

# Research into the separation of ATMs and gaming machines in NSW

A report to Liquor and Gaming,  
NSW  
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# Executive summary

This report presents key findings of research to examine the potential for a minimum distance between cash devices (ATMs) and Electronic Gaming Machines (EGMs) in NSW hotels and clubs to minimise the harm of problem gambling. This research follows a recommendation of the Legislative Council Select Committee on the Impact of Gambling (14 August 2014) for the NSW Government to: *'Amend section 32 of the Gaming Machine Regulation 2010 (NSW) to specify an appropriate distance between automatic teller machines and electronic gaming machines' (Recommendation 7).*

Currently, clause 32 of the NSW Gaming Machines Regulation 2010 states that a hotel or club must not place cash devices (such as ATMs and EFTPOS) in parts of venues where EGMs are located. However, as the clause does not state the specific distance cash devices must be away from gaming machines, venues may place ATMs and EFTPOS devices directly adjacent to gaming areas.

On this basis, the Committee recommended that the NSW Government examine a specific distance of cash devices from gaming areas to minimise the harms of problem gambling. In its response to the Inquiry during February 2015, the NSW committed to commissioning research to investigate an appropriate minimum separation distance between ATMs and gaming machines within venues (along with investigation of related strategies such as screening ATMs, so that there is no direct line-of-sight between gaming machines and ATMs). In this context, it should also be noted that only cash and not credit can be accessed by EGM players in ATMs located in NSW gambling venues.

## RESEARCH OBJECTIVES AND METHODOLOGY

The research aimed to examine:

- The placement of ATMs at various distances from gaming machines or entrances to gaming areas
- To what extent a minimum separation distance:
  - Could reduce the harms associated with problem gambling, including at-risk populations
  - Affect recreational gamblers and non-gamblers
  - Has any economic impacts on the relevant industry sectors (hotels, clubs, ATM providers)
  - Has any unintended or perverse consequences
  - Assess the impact of the visibility of the ATM, and ATM signs, from the gaming area
- Related strategies such as screening ATMs so there is no direct line-of-sight between gaming machines ATMs
- What constitutes an appropriate minimum distance between ATMs and gaming machines within venues, taking into account the widely varying configurations of gaming machine venues, workplace health and safety considerations and venue security requirements
- Potential costs involved in establishing a minimum distance between ATMs and gaming machines within NSW venues

The research methodology included a literature review, stakeholder consultations (11 industry stakeholders and 14 problem gambling counsellors and staff), four qualitative focus groups with EGM players (two groups each with non-problem/low risk gamblers and moderate risk/problem gamblers) and a quantitative online panel survey of 700 EGM players (This included 226 non-problem gamblers, 138 low risk gamblers, 159 moderate risk gamblers and 177 problem gamblers.).

EGM players were screened from a research panel using the Problem Gambling Severity Index (PGSI), which segments gamblers in terms of their overall risk for problem gambling (from non-problem gamblers exhibiting no risk to low risk, moderate and problem gamblers) (Ferris & Wynne, 2003). The following summary of major findings refers to these segments during reporting.

While an observational study was outside the scope of the research, it is acknowledged that further observational research would provide further important insights to understand the impact of ATM distance in real gaming venues.

## MAJOR FINDINGS OF THE RESEARCH

Together, key findings of qualitative and quantitative research highlighted the following major findings.

### 1. Problem and moderate risk gamblers are more likely to use an ATM in venues and withdraw greater amounts for gambling than non-problem and low risk gamblers

- Just over one third of EGM players playing in venues other than the casino (36.4%) reported using ATMs in pubs and clubs in NSW during the past 12 months
- Compared to non-problem gamblers (30.3%), moderate risk (71.5%) and problem gamblers (82.7%) were significantly more likely to report using ATMs in venues
- Moderate risk gamblers (mean=\$257.10 in ATM withdrawals per visit) and problem gamblers (mean=\$482.90 in ATM withdrawals per visit) withdrew a higher amount of money per visit, compared to non-problem gamblers (mean=\$62.10 in ATM withdrawals per visit)
- EGMs were not only the single largest item on which ATM money was spent, problem and moderate risk gamblers also spent a significantly higher proportion of their ATM withdrawals on EGMs (Problem gamblers - \$325.10 or 60.7% of all ATM withdrawals; Moderate risk gamblers - \$196.20 or 68.5% of all ATM withdrawals), compared to non-problem gamblers (\$33.40 or 50.8% of all ATM withdrawals)

### 2. ATM access is more likely to lead to overspending for at-risk gamblers than non-problem gamblers

- When asked about whether ATM access led to overspending (i.e., spending more than they had planned to), 12.8% of EGM players confirmed that this had occurred at least once in the past 12 months
- All at-risk segments reported overspending due to ATM use at a greater frequency than non-problem gamblers. While 3.7% of non-problem gamblers reported overspending due to ATMs 'somewhat, quite or very often', this was true of 82.9% of problem gamblers and 36.5% of moderate risk gamblers

### 3. Patterns of ATM use before EGM play are similar across risk segments. However, different patterns of ATM use emerged during EGM play and after gamblers had reached their gambling spend limits

- 66% of non-problem gamblers, 60.5% of low risk gamblers, 46.8% of moderate risk gamblers and 61% of problem gamblers used an ATM before commencing EGM play
- While only 17% of non-problem gamblers used ATMs during EGM play, ATMs were used during play by 77.4% of problem gamblers, 61.4% of moderate risk gamblers and 36.1% of low risk gamblers
- While only 8.5% of non-problem gamblers used ATMs after reaching their gambling spend limits, this was the case for 23.8% of low risk gamblers, 47.4% of moderate risk gamblers and 78.2% of problem gamblers

### 4. EGM players believe that a minimum distance may be helpful in reducing gambling related harm

- Around 60.2% of EGM players believed that a minimum ATM distance would generally be helpful
- EGM players indicating *personal* value in a minimum ATM distance similarly provided views about a specific distance they felt may assist with their own adherence to pre-commitments. Findings showed that:
  - The most commonly reported distance for non-problem, low risk and moderate risk gamblers was 20 metres (with medians of 30m each segment)

- o Problem gamblers most commonly reported a preferred distance of 30 metres (with a median of 22m)

### **5. The impact of increasing the distance between ATMs and gaming areas is greater when all at-risk gamblers, rather than only problem gamblers, are considered**

- The proportion of problem gamblers reporting that they were 'not at all' or 'not very likely' to use an ATM to spend beyond their limit at different distances was as follows:
  - 19% if the ATM was right outside the gaming area entrance (less than 1m away)
  - 18.8% if the ATM was 5m away from the gaming area entrance (~ 7 steps)
  - 19.7% if the ATM was 10m away from the gaming area entrance (~ 13 steps)
  - 20.5% if the ATM was 15m away from the gaming area entrance (~ 20 steps)
  - 21.6% if the ATM was 20m away from the gaming area entrance (~ 27 steps)
  - 26.8% if the ATM was 40m away from the gaming area entrance (~ 53 steps)
  - 26.9% if the ATM was 30m away from the gaming area entrance (~40 steps)

This implied that an additional 7.9% of problem gamblers may be 'not at all' or 'not very likely' to access an ATM, if the ATM was 30m away from the gaming area entrance, than compared to when the ATM was only less than 1m away.

Accordingly, moving ATMs from outside the gaming area to 30m away may only provide a relatively small incremental cost-benefit to problem gamblers. This may also reflect observations by some problem gambling counsellors that problem gamblers will often go to any length to gamble.

- However, the proportion of at-risk gamblers reporting that they were 'not at all' or 'not very likely' to use an ATM to spend beyond their limit was as follows:
  - 55.3% if the ATM was right outside the gaming area entrance (less than 1m away)
  - 57.8% if the ATM was 5m away (~ 7 steps)
  - 59% if the ATM was 10m away (~ 13 steps)
  - 60.7% if the ATM was 15m away (~ 20 steps)
  - 65.2% if the ATM was 20m away (~ 27 steps)
  - 67% if the ATM was 30m away (~40 steps)
  - 70.8% if the ATM was 40m away (~ 53 steps)

Accordingly, results suggest that an additional 15.5% of at-risk gamblers may be 'not at all' or 'not very likely' to use an ATM to gamble beyond their limit, if the ATM was moved from less than 1m away to 40m away from the gaming area entrance. This may highlight benefits for a reasonable proportion of at-risk gamblers in having ATMs further away from the gaming area entrance.

### **6. Moderate risk and problem gamblers are more likely to report feeling triggered to use an ATM upon sighting the ATM in the venue, compared to non-problem gamblers**

- Around 25.9% of EGM players reported that ATMs were visible when playing EGMs
- While only 13.3% of non-problem gamblers reported feeling triggered to use an ATM upon its sighting in the venue 'sometimes, often or always', the same trend applied to 54.3% of moderate risk gamblers and 75.5% of problem gamblers

**7. Increasing the distance between ATM and gaming areas may have some impact on non-problem gamblers and non-gamblers, although impacts may be considerably less than for at-risk gamblers**

- As around 35% of non-problem gambler ATM expenditure is spent within venues on products other than gambling, there is some potential for non-gambling expenditure of recreational gamblers to be impacted, if ATMs are less accessible
- However, focus group discussions also highlighted that many non-problem gamblers already use EFTPOS for food and beverage payments and would be happy to use EFTPOS for food and beverage purchases
- If non-problem gambler likelihood to use ATMs at a distance of 10m (before EGM play) (69% of non-problem gamblers) (approximately the current distance) is compared with 40m (73.7% of non-problem gamblers), the difference is relatively small (a 8.6% difference)
- This may highlight that non-problem gambler ATM use before gambling may only be very marginally impacted (based on the percentage of non-problem gamblers indicating that they were 'not at all' or 'not very likely' to use ATMs BEFORE starting gambling at difference distances)
- As a recent study by Thomas et al (2013) investigating ATM removals in pubs and clubs across Victoria found minimal inconvenience to non-EGM patrons, it is conceivable that an increasing distance between ATMs and gaming areas may not significantly impact non-gamblers

**8. Other ATM related measures may be effective in reducing harm for problem and at risk gamblers**

- When the harm-minimisation value of a minimum ATM distance was ranked along with other measures, findings showed some support for a minimum ATM distance, ATM limits and related harm-minimisation measures.

The percentage of problem and at-risk gamblers ranking each as their top preference was as follows:

- Ensuring that ATMs are not too close to gaming areas - 44.3% of problem gamblers (31.1% of at-risk gamblers)
- Having a maximum ATM withdrawal limit - 19.7% of problem gamblers (27.8% of at-risk gamblers)
- Limits on the number of ATM withdrawals - 12.5% of problem gamblers (7.1% of at-risk gamblers)
- Placing ATMs outside on the wall of the venue - 11.9% of problem gamblers (11.5% of at-risk gamblers)
- Higher withdrawal fees for more than 2 withdrawals (e.g., \$5) - 4.8% of problem gamblers (15.3% of at-risk gamblers)
- Requiring ATMs to show total cash withdrawn per day - 6.7% of problem gamblers (7.2% of at-risk gamblers)

**9. A range of cost and practical implications would need consideration if NSW venues were required to adhere to a minimum ATM distance from gaming areas**

- NSW hotels and clubs believed that ATMs were critical for the commercial operation and success of venues
- Based on EGM player estimations, the median reported current ATM distance in NSW venues was 7.5m for pubs and 15m for clubs (a median of 11.3m across all venues)
- Many venues expressed concern that small venues may have limited available space to place ATMs away from gaming areas. This was in part due to insurance requirements and because security necessitated placement of ATMs away from external walls
- Thomas et al (2013) reported that the average cost of adaptations to Victorian venues due to complete ATM removal was generally between \$4,000 and \$6,000 and most of these costs related to installation of EFTPOS terminals and re-cabling, painting, carpeting and general refurbishment work
- EGM player reported data highlights that a regulated minimum distance of 20m or over may impact 63.5% of NSW venues (74.5% of pubs and 60.5% of clubs), 30m may impact 80.7% of NSW venues (84.4% of pubs and 79.6% of clubs) and 40m may impact 87.5% of NSW venues (90.3% of pubs and 86.5% of clubs). Accordingly, this may provide some indication of the extent to which venues across NSW may be impacted by different minimum regulated distances
- Based on a cost estimate of \$6,000 per venue to relocate ATMs, the total cost to industry for a minimum distance of 20m may be ~\$9.906 million, while the cost for 30m may be ~\$12.589 million and for 40m, the cost would be ~\$13.65 million.

While current research highlights potential value of both a minimum distance (particularly 30m, given that it was most commonly mentioned by problem gamblers and was beneficial for up to 67% of at-risk gamblers) and in placing ATMs out of the line of sight of gamblers, as with all research, limitations of the method, sample source and measurement approach should naturally be considered.

**Conclusion: There is a potential harm-minimisation benefit in placing ATMs a minimum distance of 30m from the gaming area entrance in NSW pubs and clubs and out of the line of sight of gamblers. The capacity for individual venues to relocate ATMs at a minimum distance of 30m and the associated costs will vary significantly across venues and requires further investigation.**



# Introduction

The current report presents key findings of research to examine the potential for a minimum distance between ATMs and gaming machines in NSW hotels and clubs to minimise the harm of problem gambling.

This research follows a recommendation of the Legislative Council Select Committee on of the Impact of Gambling (14 August 2014) for the NSW Government to: *'Amend section 32 of the Gaming Machine Regulation 2010 (NSW) to specify an appropriate distance between automatic teller machines and electronic gaming machines' (Recommendation 7).*

Currently, clause 32 of the NSW Gaming Machines Regulation 2010 states that a hotel or club must not place cash devices (such as ATMs and EFTPOS) in parts of venues where EGMs are located. However, as the clause does not state the specific distance cash devices must be away from gaming machines, venues may place ATMs and EFTPOS devices directly adjacent to gaming areas.

On this basis, the Committee recommended that the NSW Government examine a specific distance of cash devices from gaming areas to minimise the harms of problem gambling. In its response to the Inquiry during February 2015, the NSW committed to commissioning research to investigate an appropriate minimum separation distance between ATMs and gaming machines within venues (along with investigation of related strategies such as screening ATMs, so that there is no direct line-of-sight between gaming machines and ATMs). In this context, it should also be noted that only cash and not credit can be accessed by EGM players in ATMs located in NSW gambling venues.

## RESEARCH OBJECTIVES

Within this context, the research aimed to examine:

- The placement of ATMs at various distances from gaming machines or entrances to gaming areas
- To what extent a minimum separation distance:
  - Could reduce the harms associated with problem gambling, including at-risk populations
  - Affect recreational gamblers and non-gamblers
  - Has any economic impacts on the relevant industry sectors (hotels, clubs, ATM providers)
  - Has any unintended or perverse consequences
  - Assess the impact of the visibility of the ATM, and ATM signs, from the gaming area
- Related strategies such as screening ATMs so there is no direct line-of-sight between gaming machines ATMs
- What constitutes an appropriate minimum distance between ATMs and gaming machines within venues, taking into account the widely varying configurations of gaming machine venues, workplace health and safety considerations and venue security requirements
- Potential costs involved in establishing a minimum distance between ATMs and gaming machines within NSW venues

## PROJECT BACKGROUND

During November 2013, the Select Committee on the Impact of Gambling was established to inquire into and report on the impact of gambling on individuals and families in New South Wales. The most prominent issue for the Inquiry was how to minimise the negative impacts of problem gambling. One of the many terms of reference set for Committee attention during the Inquiry related to: *(d) Access to cash and credit in and around gambling venues...*

On 14 August 2014, the Legislative Council Select Committee on the Impact of Gambling published its final report. Recommendation 7, one of the 18 recommendations presented in the report, outlined that: *The NSW Government amends section 32 of the Gaming Machines Regulation 2010 (NSW) to specify an appropriate distance between automatic teller machines and electronic gaming machines (Recommendation 7).*

Currently, Clause 32 of the Gaming Machines Regulation 2010 states that a hotel or club must not ‘...permit a facility for the withdrawal or transfer of money from a bank or authorised deposit-taking institution (such as an ATM or EFTPOS terminal)’ to be placed in a part of the venue where gaming machines are located. However, a specific distance is not specified at present.

Excerpts from the Inquiry report highlighted that Inquiry participants were concerned about the rules governing access to cash and credit in NSW venues and believed that a minimum distance between ATMs and gaming machines may help ensure that the original intent of legislation is met:

*Some inquiry participants raised concerns regarding the rules governing access to cash and credit in venues with gaming machines. It was argued that problem gamblers were more likely than other players to withdraw money from an ATM at a venue while playing gaming machines. The committee is mindful that a balance needs to be found with respect to providing tougher restrictions on access to cash and credit in venues to protect problem gamblers and not unduly impinging on the convenience of other patrons. It is recommended that the NSW government review the daily cash withdrawal limit that applies to ATMs in venues with gaming machines, and specify an appropriate distance between ATMs and gaming machines (recommendations 6 and 7). (xii, Select Committee on the Impact of Gambling – Final Report August 2014)*

*4.154 While the committee understands that the majority of the gambling industry works studiously to facilitate responsible gaming, section 32 of the Gaming Machine Regulation does not strictly make provision for an adequate separation between the location of ATMs and the section of a venue approved for EGMs. Currently, section 32 stipulates that an ATM need only be in an area separate from the gaming room. This provides a loophole whereby an ATM may technically be in another area but only several feet away from EGMs. (p56, Select Committee on the Impact of Gambling – Final Report August 2014)*

*4.155 The committee believes that the regulations should specify an appropriate distance between ATMs and EGMs – a distance that will more likely achieve the NSW government’s objective of providing individuals the opportunity to reflect on whether they want to continue playing before withdrawing further funds. The committee recommends that the NSW government amend section 32 of the regulations to specify an appropriate distance between ATMs and electronic gaming machines. (p56, Select Committee on the Impact of Gambling – Final Report August 2014)*

While considerable gambling research has identified that problem gamblers show higher utilisation of ATMs for gambling (e.g., Sproston et al, 2012), the harm-minimisation impact of distance has not been previously examined in research literature. Within this context, a research methodology was designed to provide a foundation of information and knowledge to better understand the potential impact of distance as a harm-minimisation strategy.

## **RESEARCH METHODOLOGY**

The research methodology included both qualitative and quantitative research, along with a literature review. Given that this is the first study of its kind to explore the impact of ATM distance, attitudinal research was considered both relevant and appropriate. Attitudinal research permits a general understanding of gaming machine player views about ATM distance and general discussion about player use of ATMs in different areas of gaming venues.

While an observational study was outside the scope and available budgets for the current research, it is acknowledged that further observational research is needed to further understand the impact of ATM distance in real gaming venues. This current study provides an important first stage investigation of the harm-minimisation value of ATM distance from an attitudinal perspective.

