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A Community Study – Employment Status &
Gambling Pursuits in Greater Western Sydney,
New South Wales

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Employment Status
&
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Greater Western Sydney
New South Wales 2006

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by

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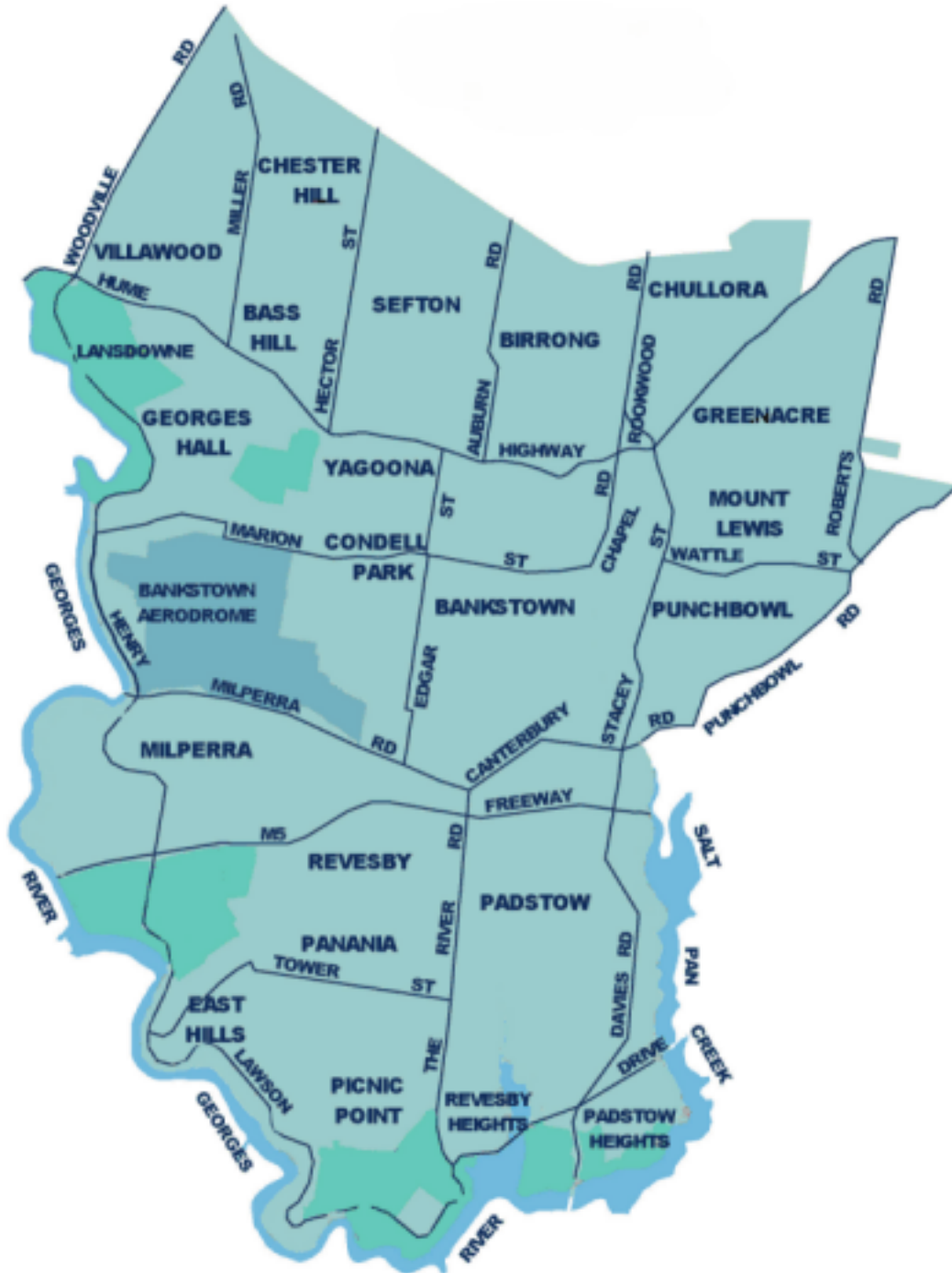
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Final report of the research project A Community Study of the Relationships between Unemployment and Gambling Ref No R9/108

City of Bankstown, New South Wales

EXECUTIVE SUMMARY

The research presented in *A Community Study – Employment Status and Gambling Pursuits* explores employment status and social recreational gambling pursuits in an urban community environment, with a focus on:

- ✓ the relationship between residents' social environment and their leisure activities;
- ✓ the significance of access to local community recreational gambling venues; and
- ✓ the importance of employment status in relation to gambling activities.

Recreational gambling pursuits are explored within a sociological framework, with an emphasis on the social environment and the local community. The research project combines a social inclusion and social exclusion community framework in relation to employment status with everyday leisure activities. Furthermore, the research focuses on everyday life community living, the social environment, cultural diversity, employment opportunities, and residents' contact with leisure activities, especially recreational gambling.

The information was collated through interviews with key representatives from the local government area, community organisations, ethnic community groups, health and gambling support agencies. Case studies were used to elucidate the pathways from recreational to excessive gambling in the local community setting.

The City of Bankstown was chosen as an area representative of a Greater Western Sydney community. The Australian Bureau of Statistics Census 2001 was used to describe the demographic, socio-economic, physical and social environment of the Bankstown local government area.

The research was funded by a grant from the New South Wales Department of Gaming and Racing, Responsible Gambling Fund, and undertaken during 2005-2006.

The objectives of the research were to explore the nature of a local community, in this case the Bankstown local government area, to examine its socio-economic and demographic structure, and the social community life in relation to recreational gambling pursuits. The project attempted to elucidate the link between community everyday life, employment status and recreational gambling activities; especially the circumstances that influence a person to seek solitary gambling sessions, a pathway to excessive gambling and incurring financial, social, relationship and health related problems.

The project assessed the hypothesis that unemployment and excessive gambling by adults are factors supporting social exclusion, while satisfying employment and social recreational gambling encourage social inclusion.

Gambling for money is present in many cultures and societies. Gambling can be defined as: 'Staking money on uncertain events driven by chance' (Productivity Commission 1999: x). Definitions of gambling state the involvement of money and the uncertainty of the outcome. According to Smith and Wynne (2002: 17), gambling includes the elements

of risk, the possibility of winning, losing or maintaining the status quo, a social or co-operative activity involving gambling against something, a person, activity or machine, which is a deliberate activity that the person is taking part in on a voluntary basis. Gambling as part of a social recreational activity has a long tradition in the Australian society, with the majority of the Australian adult population participating in some form of gambling each year; be it buying a lottery ticket, betting on horses during Melbourne Cup, playing on electronic gaming machines or casino gambling. Gambling is a social recreational activity that is legal and gives people enjoyment. However, anyone partaking in excessive gambling or gambling in excess of available funds is likely to personally experience social, health, relationship, and financial problems, in addition to creating difficulties for family and friends, and the wider community.

The overall average demographic and socio-economic profile of the City of Bankstown shows many similarities with the overall Sydney statistical division and Australia as whole. However, the differences within the Bankstown local government area are considerable with areas of high socio-economic status mixed with areas of a low socio-economic standard and high unemployment. The differences between Picnic Point and Milperra (low unemployment rate and high socio-economic status) on the one hand and Villawood and Punchbowl (high unemployment rate and low socio-economic status) on the other hand are striking.

The average labour force participation (54.3 per cent) for the City of Bankstown's adult residents is lower than for Sydney statistical division (61.4 per cent). Overall, males (56.9 per cent) have a higher work force participation rate than females (43.1 per cent) in the local government area (Australian Bureau of Statistics 2002b). The unemployment rate is higher in the City of Bankstown (7.9 per cent) both in relation to the Sydney district (6.1 per cent) and in relation to the whole of Australia (5.2 per cent). The specialist and skills education levels in the Bankstown local government area (Bachelor degree 8.0 per cent, Diploma 5.7 per cent) are slightly lower than for the Sydney district (Bachelor degree 15.2 per cent, Diploma 8.2 per cent).

The household income profile for the Bankstown local government area is lower than for the Sydney statistical district overall. Nineteen per cent of Bankstown households have an income of $1,500 or more per month while 27 per cent of the households in the Sydney district are above this income level. The wholesale trade and manufacturing industries are the most common employment sectors in the City of Bankstown, employing 38.3 per cent of the adults working in the local government area, followed by finance, insurance and business services (15.4 per cent). The two most common occupational categories are clerical, sales and services occupations (33.3 per cent), and tradespersons (14.8 per cent), followed by professionals (14.2 per cent). The majority of the residents in the City of Bankstown use their car to drive to work (57.9 per cent).

The population structure of the City of Bankstown is diverse with 35 per cent of the population born outside Australia, and 46 per cent speaking a language other than English at home. The most common birthplaces outside of Australia are Lebanon, Vietnam, China, United Kingdom, Greece, New Zealand, Italy and Macedonia (Australian Bureau of Statistics 2001a), thus cultural and linguistic diversity are features of the City of Bankstown in the Greater Western Sydney area.

To gain employment, a basic understanding of the English language, appropriate skills and local knowledge are essential criteria. Local knowledge is gained through being part of the local community and the wider society, to understand community services, especially the manner in which service interactions are undertaken, and what is required to gain and to keep employment.

Having an overseas qualification valued and recognised in order to gain employment can often be difficult. Furthermore, there can be difficulties in gaining employment within one's professional area. Lack of suitable employment will not only influence the financial situation for the family, but it can also affect family relationships, particularly among those cultures with emphasis on a traditional division of labour roles between males and females. In these circumstances, the well being and prosperity of the family and the society are hampered, but also the self-esteem and self-confidence of the migrants are challenged.

Sports activities are ingrained in the Australian culture and local clubs represent a leisure and entertainment culture that is unique for the Australian society. Clubs are started by community members who are interested in sports or representing a section of the community, professionally or culturally, with the aim to create a place where they can develop their interests and a place for social networking. The scale of the Australian club culture is foreign to many migrants. The leisure construct is also a phenomenon that is uncommon or limited to affluent middle and upper classes in some cultures. This is especially the case for the older generation where work is presumed to take up the main part of the day and evening. To have leisure time, or time not designated for paid work, are in some cultures a waste of time and considered a luxury out of reach for the society's working classes.

The Bankstown local government area has a diversity of leisure and recreational activities; the clubs and local organisations support ample leisure possibilities for the sports interested. The clubs and the hotels also present recreational opportunities with a clear focus on entertainment and gambling avenues. Gambling revenue supports the local community, but it also creates gambling problems in the community.

In 2004, it was estimated that Australia had 198,751 electronic gaming machines (Lembit 2004), this was the sixth highest number of electronic gaming machines of any country in the world. In June 2005, the number of machines in Australia had increased to 199,930 (Australian Bureau of Statistics 2006). A comparison between the ratio of people (including people less than 18 years of age) and electronic gaming machines shows that Australia recorded 99 persons per electronic gaming machine in 2004 (Lembit 2004). This was the ninth highest in the world, while more comparable countries had a lower ratio, such as New Zealand with 174 people per machine, United Kingdom with 236, Canada with 393, and United States with 426 people per electronic gaming machine (Lembit 2004: 13). In Australia, New South Wales had the highest concentration of machines, corresponding to 64 persons per machine, which is the third highest concentration in the world (Lembit 2004: 12).

Australia is the second largest national market for gaming machines after United States (Kelly 1996). In 2005, 58.4 per cent of the electronic gaming machines were licensed to hospitality and sporting clubs, 35.6 per cent to pubs, taverns and bars, and six per cent licensed to casino venues (Australian Bureau of Statistics 2006: 6,12).

During the period 2003-04, the total gambling expenditure in Australia was $16.21 billion with gambling on electronic gaming machines being the largest component, 58.9 per cent. In New South Wales, the comparable figure was $6.57 billion with electronic gaming machines having 71.2 per cent of the total gambling market. New South Wales also had the largest share of the Australian expenditure on electronic gaming machines among the states with 49.0 per cent followed by Victoria with 24.0 per cent and Queensland 15.7 per cent (Queensland Government 2005a). In New South Wales, there were 105,684 machines recorded in the 2004 Australian Gaming Machine Manufacturer's Association research (Lembit 2004), which represents 53.2 per cent of all the Australian machines. In 2005, (May) New South Wales had 1,364 registered clubs with 74,672 electronic gaming machines. The club gambling generated $499.5 million in tax to the NSW government. The average profit per club gaming machine was $44,504 (Department of Gaming and Racing 2006).

Excessive gambling inflicts different levels of damage on people depending on their social and financial circumstances. Gambling regulation and gambling support services aim to minimise the adverse effect of excessive gambling. In New South Wales, numerous highly committed organisations assist and support people in need, such as the Wesley Mission, Arab Council Australia, the Multicultural Problem Gambling Services, and the Salvation Army, as well as health organisations and local community groups. These efforts address the effects of gambling problems rather than their source and cause, thus without making changes to the source of gambling problems, the prospects of preventing further adverse gambling behaviour arising in the community are slim. Involvement by community organisations will aid in the recovery of individuals who seek help to beat their problems with gambling, but not change the origin of the problem, be it personal or society related causes.

From the case studies, it can be summarised that the gambling pathways are diverse but also related. The pathway from social recreational to excessive gambling can be decades long, but it can also be less than five years. The introduction to gambling can be through friends and family, while young men are also likely to venture into local community clubs by themselves. Friends, work colleagues, and the social environment are facilitation processes to introduce people to gambling pursuits, however, independently of the introduction procedure a minor number of gamblers (Productivity Commission 1999) will go down the excessive gambling pathway. It is possible the introduction to gambling can lead people into gambling activities that they would not normally by themselves have ventured into without the social company of friends. The support of friends or work colleagues is more related to females than males as none of the females in the sample initiated their gambling through visiting a local community club by themselves.

People in the case study sample acknowledged that the gambling sessions were a relaxing time where they felt safe and enjoyed the activity. It took their minds off other problems they experienced, such as stress and anxiety, it was possible for smokers to smoke without restrictions and the gambling provided a way to avoid complicated home situations with young children and relationship problems as well as to alleviate isolation and boredom.

The case studies have shown that with the combination of problems the people in the sample experiences, gambling both exacerbate the problems and provide an illusionary escape route.

The majority of the male gamblers seeking help for excessive gambling were in employment, from full employment to casual employment, while females were more likely to be outside the paid labour market. Two thirds of the gamblers in the sample were employed, one fifth retired, and one tenth unemployed and one person was a homemaker. Two thirds were born outside Australia but with extensive stay in Australia, while one third were Australia born.

The pathways from social recreational to excessive gambling had taken shorter time for the males than for the females and the males had started their gambling earlier than the females. For the females gambling on electronic gaming machines were the preferred options, while men were also inclined to embrace other gambling forms. However, it was the electronic gaming machine gambling that had led them into the excessive gambling pathway.

All people in the sample remembered the first win, even the small one. The first win was treasured and a cause for celebration, the win was associated with special luck by the person or the club where the win took place.

The sample clearly indicated that the gamblers had lost more money than they had won on gambling, but the reason they needed help to sort out their problems was not only the increasing debt they had incurred but also the social, mental and physical problems associated with their excessive gambling circumstances. One third of the sample was struggling financially even without the gambling while another third of the sample was earning money enough for a comfortable living standard; however, in all cases the gambling expenditure was challenging their financial situation.

The case studies have indicated that excessive gambling pursuits influence the well being of the gambler and the family, it can also increase isolation, especially in the circumstances where money have been borrowed from family members, work colleagues and friends, or if their families were unaware of the excessive gambling, thus limiting the social network for personal socialisation. However, not all gamblers felt isolated, even if they currently experienced stress due to their escalating gambling problems, some were satisfied with their social environment, especially the gamblers who had a good employment situation.

Electronic gaming machine gambling is undertaken in isolation, person versus machine, but in a social construct where people are socially together even if they do not communicate with each other. A contributing factor to the attractiveness of electronic gaming machine gambling is that the club environment is perceived as very safe where the patrons are left alone, but at the same time they are in a friendly, entertaining and encouraging social environment with welcoming staff, thus they are not feeling lonely and not seen as lonely as they are among a large group of people even if they do not interact socially.

For the people in the sample, the gambling had taken over other forms of leisure and recreational activities, thus excluding alternative social activities with family and friends. The gambling was occupying their thoughts as well as their leisure time.

Even though the community clubs support local community activities, they generate extensive profits from electronic gaming machines; the profits facilitate their business expansion, part of the gambling revenue is reinvested into community support through

the Community Development and Support Expenditure Scheme, and through direct support to organisations and activities in the community. The powers the clubs exert in different areas of the community through their high number of members are evident in their ability to negotiate with the State government about issues influencing their areas of concern. Gambling as a social leisure activity is ingrained in the Australian culture. Local community clubs and the State government have a common interest in continued gambling without generating too much criticism over the number of people going down the excessive gambling pathway.

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CHAPTER I   INTRODUCTION

1.1   Introduction

The research presented in this report explores employment status and social recreational gambling pursuits in an urban community environment. The research explores the relationship between residents' social environment, their leisure activities, the significance of access to local community recreational gambling venues, and the importance of employment status in relation to gambling activities.

Recreational gambling pursuits are explored within a sociological framework, with emphasis on the social environment and the local community. The research project combines a social inclusion and social exclusion community framework in relation to employment status with everyday leisure activities. Furthermore, the research focuses on everyday life community living, the social environment, cultural diversity, employment opportunities, and residents' contact with leisure activities, especially recreational gambling.

The information was collated through interviews with key representatives from the local government area, community organisations, ethnic community groups, health and gambling support agencies. Case studies were used to elucidate the pathways from recreational to excessive gambling in the local community setting.

The Australian Bureau of Statistics Census 2001 was used to describe the demographic, socio-economic, physical and social environment of Bankstown local government area. The City of Bankstown was chosen as a community representative of a Greater Western Sydney community.

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1.2   Background

To live in a safe society, to be employed, to have an income and a place to live, are fundamental quality of life requirements and essential for good health and well being. The traditional pathway for people after completing education and skills training is to secure permanent employment in the area of their qualifications and interest. Employment provides people with a career path, an income stream and the potential for home ownership, the prospects of establishing a family, pursue leisure activities such as social entertainments, go to the movies, attend live shows, social gambling, attend sports events as an active participant or as a spectator, as well as attain a reasonable standard of living. Employment providing an uninterrupted income flow offers choices that are not

available to people outside the work force and people who lack other forms of income sources.

The traditional scenario is for many people an unachievable goal, and it is hardly the most common pathway in contemporary Australian society of the 21st century. Periods of underemployment and unemployment interrupt most people's working life (Albrecht, Edin, Sundstrom and Vroman 1999; Judiesch and Lyness 1999). Being employed gives the person community status, financial security and investment opportunities, in addition to enhancing self-confidence, personal freedom and independence, while unemployment is often stigmatised and exclusionary. The employed person is perceived as a conscientious citizen taking on personal and social responsibilities. A paid job facilitates social relationships among work colleagues; the employed person can have a specified time classified as leisure time, free social time, which is considered as well deserved. A person outside the employment environment will have no designated period stating leisure time, and perhaps the person is not perceived as in need of leisure time and recreation, because he or she has not done any paid work that requires relaxation.

Being employed gives people extensive opportunities such as securing a bank loan, paying off consumption goods over a longer time and gaining entrance to high status clubs and organisations. Unemployment has implications beyond its immediate impact as unemployed people have limited options to enter into long-term financial commitments, secure private rental accommodation or a car loan, where in many cases access to private transport is instrumental in gaining employment. The unemployment status creates an exclusion sphere wider than the mere unemployment situation. Without extended family and close friends, the unemployed person risks becoming isolated even in the local community.

Being outside the paid labour market is difficult for all people seeking employment. A further complication is to be new to the country, a society with perhaps a different employment structure and culture. The more diverse the cultures are, the more difficult it is to comprehend the new way of life before settlement. It takes time to understand and re-learn new work and everyday life practices and cultural norms. To migrate to another country, a country where the political, legal, economic and social culture is very different requires substantial adjustment and re-education, and people's capacity for these adjustments might be hampered by previous circumstances, such as trauma, stress or education level.

Migration inevitably influences one's employment possibilities, with different requirements for qualifications, qualifications not being accepted or relevant. To secure a position that corresponds to pre-migration knowledge and experience is complicated; in this case, help from the ethnic community can be invaluable. Lack of English language skills and local knowledge as well as re-assessment or disregard of qualifications are dramatic hurdles for migrants to negotiate in the new society, as well as disruption of traditional family roles, change in power structures and prestige in the family and the ethnic community.

Migration can be more complicated for retired people or people who are not given the opportunity to enter the employment market. They face the problem of establishing contact with the new local community without the natural environment for interaction through employment and the social milieu of the work setting, which gives natural opportunities for language training. The permanently excluded group experiences

isolation, language problems and financial limitations as well as problems related to being permanently outside the social network milieu within the local community. The situation can be worsened where the new arrival is separated from his or her extended family and ethnic community. A strong inclusive ethnic community as well as an inclusive general community can provide support and at least smooth many of these transition problems.

Learning and adjusting to the Australian way of life and customs can be difficult, in particular for people who come from foreign cultural environments and living conditions, and where they seek a social, political and economic secure future for themselves and their families. Information gained before arrival about the perceived affluence of Australia, the possibilities of gaining well paid and professionally appropriate employments, and access to welfare and health support, create unrealistic expectations of the possibilities for the migrant settling in Australia. The reality can be very different, where the person's savings, if there are any, are quickly eaten up by the high cost of living, where complications arise in getting professional education accepted, where language difficulties and increasing financial strains on the family create relationship problems. In this high pressure climate, where it can be perceived that others are managing much better with an obvious affluence in society, gambling can be seen as a way to get ahead and as a flight from everyday stress, a way to create "downtime", a period free from pressing problems.

1.3   Research Aim

The research project was initiated to examine the influence of employment status on gambling pursuits and to explore whether social isolation is a characteristic of excessive gambling. The research was exploratory in nature and examined community attitudes, leisure opportunities, cultural diversity and how social, leisure and ethnic organisations facilitate community everyday life in the Greater Western Sydney area (Auburn, Fairfield, Bankstown, Hawkesbury, Baulkham Hills, Holroyd, Blacktown, Liverpool, Blue Mountains, Parramatta, Camden, Penrith, and Campbelltown).

The objectives of the research were to explore the nature of a local community, the Bankstown local government area, to examine its socio-economic and demographic structure, and the social community life in relation to recreational gambling pursuits. The project attempted to elucidate the link between employment and social activities in the community and the circumstances in which the social club visit changed from a social network occasion with family and friends to an individual gambling focused pursuit.

The research project combines a social inclusion and social exclusion community framework in relation to employment status with everyday leisure activities. The research was focused on exploring gambling as a social recreational activity. Furthermore, the research aimed to elucidate people's employment status, their experiences of gambling and attitudes towards gambling in relation to social cohesion in the local community, together with possible long-term negative effects of gambling pursuits.

The project assessed the hypothesis that unemployment and excessive gambling by adults are factors supporting social exclusion, while satisfying employment and social recreational gambling encourage social inclusion.

1.4   Research Scope

The City of Bankstown was chosen as an example of a Greater Western Sydney community. The Bankstown local government area presents a multicultural population profile and diversity in employment opportunities, not different from other communities in the region. The research explored the socio-economic and demographic profile of the City of Bankstown, the employment situation and community-focused leisure pursuits. Gambling opportunities in the local community was used as an example of a community based adult social recreational activity. Furthermore, the research examined the everyday living circumstances, cultural and ethnic community collaboration, involvement in community activities and recreational pursuits.

The theoretical framework of social inclusion, social exclusion was used to explore the significance of community affiliation, social isolation, social well being, employment opportunities and the social environment's role in recreational gambling. This research explored the social environment's role in altering gambling patterns from social recreational gambling to excessive gambling.

The Bankstown local government area has a diverse range of sports and recreational facilities in cooperation with the local business communities. Sports clubs have extensive financial and local social network systems and connections within the local community. Gambling activities are strongly associated with community team sports and for sports clubs the gambling income is one of the main revenue sources to support sports activities at both junior and elite levels. Changes in tax rules in 2003 were perceived to severely erode the gambling revenue stream for local clubs but the changes to the 2003 taxation scheme in early 2006 have largely dispelled these predictions.

Gambling was assessed in the context of local community clubs being easily accessible, with low membership fees, and low priced food and drink. Gaming venues have extensive opening hours; they are excellent meeting places for groups of people and a place were single people, especially females, can feel safe. For people with irregular working hours the long opening hours make them convenient "winding down" places and the physical space is extensive, thus overcrowding is not an issue; *thus local clubs have all the hallmarks for excellent social recreation and network hubs.*

1.5   *Clarification of Concepts*

Different concepts are used through the report and to avoid confusion the central concepts will be presented.

Local community: The concept local community can be defined in different ways, depending on whether the physical structure or the social construct of the concept is referred to and which level of society is considered. The community concept has a spatial as well as a social connotation. Community refers to a local area where the main community and sub-communities can be identified. Community is used loosely in the report as the local community, which can be partly geographically defined with a socially identifiable atmosphere the residents identify with, such as mutual recognition of each other, support of local issues and interest in the well being of the community.

The City of Bankstown or Bankstown local government area, is a defined geographical area with designated districts. The districts are defined through their geographical boundaries. Social connotations are not restricted by geographical boundaries; social network systems are created both within and beyond the physical boundaries. People can be members of several social communities and networks. The manner in which the networks keep the interaction alive can be quite different, but all communities and networks have specific goals and purposes, with different ways of communicating, and maintaining the membership base. Their duration can be very short, lasting a few weeks with very intensive interaction, or they can last a lifetime (Putnam 2000).

Wellman defines community as 'networks of interpersonal ties that provide sociability, support, information, a sense of belonging and social identity' (Wellman 2001: 228). This definition captures the essence of community life in today's society where community life is a mediated affiliation of social belonging that keeps people, groups and organisations together through a spectrum of interaction possibilities from situations of direct human face-to-face interaction to indirect interaction through electronic communication.

Wellman sees groups as networks in the community even if the concept group is often used in everyday conversations to describe a network situation. 'We find community in networks, not groups. … In networked societies boundaries are permeable, interactions are with diverse others, connections switch between multiple networks, and hierarchies can be flatter and recursive' (2001: 227). The transition from groups to networks is present on different levels of the society. Organisations, be they national, international or global, form complex networks that are not bound by geographical boundaries or cultural differences.

Jane Jacobs (1992) emphasised the possibility for neighbourhoods in large cities to create communities through trust and the development of social cohesion to protect their residents and the community from disruption and disorganisation such as criminal activities and alienation between residents: the possibility of creating a community within the larger community.

It is anticipated that at the local community level, community organisations and local residents will communicate and develop networks that create social cohesion by adhering to common goals. Community organisations provide support when needed and establish

networks between residents. It is assumed that communities with developed networks have a better starting position to meet new challenges and to develop cohesive and responsible survival strategies, in contrast to communities lacking formal and informal social networks (cf. Saguaro Group 2000).

The community construct can be seen as idealistic in modern metropolitan environments, where people do not interact with each other, people do not know their neighbours nor are they engaged in common everyday life endeavours, local civic actions, cultural or community events. The caring and embracing community is foreign for most urban residents, but in each community setting, there are groups of people who come together on a regular basis sharing common interests; social, cultural or professional. People are habitual and will routinely walk their dog, do the shopping, wait for public transport, and other regular everyday activities, at the same time each day, thus local residents will meet and perhaps after some time exchange greetings, which can develop into further interaction.

Furthermore, people often come together during crisis, when there is a threat to the community or to their neighbourhood; but also to celebrate local cultural festivals and sporting events. The feeling of community can be developed between small groups of people; the groups can be more or less fluid. Thus the community construct is a loose creation where people join and leave depending on interests and needs and where some people feel more involved and at home than others. Ethnic groups, especially if they are diverse from the main Anglo-Australian culture, may congregate for cultural celebrations, to give language support, share information about the Australian legal, economic and social systems, and to give each other comfort as well as to create a safe community construct for the group (see Chapters IV and V).

Employment: According to the Australian Bureau of Statistics (1999), employed persons are all those who are aged 15 years of age and over who during the research week worked for one hour or more for pay, profit, commission or payment in kind, in a job or business or on a farm. The classification of the labour force is employed, unemployed or not in the labour force. These definitions closely relate to the international standards adopted by the International Conferences of Labour Statisticians (2005). The definition of employment that has been used in this research refers to paid employment, employment being part time or full time, employment which the person identifies as paid employment (see Chapters III and IV).

Culture and ethnicity: To define culture and ethnicity is complicated. There is hardly a universally accepted inclusive definition but rather different constructs of culture and ethnicity. Culture and ethnicity relate to a common ground among people based on shared values, traditions, norms, customs, arts, history and institutions. The group may be identified by language, national origin, religion or other shared attributes. Ethnicity is a social construction that indicates identification with a particular group that is often descended from common ancestors. Cultural difference is not absolute as a person can belong to one or more cultures depending on parents' cultural origin, ethnicity and the living environment. A person can also choose to identify with a culture without being born into the culture (Strathern 1995, Chapter 8) (see Chapters IV and V).

Leisure: The concept "leisure" has been the subject of considerable debate within Australia and internationally over the years. In its broadest sense, "leisure" denotes activities undertaken by a person for enjoyment, refreshment, relaxation or diversion.

There are connections and overlaps between "cultural" and "leisure" pursuits. In particular, many activities concerned with the expression, maintenance and preservation of culture are often associated with leisure activities. Over the years, analysts and policymakers have tended to develop practical "activity-based" definitions of culture and leisure through the Australian Culture and Leisure Classifications [ACLC] (Australian Bureau of Statistics 2001b; 2005). According to the ACLC classifications, culture and leisure activities are undertaken for the purpose of enjoyment, relaxation, diversion or recreation. The activities include such things as artistic expression (e.g. visual, musical, written, kinaesthetic or dramatic), use and practise of sporting skills, but also to generate, develop and preserve cultural and spiritual meanings.

There is a close but not exact correspondence between these activities and the free time activities included in the Australian Bureau of Statistics' time use activity classification. In this classification, the 24 hours of a day are allocated to four different kinds of activities: "necessary time" (e.g. sleeping, eating, personal care), "contracted time" (paid work and regular education), "committed time" (e.g. housework, child care, shopping) and "free time", which include all other activities. Free time is discretionary time, which is free of obligation or duty, where individuals can choose the way in which their time is spent and the type of activities they will pursue (Australian Bureau of Statistics 2000; 1998).

People often spend money in order to undertake cultural and leisure activities. In particular, they purchase goods and services - such as music CDs and sporting equipment - that enable them to procure and enjoy the benefits of culture and leisure activity. Governments, too, spend money on achieving their culture and leisure objectives, for example, by making culture widely available to the public through subsidised libraries, art galleries and museums (Australian Culture and Leisure Classifications 2005). Sports and physical activities are also included in the leisure category.

Leisure pursuits are considered from a wide perspective, thus including both organised and unorganised leisure activities, team and individual sports, activities together with family and friends and leisure activities undertaken by the individuals themselves. Activities such as visits to the local library, participation in cultural community activities, interest organisations, even unplanned social pursuits such as having coffee with a friend, playing cards and chess are all classified as leisure and recreational activities. Leisure is a relatively new construct restricted mainly to wealthy societies, which can afford a designated time for non-working activities (Rojek 2000).

Leisure pursuits can also be culturally specific; an example is the uptake of traditional Australian sports by first generation migrants. First and even second generation migrants' involvement in team sports such as rugby and cricket are generally poor, while others such as Rugby League and Aussie Rules are more commonly embraced as well as football (soccer), which has a large following among school age children. Traditionally football (soccer) has had a more ethnic base with a reputation for extending cultural conflict on to the playing field. There have been concentrated efforts to non-typify sports activities to ethnic origin, especially within the football arena but also in other sports (cf. Taylor 2004) (see Chapters III and V).

Gambling: Gambling pursuits are present in most cultures. The Productivity Commission (1999: x) defined gambling as: 'Staking money on uncertain events driven by chance'. The main gambling forms are wagering on racing and sports events and gambling on casino table games, electronic gaming machines, keno and different forms of lotteries.

Competing or gamble on probability to gain a benefit, succeeding and gaining advantage over other human beings is intrinsic in our everyday life. To achieve and to be the best, to compete, to be a winner and to back a winner are inherent in most cultures; few, if any, cultures, promote being last. Children will internalise these values, about the need to compete early in life, mainly by observing parents' behaviour, and behaviour played out at school or on the sporting field.

Competition and being a winner is manifested in gambling activities where the gambler would try to win over the gaming machines, casino tables and card games or predict the winner in sports and race events. The gambler would most likely see any winning being based on skills and knowledge rather than luck. The chance to win and to create systems to enhance the chances of winning has fascinated people for centuries (Reith 1999). Gambling, as a social recreation activity, has a long tradition in the Australian society with the majority of the Australian adult population participating in some form of gambling each year.

Gambling and especially problem gambling has been researched through prevalence studies to assess the level of gambling and excessive gambling in Australia. Different tests have been used with a common one being the South Oaks Gambling Screen (SOGS) (Lesieur and Blume 1987) to identify the level of problem gambling (Productivity Commission 1999). The focus of this research is recreational gambling, gambling for entertainment with friends. There are only artificial barriers between recreational and problem gambling as a person can move between different stages of social and excessive gambling seamlessly. In a situation where gambling interferes with a person's work and family life, and where lack of funds restricts everyday life and well being, the gambling has become excessive and controlling a person's everyday life activities.

Social or recreational gambling can be described as gambling for enjoyment, a leisure activity that is controllable and does not need to impinge unduly on family, work and other social activities. Social gambling will for some people develop into a problematic habit that will cause considerable distress and concerns for the gambler, their family and the community. However, this seems not to be the case for the majority of visitors to local clubs (Productivity Commission 1999). To gamble occasionally above the secure limit is not classified as having a gambling problem, but when the gambling becomes excessive and regularly ends with all the available money gone, being it small or large amounts, then it can be classified as excessive gambling. Excessive gambling or gambling in excess of available funds is likely to create social, financial, health and emotional problems for the gambler, their family and friends, as well as for the community (Productivity Commission 1999) (see Chapters III, VI and VII).

Social exclusion and inclusion: The social exclusion and social inclusion concepts are used to explore employment status and social recreational gambling; in what respects people are included or excluded in the local community. The social exclusion construct is used in a broader sense than exclusion from the labour market and from financial institutions, which has often been used to assess the level of poverty in society. Exclusion from the paid labour force is considered the main societal factor for exclusion, but social exclusion also refers to exclusion from social resources, economic, intellectual, and cultural areas. Social inclusion and exclusion are not contradictory concepts as people can be both socially included and excluded on different societal levels, conditions that do not necessarily contradict each other. These concepts are discussed in Chapter III.

1.6   Report Structure

Chapter II describes the research methodology, interview structure and collation of the case studies. The limitations of the research, sample selection and the conditions under which the research was undertaken are elucidated. Furthermore, the Chapter includes a discussion to which extent conclusions can be generalised from the research.

Chapter III presents the theoretical perspective behind the research project with a focus on social inclusion and exclusion in relation to the local community, employment, ethnicity and gambling issues. The relationship between employment and leisure is furthermore explored as well as gambling as a social recreational activity.

Chapter IV presents the community profile of the City of Bankstown. The Bankstown local government area was chosen as an example of a Greater Western Sydney area community. The Chapter explores the demographic, multicultural and socio-economic structure of the community as well as labour market participation and commuting to work.

Chapter V presents the social community environment of the City of Bankstown, with the focus on local clubs' role in the community and support organisations' programs and activities.

Australian and New South Wales gambling statistics are examined in Chapter VI, including gambling within the Bankstown local government area and in Chapter VII is presented pathways from social recreational gambling in the company of friends, work colleagues and family to an excessive all absorbing gambling pursuit.

Finally, in Chapter VIII a concluding discussion of the research project is presented.

CHAPTER II   RESEARCH METHODOLOGY

2.1   Introduction

The aim of the research was to explore the relationship between employment status and leisure pursuits in a local community setting using recreational gambling as an example of a common adult leisure activity. The research was exploratory in nature and elucidated community attitudes, leisure opportunities, health, social, and ethnic support organisations assisting and facilitating adjustment to the Australian employment and leisure culture by residents living in the Greater Western Sydney area and especially in the City of Bankstown. The local government of Bankstown is one of the larger employment and business centres of the Greater Western Sydney area and the Bankstown local government area displays a diverse array of employment and business opportunities with a multicultural business and residential profile.

The research was designed to embrace different community levels, the government, the community organisational and the individual level. Different research techniques were utilised to collate primary and secondary data. The Australian Bureau of Statistics Census 2001 community profile and the City of Bankstown's dissemination of the 2001 Census data have been the main statistical information sources regarding population, demographic and socio-economic factors, employment, transport, country of birth and home language.

Primary data was collated through personal interviews with representatives from health, social and gambling support organisations serving Bankstown residents and beyond. Discussions were also held with representatives from the Bankstown City Council, local sports and interest clubs, and ethnic communities. The interviews were semi-structured and undertaken with key representatives from the council, leisure and support agencies, and organisations. The individual level data was sourced from case studies structured around pre-supplied questions. Counsellors representing the Multicultural Problem Gambling Services New South Wales collated the case studies. The case studies aimed to elucidate individual stories and pathways from social recreational gambling to gambling at excessive, unsustainable financial and social levels.

The Bankstown local government area was selected as the research region representing a Greater Western Sydney area community. Bankstown displays a mixture in demographic and socio-economic structures, ethnic diversity and employment status. Bankstown is a well-established residential area dating back to the early settlement of New South Wales. The local government area is a population growth area with a net influx of approximately one thousand new residents annually, an increase from 168,605 in 1999 to 174,390 in 2003 (Australian Bureau of Statistics 2004a). The population in Greater Western Sydney and in the City of Bankstown is multicultural with the largest ethnic groups other than Anglo-Celtic being the Arabic, Vietnamese and Chinese speaking.

The workforce is diverse within Greater Western Sydney and Bankstown, ranging from unskilled employment in factories to highly skilled employment within the government and education sectors. The City of Bankstown has a diversity of recreational and leisure clubs with high concentration of team sports activities, sports related organisations and community clubs such as the Returned Services League (RSL) and Bankstown Sports Club, a multitude of ethnic clubs and clubs created around joint occupation or ideology, such as the Revesby Workers Club. Many of these local clubs provide a range of sports activities, ethnic or cultural associations, gambling and entertainment facilities. These community clubs create a local and an easily accessible social environment for entertainment and social networking.

The research focused on Australian and non-Australian born residents residing within the local government area of Bankstown, and within the Greater Western Sydney region of New South Wales (NSW), during 2005. The research aimed to highlight issues regarding gambling pathways in urban community milieux. The research gives insight into people's everyday life within a local community framework, the residents' employment status and gambling pursuits within a social inclusion and exclusion framework.

2.2 Research Design and Methodology

The research design aimed to utilise collated statistical information, documents and previous research and to complement the data with personal interviews on the organisational level with local organisations and support agencies. Semi-structured and open-ended questions were used to gather information from the City of Bankstown Council representatives, multicultural community health, social, and gambling support organisations and representatives from local clubs. The interviews were tape recorded and transcribed. Information on the individual level was sourced through case studies undertaken by the research partner, Multicultural Problem Gambling Services NSW. The case studies were centred on questions developed within the framework of the research aims.

The local government area of Bankstown has been treated as one geographical area, because gambling data on district level could not be accessed. The Greater Western Sydney area has a high concentration of community clubs and hotels with gaming facilities not only within the City of Bankstown, but also in adjacent local government areas, Auburn, Fairfield, Blacktown, Liverpool and Campbelltown. The high concentration of community clubs with affordable social entertainment and gaming facilities makes social entertainment and recreational gambling an easily accessible and popular pursuit for residents within the Greater Western Sydney area.

2.2.1 Sample selection procedure

Unemployment and gambling issues are sensitive and challenging areas to research and these issues are augmented in multicultural communities with accentuated focus on ethnicity, religion, political, cultural and social diversity where security matters and racial

undertones are felt by some residents in the local community. This apprehension makes research in these areas challenging, not only on the individual level but also on the community organisational and governmental level.

Australian Bureau of Statistics data was utilised to gain an overview of the Bankstown local government area's demographic and socio-economic profile. Interviews were undertaken with key representatives for the local government and community groups Interviews with representatives from the Council were undertaken to gain an introduction to the demographic, socio-economic and employment structure of the local government area as well as an understanding of recreational facilities and opportunities for residents to participate in sports and recreational pursuits. Bankstown Multicultural Community Health Service staff, especially representatives from the Arabic, Macedonian, and Vietnamese speaking community groups, gave extensive information about their areas of responsibility and shared their knowledge about community living and problems ethnic groups face. Gambling and social agencies were approached to gain knowledge about residents in need of social, psychological, medical and financial counselling and support. Entertainment establishments and local clubs' role in society were explored through interviews with representatives from a sports club and a workers club. Telephone consultations with Centrelink, a representative for a job placement agency regarding services and requirements for unemployed people, and a representative from a religious support organisation gave background information on the social and employment situation in Bankstown. Counsellors specialising in counselling problem gamblers at Wesley Mission, Sydney and Arab Council Australia, assessed the pathways presented in the case studies. The assessment was undertaken to explore the validity and reliability of the gambling pathways as presented in the case studies and to compare them with the counsellor's experiences working in a non-ethnic focused gambling support organisation.

On the individual level, the sample is based on case studies describing people's pathways from recreational gambling to excessive gambling. The Multicultural Problem Gambling Services, New South Wales (MPGS) counsellors collated the case studies. The Australian Bureau of Statistics data, key interviews with representatives from local organisations and agencies together with the case study sample reflect the local community, the multicultural environment, and the diversity of the City of Bankstown and the Greater Western Sydney area. Table 2.1 provides an overview of the interviews undertaken.

Table 2.1   Interviews and discussions with representatives from the City of Bankstown, local clubs, support agencies and organisations during 2005 and 2006

Research sample – organisational and individual level	*Total*
Local government representatives	2
Multicultural Problem Gambling Services representatives	2
Local club representatives	2
Local support group representatives (individual interviews and group discussion)	11
Telephone discussions with employment agencies and support organisation	3
Case studies (collated by MPGS)	21
Total number of interviews and discussions	*41*

2.2.2   Research questions

The focus of the research was on everyday life, the community social environment, cultural diversity, employment situation and access to leisure activities, especially recreational gambling. Questions were asked about availability and utilisation of leisure activities in the local government area. Australia being a sports facilitating and sports fascinated nation. Organised sports pursuits and recreational activities can be culture specific, thus making it difficult to engage people not used to the Australian tradition of sports and leisure activities.

As an introduction to the project and the request for assistance, a short overview of the research project was presented to the interviewees. Questions were then centred on their activities and involvement with the community, relation to leisure activities, gambling pursuits and employment situation. Special focus was directed to non Anglo-Celtic ethnic groups, in particular the Arabic, Macedonian and Vietnamese speaking, their history of settling in the Bankstown area, employment status, community inclusion and exclusion issues, social isolation, involvement in mainstream community events and gaming experiences. Cultural considerations of gambling were discussed as well as attitudes to losing and winning, forms of gambling and the social situations that surround gambling.

The interviews with community organisations were guided by semi-structured questions. In relation to community clubs with gambling facilities, the questions concerned the clubs role in the community, leisure activities they supported and facilitated. Questions were asked to explore the nature of the customer base and demographic profile of the customers. The clubs' philosophy about their role in the community was also covered as well as strategies for the clubs' continuing viability and actions taken to secure the customer base, financial security and influence of government regulation in relation to gaming.

The interviews with support agencies concentrated on areas of support, the profile of their clients and groups they represent. The questions aimed to clarify residents' social situation in Bankstown, attitudes towards community engagement, employment situation, leisure pursuits and gambling activities. The interviews focused on reasons for seeking external support from counsellors and charity organisations, the nature of help sought and how it balanced between need and available help. The interviews lasted between 45 and 90 minutes. They were undertaken at the interviewee's office during work hours.

In relation to the case studies, a questionnaire was developed to gain standardised information. Counsellors at the Multicultural Problem Gambling Services, NSW, undertook to collate the information. The questionnaire included both detailed and more general questions. The case studies were built around questions exploring the introduction to gambling, attitudes towards gambling, cultural implications, and how gambling behaviour affected the gambler's everyday life. Furthermore, reasons to why they sought contact with a gambling support agency were explored. In some cases, information was not available on all of the questions, but the case studies give extensive information and insight into people's pathways from social recreational gambling to excessive gambling. The case study questions related to the respondents' introduction to gambling; what made them start gambling, and the impact their gambling pursuits have had on their friends, family and others. Questions also covered the age at which they started to gamble, the type of gambling they started with and which type or types they

presently prefer. Interviewees were asked how they felt about winning and what inspired them to gamble and if there was a special situation or an event that made them start to gamble above their safe limits or if it had been a gradual process. Cultural and religious issues related to gambling were also explored, especially for those born overseas: whether they had gambled before coming to Australia or if it was a new activity they had taken up. Gambling requires a source of income and for the majority of people employment is the main income source, thus their employment situation was explored. Additionally, they were asked why they sought help for gambling problems, and how their gambling influenced their home and work situation.

The case study sample represents people seeking help residing within the Greater Western Sydney area and inner Western Sydney areas. The sample is not representative of people partaking in social recreational gambling, even if they began from that position, but rather representative of people who have come to the stage where the gambling has become excessive and out of control. This is assumed not to be the case for the majority of social recreational gamblers, emphasised by the notion that the identified percentage of gamblers are considerably higher than the identified number of problem gamblers (Productivity Commission 1999: 12).

The sample gives an insight into community living, employment, sports and social leisure pursuits and the scope of support organisations' field of work and responsibilities. The collated data, the interviews and the case studies give valuable and essential information to explore the relationship between employment, social gambling and pathways to excessive gambling.

