTIPLE RESPONSE

IF THEY SAY CONVENIENT AT 'OTHER', TRY AND PROBE in what way?

1. It is close to my home
2. It is close to my work
3. It is close to where I shop
4. I can easily park my car there
5. There are no other EFTPOS facilities in the local area
6. I don't like travelling with money in my wallet.
7. It is a safer environment for getting money
8. Or some other reason SPECIFY _____

Q47: Thinking now about the last time you got extra cash out using EFTPOS, how much did you get?

READ IF NECESSARY

1. \$50 or less
2. \$51-\$100
3. \$101-\$200
4. \$201-\$500
5. \$501-\$1,000
6. More than \$1,000
7. Can't say/don't know DON'T READ
8. Refused DON'T READ

Q48: When you last used EFTPOS to purchase something, did you get extra cash out?

Yes

No

Can't say/don't know

ASK ALL NON-VENUE ATM/EFTPOS USERS:

Q49: Where have you **usually** accessed money you have spent in a...*** CATI TO CHECK Q6 AND INSERT ONLY THOSE VENUES CODED YES AT Q6)... hotel/tavern, club, Casino Canberra OR TAB OUTLET, in the last 12 months? Would you say....

READ AND CATI ROTATE ORDER OF 1-5

1. An ATM not at the venue
2. EFTPOS not at the venue
3. Over the counter at a bank or credit union
4. At the Post Office
5. From my pay packet
6. Or somewhere else SPECIFY _____

CHECK Q49. IF Q49=1-4, ASK Q50. OTHERWISE GO TO Q51

Q50: Would you say this facility, that is ...CATI TO INSERT RESPONSE FROM Q49..is within walking distance to the ...*** CATI TO CHECK Q6 AND INSERT ONLY THOSE VENUES CODED YES AT Q6)... hotel/tavern, club, Casino Canberra OR TAB OUTLET that you use?

1. Yes
2. No
3. Can't say/don't know

Q51: When visiting an ACT ...*** CATI TO CHECK Q6 AND INSERT ONLY THOSE VENUES CODED YES AT Q6)... hotel/tavern, club, Casino Canberra OR TAB OUTLET, why do you prefer to get cash in this location, that is at the ...CATI TO INSERT RESPONSE FROM Q49...rather than inside the hotel/tavern, club, Casino or TAB outlet?

READ AND CATI TO ROTATE ORDER OF ALL EXCEPT 'OTHER'. MULTIPLE RESPONSE

IF THEY SAY CONVENIENT AT 'OTHER', TRY AND PROBE in what way?

1. It is close to my home
2. It is close to my work
3. It is close to where I shop
4. I can easily park my car there.
5. It is a safer environment for getting money
6. I can control the amount I spend/otherwise I spend too much
7. To avoid or save fees
8. Or some other reason SPECIFY _____

Section E: Venue Usage

CHECK Q6 AND ASK Q52-7 FOR THE VENUE VISITED IN LAST 12 MONTHS CODED AT Q6:

IF VISITED A HOTEL/TAVERN AT Q6, ASK Q52-3

Q52: You mentioned earlier that you have visited a hotel/tavern in the last 12 months in the ACT. How many times have you done this in the last 12 months?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
2 Month _____per month
3 Year _____per year
9 Can't say

Q53: And in the last 12 months, which of the following facilities did you usually use at the hotel/tavern?

READ. MULTIPLE RESPONSE

1. Bistro or restaurant
2. Bar
3. Nightclub or evening entertainment
4. Gambling IF THEY ONLY MENTIONED RAFFLES AT Q16 OR Q36 (EG MEAT RAFFLE, MEAT TRAY, CHOCOLATE WHEEL ETC), SAY: excluding raffles
5. or some other facilities SPECIFY _____

IF VISITED A CLUB AT Q6, ASK Q54-5

Q54: You mentioned earlier that you have visited a club in the last 12 months in the ACT. How many times have you done this in the last 12 months?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q55: And in the last 12 months, which of the following facilities did you usually use at the club?

READ. MULTIPLE RESPONSE

1. Bistro or restaurant
2. Bar
3. Buying tickets to a show or game
4. Sporting facilities eg gym, bowls, sports grounds
5. Nightclub or evening entertainment
6. Gambling IF THEY ONLY MENTIONED RAFFLES AT Q16 OR Q36
(EG MEAT RAFFLE, MEAT TRAY, CHOCOLATE WHEEL ETC), SAY: excluding raffles
7. Meeting or conference rooms
8. or some other facilities SPECIFY _____

IF VISITED THE CASINO CANBERRA AT Q6, ASK Q56-7

Q56: You mentioned earlier that you have visited the Casino Canberra in the last 12 months. How many times have you done this in the last 12 months?

ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

Q57: And in the last 12 months, which of the following facilities did you usually use when you visited the Casino Canberra?

READ. MULTIPLE RESPONSE

1. Bistro or restaurant
2. Bar
3. Nightclub or evening entertainment
4. Gambling IF THEY ONLY MENTIONED RAFFLES AT Q16 OR Q36
(EG MEAT RAFFLE, MEAT TRAY, CHOCOLATE WHEEL ETC), SAY: excluding raffles

5. Meeting or conference rooms
6. Or some other facilities SPECIFY _____

IF VISITED A TAB OUTLET AT Q6, ASK Q58

Q58: You mentioned earlier that you have visited a TAB outlet in the ACT in the last 12 months. How many times have you done this in the last 12 months?
 ENTER FREQUENCY THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____ per week
- 2 Month _____ per month
- 3 Year _____ per year
- 9 Can't say

CHECK Q53, Q55 AND Q57, IF THEY HAVE CODED GAMBLING FOR ANY OF THESE QUESTIONS – THEY ARE A GAMBLER, AND GO TO SECTION F.

IF THEY HAVE NOT CODED GAMBLING AT ANY OF THESE QUESTIONS, THEY ARE A NON-GAMBLER, AND GO TO SECTION G (ATTITUDES)

Section F: Gambling

Record time now: _____

CHECK Q53. IF THEY HAVE GAMBLED AT A HOTEL/TAVERN IN LAST 12 MONTHS, ASK Q59-60.

Q59: I'm going to read out a list of popular gambling activities. Could you please tell me which of these you have participated in during the last 12 months at an ACT hotel/tavern?