The current research employed a number of research methodologies that were able to be undertaken with available research budgets. Presented in line with major report sections, methods used in the research included:

- **(Section A) Literature review examining the role of ATMs in problem gambling and their importance in venues** – The current literature examines several bodies of research to explore whether ATM distances may pose potential risk to problem and at-risk gamblers. This includes examination of the cognitive vulnerabilities that may pre-dispose problem gamblers to impulsive use of ATMs, research on the use of ATMs by problem gamblers, research highlighting community attitudes towards ATMs and EFTPOS in venues, research on related ATM harm-minimisation measures and research highlighting the importance of ATMs and EFTPOS to gaming venues. Current policy relating to ATM and EFTPOS throughout Australian jurisdictions is similarly profiled. Given the absence of literature on the impact of ATM distance, related research on the harm-minimisation effect of ‘breaks in play’ is similarly examined (as walking to an ATM presents a type of ‘break in play’). Together, significant major studies examining ATMs in the context of gambling are reviewed to provide a context for the current research
- **(Section B) Stakeholder views about the potential for distance of ATMs from gaming areas to minimise harm** – As part of the current research, a series of qualitative consultations were undertaken with a range of stakeholders. This included discussions with peak bodies representing the hotel and clubs industry, consultations with hotels and clubs (11 stakeholders) and consultations with counsellors and related staff working in the field of problem gambling (14 stakeholders). The protocol used to guide discussions is in Appendix A. Consultations aimed to achieve an understanding of the importance of ATMs and EFTPOS to venue operators, to understand knowledge about the practicalities faced by operators in locating ATMs (and the available space in venues) and to gather stakeholder views about the effectiveness of ATM distance as a possible harm-minimisation measure for problem gambling. Counsellors were particularly able to draw on their experiences in treating problem gamblers to identify whether such a measure may be effective. The potential impacts of re-locating ATMs in venues were also explored from a stakeholder perspective, along with stakeholder views about future legislation design, should evidence emerge of harm-minimisation benefits. Possible related alternative measures for ATMs were similarly explored such as the screening of ATMs, along with views on measures used to reduce the risk of harm of ATMs in other jurisdictions
- **(Section C) EGM player views about the potential for distance of ATMs from gaming areas to minimise harm** – A major part of the research involved conduct of research with EGM players to understand their views on the potential for ATM distance to minimise gambling harm. This included conduct of qualitative research with EGM players (N=30 EGM players) including two focus groups each with moderate risk/problem gamblers and non-problem/low risk gamblers (Four groups in total). The focus group protocol is presented in Appendix B. All gamblers attending groups were pre-screened using the Canadian Problem Gambling Severity Index (Ferris & Wynne, 2003) to assess their risk for problem gambling. Focus group research examined general EGM player use of EGMs in gaming venues, how ATM location is reported to impact the amount of cash accessed from ATMs, the role of ATM location in leading to players overspending their gambling limits and views about specific ATM distances and the need for a minimum distance in future legislation.

In addition, an online survey of 700 EGM players was undertaken to gather insights across a representative sample of EGM players. All players were recruited using samples from online research panels and had played EGMs at least once in the previous 12 months (in hotel or clubs with gaming machines). Data was weighted to match the gender and risk profile of EGM players in NSW (using results of the 2012 prevalence survey – Sproston et al, 2012). To ensure a holistic understanding of EGM player perspectives on ATM distance, findings of qualitative and quantitative research are integrated in this section of the report.

## **BACKGROUND ON EGM USE AND PROBLEM GAMBLING IN NEW SOUTH WALES**

Within NSW, EGMs are the third most popular gambling activity. The 2012 NSW Gambling and Problem Gambling prevalence study found that 65% of adults participated in at least one gambling activity in the previous 12 months, with 27% of adults playing EGMs (Sprosten et al, 2012). The most popular gambling activities were lotteries (41%) and instant scratch tickets (28%). Participation in other activities was lower, with 24% participating in horse greyhound racing, 14% participating in Keno, 8% participating in sports betting, 7% participating in table games, 3% each participating in private card games (for money) and bingo and 2% participating in casino or EGM style games on the internet.

The Canadian Problem Gambling Severity Index is used in New South Wales to measure risk for problem gambling in the adult population (Ferris and Wynne, 2003). Around 0.8% of the NSW adult population are problem gamblers, 2.9% are moderate risk gamblers, 8.4% are low risk gamblers and 52.8% are non-problem gamblers (Sprosten et al, 2012). In addition, around 68% of EGM players played in clubs, 25% played in pubs or hotels and 4% played in the casino. Findings similarly showed that EGM play was the most popular gambling activity of moderate risk and problem gamblers (i.e., 73% of moderate risk and problem gamblers combined had played EGMs at least once in the past 12 months) (Sprosten et al, 2012).

## **CAVEATS AND LIMITATIONS OF THE RESEARCH**

As with all research studies, the current study was designed within the context of key project objectives and available project budgets. While data weighting has been used to maximise the representative of findings, the limitations of the study and study methods should be carefully considered when reviewing results. Key limitations may include the study sample source, the attitudinal rather than observational nature of the research and the limitations of self-report data. As such, findings should be considered indicative rather than definitive.

# SECTION A -

## Literature review examining the role of ATMs in problem gambling and their importance in venues

The current literature examines several bodies of research to explore whether ATM distances may pose potential risk to problem and at-risk gamblers. This includes examination of the cognitive vulnerabilities that may pre-dispose problem gamblers to impulsive use of ATMs, research on the use of ATMs by problem gamblers, research highlighting community attitudes towards ATMs and EFTPOS in venues, research on related ATM harm-minimisation measures and research highlighting the importance of ATMs and EFTPOS to gaming venues. Current policy relating to ATM and EFTPOS throughout Australian jurisdictions is similarly profiled. Given the absence of literature on the impact of ATM distance, related research on the harm-minimisation effect of 'breaks in play' is similarly examined (as walking to an ATM presents a type of 'break in play'). Together, significant major studies examining ATMs in the context of gambling are reviewed to provide a context for the current research.

The literature review is structured as follows:

- Cognitive vulnerabilities of problem gamblers
- Research on the use of ATMs by problem gamblers
- Community attitudes towards ATMs and EFTPOS in venues
- Potential impacts of restrictions on access to cash in venues
- Current Australian regulations relating to ATMs/EFTPOS in gambling venues
- Potential harm-minimisation impacts of breaks in play from gambling
- Summary of insights
- Conclusions

Significant gambling research has shown that problem gamblers are frequently not able to make well-informed decisions about expenditure while playing electronic gaming machines (e.g., Schottler Consulting, 2010; McDonnell-Phillips, 2005). This has been attributed to both the cognition of problem gamblers and the structural characteristics of gaming machines. Both factors have influenced the development of regulations and policy in many jurisdictions to safeguard gamblers when playing EGMs. This includes policies to restrict access to cash through ATMs.

Within this context, the current review attempts to summarise recent research relating to access to cash by gamblers and the potential harm that ATMs may pose to both problem and recreational gamblers in gambling venues. The review considers the vulnerabilities of problem gamblers in the gambling environment and explores the implications for the locational positioning of ATMs in venues. Recent evidence relating to the impact of ATM removal from Victoria is similarly reviewed, along with other studies relating to the use of ATMs in gambling venues. As background literature, this section provides a context for the current study to examine whether there is an optimal location for ATMs in NSW gambling venues to minimise the risk of gambling harm.

### **COGNITIVE VULNERABILITIES OF PROBLEM GAMBLERS**

Electronic Gaming Machines (EGM) are generally considered to be one of the most addictive forms of gambling (e.g., Dowling et al, 2004) and are also the highest-participation gambling activity for problem gamblers (e.g., Sproston et al, 2012). They are the predominant type of gambling available within NSW venues, with more than 100,000 machines statewide.

Problem gamblers have been found to show a range of vulnerabilities that predispose the segment to spending more than they can afford when playing EGMs. In particular, problem gamblers have been found to hold cognitive myths about gambling and make less rational decisions during gambling tasks (e.g., Ladouceur and Walker, 1996; Delfabbro and Winefield 2000). Delfabbro et. al (2006), for instance, examined the thinking style of over 900 adolescents and found that adolescent problem gamblers held a perception that they were able to control the outcomes of their gambling.

Irrational cognitions have similarly been documented for at-risk gamblers. Grant et al (2011) studied how at-risk gamblers made decisions in a simulated gambling task. Subjects were found to make less rational decisions under conditions of ambiguity and were pre-disposed to both risk taking and impulsivity in decisions. Cognitive errors and superstitions have similarly been identified as characteristic of the thinking style of problem gamblers. Wohl et. al (2005) reported that beliefs in luck were a common barrier to problem gamblers seeking help for gambling problems. In addition, feeling 'lucky' during gambling was reported as a common precursor to persistent gambling (Wohl and Enzle, 2002).

Research has similarly identified that problem gamblers will often gamble to escape (e.g., Wood and Griffiths, 2007), implying that any mechanism to extend gambling – such as access to cash – has potential to increase gambling expenditure. The tendency of problem gamblers to gamble to escape low moods is particularly well-documented (e.g., Kim et al, 2006). Other research similarly suggests that characteristics of gaming machines – such as engaging lights, music and sound - may be associated with an increased tendency to escape (Finlay, 2007) and that an increased tendency to use gambling as an escape may be a precursor to the development of problem gambling (Cartmill et al, 2015).

The tendency of problem gamblers to lose track of both money and time during gambling is a common finding in research literature (e.g., Schottler Consulting Pty Ltd, 2010a; Schottler Consulting Pty Ltd, 2010b; McDonnell-Phillips, 2005). In a study examining pre-commitment in EGM play (Schottler Consulting Pty Ltd) problem gamblers were found to be more likely to report exceeding both time and money limits set for gambling. A recent study by Hare (2015) similarly examined EGM gambler tendency to set money and time limits in a large prevalence study in Victoria. Findings showed that all at-risk segments – including low, moderate risk and problem gamblers – were more likely to lose track of and exceed time and money limits, compared to non-problem gamblers.

Other research examining EGM structural characteristics similarly highlights that problem gamblers may be particularly vulnerable to some aspects of EGM design. A study by Schottler Consulting Pty Ltd (2014) found that, relative to non-problem gamblers, problem gamblers were significantly more excited by characteristics such as win multipliers, were more likely to believe that free spins were coming during play, were prepared to spend more to obtain free spins, were more excited by MaxBet buttons and placed significantly higher bets than non-problem gamblers. They were also more stimulated by 'Losses Disguised as Wins', or wins where the amount won was less than an amount bet on an EGM game and were more likely to believe that it was necessary to play 'all lines' to avoid missing out on wins.

A further factor increasing the vulnerability of problem gamblers to cash sources relates to the problem gambler tendency to engage in loss chasing (e.g., Lesieur, 1984; O'Connor & Dickerson, 2003). As problem gamblers frequently consume available financial resources, they continue to gamble to win money back. Reflecting this, loss chasing, borrowing money and selling items for gambling, along with self-reported financial impacts of gambling are key indicators of problem gambling in the Canadian Problem Gambling Severity Index (Ferris and Wynne, 2003). A study by Delfabbro et al (2004) also further supports this, with the study reporting that 39% of problem gamblers would frequently or always put large win amounts back into machines to keep playing.

Together, research on EGM structural characteristics and cognitive factors associated with problem gambling highlights that problem gamblers may be vulnerable to spending more than they can afford on gambling. As illustrated through previous research, problem gamblers have many cognitive vulnerabilities that may increase their tendency to use ATMs or others mechanism that provide access to cash for gambling (e.g., EFTPOS).

#### **RESEARCH ON THE USE OF ATMS BY PROBLEM GAMBLERS**

Given the vulnerabilities of problem gamblers, other studies have explored how gamblers interact with ATM and EFTPOS in gambling venues. This has been of interest in research, given that access to cash has been identified as a factor contributing to problem gamblers exceeding expenditure limits during EGM play (e.g., Swinburne University of Technology, 2012; Schottler Consulting, 2010; Hare, 2009; Delfabbro et al, 2007).

An early study by McDonnell-Phillips (2005), for instance, examined the factors that problem gamblers reported as influencing their ability to keep to limits during gambling. While the study was only attitudinal in nature, the study profiled the key factors reported by both regular EGM players and TAB wagerers as sending each segment over their gambling limits. Unsurprisingly, the top trigger for both types of gamblers was access to cash. Specific triggers for regular EGM players included access to cash on the person and access to ATMs. The top trigger for wagerers was similarly access to ATMs.

ATM use has similarly been identified as an observable indicator of problem gambling in gambling venues. This has been replicated in both Australian studies, as well as studies in other jurisdictions. A study by Schrans, Schellinck et al (2004) in Nova Scotia analysed the visible indicators of problem gambling in a large sample of regular and problem video-lottery gamblers. Along with the length of gambling sessions, use of ATMs was found to be an observable indicator of problem gambling in the sample. Use of ATMs by problem gamblers has also been considered a useful indicator of problem gambling by casinos. Christchurch casino in New Zealand identifies use of ATMs, and particularly, repeated use of ATMs, as a possible indicator of problem gambling as part of its host responsibility program (Delfabbro, 2008).

A further study by Hafeli and Schneider (2006) qualitatively examined the effectiveness of different behaviours to identify problem gambling in Swiss Casinos. The study was based on content analysis of interviews using a sample of 28 problem gamblers, 23 casino employees and 7 regular gamblers. Five indicators identified in the study related to a category called 'raising funds for gambling'. This included a set of behaviours designed to provide the gambler with access to cash for gambling and included changing high denomination notes at the cashier, borrowing from other guests, selling objects of value, asking for travel related loans or parking tickets and multiple withdrawals of cash from ATMs.

Delfabbro et al (2007) conducted a similar study in South Australia to quantitatively identify the predictors of problem gambling. The analysis was based on both survey ratings and observational research. In the first part of the study, interviews with venue staff identified that repeated use of ATMs was a useful indicator of gambling problems, along with several other indicators of excessive gambling involvement (e.g., frequent visits, long sessions of gambling, arriving at the venue at opening time etc.).

When a list of indicators was quantitatively identified by venue staff, 85.6% of venue staff reported seeing problem gamblers access cash on two or more occasions for gambling using an ATM or EFTPOS and 75.2% of staff believed that the behaviour might be useful in identifying problem gamblers. When the same item was rated by a sample of gambling counsellors, 66.7% reported that they had heard the behaviour being reported by clients during counselling and 86.7% reported that the behaviour might be useful in identifying problem gamblers in venues.

When a sample of actual gamblers from venues, use of ATMs or EFTPOS to access cash for gambling was once again reported by problem gamblers. In particular, 45% of problem gamblers reported frequently or always getting cash out on two or more occasions to gamble using an ATM or EFTPOS at venues. When the same indicators were additionally observed in venues, the most telling findings emerged. Use of ATMs or EFTPOS on two or more occasions was found to be strongly associated with problem gambling. Accordingly, use of ATMs and EFTPOS was identified as a promising indicator of problem gambling.

The use of ATM by problem gamblers more generally has been identified in other Australian gambling research. One such study examined the use of ATMs in gambling venues in the ACT (McMillan et al, 2004). Study results indicated that the majority of venue patrons (89%) had withdrawn money from an ATM in the previous 12 months and a high proportion (63%) had accessed money via EFTPOS. When asked where they had used ATMs and EFTPOS, only 9% had withdrawn money from an ATM at a club and 4% had withdrawn money from a hotel. Interestingly, however, based on surveyed ATM users, 100% of self-identified problem gamblers reported accessing ATMs in venues over the previous 12 months and 40% (each) reported accessing ATMs from a hotel or tavern and casino. Slightly different patterns of EFTPOS use were also observed amongst past year EFTPOS users. One hundred percent of self-identified problem gamblers reported using EFTPOS in clubs, hotels or taverns and casinos.

The demographic profile of ATM and EFTPOS users was similarly examined. Venue patrons accessing ATMs were found to be more likely to be male, younger (aged 18-34), single, were more likely to gamble (particularly regularly) and showed a tendency to use note acceptors in EGMs. Similar trends emerged for EFTPOS user characteristics. Patrons using EFTPOS tended to be younger (18-34), single and were more likely to gamble (particularly regularly). Both user segments were additionally asked about what they spent the money on. Drinks were the most common purchase (86% of ATM users, 81% of EFTPOS users), meals (80% of ATM users and 66% of EFTPOS users) and gambling (36% of ATM users, 33% of EFTPOS users). Specific gambling activities for which money was accessed were probed. This showed that 89% of ATM users and 72% of EFTPOS users had accessed the cash for EGM play.

An audit of ATM location across ACT venues was undertaken as part of the study. A total of 51 of the 69 gaming venues in scope had ATM facilities. In terms of the location of ATMs within venues, most ATMs (in 26 venues) were located in the foyer or lobby, followed by either the lounge or the bar (19 venues). Only 5 had ATMs at or close to reception areas. Comparatively, ATMs in other venues were found to be located in areas that could not be readily monitored by venue staff. Of the 63 gaming venues with cash facilities, 32 venues had located their cash facilities 'out of sight' from the gaming machine area. While these facilities were technically 'out of sight', four venues had located the facilities very close to EGMs. It was reported that six venues were so small that it was difficult to locate ATMs away from the gaming floor.

A major Victorian gambling prevalence study by Hare (2009) examined the tendency of problem gamblers to bring EFTPOS/ATM cards to gambling. Problem gamblers were significantly more likely than non-problem gamblers to bring their EFTPOS/ATM cards and were more likely to use their cards when in venues. Findings also showed that around 58% used their card more than once per session. The cash taken by all gamblers to gambling was similarly probed. This showed that around 31% of gamblers brought between \$50-\$100 in cash to gambling, 27% brought only up to \$20 and 21% brought between \$20-50. In addition, that the higher the risk of the gambler (OR=1.85,  $p<.001$ ), the more cash gamblers generally brought to gambling.



The Queensland Household Gambling Survey (2012) reports similar trends. When asked to report on their use of ATMs and EFTPOS in venues, the use of club or hotel ATMs was more common amongst low risk, moderate risk and problem gamblers. In particular, around 43% of low risk gamblers, 67% of moderate risk gamblers and 84% of problem gamblers reported using venue ATMs 'sometimes', 'often' or 'very often'. While EFTPOS usage was generally lower than ATM usage, a similar trend for EFTPOS emerged. Approximately 22% of low risk gamblers, 33% of moderate risk gamblers and 41% of problem gamblers reported 'sometimes', 'often' or 'very often' using EFTPOS in a club or hotel. A Tasmanian prevalence study reported similar trends. Withdrawing extra money for gambling from a venue ATM or EFTPOS facility during EGM play was found to be associated with increasing risk of problem gambling (Allen Consulting Group, 2011).

## **COMMUNITY ATTITUDES TOWARDS ATMS AND EFTPOS IN VENUES**

Some studies have additionally explored community sentiment towards the location of ATMs and EFTPOS in gambling venues. McMillan et al (2004) examined community attitudes towards ATMs and EFTPOS in venues in a sample of 755 respondents in the ACT. Approximately 86% of ACT residents believed that ATM and EFTPOS limits should be in place in gambling venues. Interestingly, this was also the policy measure with the highest level of community support. Only 12% disagreed with the idea of limits. The second most supported measure related to limits on the size of notes that can be used on note acceptors on EGMs (78% supported the measure), highlighting that access to cash was seen as a slightly more useful policy measure.