2.2.3   Research and sample limitations

The research was exploratory in nature and generalisations from the research have limitations. The research focused on sensitive issues, such as gambling and employment status in a local community. The research was undertaken in a global climate of social tension with localised public fear of terrorism, and awareness campaigns of security measures. The researchers believed that such tensions, augmented in a multicultural environment, limited their opportunities in securing referrals and contacts with individuals from community organisations. In this milieu of division, fear and mistrust, it became difficult to establish genuine contact with the ethnic and non-ethnic communities in sufficient numbers for personal interviews. Furthermore, time limits on the research reduced the scope for the researcher to establish the necessary trust and confidence among the individuals in the sample. The case studies collated by professional counsellors alleviated this constraint. However, the case studies include clients outside the ethnic community groups presented in more detail in the report, as it was not feasible to gain a corresponding sample.

Generalisations should be undertaken with care, as each individual's gambling pathway is unique to that person's circumstances. However, the research findings show similarities, which are supported by previous research in the field, thus show validity and reliability. The case studies were not randomly selected, and limited to a restricted geographical area, thus generalisations from the findings should acknowledge the multicultural environment in which the research was carried out.

2.3   Conclusion

The Bankstown local government area has a multicultural population structure and presents a wide range of employment opportunities from unskilled to highly skilled and specialised employment areas. The community has numerous facilities to pursue sports, leisure and recreational activities. Bankstown covers a diverse residential base from luxury estates to low cost residential areas. The Greater Western Sydney community is more than self-sufficient with work opportunities, shopping and leisure alternatives, while also being close to the City and easily accessible through public transport.

The area of gambling research is politically sensitive in the City of Bankstown because of the close relationship between the local government and community sports clubs, a local community cooperation that aims to benefit the local government area, the sports clubs and the community, and thus the residents. The leisure industry is an important sector of the Bankstown community in employment opportunities and in earning capacity.

Research about gambling and unemployment are complicated areas to explore due to common negative perceptions of people being unemployed and partaking in excessive gambling. Mass media is often focused on the negative aspects with highlighting excessive gambling cases and the negative aspects of the employment market with people perceived as unwilling to accept presented work opportunities. Furthermore, the research findings might raise less positive perceptions of the community and the residents. The preference for positive results is clearly grounded in the gaming ideology where people love a winner, but forget about a loser, even if the winner has lost more in monetary amount over the long term than the loser.

It should also be acknowledged that the City of Bankstown has had its fair share of negative mass media press in recent years due to a number of high profile crimes. Negative perceptions are difficult to change and may make local governments wary of involvement with independent social research.

CHAPTER III   THEORETICAL PERSPECTIVE

3.1   Introduction

To be socially included in a society or community, at work and among friends is essential to people's well being. The urge to be accepted and included can compel people to adjust to the demands of the society, local community, employer, family and friends. Social exclusion and social inclusion constructs are dynamic features where a person can be both included and excluded at the same time in different aspects of life and the inclusion and exclusion construct can be long term or short term.

Life is full of natural changes and interruptions such as entering the education environment and leaving it for employment, moving out from the family home and setting up a separate household. These changes are pathways that people go through with a few ups and downs, where the downs are easier to overcome in a supportive social environment together with family and friends and the ups become more enjoyable if they can be shared.

A major change is entering the paid work force, which gives the person a social and professional identity, status in the community and the financial means to realise aspirations, dreams and social quests. Securing paid employment enhances people's well being and gives them the ability to plan for the future. The traditional pattern of stable employment is no longer a reality, but self or employer initiated disruptions are common in the 21st century society.

A disruption of employment, especially an unplanned, unforeseen disruption affects a person's self-confidence, and change everyday life circumstances. An alteration of employment status will affect not only the person, but also his or her family and friends. A socially inclusive community and family environment can alleviate some of the negative aspects of unemployment. Being part of established family and social network systems can make a difference in gaining new employment through informal contacts and recommendations. Nonetheless, the urban environment challenges community support networks as the mode of living is based on short term acquaintances, career moves between employment positions and residential areas, thus long term social networks are more difficult to sustain and family and long term friends are not always available.

A further challenge is unfamiliarity with a new society and community constructs, the situation confronting recently arrived migrants, especially from societies with different political, legal, economic, social and cultural milieux. Every new settlement will require substantial re-adjustment by the migrant to adjust to a new society and its culture. The experience of migration will inevitably influence the migrant's social, family and employment circumstances.

In this Chapter, social inclusion and exclusion concepts are explored to elucidate the living circumstances of long time residents and newly arrived migrants, conditions that meet people who are within or outside the mainstream employment market. Particular focus is on the situation where leisure pursuits interfere with employment and social relationships and challenge the viability of individuals' financial future.

3.2 *Social Inclusion - Social Exclusion*

Social inclusion and exclusion are not contradictory concepts, as a person can be both included and excluded, for example being included on the individual - micro level and excluded on the community and society - macro level or vice versa. Social exclusion is often related to poverty and economic disadvantage, but can also be felt on the intellectual, cultural and social levels and influence involvements in local network systems and community activities (cf. Böhnke 2001; Vranken 2003).

Social inclusion or exclusion was the subject of debate in France during the 1960s. Politicians, activists, officials, journalists and academics made vague and ideological references to the poor as "les exclus" (e.g. Klanfer 1969). The exclusion discourse did not become widespread until successive social and political crises erupted in France during the 1980s, when the term "exclusion" came to be applied to groups of socially disadvantaged people in contemporary society (Paugam 1993; Nasse 1992). Social exclusion was created as a sociological construct in France, and the coining of the concept is attributed to Rene Lenoir (1974), who was Secretary of State for Social Action in the [Gaullist] Chirac Government at that time (Klanfer 1969).

The term "social exclusion" gained importance in discussions of poverty and inequality in the 1990s, in France, the rest of Europe, and in Britain (Silver 1994; Room 1995; Walker and Walker 1997; Levitas 1998; Parkinson 1998). Social exclusion is complicated to define. Silver (1994: 536) argues that 'the expression is so evocative, ambiguous, multidimensional and elastic that it can be defined in many different ways'. Furthermore, Silver (1994: 541) stresses that social exclusion has diverse meanings derived from differing and even contrasting political philosophies, the vagueness of "exclusion" makes it possible to use in relation to almost every kind of social problem, including 'spatial concentrations of disadvantage' and as such, it can 'serve a variety of political purposes'.

The social exclusion construct was developed in an attempt to describe new dimensions of impoverishment and poverty (cf. Vranken 2003). It was used to refer to non-economic factors, factors that are more complex to quantify than monetary calculations. The construct has been widely critiqued since its more common use in the 1990s. This is especially the case where it was used to describe a symbolic or metaphorical character (Kronauer 1996: 55), being contradictory in its connotation or meaning (Karsz 2000: 99-ff), or being a concept too vague and inaccurate to be useful (Frétifné 1999: 31-ff). Social exclusion has been portrayed as a theory that combines different processes that need to be kept separate (Autès 2000: 6-ff; Paugam 1996: 389-403) and the social exclusion construct is said to promote passive and/or conservative political ideas (de la Hoz 2001: 8). Nevertheless, despite such criticisms the term has become widely used in social policy and sociological discourse.

Townsend (1979) argued that poverty should not be understood in terms of subsistence, but in terms of people's ability to participate in the customary life of society:

> Individuals, families and groups can be said to be in poverty when ... their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities (Townsend 1979: 31).

The concept of social inclusion was adopted by the United Nations International Labour Office (Rodgers, Gore and Fiqueiredo 1995) referring to:

> … the social rights of citizens … to a certain basic standard of living and to participation in the major social and occupational opportunities of the society (Room 1992: 14).

Castells describes a situation where at least one member of the household has access to regular paid labour. Castells defines social exclusion as:

> *… the process by which certain individuals and groups are systematically barred from access to positions that would enable them to an autonomous livelihood within the social standards framed by institutions and values in a given context* (Castells 2000: 71, emphasis in original).

Social exclusion is a process and not a static condition as people throughout their lives are likely to experience both social exclusion and inclusion. Castells (2000) emphasises the spatial dimension of exclusion: in the "network society", it is not only individuals and social groups, but also whole urban districts and regions, that are at risk of being excluded (Castells 2000: 72). Duffy (1995) locates social exclusion in the broader construct, seeing social exclusion going beyond the poverty concept and includes inability to participate in an active manner in:

> … economic, social, political, and cultural life, and in some characterisations, alienation and distance from the mainstream society (Duffy 1995: 5).

Paugam (2000; 1996) and Castel 1996; 2000) have criticised the term "social exclusion", but they have also contributed to augment the discussion. Paugam distinguishes between three types of poverty: "integrated", "marginal" and "disqualifying" poverty (Paugam 2000: 53-ff, 162-ff; Paugam 1996: 399–403). According to Paugam people who are classified as "disqualified poor" experience social devaluation (Paugam 1996: 400). The social devaluation situation indicates that the exclusion process includes deprivation of goods and services and non-material social support. According to Paugam, the main factors of "disqualification" can be found on three different levels: (1) in the individual life course – being a disabled individual; (2) where the individual lives - the phenomenon of spatial exclusion; and (3) identity - individuals and groups who are perceived as being "different" by a large part of the population, such as people who behave, present themselves or have an appearance different from the mainstream population.

Castel (1996; 2000) identified three "metaphorical zones" of exclusion. The zones are determined by an individual's situation in terms of work and social relationship networks. Individuals who have stable work and social relationships are in zone one, "integrated". If these factors deteriorate, the individual moves into the second zone, of "vulnerability". If both the work conditions and the relationships come apart, they move into zone three,

"exclusion". Castel is not proposing a fixed typology, as the symbolic value of the "exclusion" category can be made fruitful only if looked on in a figurative manner. Nevertheless, the zones of exclusion indicate the dynamic character of the social exclusion processes.

The Social Exclusion Unit (SEU) in the United Kingdom, defines social exclusion as:

> … a shorthand term for what can happen when people or poor areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown (Social Exclusion and Cabinet Office 2001: 2; 2004: 5).

The SEU also emphasises that the interactive effects of different factors that lead to social exclusion that may set up a vicious cycle:

> Social exclusion is something that *can* happen to anyone. But some people are significantly more at risk than others. Research has found that people with certain backgrounds and experiences are disproportionately likely to suffer social exclusion. The key risk-factors include: low income; family conflict; being in care; school problems; being an ex-prisoner; being from an ethnic minority; living in a deprived neighbourhood in urban and rural areas; mental health problems, age and disability (SEU 2001: 11, emphasis in original).

The definition reflects deprivation processes going beyond material poverty. Importance is given to spatial exclusion and breaking up of family bonds. Unemployment and poverty do not need to be synonymous concepts. Unemployment will affect most adult people during their working life. Poverty is related to long term unemployment, rather than to short term, intermittent periods between jobs. However, the poor and unskilled are more likely to experience intermittent unemployment patterns, under-employment as well as long term unemployment, together with other factors such as lack of education, professional skills, and health problems making re-entrance to the paid labour market difficult. The level and period of poverty will depend on whether the main or only income in the household disappears or if the household has access to non-employment related income sources. Of special concern is the situation for young people and their ability to enter the paid employment market. Young people not able to acquire essential skills and experiences are potentially locked out from even unskilled work areas and future employment opportunities, thus creating groups of people permanently outside the paid employment market. Difficulty in gaining employment relates also to mature aged people who try to re-enter the paid labour market after retrenchment.

Research has shown that social exclusion has a multi-dimensional nature and the usefulness of the concept lies in the ability to elucidate different dimensions of people's everyday life and to explore how inequalities arise in the society (Madanipour 1998; de Haan 1999; Vobruka 2000). The social exclusion construct has links across all aspects of a person's personal and professional life. The distinctions between the different dimensions are not always clear, such as lack of citizenship rights, which can constitute a political as well as a social dimension of citizenship rights as formulated by the society. Another factor is that education is often treated as a part of the cultural dimension as

well as a dimension of the society. A theoretical overview of dimensions of society where social exclusion is manifest is summarised in the following table:

Dimensions of society	How social exclusion is manifest
Social	➢ Lack of Citizenship Rights: ✓ No right to minimum wage ✓ Prevents access to education, health and other services
Economic	➢ Lack of access to labour markets ➢ Unemployed prevented from accessing resources and activities, readily available to others in society, particularly consumption and activities and savings
Legal/Political	➢ Lack of access to democratic decision-making in society ➢ Non voter ➢ Not involved in community organisations ➢ Includes problems accessing structures and processes that enable and facilitate effective community participation
Cultural/Moral	➢ Exclusion from common cultural practices within society, traditionally, associated with religion, language and nationality ➢ New notions of inequality in contemporary society: ✓ Concentrations of people experiencing poverty in particular localities, is linked to lack of access to role models and informal social contacts of appropriate societal behaviour e.g. social contacts providing useful pathways to jobs ✓ Symbolic economy (i.e. real estate development and other business services) develop cultural products, such as housing that can exclude particular groups of people.

Source: Adapted from Arthurson 2002; Arthurson, K. and Jacobs, K. (2003: 7) Social Exclusion and Housing, Australian Housing and Urban Research Institute Southern Research Centre

Sommerville (1998; 1999), identifies three dimensions of social exclusion: the economic, the political and the moral. Madanipour (1998) emphasises comparable social exclusion dimensions, which incorporate the economic, political and cultural spheres. De Haan (1999) refers to social exclusion in the economic, political, and social spheres. Within the different dimensions, questions about exclusion and social integration range from concerns about access to social networks and support, to the possibility of accessing resources, the presence of democratic decision-making structures and universal cultural practices. Burchardt, Le Grand and Piachaud (1999) acknowledge that it is a misconception to view socially excluded people as a homogenous group. The ability of an individual to partake in any of the dimensions is affected by a wide range of factors including personal characteristics, life events and the political institutions of society (Arthurson and Jacobs 2003).

Foucault has provided a theoretical framework, which has been used by researchers exploring social exclusion constructs (Stenson and Watt 1999). According to Foucault (1980), the significance of discourse is strategic; a discourse where social groups exercise power and where the relationship between discourse and power is unidirectional. However, Fairclough (1989; 1992; 1995) argues that the relationship between language and power is more complex than that described by Foucault, because the discourse both shapes and is shaped by the broader society, and the social network systems the individual experiences.

Levitas (1998) has developed discourses of social exclusion in her work on British politics and social policy. Levitas identifies three discourses as analytical devices or "models" that can be used to show how concepts such as "social exclusion" are positioned strategically within the political process (Watt and Jacobs 2000). The conceptualisation is valuable in that it provides a framework from which to interpret the ideological and political significance of social exclusion. The discourses are descriptions of "social reality" or, Levitas acknowledges, the discourses are best understood as Weberian "ideal types" (Levitas 1998: 3). The discourses reflect the ideologies of different policy makers. The "redistributionist discourse" considers poverty as the main cause of exclusion, and redistribution of resources are used to increase benefits and to diminish poverty levels. Furthermore, the discourse emphasises the importance of citizenship to limit social exclusion. Social exclusion is not confined to material inequality, but also significantly highlights inequality across themes of social, political and cultural participation. The redistributionist discourse aims to elucidate the processes that give rise to society inequality. The "moral underclass discourse" relates to the morality and behaviour of the excluded themselves, and considers the roots of exclusion as located in the cultural deficiencies of the excluded, and where strategies to limit exclusion are underpinned by efforts to create cultural change. The "social integrationist discourse" relates to the disadvantageous consequences from a lack of participation in mainstream society activities and the society's social and economic institutions and practices. The discourse views participation in the labour market as fundamental to integration in society. Individuals not within the labour market are detached from society and need to be reattached by being moved into the paid employment market (Levitas 1998: 7). The concept "resources" does not refer only to cash incomes, but also includes access to publicly and collectively provided services, thus raising benefit levels to reduce poverty are crucial to reduce exclusion (Levitas 2003).

The social exclusion discourses proposed by Levitas are idealised and do not represent the complexity of political discourse. There are political descriptions that conform to the redistribution, moral underclass and social integration discourses, however, political discourses are more often characterised by various combinations between the discourses with the social exclusion construct acting as a "shifter" or slider between them. Poverty can be seen as deficiency in available resources while social exclusion refers to a broader field of barriers, a person being restricted, legally or morally from participation in social institutions and structures of the society and feels deprived of rights of citizenship, whether civil, social or political.

Martin Kronauer (1996; 1998) identified the dimensions and zones of exclusion with exclusion from the labour market being the main underpinning to social exclusion in a market driven economy. Kronauer accepts the validity of the term, but emphasises the need to avoid any mystification. In order to reverse exclusion processes, it is necessary to also identify those context-related factors that cause individuals and social groups to experience situations and events that make them prone to deprivation and poverty. Kronauer (1998) highlights the double meaning of the concept social exclusion in that it relates to both being excluded and the process of exclusion (Kronauer 1998: 55).

Kronauer's (1998) theory of social exclusion describes social exclusion as having six basic underpinnings: *Labour market exclusion,* barriers to enter or to re-enter the labour market that exclude people from a regular income and independence. *Economic exclusion* follows exclusion from the labour market and regular employment in that economic and financial opportunities become out of reach, such as securing a bank loan, credit facilities and

buying goods and services. Dependence on social welfare, poverty and/or socially devalued forms of income, such as unemployment support, becomes the single means of financial survival. *Exclusion from social resources* or institutional exclusion follows from exclusion from the labour market and economic exclusion and relates to services from private institutions such as banks and insurance companies that cannot be accessed by unemployed people. The remaining available opportunities become restricted to state institutions which are perceived to serve marginalised people, which might augment feelings of dependency, low self-esteem, shame and passivity in the excluded person.
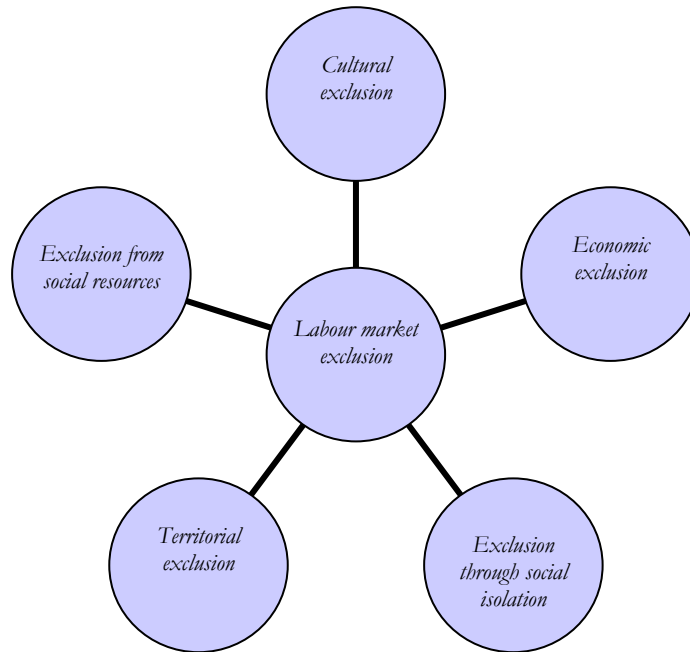
Figure 3.1   Graphical adaptation of Kronauer's (1998) social exclusion foundations

Social exclusion is also related to *cultural exclusion*, barriers to conform to the commonly accepted norms, values and goals of the society. The exclusion can open the way to resentment and rejection of accepted society norms. A further exclusion dimension is *exclusion through social isolation*, which refers to the scope and quality of social networks a person is participating in. Social isolation can lead to loss or reductions in social contacts thus limit the person's opportunities to re-enter the labour market through networking. *Territorial exclusion* refers to the culmination of labour and economic exclusion when the person's financial situation demands change in residential environment. Territorial exclusion highlights segregation from diverse integration with social classes. The territorial excluded areas are often less well developed in infrastructures such as transport, shops, entertainment and social services.

According to Kronauer, being part of the paid labour market influences all of the other exclusion factors to various degrees as employment is one of the essential factors in facilitating well being and financial independence (Figure 3.1). Marginalisation through employment exclusion influences the individual's level of social exclusion, however, exclusion from the paid employment market does not exclusively signify social exclusion,

as other factors will influence the level of social exclusion or inclusion a person experiences, such as family resources, community involvement and leisure activities. Effects of long term labour market exclusion in relation to mental, social and health stability issues are still explored (Kieselbach, Gottschalch, Binz, Klink, and Heeg 2000).

Independently of whether poverty should be measured in absolute or relative terms, notions of poverty suggest interrelationships between poverty, deprivation and social exclusion (Townsend 1979: 31). Room (1995), in his discussion of the conceptualisation of social exclusion, suggests that social exclusion is primarily focused on relational issues, inadequate social participation, lack of social integration and lack of power:

> Social exclusion is the process of becoming detached from the organisations and communities of which the society is composed and from the rights and obligations that they embody. These communities may, on the one hand, involve particularistic loyalties – to fellow workers in a trade union, to a local neighbourhood, to a professional organisation; or they may, on the other hand, involve membership of a national community, as expressed, for example, in the egalitarian social rights of modern welfare systems (Room 1995: 243).

The two key interconnected features of social exclusion, the multi-dimensional nature of inequality and the dynamic nature of the social exclusion concept, signify both advantages and disadvantages. Advantages describing the multi-dimensional nature of inequality are the array of factors that are incorporated in the concept such as services people are excluded from, policy prescriptions, and the different dimensions of social exclusion; the economic, moral, social, and political dimensions. The complexity with the social exclusion construct is that it is very broad and virtually anyone or anything can cause or become excluded, thus operationalism of the concept is difficult as it lacks clarity, which does not necessarily associate with economic exclusion.

The dynamic concept focuses on the processes that cause inequality and it takes account of agency and structure dynamic. Advantages are the integrative and dynamic perspective social exclusion postulate as it includes the role of the welfare state as a factor in restructuring or sustaining inequality and it incorporates denial of social and citizenship rights. The dynamic character of the social exclusion concept is that it draws attentions to policy strategies and inequality processes that cause social exclusion. Furthermore, the concept provides a structural focus and highlights the role of contemporary social and economic conditions in causing inequality as compared with the term "underclass", which focuses solely on individual behaviour as the cause to poverty. Disadvantages with the social exclusion term are that it is a new label for well understood processes and that it is often used descriptively rather than analytically, which gives it less clarity of what is included or excluded in the concept, and it can be used with different political perspectives. The concept does not sufficiently locate the processes of disadvantage in structural factors i.e. contemporary social and economic conditions such as with high unemployment. There is also voiced scepticism by academics about its value (Arthurson and Jacobs 2003: 5; Room 1995; Lee and Murie 1997; Barry 1998; Burchardt, Le Grand and Piachaud 1999; Jones and Smyth 1999; Sen 2000).

The multidimensional nature of the concept includes different causes of inequality and incorporates the dimensions of society where exclusion arises. The dynamic, rather than static, nature of social exclusion is claimed to provide the means to focus on the active

processes that create inequality. Considering these key features of the concept of social exclusion, academic discussions have sought to understand the range of causes of exclusion; especially the parts of society leading to social exclusion. Of concern here is the scope of processes that lead to social deprivation and poverty and in particular, the interrelationship between individual desire (agency) and the wider social processes (structural processes).

As discussed by Arthurson and Jacobs (2003) researchers have explored how the broader societal effects of structural economic reform have included a decline in employment opportunities in particular areas, and on specific groups' capacity to gain employment. It is important to consider the ideological underpinnings of the social exclusion concept. Ideology in this context refers to the system of beliefs and values that bring about the notion of social exclusion and the way these aspects are reflected in different explanations of inequality and the policies addressing them. The ideological frameworks are diverse as illustrated by the different interpretations of social exclusion (Arthurson and Jacobs 2003: 5-6).

While research about the social exclusion construction have been developed in an European context the policy debate about housing and social exclusion, a condition common in low socio-economic residential areas with high unemployment rates, is relevant to Australian circumstances. Arthurson (2003), for instance, explored the dominant debates that emerged about housing and inequality in two major reports, which investigated future options for the East Fairfield (Villawood) public housing estate in New South Wales before its demolition. Arthurson's study concluded that the dominant debate at East Fairfield estate drew extensively on a "moral underclass discourse" that implicated public housing tenure as a major cause of inequality.

3.2.1   Conclusion

The social inclusion and exclusion concepts are relatively new and the definitions are still vague and sometimes contradictory. According to Kronauer, social exclusion from the paid employment market forms the basis for social exclusion. Labour force exclusion can be perceived as the foundation for any exclusion in the local community. Kronauer provides a framework for understanding social exclusion in urban environments with diverse demographic, socio-economic and employment structures, in addition to multicultural issues, as social exclusion is an interrelated concept, where exclusion in the labour market is likely to lead to other forms of exclusion. Levitas' discourses emphasise the implications of public and social policy on local community strategies, the way people's everyday lives are influenced by social inclusion and exclusion constructs.

The analysis of the research data will focus on Kronauer's social exclusion dimensions to explore the framework of social inclusion and exclusion in relation to employment status and involvement with leisure activities, especially gambling, in a local community environment. Levitas' analysis of social exclusion discourses, which goes beyond the sole focus on employment as the contributing factor for social inclusion and exclusion, will furthermore augment the analysis, to emphasise the influence public and social policy have on people's everyday life.

The theoretical framework presented in this sub-section emphasis the need for a holistic approach to the social inclusion and exclusion connotations. However, this research focuses on social inclusion and exclusion issues in relation to labour market attachment and leisure pursuits, thus concentrating on one section of the social inclusion – exclusion construct that influences people's everyday life.

3.3   Work and Leisure

The Australian Bureau of Statistics' (1999) definition of "employed" refers to the paid employment market. Nonetheless, unpaid work, such as domestic work, caring for children, a sick partner or parents, and voluntary work also needs to be included as work related activities. To be within the paid labour market and especially in a work position that is stimulating and challenging enhances an individual's well being. However, to secure a well paid fulfilling employment position is not the case for all people (Kohn and Schooler 1983). For the majority of people everyday life is a balance between work, family and leisure. Work and leisure are both indispensable aspects of people's well being, as reiterated by research (cf. Bryce and Haworth 2002; 2003; Haworth 1997; Iso-Ahola 1997; Iso-Ahola and Mannell 2004; Lewis and Cooper 1988; Warr 1987; 1999).

The balance sought between work and leisure pursuits, but also in relation to family commitments, can be complicated, where work, family and leisure each needs appropriate time to create a healthy lifestyle. Current research has been more focused on the balance between work and family than work and leisure; however, there is emerging research focusing on the balance between work life and leisure (cf. Lewis and Cooper 1988; Rothbard 2001; Ruderman et al. 2002). The balance between work, family and leisure is an increasingly difficult act to manage in a fast paced metropolitan society.

It was not that long ago that leisure was seen as something less dignified compared to paid work (Stebbins 2001; Rojek 1985; 2000) and leisure activities could only be pursued by people in the paid workforce, thus excluding the majority of women and young people (Clarke and Critcher 1985; Wearing 1998: 24-25). Goodin, Rice, Bittman, and Saunders (2005) emphasise that "leisure" is one, but only one, component of "free time". 'Leisure ... means some subjectively gratifying activity' (Andorka 1987: 151). However, people who have "too much free time" may not find it subjectively gratifying (Campbell, Converse, and Rodgers 1976: 356–357; Robinson 1977, Chapter. 6; cf. Gershuny 2000: 202–211).

Leisure is thought to have emerged in the late nineteenth century with the mechanisation of industries. Leisure is also a relatively new concept, in its modern form, especially outside the western world. The meanings and experiences of work and leisure differ according to which societal level the individual belongs to. Leisure as a concept was first introduced and taken aboard by the middle and upper classes. Leisure can be classified as everything from structured, serious and competitive team and individual sports activities to having a recreational casual stroll around the block, sleeping in or reading the newspaper. In the classification of leisure, from serious to casual connotations, structured to unstructured, serious leisure activities are generally given higher status than casual recreational activities (Stebbins 2001). 'Although Stebbins claims to use these terms in non-evaluative ways it is self-evident that the term 'serious' carries with it strong

moralistic connotations' (Rojek 2000: 17-18). Structured organised serious leisure is often contrasted with unorganised, occasional casual leisure, where casual leisure is defined as an immediately, intrinsically rewarding, relatively short-lived pleasurable activity that requires little or no special training to enjoy (Stebbins 1997: 18). Casual leisure 'consists of desultory, opportunistic, circumstantial leisure activity which is motivated by a desire for automatic stimulation and immediate gratification' (Rojek 2000: 17).

As the paid labour market has become less secure, people are prepared to work longer hours without monetary compensation, thus the time for family and leisure is encroached on. Although there is extensive media and health promotion of leisure with a whole industry developed around leisure activities, it appears that the longer working hours have reduced the time for leisure in many contexts (Lewis 2003; Taylor 2002), thus creating the need for short, intense leisure pursuits. Furthermore, the pressures to balance paid and unpaid work are particularly influencing women's leisure time.

In a market driven consumer society, financial security is an important requirement for people's well being; however, people's aspirations for consumption habitually exceed their financial resources. For many people the main source of income is employment and a change in the employment status will have a significant influence on their spending ability, community involvement and leisure pursuits, where sudden retrenchment might create both financial and health related stress. Unexpected unemployment can cause emotional and physical stress, and it influences a person's attitudes towards society, everyday life expectations and leisure activities. Kilpatrick and Trew (1985) assessed the mental health of a group of 121 unemployed men and how their mental health influenced their attitudes to daily activities. The men who were feeling best were those who were active outside their home undertaking leisure activities, the group:

> … not only spent much of their time in active leisure pursuits outside the home, but also spent much time on work-related activities. They were the least affected by unemployment (Kilpatrick and Trew 1985; 1993: 82).

In February 2006, the unemployment rate of Australia was at a low level (5.2 per cent), but there are noticeable variations across regions, industries and for the different age groups of people seeking employment (Australian Bureau of Statistics 2005a). The unemployment rate was highest among unskilled young people, but it is also difficult for people aged over 50 years of age to re-enter the labour market after retrenchment.

Leisure pursuits are not only a time factor, but also a financial question as employment does not guarantee adequate income: many of those classified as "employed" are working short hours or have a low hourly rate of pay (Australian Bureau of Statistics 1999; Melbourne Institute of Applied Economic and Social Research 2006). Inclusion of the under-employed and the working poor in the description of the labour market present a less accurate perspective of the living conditions of employed people. The underemployed and working poor are growing categories increasing the divide between the rich and the poor (cf. The Age 06/04/06).

Research about the relationship between work and leisure explores mainly three different work-leisure relationships: the spill over, the compensation and the segmentation model. The spill over model refers to the degree that the person's work commitments are carried over to the non-work domain and influences the person's attitudes and behaviours towards the employer and the work situation (Wilensky 1960). If the spill over is

enhancing the person's well being and feeling of satisfaction it has a positive influence, but if it is felt that the work is encroaching on the free time and where the work demands are difficult to resist it is likely to have a negative effect.

The compensation model relates to the situation where the work is uneventful and unrewarding for the employee, stimulation and personal fulfilment are sought in non-work activities and leisure pursuits as compensation (Wilensky 1960). For that person the work only fulfils a financial function, which makes it possible to seek pleasure outside the work time. The segmentation model suggests that the work and non-work spheres are separate domains and lived out independently (Dubin 1958; 1973).

Whether any of these models explain the relationship between work and non-work satisfactorily is debated (Snir and Harpaz 2002). Kohn (1990) suggests that the two spheres, work and non-work, influence each other both ways. Thus positive attitudes towards the work situation will not be treated negatively by the family even if it restricts family leisure activities as the positive attitudes towards the work is seen as a compensating factor benefiting the whole family. The opposite situation would be if the attitudes toward the work situation and the employer were hostile and if the work took up family leisure time, thus the work time would negatively encroach on family time and enhance negative attitudes towards the work situation (Kirchmeyer 1992).

3.3.1   Leisure and culture

The research reported here concentrates on leisure activities in the local community where social gambling is one of several leisure pursuits the local residents undertake together with family, friends or by themselves. The Australian sports and leisure culture is traditionally portrayed as being physical, with team sports and outdoor activities. The 2001 Survey of Involvement in Sport and Physical Activity (Australian Bureau of Statistics 2001c: 3) showed that 27 per cent of the Australian population aged 15 years and older were involved in organised sports and physical activities (4.1 million) with the majority being active players or participants in at least one organised sports or physical activity (23 per cent). Approximately 1.4 million (9.5 per cent) were involved in non-playing roles (e.g. coaches, instructors or teachers, umpires, committee members, or administrators). Of the 4.1 million of people involved in organised sports and physical activity 5.9 per cent of all people (21.6 per cent of people involved in organised sports and physical activities) were both players and involved in at least one non-playing role. This leaves 73 per cent of the population, 15 years and older outside organised sports and physical activities. However, sports and physical activities do not need to be undertaken within an organised club structure, thus physical recreational activities are undertaken by a larger proportion of the Australian population than what the organised sports and physical activity figures indicate.

People born in Australia had a higher player participation rate in organised sports and physical activities (26.8 per cent) compared with people born in other English speaking countries (22.0 per cent). The lowest participation rate was recorded for people born in non-English speaking countries (10.3 per cent). In total participation rate including both players and non-players the Australian born participation rate was 30.9 per cent, main English speaking countries 26.0 per cent and other countries 11.8 per cent (Australian Bureau of Statistics 2001c: 6, 10). The figures indicate that Australian born people have a

higher participation rate in organised sports and physical activities both as active players and as non-players.

Furthermore, people within the labour force (27.2 per cent) were more likely than unemployed people (19.1 per cent) and people outside the labour force (17.5 per cent) to be active as players in organised sports and physical activities (Australian Bureau of Statistics 2001c: 5).

The outdoor focus of Australian leisure and recreational activities are made possible due to weather conditions, which make it feasible to be outside for most of the year. This is not always the case in various other parts of the world, where the weather restricts outdoor leisure activities and the economic necessity might restrict leisure activities in general. Leisure is a pursuit that mainly exists in wealthier societies and many of the migrants coming to Australia come from societies that cannot afford leisure time or extensive leisure activities, except for traditional or religious festivals. A further circumstance that restricts leisure activities by first generation migrants is the need to establish a financial future for themselves and their families, thus leisure might be seen as a luxury, wasting time that could be spent earning money and providing for the prosperity of the family.

The length of residence of non-Australian born residents is likely to influence their leisure participation. Adaptation to Australian traditional leisure activities like cricket, rugby league or Australian Rules football can be a long process over more than one generation. However, any child within the Australian education system will encounter the Australian leisure culture and will be likely to be involved in school sports.

The situation is different for adults who have not experienced the Australian leisure climate at an early stage in their life. Where migrants' traditional leisure activities are not present in the Australian society, the migrants might have difficulties following their preferred leisure pursuits, such as meeting places where they can play chess, card games, boule (petanque), drink coffee or just a nice meeting place that does not entail a cost or is associated with commercial gambling. Money is an issue for many unemployed and retired people independently of being Australian born, recent or long time residents. For retired people the financial cost of leisure or the priority leisure costs are given, restrict people's participation in recreational pursuits as well as the availability of suitable activities. In these situations local social network systems are essential to engage people and to break isolation, thus clubs of various sorts have an important function in helping older people stay active. The Vietnamese group's representative especially noted this where people were encouraged to visit each other, take walks together and thus keep people active and involved in the community.

As a leisure hub, local clubs provide meeting places for community residents, especially for those who are outside the workforce and those who lack language proficiency. There is no cost involved in visiting the local community club, the food is reasonably priced and, even if the person does not gamble, it is a welcoming, social meeting place for friends, although, it is the gambling income that underpins and subsidises other services and activities.

The focus of this research is not primarily on problem gambling, which refers to the situation where a person's gambling activity gives rise to harm to the individual player, the family and the community (Productivity Commission 1999: 18), but on gambling as a

social leisure activity. The difference between social leisure gambling and problem gambling can be arbitrary and depend on the person's personal situation. It is easy to overextend oneself in a gambling situation due to the encouraging gambling environment. Regular gamblers would have experienced situations where they have gambled above their limit. However, the difference is whether it happens hardly ever, repeatedly or regularly.

3.4   Gambling Perspective

Gambling is present in most cultures and gambling in society is not restricted to activities such as horse racing, casino gambling and electronic gaming machines, internet, and sports betting, but can also relate to other competitive activities in society. Gambling undertaken in clubs, hotels and at casinos involves a financial transaction. Gambling for money can be defined as:

> Staking money on uncertain events driven by chance (Productivity Commission 1999: x);

> … gambling, the act of staking money or some other item of value on the outcome of an event determined by chance (Blazszcynski, Walker, Sagris and Dickerson 1999: 4);

> … wagering money or other belongings on chance activities or events with random or uncertain outcomes (National Research Council 1999: 16);

> …the exchange of property (usually money but sometimes other property including slaves, ears and fingers) on the outcome of an event largely, if not solely, determined by chance (Allcock 2000: 253);

> … staking of money on the outcome of games or events involving chance or skill (Slade and McConville 2003: 2).

The definitions of gambling all state the involvement of money and the uncertainty of the outcome. According to Smith and Wynne (2002: 17) four assumptions can be derived from the definitions of gambling. The element of risk, the possibility to win, lose or status quo, a social or co-operative activity where gambling involves gambling against something, a person, activity or machine, and that gambling is a deliberate activity that the person is taking part in on a voluntary basis.

Gaming and wagering are deemed social recreational pursuits that require an investment, which has uncertain financial returns. It is proposed that authentic gambling should relay more on chance than skill, 'with the pure form demanding no skill whatsoever' (Slade and McConville 2003: 11), such as pushing buttons on electronic gaming machines.

Gambling for money is a legal activity that is annually undertaken by approximately eight out of ten adult Australians. Two out of five of the gamblers, gamble regularly and of the

regular gamblers nearly one in five gamble periodically at unsustainable levels (Productivity Commission 1999). Gambling opportunities are readily available in local community settings at clubs and hotels. The gambling and gambling venues are built around sports, professional interest groups or ethnic community groups, where some of the gambling profit is used to support the local communities (offset by tax concessions), community sports activities, charitable, social and health projects. The gambling revenue has been and still is the main income source for local community clubs. Even if there is a notion that the profit levels have been eroded through increased government taxation, the gambling industry is highly profitable for both its owners and for the state government (Queensland Government 2005a).

Research concerning gamblers' reasons for gambling have stressed the profit motive (Spanier 1987) or that some people are more inclined to gamble (Cameron and Myers 1966; Lowenfeld 1979; Kusyszyn and Rutter 1985; Slowo 1998). A study of college students who gambled (N=184) showed that the majority gambled to win money, for fun, excitement, for social reasons or to have something to do, where winning money (42.7 per cent) and enjoyment or fun (23.0 per cent) were most often given as the primary motivation for partaking in gambling pursuits. In third place was gambling for social recreational reasons (11.2 per cent) (Neighbors, Lostutter, Cronce and Larimer 2002: 367).

3.4.1 Gambling as a recreational activity

Competition or gambling for winning is widespread; succeeding and gaining advantage over other human beings is intrinsic in our everyday life. To achieve and to be the best, to compete, to be a winner and to back a winner are inherent in most cultures. Few, if any cultures, promote being last. Children will internalise the gambling and winning values and the need to compete early in life, gaining this insight mainly by observing parents' behaviour, and behaviour at school or on the sporting field.

Competition and winning are manifest traits in gambling activities, where the gambler tries to win over the gaming machines, casino tables, through cards games, or predict the winner in sports and race events. The gambler would most likely see any winning being based on skills and knowledge rather than luck. The chance to win and to create systems to enhance the chances of winning has fascinated people for centuries (Reith 1999).

Gambling as part of a social recreational activity has a long tradition in Australian society, with the majority of the Australian adult population participating in some form of gambling each year; be it buying a lottery ticket or casino gambling. Gambling is a social recreational activity that is legal and gives people enjoyment. However, anyone partaking in excessive gambling or gambling in excess of available funds is likely to create social, financial, health and emotional problems for themselves, their family and friends, as well as for the community.

3.4.2   Gambler profile

It is somewhat over-assertive to categorise gamblers, because the majority of the population partakes in gaming activities (Productivity Commission 1999). However, Freestone (1997) and Walker (1992), among others, have put forward sociological categories of gamblers. Freestone suggests life-liners, thrill-seekers, escape artists, social adventurers, accompanists and novelty acts, while Walker suggests regular players, part-time players, professional and serious players, thus giving the gamblers a social connotation. Recreational gamblers, who gamble within their means, may pass through a number of these categories on a journey to gambling above their monetary circumstances, from partaking in gambling pursuits as a leisure activity among other leisure activities to gambling being their main leisure activity. According to the Productivity Commission (1999), only a small percentage (approximately two per cent problem or pathological gamblers and a further 15 per cent at risk of becoming problem gamblers) of all gamblers (about 82 per cent of the adult population) gamble at an excessive level at any one time, thus only a small percentage of recreational gamblers are anticipated to become problem gamblers.

Research exploring the age profile of gamblers is limited. A few studies have shown that gambling is negatively related to age, thus older people gamble less than young people (Kallick, Suites, Dielman, and Hybels 1979; Li and Smith 1976). In other research, Mok and Hraba (1991) found a negative correlation between age and gambling as well as a relationship between age and type of gambling. All gambling types declined with increasing age of the gambler, except for bingo, which continued to be played by older gamblers (65 years and older) at a higher rate than for younger gamblers (Mok and Hraba 1991: 332). Feeney and Maki (1997) reached a similar conclusion in their research with age emerging as the most important demographic determinant of gambling behaviour. Those over 70 years of age were one third as likely, as people between the ages 18 and 34 years of age, to be gamblers. However, with the increased access to casinos and local gambling venues through clubs and hotels, gambling behaviour is increasing for all ages, including excessive gambling (Feeney and Maki 1997; Lester 1994; Shaffer, Hall and Vander Bilt 1997). The scope of gambling problems is contested depending on from which viewpoint it is taken, be it from the industry, government, community or the individual perspectives (Productivity Commission 1999; Abbott 2001). Gambling pursuits should also be seen in the context of increased affluence, and increasing health and longevity of people and increased access to low cost gaming venues, as well as the enhanced legality and acceptance of gambling in many societies.

The Productivity Commission's (1999) enquiry into the gambling industry and the gambler are currently the most detailed Australian research in the area. The profile of Australians, gamblers and non-gambler are described in Table 3.1.

The regular gambler (about 40 per cent of the gamblers) differs from the non-gambler especially concerning gender, being male more often than the non-gambler. The regular gambler is more likely to be a young person (18-24 years), mature (50-64 years) or a person 65 years of age or older than the non-gambler. The education level of the gambler is lower than for the non-gambler, with minor differences in relation to employment and annual income where the regular gambler has a marginally higher percentage in full time employment than the non-gambler. The gambler is more likely to be a wage earner than to own a business, the gambler is also more likely to live outside a metropolitan area and

to be born in Australia, than the non-gambler. The main difference between the regular gambler and all people is gender, more men gamble and the education level is lower for the regular gambler than for all people. However, the differences are marginal, except for the education level where the non-gambler has a higher percentage (43.7 per cent) with a university or CAE education than the regular gambler (19.8 per cent) (Productivity Commission 1999: 3.18-19, Main findings, section 3.4, Table 3.4).

Table 3.1 Socio-demographic characteristics of gamblers and non-gamblers[a] 1999 in per cent

Characteristic	Category	All people	Non-gamblers	Non-regular gamblers	Regular gamblers
Gender	Male	49.1	45.0	48.6	60.4
	Female	50.9	55.0	51.4	39.6
Age	18-24	13.3	11.2	13.2	17.8
	25-34	20.4	17.4	21.4	18.2
	35-49	30.1	30.0	31.0	24.0
	50-64	23.3	22.7	23.2	25.4
	65+	13.0	18.7	11.3	14.7
Marital status	Married	66.1	66.3	66.9	60.2
	Separated or divorced	5.7	4.6	5.7	7.5
	Widowed	4.1	6.5	3.3	5.7
	Single	23.8	21.9	23.9	26.7
Household type	Single person	8.6	10.8	7.7	11.5
	One parent family with children	4.8	4.0	5.0	5.1
	Couple with children	50.0	48.5	51.2	43.9
	Couple with no children	22.3	23.7	22.1	22.7
	Group household	11.0	9.8	11.1	12.2
	Other	3.0	2.9	2.8	4.6
Education	Up to 4th year high school	28.6	24.6	28.1	39.3
	Finished high school	27.7	24.0	28.3	30.3
	TAFE/technical education	10.5	7.8	11.3	10.5
	CAE/University	33.2	43.7	32.3	19.8
Income ($'000)	<10	19.7	21.5	19.7	17.7
	10-25	24.7	27.9	24.1	23.9
	25-35	18.6	16.1	18.9	20.4
	35-49	18.5	15.9	19.0	18.6
	50+	18.5	18.5	18.3	19.5
Work status	Working full-time	47.2	41.9	48.2	49.7
	Working part-time	15.9	15.3	16.4	13.4
	Home duties	10.0	9.2	10.7	6.4
	Student	5.6	6.6	5.4	5.1
	Retired (self supporting)	9.6	12.8	8.5	11.8
	Pensioner	7.5	9.3	6.6	10.8
	Unemployed/looking for work	2.8	2.4	2.9	2.6
	Other	1.2	2.0	1.1	0.3
Main income source	Wages/salary	61.6	52.8	64.0	60.8
	Own business	14.6	18.2	14.2	10.7
	Other private income	3.2	4.4	3.0	2.8
	Unemployment benefit	2.2	2.0	2.4	1.9
	Retirement benefit	4	5.1	3.6	5.1
	Sickness benefit	0.2	0.3	0.2	0.1
	Supporting parent benefit	1.3	0.5	1.5	1.5
	Aged/invalid pension	9.2	12.5	7.8	13.3
	Other	2.5	2.1	2.5	2.7
Location	Metropolitan	64.7	70.1	64.0	59.8
	Non-metropolitan	35.3	29.9	36.0	40.2
Country of birth	Australia	76.7	72.1	77.4	80.2
	Elsewhere	23.4	27.9	22.6	19.8
Aboriginal or Torres Strait Islander		1.5	1.0	1.5	2.5

[a] Regular gamblers are those who participated in any single gambling activity (apart from lottery games or instant scratch tickets) at least once per week in the last 12 months, or whose overall participation in gambling activities (apart from lottery games or instant scratch tickets) was the equivalent of weekly (that is, at least 52 times per year). Non-regular gamblers includes those who participated in any single gambling activity less often than weekly in the last 12 months, but also includes those who only played lottery games and instant scratch tickets weekly. Non-gamblers are those who did not participate in any gambling activity (apart from raffles) in the last 12 months.