READ. CATI WILL ROTATE 1-6

Q60: FOR EACH CODED AT Q59, ASK: In the last 12 months, how many have you READ GAMBLING TYPE FROM Q59 at a hotel/tavern?
 ENTER FREQUENCY IN COL B, THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____ per week
- 2 Month _____ per month
- 3 Year _____ per year
- 9 Can't say

	Participated at hotel/tavern	How many times
Played pokies or gaming machines		
Bet on horse or greyhound races		
Played Keno		
Bet on a sporting event (eg. football, cricket, tennis)		

Some other gambling activity SPECIFY _____		
--	--	--

CHECK Q55. IF THEY HAVE GAMBLED AT A CLUB IN LAST 12 MONTHS, ASK Q61-2.

Q61: (I'm going to read out a list of popular gambling activities). Could you please tell me which of these you have participated in during the last 12 months at an ACT club?

READ. CATI WILL ROTATE 1-6

Q62: FOR EACH CODED AT Q61, ASK: In the last 12 months, how many have you READ GAMBLING TYPE FROM Q61 at a club?

ENTER FREQUENCY IN COL B, THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

	Participated at club	How many times
1. Played pokies or gaming machines		
2. Bet on horse or greyhound races		
3. Played Keno		
4. Played bingo / housie at a club		
5. Bet on a sporting event (eg. football, cricket, tennis)		
6. Some other gambling activity SPECIFY _____		

CHECK Q57. IF THEY HAVE GAMBLED AT THE CASINO CANBERRA IN LAST 12 MONTHS, ASK Q63-4.

Q63: (I'm going to read out a list of popular gambling activities). Could you please tell me which of these you have participated in during the last 12 months at the Casino Canberra?

READ. CATI WILL ROTATE 1-6

Q64: FOR EACH CODED AT Q63, ASK: In the last 12 months, how many times have you READ GAMBLING TYPE FROM Q63 at the Casino Canberra?

ENTER FREQUENCY IN COL B, THEN RECORD WEEK/MONTH/YEAR. IF CAN'T SAY, ENCOURAGE BEST GUESS.

Frequency

- 1 Week _____per week
- 2 Month _____per month
- 3 Year _____per year
- 9 Can't say

	Participated at	How many times
--	-----------------	----------------

	the Casino Canberra	
1. Played pokies or gaming machines		
2. Bet on horse or greyhound races		
3. Played table games at the Casino Canberra (eg. roulette, blackjack)		
4. Played Keno		
5. Bet on a sporting event (eg. football, cricket, tennis)		
6. Some other gambling activity SPECIFY _____		

FOR ANALYSIS ONLY: CATI TO CALCULATE WHETHER THEY ARE A RECREATIONAL OR REGULAR GAMBLER – USE 2001 ACT SURVEY PROGRAM

COMPUTER TO CALCULATE ANNUAL FREQUENCY OF GAMBLING ADDING TOGETHER Q60, Q62 AND Q64.

RECREATIONAL GAMBLER=RESPONDENT PARTICIPATES LESS THAN ONCE A WEEK OR OVERALL PARTICIPATION IS LESS THAN 52 TIMES/YEAR

REGULAR GAMBLER=RESPONDENT PARTICIPATES AT LEAST WEEKLY OR OVERALL PARTICIPATION IS 52 TIMES OR MORE PER YEAR

Q65: Thinking now about the last time you gambled, how much time did you spend gambling?

1. Less than 10 minutes
2. 10 - 30 minutes
3. over 30 minutes to 1 hour
4. over 1 hour to 2 hours
5. over 2 hours to 3 hours
6. over 3 hours to 4 hours
7. over 4 hours to 5 hours
8. over 5 hours
9. can't say/don't know

Q66: How much money did you lose on this occasion?

RECORD AMOUNT IN DOLLARS IN COLUMN B. ENCOURAGE BEST GUESS. IF THEY WON MONEY, CODE AS ZERO

\$ _____

Q67: In the last 12 months, have you ever gambled for longer than you had originally intended?

1. Yes
2. No

Q68: In the last 12 months, have you gambled more than you could really afford to lose? Would you say never, rarely, sometimes, often or always?

READ

1. Never

2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know/can't remember DO NOT READ OUT

CHECK Q59, Q61 AND Q63. IF THEY HAVE PLAYED POKIES OR GAMING MACHINES AT ANY OF THESE QUESTIONS, CONTINUE. OTHERWISE GO TO Q76

Record time now: _____

Q69: Do the pokies you usually play allow you to insert notes rather than coins?

1. Yes
2. No GO TO Q74
3. Can't say/don't know GO TO Q74

Q70: Would you say you insert notes ...

READ

1. Never GO TO Q74
2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know/can't remember DO NOT READ OUT GO TO Q74

Q71: What denominations of notes would you usually use?

1. \$5
2. \$10
3. \$20
4. \$50
5. \$100
6. Don't know/can't remember

Q72: When you insert notes, do you usually gamble until all the money has gone?

1. Yes
2. No

Q73: When using notes, do you ever lose track of the amount you are spending?

Would you say ...

READ

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know/can't remember DO NOT READ OUT

Q74: Do you have a card which you can use to earn bonus points when you play?

1. Yes
2. No GO TO Q76
3. Can't say/don't know GO TO Q76

Q75: How often do you use this card when gambling? Would you say...

READ

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know/can't remember DO NOT READ OUT

Q76: Do you feel you've had a problem with your gambling in the last 12 months?

1. Yes
2. No
3. Can't say/don't know
4. Refused

Q77: How would you rate your gambling right now, on a scale of 1 to 10, where 1 means you feel your gambling is NOT AT ALL a problem and 10 means you feel your gambling IS A SERIOUS PROBLEM?

Record rating _____

Section G: Attitudes

TO BE ASKED OF ALL RESPONDENTS

Q78: I'd now like to read you some statements and ask you whether you agree or disagree with each.

READ AND CATEROTATE RORDER OF STATEMENTS

Firstly,READ statement. Do you agree or disagree? Is that strongly agree/disagree or just agree/disagree?

1. Strongly agree
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Strongly disagree
6. Don't know

- a) ATMs and EFTPOS facilities should be permitted inside gaming rooms
- b) All ATMs should be removed from gaming venues altogether
- c) All EFTPOS facilities should be removed from gaming **venues** altogether
- d) There should not be bans on getting cash advances from credit cards at gaming **venues**

- e) There should be a daily limit on the amount of ATM withdrawals within gaming venues
- f) There should be a daily limit on the amount of EFTPOS withdrawals within gaming venues
- g) Gaming machines should be permitted to accept notes as well as coins
- h) There should be a limit on the size note that can be used for gaming machines that accept notes as well as coins

CATI TO ROTATE ORDER OF ASKING Q79a AND Q79b

Q79a: If a daily limit was introduced on **ATM** withdrawals in ACT gaming venues, what should the limit be?

