

## File Note

### Sixth Review of the Casino Licence and Operator

<b>Author:</b>	Garry Ferris, Policy Officer	<b>Date:</b>	28 November 2017
<b>Subject:</b>	Meeting with Ethnic Community Council of Victoria (ECCV)		
<b>Date</b>	8 November 2017		
<b>Location</b>	Richmond Room 3.03, Level 3/12 Shelley Street, Richmond, 3121		
<b>Attendees</b>	<p>Lyn Dundon, Gambling prevention Project Coordinator(ECCV); Diana Sterjovska, CEO Macedonian Community Welfare; Manorani Guy, Director ISANA International Education Association Inc; Alivin Efkliides, Operations Manager Gamblers Help Southern; Bozena Iwanowski, President Polish Society of Victoria; Aleksandra Waryszewska, Polish Society of Victoria; Dimitra Lagoudaki, Coordinator Services Pronia; Gabby Ocampo, Community Educator Australian Filipino Community Services.</p> <p>Victorian Commission for Gambling and Liquor Regulation (VCGLR)—Robert Chappell, Director, Casino Licence Review Project (CLRP); Miriam Holmes, Senior Legal Policy Officer (CLRP); Garry Ferris, Policy Officer (CLRP), Veronica Goluzza, Manager Education Program, Research and Engagement</p>		

#### The meeting commenced at approximately 3.00 pm.

##### Introduction

1. Mr Chappell gave an overview of the review process referring to the advertisement placed in the press and an email from Catherine Myers VCGLR (CEO) to interested stakeholders. Mr Chappell advised that the review is held every five years, initially the review was every three years. The review period was extended to five years after the second review.
2. Mr Chappell advised that the current review is looking at issues including how the casino manages gambling risk and if they are delivering their product as specified.
3. Mr Chappell advised that the meeting is not an opportunity to talk about responsible gambling generally but an opportunity to talk specifically about issues related to the casino licence. Mr Chappell said that the casino is the only gaming venue selling table gaming product in Victoria and the only Victorian gaming venue dealing with the international market. Mr Chappell then gave a brief overview as to how the CLRP team fits into the VCGLR's structure.

##### Training

4. Ms Goluzza spoke about responsible gambling training at VCGLR. Ms Goluzza advised that the VCGLR can provide a guest speaker at an event. If the ECCV was interested in taking up this offer they should contact Ms Goluzza and make a request. Ms Goluzza advised that the VCGLR training was targeted at licensees in both the liquor and gambling area. This year the VCGLR is running campaigns on gambling and liquor issues concerning minors. This training looks at the use of fake id's and the appropriate forms of id for minors. The target audience for this training include security staff working in venues. Ms Goluzza advised that the VCGLR attend approximately 80 liquor forums each year in Victoria (such as those involving the Police, local

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government and community groups). This training also addresses matters such as legislative changes, and targets the Mornington and Bellarine Peninsulas, Warrnambool and Portland. Ms Goluzza advised that VCGLR staff undertake 'street talks' where they talk to venue owners and try to give them educational material. Ms Goluzza said that these licensees are targeted one month after their licences have been granted. Ms Goluzza said that the VCGLR education team are starting to engage multicultural communities in particular licensees from the Chinese community. Ms Goluzza also referred to work undertaken by the VCGLR with the Asian communities in Whitehorse Council and the African Community in Footscray regarding liquor licences. VCGLR is currently translating some of this material into other languages.

5. Ms Goluzza said that there is compulsory training available in the responsible service of gaming for every person who works in a gaming venue. This training has been approved by the Department of Justice and Regulation and is run by the Victorian Responsible Gambling Foundation. There are two components to this training: an online component and in venue training at the gaming venue. The aim of the training is around issues identifying problem gamblers and how VCGLR can work with them to understand the warning signs associated with problem gambling.
6. Ms Guy asked Ms Goluzza about the online module based training and if the VCGLR was looking at the data to see if the training was working. Ms Goluzza said that VCGLR was looking at approaching the Victorian Responsible Gambling Foundation to undertake evaluation of the online training. Ms Guy asked if this information will be shared with other interest groups. Ms Goluzza said that she will investigate this.