Source: Productivity Commission 1999: 3.18-19, National Gambling Survey, Section 3.4, Table 3.4.

The Productivity commission inquiry findings show some similarities with the New Zealand Gaming Survey (1999), in the regular gambler [gambling at least once a week] being more likely to be male than female and having less formal education qualifications. Those who gambled on electronic gaming machines outside casino venues were also more likely to be male, employed, lack a degree or higher qualification, and below 35 years of age (Abbott 2001: 16-18).

The reasons for gambling differ but according to the New Zealand prevalence study many gambled because they enjoyed doing so and gambling was a legitimate leisure pursuit. Some of the gamblers daydreamed about getting a big win, gambling gave them pleasure and fun, gambling was a social event with family or friends. Personally, they felt excited by gambling and they felt relaxed when gambling. Furthermore, gambling activities created a social conversation topic among family and friends. For some gamblers, especially those gambling excessively, the gambling activity helped them to cope with stressful situations and feelings of stress (Abbott 2001: 23).

From a psychological perspective, several different types of gamblers can be identified and problem or pathological gambling can be related to mental, social and personal issues (Blaszczynski and Nower 2002: 489-490). Research has indicated that gambling can temporarily decrease anxiety and stress for people and different gambling types will have diverse effects on the gambler (Marks and Lesieur 1992; Getty, Watson and Frisch 2000).

The most common research of gambling has largely focused on psychological factors, while sociological and social environmental approaches to gambling have been less prominent. In this research, the focus is on sociological and social environmental issues of gambling within a local community milieu, where employment and social recreational gambling are components of people's everyday life.

3.4.3   Responsible gambling

Gambling has historically been a part of the Australian culture and has expanded in recent years through electronic gaming machines, internet, and sports gambling. It has been clearly stressed in the Queensland Review of Gaming 1999 and the Commonwealth Productivity Commission Inquiry 1999 that gambling has become an accepted part of the leisure and entertainment industry. Even if the majority of the Australian adult population participates in some form of gambling, and about half of them being regular gamblers, a substantial part of the gambling is confined to buying raffle tickets or scratch lotto (Productivity Commission 1999: 10). Gambling pursuits are a purely recreational activity for many Australians; however, a proportion of the gamblers participating in gambling activities develop problems attributed to the activity, problems that severely affect those individuals and their families as well as the community (Productivity Commission 1999).

Charitable and non-profit gaming activities, such as raffles, provide a major source of income for non-profit and charitable associations as well as providing support for charitable purposes, community based projects and sporting activities. Charitable and non-profit raffle ticket gaming is the only form of gambling where participation is legal for people under 18 years of age. Local fundraising is important for many communities

and help recreational organisations to gain financial viability (Queensland Government Treasury 2001).

New South Wales *Gambling Legislation Amendment (Responsible Gambling) Act 1999 NSW,* outlines the legislative requirements for gambling operators in NSW, and determines how responsible gaming activities should be managed. This Act was the first comprehensive legislation concerning the gaming industry in Australia. Furthermore, requirements for registered clubs were presented in the *Registered Clubs Amendment (Responsible Gambling) Act 2000 NSW.* This legislation was complemented by the Club Safe program, which was developed by the NSW club industry association, Clubs NSW. The program includes both voluntary and mandatory strategies in management of responsible gaming. The program emphasises 'an approach where the environment in which gambling is conducted minimises harm and meets community expectations' (Clubs NSW 2000).

The *Registered Clubs Responsible Conduct of Gambling Code of Practice: Best Practice Guidelines* (Clubs NSW, 2000) was approved by the Minister of Gaming and Racing in 2000 (1st of May). The guidelines encourage clubs to:

➢ Provide gambling services and practices that conform to all applicable Acts and Regulations.
➢ Promote responsible gambling practices that conform to local community standards and expectations.
➢ Establish a patron complaint resolution process.
➢ Implement policies to encourage responsible practices in advertising and promotions relating to gambling and ensure compliance with relevant legislation.
➢ Develop a policy that ensures all legislative requirements relating to cheque cashing, payment of winnings and financial transactions are implemented and encourages patrons to develop responsible practices in the use of finances for gambling purposes.
➢ Introduce procedures for handling personal information relating to gambling patrons in a club to protect their rights of privacy.
➢ Establish a pleasant and safe gambling environment.
➢ Inform and train staff on legislative requirements, harm minimisation issues, the risks of not complying with legislative requirements or not adopting and practising harm minimisation strategies and taking appropriate steps to promote patron and employee care.
➢ Encourage patrons to take responsibility for their gambling activity through an effective self-exclusion or other mechanisms.
➢ Inform patrons and staff of the club's responsible gambling policy and program, the nature of gambling products and the availability of support services for problem gamblers.
➢ Develop links between the club and relevant community organisations that will provide support and advice for problem gamblers and their families.

These guidelines are upheld through signage, information pamphlets, support group information, self-exclusion programs, delayed payment of large wins and ATMs and EFTPOS facilities outside the gambling area. However, even if the guidelines are in place their contribution to responsible gambling is unclear (Hing, Dickerson and Mackellar 2001). The Productivity Commission (1999) emphasised the need for an evidence-based approach to responsible gambling and highlighted the difficulty in validating the

effectiveness of responsible gambling strategies. In 2004 the Independent Pricing and Regulatory Tribunal (IPART) of New South Wales presented its assessment of issues relevant to responsible gambling in NSW, *Gambling: Promoting a Culture of Responsibility*, which was followed by the NSW Government Government's response, *Towards a Culture of Responsibility in Gambling* (May 2005). The main parts of the wide-ranging IPART recommendations were accepted, with a number of the recommendations already implemented and others in the process of implementation.

Responsible gambling refers to a safe approach to gambling where consumers are given the scope to make informed and educated decisions. In addition, responsible gambling incorporates harm minimisation approaches designed to improve the health and well being of people affected by problem gambling. It is proposed that responsible gambling occurs in a regulated environment where the potential for harm associated with gambling is minimised and people make informed decisions about their participation in gambling activities. Responsible gambling is a consequence of collective actions and shared ownership by individuals, communities, the gambling industry and the state government. The strategy emphasises that the whole community needs to work together to achieve outcomes that are socially responsible and responsive to community concerns. Gambling can be classified as causing problems when the safety and well being of gamblers, their family and/or friends are placed at risk, and when negative impacts extend to the broader community. The shared responsibilities for responsible gambling, for implementing as well as supervising regulations, is rather a "Catch 22" situation where the government receives large tax incomes from the gambling sector, the gambling industry being an influential and powerful lobby group both on the local government and state level, and where support organisations and voluntary agencies are left to address the negative consequences of excessive gambling. The irony being that support organisations are often financed by grants from tax incomes from the gambling industry. The responsible gambling strategies do not eliminate the causes to excessive gambling, but aim to keep the adverse consequences of gambling at a reasonable level without changing the basic construct of gambling.

An important principle concerning the responsible gambling program is early intervention before problems become entrenched. This strategy involves identifying groups of young people who are at risk and targeting those groups through communication and outreach activities. It is anticipated that identifying problem gambling as a public health issue would encourage people with gambling problems to seek help (Korn and Shaffer 1999).

Longitudinal research indicates that problem gamblers are most likely to have started gambling at a young age. As noted in the Productivity Commission Report, the Survey of Clients of Counselling Agencies confirmed the low age of starting for problem gamblers and found that 24 per cent of gamblers in counselling reported that they had commenced gambling regularly below the age of 18. Five per cent indicated that they had developed problems before they were 18 years of age. There is a marked difference between males and females, with many more males regularly gambling earlier than females and accordingly, developing problems earlier (Productivity Commission 1999: 244).

Many minors, according to the Productivity Commission Report (1999), do in fact gamble, and overseas research suggests that notwithstanding its illegality, a significant proportion experience problems associated with their gambling. Some counselling agencies report that problem gamblers often had their first experience of gambling well

below the legal age and suggested that parents often act as proxies for their children when purchasing gambling products (eg. lotteries and wagering). Informal gambling, which is outside the control of any gambling supplier, is also a feature of youth gambling (Fabiansson 2006).

Technological changes are having a rapid impact on the ways in which gambling services are delivered. New technologies such as the internet, cable, and digital television allow the delivery of gambling services into the homes of consumers. These new technologies pose fresh challenges for regulation, harm minimisation and taxation, with concerns about youth gambling, exacerbated problem gambling, supplier integrity, and an eroded tax base. On the other hand, these new gambling technologies offer the potential for gains to consumers in greater varieties in gambling forms and businesses opportunities (Productivity Commission, 1999: 743).

An Australian Council of Social Service (ACOSS) study into Young People, Gambling and the Internet (1997), revealed that in its sample there were 14 to 16 year olds who regularly placed bets at the races, and minors who occasionally or regularly played gaming machines in clubs. If anything, the statistics on youth gambling suggest that current levels of underage entry to physical gambling venues are likely to be much more prevalent than their access to online gambling. Minors are exposed to gambling through advertising, and are largely aware of whether and how their parents gamble (Fabiansson 2006; Productivity Commission 1999: 763).

Studies of gambling are often issue or situation focused giving a less than holistic understanding of people's gambling experiences and the frequency of gambling. The focus and analysis of gambling research needs to go beyond the simple figures.

When the results of new problem gambling prevalence studies are announced, policy-makers and the media generally focus their attention on a single number - the overall rate of gambling problems in the general population.

> Comparisons are made with prevalence rates in other jurisdictions and questions are asked about the number of problem gamblers that this overall rate represents … While these are important reasons for conducting prevalence research, there is much more to learn by looking beneath and beyond the overall prevalence rate (Volberg 2004: 3-4).

As summarised in a 2003 report for the Commonwealth Department of Family and Community Services and Indigenous Affairs by the South Australian Centre for Economic Studies, *Measurement of Prevalence of Youth Problem Gambling in Australia: Report on Review of Literature*, the status of gambling research and the benefit of a holistic longitudinal perspective was noted:

> … a longitudinal study where gambling issues are integrated into broader health issues may in fact, be the preferred approach. It is clear that gambling preferences (and opportunities) change with age while high youth prevalence rates do not appear to translate into equally high rates for adults. Documenting changes in preferences would be part of any longitudinal study. Other issues would include: does gambling frequency peak and then decline; need to separate wagering from gambling, ability to test hypotheses in longitudinal study. Time interval is important

for measuring rate or prevalence (The South Australian Centre for Economic Studies, 2003: i).

This research concentrates on adults, 18 years of age and older, but as noted above, research has indicated that young people are introduced to gambling well before the legal age for participation (Fabiansson 2006). Research has documented the need for an appropriate balance in the provision of gambling services and while accepting the value this form of entertainment has for individuals, whether as players or employees in the industry, authorities have recognised the social costs of excessive gambling (Productivity Commission 1999).

Gambling is present in many cultures, the Western, Middle Eastern and Asian cultures. It is not condoned within the Muslim faith but there are always grey areas, and the restrictions for women to gamble are adhered to more than for men. In the 21st century, the traditional gender division is disappearing, while other divisions such as wealth, culture and religion are accentuated. The emphasis on material goods, difficulties to meet demands on one's salary and the dream of becoming a "millionaire" are present in many societies. The illusion of a carefree lifestyle offered by gambling advertising can be seen as the only possible way out from isolation, unemployment and financial despair.

Gambling problems create difficulties for the gambler, the gambler's family and friends. It is estimated that on average another ten people around the gambler will be affected by adverse effects of excessive gambling (Productivity Commission 1999). Close knit families might prefer to deal with the problem within the family, while in other cases, when the generosity of families and friends have been exhausted, community and charity support services become the last recourse to seek help. In cultures where the family unit is strong, such as the Macedonian and Arabic speaking communities, the family unit might be the first instance when problems arise, thus problems are in the first circumstance dealt with within the families. Excessive gambling can also be kept a secret for the family because of the shame it would cause the person and the family, if the excessive gambling became general knowledge (The South Australian Centre for Economic Studies 2005: 37, 115).

Gambling is widespread in the Vietnamese and Chinese cultures but it is growing in Middle Eastern communities. Habitually in most cultures, gambling is talked about when people win but hidden when money is lost (interviews with representatives for the Arabic speaking, Macedonian and Vietnamese communities 2005; Wesley Mission 2006; Arab Council Australia 2006).

3.4.4   Promotion of gambling

The publicity and promotion of gambling in the Australian society is often in contrast to migrants' experiences in their home country. The gambling exposure in non-western countries is often less public and gambling is less prominently advertised. On arrival to Australia, migrants are exposed to numerous public advertisements for gambling in mass media. The public display of gambling might entice people to think gambling is an easy way to create a financially secure future in their new country.

In Australia, gambling is a social recreational activity that is legal, and gives many people enjoyment and can thus be considered beneficial if undertaken in moderation. Chasing "the big win" that will turn everything around is part of many peoples' dreams, but perhaps the most elusive of all dreams. Inherent in many cultures are the emphasis on being rich, having an easy lifestyle, having access to financial resources and being able to effortlessly provide for family and relatives. However, hoping for the big win has a much more common downside. Excessive gambling can lead to family breakdown, loss of employment and ultimately be a contributing factor to homelessness. The reality is that many more people lose money through gambling than win (Fabiansson 2003).

The following example highlights the reality when gambling takes over:

> I have had gambling problems for the last nine years betting on horses. My gambling has caused me to appear before the courts on no less than four occasions. I have been homeless many times and my life has become unmanageable. When I am gambling, I do not think of the consequences, I don't care about anything else. I have readily blown my rent and food money to have one more chance to win. It doesn't worry me. My second wife has left with the two children, both under three years of age. Even so, all I can dream of is the big win which will turn my life around for the better (Blaszczynski, 1998:18 cited in Productivity Commission 1999: 27).

The majority of Australians who participate in gambling are not adversely affected by their gambling activities, according to available research. The majority of gamblers keep their expenditure on gambling well within their affordable recreational spending limits.

Gambling venues are designed to be welcoming with friendly staff, a secure place for every customer and an attractive place to visit. The gambling venue is a place where the timeframe becomes distorted due to lack of windows and prominent wall clocks, thus giving the patron no sense of time spent gambling.

The gambling venue becomes an attractive place to visit and people associated with the place can feel it gives them status and importance. It gives status to the person taking customers to a place like a prominent club or casino (Victorian Casino and Gaming Authority 2000: 15). Casinos and clubs provide high quality hospitality services and the facilities are glamorous and attractive places to entertain friends. Furthermore, casinos and clubs are seen as safe places where anyone can feel secure and comfortable irrespective of ethnic background or gender.

To be seen at a high status club or casino gives status to the people who visit them and it enhances their image of success (Tanasornnarong, Jackson and Thomas 2004). This is seen as especially important in some cultures where gambling success can be given a superstitious meaning for the person (Tanasornnarong, et al. 2004: 191). The purpose with the visit to the casino or club is often primarily to partake in social recreational gambling, to be with friends and especially to be seen by others and create an image of success (Tanasornnarong, et al. 2004: 193-199). The non-judgemental, warm and welcoming atmosphere created in casinos and local community clubs are in contrast to the circumstances young men of Middle Eastern and Asian background can experience in the Australian society, where they struggle for acceptance and appreciation. For a student or an unemployed person with a considerable amount of "free" time to fill, and to avoid the feeling of isolation, loneliness, boredom, or being a target for harassment and feeling

vulnerable in society, casinos and clubs can be seen as safe havens, where a person can seek both protection and status (Tanasornnarong, et al. 2004: 200).

The research indicates that people from a Vietnamese ethnic background are careful with gambling, as they would like to invest their money into property and businesses (Victorian Casino and Gaming Authority 2000: 17). This is, however, not a unique scenario, as many migrant groups work extremely hard to succeed in the new country and as noted by Tanasornnarong, et al. (2004) the visit to the gambling venue can be more a way to create a status profile than to gamble. However, the Victorian research showed a trend where the migrants who gambled spent more money than Anglo-Australian gamblers, except for the Arabic speaking gamblers (Victorian Casino and Gaming Authority 2000: 18). A recurrent theme in the research findings is the isolation and loneliness the migrants feel from the mainstream society.

> The effects of migrating to Australia and the experience of loneliness and boredom were cited amongst the discussants as common reason for gambling … trauma with migration and unrealistic expectations of newly arrived migrants in making money in Australia (Victorian Casino and Gaming Authority 2000: 48).

Even if the Muslim religion does not accept gambling, there are signs of emerging significant problems with young and middle aged men who, like some men from Asian background, would like to enhance their self-esteem and status within the Australian society and win money to create a future (Tanasornnarong, et al. 2004: 42).

The elusiveness of winning in gambling is well known. The shame of losing and unwillingness to admit escalating gambling debts is a core problem. Shame is associated with losing face and respect among members of the community (Tanasornnarong, et al. 2004: 48) Loneliness, boredom, and social isolation feed gambling interests, and when gambling becomes excessive, it is a private matter kept in the family or to the person him- or herself (Tanasornnarong, et al. 2004: 43). Unemployment, loneliness and lack of meaningful activities were emphasised as reasons for gambling within the Greater Western Sydney Arabic speaking communities (Arabic speaking gambling counsellor October 2006).

Macedonian people's gambling is not seen as a problem in the community, with the older people being more interested in gambling while the younger being more interested in visiting restaurants (Tanasornnarong, et al. 2004: 45). It was indicated in the research by Tanasornnarong, Jackson and Thomas (2004: 47) that people of Turkish origin have problems with gambling and it is more of a problem for young and middle aged men than other age and gender groups. As in any research with small samples, it is essential to be cautious with generalisations.

Expectations and responsibilities are part of any social network system and community groups. This is perhaps especially relevant to community groups during cultural and family celebrations, where gambling is an ingrained part of the celebration ceremony such as Lunar Year/New Year celebrations. The gambling that takes place is perhaps not appropriate to the financial situation of the person. In the circumstance, where gambling is a social expectation it is difficult for a person not to participate as it would lead to loss of status in the community group.

3.4.5   Conclusion

Gambling is an integral part of the Australian leisure culture, but perhaps not the most time consuming. Competing and trying to get ahead are well ingrained notions in the Australian value system where individual rather than societal factors influence people's ability to secure educational, employment and financial success. The presumption that barriers such as gender, age, ethnic belonging, social, and economic factors can be overcome with determination and hard work, is still current. The illusionary prospect of taking a short cut to prosperity through gambling is an illusion that is present among people and especially among people from disadvantaged backgrounds, who would not be able to amass the equivalent of a lottery win through a lifetime of work. The trap in excessive gambling is no illusion. However, gambling also has an entertainment value and for people with multiple problems, gambling can be a safety valve for other problems, but often a financial disaster (Blaszczynski and Nower 2002).

CHAPTER IV   COMMUNITY PROFILE

4.1   Introduction

Bankstown received its name from the botanist Sir Joseph Banks who arrived with Captain James Cook on the First Fleet. It was during early explorations of Botany Bay sailing in Tom Thumb up the Georges River that Captain John Hunter named one of the areas they had surveyed Banks' Town in 1797, in the honour of the botanist (Rosen 1996; Bankstown Historical Society 1991).

The City of Bankstown was selected as the location for this research because of its diversity in demographic, socio-economic and employment characteristics. The City of Bankstown is situated within the Greater Western Sydney area. The population structure is culturally diverse with most ethnic population groups represented. The employment market is diverse ranging from unskilled to highly skilled employment opportunities. The employment status is uneven throughout the local government area with pockets of very low unemployment, while other areas have a high unemployment rate, well above the State average. The Greater Western Sydney area is well served with entertainment venues, numerous community sports, ethnic, and special interest clubs, and hotels. Many of the clubs and hotels have gambling facilities. The gambling expenditure for Greater Western Sydney and the City of Bankstown are above the State average (discussed in Chapter VI).

This Chapter will present in some detail the demographic, socio-economic and employment profile of the local government area of Bankstown to enhance the understanding of everyday life in a local community within the Greater Western Sydney area.

4.2   The City of Bankstown

The Bankstown local government area (LGA) covers 76.82 square kilometres and includes the suburbs of Bankstown, Punchbowl, Yagoona, Condell Park, Greenacre, Chullora, Mount Lewis, Birrong, Bass Hill, Sefton, Regents Park, Potts Hill, Villawood, Chester Hill, Georges Hall, Lansdowne, Milperra, Panania, East Hills, Padstow, Padstow Heights, Revesby, Revesby Heights and Picnic Point with parts of the area bordered by Georges River. Bankstown is considered to be in the geographical centre of metropolitan Sydney (Australian Bureau of Statistics 2001a). Bankstown has approximately 1,090 hectares of parks, gardens, reserves, and open spaces such as Georges River, Georges River National Park and more than 350 parks and sporting reserves.

Bankstown is accessible by public transport (bus and train), by air (Bankstown Airport), by boat (Georges River) and by private car (Hume Highway and the M5 Motorway). Bankstown is situated about 20 kilometres south west of Sydney and it is 20 minutes by direct rail link or by road from Sydney's Central Business District (CBD).

Bankstown local government area is well provided with community services such as a major hospital (Bankstown-Lidcombe Hospital), health care and social welfare services, libraries, child and aged care services, and waste disposal services. Educational facilities include more than 70 public and private schools, the University of Western Sydney's Bankstown campus, and Technical and Further Education (TAFE) institutes.

The City of Bankstown is described as having a large shopping centre, Bankstown Square, along with key shopping centres in Bass Hill and Chullora. There are also a range of recreational places such as cinema complex, sporting clubs, theatre, Bankstown Raceway and a variety of other entertainment venues, and restaurants providing food from around the world.

Bankstown has several sporting fields and venues such as the Dunc Gray Velodrome, the Crest Sporting Complex, the Memorial Oval for cricket, Bankstown Basketball Stadium, Kelso Softball Park, Revesby Swim Centre including Olympic swimming pools, local fields and centres and children's playgrounds in parks across the community.

A diversity of employment opportunities is available in Bankstown. According to the Australian Bureau of Statistics 1998 Business Register, Bankstown has 114 businesses that each employ more than 100 people. They include the shopping chain Aldi at Bankstown and Milperra, Boeing Hawker de Havilland Pty Ltd, Qantas Defence Services (QDS) at Bankstown Airport, TNT Couriers, Visy Recycling, Eurocopter Int. Pacific, Sebel Furniture Limited, Selley Chemicals, News Limited Print and Distribution Centre and Fairfax Printers. Australia Post has located its new Sydney distribution centre at Chullora, with an estimated 280 staff on site.

The residential building structure shows a variety of housing types and styles within the local government area, from million dollar homes on the Georges River to affordable family homes on large blocks, and units closer to public transport and services. The City of Bankstown presents diverse housing alternatives from housing commission flats and houses to exclusive freestanding houses (Bankstown City 2005 WebPage/ www.bankstowncity.nsw.gov.au).

4.3   *Demographic and Socio-Economic Profile*

Residents living within the City of Bankstown represent 32 different countries and more than 60 languages. The City is described as having a cosmopolitan environment with active multicultural local organisations. The demographic profile of Bankstown local government area is described in the Bankstown City Council Social Plan (2004), 'Strong Communities Better Living', summarising the City of Bankstown population in the following way (2004: 17):

~ 51 per cent are females, 49 per cent are males

~ 7 per cent are infants aged between 0 and 4 years, 18 per cent are children aged between 3 and 17 years, 15 per cent are aged 65 years or older

~ 37 per cent live in a two adult household with children, 19 per cent live on their own

~ 63 per cent are Australian born, 7 per cent are born in Lebanon and 6 per cent in Vietnam,

~ 1 per cent are Indigenous Australian

~ 13 per cent have arrived in Australia since 1996

~ 40 per cent speak a language other than English at home

~ 72 per cent are Christian and 12 per cent Muslim

~ 89 per cent are Australian Citizens

~ 32 per cent live in a household with combined annual income of $20,000 or less

~ 18 per cent live in a household with combined annual income of $88,000 or more

~ 54 per cent are in the workforce, with 32 per cent working full-time, 14 per cent working part-time and 8 per cent looking for work

~ 13 per cent live in a household with no motor vehicle

~ 47 per cent own their own home outright

~ 6 per cent have experienced some sort of crime in the past 12 months

The overall average demographic and socio-economic profile of the City of Bankstown shows many similarities with Sydney's statistical division and Australia as whole. The City of Bankstown's demographic profile shows that the median age profile is the same as the average for Sydney and for Australia as a whole, 35 years of age. The median monthly housing loan repayment is higher than for Australia as a whole, but less than the average for Sydney. The Sydney region has had several years of escalating house prices up to 2004 – 05. The escalating prices have reached even traditionally affordable housing areas. There are residential areas in the City of Bankstown that are outside the affordable housing range for most people, including double income families. The median weekly income and family income level is on par with Australia as a whole but below the Sydney region while in regard to household income it is on level with Sydney and above the Australian average. It is only in relation to average household size that Bankstown City is above both Sydney and Australia as a whole. However, a more detailed analysis of selected data show differences between Bankstown's local government area and Sydney statistical division (Table 4.1) (Australian Bureau of Statistics Census 2001a, Population and Housing).

Table 4.1   Summary profile of Bankstown local government area and Sydney statistical division 2001 (ABS Census of Population and Housing 2001a)

Summary profile of Bankstown residents*			Sydney statistical division
Employment status (15 years old or older)	*N*	*Per cent*	*Per cent*
Employed full time	44,148	62.9	63.5
Employed part time	17,942	25.6	27.5
Employment not stated	2,511	3.6	2.9
Total employed	64,611	92.1	93.9
Total unemployed	5,559	7.9	6.1
Total in labour force	70,170	54.3	61.4
Nationality	*N*	*Per cent*	*Per cent*
Australian born	96,686	58.7	62.2
Born Overseas	58,252	35.2	31.2
NESB	51,565	31.3	27.3

Lebanon	10,647	6.5	1.3
Vietnam	9,743	5.9	1.6
China (excl. Taiwan Province)	3,828	2.3	2.1
United Kingdom	3,461	2.1	4.7
Greece	2,435	1.5	0.9
New Zealand	2,323	1.4	2.1
Italy	2,289	1.4	1.2
Macedonia FYROM	1,915	1.2	0.3
Egypt	1,1108	0.7	0.4
Philippines	1,069	0.6	1.2
Age structure	*N*	*Per cent*	*Per cent*
0-17 years	42,650	25.9	24.2
18 to 24 years	15,923	9.7	9.9
25 to 49 years	58,605	35.5	38.7
50 to 59 years	17,779	10.8	11.4
60 to 69 years	12,565	7.6	7.1
70 years and over	17,319	10.5	8.7
Total	164,841	100.0	100.0
Highest qualification achieved	*N*	*Per cent*	*Per cent*
Bachelor or higher	10,301	8.0	15.2
Advanced Diploma or Diploma	7,333	5.7	8.2
Vocational	20,334	15.7	15.3
No qualifications	74,407	57.6	48.6
Not Stated	16,780	13.0	12.7
Total	129,155	100.0	100.0
Weekly household income	*N*	*Per cent*	*Per cent*
Neg/Nil to $199	2,797	5.3	4.2
$200 to $499	12,545	23.4	18.4
$500 to $1499	20,899	39.2	38.6
$1,500 or more	10,278	19.2	27.1
Not stated	6,878	12.9	11.7
Total	53,397	100.0	100.0
Industry (largest employers)	*N*	*Per cent*	*Per cent*
Wholesale trade	13,906	21.5	19.4
Manufacturing	10,849	16.8	12.2
Finance insurance and business services	9,954	15.4	20.6
Education, health and community services	8,072	12.5	15.3
Recreation, personal services, cafes etc	5,929	9.2	11.1
Construction	5,054	7.8	6.9
Transport and storage	4,134	6.4	5.0
Public administration and defence	2,095	3.2	3.4
Not stated	2,081	3.2	2.4
Occupation (employed persons)	*N*	*Per cent*	*Per cent*
Clerical, sales and service	21,504	33.3	30.8
Tradespersons	9,588	14.8	11.1
Professionals	9,183	14.2	21.2
Production and transport	7,100	11.0	7.4
Associate professionals	6,566	10.2	11.8
Labourers	5,457	8.4	6.6
Managers and administrators	3,530	5.5	9.0
Inadequately described and not stated	1,683	2.6	2.1
Total	64,611	100.0	100.0
Computer users	*N*	*Per cent*	*Per cent*
Total computer users	57,328	34.8	43.7
Journey to work	*N*	*Per cent*	*Per cent*
Car – as driver	36,802	57.9	53.4
Car –as passenger	4,371	6.9	5.7
Truck	1,504	2.4	1.7
Public transport (bus and train)	9,672	15.2	16.7
Bicycle	232	0.4	0.5
Walked	1,437	2.3	3.9
Other	1,061	1.7	2.2
Worked at home	1,581	2.5	4.2
Did not go to work	5,423	8.5	10.0
Not stated	1,419	2.2	1.7
Total	63,502	100.0	100.0

Source: Australian Bureau of Statistics (2001a) Working Population Community Profile (Catalogue number: 2006.0). * 'Workers'

refers to the people who work in the City of Bankstown but may live elsewhere. NB: Table totals may not equate with other similar tables due to randomisation of small numbers. Furthermore, percentages may not total to 100 due to rounding

The average labour force participation for the City of Bankstown adult residents is lower than for Sydney statistical division (54.3 and 61.4 per cent, respectively, Table 4.1). Overall, males have a higher work force participation rate than females (56.9 and 43.1 per cent, respectively) in the local government area (Australian Bureau of Statistics 2002b). The unemployment rate is higher in the City of Bankstown in relation to the Sydney district (7.9 and 6.1 per cent, respectively). The proportion of residents being born outside Australia and speaking another language than English, are more common in the City of Bankstown than in the Sydney district.

The specialist and skills education levels in the Bankstown local government area were lower than for the Sydney district (Bachelor degree 8.0 and 15.2 per cent, and Diploma 5.7 and 8.2 per cent, respectively; Table 4.1). Additionally, the household income profile for Bankstown local government area is lower than for the Sydney statistical district. Nineteen per cent of Bankstown households have an income of $1,500 or more while as many as 27 per cent of the households in the Sydney district belong to this income level (Table 4.1). The wholesale trade and the manufacturing industries are the most common employment sectors in the City of Bankstown, employing 38.3 per cent of the adults working in the local government area, followed by finance, insurance and business services (15.4 per cent). The workers do not need to necessarily reside within the community to be included in the City of Bankstown's workforce but the workplaces are situated within the boundaries of Bankstown local government area. The two most common occupational categories are clerical, sales and services (33.3 per cent) occupations, and tradesperson (14.8 per cent), followed by professionals (14.2 per cent). The majority of the residents in the City of Bankstown use their car to drive to work (57.9 per cent) (Table 4.1).

4.4 Ethnic Population Structure

4.4.1 Australian immigration

Australian immigration policy, has from the beginning, been based on migrants not being a burden on the Australian economy, thus young, healthy and later well educated people have been encouraged whilst others were discouraged. Up until the early 1970s, the white immigration policy was the norm followed later by opening migration to include people from east Europe and Asian countries, but still aimed at highly skilled, young, healthy migrants (Jupp 2002).

Figure 4.1 shows the different phases of migration to Australia between 1947 and 1999. The Figure also shows the settlers' last residence before migration. Migration from the United Kingdom has been dominant overall and it is only in later years this group has lost its dominance. Thus the twentieth century has altered Australia from an overwhelmingly Anglo-Celtic, homogenous population with the majority of the population born in Australia, the United Kingdom, or Ireland (95.2 per cent) to a multicultural society (Jupp 2002). By 1996, 16.2 per cent of the Australian population

were born outside the dominating English speaking nations with multicultural families increasing, with 19 per cent of Australian-born people having at least one parent born overseas, and 8 per cent having at least one parent born in a country where English is not the main language (Australian Bureau of Statistics 2002a: 10).
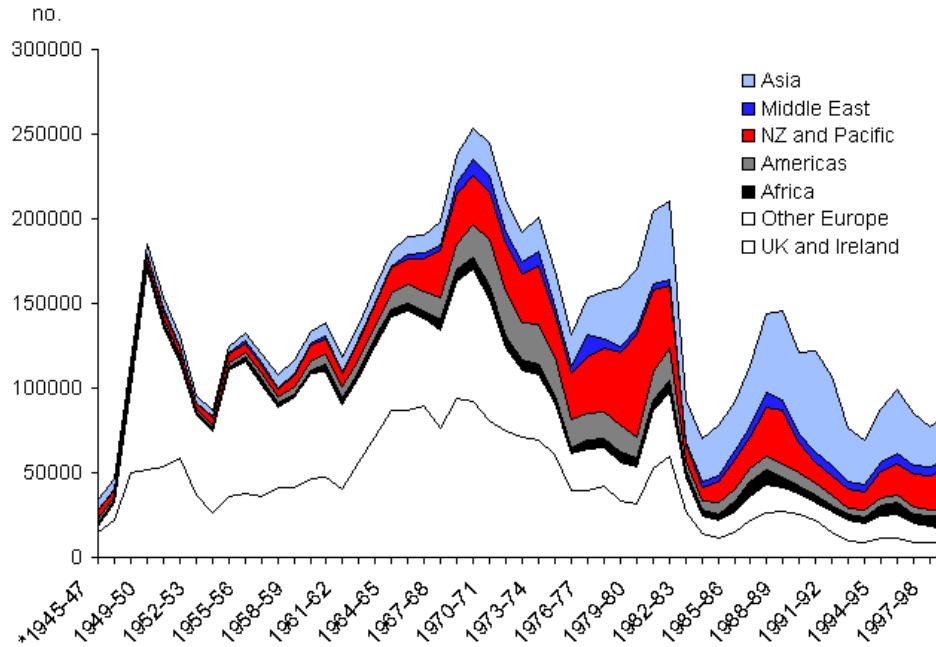
Figure 4.1   Settler arrivals by region of last residence, Australia - 1947 to 1999[a]

Note (a) The first marker shown related to the period July 1945 to June 1947. Thereafter the markers represent years July to June.
Source: DIMA Australian Immigration Consolidated Statistics, various issues; ABS Migration, Australia (3412.0), various issues/Year Book Australia 2002 Population Centenary Article - A century of population change in Australia by Graeme Hugo, Department of Geographical and Environmental Studies, Social Applications of Geographical Information Systems, University of Adelaide (Australian Bureau of Statistics 2002:10 [1301.0]).

The trend away from United Kingdom and Irish migration has continued since the early 1980s with an increase in migration from closer Australian neighbours such as Vietnam, China, India, South Africa, and New Zealand (Table 4.2). The reason for migration can differ, including political, social, economic or humanitarian. Also, the increased emphasis on skilled migration has changed the pool of available candidates from the traditional English speaking and European countries.

Table 4.2   Australia country of birth of settler arrivals - selected years[a]

Country/Year	1982-83		1992-93		2001-02		2002-03	
	N	Per cent	N	Per cent	N	Per cent	N	Per cent
China (excl. SARs & Taiwan Prov.)	1,167	1.3	3,046	4.0	6,708	7.5	6,664	7.1
India	1,673	1.8	3,553	4.7	5,091	5.7	5,783	6.2
New Zealand	6,867	7.4	6,694	8.8	15,663	17.6	12,368	13.2
South Africa	2,758	3.0	1,021	1.3	5,714	6.4	4,603	4.9
United Kingdom	26,444	28.4	9,484	12.4	8,749	9.8	12,508	13.3
Vietnam	8,690	9.3	5,651	7.4	1,919	2.2	2,568	2.7
All settler arrivals	93,011	100.0	76,330	100.0	88,900	100.0	93,914	100.0

(a) Information in this table is based on stated traveller intention at arrival or departure; it has not been adjusted for change in traveller intention or multiple movements.
Source: Australian Bureau of Statistics (2005b; Table 5.32).

The emphasis on skilled migrants with English language skills before entering Australia has had the consequence that less preference has been given to family reunion. In 1997-

98, the difference in numbers between skilled migrants and family reunion were less than 5,000 (4,843), while in 2002-03 the difference had increased twofold to 10,438 (Table 4.3). There has hardly been any change in the humanitarian migration numbers during the last six years.

Table 4.3   Australia settler arrivals, by eligibility category[a]

Category/year	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03
Family	21,142	21,501	19,896	20,145	23,344	28,066
Skilled	*25,985*	*27,931*	*32,350*	*35,715*	*36,036*	*38,504*
Humanitarian	8,779	8,790	7,267	7,640	6,732	9,569
New Zealand	19,393	24,680	31,610	42,257	21,458	16,364
Other	2,028	1,241	1,149	1,609	1,330	1,411
Total	*77,327*	*84,143*	*92,272*	*107,366*	*88,900*	*93,914*

(a) Data have not been adjusted for changes in traveller intention or multiple movement
Source: Department of Immigration and Multicultural Affairs, 'Immigration Update' (1996-97 to 1999-2000); Department of Immigration and Multicultural and Indigenous Affairs, 'Immigration Update' (2000-01 to 2002-03)/Table 5.33.

During 2002 and 2003, the skilled migrants from Europe contributed with 26 per cent of the arrivals, with the main part coming from United Kingdom and Ireland (83 per cent). The other main groups of skilled immigrants to Australia came from South-East Asia (20 per cent), Southern Asia (16 per cent), North-East Asia (15 per cent) and Sub-Saharan Africa (14 per cent) (Australian Bureau of Statistics 2005b).

In New South Wales, the majority of residents are born in Australia with the largest groups born outside Australia still coming from the United Kingdom and from New Zealand. These migrant groups make up 75.8 per cent of the residents in New South Wales (Table 4.4).

Table 4.4   New South Wales residents' birthplace

Country of birthplace	Persons	Country of birthplace	Persons
Australia	4,450,772	Netherlands	20,287
United Kingdom[c]	275,130	Yugoslavia, Federal Republic of	19,716
New Zealand	105,708	United States of America	19,231
China (excludes SARs and Taiwan Province)[a]	85,363	Macedonia, FYROM[b]	19,057
Viet Nam	63,019	Croatia	18,434
Italy	60,657	Malta	18,373
Lebanon	53,225	Ireland	17,674
Philippines	52,241	Egypt	17,325
India	37,887	Sri Lanka	16,892
Hong Kong (SAR of China)[a]	37,543	Poland	16,862
Greece	36,882	Turkey	12,139
Germany	31,577	Canada	9,237
South Africa	28,588	Singapore	8,460
Korea, Republic of (South)	27,944	France	6,431
Fiji	27,083	Born elsewhere overseas[d]	289,946
Malaysia	21,065	Not stated	385,409
Indonesia	21,011	Overseas visitors	60,577
		Total	*6,371,745*

(a) SAR is an abbreviation of 'Special Administrative Region'. SARs comprise 'Hong Kong (SAR of China)' and 'Macau (SAR of China)'. (b) FYROM is an abbreviation of 'Former Yugoslav Republic of Macedonia'. c) Includes 'England', 'Scotland', 'Wales', 'Northern Ireland', 'Channel Islands', 'Isle of Man', and 'United Kingdom, nfd'. (d) Includes 'Inadequately described', 'At sea' and 'Not elsewhere classified'.
Source: Australian Bureau of Statistics Census (2001a), Population and Housing New South Wales (B06 Birthplace, countries)

In the Greater Sydney area, the population structure is more diverse with 66.0 per cent born in Australia or the United Kingdom (Table 4.5). New Zealand has a larger population group than China in the whole of NSW but in the Greater Sydney area, the

order is reversed. Vietnam and Lebanon are the main migration sources after New Zealand.

Table 4.5   Greater Sydney area residents' birthplace

Country-Birthplace	Persons	Country-Birthplace	Persons
Australia	2,454,424	Egypt	16,506
United Kingdom(c)	183,991	Malta	16,124
China (excludes SARs and Taiwan Province)(a)	82,029	Yugoslavia, Federal Republic of	15,935
New Zealand	81,963	Sri Lanka	15,744
Viet Nam	61,423	Croatia	15,700
Lebanon	52,008	United States of America	14,741
Italy	48,900	Ireland	14,574
Philippines	47,090	Poland	13,615
Hong Kong (SAR of China)(a)	36,039	Macedonia, FYROM(b)	12,449
India	34,503	Netherlands	11,703
Greece	33,688	Turkey	10,975
Korea, Republic of (South)	26,928	Singapore	7,655
Fiji	25,368	Canada	6,882
South Africa	25,190	France	5,177
Indonesia	19,719	Born elsewhere overseas(d)	258,161
Germany	19,711	Not stated	260,104
Malaysia	18,996	Overseas visitors	49,306
Total			*3,997,321*

(a) SAR is an abbreviation of 'Special Administrative Region'. SARs comprise 'Hong Kong (SAR of China)' and 'Macau (SAR of China)'. (b) FYROM is an abbreviation of 'Former Yugoslav Republic of Macedonia'. (c) Includes 'England', 'Scotland', 'Wales', 'Northern Ireland', 'Channel Islands', 'Isle of Man', and 'United Kingdom, nfd'. (d) Includes 'Inadequately described', 'At sea' and 'Not elsewhere classified'.
Source: Sydney Australian Bureau of Statistics (2001a) Census of Population and Housing Sydney (B06 Birthplace countries)

In Bankstown local government area, 58.7 per cent are Australian born, 2.1 per cent United Kingdom and 1.4 per cent New Zealand born. The other largest population groups are 6.5 per cent Lebanese, and 5.9 per cent Vietnamese and Chinese 2.3 per cent. Greece, Italy and Macedonia are the only other birth countries making up more than one per cent (1.5, 1.4 and 1.2 per cent respectively) of the Bankstown population (Table 4.1).

4.4.2   Bankstown ethnic community

The population structure of the City of Bankstown is diverse with 35 per cent of the population born outside Australia, and 46 per cent speaking a language other than English at home. The most common birthplaces outside Australia are Lebanon, Vietnam and China, United Kingdom, Greece, New Zealand, Italy and Macedonia (Table 4.6) (Australian Bureau of Statistics 2001a).

Table 4.6   Birth country of residents of the City of Bankstown

Nationality	Persons	Nationality	Persons
Australia	96,686	Indonesia	515
Lebanon	10,647	Yugoslavia, Federal Republic of	502
Viet Nam	9,743	Malta	495
China (excludes SARs and Taiwan Province)[a]	3,828	Croatia	481
United Kingdom[c]	3,461	Malaysia	425
Greece	2,435	Ireland	363
New Zealand	2,323	Sri Lanka	326
Italy	2,289	Turkey	323
Macedonia, FYROM [b]	1,915	South Africa	251
Egypt	1,108	Netherlands	232
Korea, Republic of (South)	1,099	United States of America	197
Philippines	1,069	Singapore	130
India	1,019	Canada	92
Fiji	974	France	82
Poland	897	Born elsewhere overseas[d]	9,504
Germany	772	Not stated	9,903
Hong Kong (SAR of China)[a]	755	Overseas visitors	763
Total			*165,604*

(a) SAR is an abbreviation of 'Special Administrative Region'. SARs comprise 'Hong Kong (SAR of China)' and 'Macau (SAR of China)'. (b) FYROM is an abbreviation of 'Former Yugoslav Republic of Macedonia'. (c) Includes 'England', 'Scotland', 'Wales', 'Northern Ireland', 'Channel Islands', 'Isle of Man', and 'United Kingdom, nfd'. d) Includes 'Inadequately described', 'At sea' and 'Not elsewhere classified'.
Source: Australian Bureau of Statistics (2001a) Census Of Population And Housing, (B06 Birthplace, countries)

The biggest non-English language groups are the Arabic, Vietnamese, Chinese, and Greek speaking residents (Table 4.7). These language groups make up 70.2 per cent of all non-English speaking residents.

Table 4.7   Community languages other than English spoken at home in the City of Bankstown

Language	Persons	Language	Persons
Arabic[a]	26,719	Turkish	466
Vietnamese	11,811	Indonesian	439
Chinese languages	8,143	Serbian	357
Greek	6,772	Maltese	337
Italian	3,637	Portuguese	298
Macedonian	3,138	Russian	263
Korean	1,403	Hungarian	262
Spanish	1,262	Khmer	194
Polish	981	Tamil	194
Hindi	884	Persian	163
Tagalog	842	Netherlandic (Dutch)	128
Samoan	795	South Slavic nfd	101
Croatian	690	Sinhalese	80
German	524	Japanese	76
French	467	Other specified language	4,708
Total			*76,134*

(a) Includes Lebanese,
Source: Australian Bureau of Statistics (2001a) Census - June 2002 Release data June 2002

The research approach was to include Anglo-Australians, ethnic born Australians and residents born outside Australia with particular consideration to community involvement by the Arabic, Vietnamese, and Macedonian speaking communities in the City of Bankstown, their arrival and history in the country, experiences in finding employment, language skills and adjustment to the labour market. Within the City of Bankstown, the Bankstown district has the highest proportion of non-English speaking residents; approximately half of the residents have English as a second language (49.8 per cent)

(Table 4.8), followed by Punchbowl (43.2 per cent) and Greenacre – Mount Lewis (36.8 per cent).