READ

1. up to \$100
2. \$101-\$200
3. \$201-\$300
4. \$301-\$400
5. \$401-\$500
6. More than \$500
7. Don't know/can't say DO NOT READ OUT

Q79b: If a daily limit was introduced on **EFTPOS** withdrawals in ACT gaming venues, what should the limit be?

READ

1. up to \$100
2. \$101-\$200
3. \$201-\$300
4. \$301-\$400
5. \$401-\$500
6. More than \$500
7. Don't know/can't say DO NOT READ OUT

Section H: Demographics

TO BE ASKED OF ALL RESPONDENTS

Finally, I need to ask some general questions about you and your household to make sure we have a reasonable coverage of the population.

Q80: In which country were you born?

1. Australia
2. Canada
3. China
4. Croatia
5. Egypt
6. Fiji
7. France
8. Germany
9. Greece
10. Hong Kong
11. India
12. Indonesia
13. Ireland
14. Italy
15. Korea, (South)
16. Lebanon
17. Macedonia
18. Malaysia
19. Malta
20. Netherlands/Holland
21. New Zealand
22. Philippines
23. Poland
24. Singapore
25. South Africa
26. Sri Lanka
27. Turkey
28. United Kingdom (England, Scotland, Wales, Northern Ireland)
29. USA
30. Viet Nam/ Vietnam
31. Yugoslavia
- 98 OTHER (SPECIFY)_____
- 97 Refused **DO NOT READ OUT**

Q81: Do you identify yourself as an Aboriginal or Torres Strait Islander?
MULTIPLE RESPONSE

1. Yes - Aboriginal
2. Yes – Torres Strait Islander

3. No
4. Refused **DO NOT READ OUT**

Q82: What is your current marital status?

READ

1. Married or living with a partner
2. Separated or divorced
3. Widowed
4. Single
5. Don't know/can't say **DO NOT READ OUT**
6. Refused **DO NOT READ OUT**

Q83: How many children under 18 years of age usually live in your household?

Number of children _____

- 99 Don't know/can't say **DO NOT READ OUT**
- 97 Refused **DO NOT READ OUT**

Q84: Which of the following best describes your current work status? READ OUT

- 1 Working full-time
- 2 Working part-time
- 3 Home duties
- 4 Student
- 5 Retired (self-supporting, in receipt of superannuation)
- 6 Pensioner
- 7 Unemployed (or looking for work)
- 98 Other **DO NOT READ OUT**
- 99 Don't know/can't say **DO NOT READ OUT**
- 97 Refused **DO NOT READ OUT**

Q85: What is the main source of income in your household?

- 1 Wage/salary
- 2 Own business
- 3 Other private income
- 4 Unemployment benefit
- 5 Retirement benefit/superannuation
- 6 Sickness benefit
- 7 Supporting parent benefit
- 8 Aged pension
- 9 Invalid/disability pension
- 10 Student allowance/scholarship
- 98 Other
- 99 Don't know/can't say **DO NOT READ OUT**
- 97 Refused **DO NOT READ OUT**

Q86: Could you please tell me your own annual income from all sources before tax?
READ AND STOP AT YES

1. Less than \$10,000
2. \$10,000 – \$19,999
3. \$20,000 – \$29,999
4. \$30,000 – \$39,999
5. \$40,000 – \$49,999
6. \$50,000 – \$59,999
7. \$60,000 – \$69,999
8. \$70,000 - \$89,999
9. \$90,000 - \$119,999
10. \$120,000 or more
11. Don't know/can't say **DO NOT READ OUT**
12. Refused **DO NOT READ OUT**

Q87: And what suburb do you live in?

IF THEY REALLY DK THEIR SUBURB, INCLUDE POSTCODE

WRITE IN: _____

Q88: Finally, we may be doing some follow up research on this subject, could we contact you again?

1. Yes GET NAME AND PHONE NUMBER
2. No

INSERT USUAL CLOSE. Time end: _____

Results of wording change test

Background

During the program checking stage of the ACT Gambling project (which occurs just before the survey goes in to field), an ACNielsen supervisor queried the following two statements which were part of an agree/disagree battery of statements:

1. Gaming machines should be permitted to accept notes instead of coins
2. There should be a limit on the size note that can be used for gaming machines that accept notes instead of coins.

The query was whether the statements should read 'instead of coins' or 'as well as coins'. This was raised with ANU and they agreed that it should be the latter, 'as well as coins', as this reflected the current gaming machines in the ACT.

There was a mis-communication within ACNielsen and the instruction to change the statement was not acted upon. As a result the questionnaire went to field with the incorrect wording.

The ANU accepted ACNielsen's offer to go back in to field and re-ask these two statements amongst a smaller sample, to test how respondents responded with the revised wording.

Methodology

A total of n=270 interviews were conducted amongst a random sample of people who had agreed at the initial survey to be re-contacted.

The survey was conducted 30th April – 2nd May 2004, which was 4 weeks after the start of the initial survey.

Respondents were reminded of their original response to the original statement, and then asked if their response would be the same if the statement was re-worded. It was decided this was the most appropriate method, rather than simply re-ask the question, mainly because of the different context of the two questionnaires (in the original, this question was numbered Q78, at the end of an extensive questionnaire about cash access and gambling).

The questionnaire is included in this section

Q1 Results

Q1 Gaming machines should be permitted to accept notes as well as coins

92% had the same response

8% had a different response (n=22) and these are outlined below.

Q1 result		Original response					
New response:	Total	Strongly agree	Agree	Neither/nor	Disagree	Strongly disagree	Don't know
Agree	15	1		4	4	3	3
Disagree	7	-		4	-	1	2

Q2 results

Q2 There should be a limit on the size note that can be used for gaming machines that accept notes as well as coins,

96% had the same response

4% had a different response (n=10) and these are outlined below

Q2 result		Original response					
New response:	Total	Strongly agree	Agree	Neither/nor	Disagree	Strongly disagree	Don't know
Strongly agree	1	-	-	-	-	1	-
Agree	8	1	-	4	2	-	1
Disagree	1	-	1	-	-	-	-

Conclusions

For the majority of people, the change in the wording did not impact on their response. The fact that respondents do not appear to be focussing on whether the gaming machines accept notes 'instead of' or 'as well as' coins, is somewhat supported by the fact that the wording issue was not noticed or questioned until just prior to the main fieldwork stage, meaning it had passed through several drafts with the text referring to gaming machines accepting notes instead of coins, and this had not stood out as an issue until just prior to the main fieldwork stage when it was picked up by ACNielsen interviewers. Feedback from ANU researchers requested that the wording be changed to read "as well as". Due to a mis-communication within ACNielsen this was not acted upon. This was picked up by ANU researchers when topline data was provided. Those who did respond differently tended to be more likely to agree with the statement when the machines accepted notes 'as well as' coins.