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7. The meeting then focussed on the discussion items listed on the agenda. Ms Dundon talked about meetings that the ECCV had undertaken with the Arabic, Vietnamese and Chinese communities in relation to harm minimisation measures associated with casino related gambling. Mr Chappell advised that the CLRP team will catalogue information at this meeting that will be considered by the VCGLR. Mr Chappell asked attendees if they were happy for the CLRP to publish this information in the report. Mr Chappell asked the meeting how sensitive and candid should the reporting be. Ms Lagoudaki said that it would be best if specific communities were not identified.
8. Ms Dundon advised the meeting that the ECCV organised multi-community discussions around problem gambling and representatives from culturally and linguistically diverse (CALD) communities expressed concerns.
9. **Ms Lagoudaki** advised the meeting that her organisation has been advised of instances where carers leave the person (the caree) they are responsible for unattended because they are gambling and unable to provide care. Ms Lagoudaki said in these cases there is a need to contact other family members or carers. Ms Lagoudaki advised that she has had contact with people from business communities that they don't want to tell their stories because they would be identified by casino staff. Businessmen in the CALD community don't want to tell their stories associated with gambling because they will be identified by casino staff. Ms Lagoudaki suggested that people when they are at gaming venues lose track of time and how much money they spend. Ms Lagoudaki said that people at the casino lost track of time and did not know how long they had been playing.
10. Ms Dundon said that people were encouraged to go on bus trips to the casino. **Mr Ocampo** spoke of cases occurring within the Filipino community where there was a breakdown in families resulting from difficulties in paying their rent and bills on time due to problem gambling at the casino. Mr Ocampo spoke about people being taken on bus trips to 'morning melodies'- music programs primarily aimed at older persons at the casino and hotels where there were

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- gaming machines. Mr Ocampo said that the purpose of these programs was to get people to the venue. Ms Holmes asked if these were social activities that were turning into gambling specific events. Ms Guy said people who went on these excursions said it was seen as a reason to get dressed up and have a 'flutter' which gets out of hand. Mr Ocampo said that many of these people overspend and then do not have enough money to buy their medication.
11. Mr Chappell asked Mr Ocampo about the age demographic of the Filipino community. Mr Ocampo replied that approximately 40 % of the Filipino community are over 50, which is consistent with the age profile of the general population. Mr Chappell then spoke about the experience at the recent meeting with Victorian Arabic Social Services at Broadmeadows in relation to problem gambling in the community. Mr Chappell asked if there were any similar issues in the Filipino community. Mr Ocampo said that there would be similarities between the two communities. The Filipino community in Melbourne is based around Dandenong and South East metropolitan region.
  12. **Mr Efklides** said that he wanted to focus on the operation of the casino and he told the meeting that he worked at Crown casino for 17 ½ years working in responsible gambling harm minimisation.
  13. Mr Efklides said that an important matter for this review was around loan-sharking at the casino. This occurred with the knowledge of casino surveillance, gaming integrity and the RGSC. He stated that the casino know who the loan sharks are. Mr Chappell said that this is not illegal. Mr Efklides said that there should be a serious directive to clean up this activity. Mr Efklides then explained how this activity was happening and that it had now spread to the Middle Eastern and the Arabic community. Mr Efklides gave a brief overview on how loan-sharking operated, advising that scouts on the gaming floor target women, who then accumulate gambling debts - charging them interest of \$25 per week for each \$1,000 owed, an interest rate of 120% over a one year period. This debt is on-sold to criminal syndicates who then get the women to traffic drugs or enter into prostitution. Mr Chappell asked Mr Efklides if he could provide more information in relation to loan sharking at the casino. Mr Efklides suggested that Crown has family trees in the database of persons involved in loan-sharking.
  14. Mr Efklides said that the self-exclusion program at the casino was administered quite well. He stated that the RGLOs were timely and professional. Mr Efklides estimated that approximately 4,000 people have entered into the Crown program and are on self-exclusion orders. Mr Efklides advised that the self- exclusion program had been in operation for 20 years and that there needed to be a mechanism to improve the program, especially for those that have the subject of orders for a long time (some people were excluded 20 years ago). He also suggested a centralised exclusion system rather than venue by venue approach.
  15. Ms Dundon asked Mr Efklides if a gambler is excluded from a venue with electronic gaming machines are they also excluded from the casino. Mr Chappell replied that exclusion is on a venue by venue basis. Mr Chappell talked about the system in South Australia where the regulator makes the exclusion. In South Australia there are approximately 1500 excluded persons. In Hindley Street gaming venues have approximately 200 to 300 photos of excluded persons and approximately 40 photos in the suburbs. Mr Chappell advised that children are easy to spot in a venue. In South Australia the regulator has mandated that every person who enters a venue must be identified.
  16. Mr Efklides said that a potential way of revoking a self-exclusion order was to make an application to the casino. Mr Efklides advised that approximately 90% of people who made an application for self-exclusion did not follow through with this. Mr Efklides said that it was too hard to revoke the exclusions and there are barriers to applying for a revocation, in particular the medical report requirement.