Table 4.8   Persons with a non-English speaking background (NESB) in the City of Bankstown 2001

District	Number	Total population*	Per cent
Bankstown	12,536	25,173	49.8
Punchbowl	2,918	6,757	43.2
Greenacre / Mount Lewis	7,810	21,200	36.8
Condell Park	3,325	9,293	35.8
Villawood	1,193	3,361	35.5
Sefton	1,639	4,635	35.4
Yagoona	5,264	15,007	35.1
Birrong / Regents Park	1,001	3,089	32.4
Chester Hill	3,343	10,482	31.9
Bass Hill	2,133	7,308	29.2
Georges Hall	2,129	8,123	26.2
Padstow / Padstow Heights	3,024	14,820	20.4
Revesby / Revesby Heights	2,536	12,716	19.9
Panania / East Hills	1,945	13,613	14.3
Picnic Point	456	5,331	8.6
Milperra	288	3,909	7.4
Bankstown City	*51,565*	*164,841*	*31.3*
Sydney Statistical Division	*906,146*	*3,948,015*	*23.0*
WSROC Region	*411,833*	*1,484,077*	*27.8*

* Excludes overseas visitors
NOTE: Table totals may not equate with other similar tables due to randomisation of small numbers. Please refer to the specific data notes for more information. Suburbs presented in the table above are aggregations of Census Collector Districts (CCDs) and equate to the suburbs presented in the Bankstown City community profile, (see Geography Notes for more information).
Source: Australian Bureau of Statistics (2001a) Census of Population and Housing.

Nine of the suburbs have 30 per cent or more of the residents classified as being of non-English speaking background. In two suburbs, Picnic Point and Milperra, less than 10 per cent of the residents are of non-English speaking background. Panania-East Hills and Revesby follow these suburbs with less than one fifth of the population (Table 4.8). The average for the whole Bankstown local government area is 31.3 per cent residents from a non-English speaking background (Table 4.1; Table 4.8).

There are a high proportion of people born outside Australia residing within the Greater Western Sydney area and the highest concentration can be found in Fairfield with 63.2 per cent of the residents speaking another language than English at home (Table 4.9). In 1996, the percentage increased to 64.3 per cent of the total population. The percentage in Auburn has also increased from 59.4 per cent 1991 to 62.9 per cent in 1996[1]. These figures show a trend of increased multicultural concentration.

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1) The information is incomplete for the other LGAs.

Table 4.9 Sydney local government areas with over 45 per cent using a language other than English (LOTE) at home in 1991

LGA/CD	Per cent LOTE	Main LOTE	Per cent	Second main LOTE	Per cent
Fairfield	63.2	Vietnamese	9.8	Chinese	8.7
Canterbury	60.4	Arabic	14.2	Greek	13.0
Auburn	59.4	Arabic	12.0	Chinese	10.2
Marrickville	55.5	Greek	11.3	Chinese	6.1
Ashfield	52.5	Italian	11.9	Chinese	11.5
Botany	51.9	Greek	10.5	Spanish	6.3
Burwood	51.2	Chinese	10.7	Arabic	7.0
Rockdale	45.0	Greek	10.2	Arabic	6.3
Sydney[a]	46.1	Chinese	10.0	Japanese	2.6

(a) Sydney has a very high 'Not stated' group.
Note: Percentages are for the population five years and older. Total LOTE includes 'Not stated'.
Source: Australian Bureau of Statistics (2001a) Census of Population and Housing (X11, Expanded Community Profile, 1991 and 1996)

The Census 2001 for the City of Bankstown indicates that 48.9 per cent of its population speaks another language at home than English (excluding not stated, and visitors) (Australian Bureau of Statistics Census 2001a). In 1996, the corresponding percentage was 56.5 per cent. Arabic is the largest language group (17.1 per cent) other than English, followed by Vietnamese (7.6 per cent) and the Chinese languages (mainly Cantonese, and Mandarin) (5.2 per cent).

4.4.3 Migration pathways

Migration is not only related to employment but also related to the global political situation with conflicts and wars driving people from their home country. Representatives from the Arabic speaking, the Macedonian and the Vietnamese communities describe three pathways of migration and community living. While the Arabic speaking and the Vietnamese are two of the larger population groups within the local government area of Bankstown, the Macedonian group is smaller, but has experiences from different periods of migration.

The selection of the groups was due to their prominence in the community being instrumental in organising community activities and having established community representatives working through Bankstown Multicultural Health Services. The presentations are based on the community representatives' experiences, knowledge and personal understanding of the culture and their own and group members' experiences of migration. The information is presented from the representatives' viewpoint and not necessarily a comprehensive account of the ethnic groups' perceptions and experiences of migration and of community life.

4.4.3.1 Arabic speaking community

Migrants from Arabic backgrounds originate from a diversity of countries across the Arabic speaking world. In the Census 2001, 209,372 people in Australia indicated they were speaking Arabic at home, and in NSW, the corresponding number was 145,620. (Australian Bureau of Statistics 2002b). The Arabic speaking migrants in Australia

originate mainly from Lebanon. Other countries represented are Egypt, Syria, Iraq, Jordan, Palestine and countries in North Africa. Lebanese migration has been recorded since the late nineteenth century. The second wave came after the World War II and up to 1974, about 5,500 arrived in Australia during that period, mainly Christians, and they migrated due to the agricultural and economic recession in Lebanon. At that time, the Australian government recruited unskilled labour, due to labour shortage in Australia. If this group arrived due to economic reasons, the arrivals between 1967 and 1981 were initially due to humanitarian and refugee reasons. Over 15,000 arrived at that time and since then family reunion migration, have followed. Political conflicts, economic and social disruption in the Arabic speaking world have increased the inclination to emigrate and to find safer societies. The migrants who have not gained sufficient language and employment skills suitable for the Australian workforce have found it difficult to adjust to the Australian culture and lifestyle and to establish self-sufficient independent living conditions (interview with representative from the Arabic speaking community).

The Bankstown local government area has a large concentration of Arabic speaking people, they have settled in Bankstown itself, Condon Park, Greenacre, Punchbowl, Yagoona, and parts of Bass Hill. However, other local government areas of Greater Western Sydney have large concentrations of Arabic speaking people. Additionally, there are increasing Arabic concentrations in Lakemba, Wiley Park, Liverpool and the numbers are increasing in Campbelltown. The Sudanese Arabic speaking migrants are, however, more likely to settle in the Mt Druitt and the Blacktown areas.

4.4.3.2 Macedonian community

There are three different waves of Macedonian migrants to Australia and New South Wales. The first are mainly Aegean Macedonians, from the Aegean part in North Greece, and they initially moved before World War II to countries like Czechoslovakia, Hungary and Russia to escape the Greek government. This group included young children who sometimes came with only one relative or just one parent. They moved to Australia after World War II and are already well integrated or assimilated into the Australian culture and way of living. They are fluent in English and their children are more Australian than Macedonian.

The second wave around the 1960s included many Macedonians from rural areas in Macedonia, the former Yugoslavia. They migrated due to economic hardship and inability to survive within the agriculture sector. The current Macedonian industry sector had not the ability to employ them, thus the need to seek survival outside their home country. This group of migrants, initially without much education and without English language skills, had as their aim to come to Australia to work as much as they could, earn money, then go back to their home country, and build houses or businesses. As they did not have English language skills sufficient for customer related employment, they worked in factories and saved money for the return to the home country. However, the savings they brought home was enough to build a house but the money would be spent "in a week", so they came back and continue to live in Australia. This generation of Macedonians are very hard working people, they work two shifts in factories, and many of them work two shifts just in order to save more money. Their children were usually their interpreters in communication with doctors and government organisations. Many of them moved back, but many also returned to Australia, as they could not adjust to their

old country. This second group of migrants from agricultural backgrounds were disadvantaged mainly because they lacked fluency in the English language and sufficient education to gain employment in Australia. The group have had difficulties in adjusting to Australian society; they are in between two cultures, belonging neither in the Macedonian nor in the Australian society.

There appear to be two reasons why they did not learn English. One is they did not have time to learn English, because they worked in factories employing Macedonians and socialised within that community.

> Like if I know you are Macedonian and I work in a factory, in a shoe factory for example, and you are a new arrival I would say come and I can get you a job in my factory where I am employed so they supported each other and they didn't have much need to [learn English], … they could help each other, especially in getting jobs. On the other hand at that time there were no English classes for those migrants so that was the other thing … and later on when they became pensioners or older it was not good, they didn't really have the desire to do anything or they would say, now it's too late, they would rely on the children to help them with getting the information and their group of friends are mainly within the Macedonian community (Macedonian representative).

The third and newest wave of migrants came around 1985, they were highly educated Macedonians, who wanted a better life than they could find in Macedonia, and sought more opportunities in developed countries outside Macedonia. At that time, the Macedonian economy was poor and many Macedonians with an education preferred to live in countries that gave them more opportunities.

This third generation of Macedonian migrants, usually with good English skills and tertiary education, easily adjusted to Australian society. Concerning the labour force, this group was influenced by seasonal workforce conditions similar to every other Australian. Because they could both speak and read English, they could access newspapers and television. They adjusted to the new society without any difficulties. They have reached good positions, most of them, and they are able to help their children with schoolwork and to get the right information sought by them. This last group of Macedonian migrants have managed very well and adapted to the employment and life style of the Australian society.

However, as the second wave of Macedonian migrants experienced, it was much easier to migrate to Australia around the 1960s, Australia was a more open society and the government directly supported people to migrate to Australia. The third group were selected for immigration because of their education levels, qualifications and fluency in English. Additionally, they have encountered some problems with recognition of their qualifications in Australia. It was easier for occupation groups that were in demand at the time of migration, to enter than others. For example, IT industry qualifications were recognised, as were other engineers like civil engineers and architects. Medical doctors have to pass an exam, which is not unique for Australia, as many countries will assess foreign gained qualification through examinations. Some Macedonians have taken the medical exam, but others have entered other health related areas where their skills have been utilised. This group of Macedonians have relied on their education ability to gain new knowledge and they have fewer problems adjusting and finding meaningful employment (interview with representative from the Macedonian community).

The Macedonians are located in the St George area in Sydney and south west of the City of Bankstown, Yagoona, Liverpool, Cabramatta, and Fairfield. These areas and a large group of Macedonians in the Illawarra region are the main centres. Census 2001 shows that 71,994 people speak Macedonian at home in Australia, 30,658 of them live in New South Wales and 3,138 in the Bankstown local Government area (Australian Bureau of Statistics 2002b).

4.4.3.3 Vietnamese community

There have been several periods of Vietnamese migration to Australia. The number of Vietnamese speaking people living in Australia before the 1975s was approximately 1,000. The Vietnamese increased substantially in numbers during and especially after the Vietnam War. By 1979, the arrival of "boat people" increased the migration number. The first wave was between 1975 and 1979, with the second wave after 1979, migrants with mainly ethnic Chinese ancestry. In 1980, the annual Australian intake of Vietnamese refugees peaked at 14,000. The Australian Bureau of Statistics Census 2001 shows that 174,236 people indicate that they speak Vietnamese at home in Australia, the corresponding figure for New South Wales was 67,870 and for the Bankstown local government area 11,811 (Australian Bureau of Statistics 2002b).

The Vietnamese community is the second largest migrant group in the City of Bankstown. For example, the Indo-Chinese Association has nearly 400 members, most of them living in the Bankstown area. Before 1990, they were more spread out all over New South Wales, but they have since congregated around the Bankstown area and to the adjacent local government areas.

The Vietnamese groups in Bankstown work closely together to support each other and to alleviate isolation and loneliness. The active members of the Vietnamese community group range from 50 years to 90 years of age; they are mainly first generation migrants. They came as refugees, through refugee camps, 15 to 20 years ago, or were sponsored by family or relatives. Some are recent arrivals and have only been in Australia four or five years. Family reunion and parent sponsorships are continuing. The Bankstown Vietnamese community group is a mixture of people arriving during different periods, from the 70s to new arrivals having arrived only a few months ago (interview with representative from the Vietnamese community).

4.5   Employment Profile

The employment profile of Bankstown local government area is diverse with districts with very low unemployment rates and areas with relatively high unemployment rates and with a low percentage of people within the workforce. The official unemployment rate in Australia in early 2006 (February) is one of the lowest in the last 3 decades (5.2 per cent). The unemployment rate for New South Wales was 7.4 per cent while it was 7.9 per cent for the City of Bankstown, thus somewhat higher, but the variations within the local government areas are noticeable, ranging from 3.4 per cent to 19.8 per cent. Another

factor to acknowledge is the percentage of the adult population, 15 years and older who are in the paid work force. Over the last decade, Australia's labour force participation rate has increased from 60.8 per cent in 1979 to 63.7 per cent in 2002; it is especially the female labour force participation rate, which has increased, from 43.6 per cent to 55.5 per cent during this period (Australian Bureau of Statistics 2004b). The percentages of adults in the labour force within the City of Bankstown's districts range from 76.3 per cent to 38.2 per cent, thus being both higher and substantially lower than the Australian average percentage (Table 4.10) (Australian Bureau of Statistics Census 2001a).

Table 4.10   Employment status 2001 by statistical division in the City of Bankstown, people 15 years old and older

2001	Bankstown City-LGA		Bankstown	Bass Hill	Birrong-Regents Park	Chester Hill
Employment status	*Number*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Full time	*44, 158*	*62.9*	60.5	63.6	67.9	62.0
Part time	*17, 942*	*25.6*	21.4	25.5	22.4	26.4
Not stated	*2,511*	*3.6*	5.0	3.5	2.2	3.5
Total employed	*64,611*	*92.1*	86.9	92.6	92.5	91.9
Total unemployed looking for work	*5,559*	*7.9*	13.1	7.4	7.5	8.1
Total labour force	*70,170*	*100.0*	100.0	100.0	100.0	100.0
Total in labour force	*70,170*	*54.3*	*51.0*	*55.6*	*48.9*	*48.2*
Total not in labour force	*52,775*	*40.9*	41.4	40.6	39.5	47.1
Not stated	*6,210*	*4.8*	7.6	3.8	11.7	4.7
Total per cent		*100.0*	100.0	100.0	100.0	100.0
Total N		*129,155*	*19,658*	*5,748*	*2,471*	*8,321*

2001	Condell Park	Georges Hall	Greenacre-Mount Lewis	Milperra	Padstow-Padstow Heights	Panania-East Hill
Employment status	*Per cent*	*Per cent*	*Per cent*	Per cent	Per cent	Per cent
Full time	63.6	65.3	65.7	65.7	65.1	64.4
Part time	23.8	28.0	28.7	28.7	26.6	28.2
Not stated	4.3	2.4	2.0	2.0	3.2	2.9
Total employed	91.8	95.7	96.4	96.4	94.9	95.4
Total unemployed looking for work	*8.2*	*4.3*	*3.6*	3.6	5.1	4.6
Total labour force	100.0	100.0	100.0	100.0	100.0	100.0
Total in labour force	*54.3*	*66.1*	*76.3*	76.3	58.9	59.0
Total not in labour force	*41.2*	*32.0*	*22.3*	22.3	36.8	37.9
Not stated	4.5	2.0	1.4	1.4	4.3	3.1
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0
Total N	*7,314*	*6,504*	*15,838*	3,203	12,026	10,841

2001	Picnic Point	Punchbowl	Revesby-Revesby Heights	Sefton	Villawood	Yagoona
Employment status	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Full time	66.0	59.7	64.7	63.4	48.6	63.9
Part time	28.6	24.6	26.8	23.0	25.5	24.3
Not stated	1.9	4.5	2.8	2.9	6.0	3.4
Total employed	96.6	88.8	94.4	89.3	80.2	91.6
Total unemployed looking for work	*3.4*	*11.2*	*5.6*	*10.7*	*19.8*	*8.4*
Total labour force	100.0	100.0	100.0	100.0	100.0	100.0
Total in labour force	*65.4*	*49.2*	*55.2*	*54.0*	*38.7*	*51.3*
Total not in labour force	*31.6*	*46.4*	*40.8*	*42.9*	*55.2*	*43.4*
Not stated	3.0	4.3	4.0	3.1	6.1	5.2
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0
Total N	*4,241*	*5,039*	*10,250*	*3,655*	*2,538*	*11,622*

Source: Australian Bureau of Statistics (2001a) Census 2001

A high full-time employment rate, 65 per cent or more of the adult population, can be found in Birrong-Regents Park, Georges Hall, Greenacre-Mount Lewis, Milperra, Padstow-Padstow Heights and Picnic Point. High unemployment, 10 per cent and above, can be found in Bankstown, Punchbowl, Sefton and Villawood.

In Figure 4.2 is shown the labour force participation rate and the rate of unemployed people seeking work in the different districts within the City of Bankstown (summary of Table 4.10).

Source: Australian Bureau of Statistics (2001a) Census 2001
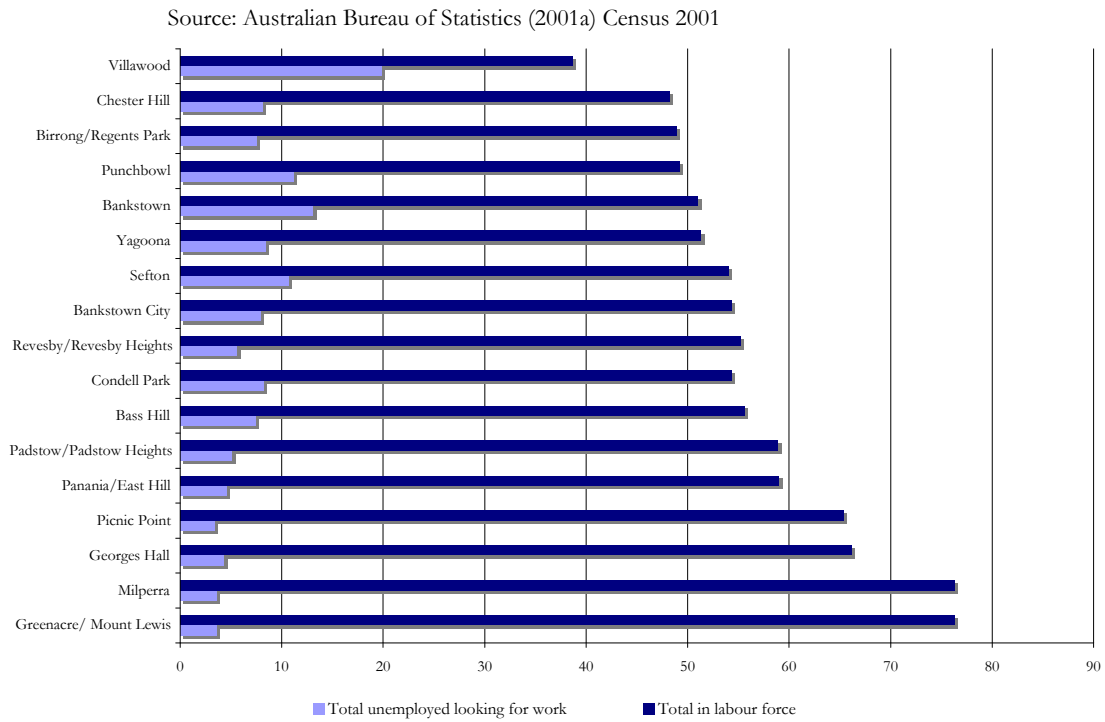
Figure 4.2   Labour force participation rate and the unemployment rate of people looking for work by statistical division - Bankstown local government area 2001, in per cent

Across the whole Bankstown local government area, approximately one third (32.3 per cent) of the residents are within the lowest national income quartile while less than one fifth (17.5 per cent) of the residents are in the highest quartile. Milperra has only a small proportion of its residents within the lowest income quartile (13.5 per cent) while Villawood has two thirds (61.9 per cent) (Table 4.11). It logically follows that Milperra has the highest percentage of residents in the highest income bracket (33.2 per cent) and the same trend showing Villawood with the lowest percentage in this bracket (5.6 per cent). This difference is to some degree explained by the large component of public housing estates situated in Villawood.

Table 4.11 Income quartile by statistical division, Bankstown local government area 2001, people 15 years old and older

2001	Bankstown City- LGA		Bankstown	Bass Hill	Birrong-Regents Park	Chester Hill
Income status	*N*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Lowest quartile	*15,006*	*32.3*	*35.5*	*35.2*	*33.3*	*37.9*
Third quartile	12,449	26.8	31.2	26.6	26.8	27.2
Second quartile	10,911	23.5	21.0	22.1	23.5	21.5
Highest quartile	*8,153*	*17.5*	*12.4*	*16.1*	*17.5*	*13.4*
Total per cent		100.0	100.0	100.0	100.0	100.0
Total N	*46,519*	*129,155*	*19,658*	*5,748*	*2,471*	*8,321*

2001	Condell Park	Georges Hall	Greenacre-Mount Lewis	Milperra	Padstow-Padstow Heights	Panania-East Hill
Income status	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Lowest quartile	*29.7*	*18.5*	*34.5*	*13.5*	*29.3*	*31.4*
Third quartile	27.7	25.6	29.7	19.8	23.8	24.0
Second quartile	22.9	28.7	22.4	33.4	24.8	24.3
Highest quartile	*19.6*	*27.2*	*13.4*	*33.2*	*22.2*	*20.3*
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0
Total N	*7,314*	*6,504*	*15,838*	*3,203*	*12,026*	*10,841*

2001	Picnic Point	Punchbowl	Revesby-Revesby Heights	Sefton	Villawood	Yagoona
Income status	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Lowest quartile	*21.1*	*31.0*	*33.2*	*34.7*	*61.9*	*33.7*
Third quartile	19.0	29.6	25.1	27.0	21.6	27.7
Second quartile	28.8	24.7	23.9	22.7	11.0	23.6
Highest quartile	*31.1*	*14.7*	*17.9*	*15.6*	*5.6*	*15.1*
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0
Total N	*4,241*	*5,039*	*10,250*	*3,655*	*2,538*	*11,622*

Source: Australian Bureau of Statistics (2001a) Census 2001

In Figure 4.3 is presented the lowest and highest quartile income levels of the statistical district within the local government of area of Bankstown (summary of Table 4.11).
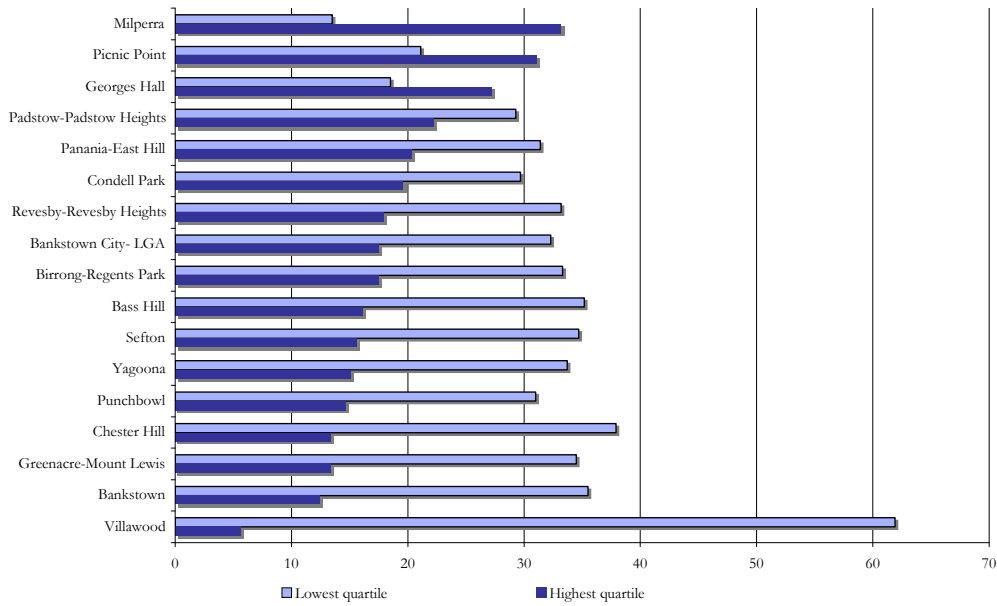
Source: Australian Bureau of Statistics (2001a) Census 2001

Figure 4.3   Proportion of population in highest and lowest income quartiles by statistical division in the City of Bankstown

The Tables and the Figures illustrate the diversity that exists within the local government area of Bankstown, with affluent areas with high employment rate and areas where people are struggling with unemployment and low income levels, thus marginalising not only the residents but also the residential areas; high unemployment rates being the main predictor of social exclusion (Kronauer 1998; Room 1995).

4.5.1   Employment issues

To gain employment, basic language knowledge, appropriate skills and local knowledge are essential criteria. Local knowledge is gained through being part of the local community and the wider society, to understand community services, especially the manner in which service interactions are undertaken, and what is required to gain and to keep the employment. As discussed before, language skills are important for paid employment, particularly where contact with customers and reading of instructions are involved. However, to gain sufficient language skills in English can be difficult for people due to education level, differences between language groups, grammar and pronunciation.

For employment areas that need local knowledge, language skills, specific knowledge and professional certification, such as being a plumber, roofer or an electrician, there is a requirement for local certification which is difficult to achieve outside the country as each country will have different regulations. A fully qualified tradesman in Vietnam might not have the skills and knowledge necessary for Australian conditions, skills that are difficult to gain without apprenticeship training. There is also the situation when the corresponding employment areas do not exist in Australia.

To have overseas qualification accepted can be more or less complicated. The classic example is where medical qualifications are not accepted unless the person undertakes supplementary studies and an assessment exam in Australia. To embark on further education and training is not feasible for everyone, thus some people with highly specialised qualifications, which gained them entrance into Australia, will drive taxis and work in factories; others become disillusioned and refuse to seek other employment than within their profession, where their well being becomes highly affected by the situation and where their dreams of a prosperous future are shattered.

This will not only have an impact on the financial situation in the family but also on family relationships, particularly among those whose culture emphasises a male breadwinner role. A further difficulty is if the women gain employment and independence, but not the partner, thus opening the possibilities for cultural clashes. In the situations, where male and female migrants' education, qualifications and skills are not recognised their ability to contribute to the prosperity of the family and the society are hampered and their self-esteem and confidence are challenged.

4.6 Work Commuting in the City of Bankstown

The City of Bankstown attracts employees from neighbouring local government areas and from further away as well as the City of Bankstown residents commuting to the City and other areas for work. The diversity of the City of Bankstown's employment structure is a major attraction for the adjacent local government areas. The Census 2001 residence and workplace data show that 31.3 per cent (19,232 workers) of the people working in the local government area live within the area, and over two thirds of the employees reside elsewhere (68.5 per cent; 41,885 workers). The City of Bankstown attracts a high proportion of its employees from Liverpool, Fairfield and Sutherland Shire (Table 4.12).

Table 4.12   Local government areas of residence for employees working in the City of Bankstown, 2001

Local Government Area (LGA)	Number	Per cent
Bankstown (C)	19,232	31.5
Liverpool (C)	5,136	8.4
Fairfield (C)	4,263	7.0
Sutherland Shire (A)	4,056	6.6
Campbelltown (C)	3,877	6.3
Canterbury (C)	2,956	4.8
Blacktown (C)	2,013	3.3
Hurstville (C)	1,605	2.6
Parramatta (C)	1,580	2.6
Penrith (C)	1,294	2.1
Other areas	15,105	24.7
Total workers in the City of Bankstown	*61,117*	*100.0*

Note: Table totals may not equate with other similar tables due to randomisation of small numbers. Further, percentages may not total to 100 due to rounding.
Source: Australian Bureau of Statistics (2001a), Journey to work, unpublished data.

The residential areas in Greater Western Sydney (Auburn, Fairfield, Bankstown, Hawkesbury, Baulkham Hills, Holroyd, Blacktown, Liverpool, Blue Mountains, Parramatta, Camden, Penrith, and Campbelltown) are feeding the labour market needs of the City of Bankstown (the travelling pattern into the City of Bankstown is graphically

presented in Figure 4.3). The low population density within the Greater Western Sydney area will influence the public transport service network and make it difficult for people to fully utilise the available public transport system.
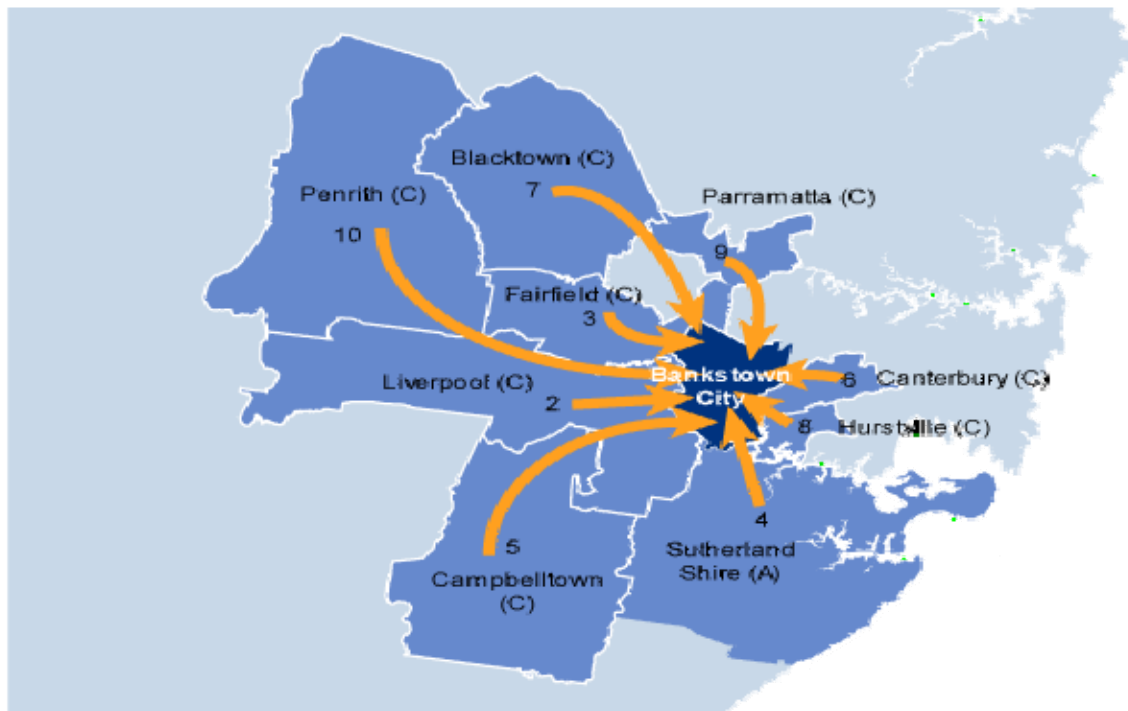
Figure 4.4   Map of top 10 residential locations for the City of Bankstown's workers, 2001 (Copyright © i.d 2004)

The lack of feasible public transport makes it necessary for many of the workers to travel to work by private car. Furthermore, the population expansion of the Greater Western Sydney area beyond the existing rail and bus routes makes private transport the preferred, and maybe the only available option to travel to and from work. Table 4.13 shows the travel mode to and from work in the City of Bankstown. The work commuting figures highlight the high reliance on private cars. A marginal increase in car use can be seen between the years 1996 and 2001, while public transport usage has slightly decreased.

Table 4.13   Travel mode to work in the City of Bankstown in 2001 and 1996 in number and per cent

Travel to work (incl. multi-mode journeys)	2001			1996		
	Number	*Per cent*	*WSROC²⁾Region, per cent*	*Number*	*Per cent*	*WSROC²⁾ Region, per cent*
Car - as driver	36,802	58.0	58.9	36,093	57.9	58.1
Car - as passenger	4,371	6.9	6.6	4,403	7.1	7.2
Motorbike	161	0.3	0.4	225	0.4	0.5
Truck	1,504	2.4	2.3	--	--	--
Taxi	197	0.3	0.2	173	0.3	0.2
Train	8,728	13.7	10.6	8,763	14.1	12.1
Bus	944	1.5	1.9	1,178	1.9	1.8
Tram or Ferry	10	0.0	0.0	13	0.0	0.0
Bicycle	232	0.4	0.4	299	0.5	0.5
Walked only	1,437	2.3	2.5	1,595	2.6	2.6
Other	693	1.1	1.1	1,138	1.8	2.0
Worked at home	1,581	2.5	3.6	1,653	2.7	3.6
Did not go to work	5,423	8.5	9.5	5,472	8.8	9.6
Not stated	1,419	2.2	2.0	1,306	2.1	1.9
Total	*63,502*	*100.0*	*100.0*	*62,311*	*100.0*	*100.0*

NOTE: Table totals may not equate with other similar tables due to randomisation of small numbers. Please refer to the specific data notes for more information.
Source: Australian Bureau of Statistics (2001a) Census of Population and Housing, 1996 and 2001a

The travel data highlights the need for a workable car, which is an extra cost for people, unaffordable for some, while at the same time being for many a necessity to maintain employment. Table 4.1 described how residents in the City of Bankstown travelled to and from work with private cars being the main transport mean used.

4.7   *Conclusion*

This section has covered the community profile of the City of Bankstown, the demographic, socio-economic, employment structures and mode of transport to work. The presentation has highlighted the diversity in socio-economic standard and employment levels between different parts of the local government area, from very affluent districts with high employment, but also districts struggling with high unemployment and extensive need of community support. The differences between Picnic Point and Milperra on the one hand, and Villawood and Punchbowl on the other are striking.

The Bankstown local government area has a high proportion of residents from a non-English speaking background, which contributes to a multicultural community milieu. Residents who have not gained fluency in English, or gained acceptance of their qualifications and skills will have difficulties in gaining suitable employment without local training. Being part of the labour market brings social and financial security as well as community social inclusion, thus essential for the community's and its residents' well being.

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²⁾ WSROC local government areas are Auburn, Bankstown City, Baulkham Hills Shire, Blacktown City Blue, Mountains City, Fairfield City, Hawkesbury City, Holroyd City, Liverpool City, Parramatta City, and Penrith City

The following chapter, Chapter V, concentrates on the social environment of the City of Bankstown and the Greater Western Sydney area.

CHAPTER V   COMMUNITY SOCIAL ENVIRONMENT

5.1   Introduction

A community is a composite interrelated mixture of institutions, social capital building structures and strategies, social network systems, social cohesion mechanisms, a market place for diverse community issues: political, economic, planning, cultural, and social cooperation and conflicts. Low geographical mobility creates the basis for community social capital and community cohesion. The City of Bankstown is a diverse community with a vibrant population mixture and a variety of employment opportunities. The multicultural residential mixture is reflected through diversity in shops, restaurants, grocery produce, services and organisations. This diversity creates cultural and social benefits but it also produces demands for flexibility and adjustment in people's attitudes towards each other, service delivery and support networks.

This section describes two local community clubs as representatives of traditional Australian leisure activities. Sports activities are ingrained in the Australian culture and local clubs represent a leisure and entertainment culture that is unique to Australian society, clubs that are started by community members interested in sports or representing a section of the community, professionally or culturally, who would like a place for enjoyment and social networking. Membership in Australian local clubs is not exclusive and restricted to well-off residents, but open for everyone, charging only very small membership fees. Although there are exclusive clubs in Australia, this is not a characteristic of local sports, returned service league clubs (RSL) or workers clubs. The Australian club culture might be foreign to many migrants. The leisure construct is a relative new phenomenon that in the beginning was restricted to the middle and upper classes (Stebbins 2001; Rojek 1985; 2000). For the working class, leisure time would compete with work time and thus was unaffordable for many. To have a designated time for leisure is not a universal provision and in a number of societies, leisure time is considered a waste of time and a luxury out of reach for the working class.

Gambling is well established in the Australian leisure culture and gambling activities are used in this research as an example of a leisure pursuit undertaken in the local community. Gambling is legal, and within the Australian culture, it is publicly displayed and promoted. The Australian acceptance of gambling activities can be in contrast to other cultures where gambling is not sanctioned by the government or by the religious culture of the society. This is not excluding gambling from taking place in an unofficial or an illegal way, but the gambling activities are likely to be restricted to people with the financial means, be limited to males, and undertaken at "secret" locations. The Arabic speaking, Macedonian and the Vietnamese cultures are presented in some detail to give a picture of how different cultures are adapting or not adapting to the Australian leisure culture. Within the City of Bankstown, several community support and health organisations are catering for the residents in the community. Examples are, among

others, Multicultural Health, Salvation Army, Wesley Mission, Arab Council Australia, and Multicultural Problem Gambling Services New South Wales.

5.1.1   Leisure situation

The extent of the recreational and sports possibilities is diverse in the City of Bankstown. There are both structured activities, single and team based sports pursuits, and facilities for unstructured activities such as walking tracks, parks, bicycle track and golf courses. Local sports clubs and organisations are involved in a huge variety of community recreational activities. They arrange and give support to sports activities from the early stage of pre-school age football to national competitions.

A pathway for people wanting to learn about community life, to establish social networks and to be involved in what is happening in the local community is to participate in sports and leisure activities through children's involvement in school and after school sports, to volunteer and support local sports teams. For new national or international residents with school age children there are natural social contact opportunities through the school environment and through sports and recreational activities in the community. For newcomers the natural communication networks developed through involvement with school activities or through workplace contacts are important pathways to learn about and be involved in the local community and to develop social networks.

If Australian born residents are very comfortable with the sports and leisure situation, the situation can be more difficult for people not used to the Australian sports culture, and where the natural contact points are not utilised or are unavailable, which can be the case for a single person and families without school age children. Sports and recreational activities are natural community entrance points and it can be difficult to create these local contacts for people who are unfamiliar with the cultural milieu. It is often through children that parents become involved or through special interests or hobbies. Even if the available leisure activities are not familiar, it is possible to take up new sports and leisure pursuits and in that way enjoy what the community has to offer.

However, Australian sports and recreational culture can be difficult to understand if it is foreign from the person's own experiences. It can also be difficult for parents unfamiliar with junior sports and extra school curricula activities, especially if the language skills are insufficient to read and understand the information, or work commitments make it difficult to engage with the school or the community.

5.1.2   Community affiliation

Community involvement and participation in community festivals are other possible entry points to connect with the local community, to learn about and share the benefits of community belonging. Depending on the nature of the festival, an Australian or multicultural theme, broadmindedness and an inclusive approach benefit the whole community. This means that everyone will need to adjust.

People are different, some people are more community and organisation oriented than others, some people like to volunteer for sports activities and physical recreational pursuits, and join organisations or community groups. A lack of interest in involvement with the local community in a "hands on" manner, by choice or not, can influence especially retired people's level of isolation if other social network systems are not available.

Even if the new country's culture is different, it helps a person's adjustment to gain certain knowledge and understanding of other cultures; this goes both ways for Australians to understand foreign cultures and for migrants to gain knowledge of Australian life styles and cultures. To understand how the community, the society, and the cultural milieu interrelate can enhance people's settling in process. Natural communication milieux are the school and the work environment. People outside these communication environments such as retired people and adults outside the labour market will have more difficulties to socially affiliate with the community environment. These issues have especially been reflected in the interviews with representatives from migrant groups in Bankstown.

The interviews with representatives from community clubs and community support organisations in the City of Bankstown are presented in a paraphrased narrative manner and with direct quotes, where the quotes describe attitudes and issues in the most precise way. The spokespersons interviewed represent different local organisations, they give their professional views about the organisation, but they also represent the local community and share their personal experiences of working in the Bankstown local government area. Additionally, for some the experiences also include being a long time resident in Western Sydney. All the people interviewed are referred to as representative of their organisation independently of their positions. The interviews were tape recorded and transcribed. They were all asked questions about their organisation, leisure activities, especially gaming, and their services and the organisation's future role in the local community.

5.2   Local Clubs' Role in the Community

Community clubs are often established around a community need to support a local community issue or cause, such as creating a meeting place for working people, or a place where local sports activities can come together; 'groups of people having a common interest who have bonded together to pursue or promote that interest' (Registered Clubs Association of NSW 1999: 5). The clubs are based on personal membership, all visitors within a five kilometre radius need to be members of the club to visit the club, while people living further away can visit without being members, but need to register as a visitor. The clubs are focused on locally derived interests and clubs aim to service local leisure and entertainment interests. Approximately 88 per cent (1,375 in 2004) of the clubs in New South Wales are registered with Clubs NSW. The most common type of clubs registered in NSW are bowling clubs (32 per cent), Returned Services League of Australia (RSL) and ex-servicemen's clubs (25 per cent) and golf clubs (3 per cent). There have only been minor changes since 1999, the decrease being in bowling clubs (4 per cent) (The Allen Consulting Group 2004: 7). The membership base in 2004 is in the range of 4.8 million. Clubs have between 6 and 110,351 members, with 75 per cent of the

clubs having 6,250 members or less (The Allen Consulting Group 2004: 8). People can be members of more than one club at the same time and it is common that people are members of several clubs as the benefits outweigh the cost of the membership fee.

Despite the diversity of clubs in NSW, they are likely to be voluntary, non-profit organisations established by committed people who pursued a common cause for the establishment of the club; common interests being sports, returned services affiliation, occupational affiliation, social, ethnic, religious, or other community interest (Registered Clubs Association of NSW 1994).

A common feature of most clubs is the presence of gaming machines. The NSW clubs retained their monopoly on gaming machines up until 1976 and in NSW on electronic gaming machines up to 1995. In April 1997, the hotels in NSW were allowed to have a limited number of electronic gaming machines, while the hotels had been allowed since 1984 to have a limited number of "amusement devices" which is a form of gaming machines. Still the registered clubs in NSW are the dominating venues for electronic gaming machines or poker machines.

The club revenues come largely from electronic gaming machines, other gambling activities such as Keno, food and bar services. Membership fees and ancillary business activities make up the rest. The revenue in 2003 was approximately $4.6 billion, which is an increase since 1999 with 4.2 per cent per annum. Thirty-eight per cent of the clubs with gaming facilities earn more than one million each in gaming revenue (The Allen Consulting Group 2004: 32). The contribution to the local community, by NSW clubs is estimated to be $1.8 billion per year (including the club movement's cash support, in-kind support and total taxation paid) (The Allen Consulting Group 2004: 56).

Larger clubs with electronic gaming machines are required to support local activities to gain tax concessions. Local committees define the local needs based around the community's development support expenditure model (CDSE) and derived from funding priorities identified in the local government area.

> The Community Development and Support Expenditure (CDSE) Scheme is designed to ensure that larger registered clubs in NSW contribute to the provision of front-line services to their local communities; and to ensure that the disadvantaged in the community are better positioned to benefit from the substantial contributions made by those clubs.

> The Gaming Machine Tax Act 2001 outlines the legislative arrangements for the granting of a rebate of gaming machine tax levied on registered clubs. Under the Act, a tax rebate is made available to registered clubs of up to 1.5% of their gaming machine profits over $1 million, provided that the Liquor Administration Board (LAB) is satisfied that an equivalent amount has been applied to expenditure on community development and support
> …
> In the Act, a distinction is made between two classes of expenditure:

> *Category 1*   expenditure on specific community welfare and social services, community development, community health services and employment assistance activities;

Category 2   expenditure on other community development and support services.

To qualify for the CDSE liability, clubs must contribute at least 0.75% to Category 1 purposes, with the remainder allocated to Category 2 purposes. Category 1 expenditure in excess of 0.75% may be used to cover shortfalls in Category 2, but the reverse does not apply (NSW Department of Gaming and Racing, Gaming 2004: 1).

In the following section two examples of local clubs will be discussed, Revesby Workers Club and Bankstown Sports Club. The Bankstown Sports club is centred on the traditional Australian leisure culture, team sports. The club was established with the aim of supporting local sports interests, while the Revesby Workers Club had a broader aim to support the community, not excluding sports support, but having a wider focus on supporting workers in the community, their diverse leisure and recreational pursuits such as fishing and gardening clubs. Both clubs provide broad entertainment activities, live entertainment, and cater for conferences and private functions. The activities are largely financed by gaming income, especially electronic gaming machine profits. The first setback in reliance on gambling income occurred when the clubs' monopoly on electronic gaming machines was broken in 1997. The second setback took place when the tax on gambling profit was increased in 2003. However, in 2006 the "2003 gambling tax" was reduced thus, the prosperity of the clubs was enhanced again.

5.2.1   *Revesby Workers Club*

5.2.1.1 Background

Revesby Workers Club was established in 1963; originally by a group of likeminded people, working class people who were able to secure land and with various fundraising initiatives built a small clubhouse, and from that small beginning it has grown to a multimillion dollar business. The club has approximately 32,000 members and 350 staff. The club is geographically located in three places, the Revesby Workers Club is the main club, there is also a small bowling club in Panania, and a workers club in Mooney Mooney on the Hawkesbury River.

According to the Revesby Workers Club representative, uncertainty in the financial market, competition from hotels, and the increase in taxation on gambling profits, have made it unfeasible for smaller clubs to "stand alone" thus amalgamation is in progress. Larger clubs look at smaller clubs that are not trading at a sustainable level and are going into insolvency. The representative notes that small to medium sized clubs cannot afford elaborate renovations and compete with larger clubs' facilities, thus their long term future is perceived as bleak. These clubs are offered amalgamation to keep them trading and become more financially viable. The small to medium sized clubs cannot afford elaborate renovations and compete with larger clubs' facilities thus their long term future is perceived as bleak. These clubs are offered amalgamation to keep them trading and become more financially viable. The amalgamation approach is a diversifying strategy, which aims to strengthen the main club's viability. The amalgamation strategies have been in progress since the middle of the 1980s. There is a perception that the club

industry is declining, however the industry has shown a slight increase in the number of clubs in NSW and a 22 per cent increase in memberships since 1999 (The Allen Consulting Group 2004: 7). There are concerns within the hospitality industry of diminishing income streams, as expressed by the representative of Revesby Workers Club, due to an anticipated slowdown in the economy, increased gaming taxes, health issues for staff and reduced patronage with the 2007 introduction of laws prohibiting smoking in enclosed areas; gaming areas are often enclosed areas with no windows. It is of major disquiet among club owners that hotels were allowed to install gaming facilities, thus eroding the local clubs' funding source. It was stressed that hotels are not community focused and non-profit entities as the clubs, which have their base and commitment grounded in the local community through their community philosophy to support community activities, especially sports and recreational events, while hotels have a commercial focus. However, both clubs and hotels are million dollar businesses with the aim to be highly profitable.