Mixed reactions emerged in testing the proposal to remove all ATM and EFTPOS facilities from gaming venues. Around 47% agreed that this should occur for ATMs, while 43% disagreed. For EFTPOS removal, in comparison, 45% each disagreed and agreed with the policy measure. Such results may highlight some degree of mixed opinions about both ATM and EFTPOS removal in the ACT community.

A further study by McMillan and Marshall (2003) examined community attitudes towards ATMs in Victoria. As part of the study, respondents were asked to provide views on several policy issues. Findings showed that 86.2% of gamblers and 86.8% of non-gamblers believed that ATMs at both clubs, hotels and casinos should have a withdrawal limit of \$200 per day. Access to cash outlets was similarly reported in major study findings, as a risk factor that had precipitated problem gambling in Victoria.

Allen Consulting Group (2011) used structured group interviews to examine gambler reactions to a range of gambling harm-minimisation measures in Tasmania. As Tasmania has an existing ban on ATMs in hotels and clubs, this policy was tested during interviewing. Findings showed that the ban was largely supported and was seen to contribute to non-impulsive gambling and to create breaks in play that may act as a disincentive to continue gambling after a spend limit is reached. However, the exemption of casinos from the ban on ATMs received little support.

Rodda and Cowie (2005) conducted a survey of 418 EGM players, investigating support for ATM removal as a gambling harm-minimisation measure. Results showed that 56% supported the removal of ATMs and 77% believed that ATM removal would be either effective or highly effective in reducing the prevalence of problem gambling. The authors similarly found that those not using facilities were more likely to indicate that ATMs should be banned. In addition, problem gamblers were more likely than non-problem gamblers to report that ATMs should remain on the gambling floor. Results were then inferred to indicate that ATM removal may be unlikely to inconvenience recreational gamblers.

## **POTENTIAL IMPACTS OF RESTRICTIONS ON ACCESS TO CASH IN VENUES**

Victoria is one of few jurisdictions to have evaluated the impact of restrictions on access to cash in clubs and pubs with gambling. The Victorian Government legislated to remove ATMs from gambling venues in July 2012 (with the exception of the casino, which was exempted from the legislative change). Thomas et al (2013) examined the effectiveness of the change in terms of harm reduction, consumer protection, costs and unintended consequences. Following the requirement to remove ATMs, Victorian gambling venues implemented a range of EFTPOS facilities, implying that, while ATMs were not available in pubs or clubs, a different method was available to allow access to cash.

A number of notable findings were apparent from the evaluation. In particular, findings showed that removal of ATMs from venues with EGMs was effective as a harm-minimisation measure. Following the change, higher risk segments of gamblers spent less time and money on EGMs, had increased self-control over spending and reported both reductions in overspending and reduced severity of problem gambling symptoms. A number of benefits for consumer protection were also noted. Most notably, low risk gamblers spent less time at clubs, reported increased control over their gambling expenditure and reported reductions in impulsive spending on gambling.

Changes to statewide gambling expenditure were also observed. Victorian EGM revenue decreased 7% and similar declines also occurred for both non-EGM gaming and non-gaming revenue. Venue patronage also decreased slightly and minor one-off costs were incurred for refurbishments following the change. Removal of ATMs was also deemed to be only a minor – rather than significant – inconvenience for EGM venue patrons. The authors also reported that, in the vast majority of cases (94% of venues), ATM providers covered the costs of removal and replacement of ATMs and the average cost of adaptations to venues was between \$4,000 and \$6,000. Only 25 venues reported physical venue modifications due ATM removal. This generally related to installation of EFTPOS facilities and included re-cabling, painting, carpeting and general refurbishment costs. Venue staffing associated with an increased number of EFTPOS transactions was also highlighted as a further cost, along with reductions in ATM transaction fees (which were reported to range from \$1-\$2.50 (due to removal of access to ATM transactions)).

While the cost of ATM removal was estimated by the Productivity Commission (2010) to be between \$15,000-\$25,000 per terminal, very few ATMs were relocated to street fronts in Victoria following the legislative change. Rather, they were replaced with EFTPOS terminals, incorporating staff control at the point of service (i.e., so that a ticket or similar was provided by a staff member to a patron and they used the ticket in an EFTPOS terminal to access the cash requested). Accordingly, such circumstances are quite unique in the Victorian venue environment.

A further study investigating changes to ATM use in venues are from Tasmania, which also removed ATMs from venues as a harm-minimisation measure. When awareness of ATM removal was assessed by the Allen Group (2011), around 30% of EGM players were found to be aware of the harm-minimisation measure. In addition, findings suggested that around 97% of EGM players report 'no change' in their spending and 98% reported 'no change' in their enjoyment following the ban on ATMs in clubs and clubs. Accordingly, this may suggest that ATM removal may not always have adverse impacts on player enjoyment in venues. A restriction on the amount able to be withdrawn from EFTPOS in venues was also explored in the study. Based on results of a telephone survey, the measure was reported to contribute to reducing expenditure of at-risk gamblers without impacting the enjoyment of non-problem gamblers.

Research has also been undertaken to understand how ATM and EFTPOS is used in venues (Australian Centre for Gambling Research, 2004). Highlighting the importance of ATMs for food and drink purchasing, results showed that ATMs were used in venues for the following three major purchases – drinks while at the venue (86% of ATM users), meals (80%) and gambling at the venue (36%). Patterns for EFTPOS use were also similar – 81% of EFTPOS users purchased drinks at the venue, 66% purchased meals and 33% used the withdrawals for gambling.

Price Waterhouse Coopers (2009) conducted a survey of Australian hotels for the Australian Hotels Association that examined the operational characteristics of hotels, along with their reliance on ATMs/EFTPOS within the venue. According to the study, beverage purchases contributed to 49.8% of the income of hotels, food contributed 15.3% and gambling contributed 31.5%. The survey concluded that, as a proportion of total income, for hotels with gambling, revenue from gambling was less than a third of total revenue. When asked if hotels could operate as a result of removing ATMs, 73% of hotels in New South Wales responded 'no'. The study similarly identified that of all hotels surveyed, 54% had both ATMs and EFTPOS available, 30% had only an ATM, 32% only had EFTPOS and 60% had an ATM or EFTPOS. While the results from 2009 may not necessarily reflect current availability of ATMs/EFTPOS in 2016, an indication of the proximity of ATMs outside hotels was explored. Around half of hotels reporting having an ATM in the venue had no other ATMs within 200 metres of the hotel, 40% had an ATM within 200 metres and 9% were unsure. In addition, when asked about the hotel's reliance on ATMs for food and beverage sales, more than 80% were reported to indicate that there was 'heavy reliance' on ATMs for food and beverage withdrawals. ATM withdrawals were also reported to represent around 59% of the average revenue of hotels providing feedback (or 63% if there was no ATM within 200m of the hotel).

Use of ATM for purposes other than hotel purchases was also examined. Overall, hotels estimated that approximately 13% of ATM users left the hotel immediately after using the ATM, suggesting that most uses of the ATM may be for purchases within hotels. The impact of potential ATM/EFTPOS removal on prices of various items in hotels was explored in the survey. Results indicated that 58% of hotels believed that removal of ATMs/EFTPOS would increase prices slightly, 56% felt that employment would fall slightly, 52% felt that sponsorships would fall slightly and 51% felt that capital expenditure on hotel facilities would fall slightly. Together, such findings highlight that hotels believe that ATM/EFTPOS are extremely important in their business operation and may substantially impact the viability of the industry if both were removed.

## **CURRENT AUSTRALIAN REGULATIONS RELATING TO ATMS/EFTPOS IN GAMBLING VENUES**

Within Australia, most jurisdictions have developed legislation, regulations or codes relating to the placement of ATMs and EFTPOS in gambling venues (Table 1). Victoria and Tasmania currently do not permit ATMs to be present in pub and clubs with EGMs, while other jurisdictions allow ATMs with some stipulations. In New South Wales, ATMs must not be located in gaming areas and no restrictions currently apply (e.g., withdrawal limits). In South Australia, ATMs similarly must not be located in gaming areas, but can be located outside gaming areas with a \$250 withdrawal limit. In the ACT, ATMs are permitted and must also have a \$250 withdrawal limit, although this does not apply to venues if 20 or fewer EGMs are present (or if there are only Class B machines in venues which involve games like draw poker). In Queensland and the Northern Territory, ATMs are permitted in pub and club venues, but not inside gaming areas or in the entry to gaming areas (but no withdrawal limits apply). As Western Australia does not permit EGMs in pub or club venues, ATM and EFTPOS withdrawal limits are deemed unnecessary.

Regulations relating to EFTPOS are somewhat different by jurisdiction. EFTPOS is a point-of-sale payment method that typically involves an operator making a transaction on behalf of a patron. As patrons require some method of accessing cash in venues, EFTPOS is generally used as an alternative if ATMs are prohibited. In Victoria, EFTPOS is permitted, although there are currently no withdrawal restrictions. Tasmania also permits EFTPOS, but with a \$200 maximum withdrawal limit and maximum one withdrawal per day. Northern Territory, Queensland, ACT and New South Wales also allow EFTPOS transactions, though not in gaming areas. In addition, South Australia allows EFTPOS in gaming areas, but with a \$200 withdrawal limit. A number of other requirements are also placed on how EFTPOS withdrawals are made in South Australia. The person operating the EFTPOS facility must confirm the amount of cash requested immediately before the transaction is processed and cash may only be obtained directly from a person operating the EFTPOS facility or from a dispenser in the immediate vicinity.

Regulations relating to the availability of cash in casinos are frequently more lenient compared to those for pubs and clubs. In Victoria, ATMs are permitted in casinos, but not in the gaming area and they must be 50 metres walking distance of the entrance to a gaming area or casino. In Tasmania, ATMs are permitted, but withdrawals are limited to \$400 per day. In New South Wales, ATMs are permitted, though not in gaming areas and no withdrawal limits apply. In South Australia, ATMs are permitted outside gaming areas with a \$200 withdrawal limit. In the ACT, ATMs are not permitted. In Queensland and Northern Territory, ATMs are permitted without withdrawal limits, though cannot be located in gaming areas.

Table 1. Snapshot of legislation, regulations and code requirements relating to ATMs and EFTPOS in Australia (May 2016)

State/territory	Whether ATMs are permitted in pubs and clubs	Whether EFTPOS is permitted in pubs and clubs	Whether ATMs are permitted in a casino
<b>ATMs not permitted in pubs/clubs</b>			
Victoria	Not permitted (unless special circumstances are approved)	Permitted	Permitted, but not in the gaming area and must be 50 metres walking distance of the entrance to a gaming machine area or casino.
Tasmania	Not permitted – including on exterior walls, in any adjacent owned or leased land or in casino car parks	EFTPOS withdrawals for gambling are limited to one per day; maximum \$200	Permitted, but withdrawals at casino ATMs are limited to \$400 per day
<b>ATMs permitted in pubs/clubs</b>			
New South Wales	Permitted, but not in gaming area and no limits required	Permitted, but not in gaming area	Permitted, but not in gaming area
South Australia	Not permitted in gaming area but otherwise permitted on premise with \$250 withdrawal limit	Permitted (allowed in gaming area) – but limited to \$200 and the person operating the EFTPOS facility must confirm the amount of cash requested to be withdrawn by the person immediately before the transaction is processed; and cash may only be obtained directly from a person operating the EFTPOS facility or from a dispenser which is in the immediate vicinity of the EFTPOS facility so long as the dispenser does not form part of an ATM.	Permitted, but not in gaming area, with a \$200 withdrawal limit
ACT	Permitted – but with \$250 limit. However, does not apply if 20 or less EGMs on premises or if operation of only class B gaming machines. At the licensee's authorised premises includes in or on an exterior wall of the authorised premises.	Permitted – but not in gaming area	Not permitted (other than an EFTPOS debit facility that is used only for payment for food or beverages) and does not include a facility where cash is exchanged for other denominations of cash, chips, tokens, tickets or cards for the purpose of playing games in the casino.
Queensland	Permitted - But Code of Conduct requires ATMs to be away from gaming areas or in entry to gaming areas	Permitted - But Code of Conduct requires EFTPOS to be away from gaming areas or in entry to gaming areas	Permitted – But outside gaming area and not in close proximity to licensed casino area
Northern Territory	Permitted – but not within gaming areas or entries to gaming areas (or within sight). No limits on transactions apply	Permitted – but not within gaming areas or entries to gaming areas (or within sight)	Permitted – but not within gaming areas or entries to gaming areas (or within sight)
<b>Other</b>			
Western Australia	No EGMs in pubs or clubs, so regulations not required	No EGMs in pubs or clubs	Permitted – but ATMs are outside gaming areas

Given the national shift to either ban or place withdrawal limits on ATMs, EFTPOS is playing an increasingly more significant role in providing access to cash in Australian gambling venues. While there is no specific research that has investigated the need for EFTPOS withdrawal limits following ATM removals, some recent evidence on possible risks of EFTPOS to problem gamblers are available from Victoria. Hare (2015) conducted a major prevalence study of around 13,500 respondents in Victoria during 2014. Given the removal of ATMs from Victorian pubs and clubs in 2012, gambler use of EFTPOS was examined. In a previous Victorian prevalence study (Hare, 2009), problem gamblers were found to be more likely to bring higher amounts of cash (on their person) to gambling, relative to non-problem gamblers. In the 2014 study, a similar result emerged for EFTPOS. Problem gamblers reported using EFTPOS a significantly greater number of times for each gambling session (Mean=3.5 times per session), compared to non-problem gamblers (Mean=0.1 times per session) and similar trends were observed for moderate risk gamblers. The amount of money withdrawn from EFTPOS was similar investigated. Results showed that problem gamblers withdrew a significantly larger amount of money from EFTPOS per gambling session (Mean=\$317.93), compared to non-problem gamblers (Mean=\$65.56). A similar trend applied to moderate risk gamblers (Mean=\$130.12), although there was no significant difference observed for low risk gamblers. Problem gamblers were also found to be over thirteen times more likely to withdraw from EFTPOS over \$200 per gambling session (relative to non-problem gamblers).

Such results may indicate that access to cash via EFTPOS in gambling venues may be higher for problem gamblers, even if ATMs are not available. While some jurisdictions now require limits on EFTPOS withdrawals in clubs and hotels (e.g., South Australia, Tasmania), Victoria has stipulated a specific distance that ATMs must be away from the casino entrance and gaming areas. While no information is available on how the 50m distance was derived, such a distance can potentially equate to the time a player is away from gambling. For instance, based on an assumed pace of walking of five kilometers per hour, 50m may equate to approximately 36 seconds break on the way to the cash facility and 36 seconds on the return to the gaming area (a total of 1 minute and 12 seconds break).

#### **POTENTIAL HARM-MINIMISATION IMPACTS OF BREAKS IN PLAY FROM GAMBLING**

Breaks in play may provide an indication of the effect of distance between ATMs and gambling areas. Walking to an ATM could be considered a type of 'break', with longer distances effectively leading to a longer break in play. A number of studies have examined the effect of breaks in play through pop-up warnings on EGMs. While messages add another dimension to gambling harm-minimisation over and above a break in play, some interesting results are nevertheless apparent. Schellinck and Schrans (2002), for instance, froze play for 15 seconds and provided a message about the player's length of play after 60, 90 and 120 minutes and asked them whether they wished to continue play. Exposure to the pop-up at 60 minutes was found to be associated with a small reduction in session length and a decrease in expenditure in high-risk players. Ladouceur and Sevigny (2003) also examined the impact of a seven second break in play through a pop-up message using a laboratory study. Pop-ups included either a blank message or a message reminding players that the outcome of the game was determined by chance. Interestingly, participants played significantly fewer games when exposed to either message, relative to a control group. Accordingly, this may suggest that a break in play offers some harm-minimisation benefits.

A further study by Cloutier et al (2006) further reinforces the potential value of a break in play. A sample of forty students rating high on illusion of control over gambling played simulated gaming machines under two conditions – either an on-screen message advising that outcomes were determined by chance or alternatively, were displayed the word 'pause' on the EGM screen. Messages ran for seven seconds. Measures of irrational beliefs were assessed before and following play. Supporting the possible value of a break in play, results showed no differences between groups in the total games played. However, the experimental group had fewer erroneous cognitions after message exposure.

## SUMMARY OF INSIGHTS

The literature review highlights that:

- Problem gamblers display a range of vulnerabilities that pre-dispose the segments to spending more than they can afford when playing EGMs (e.g., irrational cognitions, gambling to escape low moods, increased risk taking, superstitions)
- Problem gamblers have been found to be more vulnerable to certain EGM structural characteristics, relative to non-problem gamblers (e.g., free spins, multipliers in games, MaxBet buttons, placing of higher bets)
- Problem gamblers are more likely to report exceeding both time and money limits when gambling, relative to non-problem gamblers and have been found to engage in loss chasing when playing EGMs
- Access to cash has been identified as a factor contributing to problem gamblers exceeding their gambling limits when playing EGMs
- ATM use has been identified as an observable indicator of problem gambling in both Australia and overseas jurisdictions – including in Canada and New Zealand
- ATM use has also been identified as higher amongst problem gambling EGM players in Australian gambling prevalence studies (including the most recent NSW prevalence study)
- While not undertaken in NSW, community surveys in other jurisdictions have indicated some community support for withdrawal limits on ATMs and ATM removal
- While evaluation evidence from Victoria highlights some possible benefits of ATM removal from Victorian pubs and clubs, problem gamblers still reported spending a significantly higher amount of money on EFTPOS compared to non-problem gamblers in the 2014 Victorian prevalence study
- Since ATM removals in some Australian jurisdictions, limits are also being placed on EFTPOS withdrawals (e.g., in Tasmania and South Australia)
- Victoria is currently the only Australian jurisdiction to currently specify a distance between ATMs and gaming areas (and the entrance of the casino), however, this only applies to the casino (50m)
- Australian hotels rely heavily on ATMs/EFTPOS in their business and report that removal of ATMs would impact their business substantially (as over half of hotel revenue comes from ATMs)
- While literature relating to breaks in play may provide some support for the notion that longer length breaks in play may have possible harm-minimisation benefit, this research is limited and no study to date has equated time to walking distance to ATMs

## CONCLUSIONS

Given evidence to suggest that access to cash may contribute to problem gamblers exceeding gambling pre-commitments (e.g., Schottler Consulting Pty Ltd, 2014; McDonnell-Phillips, 2006), there is value in examining the need for regulations relating to the placement of ATMs and EFTPOS within New South Wales gambling venues. This is particularly relevant to New South Wales, given that it is currently one of only three jurisdictions in Australia that do not require a limit on ATMs in clubs, hotels or the casino (along with Queensland and Northern Territory). In addition, while EFTPOS must not be positioned in gaming areas, there are currently no withdrawal restrictions on EFTPOS in venues.