As expected, people were less likely to be impacted by the Q2 wording, probably because they were more likely to be focusing on rating the denomination issue, irrespective of whether the machine accepted notes as well as or instead of coins. However, this aspect was more central to the Q1 statement.

This Q2 result could therefore be considered a 'benchmark' of sorts (because it is more likely people are focussing on the denomination issue) and we therefore conclude that if all respondents were asked the correct statements, there would be slightly higher levels of agreement, probably in the order of 4%-8% higher.

ACT Community repeat questionnaire

ACT Q78 Repeat Questionnaire

NG6994

V1: 29th April 2004 (Final)

All work conducted on behalf of ACNielsen is confidential. Under the Code of Ethics of the Market Research Society of Australia no information about this project, questionnaire or respondents should be disclosed to any third party.

Start time: _____

Respondent ID from main survey needs to be copied across.

Good morning/afternoon/evening. May I please speak to ... INSERT NAME.

My name is from ACNielsen, the market research company. A few weeks ago you were kind enough to participate in a survey we were conducting for the Australian National University about people's use of ATMs and other cash outlets in hotels/taverns, clubs and the Casino Canberra.

Today/this evening, we are doing a very short follow up survey which will take 2 minutes, and we'd appreciate your help again.

If you choose to participate, your identity and everything you say will be treated in the strictest confidence.

You may recall last time we read out a list of statements and asked whether you agreed or disagreed with each, and we would like to now check two of those statements.

CATI TO ROTATE ORDER OF Q1 AND Q2

Q1a Last time you said you(CATI TO INSERT THEIR PREVIOUS RESPONSE....STRONGLY AGREED / AGREED / DISAGREED / STRONGLY DISAGREED / DIDN'T KNOW IF YOU AGREED OR DISAGREED)

... that gaming machines should be permitted to accept notes instead of coins.

* What if the statement said that gaming machines should be permitted to accept notes as well as coins, would you still(CATI TO INSERT THEIR PREVIOUS RESPONSE....STRONGLY AGREE / AGREE / DISAGREE / STRONGLY DISAGREE / DON'T KNOW IF YOU AGREE OR DISAGREE)?

Q1b IF THE RESPONDENT DOES NOT THINK THEIR RESPONSE TO THE FIRST SURVEY WAS WHAT YOU TELL THEM, THEN RECORD THE RESPONSE THEY THOUGHT THEY SAID HERE, AND REASK Q1a FROM * WITH THE RESPONSE BELOW.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know (DON'T READ)

NOTE THE DIFFERENT TENSE IN THE SCALES.

yes, same response as before GO TO Q2
no, different response GO TO Q1c

Q1c CODE NEW RESPONSE. Do you now.....

READ

Strongly agree
Agree
Neither agree nor disagree
Disagree
Strongly disagree
Don't know (DON'T READ)

Q2a Last time you said you(CATI TO INSERT THEIR PREVIOUS RESPONSE....STRONGLY AGREED / AGREED / DISAGREED / STRONGLY DISAGREED / DIDN'T KNOW IF YOU AGREED OR DISAGREED)

... that there should be a limit on the size note that can be used for gaming machines that accept notes instead of coins.

* What if the statement said that there should be a limit on the size note that can be used for gaming machines that accept notes as well as coins, would you still(CATI TO INSERT THEIR PREVIOUS RESPONSE....STRONGLY AGREE / AGREE / DISAGREE / STRONGLY DISAGREE / DON'T KNOW IF YOU AGREE OR DISAGREE)?

Q2b IF THE RESPONDENT DOES NOT THINK THEIR RESPONSE TO THE FIRST SURVEY WAS WHAT YOU TELL THEM, THEN RECORD THE RESPONSE THEY THOUGHT THEY SAID HERE, AND REASK Q2a FROM * WITH THE RESPONSE BELOW.

Strongly agree
Agree
Neither agree nor disagree
Disagree
Strongly disagree
Don't know (DON'T READ)

NOTE THE DIFFERENT TENSE IN THE SCALES.

yes, same response as before GO TO CLOSE
no, different response GO TO Q2c

Q2c CODE NEW RESPONSE. Do you now.....

READ

Strongly agree
Agree
Neither agree nor disagree

Disagree
Strongly disagree
Don't know (DON'T READ)

INSERT USUAL CLOSE.
Time end: _____

Appendix D – ATM Audit

Observations:

Location of:	ATM	EFTPOS
At entrance to gaming room		
Within close proximity to gaming room entrance		
In corridor leading to gaming room		
Beside bar area		
Beside toilet area		
In designated separate area		
In full view of venue staff and other patrons		
Available at bar		
At front door / entrance		
In dining room		

Outside venue	ATM	EFTPOS
ATM in local area – within walking distance		
EFTPOS in local area – in shops, petrol stations, etc.		
Several places to access ATMs or EFTPOS within walking distance		

ATM / EFTPOS Activity	ATM	EFTPOS
Length of time at gaming area		
Numbers of patrons using ATM / EFTPOS		
Observe patrons who do not get cash from ATM / EFTPOS		

Help Seeking Info.		
Help seeking information available near / close to		

About Club	Yes	No
Is there a reward program / loyalty card	Yes	No
Note acceptors on gaming machines	Yes	No

Copy letter requesting ‘additional information’ which was given to gaming venue managers during the audit.

We would appreciate any data or information you can provide on how ATMs, EFTPOS and note acceptors are used by your patrons. For example:

- aggregate data on how much money is paid out by ATMs and EFTPOS machines in each venue;
- ratio between ATM and EFTPOS payouts – i.e., which cash facility is used more frequently; and
- the ratio of notes to coins used in EGMs.

We’re hoping for general economic data to assist the research. As always, we’ll ensure that venue identifiers are removed from any data provided to us.

Thank you

Appendix E – Letters and Consent forms

Letter – Daily Diary

[Date]

[Name of informant]

I am writing to invite your participation in a research project that is currently being conducted by the Centre for Gambling Research (Australian National University). This research is funded by the ACT Gambling and Racing Commission.

We are conducting research into access and use of ATMs and other cash facilities in ACT gaming venues. We invite you to contribute to this research by keeping a daily diary for one month to record your use of cash facilities in gaming venues and spending patterns of money withdrawn. The research findings will inform recommendations for policies to address any problems identified.