Competition between clubs can be considerable. The Revesby Workers Club has spent $45 million in the past 8 years on renovations and extensions and they have still more upgrading to undertake, to feel that they satisfy the members' expectations. The focus for the coming years is to diversify and to provide associated services and facilities outside the basic gaming and entertainment fields. In the next five years, the Club will create further businesses within the club to increase the cash flow and increase the number of people that utilise club facilities, through extending the customer base with non-club traditional leisure activities such as fitness and recreational activities for all age groups and sections of the community. Behind the strategy to diversify is the notion that the gambling income will be eroded in the future because of the increase in gaming taxation. However, the electronic gaming machine taxation of 2003 was revised in early 2006, which led to a lower taxation schedule and higher thresholds for gambling profits, thus not eroding the profitability as expected.

Club activities include public health promotion through the health club concept, the Health Maker Fitness Centre, which has been in existence for the last nine years. The fitness centre gives a high return on a monthly basis and is very popular. The centre was awarded the Bankstown City 2003 fitness centre of the year first prize. Membership surveys are undertaken to explore future activities and services and the health area is one area where demand outstrips supply. The present fitness centre has a "boutique" style format, which is seen as feasible to expand. The expansion would include a swimming pool, additional health facilities and services such as a learn to swim program for children, rehabilitation facilities for older people and accident victims, water aerobics, and construction of a larger gym with different types of programming rooms for special fitness activities; fitness rooms easily adjustable to members' requirements to maintain a good health regime. According to the club representative, the feasible areas to develop are in diverse health and fitness programs including Pilates, yoga and supporting activities. Furthermore, activities that make it possible without much investment to adjust to new trends, health science, and popular movements in healthy living, with the aim to increase the membership base for the health centre from 3,000 to 8,000.

The present fitness centre is open to junior members from about 12 years of age. Local schools utilise the club facilities and bring in teenagers under the teachers' guidance to use the health club. The students come in during the day and use the facilities. The students only pay a user fee and need not to be regular members of the club. Furthermore, the students are mostly under 18 years of age, which is the cut off age for

club membership. The underage students cannot access the gambling areas and do not need to walk through the club to enter the fitness centre. However, an early introduction of young people to what local clubs can offer them, is one way community clubs can create an enticing environment to introduce the club concept and its activities to a broader and younger clientele, who the club hopes will become regular members when they turn 18 years of age.

The Revesby Workers Club's original philosophy was to make it possible for working class families to experience a holiday away from home. The club has a number of holiday units on the coast along NSW, which it offers to members and their families at a much cheaper rate than would be possible on the private rental market. These holiday units are very popular and during the school holidays, there is a ballot arranged among the applicants, due to extensive demand. Self-contained units in a Caravan Park would normally cost about $2,500 for the Christmas week while through the club the charge is about $225 for the week. Thus, the workers' club roots and its philosophy to care for the workers and their families and give them a chance to have an affordable family holiday are still adhered to even if the business focus is very well entrenched in the running of the club today.

The club provides other services and functions such as a hairdressing salon, which is leased by an external operator. The operator has been with the club for nine years and has been quite successful. An external operator also leases the travel agency, while the club runs the bottle shop and the childminding service. The childminding is limited to a two hour stay for the children under supervision of a childcare worker. This is to make it possible for parents to use the health club, have lunch, dinner, and/or gamble with the children safely looked after. The fee is about two dollars for the childminding service.

The main club covers 18,000 square metres; there is a range of restaurants, gaming areas and lounge areas. The club can cater for conferences with up to 1,200 participants, and sometimes has two weddings at the same time. At Panania, the club has bowling greens and netball courts and runs soccer fields in association with the local council. At Mooney Mooney they have another bowling green and there is a wharf that the Royal Volunteer Coastal Patrol uses on the Hawkesbury River. The patrol leases the land for a dollar per year, which includes the land and the headquarters. The Revesby Workers Club has a very large fishing club and last year they acquired land and a wharf, which is open to both club members and to community residents. These facilities will be further upgraded in the coming years.

5.2.1.2 Community involvement

Community clubs are created by community initiatives and even if they grow extensively, the local support is an essential base for their activities and their future viability. The constant upgrading and revitalisation of facilities and activities are undertaken to meet members' requests and to maintain their competitiveness in the local community. In the case of the Revesby Workers Club, they have contact with and active involvement in many of the annual and special community events and functions. The club is especially engaged in sports activities at the school age level. The club runs 32 different sporting and social activities by themselves, and subsidises community activities both directly and indirectly through free room hire, discounting of meals and facilities. It gives cash

contributions to various community based groups. The local focus is the backbone of all the club's different activities according to the Revesby Workers Club representative. The core activities from the founding days, golf and fishing, are still core activities and from these core activities the club has grown to include a very large netball and cricket fraternity, soccer and non-sports-focused activities such as a garden club, dominos, indoor bowls, underwater and deepwater fishing. The scope of the activities is inclusive for all ages, from school aged children to retirees.

The club caters for a range of sporting levels where they aim to include the whole age and skill spectrum, from a junior side and up through the different age groups. One example is the range of netball teams the club supports, from junior up to adult mixed teams. The Revesby Workers Club tries to have a junior sporting team in each sporting field or area, thus making a natural transition for sports interested children to grow with the club philosophy. Last year the Revesby Workers Club started subsidising junior rugby league for the Canterbury district, under the auspices of Canterbury Bulldogs. The club now sponsors junior rugby league in all the local schools. This is their second year of sponsorships, the sponsorships going directly to the Canterbury Leagues Club Committee. The Revesby Workers Club allocates funds to each of the schools' rugby league teams. To be involved at this all encompassing level is seen by the club representative as a major achievement for the club because the parents see and experience the club's role in supporting their junior teams; rugby league, netball and soccer being their three largest sports. The club also donates on an annual basis to 24 local schools with sizeable cash donations each year. The donations support the schools' activities, such as their libraries or computer programs. Revesby Workers Club also provides a room free of charge for presentation events and subsidise meals and beverages for school functions. As emphasised by the club representative, Revesby Workers Club has a strong focus on investing in the community, families and children.

5.2.1.3 Gambling

As noted above, gambling has traditionally been the main source of income for local community clubs, especially the larger clubs. Gaming is a profitable sector of the clubs' activities; however, there are general concerns that the profitability will be eroded with increased government taxation. The majority of sports and community clubs are non-profit organisations where all profit is transferred back into the clubs' undertakings. The clubs' activities and facilities are heavily subsidised through the gaming income, the principal idea being that the gaming profit filters through to the members, to the community, and through the various community support programs and sporting bodies.

The Revesby Workers Club has approximately 450 electronic gaming machines or poker machines. Even if gambling is considered an ancillary activity by the club, the gambling income is in reality the main source of funding for the club and the main financial support base for the club's sports, leisure, community and social activities. Without the profitable gaming facilities, other services and club activities would need to charge higher membership and usage fees.

The clubs in NSW are strongly opposed to the state government's increase in the gaming taxation and the smoking legislation which is coming into force in full in 2007, both seen as threatening the viability of the community clubs' future. These changes are perceived

as further eroding the profit levels and create an unsustainable future, thus clubs' urgency in diversifying their income streams. The Revesby Workers Club representative notes that the club creates an annual surplus of about $2 million, which is reinvested.

5.2.1.4 Members

The Revesby Workers Club membership has increased over the last five years and according to the club representative, the reason is that the club is offering more facilities and services, thus being more attractive to a diverse membership base. The club representative sees membership as being unrelated to members' employment or unemployment status, but rather more related to what the club has to offer. The philosophy is that the more activities and diversity in activities the club provides the more people are attracted to the club.

The perception that people have more leisure time in the 21st century is perhaps misconstrued, because leisure time has become eroded with a higher proportion of the population employed and many people working longer hours. However, Australia has for some time experienced a stable social, economic and political state of affairs, which has made people more confident in the economy, their employment circumstances and their spending power, thus utilising local community recreational and leisure activities.

The Revesby Workers Club representative, who started at the club 14 years ago, at a time of recession, thinks that good quality clubs provide value for money no matter what the state of the economy is as its membership base has increased during recessions. Members found they had limited money to spend and they found clubs to be good value for money; perhaps they could afford to go to a restaurant once a month, but they could come to the club three or four times for the same expenditure.

> The club visit got them out of the house. It did not have to be gambling; they could have a few drinks, go to the health club, use the facilities of the club or the sporting facilities, rather than be at home (Revesby Workers Club representative).

The club representative has found that even during the toughest times for the club industry, the good clubs always seem to trade quite well. To be a member of a club is like being a shareholder. It is in the members' interest to financially support the club, because what the club can do for their members is dependent on a stable membership base. As the membership fee is low, fifteen dollars annually and ten dollars for pensioners, it is not a real barrier to join a local community club.

The club management does not know the proportion of members who are unemployed, unless the member asks for assistance. Few people would write on their membership application form that they are unemployed. Once a person joins the club, the club management is only advised about a member's change of name or address, but employment status would not be revealed. The club commissions demographic studies of the area, which give information about the number of white collar and blue collar employment, pensioners, and children. The information is restricted to quantitative information and the studies do not record whether a member has become employed, unemployed or retired. Furthermore, the club does not record its 32,000 members' visiting patterns, thus not registering any individual change in club patronage.

One suggestion by the Revesby Workers Club representative is that if a person is unemployed and lives locally then he or she would tend to use the club more. They may want to use one of the club's free facilities, or discounted services like the hairdresser. The hairdresser salon gives a competitive and better value for its services which makes it more feasible to come to the club to use these services rather than paying a higher rate elsewhere. Furthermore, people come to the club for medium to budget priced meals. The club focuses on the family and caters for children with both special activities and dinner menus to make it easier for parents and more fun for the children. The arrangement at the club makes it easier for the parents to bring their children to the club, to have a low expenditure family outing at the club, rather than being at home watching television.

The club presents a diverse entertainment program for different age groups and interests, such as the Wiggles, "Hi Five", and Australian idol competitions for children, young people and adults. The entrance fee to club entertainment is much cheaper compared to going into town, city or to the Entertainment Centre in the City, where transport cost and time would be added. The clubs are seen as viable entertainment providers for families; from this scenario clubs become attractive and feasible local community recreational centres.

Financial hardship can happen to anyone, independently of excessive gambling. By law, a club cannot give personal loans to members. Twenty years ago or more, when a family was struggling, the club could give food vouchers; provide meat and vegetables to help the family. However, this has changed. Revesby Workers Club had previously a welfare officer working on a voluntary basis helping members who experience financial or other problems. In the early days, the club was supportive of those families that came upon hard times, and helped through their welfare officers. The club was quite active supporting members 20 to 30 years ago, but since then, the club has changed towards a more commercial focus and does no longer provide these kinds of services. According to the club representative, it is very difficult to find people to volunteer these days without financial compensation. The club still has a welfare officer, who mainly attends members' funerals and visits members in hospital. The club is getting to the point where they have to employ someone to undertake the welfare support function; the time has passed when they can rely on volunteers.

> I think people's time is not as generous, in their personal time as it was years ago and I think people want something for something, or they won't do anything. We can look at a large organisation like this, … they think why should I do something for nothing where they could afford to pay … I think most people think positively about donating time but when it comes to the crunch to do it on a regular basis they don't have the time (Revesby Workers Club representative).

The Revesby Workers Club is not a small family club any longer: the membership is so large and diverse that the things that were set up by members forty years ago are not seen as important any longer. The club representative has been involved in the club for a long time and seen a change in people's attitudes. Many of the older members have retired, moved away from the area or died. People are more mobile and they are members of several clubs, thus coming less often to a single club. People want variety, whereas before members were frequenting the club on a regular basis.

The average member of Revesby Workers Club today is approximately between 45 and 50 years of age. There has been a change in the socio-economic profile of the members. When the club started in the sixties members were all blue collar workers while today the average member is a white collar worker. The club has probably equal numbers of male and female members. They have a large junior membership mainly through the health club. There is a noticeable trend that even if people move outside the five kilometre radius they keep their membership active and the club has a sizeable group of members living within a five and ten kilometre radius from the club. Membership can be renewed every 12 months or members can opt to have a five year membership. There is also the option of membership on a perpetual basis where the member pays an initial higher fee but gains membership for life. About 10 per cent of their members do not renew their membership on an annual basis. They have a mortality fund from which the club pays $200 to the deceased member's family after five years membership. The membership is aging. There are members who continue to pay for their membership, and keep the membership going, independently of how often they frequent the club, perhaps to receive assistance with their funeral expenses.

Acceptance of membership in the club is not automatic as people are refused membership quite often. The size of the organisation makes it essential to have house rules and under Revesby Workers Club's articles of association there are various rules that their members must abide by, usually it is good behaviour, responsible consumption of alcohol and responsible gaming practices. Members who contravene those guidelines are suspended from using the club for a maximum of up to one month. After that, they can appear before a committee made up of three directors and the CEO. The suspended member is advised in writing about the article they have broken, they are also reminded about what behaviour constitutes the standard at the club. The member is allowed to appear before the committee handling suspensions to give their side of the story. The club runs on a natural justice principle, the suspended member has the right to prove to the committee why they should not be suspended, if they have been unfairly treated or if they are responsible for disregarding or breaking the club rules. There is a range of suspension options and members can be expelled if they break any of the club's conditions of membership. The club committee meets on a monthly basis and they have on average about four to five people each month before the committee. Approximately 30 per cent of the members who have been suspended might turn up to the meeting and present their case. They can argue their case; put forward an argument as to why they feel unjustly treated or deny they have committed the offence. The committee will decide what sort of retribution should be imposed, or if the member might have a return of their membership entitlements. If the member feels the committee has unfairly treated them, they have the right of appeal and go to the full Board of Directors for a full appeals process. Revesby Workers Club follows prudent procedures where a written report and CTV video camera evidence are presented. Annually, about 25 to 30 members will not have their membership returned after a suspension period, or 0.094 per cent of the membership.

The representative for the Revesby Workers Club notes that with activities that involve serving alcohol to people, it is unavoidable with some overindulgence, other problems will occur and bad behaviour will emerge. In a large membership base, people will have different social, mental and drug related problems. The basis for membership in general is that as long as a person can prove they are 18 years of age, they can become a member of the club; there are no other qualifying requirements. It is not until later that it might emerge if a person has some kind of personal problems. The committee is always very

sympathetic towards people with mental problems, but have to look out for the general well being of the majority of the membership and the staff, security staff is always present at the club.

5.2.1.5 Future

In the next five years, the club will undergo sweeping changes. It will be a different club altogether, according to the club representative. Currently, in mid 2005, they are going through a rezoning application through the state government. They are looking into expanding through adding commercial facilities within the club, such as hotel accommodation, a medical centre, supermarket, and a larger health club. The club's aim is to be less dependent upon gaming income as their main source of revenue and they are looking at other business opportunities to enhance profitability. They anticipate that in another five years, the club will be a much stronger organisation. It is anticipated that clubs that continue to limit their revenue source to gambling income will be more adversely influenced by the smoking ban and gambling taxation than clubs with a more diverse revenue base.

The large fiscally secure clubs like Revesby Workers Club will become stronger financially and will have facilities that will attract people who today frequent other smaller clubs. It is considered unlikely that smaller clubs will be in existence in the future. The vision is that there will be a number of viable clubs like the Revesby Workers Club throughout the State, which will be in a strong position to attract more people to their facilities. There is an expectation that the present 1,400 clubs in the State will decrease in the next five years to 900 clubs, and in ten years time there may be only about 500 or 600 clubs in the State. This would be a change from the current trend since 1999 where only minor changes have been recorded (The Allan Consulting Group 2004: 7).

The Revesby Workers Club representative notes that many clubs are not in a strong financial position today, particularly the smaller clubs that are run on a volunteer basis, such as bowling clubs and smaller sporting clubs. To run an organisation based on volunteer staff is becoming financially non-viable as regulations and requirements have become too onerous for small club entities.

From this perspective and in relation to responsible gambling the requirement to diversify the running of local community clubs to increase non-gambling activities and still maintain value for money for the members is a positive development, where the gambling facilities will have some competition through other choices of social recreational pursuits within the same facility.

5.2.2   Bankstown Sports Club

5.2.2.1 Background

The Bankstown Sports Club was established in 1959, and today has 37,000 members and 400 employees. The club was established by a group of sports interested parents who were looking for a place to meet and in particular, to propagate junior sports in the local area, a charter which is still the club's motto.

Bankstown Sports Club has 25 social funding priorities. These include, for example, sports activities, community projects, community institutions including hospitals, aged care, rescue helicopters, disability services, support for people from culturally and linguistically diverse backgrounds, and people with disabilities, as well as other worthy causes.

Between December 2004 and August 2005, the three organisations receiving most funding from Bankstown Sports Club were Bankstown City Aged Care, Disability Services Australia and Bankstown Lidcombe Hospital. In total during this period, the club funded projects to the total amount of $1,222,244 within the Community Development Support Expenditure scheme category 1 scheme[3]; expenditure related to specific community welfare and social services, community development, community health services, and employment assistance activities (Bankstown Sports Club web site, 5/12/05).

Baulkham Hills Sports Club is part of the Bankstown Sports Club's "umbrella". They are planning to expand the Baulkham Hills Sports Club's activities, but it will depend on the right timing to do so, cash-flow considerations, and prioritisation of expansion within the umbrella group. The Baulkham Hills Sports Club services 2,500 members in the Hills district, which is an area of population growth, but geographically a large area, where distance can be a factor for members in deciding how frequently they patronage the club. The present club facility is considered small, thus there would be room for expansion. The government has in place a number of criteria in relation to amalgamation that need to be considered by the Bankstown Sports Club.

5.2.2.2 Community involvement

Bankstown Sports Club works closely with the City of Bankstown and Bankstown Council. There are community projects where the club and the council cooperate; the club manages the facilities and the activities, while the council administers and determines which community projects to fund. An example being the Dunc Gray Velodrome at Bass Hill, which is a facility leased by the Council from the New South Government and the Bankstown Sports Club is subleasing the facility from the City of Bankstown Council. According to the club representative, the Council deems that it does not have the expertise to run it and has appointed the club to manage it. Bankstown

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[3] The Community Development Support Expenditure scheme refers to the scheme where larger clubs with electronic gaming machines are required to support local activities to gain tax concessions, see section 5.2 Local Clubs' Role in the Community.

Sports Club's current main project in sports and leisure is the Dunc Gray Velodrome, which incorporates cycling, gymnastics, rhythmic gymnastics, and a youth club. The Bankstown Sports Club supports junior to senior sporting teams in Aussie rules, baseball, basketball, billiards and snooker, cricket, cycling, darts, fishing, golf, hockey, indoor bowls, netball, rugby league, rugby union, soccer, softball, squash, swimming, and tennis, as well as little athletics and a youth club.

The Bankstown Sports Club representative describes the procedure how individuals and organisations (outside the community development support expenditure scheme) can seek financial or in kind support from the Bankstown Sports Club. The process aims to guarantee accountability and avoids subjective treatment of people and organisations. For example, in the case of individual support or support to an organisation which may not necessarily fall under the sporting administration, there are several sporting clubs that operate within the Bankstown local government area that may not necessarily be eligible for the scheme. They may seek anything from a small financial donation to a contribution for a fundraising raffle or a trivia night. The club representative gives the example:

> The soccer club might be holding a trivia night in July and they might write to us as the major sporting club in the area and canvas if we can contribute in any way to their raffle or trivia, such as a voucher for dining in the restaurant. The Bankstown Sports Club codes each dinner voucher to adhere to the accountability process, we note the organisation or individual who has received the voucher and when it has been used at the club (Bankstown Sports Club representative).

Local schools do not qualify for Category 1 support because the state government funds them. Quite often, Bankstown Sports Club has funded schools by Category 2 or indeed discretionary funding to support them in their fundraising, trivia nights, raffles, gala days and picnic days. Request for support needs to be in writing addressed to the club, which allows the club to have a paper trail, whereby if the club is asked to account for what they are doing, they are able to demonstrate their support to the community.

The club supports adult learning through allowing free use of its facilities for organisations in the community. Examples are information nights on health issues, foster parents support network, disability and parenting and carer support organisations and English language classes. All these community based organisations and agencies require meeting facilities for regular meetings and education programs. The club provides the rooms and facilities for many of these groups, and according to the Bankstown Sports Club representative, the function rooms and conference facility are heavily patronised.

Through the Community Development and Support Expenditure (CDSE) scheme, the Club's liability is 1.5 per cent of electronic gaming machines' net profit. The Bankstown Sports Club's liability in relation to the CDSE categories 1 and 2 is approximately $800,000. However, last year, 2004, their support to the local community was in excess of $2 million, which correspond to approximately five per cent of their net gambling profit from electronic gaming machines (Bankstown Sports Club representative).

The club regularly measures attendance at events and surveys members to assess their preferences in entertainment, food and gaming facilities. Competition among the clubs and hotels demands a constant assessment of what the club is offering its members. The members give suggestions about club activities and issues, verbally, by mail, or email to

the duty manager. The Bankstown Sports Club has several department managers, such as catering, marketing, human resources, and gaming. Each one of the managers gets a reasonable share of the correspondence from members; members expressing their concerns, their compliments and how they think the club could do it better:

> … because I think one of the challenges in any business is to be able to deliver on your promises, without being too calculated and saying I don't have a promise so I won't deliver but be sure that you can at least deliver what you have promised. If you deliver at that level people shouldn't be disappointed, if you can deliver slightly over you're going to give people a reasonable experience, that is what we try to do, and it is as important to do that through product and place as it is with personnel and staff. What we do then is spend quite a lot of time and effort on the training and education of our staff (Bankstown Sports Club representative).

5.2.2.3 Gambling

For the majority of clubs centred on local community junior up to elite team sports activities, gambling is the core revenue source. Bankstown Sports Club has approximately 735 EGMs, placed in an open area easily accessible from the entrance level and in full view of patrons, and parents with children using other facilities at the club, such as the showroom where ABC Play School was performing at the time of the interview with the Bankstown Sports Club representative. The arrangement to have the gaming area in a large open room might entice visitors and members using other club facilities to engage in gambling pursuits.

As well as the commonplace gaming facilities, the Bankstown Sports Club has free bingo days on Mondays and Tuesdays and raffles on Thursday nights. For the raffle competition, a person needs to buy five or ten dollars worth of tickets to be in the draw for the meat trays. The bingo days attract a regular group of older members. The Bankstown Sports Club representative indicates that the bingo is not a profitable gambling form for the club, but an activity that is popular among the members. The club has other popular promotions available to members that do not involve gambling and are free of charge.

According to the Bankstown Sports Club representative the club will always aim to satisfy and want to fulfil their CDSE liabilities and their community support scheme because that is what the club started off to do and that is what they will continue to do but it is anticipated to be difficult to maintain any additional community support, which they always have tried to do in the past, due mainly to the increased taxation on electronic gaming machine profits [at the time of the interview the gaming taxation was not resolved and the disquiet about the new tax was noticeable].

5.2.2.4 Members

Maintaining and increasing membership is very important for the Bankstown Sports Club, as for any local community club. Anyone can become a member if the person fulfils the requirements of the club rules. The club only knows members' occupation and

employment status where a new member indicates that on their membership application or if an existing member happens to inform the club. The main reasons for loss of members are death, leaving the area, personal choice or failure to renew membership. Bankstown Sports Club loses between ten and fifteen per cent of their members per year, approximately 4,000 to 5,500 members annually. There are also new members joining the club due to the requirement that patrons residing within a five kilometre radius need to be members to use the club. If they do not want to become a member they can only visit the club in the company of a member, however if the club has a function the membership requirement is not enforced. The gender ratio of members is 60 per cent male and 40 per cent female. According to the club representative, the members are quite evenly spread throughout the different age groups, but probably a large proportion is 35 to 60 years of age.

Bankstown Sports Club has no specific program in place to help members who are in financial difficulties. However, the club has a number of support programs and initiatives that are offered equally to all of its members regardless of their financial status. Under a section of the Registered Clubs Act they are required to offer equally to all members any benefit available, thus what is available to one member needs to be available to all. The club has a birthday voucher program, a Christmas card program, vouchers that are mailed to members at their birthday and at Christmas time. The card includes a free or subsidised voucher for the coffee shop or bistro, show tickets or raffle vouchers. The club also provides quite reasonably valued meals at the coffee shop and at the bistro. The entertainment and shows Bankstown Sports Club offers are reasonably priced, the cost for a show can be $5 for members, and $7 for non-members. Some shows have a slightly higher premium because they are more expensive to put on. For example, a current show, Herman's Hermits, with some of the original members of the band, the cost has risen to $10 for members and $14 for visitors, which is still a reasonably priced entertainment. The club's showroom can comfortably take 600 patrons. The showroom is also used for children's entertainment such as ABC Play School.

In regard to staff at Bankstown Sports Club, they can be categorised into three core groups: a core of very loyal staff who have been with the club for a very long time; a core group who have been at the club for quite a while and a group of staff who come and go. The hospitality industry and the club environment is not the easiest industry to work in by virtue of the fact that many of the work positions are shift work based. Furthermore, a high proportion of the employment opportunities are casual part-time positions. The starting rates of pay are assumed to be less than in other fields of employment, but according to the club representative, there is a career path:

> I started nearly 18 years ago … my background is that of a plumber and I was working here as a plumber and I started here as a casual working on the door, serving poker machine players, serving drinks, picking up ashtrays and glasses, I was casual for 4 years, then I became full time 14 years ago and have worked through different areas of the organisation to my current position … (Bankstown Sports Club representative).

5.2.2.5 Future

Another issue of concern, according to the Bankstown Sports Club representative, is to be able to maintain the facility. The club building is highly exposed to wear and tear due to high patronage and the public areas require high maintenance. According to the club representative, the club aims to present members and visitors with well-maintained facilities. Even if it is expensive to keep everything spotless, it is the expected standard of the club model, and the club management has an ongoing commitment to high quality. The club invests in its staff in an attempt to achieve friendliness and a welcoming atmosphere.

Parking facilities have increased in the last 18 months from 450 to about 700 places and it will increase to a thousand in the near future. Convenient car parking is in demand and valued by members and visitors.

In the future, the expansion of Bankstown Sports Club's activities will be focused on areas outside the gaming facilities, as the gaming side of their business is expected to become less relevant in the overall picture. There is a need to diversify the income sources and they are looking at expanding their hospitality and entertainment facilities. The expansion is likely to accommodate a gymnasium or fitness centre.

Expansion into additional functions and conference facilities is planned because the current demand placed on their existing function and conference facilities is hampered by the club's lack of a large room, "a grand ballroom". They are regularly forced to turn away business opportunities as they cannot hold large dinners and functions at the current club facility. Further expansions of restaurants are planned to include a Chinese restaurant and an Italian village theme within the club facility. The directions taken for the club by the expansions are supported by membership surveys. Furthermore, they would look into expanding into retail, office space and there already exist provisions to expand the Travel Lodge Hotel concept, which is located at the club. The Travel Lodge Hotel operates above the club and the hotel and the club share the main foyer. They are, however, run as separate businesses and entities. The Travel Lodge Hotel, which opened in 1999, has a 99 years lease of the airspace above the club.

To undertake the expansions requires a sustainable and stable membership base. The club representative acknowledges that it is very much a challenge from day to day to increase the membership base, which they already work very hard on and take extremely seriously, a task they actively pursue through their community involvement, and community associations. Their membership promotions are all part of the strategy to increase the membership base.

5.3   Local Support Organisations

5.3.1   Bankstown Multicultural Health Services

Bankstown Multicultural Health Services' area of responsibility is health in its broadest sense. Bankstown Multicultural Health Services support people who need help or information about health, social security, immigration, housing, domestic violence issues and related issues such as writing referral letters to access the health system like nursing homes, aged care assessment teams, mental health services, and children's services.

Bankstown Multicultural Health Services cater to five main language groups (Arabic, Chinese, Vietnamese, Macedonian, and Polish) with bilingual staff. The staff representatives from the different ethnic groups educate and inform organisations in culturally sensitive issues with the main task being to support people in need, mainly within their respective language group. The work is often person-to-person, and on one-on-one basis. The bilingual staff members give out direct numbers to clients. The staff record telephone voicemail messages first in their native language followed by the same message in English. This arrangement makes it easier for people with low language proficiency in English to leave a message. The clients present an array of problems, including gambling related problems. The bilingual staff keep contact with clients for as long as the client needs help, but they do not want to build a dependency relationship for non-health related issues. There is an emphasis on creating different support groups. Generally, there are more women's than men's groups. However, Bankstown Multicultural Health Services runs a Macedonian men's group, the Vietnamese staff member has two men's groups; one for unemployed people and one for businessmen. The businessmen's group focuses on leisure activities, which is a problem for them as they are often working long hours with little time for leisure (Bankstown Multicultural Health Services representative).

Bankstown Multicultural Health Services was established about seven years ago. The service is well used and they are "inundated" with people seeking help. People may just drop in to the centre, which is a problem because staff members may not be there and the clients could be forced to wait for several hours. In these cases, the reception will help the person waiting to leave their own voice messages on staff's direct line.

There are many services in the Bankstown area supporting the multi-ethnic residents. The Bankstown Multicultural Health Services refer clients to other services particularly the larger language groups in Bankstown, such as the Arabic speaking and the Vietnamese, as they are well catered for by their respective national communities, and non-government organisations. For smaller communities such as Macedonian and Polish, the Bankstown Multicultural Health Services try to help them with a range of problems. The services needed by the different community groups vary according to age cycle, socio-economic status and language proficiency. For instance, the Polish community mainly needs aged care services due to the ageing population (Bankstown Multicultural Health Services representative).

Schools have their own counsellors and community liaison officers who consult with Bankstown Multicultural Health Services when needed, but they cannot take direct

referrals from schools. The Child Adult Family Team runs parenting programs for Vietnamese and Arabic speaking people. The Child Adult Family Team has two bi-lingual workers and they reside in the same building as Bankstown Multicultural Health Services.

Another part of Bankstown Multicultural Health Services' role is information and education to ethnic community organisations about health services they have access to and the role of the Multicultural Health Services in the community. Some of the information is disseminated by the staff directly, they invite guest speakers and they organise group information sessions for professionals who have contact with the multicultural community in Bankstown local government area.

A third role of Bankstown Multicultural Health Services is as the supporting link between health services, departments and other teams within the health services sector to run culturally appropriate programmes or act as consultants when they have a client of a particular language background. This could involve requesting information about culturally appropriate ways to inform people. Bankstown Multicultural Health Services can also represent people from non-English speaking backgrounds [NESB] at committees.

The state government through the Area Health Services funds the health service. The Bankstown Multicultural Health Services occasionally apply for specific grants to run specific programs, such as the Arabic speaking parenting education program, which was funded from the Premier's Department, and the Polish community's support for physical activities, which was funded by the New South Wales Sport and Recreation, NSW Department of the Arts, Sport and Recreation.

When women contact the Bankstown Multicultural Health Services, it is often related to mental health, domestic violence, and isolation with young children, or they want to bring a family member to help them; the problems are very diverse. The staff often hear about a practice in some communities, for example the Pacific community, of sending their children back to their former country to be looked after by their grandparents, while their parents work and save money. This practice was common among European families 30 or 40 years ago (Greeks, Italians and Poles). The parents working without the need to take care of their children so called "parachute" families. Hong Kong families, families who came as business migrants to Australia just before the United Kingdom lease expired, have also recently practised geographical splitting of families. The families would buy houses in Castle Hill and Baulkham Hills, large properties in middle class areas. The mother and the children would settle while the husband would commute between Australia and Hong Kong a few times a year. The family would be left to themselves without any community support, but because they lived in affluent homes and residential areas, they were not seen as needing help. Yet, they had no language skills, no understanding of the Australian society, and they did not know how to access the community health and support network system (Bankstown Multicultural Health Services representative).

Commonwealth and government changes in support for migrants have had an effect on the Bankstown Multicultural Health Services. The change from a six month waiting period to a two year waiting period to access Centrelink payments has been in place since 1996. Even if people had secure employment arranged before their arrival, this does not prevent such arrangements falling through. The Bankstown Multicultural Health Services

representative suggested that the welfare system has reverted to what it was in the 1950's, men coming out alone to try to secure a job and a house, and then later bringing the family.

5.3.1.1 Cultural differences

The Bankstown Multicultural Health Services' representative comes in regular contact with people who are outside the labour market, underemployed and unemployed people and for some of them, especially for newer arrivals, it can be difficult to find satisfying and worthwhile activities. As mentioned above, the Vietnamese staff member of Bankstown Multicultural Health Services runs a group for unemployed men. The program includes activities around stress and depression, they discuss how to look after themselves, and stay positive. The group leader provides information about the Centrelink Job Network system, recreation possibilities and how to keep themselves occupied. To find stimulating and challenging recreational activities is a significant issue for Vietnamese people as well as for others. Traditional cultural leisure activities are not always available in the community. In Asian and European countries, there are places where people come together to engage in culturally specific activities. The place might be a coffee shop or the community plaza. People network, do business, play Mah-jong or chess, for instance. These places or activities are not necessarily government run or supported but the places are accommodated within the local community.

Gambling is present in most cultures in different forms, more or less openly displayed and accepted. In New South Wales, local clubs with gambling facilities exist in larger communities, the local community club being an inexpensive place to meet friends, have a drink, patronise the gambling facilities and enjoy the entertainment. Local community clubs with gambling facilities are more often situated in lower socio-economic areas that lack other forms of entertainment and meeting places (Productivity Commission 1999).

Gambling interests among migrants are diverse, as in the Australian born population. The Bankstown Multicultural Health Services encounter gambling problems through their clients with excessive gambling being an issue for both men and women, though more common among men. In culturally and linguistically diverse (CALD) communities, women have a larger share of home duties, cooking, cleaning, or looking after children, or grandchildren, thus having less idle time than men, especially if outside the labour market, time that might be available for gambling activities. It was suggested by a Bankstown Multicultural Health Services representative that some groups of CALD women did have a problem with gambling, but not in noticeable numbers in the Bankstown local government area. However, it was suggested that it was an emerging concern where women frequently patronised local community clubs to gamble. Furthermore, it was emphasised in the interviews with the Arab Council Australia and the Wesley Mission representatives that there was an emerging problem within the Arabic speaking community with excessive gambling. The trend was noticed also to include cultural groups that traditionally do not gamble for money due to faith. One reason given for the increase was isolation and lack of meaningful activities.

It was speculated by the Bankstown Multicultural Health Services staff that gambling could be more of a problem among the second generation migrants because their parents worked hard to secure a future and did not want to risk the earned money on gambling

pursuits. However, their children have achieved an education and good high paying jobs, thus they have money to spend, which their parents did not have. The grown up children can now visit local clubs or Star City casino to enjoy the status that goes with being treated well independently of cultural background (cf. Tanasornnarong et al 2004), in an environment that was out of reach for their parents.

An attraction to frequent a local club with gambling facilities is the possibility to be incognito, the club is a place to hide, it is anonymous, the patrons do not need to talk with each other or anybody and they do not need to speak English to gamble on a poker machine. The playing can be done in isolation, with the bonus of a possible small win, and the food and drinks are affordable. Thus, club environments are settings where employment and social status, cultural identity, time and money gambled are irrelevant, except for the gambler.

5.3.2   *Multicultural Problem Gambling Services NSW*

5.3.2.1 Introduction

The Multicultural Problem Gambling Services New South Wales (MPGS) have a core staff of five full-time positions, which includes counsellors, an administrative officer and the coordinator. In addition, they have approximately 40 counsellors to call upon when required on a casual basis (Multicultural Problem Gambling Services representative). In general, Multicultural Problem Gambling Services have been working with all clients from the different ethno-linguistic communities, however, less frequently with the large language groups that have their own counselling services, such as the Vietnamese, and the Arabic speaking groups. Multicultural Problem Gambling Services covers the Chinese languages (Mandarin, Cantonese), Greek, Lao, Korean and Macedonian. The Macedonians have always been with them right from the start although they do not currently have any fulltime counsellor to work with them.

Multicultural Problem Gambling Services allocate clients according to a brokerage model of service. When a call comes through to Multicultural Problem Gambling Services, based on the problem presented, they would identify who of their counsellors on the roster would be most appropriate to see the client. The most important considerations in the allocation of clients include language, ethnicity, culture, and geography. Clients might prefer counselling outside their residential area and by a counsellor not connected to their close ethnic community. However, many clients from non-English speaking backgrounds seek counsellors from their own cultural background, which makes it easier to communicate and minimise misunderstandings.

In the following paragraphs the Multicultural Problem Gambling Services' program is presented and experiences of clients presenting with gambling problems. The information is not restricted to a specific ethnic group, but to clients who have been in contact with the counselling service.

5.3.2.2 Counselling model

The preferred model of counselling is personal face-to-face counselling sessions. However, certain clients prefer to have telephone counselling as well. Other than the location Multicultural Problem Gambling Services have at Cumberland Hospital they also have what they call sessional locations or outreach clinics. The majority of clients contact the service by themselves. The Multicultural Problem Gambling Services counsellor taking the call assesses their language and cultural affiliation and appoints a counsellor. The counselling starts with a general conversation with the client over the phone and then the counsellor arranges to see them at Cumberland Hospital or at one of the outreach clinics.

Very few persons actually prefer telephone counselling. However, because of the fact that Multicultural Problem Gambling Services are a state-wide service with clients from all over NSW, there is great difficulty in covering the whole area with face to face counselling. A client is allocated the maximum of eight hours counselling support per session. However, the client can initiate a new counselling session of eight hours whenever there is a need.

The majority of Multicultural Problem Gambling Services' clients refer themselves and the bulk of them come through G-line, the New South Wales wide gambling help line. G-line's telephone number is advertised all over the state on electronic gaming machines, in clubs, hotels and any other gambling related venue. Clients contacting G-line are briefed about available gambling counselling services and for bilingual gamblers the G-line staff would inform about Multicultural Problem Gambling Services' program. The majority of G-line clients from culturally and linguistically diverse backgrounds are referred to MPGS. Other agencies also refer their clients to Multicultural Problem Gambling Services, for example, general practitioners, medical health centres, community health centres, community settlement scheme workers, family members, friends and employers.

People who make contact with the Multicultural Problem Gambling Services have identified themselves or been recommended to seek help for their gambling activities. Despite this, it is common that people seeking help talk about other issues first, before acknowledging and discussing their gambling problems. It is clearly stated in published information that the main area of the counselling services' expertise is in problem gambling counselling.

The first step in dealing with gambling problems, and to make the counselling process effective is for the client to acknowledge that he or she has a problem. Furthermore, according to the Multicultural Problem Gambling Services' representative, there is a problem when the primary client does not take the initial step to seek help, but close friends, employers or family members contact the services to seek help for the client. The primary client can be in great denial, but the partner has identified the gambling behaviour and the need to seek help.

> There is great expectation though, for clients whose close friends, employers or family members ring up the service, there is a great denial from the primary client but then the partner is the one saying that my husband my partner is having difficulty with his gambling behaviour but while the problem presented is clear, the

person who is doing the behaviour him or herself, is still in the process of denial about that behaviour and it may be an addict category or whatever (MPGS representative).

5.3.2.3 The client

People seeking help are equally divided between females and males. The age range goes across the whole spectrum. Multicultural Problem Gambling Services have clients who started their gambling behaviour when they were 15 or 17 years old (cf. Fabiansson 2006), but clients are mainly from 18 years of age up to well over 65. The most common age range is between 20 and 40 years old. The clients include retired people, but most of the clients are still within the paid labour market. They have cases where an employer contacts them and the client attends the sessions, as a requirement for continuing employment, but if the client does not accept that there is a problem, it is difficult to get the client engaged in the counselling sessions and to take the responsibility required. The majority of clients are within relationships, married or de facto.

The client population cuts across all socio-economic ranges: there are professionals, tradespeople, full time and part-time employees. There are those who are just coming back to the workforce. There are those who are fairly well off, there are those who are really struggling financially. In summary, the majority of Multicultural Problem Gambling Services' clients are in the workforce, employed and belong to the lower middle or the middle class.

According to the Multicultural Problem Gambling Services representative, it is difficult to identify or specify which ethnic group or groups have most problems with gambling, because it depends on how the available figures are interpreted. The absolute figures gathered by G-line and MPGS, show that the Chinese and the Arabic speaking communities, which are the major non-Anglo-Celtic clients, have the highest frequency of enquiries due to gambling problems. However, these assumptions need to be assessed in relation to the size of the Chinese and Arabic speaking communities. Other ethno-linguistic groups with high prevalence of gambling related problems are the Vietnamese and Turkish (cf. Tanasornnarong, et al 2004: 47).

5.3.2.4 Gambling experiences

The Multicultural Problem Gambling Services' representative stresses that there is no comprehensive information in relation to the degree of excessive gambling in first or second generation migrants. Issues that augment gambling problems among migrants can be a difficult migration or settlement situation and the processes around securing employment, but in relation to second generation or third generation Australians, it could be more related to overexposure to gambling activities or cultural factors within their own community. According to the Multicultural Problem Gambling Services representative, it is likely that the majority of the clients they see have developed their gambling problems after arriving to Australia rather than having them before migration to Australia.

Easy access to gambling venues is seen as a disadvantage if clients have a tendency to gamble excessively. Multicultural Problem Gambling Services' clients would say that if they did not have a community club at the corner where they live with poker machines they would not gamble in the first place. The liberalisation of electronic gambling machines for clubs and hotels in 1987 increased the access to electronic gaming machines substantially. Access to electronic gambling machines is for clubs about 18 hours a day and for the Star Casino 24 hours a day and each venue has numerous machines, making access almost unlimited. The Multicultural Problem Gambling Services' representative notes:

> It is important to consider that in the sense that for shift workers who will be finishing work at 8:00 or 10:00 at night and they just like to wind up their day or relax and have a schooner or two of beer while they are there often the poker machine is right next to it, so part of the access.

> The other thing we may have to consider is that you're talking about having a sip of coffee and going to the club as a social occasion, in terms of gambling, most people tend to get initiated to gambling precisely because of that … they celebrate social occasions like a birthday, anniversary, wedding, in some places where some gambling activities are usually accessible and that have great implications on the habit.

> And the other thing I would like to say is … quite a lot of our clients express disappointment that there is a huge lack, a huge deficiency of venues where people can socialise and those venues don't have any gambling activity (MPGS representative).

The same notion was voiced by the representative from Bankstown Multicultural Health Services in relation to the lack of affordable venues in the local community where gambling is not present. Even if the original intention with the club visit is a social event, the gambling activity becomes a part of the visit and for some it will take over and become the main reason for future visits. The lack of affordable and culturally acceptable meeting venues was voiced as an issue for migrants by several of the interviewed representatives for the ethnic communities in the City of Bankstown.

The MPGS representative gives the example of Rockdale, where there is a large Macedonian concentration, and demographics that are somewhat different from Western Sydney, which has a younger age profile among residents. Rockdale has a high proportion of retirees, and age pensioners[4]. There are several gambling venues, about three or four in the area. They advertise that they have $1.50 breakfasts and they advertise meals as cheap as $5.50, or maybe $12 a meal.

> What people do not know is, once they are there they are spending rather more than $15, they spend $150 dollars for their meal. Why is that so? They paid $15 for the meal itself and on the side, while they were there, they actually spent another $135 on the poker machines.

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[4] Note: In 2003 Rockdale local government area had 15.8 per cent of its population 65 years old or older, the corresponding percentage for Bankstown local government area was 14.4 per cent, thus only a minor difference between the local government areas, but residents can have different interests in gambling pursuits (Australian Bureau of Statistics 2003 National Regional Profile, cat. no. 1379.0.55.001).

> The advertising schemes by the gambling industry are detested by counsellors, who would rather call it enticements to gambling including raffle tickets, such as five kilos of meat, other goods like whitegoods to small electrical goods (MPGS representative).

Cultural traditions and religious faith can be barriers to gambling, for instance the Muslim faith does not allow gambling. However, people of Muslim faith still seek counselling support for gambling problems and ask for counsellors from their own cultural background or a counsellor outside their cultural group, an observation supported by the Wesley Mission and the Arab Council Australia gambling counsellors. Even if people seek help from distant support services, the counsellor and the client might still meet at community functions. As an example given by the Multicultural Problem Gambling Services counsellor interviewed, a counsellor and the client previously counselled for gambling problems, met during a cultural festival or event.

> … there is a lack of self-esteem attached to gambling, they would rather go to a service that they think is a neutral service …, there is only [one] problem gambling counsellor for the Arabic community in the whole of NSW. What if there are community functions and you get to bump into each other. It happened to me [at] a … Philippine community … I hosted a community gathering the program master of ceremonies and I had to be there very early, an hour before the ceremony started. As I was walking through there was this group of young people who were sitting right at the front and they were sort of taking a look at me … only later on did I realise that one of them was my client and it was most embarrassing on my part and it was for the client as well, no acknowledgement whatsoever … he did actually inform me that he told his mates on the table that he had been seeing me for counselling. I actually told him there wasn't any point for you telling them if you wanted to keep it private but he said he told them anyway … it can be difficult for certain clients, I mean from certain ethno-linguistic communities to discuss this matter openly with their own peers and family members or anyone for that matter who comes from their own cultural background (MPGS representative).

Gambling opportunities are vast in Australia, particularly in the Greater Western Sydney area. The Multicultural Problem Gambling Services' representative estimates that approximately 80 per cent of the clients approach MPGS because of excessive poker machine gambling.

The amount of money a person spends on gambling varies. Multicultural Problem Gambling Services have clients who spend nearly all of their income. The services counsellor told of one client who would spend quite a lot and have huge losses. At the start of the counselling session, the client thought 'he had lost eight hundred grand but we were able to find out that it was $1.2 million, but that was … [over] a period of 17 months' (Multicultural Problem Gambling Services representative).