The most recent New South Wales gambling prevalence study by Sproston et al (2012) also provides grounds for examining the location of ATMs near gaming areas. In this study, problem gamblers were found to be more likely to use ATMs to withdraw money for gambling, compared with EGM players overall (62% versus 7%). Seventeen percent of gamblers playing EGMs similarly reported withdrawing money from an ATM at a venue to play machines, with problem gamblers more likely to report ATM withdrawals overall. In addition, use of ATMs at the casino was also somewhat higher among higher risk gamblers. Thirty percent of 'at risk' gamblers (defined as moderate risk or problem gamblers) reported withdrawing money from an ATM at the casino to play table games 'often' or 'always'.

Together, key findings of the literature review highlight that access to cash in gaming venues has potential to impact the gambling behaviours of at-risk gamblers and particularly problem gamblers. From this perspective, the current study seeks to examine the impact of a minimum distance between ATMs and gaming machines as a potential gambling harm-minimisation measure.

# Section B - Stakeholder views about the potential for distance of ATMs from gaming areas to minimise harm

As part of the current research, a series of qualitative consultations were undertaken with a range of stakeholders. This included discussions with peak bodies representing the hotel and clubs industry, consultations with hotels and clubs (11 stakeholders) and consultations with counsellors and related staff working in the field of problem gambling (14 stakeholders). Consultations aimed to achieve an understanding of the importance of ATMs and EFTPOS to venue operators, to understand knowledge about the practicalities faced by operators in locating ATMs (and the available space in venues) and to gather stakeholder views about the effectiveness of ATM distance as a possible harm-minimisation measure for problem gambling. Counsellors were particularly able to draw on their experiences in treating problem gamblers to identify whether such a measure may be effective.

The potential impacts of re-locating ATMs in venues were also explored from a stakeholder perspective, along with stakeholder views about future legislation design, should evidence emerge of harm-minimisation benefits. Possible related alternative measures for ATMs were similarly explored such as the screening of ATMs, along with views on measures used to reduce the risk of harm of ATMs in other jurisdictions.

This section of the report is structured as follows:

- Importance of ATMs and EFTPOS to gaming venues
- Considerations made by venues in locating ATMs
- Stakeholder views about the effectiveness of ATM distance as a gambling harm-minimisation measure
- Potential impacts of moving ATMs in gaming venues
- Potential impacts of re-locating ATMs in gaming venues
- How to word legislation to specify a minimum distance
- Stakeholder views about screening of ATMs and related harm-minimisation measures
- Summary of insights



# Importance of ATMs and EFTPOS to gaming venues

Discussions with industry stakeholders clearly highlighted that both ATMs and EFTPOS were critically important in supporting the commercial viability of club and hotel venues. ATMs were frequently reported to be used by patrons to access cash for meals and drinks to the point that venues felt that they would struggle to operate without ATMs. While the amount of ATM cash used for gaming was uncertain, venues generally reported that a reasonable proportion of patrons would rely on ATMs to access cash for gaming. ATMs were also heavily relied upon by venues that did not accept EFTPOS for bar purchases. In this context, EFTPOS was sometimes not made available to avoid transaction fees for small purchases (e.g., bar drinks) and to free up staff time associated with requests for EFTPOS transactions. Some venues also reported a reluctance to provide cash to patrons through EFTPOS, as this was seen as having potential to impact the venue's ability to provide patrons with change for bar purchases.

Regional and country based venues highlighted that their ATM was often used by the whole community for cash, as an ATM or local bank was not available in or close to the local town. Local community members would use ATMs to withdraw money for general shopping and even in some cases, for significant purchases such as to pay small business wages. As other local shops would frequently not have an ATM, the money accessed from a venue ATM would often flow into other local shops and businesses. One venue similarly reported using the ATM as its own banking facility, given that a local bank branch was not available in town. This also helped reduce costs, as it implied that a third party company was not required for banking of significant amounts of cash.

Given the popularity of venue ATMs in regional and country areas, some venues had also implemented their own ATM withdrawal limit. This was seen as reducing the risk that patrons could not access cash for venue purchases (e.g., due to large ATM withdrawals, where money may be used for a range of purposes). The heavy reliance of venues on ATMs was also recognised in some venues having multiple ATMs available to patrons. Having a second ATM in even a small to medium venue was seen as a way to manage the risk of an ATM being down and cash not being available to patrons. Highlighting the importance of ATM convenience, venues similarly reported that many patrons would often complain at having to walk an extra distance (e.g., to use a bottle shop ATM), if the main ATM within the venue was not functioning. This appeared to suggest a general patron expectation that cash should always be readily available within pubs and clubs. One venue similarly reported that, in cases where ATMs had not been functioning, revenues could sometimes drop up to 50%. Reasons why ATMs are critically important to venues are summarised in Table 2.

Table 2. Key reasons why ATMs are critically important to venues

Theme	Illustrative verbatims
ATMs are critical for venue operation	<ul style="list-style-type: none"> <li>• <i>ATMs are a massive thing for us. If we didn't have an ATM, at least 50% of our business wouldn't be there. Most people that come in and get money out to buy food or drinks or use the cash in the bistro. Per week people take out 75% of our total turnover of the business. If there were no ATMs, they'd stop by a bank but without the convenience of money being available, it'd create a big problem</i></li> <li>• <i>If you took ATMs out all together, pokies and TAB will drop plus bar and food as well. We know this as around six times a year the phones go down and this is what happens. If our ATMs are down for a day, our figures are 50%. With EFTPOS, it may be even a minimum drop of 20-30%</i></li> </ul>
ATMs function as a bank for regional and country venues (and suburban venues without a bank close by)	<ul style="list-style-type: none"> <li>• <i>From a regional perspective, it's unworkable not to have an ATM. Our local community relies on us having one as there is no local bank branch</i></li> <li>• <i>ATMs are critical for us. We're a fair distance from the (major town). People walk to the hotel on the way to the corner shop as the local store doesn't have an ATM</i></li> <li>• <i>If there's a power failure, we may have one of the few places with a genny in town that can run the ATMs. I have a 55kva generator running my hotel. So my ATMs are pretty critical</i></li> <li>• <i>We are the first port of call for the community here. There are 1000s of people who would go here for ATM access, as we're closer than the bank</i></li> <li>• <i>Some people even use our ATMs to pay wages of their staff each week. The whole</i></li> </ul>

Theme	Illustrative verbatims
	<i>community relies on them, as the banks are too far away</i>
ATMs important for gaming machine revenue	<ul style="list-style-type: none"> <li><i>I think the percent that goes to the pokies from the ATM machine would be fairly high. I think the pokies people use it more generally too. It's hard to work out a percent as they can be spending it on the TAB and bar as well</i></li> <li><i>If ATMs were really far away, it would definitely affect gaming expenditure. Though it would depend on the venue and how much it depends on gaming</i></li> </ul>
ATMs support smaller transactions (removing the need for EFTPOS fees)	<ul style="list-style-type: none"> <li><i>With us, ATMs are really important. Due to Pay and Go, we have minimums so people use ATMs for smaller transactions</i></li> <li><i>The reason some venues don't have EFTPOS on the bar is that it costs a fortune for small drinks - for \$5 drinks, it's 33c for a transaction. If we relied on this, our bill would go up, as the merchant fees would be high...</i></li> </ul>
ATMs free up staff time (EFTPOS creates labour)	<ul style="list-style-type: none"> <li><i>With ATMs, it frees up staff time as well. If you have to get money out on EFTPOS every time, it eats up a lot of staff time. Without ATMs, your labour would be high and people would be waiting for ages</i></li> </ul>
EFTPOS cash outs avoided to help manage floats	<ul style="list-style-type: none"> <li><i>I don't do cash out on my EFTPOS machines, as it drains my tills and I have no change for customers paying with cash. So people rely on the ATM for cash</i></li> </ul>
ATMs have withdrawal limits to help venues manage cash availability	<ul style="list-style-type: none"> <li><i>My ATM is set already to \$200 maximum per day. I've set mine for that for a security issue. Mainly as we don't carry enough cash for \$1000 per transaction</i></li> </ul>
Customers report inconvenience walking a longer distance, if an ATM goes down	<ul style="list-style-type: none"> <li><i>Hospitality is about convenience, service and clientele. If an ATM goes down, they complain they have to walk out to the bottle shop to get cash. It's like oh really, it's a 40m walk. There's that level of convenience people expect</i></li> </ul>
ATMs used by venues to bank daily takings	<ul style="list-style-type: none"> <li><i>ATMs are extremely important to us. We're used as a bank by patrons as there is only a little shopping centre up the road. We also use the ATM as a bank facility, so we don't have to transfer it to the bank. We use it to avoid transporting funds to the bank because of our location</i></li> </ul>

## Considerations made by venues in locating ATMs

All gaming venue stakeholders were very aware that there were unable to place ATMs within gaming areas. This was also considered general knowledge in the gaming industry and critically important to avoid fines and penalties. In making decisions about where to locate an ATM in a venue, venues would typically consider the requirements of ATM security, insurance and patron convenience in selecting an appropriate location. Some venues with ATMs in particular locations also mentioned that this location had historically been where the ATM had always been located. In this respect, the venue saw no reason to move the ATM and incur associated re-location fees. To ensure security, venues reported placing ATMs away from external walls to prevent ram raids or in the centre of venues to increase the difficulty of potential robberies.

Larger venues reported placing ATMs in high traffic areas that were frequented by patrons on route to key service points within the venue. This included placement of ATMs in walkways adjacent to car parks and around elevators and escalators that moved venue traffic. In considering locations for ATMs, many venues would also reflect on their revenue sources. If a high proportion of revenue came from food, venues would locate an ATM around restaurants and bistros. If a high proportion of revenue came from gaming or the bar, in comparison, ATMs may be located closer to gaming or bar areas of the venue.

While a couple of clubs mentioned that they had considered gambling harm-minimisation in selecting a location for their ATM, it was generally apparent that most venues had not made such considerations. This in part appeared to be related to a belief that it would not make any difference having a large distance between an ATM and a gaming area, other than that patrons would be inconvenienced in the process.

Key examples of considerations made by venues in locating ATMs within the venue floor space are in Table 3.

Table 3. Key considerations made by venues in locating ATMs

Themes	Illustrative verbatims
ATMs are best located near areas contributing to revenue generation and for customer convenience	<ul style="list-style-type: none"> <li>• <i>My gaming revenue is only 15% of total revenue. Food is over 40%. So my ATM is better placed near my food areas. It serves my purposes</i></li> <li>• <i>We're not just a gaming venue here - we're one of the largest so we do rely on our patrons being able to use ATMs reasonably close to where they gamble</i></li> <li>• <i>I could shift my ATM outside the door to my gaming area. It's only about six steps from my gaming area. It could be a nice spot for an ATM, but I want it near my food area, as it's more revenue and convenience for patrons</i></li> <li>• <i>My ATM is in the bistro for customer convenience</i></li> </ul>
Placement of ATMs in venue foyers to orient patrons	<ul style="list-style-type: none"> <li>• <i>We have two internally - in the foyers - towards the back of the foyer - not at the front for security reasons. When they enter, they can see where to get cash out</i></li> <li>• <i>The first criterion we used when we located the ATMs was to put them in the entry points, so people know where they were. At the entry point, people can orientate themselves. And our visitors come in and see this too - so there are all at entry points. At present I'd estimate they would be 10-20m from the gaming area</i></li> <li>• <i>It's near my front door - next to the trophy cabinet just after the entrance on the right. While it's central, people still ask where it is, as it doesn't look like an ATM</i></li> </ul>

Themes	Illustrative verbatims
<p>Placement of ATMs away from entrances to prevent ram raids and for improved security</p>	<ul style="list-style-type: none"> <li>• <i>Insurance-wise, don't put ATMs at the front due to ram raids and people don't like the security either, if they are too close to the door</i></li> <li>• <i>When locating them, it's about access and security. We've had two robberies on the ATM - the rear fill one had an oxyacetylene theft and the other was a ram raid - so now they're inside to prevent ram raids</i></li> <li>• <i>It has to be a distance away from the wall and front of the club. I have two walls between mine, so it would be hard to pull it out</i></li> </ul>
<p>Placement of ATMs behind an air-lock to prevent corrosion and at the front of the venue</p>	<ul style="list-style-type: none"> <li>• <i>We're near the beach, so our foyer area is like an air lock area. We have issues with corrosion with the salt and we don't have air-conditioning, so we open the windows in summer. The air lock stops our machines corroding. They also get used by people in unsuitable attire for entering the club – like ladies in bikinis in summer</i></li> </ul>
<p>Placement of ATMs in areas that are mobility scooter and wheelchair accessible</p>	<ul style="list-style-type: none"> <li>• <i>For us, it's also important to put ATMs in areas that can be accessed by mobility scooters and by people in wheelchairs. We live in an area with a small, but ageing population</i></li> </ul>
<p>Placement of ATMs in high traffic areas</p>	<ul style="list-style-type: none"> <li>• <i>We made a business decision to put them front of house. You don't see bank ATMs on the side of banks - they are usually more often than note in high traffic areas and places of convenience. That's our approach too</i></li> </ul>

# Stakeholder views about the effectiveness of ATM distance as a gambling harm-minimisation measure

Many counselling sector and gambling industry stakeholders felt uncertain about the potential harm-minimisation benefit of having ATMs a particular distance from venue gaming areas. Industry stakeholders emphasised the need to ensure that any future requirements for distance were supported by robust research evidence, if they were to be implemented in future gaming legislation (including potentially, studies involving real life ATM removal to assess behavioural impacts). Some stakeholders also disputed the potential benefits of ATM distance on the basis that problem gamblers are driven to gamble at all costs and would find alternatives, if there were barriers to ATM use in venues. From this perspective, such stakeholders saw distance as an inappropriate policy measure that would probably inconvenience recreational gamblers without providing substantial benefits to gambling harm-minimisation.

Other stakeholders, however, did see potential benefit in ensuring a minimum distance of ATMs from gaming areas, based on evidence that problem gamblers show a higher tendency to access ATMs. Clubs, in particular, were open to re-locating ATMs away from gaming areas if there was substantial evidence of potential harm-minimisation. It was emphasised, however, that it would be important to examine the cost-benefit and that harm-minimisation impacts would need to outweigh the associated costs accordingly. While this was the view of a couple of hotels, most venues were relatively more concerned with the potential impact of the measure on hotel revenues and the potential inconvenience experienced by general consumers.

Many stakeholders with concerns about the availability of ATMs in venues additionally shared a view that having ATMs well away from gaming areas – including outside venues – would offer higher harm-minimisation benefits, while others volunteered related views that limits on ATM withdrawals (either based on money or the times ATMs could be accessed) would be relatively more effective.

A further view expressed by stakeholders was the belief that distance may offer some benefits to at-risk gamblers, who may be tempted to impulsively use an ATM on occasion when 'on a roll' with their gambling. Impulsive gamblers were seen to be those not experiencing problem gambling, but who may be tempted to overspend their pre-commitments from time to time. From a stakeholder perspective, there was similarly a view that the value of ATM distance as a harm-minimisation measure should be assessed based on its potential to reduce problematic gambling and should not be implemented, if it merely affected the spending of recreational gamblers. Views showing the diversity of opinion about the value of a minimum distance between ATMs and gaming areas are in Table 4.

Table 4. Stakeholder views about the harm-minimisation benefit of a minimum distance between ATMs and gaming areas

Theme	Illustrative verbatims
Perceived value in a minimum distance between ATMs and gaming areas	<ul style="list-style-type: none"> <li>• <i>I think anything that makes it more difficult to access pokies will be useful. I think no ATMs at all would be of more value. I don't agree with having them on the venue property at all...</i></li> <li>• <i>Out the door of the venue would be best in terms of distance! I think it's a harm-minimisation idea that's a good idea. It will disrupt the cycle of gambling</i></li> <li>• <i>Anything that gets the bum off the seat for a longer time is good in my view</i></li> <li>• <i>Putting it in an area that doesn't have exposure to lights and music would be good - so you know you're not in the same place. If you make people walk to a spot where there are no sensory inducements, it may help them make more rational decisions</i></li> <li>• <i>If someone has to go outside or down the street, they'll be more likely to think 'Stuff it, I'm going home'. ATMs are too readily accessible, so it's good they're looking at distances</i></li> </ul>
Distance will be unlikely to achieve a harm-minimisation benefit	<ul style="list-style-type: none"> <li>• <i>I think outside the building would be best. Problems gamblers will go 2km to get more money once they are addicted. Gambling with limits would be more effective I think, but another few metres won't make any difference</i></li> <li>• <i>I'm not sure about distance. I don't think it'll make much difference. I think limits could be more effective overall. Outside would be ideal. If inside, there should be limits...</i></li> <li>• <i>I think there will be an impact, but they'd have to be a long way from EGMs to be a</i></li> </ul>

Theme	Illustrative verbatims
	<p><i>reasonable impact. This distance may not even be available in most venues...</i></p> <ul style="list-style-type: none"> <li>• <i>I think it's tokenistic to look at distance. It fails to understand the ruthlessness of the target demographic. If you're escaping your life woes and you want to prolong your experience, nothing is going to prevent you from prolonging it</i></li> <li>• <i>I think a pre-determined distance is a wonderful idea in theory, but it may not work in practice. I suspect people will just pre-prepare when they go to a venue</i></li> <li>• <i>Distance won't work at all. It's more about what's driving the gambling in the first place. Most people will do what they have to do to get money...</i></li> <li>• <i>I can't see distance working. I personally think withdrawal limits may be more of a benefit. Or preventing multiple trips to an ATM. They would be more effective</i></li> <li>• <i>The key is to get them to recognise a problem and do something about it. Not putting them far away</i></li> </ul>
Uncertain of impacts	<ul style="list-style-type: none"> <li>• <i>We don't have enough information to answer this at present. How many metres do they walk on average to an ATM? That's what I wonder</i></li> <li>• <i>I really don't know if it'll make much of a difference. But I suspect the effect is quite limited. Problem gamblers will do anything to gamble</i></li> <li>• <i>I really have no idea about whether distance will help with harm-minimisation (a common view)</i></li> </ul>
Some risk segments may benefit, while others will not	<ul style="list-style-type: none"> <li>• <i>For the severe problem gamblers, people will go anywhere for an ATM in the moment. They don't care - it could be a 10-minute drive away...</i></li> <li>• <i>For the low risk gamblers, it may have some effect. But for the problem gamblers at the more problematic end of the scale, they'll still go to severe lengths to gamble. They would only benefit from ATM removal</i></li> <li>• <i>If you have an ATM further away, the moderate risk gamblers can question what they're doing. So it's worth moving them away and specifying a distance. But the people with severe addictions will do anything to get cash to gamble, so I don't think they'll benefit</i></li> <li>• <i>As a counsellor, I often hear people saying I went back to the ATM again and again. But perhaps distance may help people who are not quite problem gamblers. They may be slightly less likely to access an ATM for cash</i></li> </ul>

## Potential impacts of re-locating ATMs in gaming venues

Industry stakeholders were asked to report on the possible implications and costs of re-locating ATMs in gaming venues, should a harm-minimisation benefit be identified. General discussions highlighted that, at an individual level, most venues believed that they would be unlikely to incur significant costs, although costs would vary depending on the specific circumstances and location. For instance, while some venues reported that the relocation would need to be undertaken by their contracted ATM provider, other venues reported being able to independently perform or organise this work and had already done so in the past - *If one of my ATMs break down and it's a big weekend coming up, I'll take the one out of the bottle shop. I just unbolt it and re-plugged them all back in. It's not that big of a drama.*

As ATMs must be securely fixed to a robust surface such as concrete using masonry anchors (e.g., Dynabolts), some labour was reported to be associated with ATM removals. If carpets or other floor coverings were damaged in the removal, some restitution of the area may similarly be required. Venues also reported that other costs such as security, data cabling and power supply may similarly trigger costs associated with ATM removal. Some venues had located their ATM in a location that was able to be covered by a security camera, implying that security cameras may also need installation, re-adjustment or re-location to cover a new area. While some venues reported using data cabling to connect their ATM to the internet, others reported use of wireless technology, implying that re-cabling may not always be required. The other issue raised related to the revenue expected from ATM transactional fees. One venue reported that they had heard that fees may need re-negotiation if ATMs were located in significantly lower traffic areas (as ATM transaction fees may be affected). However, this was emphasised as still unknown and an issue that would need consideration, if there were a requirement to re-locate ATMs.