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17. Ms Dundon then talked about the number of Vietnamese women in prison from crimes associated with problem gambling. Mr Efkliides said that 94% of Vietnamese women in prison because of gambling problems. During the meeting it was noted that the Vietnamese loan sharks are resourceful, flexible and agile.
18. Mr Efkliides spoke about the increase in the number of tables that an area manager now covered an increase from 16 to 20 tables. Mr Efkliides suggested that there had been an erosion of integrity regarding gaming at the casino. He noted that managers were allocated based on a points system, but this has been eroded and reduced. Now there is no guidance, training, support or physical oversight of integrity. Mr Efkliides suggested that this approach leads to instances of collusion between staff and patrons at the casino. Mr Efkliides referred to where a dealer alerts staff about a patron who appears to be a problem gambler. Mr Efkliides said that dealers need to be supported if they have a patron who is in distress from problem gambling, but they may have too many patrons at the table to be able to alert a manager who is a significant distance away about a distressed patron. Mr Chappell asked Mr Efkliides about the management ratio for tables at the casino. Mr Efkliides said that there are 16 blackjack tables for each manager. Mr Efkliides said that at times there were less appropriate ratios of supervision over operational staff than required. Crown tended to increase staff numbers during events such as the spring racing carnival. Mr Efkliides commented that the supervision levels need to be such to support a dealer if they identify a person in distress at a table. This is an operational issue.
19. **Ms Guy** then focussed the discussion on the Victorian international student cohort. Ms Guy said that there were 180,000 international students in Victoria of which 30,000 lived in the Central Business District (CBD). Ms Guy said that international students living in the CBD had the casino as their front/back yard. These students are lonely with no parental supervision. They often have poor language skills and have personal problems. These students go to the casino to destress. Ms Guy suggested that these students have a lot of money in their accounts often around \$300,000 which is meant to support them whilst they are studying in Melbourne. This money may often be lent to their boyfriends who lose the money at the casino and the boyfriend may then disappear.
20. Ms Guy also talked about the Indian student cohort whose parents borrow money to send children to Melbourne to study, the Indian students work hard to support themselves in Australia and lose their money gambling. These students have no previous exposure to gambling. The problems occur when students default on their student fees and are at risk of being sent home. Ms Guy said that Indian students don't have support networks in Melbourne and that these students see going to the casino as like visiting their relatives. She described Indian students as hard working but losing their earnings at the casino. She commented some times a parent may send money to purchase a car but it is spent at the casino. She noted that for Indian students they may enjoy the benefits of the loyalty card - of free food and free drinks and feel like they belong and use the loyalty card to have these experiences.
21. Ms Guy commented that attending the casino starts out as fun but becomes bad and serious. The students experience shame and try and hide it. There needs to be serious work on exposure – about the harm students can experience and the need to seek help. Parents are not aware of the gambling problem of their child, until the student defaults on their student fees or engages in criminal activity. Mr Chappell asked if the preference of wealthy Chinese or Indians was for table games or machines. Mr Efkliides advised that Chinese gamblers were particularly interested in table games.
22. Ms Guy said that the loyalty card program was pushed very aggressively by the casino. Mr Efkliides said that Crown's marketing strategies targeted these students through giving them a loyalty card and free Crown vouchers. Ms Guy noted the marketing is relentless once a person

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has a loyalty card. She commented that it is not explained what to expect when a person obtains a loyalty card – the amount of offers, inducements, email, mail- the aggressive marketing. Mr Efklides suggested that these practices needed to stop as the students are not informed about harm minimisation and responsible gambling as part of this process. It was noted that for harm minimisation there should be a review of the marketing activities to card holders. Ms Guy said that there are international students with money targeted by Crown. They are offered free weekends at the casino and picked up in a chauffeured car by Crown. They become addicted to this behaviour and borrow money from other people when they lose. The students genuinely believe they will get their money back. Often students do not know how to spend their time. Mr Chappell asked if these students are addicted to this loss making behaviour. Mr Efklides said that when he asked a self-excluded gambler the reason for their gambling 90% replied that it was either due to social isolation, loss of a job, divorce, loneliness or a death in the family. These people tried to recoup their losses, their frequency of playing increased and this spiralled until they hit rock bottom. When they hit rock-bottom then they ask for a self-exclusion order. The self-exclusion order is the last option. Mr Efklides said that there is no encouragement at Crown to monitor time spent gambling. The casino should be responsible for the length of time people are playing. If food and drink are offered and persons are smoking in-house- there is no interruption to play to monitor time.