If Multicultural Problem Gambling Services is successful in helping clients to stop or control their gambling is subject for discussion among people in the field, as well as being an area of interest to people who are looking at the counselling service from the outside. The initial counselling program is for eight sessions. Very few of the clients complete all eight sessions. The general trend for clients is to discontinue the counselling program after four or five sessions, with the majority of clients presenting for counselling for up to three occasions. At the other end of the spectrum, the Multicultural Problem

Gambling Services have clients who persistently contact the service for counselling, even if they have not been gambling for some time, yet they still feel they need the guidance and support to successfully overcome the habit.

Most of the clients aim to cut back the amount of money they gamble away, and the next priority would be to decrease the time they spend gambling. However, others have been able to put a complete stoppage to their gambling and some of the clients completely withdraw from the service, without the service having any continuos information about their gambling status. In some other cases there are those who may need a second episode after six or nine months or even a much shorter period, like in three months they have had a relapse, then the gambling service would intervene again and the same procedure would start all over again with another eight hours. It is possible to continue as long as there is a need for support (MPGS representative).

Gambling problems can be related to issues within the household, problems with trying to find a job, being new to Australia or other settlement issues. New migrants without families or friends often have a lot of spare time, which is difficult to fill, and among Multicultural Problem Gambling Services' clients, there are people who would rather interact with a machine than with the person next to them.

On the other hand, there are times when pressure to gamble can be high, such as during community celebrations, Lunar New Year celebrations. It becomes very important that people show up at these community events. There is some pressure to attend and join in the activities, which could include gambling and social networking. To conform to community expectations is often essential for migrants as their ethnic community is their main source for social networking and social contact environment (MPGS representative).

Gambling and having large amounts of money to gamble with can give high status in some ethnic communities. The person can be seen as very successful and admired by others. However, to lose and to have financial problems due to excessive gambling is less flattering. There is always a stigma attached to gambling no matter what the history is, whether the person started gambling with so much money, so much resource to spare, or otherwise, it does not matter.

> Once there is a problem with gambling, it is always a big issue and people try to dissociate themselves from the person who is gambling. Why is that so? It could be because of material considerations, the person could be borrowing money and goodness me, how much money borrowing goes on in certain communities, so that could be one of the reasons (Multicultural Problem Gambling Services representative).

5.3.3   Salvation Army

The City of Bankstown has a number of support organisations that do not directly concentrate on actual gambling problems, but related issues such as the financial consequences of excessive gambling, lack of funds to feed themselves and their family. The Salvation Army in Bankstown, as around the world, has many functions, one of which is supporting people in need. One of the Salvation Army representatives in

Bankstown has as her responsibility to support the local community with food, telephone, electricity, gas and water vouchers. The food vouchers can be used at Woolworth in Revesby and Bankstown. The arrangement that the food vouchers can only be reimbursed at the two Woolworth stores makes it more difficult for people living in suburbs outside the close proximity of Revesby and Bankstown. A further aim is to support residents in need with rent payments. The Salvation Army service is open two days a week for four hours a day in Bankstown. The areas the Salvation Army representative has responsibility for is very wide, including Greenacre, Chullora, Panania, East Hills and the whole of Bankstown.

The Salvation Army used to accept clients coming back every three months, but they have now enforced a six monthly system to handle the need. However, there are still many people in urgent need and the Salvation Army representatives acknowledged the necessity of flexibility, especially when there are young children involved.

The Salvation Army representative in Bankstown is called upon regularly for financial help, the help sought outstrip the available allocated money and the allocation is frequently spent well before the end of each financial period. The representative has experienced an increase of clients requesting help with basic survival necessities. The Salvation Army is often the last resource for people in need when other funding sources and opportunities are exhausted, for instance, when Centrelink support is not sufficient for their continued existence or when they are not eligible for Centrelink support.

The funding distributed by the Salvation Army is derived from government funding and money collected by the street appeals. The street appeals return only small amounts of money and their success differs by collection area. In the City of Bankstown the appeals have been less successful and the reasons given by the representative is the low socio-economic status of the area, the ethnic community construct where public street appeals are not traditionally supported and lack of general benevolence.

The Salvation Army support service is only for emergencies, as they do not have the financial resources to supplement people's shortfall in income over a longer period, which is the role of Centrelink. Salvation Army concentrates on people who have an interruption in their Centrelink income or incurring a delay of the payment. The Salvation Army's clients mostly get their main support from Centrelink or they might be on a restricted visa arrangement where they are not eligible for Centrelink support. The support is not given out just because of a "good" story. It is a condition for support that the client shows some documentation and in doubt of their eligibility, the client needs to show documentation to clarify their eligibility for support.

According to the Salvation Army representative, a priority is to help families who rent privately, particularly sole parent families with young children. The representative acknowledges the difference between the resources available for two adults in a household, even in private rental, compared with one single adult income with young children. In considering whom to support with meagre funds available the Salvation Army representative has to weigh up different aspects of how to distribute the limited funds. It is anticipated that a family living in housing commission housing is generally better off than a family in privately rented accommodation. The Salvation Army representative does not meet many single house homeowners seeking help. There are two or three people who come in seeking assistance, who have fully paid for their houses.

Many people, even professionals and highly educated people with good paying jobs can experience hardship as their employment can cease with little warning. The Salvation Army representative has well paid clients with high accommodation costs, who find themselves in an emergency where they desperately need some help. The representative has helped people in such situations because they suddenly stand without any money for basic life essentials. Other situations influencing people's financial circumstances are sickness and injury, where the compensation might be stopped, they are still in pain, and they cannot go back to work.

There are different reasons why people seek help. Many of them have recently lost their job and think they will get another job immediately.

> Some of them are shocked that they cannot secure a new position straight away, and they do not always go to Centrelink, because they are proud and they do not want to be seen to be getting money from Centrelink. This is one reason given by the Salvation Army's clients, so they delay it and delay it until suddenly all the private rental is building up and they are $1,000 behind or more and the bills get behind and then the next thing they know they are going to be cut off from their electricity, the telephone being cut off (Salvation Army representative).

The support that the Salvation Army has available is aimed for emergencies. However, there are exceptions:

> Some people just come, expect it and they tell me a story and all I can do is believe the story so I don't know if it is truly an emergency or I'm just being conned. They think it's there and they'll come and get it … and there are a lot of things you can't question, what do you do? I've had a lady who comes back continually saying someone died and she had to contribute to the funeral. Now how many deaths are there in a family? Now, maybe there is and I shouldn't ask but you start to wonder after a while, well how many? ... You have to show a certain amount of mercy, don't you? (Salvation Army representative).

The explanations the clients give include that there is a delay in their payment at Centrelink, maybe the husband has been relying on a part time or casual job and there has been no work, or not enough work to keep up the income, there has been a funeral, there has been a problem where they have had to travel somewhere for a court case, maybe they have suddenly got kids (grandparents unexpectedly caring for grandchildren) and they do not have family payment arranged yet to help with the financial cost of raising the children. Sometimes they have lost their money, and while they should report it to the police, this does not always occur. For clients who come back often, having lost money, the claims are not accepted without showing some documentation from the police. Another category of clients are those in need of medical attention and where they have to wait extended times for an operation and feel forced to use the private system. They can end up with bills above their means; 'sometimes I think people get a raw deal with what's available for them' (Salvation Army representative).

Another way to lose money is through gambling and the Salvation Army representative has clients coming for that reason, clients who have a decent income and still cannot make ends meet. Gambling is often not talked about, some will mention it and they will get help, but they are also given the telephone number to the Salvation Army's newly

opened (October 2005) Sydney Problem Gambling Centre in Fairfield, which the Salvation Army runs together with Fairfield Returned Services League. In addition, the Salvation Army runs rehabilitation programs for gambling, drug and alcohol addiction.

Clients come from varied backgrounds, reflecting the multicultural demographic mosaic of the City of Bankstown, including Arabic speaking, Anglo-Australian, Chinese, Vietnamese, Chilean, Spanish, Portuguese, South American, South African and Sudanese. All of them tell the Salvation Army representative horrific stories about family deaths, domestic violence, experiences of war and terror, and real hardship. The representative is not a trained counsellor and finds it difficult to take on all the despair from time to time. People also get angry with the representative if there is no help to receive. Time restraints and trying to keep up with the administrative side of the service takes its toll on the representative. Even if the unemployment rate is the lowest for decades with a stable economy, the Salvation Army representative feels that the last years have become worse for people outside the workforce, people on low wages, the working poor, and for single income families with children (cf. Pocock, Prosser and Bridge 2004; Buchanan and Watson 1998). All this has increased the representative's level of stress and despair.

5.4   Everyday Life

5.4.1   Settlement issues

For new residents, whether from overseas or elsewhere in Australia, practical arrangements such as finding an affordable place to live and securing paid employment are of highest priority. Thus moving to an area where the person is familiar with the local culture, community life, and where family and friends are close by, is attractive for both native born, long time residents, and new arrivals. It is an advantage to understand the employment market, the social and cultural environment of the local community. It is especially beneficial for migrants to be close to their ethnic community group, where they can get help with practical issues, language interpretation and access social networks to secure employment.

A major issue for overseas settlers is to secure paid employment, to get education qualifications recognised and accepted and to find a position that corresponds to the knowledge and experience gained outside Australia. To achieve language skills, local knowledge and to have the qualifications recognised are immense issues for migrants to negotiate. Entering the employment market is an entrance to economic, political and social community life. For settlers coming from poor conditions achieving a financially secure position in Australia is often the main goal. The adults in the family, who have secured a paid position, are likely to work extremely hard to create a secure financial position. If the settlers have left financial adversity and poor living conditions they will not forget the hardship that can fall upon them again if they do not continue to work extensive hours and save the money for investment in a business or a residential property. The focus on financial security and time restrains can make it difficult for parents to give children enough attention and support at home and at school thus creating intergenerational conflicts, where the parents do not gain sufficient knowledge about the children's everyday life.

Migrants, who do not join the labour market due to retirement age, people whose educational qualifications or employment experiences are not recognised within their professional field, risk to become excluded from the natural learning ground of everyday society life and benefit from mainstream social network systems (Kronauer 1998). People outside the labour force will not be able to achieve an independent financially secure position in the society, if they do not have access to other forms of income. Social and financial exclusion as presented in social isolation, language problems and financial concerns are real issues for people not being part of the paid workforce. The whole migration process is a challenge, where dreams for a better future in a safe and prosperous environment are emotionally charged. If the dreams do not come to fruition, the individual migrant, the family, and the ethnic group feel the devastation, but it is also a community and society issue, socially and financially. In these circumstances, gaming can be seen as a short cut to financial security.

Cultural differences between the traditional culture and the new country's culture, especially intergenerational differences, create a need for adjustments, where both new and traditional values are acknowledged. This is an area where cultural conflicts might develop, conflicts derived from differences in family values, authority in the family, child rearing and difficulties in securing a work position that corresponds to qualifications and experiences. Conflicts between generations arise, especially where the older generation is not knowledgeable about the new country's language, norms and culture, where children have the role of interpreters for their parents, taking on roles above their maturity and expected ability. Situations where the young migrants have a better grasp of legal, political, educational, financial and social rules and regulations than their parents and where this knowledge in some situations can be used against the parents. In the circumstance where parents lack knowledge and experience of the Australian child rearing policy and culture, intergenerational conflict might develop. Children and teenagers are given more freedom because they fall between the gap of family tradition and lack of enforcement of the Australian norms. The Australian society is giving the young people more power and influence over their lives than many migrant parents are used to or would have accepted if they had knowledge of the Australian family culture. The power of teenagers through their language and knowledge of the society gives them influence over parents and grandparents, which can create conflicts and situations where the younger generation use their knowledge to their advantage and gain more freedom than is accepted in Australia (ethnic community representatives).

In every country, residents need at least to have a working understanding of the native national language. To have sufficient language skills is one of the most essential qualifications migrants need to acquire to secure employment. To learn and to understand another language and culture can be more or less challenging. If the cultures and language groups are close and have similarities, it is easier than if they are more dissimilar. For people having English as their native language the difficulties are marginal. Another aspect is the level of education the settler has before entering Australia. A migrant who has gone through the homeland education system, who can read and write, and has gained post compulsory education, will find it much easier to learn a second language than a migrant who has only attended basic or marginal education, and who might struggle to learn a foreign language. Even if all new migrants are offered English, they will start from very different levels of ability to acquire sufficient language skills.

This situation has been clearly emphasised through interviews with representatives from ethnic community groups. It is not only the different starting levels to learn a new language. There are also practical barriers which meet the new arrivals, such as childcare and cultural obstacles, or the tradition, in some cultures, that females are restricted to home duties. In cultures where women are not assumed to move around unaccompanied in the community, or to seek work outside the home, acquiring language skills may be a low priority for them. However, without fluency in the English language, their employment opportunities are restricted. This can be alleviated somewhat, where the ethnic community is close knit. People help each other into paid employment positions, such as when a vacancy comes up a possible candidate from the same ethnic group is alerted, and without advertising and delay, the position is filled. The consequences are that some workplaces have a higher than anticipated concentration of some ethnic groups, who communicate in their own language thus instructions are understood and adhered to without the need for proficiency in English. This practice not only benefits the new employee but also the employer who does not need to spend time and money to advertise to fill the vacancy. The loser is the person who is not attached to a well connected social network system (ethnic community representatives).

5.4.2   Multicultural issues

Community festivals and community activities aim to be inclusive and embrace everyone, however, barriers to involvement are many, but need not to have anything to do with culture, faith or language. Nevertheless, lack of a common language, and cultural understanding of different ways of organisation makes them open for disagreements. This is especially for people who are set in their ways of how things should or ought to be arranged and where disagreement arise about arranging parallel activities on different days or one inclusive set of activities. In the City of Bankstown, the annual community celebration changed from being separated on different theme days to become inclusive for all different community groups under the multicultural banner. This can seem logical, but the groups who felt they lost control of their "theme day" were not impressed.

Multiculturalism is the public policy for managing cultural diversity in a multiethnic society, officially stressing mutual respect and tolerance for cultural differences within a country's borders. As a policy, multiculturalism emphasises the unique characteristics of different cultures, especially as they relate to one another in receiving nations. The word was first used in 1957 to describe the population in Switzerland, and came into common use in Canada in the late 1960s and it quickly spread to English-speaking countries (cf. Harrison 1990: 99). The multicultural policy was developed by the Australian governments, in the 1970s looking for a way of replacing the existing assimilation policies[5]. The multicultural policy was based on the conviction that the society would work better if people felt their cultural beliefs were respected and that they did not have to abandon their language, traditions and culture to be considered good Australians.

It is wishful thinking to assume that all people like each other and that all people will get along with each other, this has nothing to do with culture, language or religions. There

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[5] The "White Australia Policy", the policy of excluding all non-white people from the Australian continent, was the official policy of all governments and all mainstream political parties in Australia from the 1890s to the 1950s, and elements of the policy survived until the 1970s. Although the expression "White Australia Policy" was never in official use, it was common in political and public debate throughout the period (cf. Jupp 2002).

has always been diversity among people, among close community groups and family groups. The reasons for conflicts can be lack of communication, power struggle, knowledge and understanding of each other. Cooperation and working together is a process that needs intensive, continuous work and reflection, independently of the person being native to the country, a long term citizen or a new settler. Just because a person has experienced injustices, mistreatment and discrimination does not make the person immune to use the same approach towards other people.

One of the ethnic community groups' representative describes the situation where equal acceptance was challenged and where the frustration was felt throughout the community and became detrimental to cooperative community projects between the local government and some ethnic community groups.

> … a few years back we were working with the council … we used to have a multicultural day … at the time they used to do activities for mainstream and then one day for only multicultural and we used to bring our groups and that was going well and then all of a sudden they said it's a multicultural site you have to do things altogether for everyone, fair enough. People didn't want to come. First of all things [information] were [given] … in English. So people didn't understand so they wouldn't come. Things were not culturally appropriate like they have something in the club [serving alcohol and gambling at the club] – [they] won't go. There's alcohol, there's gambling, people won't go from the religion. Some would but it was not open to everyone so you are already putting barriers, the language, culturally … (ethnic group representative).

Another situation highlighted by representatives from the local ethnic community groups is how difficult it is for people outside the society and local community where language and financial restrictions limit their visibility and participation in community activities. They become socially, culturally and financially excluded from the community, thus they live very isolated lives, restricted to the family where every new generation becomes less fluent in the older migrants' language. Participating in outings with the security of their community representative, who is fluent in English, is a rare opportunity to venture out into the mainstream society.

> … there are outings. The first one started they would give you some tickets for your groups, Macedonian and Arabic and Chinese, etc and next the following year, no, it's open to everyone. Then, we used to go with them, then we were told, no, we shouldn't go with them and the year I stopped going with them, no one went because the year I was with them you should see how they were treated from even people there. There were racist remarks. One of the elderly even abused me. You know, it was so bad. And then they stopped going. They didn't want to go. They find it awkward to mix with the general population but then they tell you okay it is multicultural so we all have to mix so fair enough but you got to go further in these things, people don't mix well, in reality. You want them to but in reality, if the driver is talking about scenery outside and he is talking in English, you can't understand. This is the first thing; or they go for a meal and people push in and they don't want to and they don't want to sit next to certain groups. Now I tell them today you go and cue up like others, they don't go. You're not coming, we're not going. Out of five big buses went, I think two people went from my group and they advertised it in the paper, but who is going to read the English paper? And even if they do they wont know the language or anyone there.' …the day I went

with them the first time they had the bus trip and they gave us tickets, I had about 25 or something so half the bus was full of …[the same ethnic group], … the whole group felt more comfortable and [as the outing] was done in their language…they were talking about it for weeks … and you feel you're part of the group, no one looks at you …and you might eat in a certain way, you might do things, behave and no one looks at you and feels uncomfortable (ethnic group representative).

The representative was asked if it was felt that the local government does not understand these barriers to multicultural participation.

I don't know I've tried so hard with them but…it didn't get us anywhere… and even here management they think, okay they shouldn't be getting special treatment they should go but they don't, okay, we know that …we know that we all need to encourage them to move. In reality, they're not doing it. You leave them, they don't do it… (ethnic group representative).

This ethnic group has one very clear problem with lack of language skills, which most likely has restricted their community involvement. The other problem is that the group came to Australia as refugees, when they already had reached or were close to the retirement age and thus had no active involvement in the paid workforce, especially not for the women in the group. In this way, they have continued to be an excluded marginalised group where language skills and mutual cultural understanding, which are the keys to community affiliation and well being have not been utilised. The representative describes a situation where language is not the barrier.

As much as the government wants to push that we all have to [participate in community events]…I mean, for me, I have no problem, I would go. I have been here long enough, I've got the language, I've got the confidence but others can't. And we're talking about empathy here. I mean in their country they didn't go out on their own, they were always taken, even here, kids are looking after them so how could they take the initiative and just look at the paper because this is not common back home that there are trips organised by the government, there is no such thing so the concept … and then people say oh they are offering all these services, why don't they access it, there is more than … but then again I understand from the other side from the government there is too many branches. Who they going to fund and who [are they not] … going to … (ethnic group representative).

The extracts show the difficulties for ethnic groups who do not master the language and who have never been included in the community and the employment market, but the local government also faces a dilemma because the requests are far more than the available funds. Another consideration is that people would benefit by adjusting to the new country's culture and traditions, but when the cultural differences are too diverse, the education level does not support language studies, and the employment situation has not facilitated the inclusion process, the group has become a separate entity in isolation.

5.5   *Conclusion*

This Chapter has concentrated on giving an understanding of the social environment of the City of Bankstown. The Bankstown local government area has a diversity of leisure and recreational activities; the clubs and local organisations support ample leisure possibilities for the sports interested. The clubs and the hotels also present recreational opportunities with a clear focus on entertainment and gambling avenues. Gambling revenue is supporting the local community, but it is also the essential factor in creating gambling problems in the community.

Insight into support organisations' programs and activities have been presented in the City of Bankstown as well as examples of ethnic communities' everyday life and issues of concern for them and the local government and the Greater Western Sydney area.

The entertainment possibilities are extensive in the City of Bankstown especially for the sports interested, this has been emphasised by the frequency of sports clubs, special interest clubs, and recreational clubs. The Multicultural Problem Gambling Services of New South Wales and the Salvation Army have given an insight about the drawbacks of gambling pursuits and people's plight in local communities.

Chapter VI will explore electronic gaming machine gambling in Australia, New South Wales and in the City of Bankstown.

CHAPTER VI   GAMBLING IN THE LOCAL COMMUNITY

6.1   Introduction

Gambling for money is an enjoyment for many people and gambling opportunities are abundant in local community clubs and hotels. Gambling is also an activity that causes hardship and grief for people overcommitting themselves to gambling pursuits. It is a fine balance between social recreational gambling and excessive gambling pursuits. Gambling pursuits are also an activity where people fluctuate between controlled and excessive gambling. Hardships will arise because excessive gambling affects more people than is directly indicated by the statistics (two per cent problem gamblers and 15 per cent at risk at any one time). It is not only the gambler but also the people dependent on and close to the gambler that are affected. The Productivity Commission (1999) has estimated that about another ten people close to the gambler will be affected by excessive gambling. This Chapter presents the extent of gambling in Australia, New South Wales and in the Bankstown local government area.

6.2   Gambling in Australia

The modern electronic gaming machine (EGM) is an electronic slot machine that is more popularly called a poker machine or a "pokie". The defining feature is the use of cash, where the player selects play lines or the size of the bet. In 2004, it was estimated that Australia had 198,751 electronic gaming machines. According to the Australian Gaming Machine Manufacturer's Association (AGMMA) research (Lembit 2004), this is the sixth highest number of electronic gaming machines in the world. In June 2005, the number of machines in Australia had increased to 199,930 (Australian Bureau of Statistics 2006).

A more telling figure of gambling opportunities is the ratio between the population (including people under 18 years of age) and the number of machines. Australia recorded 99 persons per electronic gaming machine in 2004 (Lembit 2004). In 2004, the Australian ratio between gambling machines and the total population was ninth highest in the world, if one includes smaller nations with high emphasis on gambling and the hospitality industry, such as Monaco with 15 people per machine, Aruba with 26 persons per machines, and Isle of Man with 70 people per machine, followed by Christmas Island (73), Netherlands Antilles (83), St Kitts and Nevis (92), Antigua and Baruba (92), and Gibraltar (95) (Lembit 2004: 12).

A more valid comparison between countries is to assess the Australian figure with comparable countries such as New Zealand which had 174 people per machine, United Kingdom with 236, Canada with 393 people per machine, and United States with 426

people per electronic gaming machine (Lembit 2004: 13). The figures are based on the whole population, including underage people, thus giving a lower ratio than if only people aged 18 years or older were used in the calculation. In Australia, New South Wales has the highest concentration of all machines, corresponding to 64 persons per machine, which is the third highest concentration in the world (cf. Lembit 2004: 12).

Australia is the second largest national market for gaming machines after United States (Kelly 1996). In 2005, 58.4 per cent of the electronic gaming machines in Australia were licensed to hospitality and sporting clubs, 35.6 per cent to pubs, taverns and bars, and six per cent of all the electronic gaming machines were licensed to casino venues (Australian Bureau of Statistics 2006: 6,12).

During the period 2003-04, the total gambling expenditure in Australia was $16.21 billion with gambling on electronic gaming machines being the largest component, 58.9 per cent[6]. In New South Wales, the comparable figure was $6.57 billion with electronic gaming machines having 71.2 per cent of the total gambling market. New South Wales had also the largest state share of the Australian expenditure on electronic gaming machines with 49.0 per cent followed by Victoria with 24.0 per cent and Queensland 15.7 per cent (Queensland Government 2005b).

6.3   *Gambling in New South Wales*

In New South Wales, there were 105,684 machines recorded in the 2004 Australian Gaming Machine Manufacturer's Association research (Lembit 2004), which represents 53.2 per cent of all the Australian machines. In 2005, New South Wales had 1,364 registered clubs with 74,683 electronic gaming machines. The gaming turnover was $35.2 billion with an assessed profit of $3.3 billion. The gambling generated $499.5 million in tax to NSW government. The average profit per gaming machine was $44,504. In 2005, the Bulldogs League Club Ltd, Canterbury local government area, situated within the Greater Western Sydney area, recorded the highest electronic gaming machine profit (Department of Gaming and Racing 2006).

During 2004-05 adult players in Australian spent on average $996 on electronic gaming machines, in New South Wales the corresponding figure was $1,196, Victoria $1,134. The highest recorded spending on electronic gaming machines was in the Northern Territory with $1,250 (Australian Bureau of Statistics 2006). Gaming machines are considered the main factor contributing to excessive gambling and gambling related problems (Kweitel and Allen 1998).

> Not only does New South Wales have the highest density of EGMs in the world for any comparably sized jurisdiction, but poker machines in this State are also played to such an extent that they are the major cause of gambling-related problems (Walker, Matarese, Blaszczynski, and Sharpe 2004: 1).

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[6] According to Australian Bureau of Statistics (2006), the total net taking for 2004-05 was $15,459.7 billion with 56.3 per cent gained from electronic gaming machines. '… the 2004-05 collections were not designed to provide highly accurate estimates of change, so any comparison with results from previous collections should be made with caution' (2006: 6).

The per capita spending on gambling in New South Wales was $1,285.65 in 2003-04, a real increase of 52 per cent since 1993-94[7]. NSW had the highest recorded per capita expenditure of any Australian state or territory except the Northern Territory (Queensland Government 2005a). In Figure 6.1, the breakdown of the total gambling expenditure in NSW for all forms of gambling as a proportion of total gambling expenditure during 2003-04 is shown.

The highest proportion, 71.2 per cent, relates to gaming machines in clubs and hotels. NSW had 99,109 operating gaming machines in clubs and hotels at that time in 2003-04, falling to 98,803 in 2005 (Department of Gaming and Racing 2004; 2006). It can be seen as a minor decrease; however, the newer machines are more advanced in offering games and speed thus creating more gambling opportunities than the older machines (Department of Gaming and Racing 2006). During 2003-04, betting on racing contributed 11.6 per cent, while casino gaming reached 8.4 per cent. Casino gaming includes wagers on table games, gaming machines and keno among other gambling forms. Lottery products make up 7.7 per cent of total gambling expenditure and include lotteries, lotto, pools, and instant scratch lotteries. Sports betting only registered 0.6 and other gambling 0.6 per cent of the total expenditure, which includes keno and minor gaming (Queensland Government 2005a).

Gaming machines ▪ Racing ▪ Casino gaming ▪ Lottery products ▪ Sports betting ▪ Other
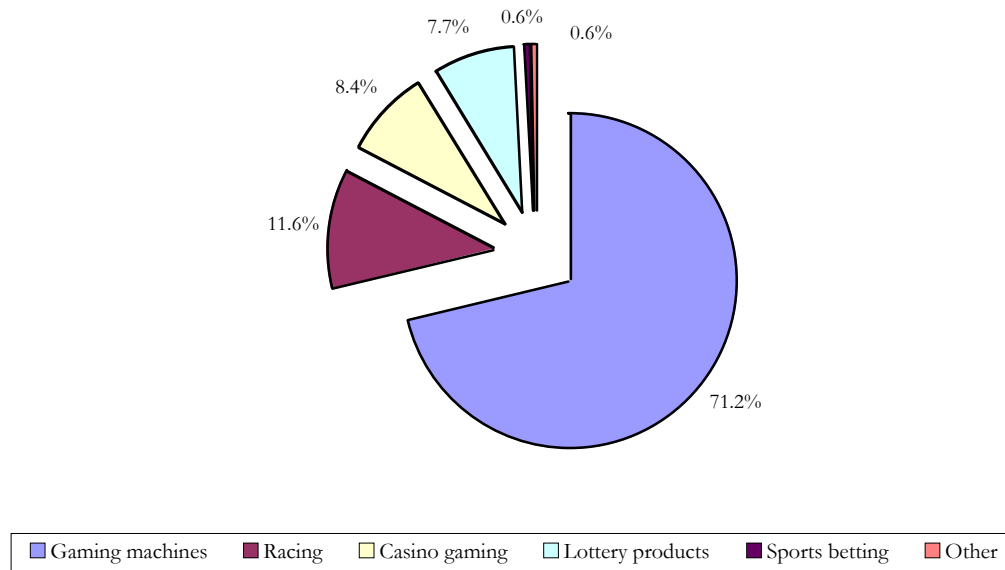
Figure 6.1   Total gambling expenditure in NSW 2003-04 (per cent) (Queensland Government 2005a)[8]

The increase in NSW gambling expenditure between the period 1993-94 and 2003-04 has augmented the NSW Government gambling revenue to $1.3 billion[9]. Gambling expenditure as a proportion of household disposable income (HDI) has increased from 2.7 per cent in 1993-94 to 3.6 per cent in 2003-04. NSW has the highest gambling

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[7] The 'real' increase means adjusted for the effects of inflation. Per capita refers to people over the age of 18 years. This figure does not include sports betting with the totalisator in NSW.

[8] 'Lottery products' include lotteries, lotto, pools and instant scratch-its. Gaming machines refers to machines in clubs and hotels. 'Casino gaming' includes wagers on table games, gaming machines and keno systems in the casino. 'Other' includes keno, interactive and minor gaming.

[9] Not comparable with previous years due to GST

expenditure as a proportion of household disposable income after the Northern Territory. The corresponding figure for the whole of Australia was 3.1 per cent (Queensland Government 2005a).

The gambling expenditure in NSW for clubs was $814.8 million for the quarter ending in February 2005, and it was distributed on 74,683 electronic gaming machines. Hotels recorded $370.3 million in expenditure in the quarter ending in March 2005 based on 24,120 electronic gaming machines. The average expenditure per electronic gaming machine was for that quarter $15,350 for hotels and $10,910 for clubs (Department of Gaming and Racing 2006). In Figures 6.2 and 6.3 are shown the total expenditure on electronic gaming machines in NSW[10].
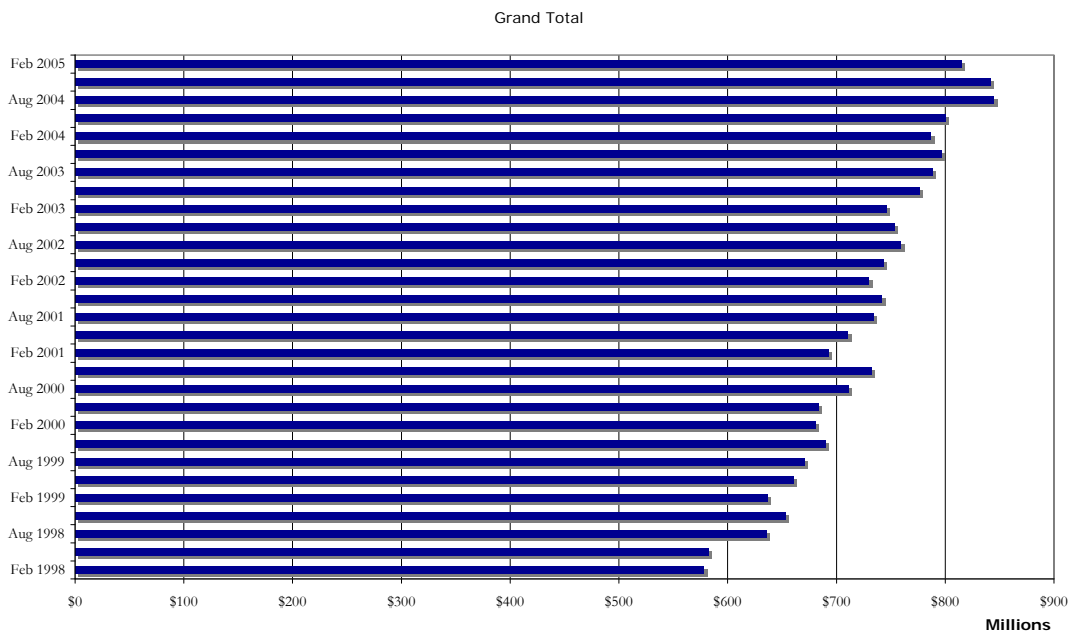
Figure 6.2   Total electronic machine gaming, quarterly pre-duty profit in NSW clubs 1998 (February) to 2005 (February) (NSW Department of Gaming and Racing 2005)

The clubs' quarterly pre-duty profit was in excess of $841 million as reported in November 2004 while hotels' quarterly pre-duty profit was in excess of $411 million, as reported in December the same year. Both of them have shown a decrease in pre-duty revenue in early 2005, a decrease for clubs to $814.8 million and for hotels a decline to $370.3 million as indicated above (February/March 2005), which could be related to a seasonal variation, and not a real decrease as the gambling pre-duty profit has shown a considerable increase since 1998.

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[10] Clubs and hotels have different quarterly reporting months to the NSW Department of Gaming and Racing

Grand Total
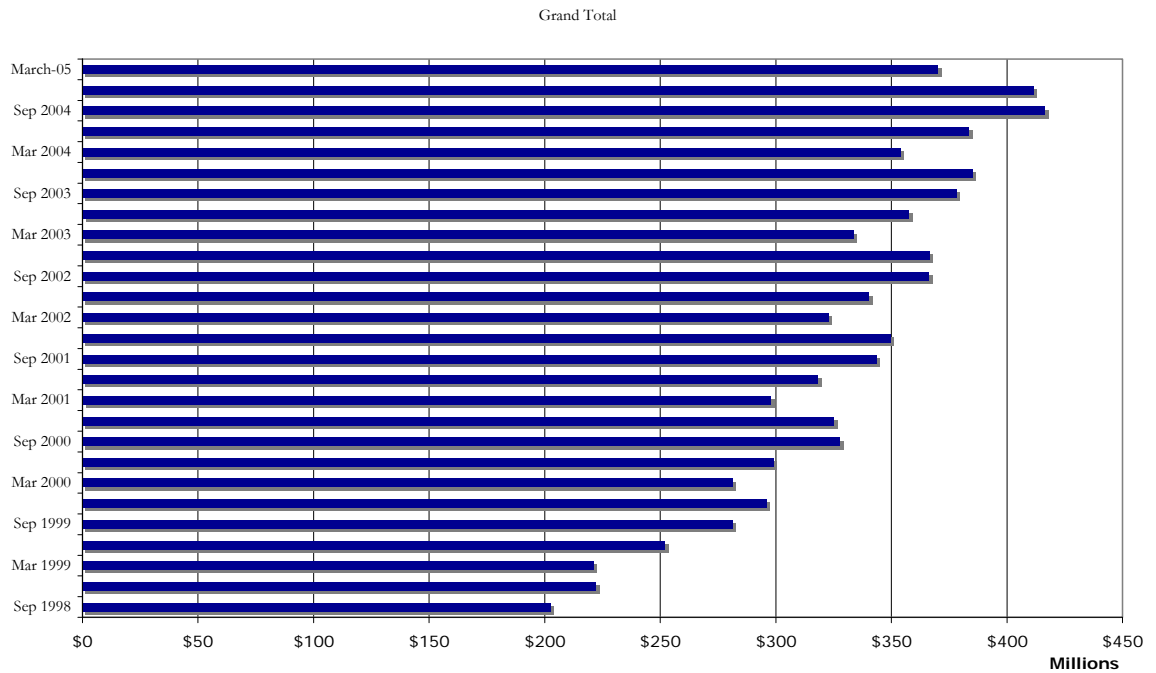
Figure 6.3   Total electronic machine gaming quarterly pre-duty profit in New South Wales hotels 1998 (September) to 2005 (March) (NSW Department of Gaming and Racing 2005)

In interviews with club representatives, a fear was voiced, that gambling revenue was declining and would be further eroded with increased gambling taxation and the smoking ban. However, the last six years, 1998-2004, have shown an increasing gambling pre-duty profit for clubs and hotels (Figure 6.2 and 6.3). Clubs' strategies to diversify their activities to other revenue sources than gaming are already in place, even if the gambling income is still the main financial resource for many sports clubs; the revenue used to support community activities as well as the in-house hospitality sector. The results presented, covering the last seven years, do not indicate that this revenue source is going to be eroded in the immediate future, except exposed to seasonal and economic variations as any other business.

The total combined electronic gaming machine pre-duty profit for clubs and hotels in New South Wales has reached $1,185 million for the quarters ending in February (clubs) and March (hotels) 2005. Six of Greater Western Sydney's local government areas were among the ten areas in New South Wales with the highest expenditure on electronic gaming machine gambling in early 2005, between $40 and $74.6 million in the quarters ending in February/March 2005.

The local government areas with the highest pre-duty profit were Fairfield, Bankstown, Canterbury, Blacktown, and Parramatta followed by Penrith. Fairfield had the highest gambling expenditure of all local government areas in New South Wales (Figure 6.4) (NSW Department of Gaming and Racing 2005).

Figure 6.4 Total combined electronic gaming machine quarterly pre-duty profit for the ten highest gambling local government areas early 2005 in NSW (NSW Department of Gaming and Racing 2005)

Gambling activities attract both local residents and visitors from surrounding local government areas as well as visitors from further away. A calculation of gambling expenditure in relation to adult residents, 18 years of age or older, shows that in Fairfield the average expenditure per adult resident was $711.86 during the quarterly reporting period, ending in early 2005 in either a club or in a hotel.

The highest expenditure per adult resident was in Sydney with $1,546.54 per resident, however this figure can be misleading as there is likely to be a large number of visitors to gambling venues in the Sydney local government area, thus the figure is hardly representative of the gambling undertaken by residents residing within the Sydney local government area. Canterbury ($426.17) and Parramatta ($367.53) both had a higher quarterly expenditure per resident than the Bankstown local government area ($354.80).

The following group of local government areas with the highest pre-duty gambling profit include the Greater Western Sydney local government areas Campbelltown, Holroyd and Liverpool all with more than $18 million in gambling profit in the reporting quarter ending February/March 2005 (Figure 6.5) (NSW Department of Gaming and Racing Gambling Statistics 2005).
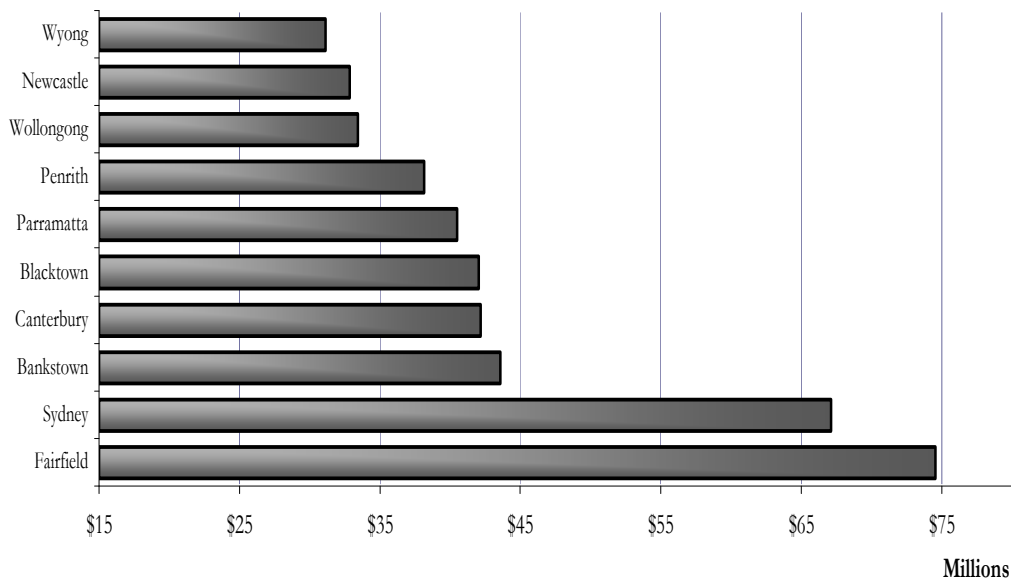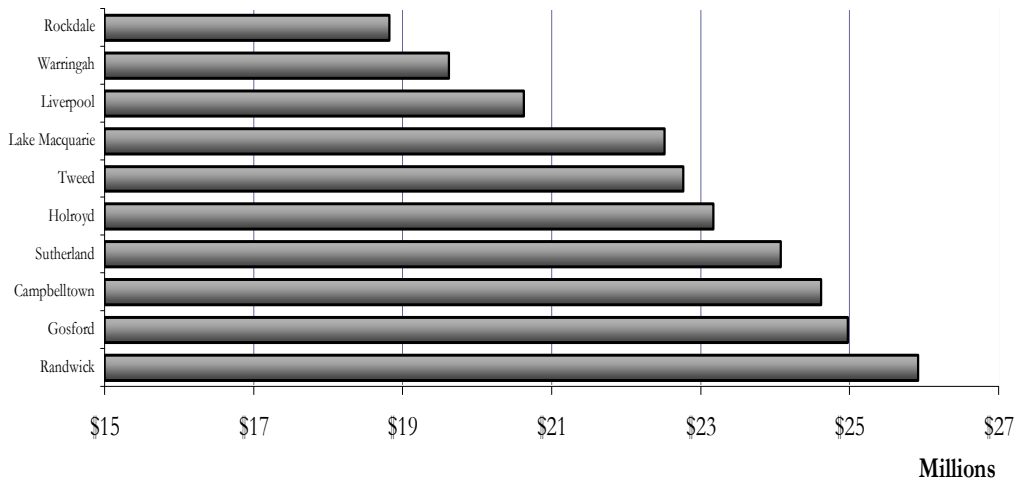
Figure 6.5   Total combined electronic gaming machine quarterly pre-duty profit for the eleven to twenty highest gambling local government areas in early 2005 in NSW (NSW Department of Gaming and Racing 2005)

6.4   *Gambling in the City of Bankstown*

The pre-duty gambling profit in Bankstown is the third highest of any local government area in New South Wales after Fairfield and Sydney. Clubs generate about three times as much revenue as hotels (Figure 6.6). Bankstown hotels quarterly pre-duty profit in March 2005 was $11.2 million and for clubs it was in February 2005, $32.4 million.

The profits have increased steadily since 1998 (Figure 6.6). Furthermore, as already noted, the introduction of the new gambling tax in September 2003 (revised downwards in 2006) has made gambling venues concerned about their future and they actively try to diversify into non-gambling activities to decrease reliance on the gambling income, which is a strict business decision derived from anticipated lower profitability, and not intended to limit the number of electronic gaming machines and gambling venues. However, to develop another business avenue with comparable revenue levels as gambling is difficult to envisage. There is a trend towards larger clubs amalgamating with smaller clubs, which is not necessarily solely depending on the taxation, as there is a trend towards larger units in all areas of the business world.

Gambling generates extensive income for gambling operators, venues, gaming manufacturers and not least for state governments, with New South Wales having the highest number of gaming machines and receiving the highest level of taxation revenue. The average profit per gaming machine for clubs was $44,504, and for hotels, the profit per gaming machine was $66,003, for the year ending 30 June 2005 (Department of Gaming and Racing 2006). The NSW government returns a proportion of gaming money back to the community through the Responsible Gambling Fund (previously the Casino Community Benefit Fund). Community organisations can apply for funding for local projects and activities, which lessen the need for community fund raising.

Bankstown clubs and hotels pre-duty profit 1998-2005
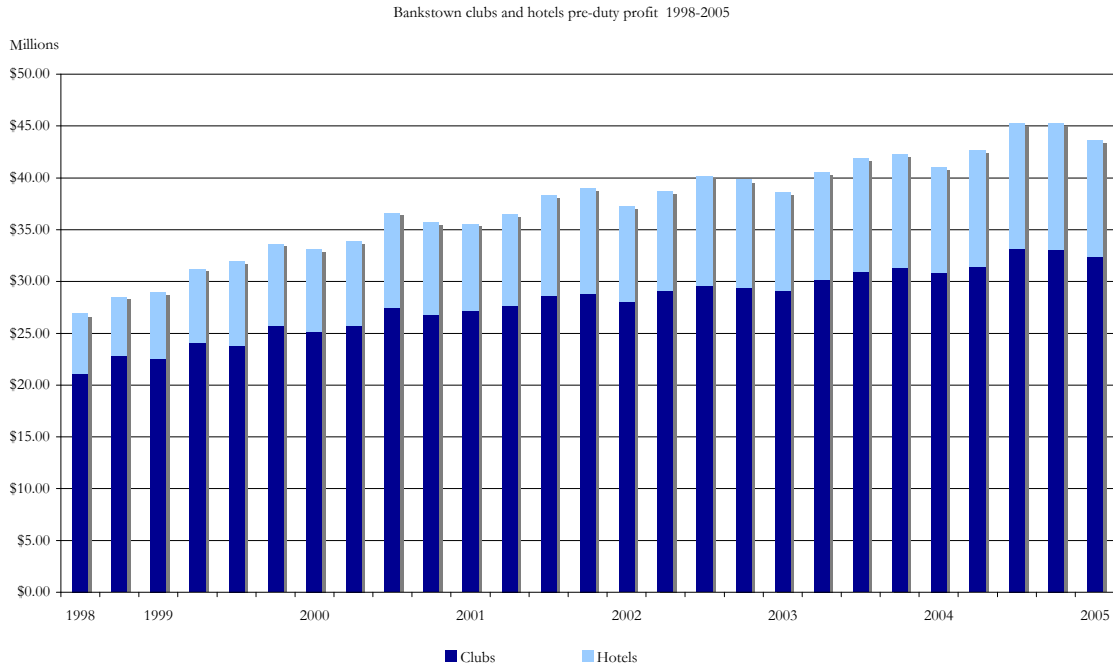
Figure 6.6   Bankstown clubs and hotels electronic gaming machines quarterly pre duty profit in clubs and hotels between 1998 (February) - 2005 (February) (NSW Department of Gaming and Racing 2005)

The Productivity Commission (1999) noted that people from lower socio-economic levels are over-represented among gamblers, people who can least afford to gamble being the most likely to do so. The City of Bankstown has middle and upper class areas, but also areas in the lower income levels with high unemployment. The median individual weekly and family income is lower overall than the Sydney average. Overall, the unemployment rate for the City of Bankstown is higher than the New South Wales average (cf. Chapter IV, section 4.5 Employment Profile).