From [dates] April / May we ask you to record daily information on:

- the number of ATM and EFTPOS transactions;
- average withdrawal;
- source of funds;
- patterns of expenditure of the accessed funds (eg meals, beverages, gambling, other non-gambling purchases); and
- use of note acceptors and loyalty cards in gaming venues.

Daily diary sheets will be provided for your records.

Participation in this research is voluntary and you are free to withdraw at any time. Participation may involve recording aspects of your financial and gambling behaviour which may have repercussions for your sense of well-being. Please contact us if you seek a referral to a qualified financial counsellor.

To assure that privacy and confidentiality are met as far as possible we will remove any identifying details from our files. We do not name participants in any document we publish. No surnames, addresses or other identifying details will be used during the discussion. You may use a pseudonym on your diary if you wish.

Please contact us if you agree to participate in an interview or if you have any questions about the interviews or the project itself.

Lorraine Murphy
Project Manager:
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 1518
Fax: 02 6125 4993
Email lorraine.murphy@anu.edu.au

Professor Jan McMillen
Director
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 4665
Fax: 02 6125 4993
Email jan.mcmillen@anu.edu.au

Thank you for your assistance.
Professor Jan McMillen
Director, Centre for Gambling Research, ANU

The Australian National University's Human Research Ethics Committee has approved this study. If you have any complaints or reservations about the ethical conduct of this research, you may contact Sylvia Deutsch, Human Ethics Officer, Research Services Office, Australian National University ACT 0200, or phone Sylvia on 02 6125 2900, fax 02 6125 4807, or email Human.Ethics.Officer@anu.edu.au.

Consent Form – Daily Diary

[Date]

[Name of informant]

Thank you for indicating your willingness to participate in research on the use of ATMs in gaming venues conducted by the ANU Centre for Gambling Research. This research is funded by the ACT Gambling and Racing Commission.

We invite you to contribute to this research by keeping a daily diary for one month to record your use of cash facilities in gaming venues and spending patterns of money withdrawn. The research findings will inform recommendations for policies to address any problems identified.

From [dates] April we ask you to record daily information on:

- the number of ATM and EFTPOS transactions;
- average withdrawal;
- source of funds;
- patterns of expenditure of the accessed funds (eg meals, beverages, gambling, other non-gambling purchases); and
- use of note acceptors and loyalty cards in gaming venues.

Daily diary sheets will be provided for your records.

Participation in this research is voluntary and you are free to withdraw at any time. Participation may involve recording aspects of your financial and gambling behaviour which may have repercussions for your sense of well-being. Please contact us if you seek a referral to a qualified financial counsellor.

To assure that privacy and confidentiality are met as far as possible we will remove any identifying details from our files. We do not name participants in any document we publish. No surnames, addresses or other identifying details will be used during the discussion. You may use a pseudonym on your diary if you wish.

Consent to participate: I (the participant) have read (or, where appropriate, have had read to me) and understand the information above, and any questions I have asked have been answered to my satisfaction. I understand that my participation is voluntary and agree to participate in this research, knowing that I can withdraw at any time. I have been given a copy of this form to keep.

Participant's

Signature:

Date:

Investigator's Name (block letters):

Investigator's

Signature:

Date:

Lorraine Murphy
Project Manager:
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 1518
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Thank you for your assistance.
Professor Jan McMillen
Director, Centre for Gambling Research, ANU

The Australian National University's Human Research Ethics Committee has approved this study. If you have any complaints or reservations about the ethical conduct of this research, you may contact Sylvia Deutsch, Human Ethics Officer, Research Services Office, Australian National University ACT 0200, or phone Sylvia on 02 6125 2900, fax 02 6125 4807, or email Human.Ethics.Officer@anu.edu.au.

Letter - Interview

[Date]

[Name of informant]

I am writing to invite your participation in a research project that is currently being conducted by the Centre for Gambling Research (Australian National University). This research is funded by the ACT Gambling and Racing Commission.

We are conducting research into access and use of ATMs and other cash facilities in ACT gaming venues. Research will include an 'audit' of baseline data on usage patterns, a survey of ACT residents and interviews with relevant organisations (ACT gaming clubs, Casino Canberra, financial institutions and counselling agencies) to identify the extent to which ACT residents access ATMS and other cash facilities in gaming venues. The research will inform recommendations for policies to address any problems identified.

We request your participation in an interview to discuss this research; we anticipate that the discussion will take approximately 1-1 ½ hours of your time.

We want to hear your views on:

- The location, visibility and use of ATMs in gaming venues in the ACT;
- The availability and usage patterns of other cash facilities such as EFTPOS in gaming venues;
- The location, use and convenience of access to ATMs in other places;
- The 'needs of the ACT community' (including recreational gamblers, non-gamblers and problem gamblers) in regard to convenient access to ATMs to obtain cash;
- The possible impacts of ATM use by problem gamblers on families;
- Attitudes to alternative proposals such as repositioning ATMs within the venues, withdrawal limits, self-imposed gambling limits, etc;
- The implications for ACT gaming venues, the social gambler and non-gambler of changes to the existing arrangements for ATMs (i.e. potential impacts, benefits and risks); and
- Availability to the research of aggregated data about the use of ATMs and other cash facilities.

For your prior information, we have enclosed a copy of Problem Gambling. ATM/EFTPOS Functions and Capabilities, a report prepared for the Department of Families and Community Services, which is background to this ACT study.

Participation in this research is voluntary and you are free to withdraw at any time. To assure that privacy and confidentiality are met as far as possible we will remove any identifying details from our files. We do not name participants in any document we publish.

Please contact us if you agree to participate in an interview or if you have any questions about the interviews or the project itself.

Lorraine Murphy
Project Manager:
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 1518
Fax: 02 6125 4993
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Professor Jan McMillen
Director
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Thank you for your assistance.
Professor Jan McMillen
Director, Centre for Gambling Research, ANU

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Consent Form - Interview

[Date]

[Name of respondent]

Thank you for agreeing to participate in an interview for the above research project currently being conducted by the Centre for Gambling Research (Australian National University). This research is funded by the ACT Gambling and Racing Commission.

We anticipate that the discussion will take approximately 1-1 ½ hours of your time. We want to hear your views on:

- The location, visibility and use of ATMs in gaming venues in the ACT;
- The availability and usage patterns of other cash facilities such as EFTPOS in gaming venues;
- The location, use and convenience of access to ATMs in other places;
- The 'needs of the ACT community' (including recreational gamblers, non-gamblers and problem gamblers) in regard to convenient access to ATMs to obtain cash;
- The possible impacts of ATM use by problem gamblers on families;
- Attitudes to alternative proposals such as repositioning ATMs within the venues, withdrawal limits, self-imposed gambling limits, etc;
- The implications for ACT gaming venues, the social gambler and non-gambler of changes to the existing arrangements for ATMs (i.e. potential impacts, benefits and risks); and
- Availability to the research of aggregated data about the use of ATMs and other cash facilities.