23. Ms Guy said that there are a lot of fake id's at the casino. Ms Holmes asked about the type of id's and if they were used by school students. Ms Guy suggested that these students were both unsupervised high school students and university students. People now used computers to create the fake IDs.
24. Ms Guy commented that Australia pushes international education overseas but Australia does not look after student and address the issue of gambling. Ms Guy suggests for students that there is better ID checks, the casino monitors length of time gambling and the amount spent per day.
25. **Ms Iwanowski** said that there were similar problems in the polish community to those experienced in the Arabic community. Ms Iwanowski advised that members of the polish community would go to the casino to gamble after meeting in the city. Ms Iwanowski said that a number of polish people lost businesses including shops and restaurants due to problem gambling. Ms Iwanowski said that she knew of one problem gambler who lost 3 houses at the casino. She commented there is an issue with seniors and poker machines. Mr Chappell asked if there were any issues with loan sharking in the polish community. Ms Iwanowski said that she didn't know of any issues around loan sharking in the polish community.
26. Ms Holmes asked attendees if there are many ethnic communities that use Your Play. Ms Dundon said that she did not think so. Mr Efklides advised that the uptake of Your Play in ethnic communities was very low. He noted that there is lack of education about the system and it was pushed on to venues and some venue staff have forgotten the process to assist person to uptake Your Play.
27. Mr Chappell then spoke about maximum bets and pre-commitment as harm minimisation measures. Mr Chappell referred to Federal Parliament debates 3 years ago led by the Gillard government in relation to pre-commitment schemes that subsequently did not succeed. Ms Dundon said that there were a lot of issues from ethnic communities that they needed to self-regulate. Mr Chappell asked Ms Dundon to explain this statement further. Ms Dundon said that everyone has to self-regulate but that the casino doesn't have to. Ms Dundon suggested that this was asking a lot from the community. Mr Chappell replied that the whole activity of self-regulation is voluntary, people are making decisions that are outside the regulator's (VGCLR) responsibility. Ms Dundon then referred to a journal article published by the Australian Institute of Family Studies by Angela Rintoul, Julie Deblaquiere and Anna Thomas 'Responsible gambling codes of conduct lack of harm minimisation'

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28. Mr Chappell asked the meeting if there was anything specifically that the CALD communities are doing regarding harm minimisation. For example the tour group host could tell some of the members that they should join their friends and go back to the bus rather than continuing gambling. Ms Dundon talked about problems amongst the South Sudanese community on social welfare gambling at the casino. Their gambling is exceeding their Centrelink income. Ms Dundon said that if their gambling was linked to family violence then there was boarder harm to other family members and the broader community. Ms Dundon said that there was limited information in other languages in relation to problem gambling. Mr Chappell said that, based on North American research, a lot of people who were problem gamblers made poor choices. Ms Dundon said that this may be due to the stresses that people have in their lives.
29. **Ms Dundon** made the following suggestions for further harm minimisation measures:
- Modifying machines to take less frequent amounts, so the machines take less over a longer period (like in Norway)
  - Introducing maximum bets
  - Ask industry to have regulations more upstream rather than say a player is responsible
  - No food
  - Strict under age and Id requirements
  - Time limits for gambling
  - Pre-commitment.
  - Acting on the Fifth review recommendation regarding entry to Teak and Mahogany rooms
  - Information in different languages being available
30. Mr Chappell asked **Mr Efklides** if he could expand on his earlier comments regarding problem gambling. Mr Efklides said that in his view prostitution wasn't a major problem at the casino. He said that during his time working at the casino if someone was identified as a 'call girl' then they would be dealt with by casino staff immediately. Mr Efklides said that these women would be escorted off site. Mr Efklides said that this was the same situation for drug affected people. If a woman was alone and drunk or drug affected, Crown would get them home safely. Mr Efklides stressed that he wasn't talking about behaviours that affected Crown's bottom line but about specific casino related behaviour. Mr Efklides said that loan sharking doesn't exist in the Greek community but it is found in the Chinese, Vietnamese and Arabic communities.
31. Ms Dundon said that the 24/7 operation of the casino means that people are at risk of gambling harm. Ms Holmes asked if anyone has talked about time out procedures at the casino. Ms Dundon said no, not that she was aware of. She commented that people need disruption when they are in "the zone". Mr Chappell noted that in New Zealand electronic gaming machines are stopped for about 30 seconds every hour.

**The meeting closed at 4.35 pm.**