6.5   Gambling and the Social Environment

From an international comparison Australia, and especially New South Wales, has a high density of electronic gaming machines in relation to the population, thus the extent of gambling that occurs in the local community is expected. Electronic gaming machines are profitable for the gaming industry, for its associated sectors and for the State government, even if some of the gambling profits are channelled back into the community, either by the clubs themselves, offset by tax concessions, or by the state government through its gambling tax revenue. However, the financial and in kind support derived from gambling profits to maintain and create community activities and projects, do not necessarily benefit the highest contributors to the gambling profit. It could be argued that these social benefits could be met by public funds raised by other forms of tax. Using gambling revenue to fund social benefits, whether through tax

incentives to clubs or through gambling tax revenue itself, entrenches gambling as an essential activity enabling social services. In fact, where gambling revenue is used to fund services for problem gamblers, the argument for social benefit becomes circular.

Clubs and hotels with gambling facilities are numerous in the Greater Western Sydney area. Large clubs, such as those described in Chapter V, may have an active community involvement and a concern for the local community and its residents, which were often the reason for establishing the clubs. The clubs have a special power base in the local community due to their large membership base, a factor that any community organisation, business or political organisation is well aware of and surely considers in all related decisions.

Gambling is an accepted and widely enjoyed leisure activity. Gambling pursuits are also prominently promoted throughout mass media. A common image presented in mass media is that a gambling win would create a life free of financial and employment uncertainties where even family relationship problems would be alleviated. This is furthermore emphasised with gambling venues situated in mainly low socio-economic status areas to facilitate affordable entertainment avenues for the residents where other recreational opportunities are less prominent or affordable. In low socio-economic residential areas with high unemployment, the dreams about a better future are the most farfetched and the real everyday hardship is most prominent.

Excessive gambling inflicts different levels of damage on people depending on their social and financial circumstances. Gambling regulation and gambling support services aim to minimise the adverse effect of excessive gambling. In New South Wales, numerous highly committed organisations assist and support people in need, such as the Wesley Mission, Multicultural Problem Gambling Services, Arab Council Australia, and Salvation Army, health organisations as well as local community groups, to mention a few. These efforts address the effects of gambling problems rather than their source and cause. Without making changes to the source of gambling problems, it is unlikely that it will be possible to prevent further adverse gambling behaviour arising in the community. Involvements by community organisations will aid the recovery of individuals, who seek help to beat their problems with gambling, but not changing the origin of the problem, be it personal or society related causes.

Prolonged and excessive involvement in any disruptive activity, gambling included, can bring about family breakdowns, loss of employment and loss of a home. Misadventure is often a combination of several factors where gambling plays but one part. Excessive gambling does not result in homelessness straight away but is a gradual process that can progress from social gambling to problem gambling, and loss of employment, family, friends and accommodation. It is not until all the money and the goodwill from employer, family, relatives and friends are exhausted that the house or the flat is lost.

People with gambling problems are not helped by easy access to gambling venues, the design of the venues, which makes time irrelevant and where the dream of being able to afford a good easy life is displayed everywhere. The sheer complexity of gambling-related problems intertwined with other problems makes any solution complicated to achieve (Fabiansson 2003).

6.6 Conclusion

This Chapter has described gambling in Australia, Australia in relation to the rest of the world, and gambling propensity in New South Wales. International comparison shows that Australia is the ninth and New South Wales is the sixth country and state with the lowest ratio between population and gambling machines (Australia 99 and New South Wales 64 people per electronic gaming machine). In New South Wales, the concentration of gaming venues with easy access for residents is noticeable in the Greater Western Sydney area. The local government areas with the highest electronic gaming expenditure are also located in this area. Even if part of the gaming profit is reinvested into the community, it is hardly alleviating the adversity of excessive gambling.

Chapter VII will discuss people's experience of gambling in local community venues. The case studies describing people's pathways from social recreational gambling to excessive gambling are presented. The studies illustrate gamblers' experiences, gamblers who have progressed from social entertainment gambling to excessive gambling and where they have reached a stage where they require outside support to handle the personal, family and financial situation. The case studies describe the pathways from the gambler's point of view with comments from the gambling counsellors.

CHAPTER VII   PATHWAYS FROM SOCIAL RECREATIONAL TO PROBLEM GAMBLING

7.1   Introduction

Employment and leisure activities can very well co-exist where each activity is given balanced consideration with no encroachment in time allocated to the other activity. Work and leisure are both essential activities for a well-balanced everyday life. If the healthy balance is disrupted where a person's gambling takes over work time and becomes excessive, with sizeable monetary losses, the social and recreational emphasis on gambling for entertainment becomes misplaced. In the situation where the gambling becomes the person's core focus and where his or her work and free time are more or less taken up with thinking of and partaking in gambling activities, the social component of gambling has disappeared. There are several models describing possible pathways to problem or pathological gambling, mostly situated within a psychological framework (cf. Blaszczynsk and Nower 2002). In this research, gambling pathways are in contrast explored from a sociological perspective with focus on community and social life experiences as presented in the case studies.

The case studies give an insight into people's pathways from gambling as social entertainment to problem gambling, where gambling evolves into a daily struggle associated with stress and financial concerns. The case studies give an insight into the pathways from the early introduction to gambling towards the situation where the problem has gone out of hand and the gamblers seek help from professional organisations. The findings should not be generalised, or perceived as universal for excessive gambling pathways, as each person's circumstances are unique. However, common scenarios emerge in the case studies, where social leisure gambling with friends and work colleagues develops into a problem of unwarranted proportions and where the gambler seeks external help to save him or herself and the family, but also to keep friends, work colleagues and employment.

Cultural traditions and religious beliefs prohibiting gambling do not insulate people from partaking in gambling pursuits when confronted with a very different society where gambling is legal. The situation in Australia with legalised gambling, easy access to gambling venues in the local community, and with gambling pursuits highly promoted and advertised in mass media as the gateway to a glamorous future. The prominence of gambling in the Australian society competes with traditional and religious beliefs. However, people can very well manage to undertake conflicting activities, thus gambling does not need to interfere with time set aside for family, work, cultural and religious activities (interview with Wesley Mission gambling counsellor, February 2006; interview with Arab Council Australia gambling counsellor, October 2006).

Gambling is a common leisure activity in Australia; even if for many people the time used to buy a lottery ticket is minimal. Commonly, gambling is advertised as a potential way to enhance prosperity, a legitimate way to pursue financial wealth where a gambling win is portrayed as giving the winner everlasting happiness and a problem free life. Gambling is undertaken in a relaxing and convivial atmosphere at the local club or hotel, an environment where the person can leave all their troubles, socialise in a positive but artificial way with the poker machine, in a happy and noisy milieu in company with other gamblers without the need for direct social communication. An environment where people feel respected and everyday problems can be forgotten.

7.2   *Pathways to Gambling in the Local Environment*

The research purpose was to elucidate pathways from social recreational to excessive gambling, from the introduction to gambling to the point where the gambling activity either continues as a social activity or develops into a serious problem. The Multicultural Problem Gambling Services in NSW (MPGS) collated the case studies during September and October 2005. The sample includes 21 case studies. These are not randomised but chosen by the gambling counsellors, being cases they became involved with during the research period. The case studies give an insight into the lives of people seeking help for their gambling behaviour, help they themselves have sought from MPGS, or a contact initiated by concerned family members or employers.

The case studies include both direct client quotes and the counsellors' description of the clients' gambling problems, and how their situation is affected by excessive gambling. The information is based on the clients' recollection, information volunteered by them and from their perspective. The information was received without any personally identifiable information except gender, approximate age, employment status and residential area. The information was structured around questions developed by the chief investigator. The questions focused on the introduction phase of gambling, pathways towards excessive gambling, the clients' employment and socio-economic situation, relationships with family and friends, community affiliation, and their well being in the community.

The sample was diverse in both age range and nationality. The sample includes 42.9 per cent females and 57.1 per cent males (Table 7.1). Even if the sample is small, a comparison with the eighth survey of Problem Gamblers Receiving Counselling or Treatment in New South Wales gives a benchmark for people seeking gambling counselling (Walker, Shannon, Blaszczynski and Sharpe 2004). The eighth survey had a gender distribution of 37 per cent females and 63 per cent males seeking help due to gambling problems; the percentages are based on interviews with 184 counsellors who provided information on 806 individuals seeking counselling because of gambling problems.

The age span of the people in the study range between 24 to 65 years old with 47.6 per cent 34 years of age or younger, 28.6 per cent between 35 and 49 years and 23.8 per cent at or above 50 years of age. The help seekers were thus relatively young with nearly half of them 34 years of age or younger and three quarters of the sample 49 years of age or younger. The average age was approximately 39 years, which is lower than that found in

the 2004 eighth survey of problem gamblers receiving counselling or treatment in New South Wales (Walker, Shannon, Blaszczynski, and Sharpe 2004), where the mean age was 42 years, an increase from 39 years in the 1998 survey (ibid 2004: 1).

The age structure of those in the case studies indicates that the transition from social gambling to problem gambling has taken only a few years for some of the gamblers, especially for the males with 75 per cent of them being less than 35 years of age, while females were more likely to be in the 50s and over.

Table 7.1   Age range and marital status in relation to gender

Age range	Females		Males		Total	Civil status	Females		Males		Total
	N	Per cent	N	Per cent	N/Per cent		N	Per cent	N	Per cent	N/Per cent
24-34	1	11.1	9	75.0	10/47.6	Single	1	11.1	4	33.3	5/23.8
35-49	3	33.3	3	25.0	6/28.6	Married/de facto	4	44.4	7	58.3	11/52.4
						Widow/divorced/					
50-65	5	55.6	0	0.0	5/23.8	Separated	4	44.4	1	8.3	5/23.8
Total N/ Per cent	9	100.0	12	100.0	21/100.0		9	99.9	12	99.9	21/100.0

Just over half the people in the case studies were married (52.4 per cent) with approximately a quarter (23.8 per cent) divorced, separated, or widowed, and a further quarter (23.8 per cent) single. The females were equal in being married or having previously been married (both 44.4 per cent) while males were more likely to be married (58.4 per cent) or never have been married (33.3 per cent). In the case studies, the males are both younger and more likely to be married than the females at the time when the social recreational gambling changed to become excessive and a problem, needing professional help to overcome.

Multicultural Problem Gambling Services in NSW cater for people born outside Australia, and second generation non-English speaking background Australians. The client group is mainly gamblers who feel more comfortable with a native speaking counsellor who is familiar with their cultural background. The sample showed a large variation in ethnicity with representatives from Iran, Lebanon, Greece, Italy, China, Indonesia, Sri Lanka, Argentina, Colombia and Australia (Table 7.2).

Table 7.2   Birth place and ethnic background in relation to gender

Birth place	Ethnic background	Female	Male	Total	Birth place	Ethnic background	Female	Male	Total
Australia	Cambodia		1	1	Chile	Chile	3		3
Australia	Lebanese	1		1	Chinese	Chinese	1	1	2
Australia	Greek		1	1	Colombia	Colombia		2	2
Australia	Italian	1		1	Greek	Greek	1		1
Australia	Chinese	1		1	Iran	Iran		2	2
Australia	Indonesia		1	1	Italian	Italian		1	1
Australia	Australia		1	1	Lebanon	Lebanon		1	1
Argentina	Argentina	1		1	Sri Lanka	Sri Lanka		1	1
Total							9	12	21

One third of the participants were born in Australia and two thirds were born outside Australia. The gamblers in the sample born outside Australia had been in Australia at least four to five years or the main part of their adult life, thus they were well familiar with and adjusted to the Australian culture and leisure milieu. The sample reflects the multicultural landscape of the Greater Western Sydney area and of the City of

Bankstown, however, with a higher representation of people born outside Australia (35.3 per cent of residents of Bankstown local government area were born overseas, Australian Bureau of Statistics, Census 2001a). The 2004 eighth survey of problem gamblers receiving counselling or treatment recorded 77 per cent of the help seekers having an English-speaking background, 13 per cent with a non-English-speaking-European background, seven per cent an Asian background, and two percent an Aboriginal speaking background (Walker, Shannon, Blaszczynski, and Sharpe 2004: 1).

To seek help from your local support group can be complicated due to the possibility of being recognised by someone in the local community, thus people who seek help for their gambling problems might prefer to seek help in neighbouring suburbs, regions or even in other cities. The majority of the people in the sample were living within the Greater Western Sydney area or in Sydney's inner west. The case study sample is not representative of people living within the Bankstown or Greater Western Sydney area, but it describes people who have sought help for excessive gambling and living in residential areas with easy access to gambling venues within the local community milieu.

7.2.1   Introduction to gambling

The ways people become introduced to gambling activities do not need to have anything to do with future gambling behaviour. It is likely that a person inclined to become addicted to smoking, alcohol or gambling would partake in the activity independently of the nature of the introduction process, but an introduction in the company of friends and work colleagues can facilitate an earlier starting point than if the person was seeking the activity of their own accord. The introduction process was explored; especially the circumstances that surrounded the introduction to gambling.

There were various ways the people in the sample were introduced to gambling, but there was no obvious link between the manner of introduction and future gambling, if the gambling was introduced by a trusted family friend, relative, social friends or work colleagues. It was more the social occasion that was determining the meeting at the venue rather than the possibility to gamble socially or excessively. The case studies show that introduction involved family, partners, friends - a young friend's parent, or the first visit was undertaken through the individual's own initiative. It is interesting to note that each of the people represented in the case studies could identify the first introduction or early introduction to their gambling activities, this being a significant event in their life. None of the gamblers said that they could not remember the first time they gambled.

The main entry point was to visit a local community club or a club close to the workplace together with work colleagues and/or friends to have lunch, dinner or a drink after work, a social occasion to end the day or week. These social gatherings will for the majority of club patrons continue to be just that, social events where they might enjoy some limited gambling, but the gambling would not encroach on the social purpose of the get together or the drink after work. The majority would leave the gambling side of the entertainment as a limited restricted activity. However, for some people this initial introduction to gaming activities have developed into a solitary gaming activity where the social aspects of having lunch or an after work drink with work colleagues and friends have disappeared. The purpose of visiting the club has become centred on the gambling activity and not the social entertainment aspect. The visit to the local club thus turns into

a solitary non-social leisure affair, a leisure occasion that can develop into an excessive gambling pathway.

A scenario from the case studies is the situation where a person's gambling interest is initiated by a group of work colleagues who regularly visit the club. After a while, the person who has been introduced to gambling by the friends becomes more interested in playing alone on the pokies (electronic gaming machines) than being with the friends. In this case, the friends became annoyed by this behaviour, as their aim was primarily social even if they gambled on a minor scale [female 60 years old]. The turning point was when the visit to the gaming venue became a solitary activity and where the social event with work colleagues was forgotten.

> She was initiated by a group of friends who invited her to the club in a regular basis. After a while, she was more interested in playing alone in the pokies and her friends were annoyed for this behaviour. Soon she started to go to the club by herself to play the pokies [female 60 years old].

The question is whether the gambling focus would have developed had the person not visited a club with gambling facilities and been introduced to gambling activities by the friends or if it was only a situation that hastened the introduction. There are many factors influencing a person's behaviour, the social and physical environment, the community affiliation, and the social situation with friends and work colleagues. The person's own state of mind and earlier experiences and proneness to addictive behaviour are also factors that interrelate and influence a person's actions. From a personal perspective it can be easier to blame a problem on external factors such as availability of gaming venues or the role of friends in introducing a person to the gambling scene than to reflect over the person's own role in influencing the future pathway. For some people in the sample the excessive gambling was only one aspect of their everyday problems.

After the introduction to gambling, the experience can vary from good to bad. A young man, who at the time of the first gambling experience had recently arrived in the country, describes a situation where the pathway to excessive gambling was based on experiences of a loss. A loss that the person became determined to recoup, which is a familiar excessive gambling scenario. The young man expressed this in the following way:

> I started gambling 4 years ago, shortly after arrival in Australia. My brother took me to Star Casino one night. He lost $150 and I became determined to win that money back. That night I lost $2,000 [male 36 years old].

Another situation described in the case studies is the circumstance where a person who already had a problem with excessive gambling introduced a woman to gambling. This knowledge could work as a deterrent to others starting gambling and be seen as a warning, however this was not the case in this situation. This woman, who was nearly fifty years old, had a mental illness and attended a related service where she met her friends:

> … it was one of the outings of the Rehabilitation service to go to the club for the $2 lunch ... She was initiated by her friends who had a gambling problem; they used to pay for her to play, because she refused to spend her money in the beginning [female 48 years old].

Despite knowing that her friends were gambling at unsustainable levels, she did not see the possibility that she could become addicted to gambling as well. The fact that she was not prepared to use her own money for gambling could be an indication that she was well aware of the pitfalls of gambling. As others paid for her gambling, she was detached from the loss of the money and did not see it as wasting her own money. The friends were unwilling to pay for her gambling more than occasionally, at which stage she needed to start spending her own money to continue gambling, which she did and became mesmerised by playing on the poker machines.

The situation with new establishments opening close to workplaces and having promotional offers with cheap lunches and free drinks will encourage people to frequent the club, the convenient location being an added bonus. The situation with a new club close to a work place increases the choice of lunch outlets, social entertainment, but also creates temptations to gamble. In one case, the person and his work friends went for lunch at the new club, which was situated very close to the work place. After some time he started to go by himself at every possible opportunity. The closeness and the temptation to gamble became too much for the person [male 29 years old]. Here the geographical proximity of the club was a determining factor that made gambling effortlessly accessible where before there were geographical restrictions to access.

In another case study, the person started going to the Catholic club with friends to take advantage of the $1.00 lunch. Cheap lunches are used to attract people to clubs, and people independently of their financial circumstances like a good deal. Her friends started to gamble during the lunch break and she followed their actions. It became a regular event to go with friends to play on the poker machines; a gambling situation that escalated to a problem for her [female 63 years old].

Four of the young men in the sample, all under 35 years of age, started gambling by themselves by visiting a club with gaming facilities [male in his mid 30s; male 30 years old; male 31 years old; male 29 years old].

> He started to go to the club by himself 5 years ago. A new club started very close to his work. He started to go for lunch with his work mates and then he started to go by himself on every opportunity [male 31 years old].

These young men did not need someone to introduce them to gambling as they were interested enough to start gambling by themselves.

7.2.2   *Age of independent gambling*

Research has shown that some people enter into gambling activities well before the legal age of 18 years, an introduction that takes place with the family, older siblings and with older friends (Fabiansson 2006). Studies have shown that gambling is negatively related to age, with older people gambling less than young people (Kallick, Suites, Dielman and Hybels 1979; Li and Smith 1976; Feeney and Maki 1997). In the sample, the age when the people started to participate in gambling activities by themselves ranges from their teenage years up to 57 years of age (Table 7.3). The most common starting age was between 24 and 34 years of age (38.1 per cent), followed by the age group 35 to 49 years

of age; with equal percentages of the sample starting before 24 years of age and older than 50 years of age.

Table 7.3   Starting age of the gamblers in relation to gender

Age range	Females		Males		Total
	N	Per cent	N	Per cent	N/per cent
<24	0	0.0	4	33.3	4/19.0
24-34	1	11.1	7	58.3	8/38.1
35-49	4	44.4	1	8.3	5/23.8
50-65	4	44.4	0	0.0	4/19.0
Total N/per cent	9	99.9	12	99.9	21/99.9

Overall, females started gambling later in life than males. Almost 90 per cent of the females were over 35 years of age at the start compared to two thirds of the males. None of the females was below 24 years of age, while nearly one in three of the males had started gambling independently at an age younger than 24 years old (cf. Productivity Commission 1999). For the younger people in the sample it only took a few years for the gambling to escalate to unsustainable levels while for the older, especially women, it took a longer time.

7.2.3   Gambling preferences

Research has shown a negative correlation between age and gambling; a declining gambling propensity with increased age (Mok and Hraba 1991; Feeney and Maki 1997). However, the increased access to casinos and local community gambling venues through clubs and hotels has lead to an overall increase in gambling activities for all ages including the number of people who gamble in excess of available funds (Feeney and Maki 1997; Lester 1994; Shaffer, Hall and Vander Bilt 1997). In the Greater Western Sydney area as in the rest of New South Wales, local community clubs and pubs have electronic gaming machines as the dominating gambling type and the most popular gambling form. However, there are other forms of gambling activities at most local community clubs and hotels, such as Keno and TAB facilities. Sydney Star Casino has a diversity of gaming facilities, including table games such as roulette, blackjack, baccarat and poker. The Star City Casino in the city centre is easily accessible from suburbs along the public transport lines for trains and buses and by private car.

Table 7.4   Gambling preferences in relation to gender

Gambling form	Females		Males		Total
	N	Per cent	N	Per cent	N/per cent
Electronic gaming machine- poker machines	9	100.0	5	41.7	14/66.7
Combination (blackjack, roulette, poker machines, card, horses)	0	0	7	58.3	7/33.3
Total N/per cent	9	100.0	12	100.0	21/100.0

The preferred gambling forms presented in the case studies were striking with all the females concentrating on electronic gaming machines while the males were also inclined to gamble on other forms, but all of them were playing on poker machines (Table 7.4).

Two thirds played only on poker machines while one third played on electronic gaming machines and other gambling games such as blackjack, roulette, cards and betting on

horses. In 2003-04, the electronic gaming sector had 71.2 per cent of the gaming expenditure market in relation to the proportion of total gambling expenditure in NSW (Queensland Government 2005a). According to the eighth counselling and treatment survey, 86 per cent of the clients had poker machines as the primary form of excessive gambling. Wagering on horses and dogs was reported by eight per cent of the clients as gambling types contributing to excessive gambling. Casino games, excluding electronic gaming machines, were related to two per cent of gaming activities, while sports betting was mentioned by two per cent of the clients (Walker, Shannon, Blaszczynski and Sharpe 2004: 1).

It is poker machine playing that in reality gets people visiting local community clubs and hotels into trouble. The fast pace of the gambling contributes to this. It becomes easy to be absorbed by the machine's noise and visual display, creating the perception or illusion that the gambler needs to play quickly to avoid losing out on a winning chance. Thus it is easy to lose large amounts of money and become lost in the atmosphere of the gambling environment, where time disappears in front of the machine, a machine that the gambler feels it is nearly possible to communicate with, a machine that does not mind broken English or personal "imperfections". The lack of natural light and large clocks indicating the passing of time makes it easy to lose track of the time spent in front of the machine where the noise encourages speed and creates the perception of an opportunity of winning a large amount of money, as well as forgetting all the other problems that make up one's everyday life.

7.2.4   The first gambling win

The odds of winning in any gambling game is very small, however, the thrill of trying is present in many people even when they realise that the chances are stacked against them. The first win, the size of the win and the feeling of winning can stay in a person's memory for a long time. However, the other side of gambling, the amount lost before the win is more likely to be forgotten.

The idea of gambling is for the gambler to try his or her luck and hope it is working in their favour. Gambling is based on the principle that on average the main part of the money gambled should be returned as winnings to players. In New South Wales, the minimum return to a player from a gaming machine must be, according to the legislation, at least 85 per cent. The average return to players in NSW is over 90 per cent according to Department of Gaming and Racing information (2006), implicating that on average each player is likely to lose ten per cent of the money gambled.

The overall net loss of 10 per cent will vary over time but the majority of players will be losing money most of the time. The first win can thus be special and treasured by the player. It can also be interpreted as an indication of the gambler's future chances of success or skills and fuel their future gambling pursuits.

> She said her friends believed she was [the] lucky one and they gave her their money because she had a 'good hand'. She never won a lot but 20 or 40 dollars. However, the fact of winning was a new rewarding experience for her [female 48 years old].

The research indicates that the gamblers enjoyed winning even small sums and expressed positive feelings about their winnings. A win can be associated with the club and create a loyalty to the club as a player might feel that the social and physical environment where the win took place will bring more luck in the future. This was the case for a man who was 19 years old at the time of the first win. He won $450 the first time he gambled and became a regular visitor to the club [male 24 years old-a].

A 60 years old female gambler recounts not the first time she gambled, but the first time she won any money, $200. She was very happy and invited all of her friends to dinner. She still thinks she has good luck with playing on the pokies, even if it now has created financial difficulties and other problems for her. A 56 years old female voiced the importance of winning early in the gambling phase; the first time she played, she had won $200. She had never won anything before in her life, and she was very excited about the win. The first win encouraged her to continue gambling. Several of the gamblers expressed their satisfaction with winning even small amounts of money such as $20. Any win, even a small win, which in reality had costed them much more than the actual win, becomes a cause for celebration.

The counsellor described the case where a mature-aged female won a large amount of money on poker gambling:

> She doesn't remember how many times [she has won][11] … many times in the past, once she won $1,000 and her husband was alive and they celebrated together [female 65 years old].

Even if gambling on electronic gaming machines is a solitary activity a person's good luck in winning money is measured toward others good fortune. It was acknowledged, that he had been lucky to win money on gambling, but it was also emphasised that others were more fortunate than he himself.

> He said he always used to win $100 or $200, but his friends used to win a lot of money, … [male 24 years old-b].

It can be seen as good fortune, but it is seldom divulged how much the person has spent on gambling before the win. However, a group of gamblers acknowledged the double edge of winning by stressing the imbalance between the money they spent on gambling before they were lucky to receive the win:

> I won $2,500. I did not feel very happy as [I] had lost $7,000 before that and the win was not big enough, as [I] was hoping to win back all losses [male 36 years old].

Another gambler who had also won money on gambling voiced the same sentiment:

> … $500 and did not feel that great 'cause I had lost $1,000 already and wanted to make that money up [male 42 years old].

A gambler believed he had good luck with gambling on electronic gaming machines as he had won a lot of money. Although he did not give the counsellor any figures, he indicated that he had both won and lost large amounts of money. The downside for this

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[11] Attempts have been made to insert clarification within some of the quotes [ ] to make them more understandable

gambler was that he continued to play after a win because he was "in luck" and he thought that the good fortune would continue.

> According to him he has won a lot of money and he is a lucky person. He talks about big amounts of money, and also a lot of money he lost. When he wins, he feels compelled to continue playing because he believes he is in good luck [male in his mid 30s].

A representative for an ethnic community group in Bankstown told a story about a woman who had won $1.7 million on poker machines at the local club, but before she left the club, she had lost everything [the story is anecdotal as any loss is kept quiet]. This scenario, where the winning is used to continue playing, is beneficial for the venue operators, but not for the gambler, as the winning is transferred back into the machines and it is unlikely that the winning strike will persist for the gambler. If winnings, even the small ones, were not to be reinvested for gambling, the procedure could greatly benefit the excessive gamblers, who often play until all the money is consumed.

To be seen as a lucky person, because of a win, can be transferred to other areas of a person's life. Success in gambling can be seen as the person having a unique knowledge, or skill to play that can be conveyed to other areas. To be seen by friends and others as lucky, and being a winner, is very attractive for many people. Being seen as a winner, a person of importance can be an essential way to show one's prestige. For a person who cannot gain prestige and self-confidence through employment in the Australian society, the status gained at a casino or club can compensate for lack of social status in other areas, which can be especially important for young men from Anglo-Australian and other cultures. To compensate for lack of status and a damaged self-esteem people might seek to gain status by other means and one way is to be associated with a high status place, be seen as successful by others visiting the high profile venue, and to show that they can afford to visit a popular, high class establishment. The gambling activity can be minimal but the atmosphere, the friendly staff and the enthusiastic social environment make people feel welcome and important (The South Australian Centre for Economic Studies 2005; Tanasornnarong, Jackson, and Thomas 2004).

7.2.5   *Factors that inspire to gambling*

Gambling is a leisure pursuit that has existed in different forms for centuries and in most cultures. Some people are more competitive than others, and the question is what is driving people to continue to gamble when the odds of winning are clearly stacked against the individual. Gambling can be seen as an easy way to gain money and there are more stories about people winning than about losing despite the obvious fact that more people lose than win on gambling activities (Reich 1999; Abbott and Volberg 1999).

When social gambling or gambling for entertainment change to gambling that is more focused on winning and recouping lost money, the issue is, 'what inspires people to continue gambling?' Even if the gamblers themselves can acknowledge that winning is an elusive objective, many persist in the hope of winning. The case studies give an insight into the reasoning behind continued gambling by these gamblers. They recollect situations where they have tried to recoup money and their emotional attachment to gambling:

> Initially because friends did it and now to try and get ahead and return losses as well as craving for it when feeling tired and distressed [male 42 years old].

and

> I wanted to buy things that I could not afford. Also, once I started gambling I just wanted to chase my losses [male 36 years old].

There is also the case where waiting for a partner to complete their gambling session, a partner who is playing table games, the waiting becomes boring and gambling on poker machines becomes a way to kill time.

> … was influenced by boyfriend, she was bored in the casino while he was in the poker or the roulette; but after the separation she is chasing her loss, she wants to win money [female 32 years old].

The concentration on winning is strong among the gamblers; to have money and to buy things their regular employment salary cannot cover. The difficulty of accepting a loss creates a downward spiral where the chase escalates the loss rather than recouping the lost money, and the person is convinced that the loss can be turned around to a gain, even when the loss becomes unaffordable and may lead to relationship and family breakdowns.

> … currently chasing losses as he has lost everything and his wife asked him to go out of the house, he is living in a unit and there is a settlement and divorce going on at the moment [male 45 years old].

An unrelenting confidence is kept alive among gamblers about the possibility of recouping lost money, despite their own sorrowful experiences of losing everything to gambling, family, work and home. The phenomenon of chasing lost money is acknowledged in the statements:

> The chance to win and the possibility to chase the money she has lost … she finds it very difficult to accept the loss. She thinks she can win the money back [female 60 years old].

> … 'I just want my money back', … he is chasing, … he wants to recover all the money he has lost [male 24 years old-a].

At the same time as gambling activities are explained by the quest for extra money, depression, boredom and social isolation are mentioned as reasons for continued gambling. Gambling becomes respite time from stress, depression, anxiety and a break from a difficult home environment. Research has shown that gambling problems are related to a combination of psychological and social problems, thus gambling can compensate for other difficulties experienced by the person (Blaszczynski and Nower 2002; Marks and Lesieur 1992; Getty, Watson and Frisch 2000).

> Disconnection of the reality, relieving emotional pain, isolation and sadness associated with grief [female 65 years old].

> … he doesn't like to be at home, his relationship with wife has deteriorated since she knew he had an affair while she was on holidays [male 29 years old].

> … he was working as a sales representative and this enabled him to access many gaming venues. Also, he doesn't like to be at home when the kids are too active or noise and his wife is in a bad mood, … [male 33 years old].

> … was influenced by her friends, is only about 2 years ago that she goes by herself, she sad she feels she belong to this environment, because this is the only place she is allowed to smoke without restrictions, and no one makes her feel uncomfortable [female 48 years old].

> … he doesn't like to be at home, he has a son who is hyperactive, [an]other 2 sons under 5 years old and his wife is extremely frustrated with the situation. He escapes from the house as soon as possible [male 30 years old].

A couple made regular visits to local clubs, national and international gaming venues and gambled as a social leisure activity, a non-excessive recreational pursuit. The gambling was part of their leisure time together. They used to go to the club once a week; they had dinner and played the pokies. They lived a comfortable financially secure life together. The social gambling had worked very well over several years because both of them were careful with not gambling excessively and they helped each other to stay within an affordable limit.

> She used to go to the club with her husband once a week they had dinner and play the pokies, she started to go by herself after he died in 2002. It [became] becomes more intense when she retired [female 65 years old].

It is well known that a change in a relationship through divorce or death can alter the fine balance between social and excessive gambling (Coman, Burrows and Evans 1997: 238). The woman's world fell apart when her partner died. After he died, she started to visit the club for gambling on her own. The gambling escalated from being within her financial limits to become excessive where the financial security totally disappeared. The comfortable lifestyle collapsed and she has been forced to live with relatives.

Unemployment and loneliness are other factors presented by the case studies as the breaking point for excessive gambling.

> He started to go to the club by himself. … he was unemployed at the time [male 30 years old].

> He started to go to the club by himself. According to [his] wife, he only started three years ago. [The] Wife was working and he was unemployed at the time [male 29 years old].

For people who are unemployed, without any meaningful activities, feeling lonely and isolated, the local club, which is open from early to late, becomes a social place to congregate, where the patrons do not need to interact with anyone, especially when playing on poker machines. The local club is a place where people are among other people, social interaction is not required, but it is a safe, secure and friendly place. A further temptation for anyone with limited funds is the chance to improve their financial

situation with gambling. But it is usually a very costly activity and a great disadvantage for people with limited funds. In the related case studies the loss of employment and partner created extensive free time, which was filled with club visits and gambling activities.

The one-on-one personal interaction with the poker machine becomes soothing and problem free and allows a person to forget the real world. The interaction becomes personal where it is possible to forget, 'the past, all her problems and concerns' [female 56 years old]. It is about personal freedom, a place where she is allowed to smoke without restrictions, and no one makes her feel uncomfortable [female 48 years old]. A place where she feels disconnected from the reality, gambling relieves emotional pain, isolation and sadness, which is associated with her grief for her late partner [female 65 years old]. The combination of problems the gambler experiences is supported by previous research (Blaszczynski and Nower 2002; Marks and Lesieur 1992; Getty, Watson and Frisch 2000) and gambling can be seen as a diversion and a way to help alleviate other problems. This was voiced in several of the case studies where the gambling and the gambling venue had become a "problem free" zone. This was further emphasised by the Wesley Mission gambling counsellor, who regularly was told by clients' how they felt that gambling venues had a soothing and comforting influence on them, helping them to cope with other personal issues.

Depression and boredom are given by several of the gamblers as reasons for gambling, but also the entertainment and excitement of gambling, and a way to escape from work and a complicated domestic situation. Gambling is also mentioned as being a part of a family tradition, undertaken as a social family event even before the children are old enough to gamble by themselves (Fabiansson 2006).

The interaction with gambling machines can give people real satisfaction and a release from stress, a situation not gained in interaction with friends, family or through other leisure activities, or leisure pursuits that are less financially detrimental. At the time they gamble, they feel less isolated, less stressed and they feel safe. It is "time out" where they are in control of the actions and time. Not all excessive gamblers are isolated. They can be highly social and have an extensive circle of friends, but they can still seek solitary time gambling (interview with Wesley Mission gambling counsellor, February 2006).

Gambling venues are considered as very safe entertainment areas and independently of gender and ethnic background, they are preferred areas for people feeling vulnerable in the community. Several of the gamblers in the sample were smokers. The right to smoke without restrictions is highly valued by the smokers and other guests at the venue often venture into the gambling areas as that area is still often the only area where smoking is allowed. This will change in 2007 with the full implementation of the smoking regulation in pubs, hotels and clubs. Gambling areas are enclosed spaces and not exposed to open, outdoor areas and thus will not be excluded from the total smoking ban, in its present form.

7.2.6 Pathway to problem gambling

A large proportion of the Australian adult population gamble for social and family entertainment (Productivity Commission 1999) and the majority of the gamblers do not experience adverse consequences from their gambling. However, for a noticeable group

of gamblers the social and entertainment function transform into an independent, solitary leisure activity, which overstretches their financial resources, and strains the good will of family and friends.

The change from social gambling into an excessive activity can be a gradual process with gambling increasing over many years or be triggered by a personal or work related event. A gradual process over many years makes it difficult for the person to realise the extent of their gambling until it has become an urgent problem with financial, relationship and other adverse consequences.

> It was a gradual process. I did have a physical illness soon after arrival here, problems with my knee and I ended up on bed rest for a few months. I was so exhausted and unhappy I soon started gambling after that. But my gambling slowly increased over time [male 42 years old].

The gradual process can last from a few years to 20 years [male 45 years old].

> It has been a very gradual process. She started to go to the club in the morning while her husband was working, twice a week and spending $100 or $200, however her gambling was escalating to $550 per week [female 56 years old].

Gambling problems do not need to be restricted to only one family member:

> It was gradual process. His mother is a gambler as well. He has been very stressed out because his parents are always struggling with financial problems, he feels responsible for his mother who suffers from bi-polar disorder and is also a heavy gambler [male 33 years old].

Gambling that is a result of a gradual process can be more or less hidden until the person suddenly realises that the gambling is consuming unaffordable large amounts of money and the debts are ever increasing:

> It has been a 5 year process, initially he spent $20. When he started to work he started to spend more and more, he finds himself currently out of control with a big debt [male 24 years old-b].

The case studies illustrate where a particular instance incurs a change in a person's gambling pattern. The occasion triggers a pathway where the gambling activity gets out of control and the fine balance between work, family and leisure is disturbed. For example, when one of the family members leaves for a long holiday, the remaining partner will have extra free time. The free time for the partner who stayed at home provided an opportunity to increase the controlled gambling pattern into an excessive gambling pursuit.

> He used to be more under control over his gambling in the past, his wife went overseas with the children for 6 months to visit relatives and he stayed in Australia, when she came back, she found he was late to pay rent, he did not pay the car repayment and there were late fees incurred with increasing interest, he did not pay the childcare, he had a new credit [limit] of $7,000 in credit [male 30 years old].

The realisation that the gambling pursuit was consuming all his salary became a reason for this person to seek help:

> He … earns $2000 [a] fortnight, he lives with his parents and is single, he does not pay boarding, he has been gambling gradually until he noticed he was spending all his money on gambling [male 31 years old].

Change in gambling patterns can also be related to disruption of the equilibrium of control in the family, such as a separation. Separation can trigger unexpected gambling behaviour as in this case of a woman over 60 years of age who suddenly had excessive free time and lacked control over her own time, as her time and actions had previously been controlled by her husband:

> … the separation from husband, he was very controlling before and they were married for 25 years. She found herself without an external locum of control from one day to other and could no cope with her freedom [female 63 years old].

There are also the situations when the comfort of the partner disappears through death. The gambling that had before been managed together gets out of control for the partner left behind and where the gambling becomes an escape from the personal loss. This 65 years old widow relates her gambling to the loss of her husband:

> … the trigger in the context of a history of gambling recreationally, it is interesting he was sometimes the one she had to control, but she never had a gambling problem before, she enjoyed going to the club to the pokies and dinner in the husband's company [female 65 years old].

There is also the case of the 25 years old man who experienced a large win and where the win triggered a gambling interest and a perception that the win can be repeated, which creates a gambling cycle with few boundaries as the big win will repay debts and restore financial equilibrium.

Attempting to recoup losses is a familiar way to get further into debt. Being secretive towards family, friends and work colleagues about the gambling is common, and to steal or borrow money wherever possible is part of the picture of excessive gambling. Excessive borrowings from family, friends and work colleagues create isolation for the gambler. The isolation is fuelled by the risk of meeting someone from whom the gambler has borrowed money and the person asking for the money to be returned. Furthermore, the risk of the gambling becoming general knowledge, the gambler being dishonest about the request for and the use of the money, contribute to the isolation (Borrell and Boulet 2005). The case studies have indicated that the people feel the gambling sessions alleviate boredom, isolation, anxiety, and depression, giving the gambler a respite from other problems.

The processes of change, from social to excessive gambling, ranges from no time at all, a couple of years, to a gradual process over 20 years. The findings show that the gambling for some is out of control almost as soon as they start gambling but for others it can take much longer. The increased gambling is often related to a change in the "normal everyday situation", with the dream of a big win to solve financial problems. "The big win" is often promoted in advertisements. However, it is an illusion for people to think

they will win substantial amounts of money through electronic gaming machine gambling and that the elusive win would create a luxury lifestyle solving most of life's problems.

7.2.7   *Cultural gambling traditions*

Experiences of gambling among the people in the case study sample indicate differences in relation to the social environment. Gamblers who were born outside Australia were less likely to have gambled before arrival, 47.6 per cent of them did not gamble before they arrived in Australia, while 14.3 per cent did, all of the latter men. The Australian born (38.1 per cent) were naturally familiar with the Australian gambling culture from an early stage. The results indicate that the social environment could be a contributing factor for the people born outside Australia, to start their gambling when they got in contact with gambling activities in the local community.

In some cultures, it is acceptable to gamble for males, but in other cultures, it is not accepted. Within the Muslim faith, it is not acceptable to gamble for either men or women. However, covert gambling occurs in some countries despite legal, religious, and moral restrictions. The unreserved availability of gambling opportunities in Australia and the local community based clubs' services and facilities entice people to socialise and gamble.

A 60 years old woman, who was born in Argentina, says she has only played in Australia as it is not socially accepted for a woman to go to casinos in Argentina and even when she goes to Argentina on holidays she is unable to go to the casino. Thus when she is in Argentina she does not gamble. A similar situation is described by another woman of the same age:

> She did not used to gambling in her country, Chile, it is not accepted for women in her country of origin, her husband introduced her to gambling in Australia, he was Australian, they used to travel together overseas and they went to Las Vegas, many casinos in different parts of the world, they have no children and they both worked full time [female 65 years old].

In this case, the gambling was affordable due to their circumstances, they gambled for social recreational purposes and they helped each other to keep the gambling within their financial means. The woman's problem arose with the death of her husband, when her life lost its meaning and sadness took over.

Gambling, by non traditional cultural groups, points to the easy access to gambling venues, legality of gambling and social acceptance of gambling for all adults as a factor in creating an "opportunity" for gambling, not present in all societies. Gambling at a local community club can alleviate stress and become an escape from an unsatisfactory everyday life where boredom, social isolation and lack of status are very much felt (The South Australian Centre for Economic Studies 2005; Blaszczynski. and Nower 2002; Productivity Commission 1999).

Gambling advertisements promote the imagined benefits of a major win, "a holiday mode" construct, which encourages social acceptance of gambling where money is seen as solving personal, financial, and social problems. The description of the benefits of

winning emphasise all the things a person is deprived of by not being a winner. This is especially pertinent for an unemployed person from a non-English speaking background, or a recently arrived migrant with few prospects of gaining employment that will lift the family out of poverty, where isolation and lack of disposable income can be perceived as being able to be rectified through gambling pursuits. People outside the paid workforce or with short-term casual work conditions will have limited prospects of changing the present situation in the near future. Promotion of the perception that anyone can win enforces the idea that the individual can change their own situation through gambling if they only try hard enough, thus enhancing the belief that independent of living circumstances, everyone can become wealthy and happy.

7.2.8   Monetary cost of gambling

Gambling issues presented in mass media are often focused on large winnings and losses, wins or losses in the millions of dollars. The scenario is commonly in relation to unauthorised use of money. For most people the losses and wins are of much lower monetary value, but of significance for the individual. For example, the gambler who gambles away his or her last dollars, or a gambler who gains a win of $20, but where the win has costed the person $200; the spending being equivalent to a 90 per cent loss of the gambling expenditure.

The amount of money gambled away varied for the people in the sample, from a few dollars to $3,000 or more per week. This was money from earnings or income support, money that they can manage to borrow, even steal, or what they have access to at the moment. During times when gambling takes over the person's life, all their accessible money is spent on gambling pursuits, mainly on electronic gaming machines.

> I was gambling up to $1,000 a week when my gambling problem was bad [male 36 years old].

> … whatever [was] available, [I would] borrow, $100 to $1,000 [male 25 years old].

The realisation that their spending spree has increased comes after the event:

> She is spending about $300 per week, but it was a concern [when] she spent $3,000 in one day and she was shocked and very scared [female 60 years old].

Another realised his problem too late:

> He was spending about $600 per week, his gambling was escalating to $2,000 and $3,000 per week, he lost his job and his wife closed the access to the bank funds. Currently he is not gambling [male 45 years old].

Another person describes the situation as:

> It was escalating from $50 to $200, she sold her jewellery, all her savings, she borrowed money from all her relatives and friends, eventually she stole the credit card of the ex-husband and spent his money in an effort to chase the loss and

recover the money to pay her debts, she was spending about $500 a week when she had a crisis [and sought help] [female 63 years old].

In one case study, the gambling level changed after being kept at a reasonable level:

Between $5 to $800 per week, escalated to spending her whole salary in a day [female 65 years old].

In another case, the person had a relatively high gambling level with $300 per week, but the gambling and the loss increased ten fold:

… he lost $3,000 the last week, he lost $2,000 only 3 months ago [male 24 years old-b].

These losses are not sustainable for anyone without a high regular income through steady employment or other financial sources. Excessive spending on gambling activities limit participation in other social leisure activities, recreation that would better benefit the well being of the person and their family. The Greater Western Sydney area is well equipped with sports and recreational facilities, feasible alternatives to gambling pursuits, many within close proximity to the residential areas, thus the opportunities to experience, and to take part in diverse leisure and recreational activities are achievable in the local communities for physical sports inclined residents. However, there are less affordable recreational avenues for residents not interested in sports and gambling.

7.2.9   *Reasons for seeking help*

Even if gambling is accepted in the Australian society, it is still for most people an embarrassment to lose in any situation, but especially to lose money on gambling activities. It is a big step for a person to acknowledge that there is a problem, which cannot be solved by the person him/herself or within the family circle, but external help is needed.

The impetus for seeking help for excessive gambling did not always come from the gamblers themselves, but from employers or concerned family members who became aware of the accumulating excessive debts and the gamblers' feelings of stress and anxiety. According to the case studies, the main reasons for seeking help were financial concerns and demands from the family to seek help to save the family relationship. Furthermore, in some cases not until the gambler was faced by debt collectors chasing them, or was caught stealing did they realise the severity of the problem and the need for external help. However, if the gambler does not see the gambling as a problem the counselling program will have less effect on changing behaviour than if the gambler instigated the contact as a result of acknowledging that the gambling has become a serious problem. In examples where people close to the gambler have initiated the contact the reaction of the gambler is expressed through these comments by the gamblers:

My wife contacted MPGS. She was concerned about my gambling and the effect it was having on our family [male 42 years old].