Participation in this research is voluntary and you are free to withdraw at any time. To assure that privacy and confidentiality are met as far as possible we will remove any identifying details from our files. We do not name participants in any document we publish.

Consent to participate: I (the participant) have read (or, where appropriate, have had read to me) and understand the information above, and any questions I have asked have been answered to my satisfaction. I understand that my participation is voluntary and agree to participate in this research, knowing that I can withdraw at any time. I have been given a copy of this form to keep.

Participant's

Signature:

Date:

Investigator's Name (block letters):

Investigator's

Signature:

Date:

Thank you for your assistance.

Lorraine Murphy
Project Manager:
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 1518
Fax: 02 6125 4993
Email lorraine.murphy@anu.edu.au

Professor Jan McMillen
Director
Centre for Gambling Research, RegNet,
Research School of Social Sciences,
Australian National University
ACT 0200

Ph. 02 6125 4665
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Thank you for your assistance.
Professor Jan McMillen
Director, Centre for Gambling Research, ANU

The Australian National University's Human Research Ethics Committee has approved this study. If you have any complaints or reservations about the ethical conduct of this research, you may contact Sylvia Deutsch, Human Ethics Officer, Research Services Office, Australian National University ACT 0200, or phone Sylvia on 02 6125 2900, fax 02 6125 4807, or email Human.Ethics.Officer@anu.edu.au.

Appendix F – Daily Diary Template

The diary participants were sent the following documents:

- A booklet containing daily diary sheets;
- Instructions on how to complete the diary;
- A letter of consent to be signed by the participant and returned along with the completed diary;
- An information sheet outlining the research which the participant could keep for their own records; and
- A pre-paid addressed envelope in which the completed diary and consent form were to be returned.

Date _____	Did you withdraw money from an <u>ATM</u> today? Where did you withdraw this money? How much did you withdraw?				Did you get any extra cash out from <u>EFTPOS</u> today? Where did you withdraw this extra cash out? How much did you withdraw?					Did you gamble today? Which <u>gambling venue</u> did you use? How much did you gamble?				If played the pokies and inserted notes – which notes did you insert?				Did you gamble till all this money was gone?	
	Gambling Venue			Other	Gambling Venue				Other	Club	Casino	Hotel / Tavern	TAB	\$5	\$20	\$50	\$100	Yes	No
	Club	Casino	Hotel / Tavern		Club	Casino	Hotel / Tavern	TAB											
6:00 am – Noon	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Noon – 6:00 pm	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
6:00 pm – Midnight	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Midnight - 6:00 am	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		

Date _____	Did you withdraw money from an <u>ATM</u> today? Where did you withdraw this money? How much did you withdraw?				Did you get any extra cash out from <u>EFTPOS</u> today? Where did you withdraw this extra cash out? How much did you withdraw?					Did you gamble today? Which <u>gambling venue</u> did you use? How much did you gamble?				If played the pokies and inserted notes – which notes did you insert?				Did you gamble till all this money was gone?	
	Gambling Venue			Other	Gambling Venue				Other	Club	Casino	Hotel / Tavern	TAB	\$5	\$20	\$50	\$100	Yes	No
	Club	Casino	Hotel / Tavern		Club	Casino	Hotel / Tavern	TAB											
6:00 am – Noon	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Noon - 6:00 pm	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
6:00 pm – Midnight	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Midnight - 6:00 am	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		

Please use a new table for each day on which you withdraw money from ATMs or EFTPOS and/or gamble - see examples overleaf

Using this column, record the date and time here.

- In this section please indicate whether you have withdrawn any extra cash out from EFTPOS today.
- Please record the location where you used EFTPOS, the amount withdrawn and the time.

- If you played the pokies and inserted notes indicate which notes you inserted - \$5, \$20, \$50 or \$100.
- If you inserted a combination of notes (\$20 and \$50) you should tick both boxes.
- If you inserted several of the same notes you should give the total value (if you inserted two \$20 notes write \$40 in the \$20 line).

Date	Did you withdraw money from an <u>ATM</u> today? Where did you withdraw this money? How much did you withdraw?	Did you get any extra cash out from <u>EFTPOS</u> today? Where did you withdraw this extra cash out? How much did you withdraw?	Did you gamble today? Which <u>gambling venue</u> did you use? How much did you gamble?	If played the pokies and inserted notes – which notes did you insert?	Did you gamble till all this money was gone?

- In this section please indicate whether you have withdrawn any money from ATMs today.
- Please record the location of the ATM, the amount withdrawn and the time.

- Record all gambling activities here.
- Record which gambling venue you used today and the amount you gambled in the appropriate time slot

Use this section if you inserted notes into the pokies. Record whether you gambled all the money you inserted as notes or if you stopped gambling before all the money was gone

EXAMPLE 1

On 24th April between noon and 6pm this person withdrew \$150 from an ATM in a club. They gambled \$100 at the club using 2 x \$50 notes in a poker machine note acceptor. They gambled until the money was gone. Later in the evening they withdrew \$50 via EFTPOS at another location and gambled \$50 at the casino.

Date	Did you withdraw money from an ATM today? Where did you withdraw this money? How much did you withdraw?				Did you get any extra cash out from EFTPOS today? Where did you withdraw this extra cash out? How much did you withdraw?					Did you gamble today? Which gambling venue did you use? How much did you gamble?				If played the pokies and inserted notes – which notes did you insert?				Did you gamble till all this money was gone?	
	Gambling Venue			Other	Gambling Venue				Other	Club	Casino	Hotel / Tavern	TAB	\$5	\$20	\$50	\$100	Yes	No
	Club	Casino	Hotel / Tavern		Club	Casino	Hotel / Tavern	TAB											
24/04/04																			
6:00 am – Noon	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Noon – 6:00 pm	\$150	\$	\$	\$	\$	\$	\$	\$	\$	\$100	\$	\$	\$	\$	\$	\$100	\$	✓	
6:00 pm – Midnight	\$	\$	\$	\$	\$	\$	\$	\$	\$50	\$	\$50	\$	\$	\$	\$	\$	\$		
Midnight - 6:00 am	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		

EXAMPLE 2

On 27th April between 6:00am and noon this person withdrew \$200 from an ATM not located at a gaming venue. They did not gamble or visit a gaming venue on this day.