The key concern of venues associated with moving ATMs, however, related to whether there was the space available to accommodate any required distances. Venues generally believed that it would be difficult to specify a precise distance, given that each and every gaming venue had a different area and also a different shape and configuration. While it was difficult to identify available areas from a small scope of venue interviews, discussions with venues highlighted that many venues may experience difficulty locating an ATM more than 10 metres away from a gaming area. However, this was merely a general ballpark mentioned by venues based on their own personal experience.

A further venue reported that they felt that around six months at a minimum may be a reasonable time frame for venues to move ATMs, if a harm-minimisation benefit of distance was determined. However, the venue also emphasised that this would also depend on the ability of ATM providers to effect the required re-locations, if this was required under legislation in the future. Another venue similarly suggested that five years may be a reasonable time frame, on the basis that most venues would need some type of renovation or refurbishment every five years. Potential implications and costs of moving ATMs highlighted by venues are in Table 5.

Table 5. Potential implications and costs of physically moving ATMs to a different location in a venue

Theme	Illustrative verbatims
Clubs in financial distress cannot afford ATM relocation costs	<ul style="list-style-type: none"> <li><i>Around 50% of clubs are undergoing financial stress, so spending a couple of thousand dollars moving an ATM could add to this</i></li> </ul>
ATM provider would need to be approached to relocate the ATM	<ul style="list-style-type: none"> <li><i>We're on a five-year contract, so we'd have to ask them about the costs...</i></li> <li><i>If we had to move it, it wouldn't cost much overall. I just ring the ATM provider and they send me a bill. No idea of the cost</i></li> </ul>
Reported difficulty getting ATM providers to re-locate ATMs in country areas	<ul style="list-style-type: none"> <li><i>Moving an ATM in regional NSW isn't easy. It'll cost \$500 for that - you pay for that then the internet connection to go around it</i></li> </ul>
Changing the ATM location may have insurance implications	<ul style="list-style-type: none"> <li><i>We'd have to talk to our insurance provider about whether they would accept the new location. You'd also need to re-run cables and potentially do some refurbishment work in the venue to cover any marks left behind</i></li> <li><i>It you move the ATM, you have to talk to the insurance company, so it will have to be checked by the insurer. They want to know where the ATM is located</i></li> </ul>

Theme	Illustrative verbatims
Security issues need consideration in ATM relocation	<ul style="list-style-type: none"> <li>• Security wise you need to have it in a reasonable spot - so someone can't back up a ute and put a chain around it and take off. So where it goes, it has to be a safe area</li> <li>• I don't want to put it somewhere to be ram raided or in an area where people can be attacked for money, even if it's further from the gaming area</li> <li>• Security and CCTV need to be considered too. People need to feel protected and it's the security of the machine too</li> </ul>
Concerns that space may not be available in venues	<ul style="list-style-type: none"> <li>• I'm concerned that some venues won't have the space available. A lot of the inner city pubs are small venues and have limited space to deal with</li> <li>• Ranch style hotels may have no problems, but inner city venues will have a problem. They just don't have the space available</li> <li>• I think a lot of clubs would support the idea of metres, but it's just the practicalities. We couldn't move them anymore than 10 metres if we had to move them</li> </ul>
Potential for reduced ATM commission in a low traffic position	<ul style="list-style-type: none"> <li>• There would be plenty of other places you could put it, though we want it reasonably close to an outside door, as we get commission for the ATM use, so right in the middle would stop the traffic from the public</li> <li>• Location is part of the contractual conditions. There may be a cost if there is a decrease in the transactions overall</li> </ul>
Potential for a relocation to impact staff time, if ATM was not in a visible location	<ul style="list-style-type: none"> <li>• One of my concerns is that people would be constantly having to ask staff where it is, if it was located in a non-visible area. And it probably wouldn't get the traffic</li> </ul>
Power, telephone and data connectivity implications	<ul style="list-style-type: none"> <li>• You may need a new power supply to be run to the ATM if it was moved. That would involve some costs</li> <li>• I think if the ATMs had to be moved and power was there it wouldn't be a major issue. But if phone lines and power, it could be \$1-2k in costs. In the country hotels, we do the moving - not the ATM companies - we insure them too</li> </ul>
Trade labour associated with re-installation of ATMs (including refurbishment costs)	<ul style="list-style-type: none"> <li>• The practical aspect is that they need to be drilled into cement with Dynabolts, so they can't be pulled out</li> <li>• If you're going to shift one of my ATMs, there are four bolt holes, so a tiler needs to come in. You'll have a mark left there and it may need a refurb</li> <li>• I suspect it would probably be \$500 to bolt it down. I need a power point but it's all wireless so the GSM network runs it. Some labour would be needed too. I have a guy who can do it. If it cost me \$1000 to move it, it would be nothing. Most are quite light, so it's not that difficult</li> </ul>
Less use of ATMs by patrons may imply increased EFTPOS use and greater security risks (and staff burdens)	<ul style="list-style-type: none"> <li>• If patrons were using more EFTPOS and less ATM money if it was inconvenience, the services of a third company may be required with EFTPOS due to the cash involved</li> <li>• If people have to rely more on EFTPOS, that'll just burden staff</li> <li>• My first thought is that security would be a lot worse with more reliance on EFTPOS. With the ATMs, they stock it up, but we do the EFTPOS, so that's a security risk</li> </ul>



## How to word legislation to specify a minimum distance

Given the differences in space available for ATMs in gaming venues, stakeholders were asked to provide views about how venues could be encouraged to create distance between ATMs and gaming areas, if a harm-minimisation benefit was identified. This was generally considered to be very complex, as a diverse range of different venue sizes and configurations existed. The idea of more performance-based legislation was also explored with industry stakeholders. This may involve specifying a desirable outcome in legislation and then leaving it to the discretion of venues to determine how they could meet the intent of the legislation. While some stakeholders supported this approach, some also mentioned that certain industry operators may be motivated to find loopholes to avoid compliance, if it was difficult to meet the intent of the legislation. In this context, it was felt that it would be imperative for any requirements to be sufficiently clear and robust to ensure that venues do not circumvent legislation. One example related to the prohibition of gambling advertising was also provided. While the operator had felt that gaming words should not be used to promote the availability of gaming lounges in venues, they had seen other operators do this and also be technically permitted under legislation to do this.

A further suggestion to framing future legislation by industry involved varying the distances according to the space available in gaming venues. For instance, larger venues may have to meet greater distances than a small venue that had very little floor space available. Many stakeholders also felt that inner city pubs would struggle with distances, as many were on very small blocks with limited building footprints to work with. While many venues found it difficult to comment on how best to frame future legislation, a number of comments and suggestions are in Table 6.

Table 6. How to frame future legislation relating to ATM distance from gaming areas, if a harm-minimisation benefit is identified

Theme	Illustrative verbatims
Suggested approaches to future legislation (if distance emerges as having some harm-minimisation benefit)	<ul style="list-style-type: none"> <li>• <i>If there was a general guideline outlined, it would need to be sufficiently clear to inform venues about where to place their ATM. Practice guidelines may also be useful</i></li> <li>• <i>As long as there's no minimum that venues can't meet, it would be reasonable to provide some guidelines to encourage venues to meet the intent of the legislation</i></li> <li>• <i>If they had some general guidelines where they could pull venues up and say it's not in the spirit of the legislation, that may be the best approach</i></li> </ul>
Venues will find loopholes	<ul style="list-style-type: none"> <li>• <i>Regarding distances, our industry is good at finding loopholes. I've heard of pubs that only give \$1 change, as you can't put \$2 in a pokie. They are people like this. So you have to think that some will just find loopholes unless the rules are clear</i></li> <li>• <i>You just won't be able to frame this in a loose way, as hotels would just buy the shop next door to facilitate access to ATMs if it's made to be that inconvenient. It's like the cheques cashing limit. They'll do whatever it takes to get around it</i></li> </ul>

# Stakeholder views about screening of ATMs and related harm-minimisation measures

Given the various sizes of venues and complexities associated with stipulating a single ideal distance, stakeholders were also asked to provide views on whether any alternative measures could be equally or more effective in reducing gambling harm associated with access to cash in venues. This included location of ATMs not in a visible line of sight to the gaming area, screening of ATMs, placement of ATMs behind doors, in special cash access rooms or in particular venue areas (e.g., in the bar or restaurant) and similar measures.

Stakeholders discussed the harm-minimisation benefit of screening ATMs or making ATMs so that they were not in a visible line of sight of the gaming area. Some stakeholders reported already thinking that placement of ATMs away from a visible line of sight could be useful, as it may act as a deterrent to impulsive gambling. Though stakeholders had also assumed that this would also imply that the ATM was still a reasonable distance from the gaming area. A problem gambling counsellor mentioned, however, that a gambler seeing an ATM was rarely reported as a trigger in counselling of problem gamblers (in comparison, running out of cash was reported to be the main trigger). Screening an ATM alone, however, was not considered useful if it was still a short distance from a gaming area. There was a view that problem gamblers would still know where the ATMs were and that a visual barrier alone may not be very useful.

Having to go through a separate door to the cash access area alone was also viewed as not highly effective. Although some stakeholders acknowledged that it was possible that such a measure may work in combination with distance. There was also the issue that some larger gaming areas would already have a door entrance to the gaming area, implying that this was already in place for some venues.

A further issue discussed included locating the ATM within sight of venue staff, so that ATM use could be monitored by venue staff. The related idea of locating the ATM away from very quiet (more private) areas in venues was considered useful by some stakeholders, on the basis that problem gamblers were expected to prefer quiet and private areas to access cash.

Responsible gambling messaging was also suggested as an alternative to distance by a couple of stakeholders, along with changes to ATM signage. However, many stakeholders felt that signage 'ATM' was generally not a major factor in triggering people to access ATMs and that this would do little to achieve harm-minimisation. The other theme suggested by stakeholders as an alternative to distance was self-set withdrawal limits. This was independently mentioned by industry as a possibility that had been raised by both the pub and club peak bodies in New South Wales and a number of industry stakeholders believed that this may assist problem gamblers, without inconveniencing recreational gamblers. However, others also expressed a related view that this would only be effective, if used by people at risk of gambling harm.

Some stakeholders were similarly asked to comment about the alternative of ATM limits, as used in other states of Australia. While industry generally felt that withdrawal limits may impact business significantly, a number of industry stakeholders indicated that they would be open to the idea, if it could be proven as effective for problem gamblers. There was also general concern from stakeholders that problem gamblers may simply use other forms of gambling, if it was made to be difficult to gamble in clubs and pubs (e.g., online gambling) and that they may also just revert to other habits (e.g., bringing cash to gambling) to overcome any restrictions. Given the importance of ATMs to venues, there was concern that limits would need to be sufficiently high to avoid inconveniencing recreational gamblers and patrons purchasing other items such as drinks and meals. There was also some critique of Victorian policy to remove ATMs from venues in view of the fact that EFTPOS was still available and effectively, had become effectively a type of 'ATM' - *From what I've seen in Victoria, it's just another roadblock, as they just have to go to the bar to get cash from EFTPOS. The ticket looks like an ATM and it just inconveniences staff. It would also require more labour.* Stakeholder views and perspectives on screening of ATMs and other alternative measures are in Table 7.

Table 7. Stakeholder views on screening of ATMs and other alternative measures

Theme	Illustrative verbatims
Screening of ATMs and placement of ATMs out of a direct line of sight of gaming	<ul style="list-style-type: none"> <li><i>I don't think screening or visibly obstructing an ATM will make much difference. My impression is that for the problem gamblers, their triggers are a lack of cash. So they will search for it. No one says I saw an ATM and felt triggered to use it then. They'll say a bill was owing and they were gambling to pay the bill. They are trying to gamble to address financial problems. So it's not being triggered by seeing ATMs (Counsellor reflecting on their clinical experience treating problem gamblers)</i></li> <li><i>I don't think screening will work - they will just go and use it, as they know where it is. So it's access to their money anywhere for the real problem gambler</i></li> </ul>
Locating the ATM in sight of venue staff (so they can monitor use of the ATM) or in non-private areas of the venue	<ul style="list-style-type: none"> <li><i>In full sight, it could be better if the ATM was in the view of venue staff - people who are private don't want to be seen going backwards and forwards...</i></li> <li><i>With gamblers, it's about privacy - so if you put it somewhere that isn't private that could be good. Like a nook with an ATM where the old phones used to be - that also then makes them out of sight so if they access it 5 times no one will see them</i></li> </ul>
Having a separating door	<ul style="list-style-type: none"> <li><i>Having to walk through a door may be useful - though in some small venues, there are no doors other than in the restaurant bar area - to get to mine, you have to walk four paces to a door</i></li> </ul>
Locating away from higher denomination EGMs (which are more often used by problem gamblers)	<ul style="list-style-type: none"> <li><i>Locating them away from different denominations won't do it either really. It's not going to make a difference where they are placed...</i></li> <li><i>Sometimes it may be impractical to locate them away from multidenominational machines - each with denominations - you can bet from 1c to \$1...</i></li> </ul>
Additional responsible gambling messaging on ATMs	<ul style="list-style-type: none"> <li><i>We could do more responsible gambling messaging. Or targeted responsible gambling messages in ATMs, like a card has used multiple times a day...</i></li> </ul>
ATM signage	<ul style="list-style-type: none"> <li><i>No – I don't think having ATM signs won't make any difference</i></li> </ul>
ATM withdrawal limits that could be individually set in venues  (ATM self-exclusion or limits)	<ul style="list-style-type: none"> <li><i>Having an option for a ban on the use of ATMs at a venue would be good</i></li> <li><i>I can't see any benefit in location. It won't be effective, but maybe a self-set ATM limit</i></li> </ul>
Withdrawal limits on ATMs and/or EFTPOS	<p><i>ATM related</i></p> <ul style="list-style-type: none"> <li><i>We choose to put a limit on the ATMs. So clubs can choose this if they want to be helpful with problem gambling or be a person who doesn't care</i></li> <li><i>Limits could inconvenience people. Like \$250 a day 7 days a week is still a big amount for people affected by problem gambling. And \$250 isn't enough cash for a night out. So we need to think of the cost benefit and the efficacy of things</i></li> <li><i>Limits on the ATMs would impact people – It would need to be a limit of \$2000 - otherwise it'd impact the business negatively</i></li> </ul> <p><i>EFTPOS related</i></p> <ul style="list-style-type: none"> <li><i>Maybe getting money out though EFTPOS would help, but it's hard to say. But of course, if people have a real problem it won't deter them</i></li> <li><i>People will take more out through EFTPOS, as they worry about \$2 fee. There could be more embarrassment with EFTPOS. But a lot of people are lonely - they have no-one to talk to at home - so some may like EFTPOS more for this reason</i></li> </ul>

# Summary of insights

Consultations with stakeholders highlighted that:

- ATMs and EFTPOS are critically important to the club and hotel industry, as patrons were reported to rely heavily on ATMs to access cash for food, beverages and gambling
- While exact usage of ATMs for gaming is uncertain, stakeholders report that patrons appear to use ATMs for gaming machine play
- Some venues are reluctant to use EFTPOS for small transactions due to the cost of EFTPOS fees
- Whole communities rely on ATMs in some regional and country venues for general purchases outside the venue
- Where single ATMs had malfunctioned, some venues reported significant decreases in revenue
- ATM security, insurance and patron convenience are considered in selecting an appropriate ATM location - Venues also place ATMs near service points in venues responsible for major revenue generation
- Few venues report considering gambling harm-minimisation in locating ATMs – This also appears to be due to a belief that location may not significantly impact harm-minimisation
- Stakeholders had mixed views about the potential harm-minimisation benefit of locating ATMs at a reasonable distance from gaming areas – Some thought distance may have no benefit, while others thought distance could potentially assist with harm-minimisation
- Some stakeholders felt that having ATMs a reasonable distance from gaming areas may help prevent impulsive gambling by at-risk gamblers. However, others felt that distance would not benefit problem gamblers, given that they are highly motivated to gamble
- While venues generally reported that some costs would be incurred for ATM re-location, most venues reported that costs would not be significant at an individual venue level – However, specific costs were not able to be reported
- Aspects of ATM re-location that would incur costs included contractual costs associated with ATM providers effecting ATM re-locations, minor refurbishment costs (e.g., to cover holes in flooring etc.), trade labour costs (if relocating ATM) and re-location of power and telecommunications/data cables (as required) – There is also some potential for changes in costs associated with a change in ATM transactional fees (including contractual costs) and insurance costs
- Industry stakeholders reported that identifying a single distance for venue ATMs would be extremely difficult, due to the different amounts of available space in venues
- While a limited sample of venues reported available space, most guessed that locating ATMs more than 10m away from the gaming area could be very difficult for some venues
- Alternative measures such as screening of ATMs, placement of ATMs out of the line of sight of gaming areas and removal of signage 'ATM' were viewed as not very effective, given that problem gamblers would still know the location of ATMs
- While some stakeholders supported the idea of ATM and/or EFTPOS withdrawal limits as a related harm-minimisation measure, some venues reported that limits may negatively impact patron expenditure if not sufficiently high – in this respect, some venues advocated for a mechanism to allow self-determined ATM withdrawal limits

# SECTION C - EGM player views about the potential for distance of ATMs from gaming areas to minimise harm

A major part of the research involved conduct of research with EGM players to understand their views on the potential for ATM distance to minimise gambling harm. This included conduct of qualitative research with EGM players (N=30 EGM players) including two focus groups each with moderate risk/problem gamblers and non-problem/low risk gamblers (Four groups in total). The focus group protocol is presented in Appendix B. All gamblers attending groups were pre-screened using the Canadian Problem Gambling Severity Index (Ferris & Wynne, 2003) to assess their risk for problem gambling. Focus group research examined general EGM player use of EGMs in gaming venues, how ATM location is reported to impact the amount of cash accessed from ATMs, the role of ATM location in leading to players overspending their gambling limits and views about specific ATM distances and the need for a minimum distance in future legislation.