His wife requested counselling for support and to look at ways of encouraging husband to attend counselling. Unfortunately, he refused and said he can resolve the problem on his own. He accepted to go to Relationship Australia and they both are committed to save the relationship [male 33 years old].

Others echoed the same sentiments, where the wives had contacted the gambling counselling service on their husbands' behalf [male 30 years old, male 29 years old]. Unfortunately, in these cases the husbands did not see the urgency for counselling and the need for external help.

Another compelling reason for gamblers to contact a support organisation was when gamblers experienced direct demands from family members to stop their gambling as it had reached unsustainable levels and threatened family relationships, as in the case of this woman in her late 40s:

Her husband has set an ultimatum, he told her she has to stop, she was struggling with debts, … overwhelmed by anxiety, insomnia, and feels very sick [female 48 years old].

The case studies give examples of situations where the family seeks help for a member because of concern for their well being. In one case, the daughter sought help for her mother because the mother has 'insomnia, panic attacks, depression, suicidal ideation' [female 63 years old].

The gambler can have exhausted the support of family and friends leading to a hostile attitude towards the gambler, such as in the case of a 24 year old young Australian man. However, the family treatment did still not compel him to stop gambling even if the consequences will be even more difficult:

His parents kicked him out of the house, he is living with his grandfather who accepted him in his house only if [he] would take the control over his money, he agreed with this arrangement and his grandfather has taken him under his wing, however he [is] still borrowing money and gambling without his knowledge. … he is about to [lose] loss his job [male 24 years old-b].

In situations where the gamblers made contact with a support agency, they themselves have more or less realised the seriousness of the problem and their need for external support to manage the excessive gambling.

She was struggling with debts and [was] overwhelmed by anxiety, insomnia and depression. The trigger for her [was] to look [for] help [as she] was spending $3,000 in one night [female 60 years old].

He lost $4,000 in one night; this loss motivated him to seek help. His parents suspected he is gambling but cannot prove it as he has covered up his track very well, but he has noticed his father is following him very close. He is very anxious and experiences disturbed sleep as all he can think [of] is … his gambling problem [male 31 years old].

A middle aged woman who feels relaxed, forgets all her problems and feels confident when playing the poker machines. Her spending on poker machines has increased to

$550 weekly and she would like to decrease the spending, but not stop gambling. She sought help because of her feelings of anxiety and her partner's disagreements about her gambling.

> … because her husband is very angry towards her because she is spending a lot of money in gambling. She said he is a control freak, stingy, overcritical and emotionally abusive man [female 56 years old].

The shock of losing a large amount of money prompted a 24 years old Australian born man to seek help:

> He just had a big [loss] of $5,000, he is feeling hopeless and helpless, however he said he is trying to think [of] ways to get [the] money to continue gambling to recover his financial losses through gambling, he said he is [not] prepared to stop but to slow down his gambling [male 24 years old-a].

His attitude to handling the problem was only to spend less money not to stop gambling. Both these case studies show that the gamblers only wanted to reduce the money spent not give up gambling altogether. The question is whether this strategy would have any long term prospect of solving their problems or only conserve it temporary until next time the gambling becomes excessive.

If the gambling is used to divert the person's mind from other problems, it can be seen as one of their few strategies to cope with other predicaments.

To break the circle of gambling can be more difficult for a person who has close contact with gambling problems within the family. An example is where a young man was introduced to gambling by friends, but where his father also gambled and used to gamble excessively on poker machines and playing cards [male 45 years old].

Consequences of not seeking help at an earlier stage can make it much more difficult to reverse a negative situation, as it can be a long way back to a more independent life. A 60 years old woman's present life has changed from being able to travel the world and having her own household to having nothing:

> She lost her house, spent all her superannuation, she had to live with her sister whom she doesn't [gets] go along with, she was finding it difficult to get a job and to keep a job at her age [female 65 years old].

Realisation that the gambling has contributed to the demise of the marriage is expressed by a 45 years old Lebanese man:

> … he believes that his gambling contributed to the breakdown of his marriage, he is very concerned about his 7 years old son, he wants to continue seeing him every day. He is depressed [male 45 years old].

He has gambled heavily at least for the last 10 years, but gambled in total for 20 years, more or less at a sustainable level. He thinks he has luck and says he had won large sums, but also lost considerable sums. Presently he can lose $2,000 to $3,000 per week gambling, but when the gambling was under control, he lost about $600 per week.

7.2.10   Employment status

A regular income from employment or other sources of income is a prerequisite for gambling and especially for gambling beyond a social leisure activity. Unemployment benefits are not generous enough to sustain excessive gambling. Thus, to sustain gambling as a balanced leisure activity people need a regular cash flow.

One aim of this research was to explore the relationship between leisure and employment status: whether people would be more likely to be employed or not when participating in gambling above a social recreational level where external counselling help is sought. The sample is small, but of the 21 cases, 66.7 per cent of the gamblers were employed, 9.5 per cent were unemployed, and 23.8 per cent were retired or were working with home duties at the time of the research (Table 7.5). Thus, two thirds of the sample has a regular income from employment with only two people indicating that they were unemployed at the time of the data collation. One third of the sample is living on restricted income from pensions and savings.

Table 7.5   Employment status in relation to gender

Employment status	Females		Males		Total
	N	Per cent	N	Per cent	N/per cent
Employed	4	44.4	10	83.3	14/66.7
Unemployed	0	0.0	2	16.7	2/9.5
Home worker	1	11.1	0	0.0	1/4.8
Retired (age or disability)	4	44.4	0	0.0	4/19.0
Total N/per cent	9	99.9	12	100.0	21/100.0

The sample shows diversity in occupational groups and socio-economic standards. Occupations include hire car driver, house painter, family business manager, cleaner, travel consultant, real estate agent, public relations consultant, legal clerk and chef.

Gambling presupposes disposable income and depending on the spending level a good income is essential.

> I have always been employed. I have never missed [a] days work due to gambling. I work as a house painter [male 36 years old].

> She works as a manager of a prestigious furniture company, she gains a good salary and commission, she also has bonus of travelling overseas [female 32 years old].

> He has a permanent full time job as a sales rep and she [the wife] is at home on maternity leave for a year, but she works full time and is a good provider, she gets a better income than him, also her family is very supportive and they have a solid financial situation [male 33 years old].

> He is a Public Relations consultant, full time, he said he is very successful in his work [male 24 years old-a].

Work or return to paid employment can also become a necessity to repay gambling debts.

> She is a chef and she was retired, she is currently working part time and looking for a full time job to pay her legal debts and living expenses [female 65 years old].

In the following case, the gambling temptation drove a 63 years old female who did not have her own accessible money to steal from the family.

> She is retired, her ex-husband is retired and very upset with her because she was using all her money, she separated from him because he was preventing her from spending too much money in the clubs, but after separation he stopped seeing her and worrying about her finances. She was struggling for money and offered him to do his cleaning in exchange of [grocery] shopping, he accepted and she stole his credit card [female 63 years old].

Difficulties entering or staying in paid employment are also factors that influence the level of gambling.

> He has had a long lapse of unemployment due to lack of English and opportunities, but currently is working in the construction industry [male 30 years old].

> She is no[t] working any more, her husband has a fumigation business, she used to help him but stop[ed] because he was too difficult to deal with in the work situation [female 56 years old].

> She is no[t] working, she [receives] … the disability pension, her husband works full time for the railway, he also work after hours [female 48 years old].

In these cases, access to income is dependent on availability of work and for the women access to money from their partners. Stress and family relations can also drive people to use gambling to alleviate stress.

> He is working in a legal office that belong to his family, as a legal secretary, he has to go to court, taken [taking] documentation, he does this task many times a day, he said his work can be very stressful and he doesn't like it. His father is a lawyer and he wanted him [to] learn the business [male 24 years old-b].

The combination of working within the family company and not fulfilling the father's expectations causes stress for this 24 years old man which could have been channelled into other leisure activities, such as sports activities. His use of gambling as a relaxing activity can be associated with the fact that his mother is also a gambler. Gambling is a source of conflict in the family.

7.2.11 Socio-economic status

The socio-economic situations of the people in the case studies were explored with the aim of understanding their living situation, whether they struggled with their everyday financial living conditions (low income), if they felt their situation was acceptable (lower-middle), comfortable living (middle), or if their living conditions were very comfortable

(higher middle or high income). The information is based on the gamblers self reports and the counsellors' knowledge about the clients' living conditions. Self reporting of financial situations have limitations, thus the accuracy of the information might not truthfully describe the sample's socio-economic circumstances.

The two most commonly described socio-economic status levels were comfortable (middle) 38.1 per cent, and struggling 33.3 per cent (Table 7.6). The third largest group, 23.8 per cent, described their circumstances as acceptable (lower-middle), while only one gambler (4.8 per cent) described the socio-economic living conditions as very comfortable (higher middle or high income). The present situation for these people does not necessarily represent their situation before the gambling became a problem.

Table 7.6   Socio-economic status in relation to gender

Socio-economic status	Females		Males		Total
	N	Per cent	N	Per cent	N/per cent
Struggling (low income)	4	44.4	3	25.0	7/33.3
Acceptable (lower middle income	0	0.0	5	41.7	5/23.8
Comfortable (middle income)	5	55.6	3	25.0	8/38.1
Very comfortable (higher middle-high income)	0	0.0	1	8.3	1/4.8
Total N/per cent	9	100.0	12	100.0	21/100.0

The female gamblers were either struggling or comfortable (44.4 and 55.6 per cent respectively), while the male gamblers were more likely to consider their socio-economic status as acceptable or more comfortable. Only three of the men thought their economic situation (being outside the labour market) could be described as struggling compared to nearly half of the women.

> Comfortable, because her family can help her if she needs money [female 60 years old].

> Comfortable, because husband is well established in his own business for many years and they only have one daughter, who is married and lives in her home [female 56 years old].

> Living with his family who has a comfortable situation, but he spend[s] all his money in gambling and nor pay[s] board [male 24 years old-a].

These gamblers have a comfortable life as they are supported by family, thus the gambling is not directly affecting their financial situation and they do not risk being homeless or suffer financial ruin at this stage, but the situation would be quite different if the family did not support them.

> Struggling, she is on the disability support pension, husband works many hours but he has two 'wives' and one child, he also is in charge of his fragile father [female 48 years old].

> When he works, he gets $500 per week and his wife works in a permanent full time job for the government. Acceptable lower middle [male 30 years old].

Even if the partner is working, it is a struggle for the family and the gambling has a detrimental affect on family well being.

> He has a house in Five Dock, he has lost a house in Haberfield, he used to earn a good salary, his wife works full time in a financial institution, they have only one son. It was a comfortable socio-economic situation, he is struggling at the moment but his sister is going to help him, if he stops gambling [male 45 years old].

> It was a very comfortable and now is struggling [female 65 years old].

In these two cases, it can be seen that the gambling has created drastic changes in their socio-economic living circumstances, from having very comfortable secure living conditions to struggling with everyday expenses. These cases demonstrate the detrimental effects excessive gambling has had.

7.2.12   Gambling influence on personal and public life

Gambling can be a social activity, but it can also be an activity undertaken in isolation, where the gambler's family, friends and work colleagues are not aware of the extent of the gambling. In these situations, their gambling can lead to increasing anxiety about the gambling losses, the inability to recoup lost money without the family or friends becoming aware of it and the guilt that is attached to not having enough money for essential items and not being able to contribute to the family. The stress not only influences the gambler's mental well being but also their physical well-being. The pressure of excessive gambling affects their social relationships, they have difficulties coping with everyday life, feelings of guilt and fear of family and partner finding out about the gambling, and how the knowledge about their excessive gambling losses will affect family relationships. Gambling becomes the main leisure activity, thus limiting social recreational and leisure activities with family and friends. There is also the fear where money has been obtained unlawfully of the risk of going to prison. These worries and stresses are expressed in these case studies by two men, aged 42 and 36 years:

> Increasing anxiety about the future. Also contributing to problems with his wife and daughter, though client believes them to be devoted and utterly patient with him. It is also affecting his health. He gets back pain, headaches and generally feels the stress of it in his life [male 42 years old].

> In a big way. I have had problems in my relationships with my wife. She has contemplated leaving me on several occasions. I also don't get on with my brother and brother in law who both disapprove of my gambling. My mum also worries about me and could not stand living in Australia and has gone back to Iran. In terms of work I have not had any problems. I needed work to have money for gambling [male 36 years old].

These case studies show how deeply their gambling is influencing them and their families and how the gamblers' physical and mental well being are affected. The situation where gambling has taken over the person's life, where they and the whole family are suffering, is highlighted in the extracts below by a 32 years old woman and two men aged 30 and 45:

Her family is very worried and frustrated with her, they are tired [of paying] to pay her mortgage and her mother is the one who is in charge of [and] control her credit cards and limit her expenses, her father is no[t] talking to her any more. She is eating for comfort and then turns to obsessive with losing weight and becoming anorexic. She is a workaholic and she has a very good image in the work place. She also goes a lot to the gym [female 32 years old].

Financial problems are placing strain in his relationship. Wife has given him an ultimatum, this is the second chance and there is not going to be a third one, she said. Children, older is 7, have noticed mother crying as a result of above problems and they get very distressed and present behavioural problems [male 30 years old].

He has lost his wife's trust and she is very unhappy in the relationship and has initiated the divorce, … . He has lost his job because he was not performing due to lack of motivation, lack of energy, concentration and memory problems, eventually he was fired. He had to move to a unit close to his house as he wants to be close to his son. His extended family is very worried about his situation. He thinks his son is very upset for the separation. He is very depressed [male 45 years old].

In these cases, the whole life circumstances for the gamblers have turned from a comfortable secure family and employment situation to losing both the family and, in one case, the employment and thus being in a difficult situation both emotionally and financially. The financial problems caused by excessive gambling are an obvious link between many of the gamblers; financial problems that place pressure on the family and the relationships. Two case studies concerning a 31 years old man and a 56 years old woman describe the families' frustration with their gambling pursuits.

Financial problems are placing strain in the family relationships; he is isolated from his friends and his performance at work is no[t] very good at the moment. His father told him if [he] … is gambling he has to go to live independent[ly] from them [male 31 years old].

The husband is very concerned and her daughter doesn't want to talk to her, she is very angry with her mother and can not understand why she insists in only reduce it but continue gambling. Her husband has stopped her access to the bank account. She is very anxious, she describes panic attacks and insomnia [female 56 years old].

The frustration is not confined to disagreement, but can flow over to be expressed in verbal and physical abuse in the family. Aversion towards gambling and the gambler can exclude the gambling family member from social interaction with family and friends. In two case studies, women aged 48 and 63, the frustration is described and how it affects the gamblers and their families.

Husband is very angry with her and the emotional abuse in the relationship is escalating, she is isolated from her family and her friends are all in difficult situations as well. She has put a lot of weight on, she said she is eating for comfort [female 48 years old].

She has received the strong impact of the family rejection, they are very disappointed and angry towards her, all the lies she has told are being discovered

now and husband is so disappointed, he has disclosed to their daughter the [truth] true about her mother gambling problems [female 63 years old].

The situation is not much different when the gambler is the adult child in the family and where the parents are partaking in gambling. The difference in this example is that in the parents' case the gambling is not, according to the extract, influencing their financial situation to the same degree as for their son, who is only 24 years old and having severe gambling problems:

> He is depressed, he is fighting with his mother a lot, she is very frustrated about him, he said to her: 'but you are a gambler' and she always said she earns good money, she can spend it as she wants, sometimes she gets very disappointed after disagreements with her son, that she has to go to the clinic for a week, she suffers bipolar disorder. He said his father doesn't talk to him, he is his boss, he only talks to him about the work in the firm [male 24 years old-b].

As these cases show, gambling is causing severe problems in the affected families, for parents, partners and the gamblers' children. The drive to continue gambling in these situations would need to be compelling for the gamblers as they risk losing their emotional, social and financial security by living in such a family environment. In some cases, the close family know about the gambling, but this is not always so. Secrecy surrounding the gambler's gambling actions is contributing to the anxiety and stress. In the case of a married woman in her 50s:

> No one in her family knows she has addictions. She is struggling to survive with her problems and she has to create a lot of stories to [for] husband and daughter [female in her 50s].

Attempts to settle debts and to make amends for gambling are recounted by two young men, aged 29 and 33 in the following comments:

> Financial problems are placing strain in the relationship but he [has] compromised to work hard to pay all the money he lost, she is in control of the money [male 29 years old].

> Financial problems …, wife has given him an ultimatum, this is the last chance. He is extremely anxious with panic attacks and his family is angry with him [male 33 years old].

An example is also given in the case studies where gambling is the cause of stress and anxiety but at the same time, gambling is used to relieve both of them. This excerpt about a young Australian-born man aged 24 also highlights gambling in combination with secrecy and excessive drinking:

> He describes a pattern of feeling extremely anxious with sleeping difficulties and inability to relax, he said he can relax only in the club when he is gambling, and alcohol helps as well, he has a tendency to cry and gets very depressed with somatic complaints. His family is disappointed because he spends too much time in the club and they are concerned about his drinking, but they don't know the extent of his gambling [male 24 years old-a].

Family members go to extreme length to help and support each other, as in the case of the sister of a 65 years old woman who, before the excessive gambling spree, lived a very comfortable life, but with the death of her husband started a downward spiral:

> She has lost her status, socially, financially and in her family, she has to work again after retirement. She is now depending on her sister for everything, as she is no[t] paying for her food and accommodation, her sister has control over her finances and takes her to work and picks her up after work to prevent her from going to the club [female 65 years old].

The pressure on relationships, the feelings of guilt, and isolation from other leisure activities are expressed in the case studies. Family and friends are both supportive and appalled by the gamblers' behaviour. The families are worried and frustrated with the gamblers and they are tired of paying expenses such as mortgage and everyday costs. Parents and the partners take control of credit cards and the finances to try to avoid further financial losses. Breakdown in communication is another reaction by people close to the gambler. Excessive behaviour in the form of smoking, drinking, eating and dieting, and excessive working are all examples of behaviours that can be seen as reactions to the stress and anxiety that the gambling is causing. The ultimate destruction is losing the family, employment and the home before seeking any change or help. This is the bottom line for excessive gamblers, where homelessness can follow if the family does not continue the support of the gambler. An additional circumstance is when the gambling pursuit is surrounded by secrecy and the person is terrified of being exposed. Lying and giving excuses for lost money and covering up for time spent gambling are also part of the problem gambling scenario.

The financial cost of gambling is coming through the case stories. The reality is obvious, people are losing more than winning money on gambling, and thus the gamblers are exposing themselves to financial problems with their excessive gambling habits. To compensate with hard work to recoup the lost money is one strategy, which will only work if the gambling is reduced or stopped.

The strains of excessive gambling are mentally expressed in stress, depression and anxiety, but can also result in physical symptoms, as presented in the case studies, such as headaches, back pain, and insomnia. The families try to help in many different ways, but also feel helpless and resort to rejection and abusive behaviour. There are many forms of help for gamblers but what is successful with one person does not necessarily work for others as every person's reasons for gambling and social circumstances are complicated and unique. The situation where the stresses of gambling problems are relieved by continuing to gamble is really a "Catch 22" syndrome, where the anxiety is contributing to the overall situation and a downhill struggle.

7.2.13 Social isolation

There is uncertainty around whether or not gambling activities increase or decrease social isolation. Gambling can be undertaken quite separately from social leisure time and excessive gamblers can be highly socially inclined and have an extensive social circle of friends that meet frequently, but then engage in gambling as a separate activity in isolation (interview with Wesley Mission gambling counsellor, February 2006). In nine of

the case studies, the gambling did not affect the person directly, they were still living well integrated social lives, being actively involved in social networks and feeling comfortable in the community. Even if they acknowledged they were partly isolated, they did not feel that it influenced their everyday life [female in her 40s-a, male in his late 20s, female in her 50s, male in his mid 30s, male 25 years old, female in her 40s-b].

> He feels well in that regard he has good friends and many relatives, his sister is very supportive [male 45 years old].

> I feel ok. I miss my friends and my homeland at times, but life is easier financially here and my child would have a better future here [male 36 years old].

> She feels well in that regard, she has good friends and is appreciated in the work place [female 32 years old].

In other circumstances, the social circle can be very small and restricted to the immediate family, partner and children, and that support becomes qualified depending on the level of gambling that occurs, and whether the person agrees to restrict gambling or attend a support service to change the habit. Independently of gambling activities, people can be comfortable with a large or small number of friends, or the family can be the main part of the social network. Gambling does not need to influence the social circle of friends and the social comfort of people in the community. However, isolation can be a consequence of excessive gambling when financial supports from family, relatives, friends and work colleagues have been exhausted. Excerpts from the case studies show different levels of isolation:

> Client does feel isolated and alone. His only support is his wife and two daughters [male 42 years old].

> He feels isolated, his family has no[t] many friends and he has friends mainly from work but he is concern[ed] most of his friends have a girlfriend and he doesn't, he has no[t] much opportunities to meet girls, he is also shy with girls … [male 24 years old-a].

> He used to have good friends from school but he has lost contact with them, in his work there [are] is no[t] many young people like him, he is a bit isolated, … [male 24 years old-b].

> He feels isolated from his family, he has good friends, he feels well in this society [male 33 years old].

These descriptions clearly show that isolation is a factor for some of the gamblers, where they are well aware of their social situation and have identified areas, where they would like to improve their situation, such as to increase the circle of friends outside the narrow family circle, to have a girl- or a boyfriend and be out of debt.

The isolation is due to a combination of situational factors, such as easy access to local gambling venues, and personal issues such as a person's health status and social environment, thus the gambling sessions can function as way to relieve boredom and isolation. The quotes also indicate difficulties to adjust to the local community.

> She feels isolated and misses her family and friends, but she mostly misses her husband with whom she used to spend most of her free time [female 65 years old].

> She feels isolated and very sad, she always wanted to return to her country but husband was against the idea [female 63 years old].

> He feels isolated and in the process of acculturation to Australia lack of English makes the situation more difficult for him, particularly to [search for] work … [male 29 years old].

> She misses her family and friends, she never learned English and never felt integrated to this society [female 56 years old].

> He feels isolated and is in process of acculturation to Australia, because even [if] he [has been] is here 8 years ago, however his English is not yet good enough for working in his field of experience, he was an accountant in his country of origin [male 30 years old].

> He feels acculturation is not an issue for him. He has a lot of friends but at the moment is isolated because he is depressed and doesn't feel like socialising [male 31 years old].

In some cases, the gamblers feel very isolated and alone with their problems, especially if they have not disclosed the level of their gambling behaviour to their family. Another factor affecting their level of isolation is if they have borrowed money from family members, relatives or friends and perhaps given reasons for needing money other than gambling. After a while, when the repayments are not forthcoming, it becomes stressful and difficult to meet with the people, thus isolation can be the preferred option.

> She feels isolated, she misses her family, she had friends but now she is no[t] seeing any one, because she has debts to pay and she is concern[ed] they may say something to her family [female 60 years old].

Another complicating aspect is if the gambling is combined with other problems such as mental health issues or addictions (cf. Blaszczynski and Nower 2002).

> She feels isolated, she has good friends but she has a mental illness and her adjustment [to] in the society is limited, her friends are also suffering a mental illness and they [have] become friends in a living skills centre … [female 48 years old].

7.2.14 Gambling combined with other issues

The case studies present people with a combination of problems beyond excessive gambling. The combination of mental, social and physical problems, a disruptive home environment, and excessive use of drugs, alcohol and smoking, all contribute to the gamblers' situation. Depression runs through several of the case studies, depression based on earlier experiences in the family and depression due to the present situation. In the case of a 32 years old woman the family situation and experiences are affecting her state of mind and gambling behaviour;

> She has a dysfunctional family, her mother was alcoholic and she is no[t] drinking any more but she was a heavy drinker during her childhood, her brother suffers bipolar disorder and he was addicted to heroin, he has a forensic history. She uses amphetamines time by time. All those factors influence her gambling at some levels, at different times [female 32 years old].

A 60 years old woman's family and living conditions are described by the counsellor, where gambling is one part of the living circumstances together with addictions and isolation, where the person has never learnt English and thus has difficulties seeking support and developing a social network outside her ethnic group:

> She has a long history of addiction to benzos, in the past she was addicted to amphetamines but she is no[t] using them any more, she is a heavy smoker. She has a long history of abuse in the context of domestic violence, her husband who is a heavy drinker was always very abusive towards her, they are currently separated but live under the same roof, she is always having confrontations with him, they have a daughter who lives with them, who is 22 years old. She [gambler] is a musician and worked all her life as a piano teacher; she never learned English and works as a cleaner. This lady suffers from major depression [female 60 years old].

Family, political and religious issues are other factors that create a drive towards gambling and where the gambling pursuit is rather an escape from a complicated home situation. In this case, a middle age woman experienced pressure to follow her husband's faith:

> She is confronting a difficult situation as her husband is very intense in his religion, … and is forcing her to convert … she doesn't like it but has accepted it to avoid confrontations. He can be very abusive emotionally, … [female 48 years old].

Combinations of drug addiction with complications in the family relationship adds to the gambling problem:

> The client also has a nine year history of drug addiction, more specifically opium, dating back to Iran. He says he has been abstinent for the past two months and says this has been under control but it has clearly caused problems in his relationship with his wife [male 36 years old].

> He uses marijuana, he is also a heavy smoker. He is an anxious person, he is still very dependent on his parents [male 31 years old].

Several times, it was emphasised that the smoking ban in most areas except the gambling area is one reason why some of the gamblers feel comfortable gambling, as no one will be offended by their smoking.

> … they are all heavy smokers and they are allowed to smoke in the club [female 48 years old].

A complicated family situation with sadness and knowledge of her child being abused has created distress and guilt for one woman, for whom gambling has become one form of escape:

She has a history of trauma, her father was abusive towards her mother, her first husband was physically very abusive towards her and she divorced for this reason. She migrated to Australia with her 10 years old daughter, to help her sister who was very sick with terminal breast cancer and she assisted her until her last day; she took care of the family and at the time she was very busy and sad. Living with her sister was very difficult because she has 2 little children who were very distressed for the situation and the husband of the sister was always drunk. Five years ago her daughter disclosed to her that she was sexually abused by her uncle when they were living in her sister's house [female 56 years old].

In these case studies addiction, be it drugs or alcohol, in combination with relationship issues, stress and depression can be linked to excessive gambling and be used to alleviate other problems:

He is depressed and spends many days feeling down, isolated, doing nothing and doesn't communicate with anyone. He also drinks alcohol and this influences his lack of control during gambling, he is a heavy smoker [male 29 years old].

He is a heavy drinker and this influences his lack of control during gambling, he also smokes marijuana and nicotine, he is a heavy smoker [male 33 years old].

He uses marijuana, he has problems to control impulses, he has been involved in fights in the past, he also is confronting court due to speeding and driving charges, [which] have increased in the last year, he thinks probably he will [lose] lost his driving licence this time for speeding intoxicated [male 24 years old-b].

There is also the situation where old traumas are re-lived, creating anxiety and distress as expressed by a woman in her sixties and coming from Chile:

She suffers from depression, she has trauma issues of the revolution in her country, the terrorism and the persecutions, many of her friends vanished, her family and friends had to escape as refugees and she manage[d] to immigrate to Australia; but the traumatic experiences she went through are always at the back of the mind … [female 63 years old].

Furthermore, the situation when a person's life falls to pieces when a partner dies:

She is very depressed … the illness and death of husband were very traumatic experiences, she is confronting trauma of the past she never resolved. She finds gambling alleviating of her symptoms, in terms of helping her forget and rest for a while of the emotional pain, she finds it relieving … [female 65 years old].

In some case studies, the situation had been more severe but has improved:

In the past, it was the level of debt. He was playing to chase losses. Presently he has some control over his gambling but this is in context of significant financial difficulties [male 42 years old].

The living circumstances the case studies have portrayed encompass many common themes. There are similarities in that gambling is part of a combination of problems

including drug addiction, social and mental issues, relationship difficulties and low self-esteem in many clients. Other research has shown the same pattern with gambling being part of the gambler's health problems. Health related issues such as poor to fair health, smoking and alcohol use, and mental health problems affecting gamblers more than the general population, where the combination of these factors clearly impede on the everyday life of the gambler (Taylor, Grande, Gill, Delfabbro, Glenn, Goulding, Weston, Barton, Rogers, Stanley, Blandy, Tolchard, and Kingston, 2001: 9). The public health perspective proposed by Korn and Shaffer (1999: 289, 291) emphasises that gambling should be seen as a health issue and public health professionals should be made more aware of gambling and its risks. For people with health issues, gambling is both a contributor to the problem and in the case studies proposed by the gamblers as alleviating an overall complicated and stressful situation, where the gambling sessions provide "time-out".

However, the other side has also been portrayed, but less prominently, with gambling as the vehicle to create a better future. Gambling is pursued independently of the cost with the aim to secure a substantial win. Even if the gambler acknowledges that the total money lost on gambling exceed any current win, there is a conviction that a major win will compensate for all the losses. The urge to be wealthy is expressed as the driving force clouding an insight into the small probability of creating wealth through gambling pursuits [male in his mid 30s].

7.3 Conclusion

It can be concluded from the case studies that the majority of the male gamblers seeking help for excessive gambling were in employment, from full employment to casual employment, while females were more likely to be outside the paid labour market, mainly due to an older age profile than the males. Two thirds of the gamblers in the sample were employed, one fifth retired, and one tenth unemployed and one person was a homemaker. Access to a regular income is one of the prerequisites for gambling while income from social security payments are commonly too low to sustain excessive gambling, although even gambling with small amounts can cause excessive problems. Independent of the income source, for the people studied, gambling had become unsustainable.

The case study sample's average age was 39 years with males having a younger age profile than females; the males were also more likely to be married than the females. Females were more likely to be introduced to gambling activities and club visits by friends and work colleagues, while males were also inclined to have initiated the gambling contact by themselves. The pathways from social recreational to excessive gambling had taken shorter time for the males than the females and the males had started their gambling earlier than the females. For the females, gambling on electronic gaming machines was the preferred option, while men were also inclined to utilise other forms of gambling. However, it was the electronic gaming machine gambling that had led them into the excessive gambling pathway.

The excessive gambling pathways were for some people a gradual process but there were also occasions where loss of employment, relationship problems and death of a partner

created an environment where the controlled gambling became excessive. All people in the sample remembered their first win, even the small one. The first win was treasured and a cause for celebration, the win was associated with special luck for the person or the club where the win took place.

The majority of the people in the sample who were not born in Australia had not gambled before they arrived, which is an indication that the social community environment might entice people to gamble, as well as the acceptance of gambling in the Australian society.

The sample clearly indicated that they had lost more money than won on gambling, thus they needed help to sort out the increasing debt they had incurred, but also the social, mental and physical problems associated with their excessive gambling circumstances. Independently of the financial situation, the loss of money created stress both for the gambler and for the gambler's family.

For the gambler to realise they had a problem with gambling was difficult for some of the people in the sample, even if the severity of the problem was clear for their partners or employers. The unwillingness by the gamblers to stop gambling was voiced in the case studies, especially when the gamblers did not initiate the gambling counselling sessions. One third of the sample was struggling financially even without the gambling while another third of the sample was earning enough money for a comfortable living standard. However, in all cases the gambling expenditure was challenging their financial situation.

The case studies have indicated that excessive gambling pursuits influence the well being of the gambler and the family. It can also increase isolation, especially where money has been borrowed from family members, work colleagues and friends, or if their families were unaware of the excessive gambling, thus limiting the social network for personal socialisation. This is especially the situation when the family is not informed about the excessive gambling pursuit. However, not all gamblers felt isolated but some were satisfied with their social environment, especially if they had a good employment situation, even if they experienced stress due to the escalating gambling problems.

Electronic gaming machine gambling is undertaken in isolation, but in a social construct where people are socially together even if they do not communicate with each other. A contributing factor to the attractiveness of poker machine gambling is that the club environment is perceived as very safe where the patrons are left alone, but at the same time they are in a friendly, entertaining and encouraging social environment with friendly staff, thus they are not feeling lonely and not seen as lonely as they are among a large group of people even if they do not socially interact. Gambling venues are, furthermore, one of the few places left where heavy smokers can still smoke while gambling and have a drink, thus gambling is associated with the freedom to smoke and have a drink without interference and condemnation in a safe environment.

Gambling is part of Australian leisure activities, a common leisure activity even if it is restricted for many people to buying a weekly lottery ticket. For the people in the sample the gambling has taken over other forms of leisure and recreational activities, thus excluding other social activities with family and friends. Gambling pursuits had become the main issue that occupied their thoughts as well as their leisure time.

Several of the people in the sample voiced the benefits of gambling as the gambling helped them cope with other personal and relationship problems, thus the gambling alleviated other problems and was seen as benefiting them. The gambling sessions made it possible to cope with the personal issues, complicated relationships and other problems, even if the gambling as such undoubtedly contributed to an overall problematic picture and made their everyday life and the whole situation more complicated and difficult to handle.

CHAPTER VIII   CONCLUDING DISCUSSION

8.1   Introduction

The research explored employment status and social recreational gambling pursuits in an urban community environment. The research examined the relationship between residents' social environment, their leisure activities, the significance of access to local community recreational gambling venues, and the importance of employment status in relation to gambling activities. Social recreational gambling was explored within a sociological framework, with emphases on the social environment and the local community. The research project combined a social inclusion and social exclusion community framework in relation to employment status with everyday leisure activities.

The Australian Bureau of Statistics Census 2001 was used to describe the demographic, socio-economic, physical and social environment of Bankstown local government area. The City of Bankstown was chosen as a community, representative of a Greater Western Sydney community.

The research data was collated through interviews with key representatives from the local government area, community organisations, ethnic community groups, health and gambling support agencies. Case studies were used to elucidate individual pathways from social recreational to excessive gambling in the local community setting. The research project was exploratory in nature and undertaken during 2005 and 2006. The research was funded by a grant from the New South Wales Department of Gaming and Racing, Responsible Gambling Fund.

Gambling was used as a leisure example to explore the relationship between employment status and a leisure activity, and the circumstances in which recreational gambling develops into a destructive activity creating negative consequences for the individual, the family, friends and the community.

Gambling was assessed from the perspective that local community clubs are easily accessible, the membership fee is low, and the food and drink are competitively priced. The clubs cater for social gatherings and for the sole visitor who wishes to be anonymous and interact alone with the electronic gaming machine, other gaming facilities, or just wants a quiet dinner. Gaming venues have extensive opening hours. They are excellent meeting places for groups of people, for people doing shift work and those working irregular hours. The long opening hours make them convenient winding down places. The club can be a convenient meeting place without excessive joining fees or entrance fees, only the food and drink need to be paid for and for a person who does not visit the gambling area, the cost for the outing is reasonable; thus local community clubs have an important function as entertainment and social network centres as well as a source for supporting local sports activities. Local community clubs are also a focal point for electronic gaming machine gambling. The easy access and convenient location of

gambling venues facilitate gambling and make it simple for people who have developed a problem with excessive gambling to find a community club with gambling facilities.

The objective of the research was to explore the nature of a local community within the Greater Western Sydney area, to examine the socio-economic, and demographic structure, and the social community life in relation to recreational gambling pursuits, and to explore the link between employment and social recreational gambling in the community. Furthermore, the aim was to elucidate the circumstances behind the change of a social club visit from a relaxing social network occasion with family and friends to an individual pursuit with a gambling focus.

This concluding Chapter addresses the three main areas of the research: the community, employment and gambling pathways.

8.2   The Community

The labour market is diverse in the City of Bankstown; employment opportunities range from unskilled or semi-skilled to highly skilled employment prospects in manufacturing, business, hospitality, entertainment, government and tertiary education institutions. The local government and surrounding communities provide diverse sports and recreational facilities in close cooperation with the local business community. Sports, especially team sports, are well catered for in the Western Sydney area, supported by several large sports and community clubs. The local community club concept is uniquely Australian and specifically a New South Wales phenomenon, catering for local community residents, where the membership fee is low, entertainment and food very reasonably priced compared to other entertainment venues within the hospitality sector.

Electronic gaming machine profits are a contributing financier of local community activities through the community development and support expenditure scheme (CDSE), with direct support to community organisations and activities, in addition to financial and in kind support to schools and local organisations not covered by the CDSE scheme. Gambling is a leisure activity enjoyed by the majority of the Australian population (Productivity Commission 1999).

Greater Western Sydney has a growing population, with a broad socio-economic range. It has a mixture of cultures and multi-ethnic community concentrations. The multi-cultural population influences and creates a diverse community milieu and street life, culturally influenced businesses, restaurants and community groups.

The community selected, the City of Bankstown, caters for a multi-ethnic population, with socio-economically diverse residential areas, wide-ranging employment opportunities, and a variety of leisure and recreational activities. The community is challenged in responding to socio-economic differences between districts with low and high unemployment rates, areas with diverse cultural community groups, and a range of ideas and expectations, where old ideas can clash with new ways of thinking and where ethnicity both gives the community its character but also creates issues of disagreement.

In contemporary urban areas, the social community construct can be artificial. To be included in any community or social construct active participation and involvement are prerequisites. It is quite possible on the individual level to live in a community without active involvement in its life and events and remain anonymous, by preference or unwillingly. A community becomes what the residents or the individual wish to make of it; a place to live and sleep or an energetic place that takes up an essential part of the residents' everyday life, where what is happening becomes the residents' responsibilities and enjoyment. On the other hand, in today's metropolitan society the construct of community belonging is a balancing act to coexist with residents' geographical and social mobility. The community construct often necessitates a challenging crisis to unite people and get people engaged outside their own private sphere.

Local community clubs are often established to enhance the community spirit and cultivate local community interests, be it sports, cultural or professional. The researched local community clubs have developed from modest beginnings to become multimillion-dollar businesses, such as Revesby Workers Club and Bankstown Sports Club. Electronic gaming machines have been and still are clubs' unsurpassed revenue generating business sector (Department of Gaming and Racing 2006). Even if there is a general concern that this revenue stream will be eroded by taxation, it will be difficult to develop other business activities with such high profit margin.

The sample of gamblers investigated, who attended the Multicultural Problem Gambling Services NSW support program, were two-thirds foreign born and one third Australian born residents. The people in the sample had been in Australia for various lengths of time. None of them were a recent arrival, and most of them had been settled in Australia for the main part of their adult life. The people in the sample were very familiar with the Australian society, leisure and gambling culture.

8.3   Employment

Being part of the labour market is one of the better ways to be introduced into a local community milieu for new resident as well as for people settling into a new country. Social inclusion and exclusion theories were used to explore the importance of employment in feeling part of the local community. Kronauer's (1998) social exclusion theory emphasises the importance of employment for social inclusion. To be part of the paid labour market enables people to access financial institutions, to participate in social and cultural networks and to be part of economic prosperity and the community milieu.

Employment and leisure activities are interlinked. The participation rate for people in organised sports and physical activities was higher for people in the labour force than for people not in the labour force, as well as for people born in Australia (Australian Bureau of Statistics 2001c).

The research has highlighted the diversity in socio-economic standard and employment levels between different parts of the Bankstown local government area, from very affluent districts to districts struggling with unemployment which can influence people's health and well being. The differences between Picnic Point and Milperra on the one hand and Villawood and Punchbowl on the other hand are striking.

Bankstown local government area and the surrounding communities have a high proportion of their residents with a native language other than English. People will experience barriers to enter the paid labour market if they have not gained acceptance of their pre-settlement qualifications and acquired basic knowledge of the English language. As employment is the main income source for people, this will impinge on their ability to gain financial independence, establish a home and social security.

In interviews with representatives from community support organisations, it was acknowledged that lack of local knowledge and above all lack of basic English language skills were important barriers to gain employment and to become involved in community everyday life (interviews with ethnic community representatives).

The research showed that the majority of people in the individual case study sample were employed, thus they had access to community, social, and cultural services as well as financial institutions (Kronauer 1998). The employment status also facilitated involvement with gambling activities, even if gamblers, who relied on only social security payments, were not excluded from gambling activities, but they need to gamble on a lower monetary level than people within the labour force. However, excessive gambling will have the same outcome and can be as devastating for employed as unemployed people. The amount lost needs to be seen in the context of how much money is available. The common ground for all the people in the sample were that they had gambled beyond their means and had been compelled to seek external help.

The majority of the sample was within the paid labour force thus showing that employment and gambling are interlinked. Employment or a secure income source is needed for gambling and when the gambling is controlled as a social recreational leisure activity, there is a balance. It is only when the gambling becomes excessive that the employment status is threatened, as was demonstrated in the case studies with gamblers losing their employment because of underperformance, which was linked by the gamblers to their excessive gambling.

8.4   Gambling Pathways

Gambling pathways are diverse but they also show similar patterns. The pathway from social recreational to excessive gambling can be decades long, but it can also take less than five years. The sample showed that males had a shorter pathway between introduction to social recreational gambling and partaking in excessive gambling. The introduction to gambling can be through work colleagues, friends and family. Friends, work colleagues, and the social environment are facilitating factors in introducing people to gambling pursuits. In the sample, a small group of young men had ventured into a local club by themselves. These young men gambled excessively nearly from the beginning and needed help with their gambling within four to five years.

It is possible that the introduction to gambling can lead people into gambling activities that they would not by themselves have ventured into. This seemed more related to females than males as none of the females in the sample initiated their gambling through visiting a local community club by themselves. If excessive gambling is treated as an

addiction, the introduction process becomes a facilitator to the dormant addiction, rather than itself creating the addiction. From this perspective, gambling addiction can be seen as a health issue (Korn and Shaffer 1999), which can be triggered by the social environment and accessibility to gambling opportunities in the local community milieu.

People in the case study sample acknowledged that the gambling sessions were a relaxing time where they felt safe and enjoyed the activity. It took their minds off other problems they experienced, such as stress and anxiety. Furthermore, it was possible for smokers to smoke without restrictions and the gambling provided a way to avoid a complicated home situation with young children and relationship conflicts. It was also suggested that gambling alleviated isolation and boredom.

The dream of creating a better financial situation, and being recognised as a winner are important drivers in many aspects of everyday life, gambling included (Tanasornnarong, Jackson and Thomas 2004; The South Australian Centre for Economic Studies 2005).

The Australian gambling culture is endorsed by society, advertised and promoted in mass media and gambling is a substantial revenue raiser for the state government. This is in contrast to many other cultures where gambling is not accepted and/or accepted only for men. The socio-economic diversity in society is perceived to be widening (Buchanan and Watson 1998) and if you are at the bottom of the income ladder, the dream of changing the situation can be strong. People would like to climb up the ladder for personal freedom and choice of living arrangements. Few people believe it will be possible with a low paying salary to acquire a home, good education for the children, holidays and a reliable car. Gambling can be seen as a legitimate way to raise funds for a better future for themselves and the family. Thus gambling can be seen as a possible solution to a difficult situation. The case studies have shown that with the combination of problems the people in the sample display, gambling both exacerbates the problems and provides an illusionary escape route.

It can be concluded from the case studies that the majority of the male gamblers seeking help for excessive gambling were in employment, while female gamblers were more likely to be outside the paid labour market, mainly due to being older. The males were more likely to be married than the females. The pathways from social recreational to excessive gambling demonstrate gender differences. I had taken a shorter time for the males than for the females to partake in excessive gambling, and the males had started their gambling earlier than the females. For the females gambling on electronic gaming machines were the preferred option while men were also inclined to utilise other gambling forms. It was without exception the electronic gaming machine gambling, which had led them into the excessive gambling pathways and the reasons they sought help.

The excessive gambling pathways were for some a gradual process but there was also occasions where loss of employment, relationship problems, a partner taking a holiday, or death of a partner created an environment where the controlled gambling became excessive. All people in the sample remembered the first win, even a small one. The first win was treasured and cause for celebration, the win was associated with special luck by the person or the club where the win took place.

The sample clearly indicated that the gamblers had lost more money than they had won on gambling. The reason they needed help was not only the increasing gambling debt

they had incurred, but also the social, mental and physical problems associated with their excessive gambling. For gamblers to realise they had a problem with gambling was difficult for some of the people in the sample, even if the severity of the problem was clear for their partners or employers. The unwillingness by the gamblers to stop gambling was voiced in the case studies, especially when the gamblers did not initiate the gambling counselling sessions. One third of the sample was struggling financially even without the gambling while another third of the sample was earning enough money for a comfortable living standard; however, in all cases the gambling expenditure was challenging their financial situation.

The case studies have indicated that excessive gambling pursuits influence the well being of the gambler and the family. It can also increase isolation, especially in the circumstances where money have been borrowed from family members, work colleagues and friends, or if their families were unaware of the excessive gambling, thus limiting the social networking sphere for socialisation. However, not all gamblers felt isolated, some were satisfied with their social environment, especially if they had a good employment situation and family life, even if they experienced stress due to their escalating gambling problems.

Electronic gaming machine gambling is undertaken in isolation, but in a social construct where people are socially together even if they do not communicate with each other. A contributing factor to the attractiveness of poker machine gambling is that the club environment is perceived as very safe where the patrons are left alone, but at the same time they are in a friendly, entertaining and encouraging social environment with welcoming staff, thus they are not feeling lonely and not seen as lonely as they are among a large group of people, even if they do not socially interact.

Gambling is part of Australian life, and a common leisure activity even if it is limited for many people to buying a weekly lottery ticket. For the people in the sample, the gambling had taken over other forms of leisure and recreational activities, thus excluding other social activities with family and friends. The gambling was occupying their thoughts as well as their leisure time.

Even though the local community clubs support local community activities, they generate extensive profit for expansion and development of their business activities. The power the clubs can exert in different areas of the community through their high number of members are evident in their ability to negotiate with the state government about issues influencing their areas of concern (ex. change of the 2003 taxation schedule). Clubs and hotels generate considerable income to the state government. Thus the local community clubs and hotels and the state government have a common interest in continued gambling without generating too much criticism over the number of people going down the excessive gambling pathway.

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