Date	Did you withdraw money from an <u>ATM</u> today? Where did you withdraw this money? How much did you withdraw?				Did you get any extra cash out from <u>EFTPOS</u> today? Where did you withdraw this extra cash out? How much did you withdraw?					Did you gamble today? Which <u>gambling venue</u> did you use? How much did you gamble?				If played the pokies and inserted notes – which notes did you insert?				Did you gamble till all this money was gone?	
	Gambling Venue			Other	Gambling Venue				Other	Club	Casino	Hotel / Tavern	TAB	\$5	\$20	\$50	\$100	Yes	No
	Club	Casino	Hotel / Tavern		Club	Casino	Hotel / Tavern	TAB											
27/04/04																			
6:00 am – Noon	\$	\$	\$	\$200	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Noon - 6:00 pm	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
6:00 pm – Midnight	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Midnight - 6:00 am	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		

EXAMPLE 3

On 29th April between 6:00pm and midnight, this person gambled \$100 at a club. They inserted a total of \$100 into a note acceptor (five \$20 notes). They gambled until all this money was gone. They did not withdraw money from an ATM or EFTPOS on this day.

Date	Did you withdraw money from an <u>ATM</u> today? Where did you withdraw this money? How much did you withdraw?				Did you get any extra cash out from <u>EFTPOS</u> today? Where did you withdraw this extra cash out? How much did you withdraw?					Did you gamble today? Which <u>gambling venue</u> did you use? How much did you gamble?				If played the pokies and inserted notes – which notes did you insert?				Did you gamble till all this money was gone?	
	Gambling Venue			Other	Gambling Venue				Other	Club	Casino	Hotel / Tavern	TAB	\$5	\$20	\$50	\$100	Yes	No
	Club	Casino	Hotel / Tavern		Club	Casino	Hotel / Tavern	TAB											
29/04/04																			
6:00 am – Noon	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Noon - 6:00 pm	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
6:00 pm–Midnight	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$100	\$	\$	\$	\$	\$100	\$	\$	✓	
Midnight - 6:00 am	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		

Appendix G – Clubs ACT Comments

ClubsACT: COMMENTS ON THE ANU'S CENTRE FOR GAMBLING RESEARCH PROJECTS ON USE OF ATM'S

Introduction

In Australia clubs provide a popular venue for socialising, an inexpensive form of entertainment and a major economic contribution to local communities. There are approximately 4,000 licensed clubs in Australia. Clubs are widely dispersed, with more than 60% located in regional Australia. These clubs, generally smaller than their metropolitan cousins, are centred in country towns where their presence has a major economic and social effect. More than 6 million Australians are members of a club.

Clubs provide a wide range of entertainment including food and beverages at reasonable prices, access to sport and fitness facilities, social activities, and a venue for socialising. Certain groups in society, such as the elderly, take advantage of the reasonable prices offered by clubs. They would not otherwise be able to afford the type and quantity of entertainment provided. Clubs also provide a safe environment for entertainment and recreation, which is a concern for women and elderly members of the community.

Clubs are not-for-profit entities, prohibited from distributing surpluses to individuals. Because clubs respond to community needs rather than corporate return, they often are the source of key investment in local capital expenditures. Without such club investment, some of these needs would not be met.

In the ACT, ClubsACT represent 42 club groups covering 57 venues or the vast majority of licensed community based clubs operating in Canberra.

About 80% of adult Canberrans belong to one or more of our sporting, social, cultural, worker, professional and returned service clubs. In aggregate membership of clubs in the ACT is over 400,000, with the larger clubs having memberships in the range of 30,000 to 70,000.

Clubs are a vital part of the ACT economy – they have combined net assets of about a quarter of a billion dollars, gross revenue of over \$250 million, gross expenditure of \$210million and employment and related costs of \$53 million. It is estimated that clubs contributed about \$440 million worth of flow-on benefits to the ACT economy and over \$300 million in terms of value added.

Clubs are also a major employer in their own right with nearly 1,900 people directly employed and just over two thirds being young people, working on a part time or casual basis. Overall the clubs account for about 3,400 full and part time jobs directly and indirectly each year.

The club industry, as not for profit mutual organisations, continues to invest most of its operating surplus to improve member services and facilities, including community infrastructure.

In 2002/03 Canberra's licensed clubs contributed over \$15.8 million to a very wide range of charitable, sporting and community organizations - \$8 million more than required under the legislation - bringing the total contribution to eligible community recipients over the last six years to over \$70 million.

In 2002/2003 the club movement held 65 gaming licenses, operated 4,960 gaming machines and generated gross gaming machine revenue of \$182 million. Clubs paid \$44.5 million in gaming tax and other charges to the ACT Government.

Harm Minimisation

As a general comment, the vast majority of club patrons utilise the recreational and entertainment services of the clubs as they are intended and the gaming activities conducted by clubs do not of themselves cause problem gambling. Nevertheless, clubs recognise that the gaming activities do provide an opportunity for some people to pursue these activities in a way that may have a harmful impact on them, their families and the community - a broad definition of a problem gambler.

As the major providers of gaming services in the ACT, clubs understand and accept that they have a responsibility to their members and the broader community to provide and support proactive measures to help mitigate these problems.

ClubsACT were signatories to ACT Gaming Industry Voluntary Code of Practice in August 1997, and ClubsACT had developed and promulgated their own Code of Practice to provide clubs with guidelines on the implementation and maintenance of responsible gaming practices.

More recently ClubsACT strongly supported the development of a Gambling Code of Practice covering all classes of gambling that was mandatory and enforceable and which would encourage best practice in the provision of responsible gambling service in the ACT.

Adopting best practice and adherence to the first mandatory Code of Practice is a clear demonstration of each club's commitment to responsible gaming. It is also an important indication that the club movement takes its social responsibilities seriously.

Further evidence of this is the major initiative of 11 clubs under the auspices of ClubsACT, and in partnership with Lifeline Canberra, to establish the Clubcare Program at annual cost of over \$440,000 per year.

However, clubs do not assume any responsibility for the personal decisions of club members or their guests to gamble with such decisions being the prerogative of the individuals concerned.

Use of ATM's and EFTPOS

The issue of the relationship between accessibility to ATM's and problem gambling has been the subject of some focus in various reports including the Productivity Commission Report, the ACT Legislative Assembly Standing Committee Report, as well as in the context of the various iterations of voluntary and self imposed gambling codes of practice.

The findings of the 2001 AIGR Survey in the ACT suggested that nearly 47% and 74% respectively of problem gamblers and severe problem gamblers often or always withdraw money from ATM's to play gaming machines.