In addition, a survey of 700 EGM players was undertaken to gather insights across a representative sample of EGM players. This included 226 non-problem gamblers, 138 low risk gamblers, 159 moderate risk gamblers and 177 problem gamblers. All players were recruited using samples from online research panels and had played EGMs at least once in the previous 12 months (in hotel or clubs with gaming machines). Data was weighted to match the gender and risk profile of EGM players in NSW (using results of the 2012 NSW prevalence survey – Sproston et al, 2012). To ensure a holistic understanding of EGM player perspectives on ATM distance, findings of qualitative and quantitative research are integrated in this section of the report. This section of the report is structured as follows:

- Sources of cash for EGM players when at venues
- How ATM money and cash is spent in gaming venues
- ATM locations in gaming venues visited by EGM players
- ATM use in gaming venues for EGM play
- ATM locations associated with gambling overspending
- Extent that ATM location influences EGM spending
- EGM player views about specific locations for ATMs
- When EGM players first think about using ATMs
- Whether seeing an ATM triggers gambling beyond limits
- Trip patterns between venue service points and ATM use
- Whether ATM distance affects EGM expenditure
- Views about ATM distances to minimise gambling harm
- Potential of an ATM deposit facility to minimise harm
- Potential for a system to reduce ATM withdrawals
- Effectiveness of distance compared to alternative harm-minimisation measures
- Other issues raised by EGM players relating to ATMs and gambling harm

# Sources of cash for EGM players when at venues

## EGM PLAYER USE OF CASH AND ATMS IN VENUES

Sources of cash of EGM players attending clubs and pubs for gambling over the past 12 months are in Table 8. Overall results indicated that 36.4% of all EGM players accessed ATMs for money when in the venue and 84.2% brought some cash in their wallet or purse. Findings similarly showed that, compared to non-problem gamblers (30.3%), both moderate risk (71.5%) and problem gamblers (82.7%) were significantly more likely to use ATMs when in the venue ( $p < .05$ ). However, there were no statistically significant differences in the percentage of players bringing cash to the gaming venue.

A range of differences between risk segments relating to ATM transactions also emerged. While there was an overall mean of just over one ATM transaction (mean=1.1) per EGM player per visit, some significant differences between non-problem and higher risk segments were observed. Most notably, while non-problem gamblers made just under one transaction on average per venue visit (mean=0.9), low risk gamblers (mean=1.3), moderate risk gamblers (mean=1.6) and problem gamblers (mean=2.3) made a significantly higher number of ATM transactions ( $p < .05$ ). In addition, compared to lower risk segments, both moderate risk (mean=\$150.80) and problem gamblers (mean=\$203.1) withdrew significantly higher amounts per transaction from ATMs ( $p < .05$ ).

Table 8. Source of money in gaming venues during the past 12 months – Results by risk for problem gambling (N=700, October 2016)

Risk for problem gambling	Source of cash	% EGM players	Mean ATM transactions (\$)	Mean amount per ATM transaction (\$)	Mean amount total per visit (\$)
Non-problem (N=226)	Accessed venue ATM for cash	30.3 (a)	0.9 (a)	72.9 (a)	62.1 (a)
	Brought cash in wallet/purse	84.2 (a)	N/A	N/A	67.8 (a)
Low risk (N=138)	Accessed venue ATM for cash	51.1 (b)	1.3 (b)	81.6 (a)	108.2 (a)
	Brought cash in wallet/purse	81.2 (a)	N/A	N/A	89.4 (a,b)
Moderate risk (N=159)	Accessed venue ATM for cash	71.5 (c)	1.6 (b)	150.8 (b)	257.1 (b)
	Brought cash in wallet/purse	90.5 (a)	N/A	N/A	126.8 (b)
Problem gamblers (N=177)	Accessed venue ATM for cash	82.7 (c)	2.3 (c)	203.1 (b)	482.9 (c)
	Brought cash in wallet/purse	84.4 (a)	N/A	N/A	244.3 (c)
Overall	Accessed venue ATM for cash	36.4	1.1	90.6	111.2
	Brought cash in wallet/purse	84.2	N/A	N/A	77.6

Question: In the past 12 months, have you withdrawn money from an ATM in a NSW pub or club where you have played pokies? (Exclude the casino)? (Base: All EGM players) Did you typically also bring cash to the venue with you in the past 12 months? (Base: All EGM players) Weighted. Results within the same question with different letters are significantly different.

When total ATM withdrawals were analysed per venue visit, results showed similar trends. Most notably, compared to non-problem EGM players (mean=\$62.10 in ATM withdrawals per visit), moderate risk gamblers withdrew a significantly higher amount per visit from ATMs (mean=\$257.10 in ATM withdrawals per visit), as did problem gamblers (mean=\$482.90 in ATM withdrawals per visit). This highlights that problem gamblers withdraw a significantly higher amount of cash from ATMs when in gambling venues.

#### EGM PLAYER USE OF CASH AND ATMS BY VENUE TYPE

The same results by venue type are in Table 9. While most results were not statistically different, non-problem pub EGM players were significantly more likely to access cash from ATMs (39.6%) than club EGM players (27.9%) ( $p < .05$ ). This may highlight that even recreational gamblers use ATMs more frequently in pubs, compared to clubs. However, in spite of using ATMs more frequently in pubs compared to clubs, there were no statistically significant differences in the amount of cash non-problem gamblers withdrew from ATMs across different types of venues.

Table 9. Source of money in gaming venues during the past 12 months – Results by venue type (N=700, October 2016)

Gambling risk	Venue type	Source of cash	Results by risk for problem gambling			
			% EGM players	Mean ATM transactions (\$)	Mean amount per ATM transaction (\$)	Mean amount total per visit (\$)
Non-problem gamblers	Pub EGM players	Accessed venue ATM for cash	39.6 (a)	0.9 (a)	77.0 (a)	68.3 (a)
		Brought cash in wallet/purse	77.5 (a)	N/A	N/A	57.7 (a)
	Club EGM players	Accessed venue ATM for cash	27.9 (b)	0.8 (a)	71.2 (a)	59.9 (a)
		Brought cash in wallet/purse	86.0 (a)	N/A	N/A	70.1 (a)
Low risk gamblers	Pub EGM players	Accessed venue ATM for cash	56.4 (a)	1.1 (a)	86.4 (a)	90.9 (a)
		Brought cash in wallet/purse	80.9	N/A	N/A	58.5 (a)
	Club EGM players	Accessed venue ATM for cash	49.4 (a)	1.3 (a)	79.8 (a)	114.4 (a)
		Brought cash in wallet/purse	81.3	N/A	N/A	99.0 (a)
Moderate risk gamblers	Pub EGM players	Accessed venue ATM for cash	79.4 (a)	1.7 (a)	208.7 (a)	390.3 (a)
		Brought cash in wallet/purse	91.4	N/A	N/A	123.7 (a)
	Club EGM players	Accessed venue ATM for cash	67.4 (a)	1.6 (a)	114.2 (a)	176.5 (a)
		Brought cash in wallet/purse	90.0	N/A	N/A	128.5

Gambling risk	Venue type	Source of cash	Results by risk for problem gambling			
			% EGM players	Mean ATM transactions (\$)	Mean amount per ATM transaction (\$)	Mean amount total per visit (\$)
						(a)
Problem gamblers	Pub EGM players	Accessed venue ATM for cash	83.7 (a)	2.4 (a)	200.3 (a)	539.1 (a)
		Brought cash in wallet/purse	87.5	N/A	N/A	308.5 (a)
	Club EGM players	Accessed venue ATM for cash	81.5	2.2 (a)	206.6 (a)	414.0 (a)
		Brought cash in wallet/purse	80.7	N/A	N/A	161.2 (a)
At-risk gamblers  (Low risk, moderate risk and problem gamblers)	Pub EGM players	Accessed venue ATM for cash	68.5 (a)	1.6 (a)	156.3 (a)	295.7 (a)
		Brought cash in wallet/purse	85.5	N/A	N/A	123.2 (a)
	Club EGM players	Accessed venue ATM for cash	56.2 (a)	1.5 (a)	102.6 (a)	159.3 (a)
		Brought cash in wallet/purse	83.6	N/A	N/A	111.1 (a)

Question: In the past 12 months, have you withdrawn money from an ATM in a NSW pub or club where you have played pokies? (Exclude the casino)? (Base: All EGM players) Did you typically also bring cash to the venue with you in the past 12 months?  
 Pub Ns – N=44 non-problem gamblers, N=34 low risk gamblers, N=52 moderate risk gamblers, N=87 problem gamblers  
 Club Ns – N=182 non-problem gamblers, N=104 low risk gamblers, N=107 moderate risk gamblers and N=90 problem gamblers  
 (Base: All EGM players) Weighted. Results within the same question with different letters are significantly different.



Focus groups similarly highlighted that most EGM players had relied on ATMs for cash in gaming venues (Table 10). In addition, a reasonable proportion of recreational players also reported taking cash to venues for EGM play, as they felt that use of ATMs was a risky activity (as it may present a temptation to withdraw money that was not planned). A number of recreational players similarly reported not using any ATM cash in venues, as they saw no need given the availability of EFTPOS for food and drink purchasing.

Table 10. Use of ATMs in gaming venues to access cash – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Reliance on ATMs for cash	<ul style="list-style-type: none"> <li>• <i>I don't carry a lot of cash as it's easier to get it from the ATM...</i></li> <li>• <i>75% of money comes from ATMs</i></li> <li>• <i>I'm 90% from ATMs</i></li> <li>• <i>I don't carry any cash. I get it all from the ATM</i></li> </ul>
Brings some cash and uses ATMs when low on cash	<ul style="list-style-type: none"> <li>• <i>I only take \$100 because I have had my wallet pinched. It's split into two \$50s. One is for drinks and food and the other is for pokies</i></li> <li>• <i>I usually have some cash on me - like maybe \$50. But I use the ATM's too</i></li> </ul>
Takes cash to venue	<ul style="list-style-type: none"> <li>• <i>I take mainly cash</i></li> </ul>
Tries to avoid venue ATMs due to fees	<ul style="list-style-type: none"> <li>• <i>I was trying to avoid using ATMs, as it's \$2.50. I go to my bank to get cash...</i></li> </ul>
Mainly rely on EFTPOS	<ul style="list-style-type: none"> <li>• <i>I usually don't bring any cash. If I have some it may be only \$20. I rely on EFTPOS</i></li> </ul>
Avoid ATMs to avoid spending too much on gambling	<ul style="list-style-type: none"> <li>• <i>I never rely on ATMs when I'm there. Then there are no temptations</i></li> </ul>

# How ATM money and cash is spent in gaming venues

## How EGM players spend money withdrawn from ATMs

How EGM players spent the money they withdrew from pub and club ATMs is in Table 11. Of particular interest was the amount of ATM money players spent on EGMs. Results showed that a mean of \$75.40 of ATM money was spent on EGM play overall and this was the item on which the most amount of ATM money was spent. This was also true for all risk segments of gamblers.

Findings similarly showed a range of significant trends by risk for problem gambling. Most notably, problem gamblers spent a significantly higher proportion of their ATM withdrawals on EGMs (\$325.10 or 60.7% of all ATM withdrawals), compared to non-problem gamblers (\$33.40 or 50.8% of all ATM withdrawals) ( $p < .05$ ). A similar trend applied to moderate risk gamblers (\$196.20 or 68.5% of all ATM withdrawals) ( $p < .05$ ).

Spending of ATM withdrawals on other forms of gambling such as Keno, TAB and sports betting was also examined. Both moderate risk and problem gamblers reported spending a significantly higher amount of ATM money on such activities (\$42.30 for problem gamblers and \$22.30 for moderate risk gamblers), than non-problem gamblers (\$4.10) ( $p < .05$ ).

When the same results were examined by type of venue, however, there were no statistically significant differences observed between the amount of money spent on EGMs (or any item) in pubs versus clubs. Together, results may highlight that both moderate risk and problem gamblers spend a significantly higher amount of ATM money on EGMs and other forms of gambling, compared to non-problem gamblers.

Table 11. How ATM MONEY is spent in gaming venues – Results by risk for problem gambling (N=371, October 2016)

How ATM money is spent in venues	Mean expenditure (self-reported) (\$) (% total ATM money reported in blue italics)				
	Non-problem gamblers (N=58)	Low risk gamblers (N=64)	Moderate risk gamblers (N=105)	Problem gamblers (N=144)	All EGM players (N=371)
Pokies	33.4 (a) <i>50.8%</i>	72.3 (a) <i>57.7%</i>	196.2 (b) <i>68.5%</i>	325.1 (b) <i>60.7%</i>	75.4 <i>54.8%</i>
Food/snacks/meals	12.3 (a) <i>12.5%</i>	14.8 (a,b) <i>12.7%</i>	12.6 (a,b) <i>7.4%</i>	38.0 (b) <i>9.0%</i>	14.0 <i>11.7%</i>
Drinks (e.g., wine, beers, soft drinks, coffees, teas etc.)	13.6 (a) <i>21.8%</i>	19.0 (a) <i>16.5%</i>	27.1 (a) <i>11.3%</i>	32.6 (a) <i>8.9%</i>	17.2 <i>18.8%</i>
Keno/TAB gambling/sports betting (e.g., racing, sports betting)	4.1 (a) <i>5.3%</i>	5.3 (a) <i>3.1%</i>	22.3 (b) <i>7.4%</i>	42.3 (b) <i>9.1%</i>	8.4 <i>5.3%</i>
Other purchases in the venue	1.1 (a) <i>0.7%</i>	1.0 (a) <i>1.9%</i>	5.2 (a) <i>0.5%</i>	23.2 (b) <i>3.9%</i>	2.7 <i>1.1%</i>
ATM money left over	10.9 (a) <i>9.0%</i>	8.7 (a) <i>8.0%</i>	18.0 (a) <i>4.9%</i>	31.9 (a) <i>8.5%</i>	12.4 <i>8.3%</i>

Question: With the [reported money withdrawn from the ATM] you have taken out, how much did you spend on average on the following at the venue? Note – Only include money from the venue ATM, Exclude cash from ATMs outside the venue and exclude cash you brought in your wallet/purse (Base: All EGM players) Results within the same question with different letters are significantly different.

*How EGM players spend cash brought to the venue*

How EGM players spent the cash they brought to the venue in their wallet or purse is in Table 12. Once again, cash expenditure on EGMs was of particular interest. Findings overall indicated that EGM players spend an average of \$28.60 on EGMs and this was approximately 36.1% of cash they brought to the venue in their wallet or purse.

Similar to findings relating to ATM withdrawal expenditure, problem gamblers and moderate risk gamblers spent a significantly higher proportion of their cash on EGMs. Specifically, compared to non-problem gambler cash spending on EGMs (mean=\$21.20 or 34.2% of the cash brought to the venue), problem gamblers spent a significantly higher amount of cash on EGMs (mean=\$157.90 or 57.8% of the cash brought to the venue) ( $p<.05$ ). A similar trend was observed for moderate risk gamblers (mean=\$77.20 or 52.5% of the cash brought to the venue). Statistically significant differences between non-problem gamblers and problem/moderate risk gamblers were similarly noted in relation to cash spending on other gambling activities ( $p<.05$ ).

Table 12. How CASH is spent in gaming venues – Results by risk for problem gambling (N=593, October 2016)

How cash is spent in venues (not obtained from within-venue ATMs)	Mean (median) expenditure (self-reported) (\$) (% total cash brought to the venue reported in blue italics)				
	Non-problem gamblers (N=189)	Low risk gamblers (N=113)	Moderate risk gamblers (N=143)	Problem gamblers (N=148)	All EGM players (N=593)
Pokies	21.2 (a) <i>34.2%</i>	31.2 (a) <i>36.4%</i>	77.2 (b) <i>52.5%</i>	157.9 (c) <i>57.8%</i>	28.6 <i>36.1%</i>
Food/snacks/meals	15.1 (a) <i>22.8%</i>	14.6 (a) <i>20.9%</i>	9.6 (a) <i>10.6%</i>	19.7 (a) <i>9.9%</i>	14.7 <i>21.5%</i>
Drinks (e.g., wine, beers, soft drinks, coffees, teas etc.)	13.1 (a) <i>20.7%</i>	14.9 (a) <i>21.8%</i>	13.2 (a) <i>15.4%</i>	18.0 (a) <i>10.3%</i>	13.4 <i>20.3%</i>
Keno/TAB gambling/sports betting (e.g., racing, sports betting)	2.4 (a) <i>3.9%</i>	2.6 (a) <i>2.6%</i>	7.4 (b) <i>5.7%</i>	19.7 (c) <i>9.4%</i>	3.0 <i>3.9%</i>
Other purchases in the venue	0.5 (a) <i>0.9%</i>	0.7 (a) <i>0.9%</i>	1.6 (a) <i>1.2%</i>	10.0 (b) <i>2.9%</i>	0.8 <i>0.9%</i>
ATM money left over	15.5 (a) <i>17.6%</i>	25.4 (b) <i>17.5%</i>	17.9 (a,b) <i>14.7%</i>	19.0 (a,b) <i>9.6%</i>	17.0 <i>17.2%</i>

Question: How much of the cash did you spend on average on the following? (Base: All EGM players) Weighted  
Results within the same question with different letters are significantly different.

Whether ATM money was spent primarily on EGMs was explored in focus groups (Table 11). Discussions with participants revealed that much of the money withdrawn from ATMs was spent on gaming machine play.

Table 13. Whether money withdrawn from ATMs is spent on EGMs – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
At least half or more of ATM cash withdrawn is used on EGMs	<ul style="list-style-type: none"> <li>• <i>About 60% is on the pokies and perhaps 40% is for the food</i></li> <li>• <i>90% goes to the pokies. I don't drink</i></li> <li>• <i>I spend 95% of my ATM money on pokies</i></li> <li>• <i>I'd say 50% of it would go on the pokies. For food, I use EFTPOS</i></li> <li>• <i>Around 80% from my ATM money goes to pokies</i></li> <li>• <i>Mine is about half-half</i></li> </ul>

# ATM locations in gaming venues visited by EGM players

## CHARACTERISTICS OF ATMS IN GAMING VENUES

For descriptive purposes, the characteristics of ATMs within gaming venues, as reported by EGM players, are in Table 14. It should be noted that this data is based on perception and may not necessarily be factually correct. Both clubs and pubs tended to most commonly have 1 ATM in the venue (Mean for pubs=1.5 ATMs, Mean for clubs=1.9 ATMs).

ATMs were reported to be visible when playing EGMs by 29.6% of EGM players mainly playing in pubs and by 24.7% of EGM players mainly playing in clubs. Pub EGM players reported that ATMs were most commonly 7.5m away from the gaming area entrance in pubs (or a mean=21.6m), while club EGM players reported that ATMs were most commonly 15m away from the gaming area entrance in clubs (or a mean=22.5m).