The provision of ATMs and EFTPOS facilities, along with other financial transactions such as the payment of winnings, is subject to State and Territory regulation designed to promote responsible gambling practice. This regulation is generally consistent across jurisdictions and any variation (such as maximum cash withdrawal levels or the number of withdrawals) reflects distinct business practices and regulatory needs that exist between jurisdictions.

Regulation takes the form of both legislation and mandatory and voluntary industry codes of practice. These instruments combine to protect patrons by controlling such things as:

- the location of ATMs and EFTPOS – most do not permit cash dispensing facilities to be located in gaming areas; and credit is not available from these machines;
- ATM signage – most require ATMs carry a notice advising of gambling counselling services; and
- payment of winnings in cash – these are generally restricted and for example in the ACT, the Gambling Code of Practice requires clubs to pay winnings in excess of \$1,000 by crossed cheque or electronic funds transfer, or the whole amount at the request of the patron.

ClubsACT propose to address the use of ATMs/EFTPOS and note acceptors separately.

What are the key issues, from your sector perspective, that need to be considered in relation to the accessibility of ATM and EFTPOS facilities at gambling venues and the associated impact on people with a gambling problem?

Clubs Australia and New Zealand (CANZ) estimate that 350 of Australia's 4,000 registered clubs provide ATMs for members, while 3,500 provide EFTPOS facilities. Primarily due to their high cost, ATMs are generally found in clubs with large memberships, while EFTPOS is found more widely.

Automatic Teller Machines (ATMs) and EFTPOS facilities provide a valuable service to club patrons, particularly in a city such as Canberra with its satellite towns and its geographic layout, as well as in regional areas where traditional financial institutions have withdrawn services.

A quick survey of the ClubsACT member clubs in June 2003 indicated that there are an estimated 47 ATMs in the 57 venues. The predominant bank is St George, followed by the Commonwealth; ANZ; Bankwest; and the others are not related to banks such Credit Union Services.

Canberra and other regional communities especially rely upon the financial facilities provided by clubs. In many regions where traditional financial institutions such as

banks have withdrawn their services due to business rationalization, clubs are the only suppliers of cash dispensing facilities.

Cash is used by club patrons for a wide range of goods and services, including food and beverage, live entertainment and sporting facilities, as well as gambling.

Clubs throughout Australia are mindful of their obligation to provide cash to patrons in a responsible manner. To achieve this, clubs are working cooperatively with governments to regulate such things as the placement of ATM facilities, the extension of credit to patrons and the electronic payment of prizes.

In our opinion, these measures offer the appropriate balance between the availability of cash to patrons and the provision of a responsible gambling environment.

How should the issues (you identified in question 1) be balanced so that the recreational/social gambler is not negatively impacted upon?

In the ACT, the current legislation prohibits the provision of cash facilities (ATM or EFTPOS facility) in a gaming area and prevents patrons withdrawing money from credit card accounts.

ClubsACT continue to believe that this is a sensible approach and it should continue.

What do you see as key factors for consideration if it is proposed to limit ATM and EFTPOS functionality and capability in gaming and gambling venues?

We believe the exclusion of cash facilities from premises altogether will simply encourage patrons to go the nearest ATM and possibly use their credit card for cash advances, not available from cash facilities in the club.

Clubs have other services on offer besides gaming and the vast majority of people use ATMs in clubs for reasons other than gambling, including food and beverage, live entertainment and sporting facilities. As such it represents an intrusion on patrons who do not have a problem with gambling and those that do would still have access to their money in one way or another

Club members also access ATM's to withdraw funds to use outside the club environment as clubs are seen as safe places to access cash.

Convenience is an important factor, particularly as banks are withdrawing from the suburbs.

The proposal which requires patrons to interact with staff to obtain cash via EFTPOS may alert the licensee to the problem gambler earlier. However it is very restrictive and resource intensive and is not warranted at this point to deal with a very small proportion of possible problem gamblers at the inconvenience of the vast majority of patrons.

If it were not possible to effectively limit access to ATM and EFTPOS functionality and capability in gaming and gambling venues, can you

identify any other strategies for exploration to address the concerns you have identified? If so what would you propose?

Like other club associations around Australia ClubsACT support the need to find evidence-based solutions which make a real difference for problem gamblers.

There are numerous suggestions as to how problem gambling should be curbed, including many that are not able to be measured such as lighting, clocks, the layout of the gaming area and its proximity to other facilities etc.

In the case of ATM's there are of course options which would allow ATMs to continue to be located in club venues, but would involve say restricting the number of withdrawals per day; placing a cap on the amount of cash that can be withdrawn in a day; and/or providing a receipt with an account balance. The ability to deliver on these changes is also dependent on the banks and other financial institutions.

These are areas worth some consideration and if addressed sensibly may have an impact on reducing the incidence of problem gambling, without adversely affecting the majority of patrons who use ATMs.

Another option worth considering may be the introduction of **cashless gaming** etc.....

Do you have any specific responses to recommendations made by the Commission in the 2002 *Policy Review*? What benefits and costs to the venues do you see arising from these specific recommendations?

As we have indicated to the Commission and the Government, ClubsACT strongly oppose the complete removal of ATM and EFTPOS from club venues, as it will disadvantage the great majority of patrons and to possibly reduce the harm of those who may have a gambling problem.

Do you see the removal of ATM and EFTPOS facilities within gaming venues having a negative/positive impact upon non-gambling patrons and the local community? If so, in which ways?

As noted above the key negative impacts are that it takes away the rights of all club patrons - 98% of whom are not at risk of problem gambling yet they will be inconvenienced.

Clubs have other services on offer besides gaming and the vast majority of people use ATMs in clubs for reasons other than gambling, including food and beverage, live entertainment and sporting facilities. Club members also access ATM's to withdraw funds to use outside the club environment as clubs are seen as safe environment to withdraw cash

It will:

- encourage patrons to go the nearest external ATM and possibly use their credit card for cash advances, not available from cash facilities in the club;
- deny patrons the opportunity to access cash in a safe environment, including some of the community's most vulnerable such as the elderly; and

- intrude on the vast majority of patrons who do not have a problem with gambling and those that do, would still have access to their money in one way or another.

Conclusion

In conclusion ClubsACT notes that the current legislation prohibits the provision of cash facilities (ATM or EFTPOS facility) in a gaming area and credit cannot be provided. In other words restricting access to cash through a cash facility to debit accounts only.

ClubsACT believe this should continue and we do not support the complete removal of ATMs from licensee's premises as recommended by the Commission as we believe the disadvantages to the great majority of patrons outweigh the dubious benefits to a very small number of possible problem gamblers.

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