Table 14. ATM locations in the main gaming venue of EGM players – Results by venue type (N=700, October 2016)

Main venue visited by EGM players	Characteristics of venues (Reported by EGM players)	Measure	Results
Pubs (N=217)	Estimated total ATMs in venue	Mean	Mean=1.5 Median=1
	Distance to ATM closest to the gaming area entrance (metres)	Mean (median)	Mean=21.6m Median=7.5m
	Whether ATM is visible when playing pokies	% EGM players	1 ATM visible – 23.6% >1 ATM visible – 6% None visible – 49% Unsure – 21.3%
	Whether ATM has a sign 'ATM', 'Cash' or similar	% EGM players	Sign visible 52.2% No sign visible 5.2% Unsure – 42.7%
	Whether ATM closest to the gaming area is in a quiet or busy area	% EGM players	Quiet area – 38.8% Busy area – 37.3% Unsure – 23.9%
	Venue size in metres (estimated)	% EGM players	Very small venue (<200m <sup>2</sup> ) - 6.1% Small venue (200-500m <sup>2</sup> ) – 38% Medium sized venue (500-1000m <sup>2</sup> ) - 46.9% Large venue (1000m <sup>2</sup> -2000m <sup>2</sup> ) – 8% Very large venue (>2000m <sup>2</sup> ) – 1%
Clubs (N=483)	Estimated total ATMs in venue	Mean	Mean=1.9 Median=1
	Distance to ATM closest to the gaming area entrance (metres)	Mean (median)	Mean=22.5m Median=15m
	Whether ATM is visible when playing	% EGM players	1 ATM visible – 19.8%

Main venue visited by EGM players	Characteristics of venues (Reported by EGM players)	Measure	Results
	pokies		>1 ATM visible – 4.9% None visible – 48.8% Unsure – 26.5%
	Whether ATM has a sign 'ATM', 'Cash' or similar	% EGM players	Sign visible 43.0% No sign visible 13.4% Unsure – 43.5%
	Whether ATM closest to the gaming area is in a quiet or busy area	% EGM players	Quiet area – 24.2% Busy area – 48.5% Unsure – 27.3%
	Venue size in metres	Estimation (m)	Very small venue (<200m2) - 2% Small venue (200-500m2) – 13.5% Medium sized venue (500-1000m2) – 46.9% Large venue (1000m2-2000m2) – 29.1% Very large venue (>2000m2) – 8.5%
All venues (N=700)	Estimated total ATMs in venue	Mean	Mean=1.8 Median=1
	Distance to ATM closest to the gaming area entrance (metres)	Mean (median)	Mean=22.3m Median=11.3m
	Whether ATM is visible when playing pokies	% EGM players	1 ATM visible – 20.7% >1 ATM visible – 5.2% None visible – 48.9% Unsure – 25.3%
	Whether ATM has a sign 'ATM', 'Cash' or similar	% EGM players	Sign visible 45.1% No sign visible 11.6% Unsure – 43.3%
	Whether ATM closest to the gaming area is in a quiet or busy area	% EGM players	Quiet area – 27.5% Busy area – 46.0% Unsure – 26.5%
	Venue size in metres	Estimation (m)	Very small venue (<200m2) – 2.9% Small venue (200-500m2) – 19% Medium sized venue (500-1000m2) - 46.9% Large venue (1000m2- 2000m2) – 24.4% Very large venue (>2000m2) – 6.9%

Question: To the best of your knowledge, how many ATMs does your main club/pub have? (Base: All EGM players) In your main club/pub, how many metres do you have to walk to reach the ATM closest to the entrance of the gaming area? (or steps, converted to

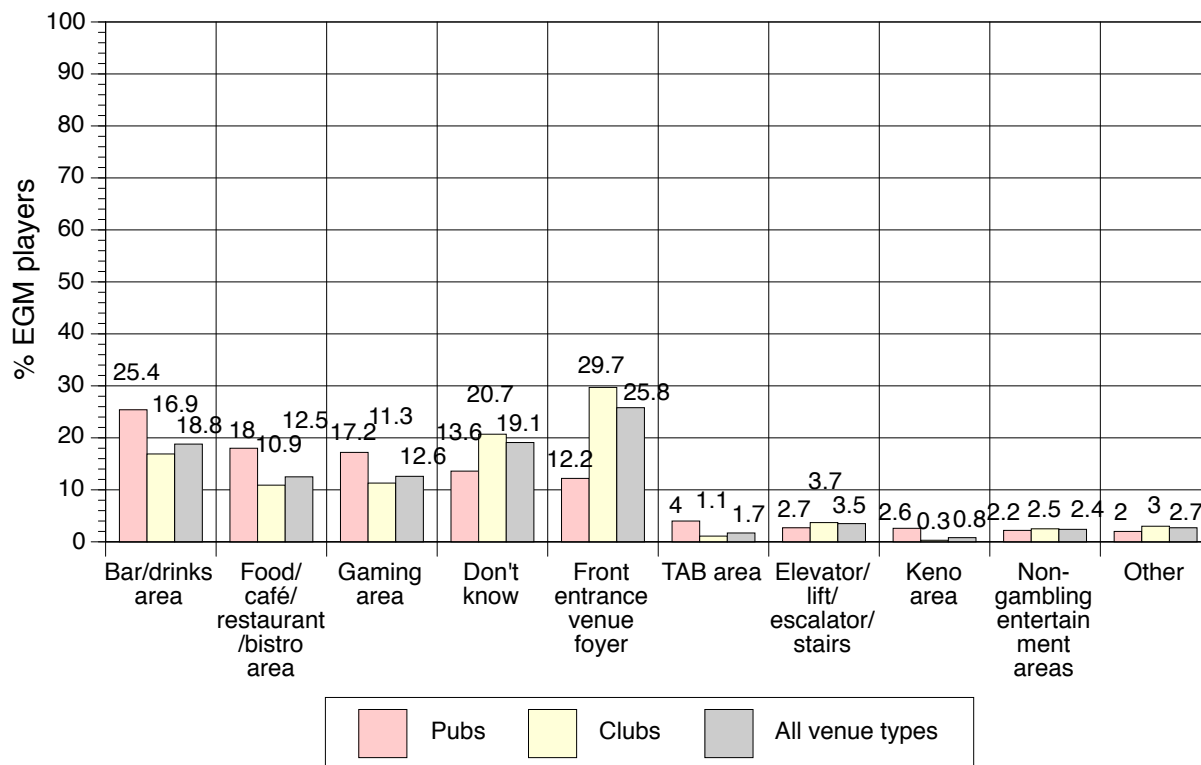
metres) When you are playing pokies in the gaming area in this pub/club, can you see an ATM? (Base: All EGM players) Does the ATM closest to the main gaming area in this pub/club have a sign 'ATM', 'Cash' or similar above it? Is the ATM closest to the main gaming area in a quiet or busy area of this venue? Would you say that this main venue is (sizes prompted)? Is the ATM closest to the main gaming area in a quiet or busy area of this pub/club? (Base: All EGM players)

Findings additionally highlighted that, compared to non-problem gamblers (3.9%), moderate risk and problem gamblers were significantly more likely to report that more than one ATM was visible (12.4% moderate risk gamblers and 27% problem gamblers). This may highlight that ATMs are more salient to higher risk segments in venues (possibly because they are more frequently used by higher risk segments) (p<.05).

### MAIN AREAS CLOSEST TO ATMS WITHIN GAMING VENUES

EGM players reported where they recalled ATMs being located in their main gaming venue. Results in are Figure 1. In pubs, the most commonly reported locations for ATMs were adjacent to bar/drink areas of the venue (25.4% of EGM players), food areas (18% of EGM players) and gaming areas (17.2% of EGM players). In clubs, however, the main ATM locations were reported to be front entrances/foyers (29.7%), bar/drink areas (16.9% of EGM players) and gaming areas (11.3% of EGM players).

Figure 1. The main area closest to the ATM in gaming venues – Results by venue type (N=698, October 2016)



Question: What main area in this venue (club/pub) is closest to this ATM? (Base: All EGM players) Weighted

EGM players in focus groups generally reported that most ATM locations were very convenient in gaming venues and were very close to gaming rooms. Many players similarly reported that it was not uncommon for large venues to have up to six ATMs available at key service points within the venue. Other themes are summarised in Table 15.

Player comments highlighting the convenience offered by current venue ATM locations included (Table 15):

- *The large ones often have several ATMs - maybe up to six. They are within reach of everybody*
- *Most are too convenient. They are in readily available areas and everyone you care to ask will direct you to them*

Table 15. Reported locations of ATMs in gaming venues – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
ATMs reported as being very close to gaming area	<ul style="list-style-type: none"> <li>• <i>The pub I play at has the ATM right opposite the bar near the toilets. It's right there - just outside. It'd be about 1m away - maybe 1.5m</i></li> <li>• <i>My pub has more than one ATM. It's only about a few metres away from the pokies. Maybe 10 steps away</i></li> <li>• <i>It's close at my club too. It's about 10 steps away</i></li> <li>• <i>The hotel I play at has an ATM opposite the reception in the bar area. The pokies are in the room next door. Maybe only 5m away</i></li> <li>• <i>Most of the ATMs are about 10m maximum</i></li> <li>• <i>Some are just out the door - like 10m away or less</i></li> </ul>

### EGM PLAYER PREFERENCES FOR ATM LOCATION

EGM players in focus groups reported that clubs and pubs were generally not selected based on the location of ATMs. This was largely because all clubs and pubs had ATMs and all were positioned in areas convenient to service points within the venue – including being close to the EGM room. A couple of EGM players, however, highlighted that they preferred ATMs being close to gaming rooms, as they feared their EGM may be 'taken' when accessing cash from the ATM. In this respect, close proximity implied they could keep an eye on their EGM while accessing cash. Key themes are in Table 16.

Table 16. EGM player preferences for ATM locations – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Role of ATMs in choice of venue	<ul style="list-style-type: none"> <li>• <i>We choose a club for the sake of the club. Most clubs have an ATM. It's a known fact. They're all the same. Yeah – the same with the pubs. They all have them</i></li> <li>• <i>I've never chosen a venue because of the ATMs</i></li> </ul>
ATMs close to EGMs prevent machines being taken	<ul style="list-style-type: none"> <li>• <i>As a pokies player, some machines are luckier. You don't want to walk too far away from your lucky machine, as someone may take it. You need to keep an eye on it. You don't want anyone else to touch it</i></li> <li>• <i>I like to press reserve to keep an eye on it when I go to the ATM</i></li> </ul>

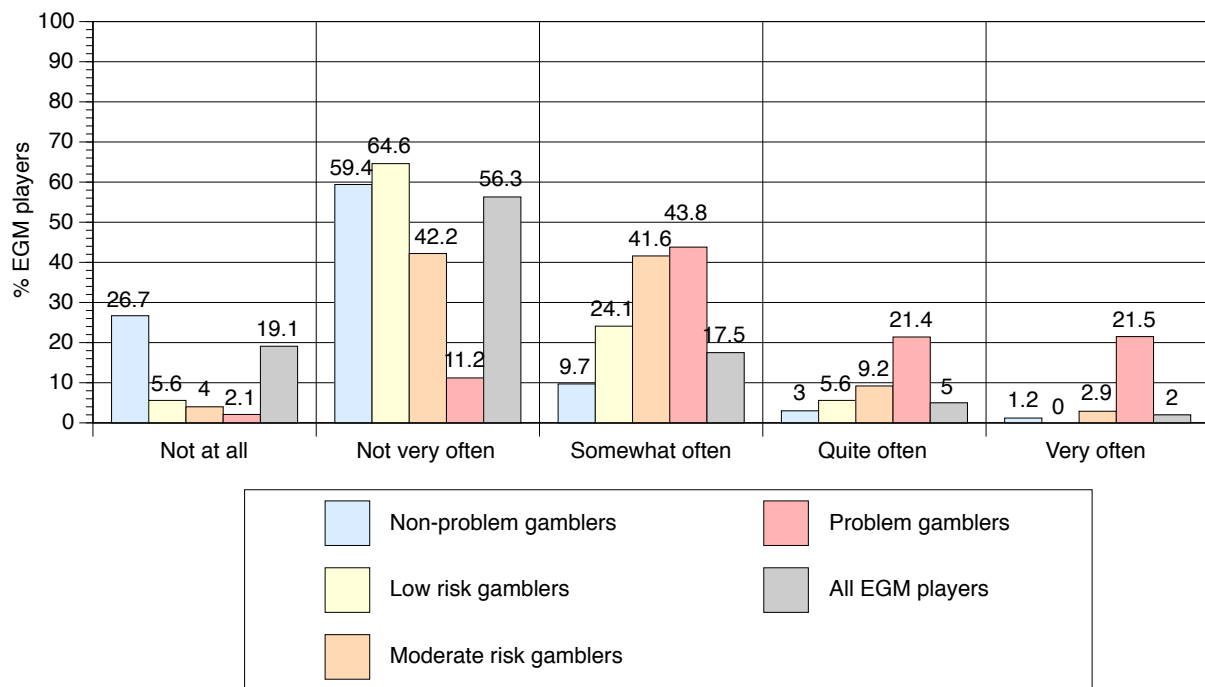


# ATM use in gaming venues for EGM play

## FREQUENCY OF ATM USE IN GAMING VENUES FOR EGM PLAY

EGM players reported how often they used ATMs to access money for EGM play. Results are in Figure 2. In total, around one quarter of EGM players (24.5%) reported accessing ATMs either somewhat, quite or very often for EGM money. Some differences between risk segment behaviours were also apparent. Most notably, compared to non-problem gamblers (with 13.9% reporting ATM access either somewhat, quite or very often), problem gamblers were significantly more likely (86.7%) to report accessing ATMs for EGM money either somewhat, quite or very often (each  $p < .05$ ).

Figure 2. Frequency of ATM use for EGM money – Results by risk for problem gambling (N=400, October 2016)

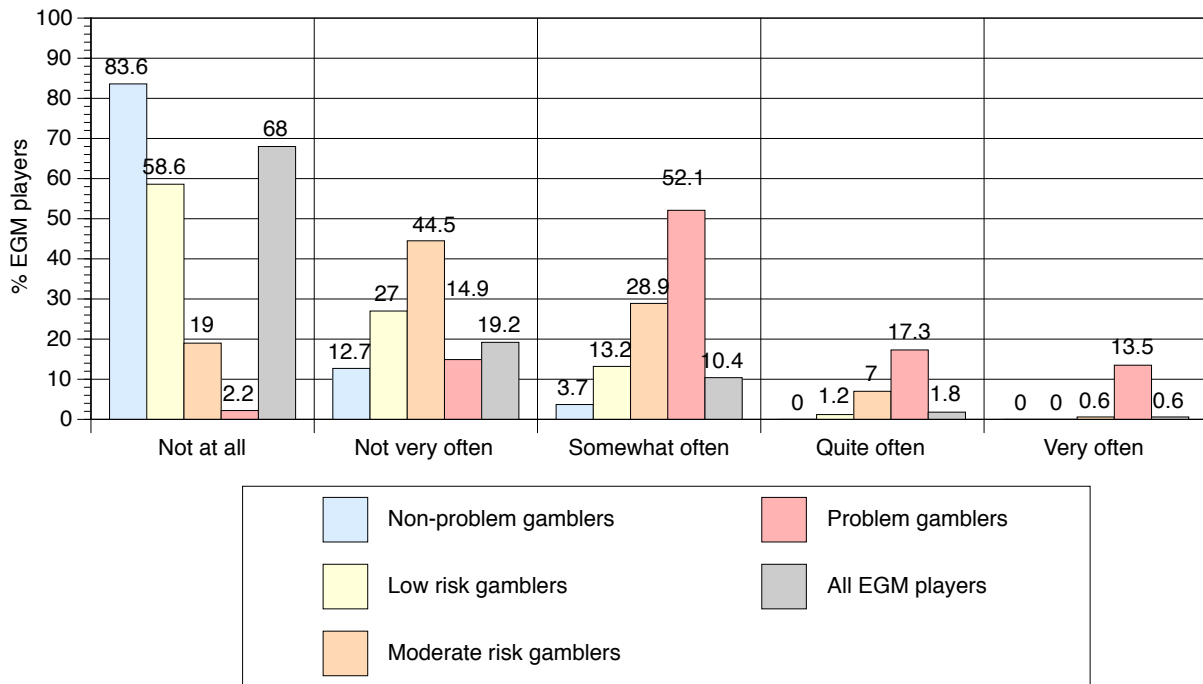


Question: Thinking of the ATM closest to the gaming area, during the past 12 months, how often did you use the ATM to access money for pokies play? (Base: All EGM players) Weighted (N=69 non-problem gamblers, N=71 low risk gamblers, N=114 moderate risk gamblers and 146 problem gamblers)

### OVERSPENDING OF GAMBLING LIMITS IN GAMING VENUES DUE TO ATM USE

EGM players were also asked to reflect on the extent ATM use was associated with overspending their EGM limit. Results are in Figure 3. Approximately 12.8% of all EGM players reported using an ATM and overspending on EGMs at some point during the past twelve months. All at-risk segments reported overspending due to ATM use at a greater frequency than non-problem gamblers. It was particularly noteworthy that, only 3.7% of non-problem gamblers reported overspending due to ATM use somewhat, quite or very often, while this was true of 82.9% of problem gamblers and 36.5% of moderate risk gamblers (each  $p < .05$ ).

Figure 3. Frequency ATM use leads to EGM overspending – Results by risk for problem gambling (N=400, October 2016)



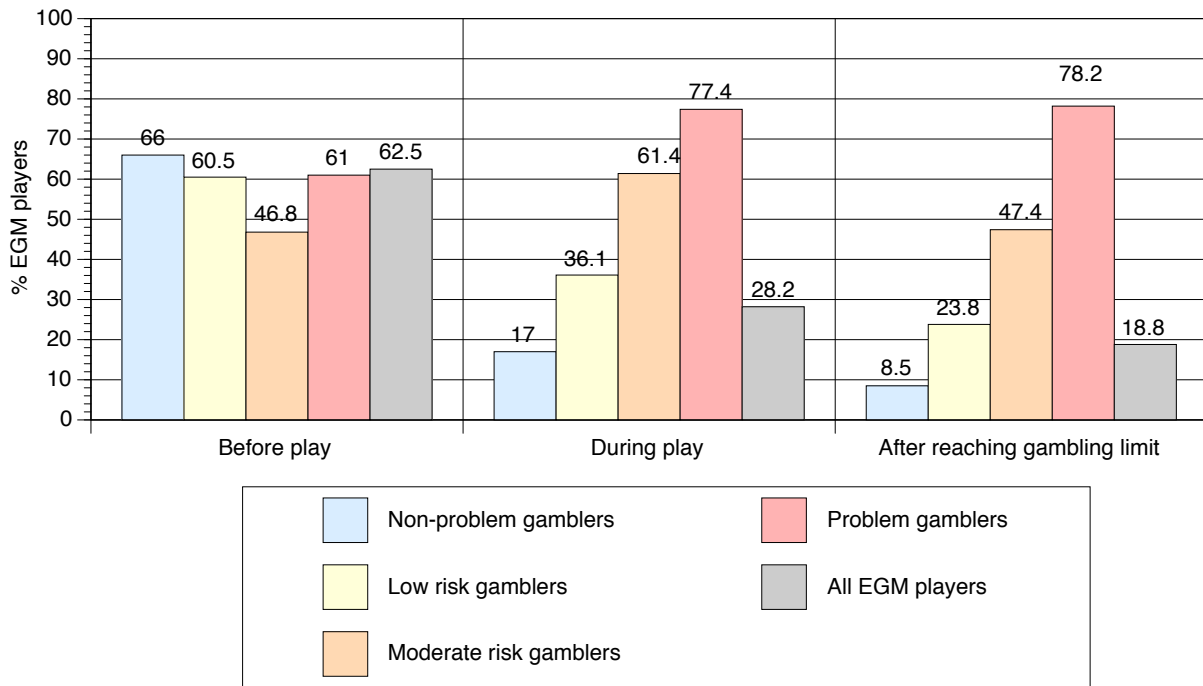
Question: Thinking of the ATM closest to the gaming area, during the past 12 months, how often did you overspend your pokies spend limit using money from the ATM? (Base: All EGM players) Weighted (N=69 non-problem gamblers, N=71 low risk gamblers, N=114 moderate risk gamblers and 146 problem gamblers)

**USE OF ATMS BEFORE/DURING EGM PLAY AND AFTER GAMBLING SPEND LIMITS WERE REACHED**

EGM players were asked to report whether they used ATMs before and during play and after gambling spend limits had been reached. Results are in Figure 4. Results showed that it was relatively common for all risk segments of EGM players to use ATMs before starting EGM play (including by 66% of non-problem gamblers and 61% of problem gamblers). However, different patterns of ATM usage emerged during play and after players had reached their gambling spend limits. Most notably, while only 17% of non-problem gamblers used ATMs during EGM play, ATMs were used during play by 77.4% of problem gamblers, 61.4% of moderate risk gamblers and 36.1% of low risk gamblers. Each of these differences was also statistically significant ( $p < .05$ ).

There was similarly a strong tendency for higher risk segments to use ATMs once gambling spend limits had been reached. While only 8.5% of non-problem gamblers used ATMs after reaching their gambling spend limits, this was the case for 23.8% of low risk gamblers, 47.4% of moderate risk gamblers and 78.2% of problem gamblers (each  $p < .05$ ). Together, results highlight that, while ATM use is common before EGM play to all risk segments, moderate risk and problem gamblers in particular are more likely to access EGMs during play and after reaching gambling spend limits.

Figure 4. When ATMs are used during EGM play – Results by risk for problem gambling (N=400, October 2016)



Question: Thinking of the ATM closest to the gaming area, during the past 12 months, did you use the ATM before starting pokies play? Did you use the ATM during pokies play? Did you use the ATM after reaching your gambling spend limit (Base: All EGM players) Weighted. (N=69 non-problem gamblers, N=71 low risk gamblers, N=114 moderate risk gamblers and 146 problem gamblers)

# ATM locations associated with gambling overspending

## *Analysis using problem gambling sampling*

Analysis was undertaken to identify the types of characteristics most associated with a tendency for problem gambling EGM players to use ATMs to overspend their gambling limit. Ordinal logistic regression within Stata was used for this purpose.

Results of analysis highlighted that the following variables were each individually not found to be statistically related to a tendency of problem gambling EGM players to use ATMs and exceed their gambling limits:

- The type of venue (i.e., being a club versus a pub)
- The size of the venue (or having an increasingly larger venue size)
- The number of metres ATMs were away from the gaming area (as reported by players)
- Having a sign on the ATM
- Having busy traffic near the ATM

A limited range of distances between ATMs and gaming areas at present may explain why a relationship between ATM distance from gaming areas and overspending was not statistically identified (i.e., a range restriction effect).

## *Analysis using all at-risk gamblers*

The same analyses were then repeated for all at-risk gamblers to identify characteristics associated with use of ATMs to overspend gambling limits. Results showed that at-risk EGM players were:

- More likely to use ATMs to overspend limits when they played in pubs (OR=1.7,  $p<.05$ )
- More likely to use ATMs to overspend limits when they played in small venues (200-500m<sup>2</sup>) (OR=1.8,  $p<.05$ )
- Less likely to use ATMs to overspend limits when they played in very large venues (Over 2000m<sup>2</sup>) (OR=0.4,  $p<.05$ )

The results relating to venue size may be related to small venues being more likely to be pubs.

# Extent that ATM location influences EGM spending

## LIKELIHOOD TO USE ATMS IN DIFFERENT LOCATIONS BEFORE STARTING EGM PLAY

EGM players were asked to rate their likelihood to use an ATM in different venue locations before starting EGM play. Results are in Table 17. Of particular interest are the results relating to problem gamblers. Findings showed that problem gamblers were significantly more likely to access ATMs in all locations, compared to non-problem gamblers ( $p < .05$ ). However, the top three locations that were reported by problem gamblers as being least likely to be used were when ATMs were on the floor above (mean=2.9), when an ATM was 40m away from the gaming area entrance (mean=3.0) and when ATMs were outside on the wall of the venue (mean=3.0). When non-problem gamblers are compared with problem gamblers, very small mean differences were observed for most locations. This may reflect that all risk segments are somewhat likely to use ATMs before commencing gambling.

Table 17. Likelihood to use ATMs before starting EGM play – Results by risk for problem gambling (N=700, October 2016)

Locations tested with EGM players	Mean likelihood to use ATM (1=not at all, 5=very likely)					Difference between NPGs + PGs
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All EGM players	
ATM was on the next floor above	1.7 (a)	1.8 (a)	1.9 (a)	2.9 (b)	1.8	1.2
40m away from the gaming area entrance (~ 53 steps)	1.8 (a)	1.9 (a,b)	2.1 (b)	3.0 (c)	1.8	1.2
ATM was outside on the wall of the venue	1.7 (a)	1.9 (a,b)	2.1 (b)	3.0 (c)	1.8	1.3
ATM was in the venue foyer, with lots of people walking by	1.9 (a)	2.2 (b)	2.2 (a,b)	3.1 (c)	2.0	1.2
ATM was in a room with a different mood from the pokies room	1.9 (a)	2.1 (a,b)	2.2 (b)	3.1 (c)	1.9	1.2
ATM was in a special glass walled cash room visible from the foyer	1.8 (a)	2.0 (a)	2.1 (a)	3.1 (b)	1.9	1.3
The ATM was directly outside the toilets (15m away from the gaming area) (~ 20 steps)	1.8 (a)	2.1 (b)	2.1 (a,b)	3.1 (c)	1.9	1.3
The first ATM transaction cost \$2.50 and the third cost \$5	1.5 (a)	1.7 (a,b)	1.8 (b)	3.1 (c)	1.6	1.6
The ATM was in a private alcove 15m from the gaming area entrance (~ 20 steps)	1.9 (a)	2.2 (b)	2.2 (a,b)	3.2 (c)	2.0	1.3
The ATM was at the venue's bar about 15m away (~ 20 steps)	1.9 (a)	2.1 (a,b)	2.3 (b)	3.2 (c)	1.9	1.3
The ATM was 20m away from the gaming area entrance (~ 27 steps)	1.8 (a)	2.0 (a,b)	2.3 (b)	3.2 (c)	1.9	1.4
The ATM was 30m away from the gaming area entrance (~40 steps)	1.8 (a)	1.9 (a,b)	2.2 (b)	3.2 (c)	1.8	1.4
The ATM was 10m away from the gaming area entrance (~ 13 steps)	1.9 (a)	2.2 (b)	2.4 (b)	3.3 (c)	2.0	1.4
The ATM was 15m away from the gaming area entrance (~ 20 steps)	1.9 (a)	2.2 (b)	2.3 (b)	3.3 (c)	2.0	1.4
The ATM was right outside the gaming area entrance (less than 1m away)	2.1 (a)	2.4 (a,b)	2.7 (b,c)	3.4 (c)	2.2	1.3
The ATM was 5m away from the gaming area entrance (~ 7 steps)	1.9 (a)	2.3 (b)	2.5 (b)	3.4 (c)	2.0	1.5

Question: Imagine you've just arrived at the venue and you want to start playing pokies. You haven't yet started play. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? Think about the cash you typically have available for pokies play (Base: EGM players) Weighted. Results within the same question with different letters are significantly different. (N=226 non-problem gamblers, N=138 low risk gamblers, N=159 moderate risk gamblers and 177 problem gamblers)

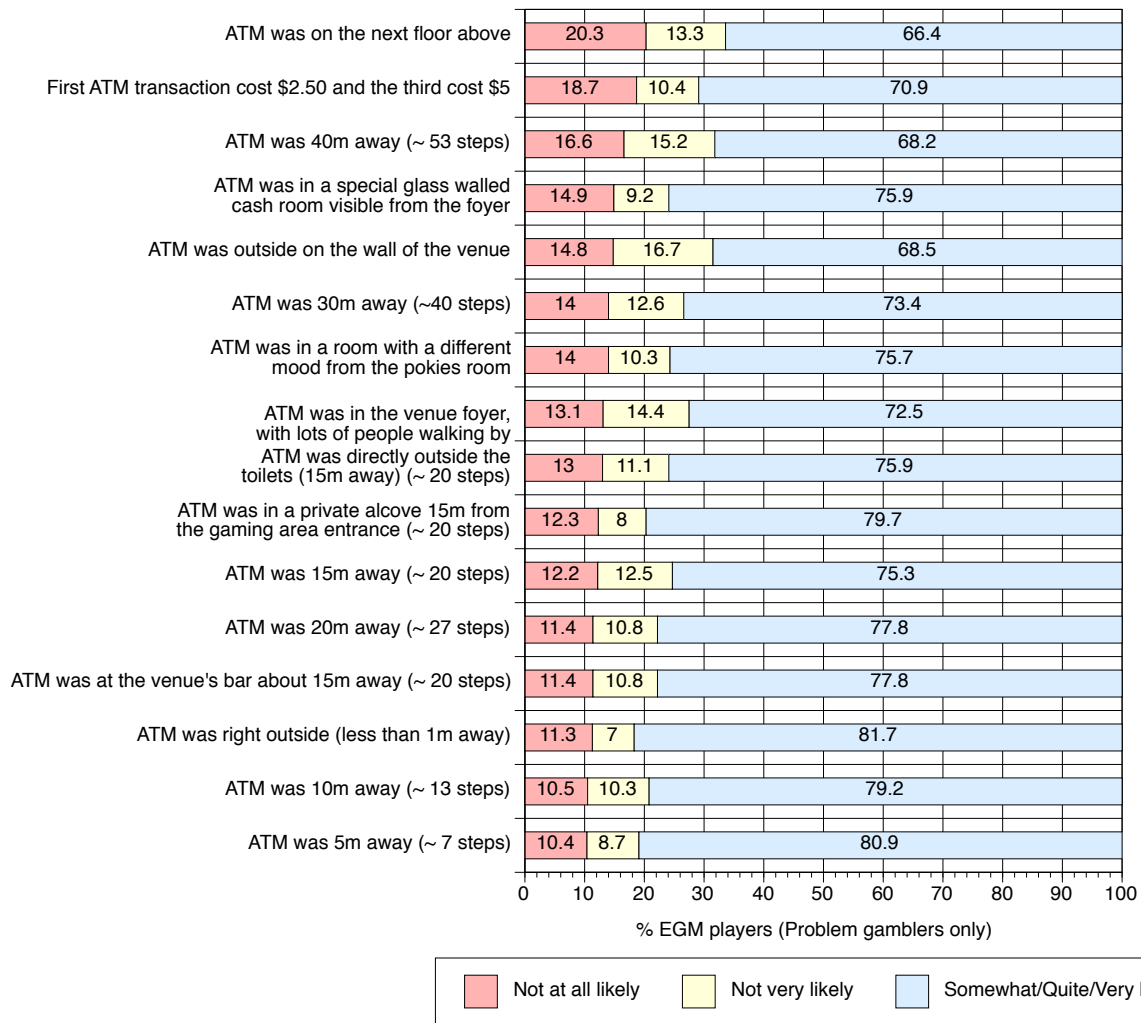
Figure 5 presents the likelihood of problem gamblers to use an ATM prior to starting gambling testing the different scenarios. The top four scenarios that had the greatest percentage of problem gamblers reporting that they would be not at all or not very likely to use an ATM before starting gambling were:

- If the ATM was on the next floor above (33.6% of problem gamblers)
- If the ATM was 40m away (~53 steps) (31.8% of problem gamblers)
- The ATM was outside on the wall of the venue (31.5% of problem gamblers)
- If the third ATM transaction cost \$5 (29.1% of problem gamblers)

The proportion of problem gamblers reporting that they were not at all or not very likely to use an ATM before play at different minimum ATM distances was also as follows:

- ATM was right outside (less than 1m away) – 18.3% of problem gamblers
- ATM was 5m away (~ 7 steps) - 19.1% of problem gamblers
- ATM was 10m away (~ 13 steps) - 20.8% of problem gamblers
- ATM was 20m away (~ 27 steps) - 22.2% of problem gamblers
- ATM was 15m away (~ 20 steps) - 24.7% of problem gamblers
- ATM was 30m away (~40 steps) - 26.6% of problem gamblers
- ATM was 40m away (~ 53 steps) - 31.8% of problem gamblers

Figure 5. Likelihood to use ATMs before starting EGM play – Percentage of problem gamblers (N=177, October 2016)



Question: Imagine you've just arrived at the venue and you want to start playing pokies. You haven't yet started play. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? Think about the cash you typically have available for pokies play (Base: EGM players who were problem gamblers) Weighted. Small differences in percentages may exist due to rounding differences for the purpose of graphing the results (to ensure that all percents added to 100% exactly)

Figure 6 presents the likelihood of all at-risk gamblers using ATMs before starting EGM play. The top four scenarios that had the greatest percentage of at-risk gamblers reporting that they would be not at all or not very likely to use an ATM before starting play were:

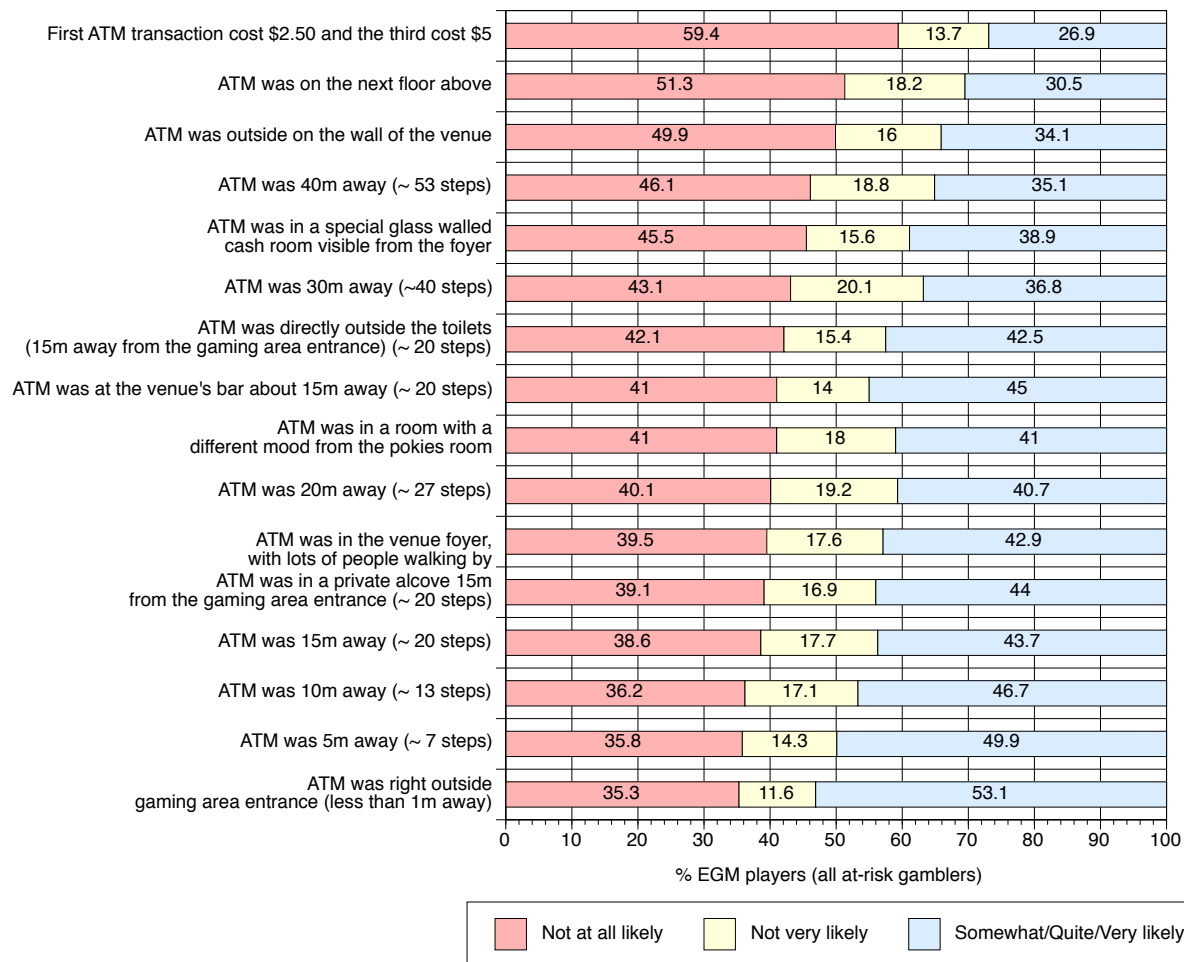
- First ATM transaction cost \$2.50 and the third cost \$5 (73.1% of at-risk gamblers)
- ATM was on the next floor above (69.5% of at-risk gamblers)
- ATM was outside on the wall of the venue (65.9% of at-risk gamblers)
- ATM was 40m away (~ 53 steps) (64.9% of at-risk gamblers)

The proportion of all at-risk gamblers reporting that they were not at all or not very likely to use an ATM before starting gambling at different ATM distances was as follows:

- 46.9% if the ATM was right outside the gaming area entrance (less than 1m away)
- 50.1% if the ATM was 5m away (~ 7 steps)
- 53.3% if the ATM was 10m away (~ 13 steps)
- 56.3% if the ATM was 15m away (~ 20 steps)
- 59.3% if the ATM was 20m away (~ 27 steps)
- 63.2% if the ATM was 30m away (~40 steps)
- 64.9% if the ATM was 40m away (~ 53 steps)



Figure 6. Likelihood to use ATMs before starting EGM play – Percentage of at-risk gamblers (N=474, October 2016)



Question: Imagine you've just arrived at the venue and you want to start playing pokies. You haven't yet started play. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? Think about the cash you typically have available for pokies play (Base: EGM players who were low risk, moderate risk and problem gamblers) Weighted. Small differences in percentages may exist due to rounding differences for the purpose of graphing the results (to ensure that all percents added to 100% exactly)

## LIKELIHOOD TO USE ATMS IN DIFFERENT LOCATIONS TO SPEND BEYOND GAMBLING LIMIT

EGM players were additionally asked to rate their likelihood to use an ATM after they have already spent beyond their gambling limit. Results are in Table 18. Once again, trends for problem gamblers are of special interest. Findings showed that problem gamblers were least likely to use ATMs to spend beyond gambling limits when the third ATM transaction was \$5 (mean=3.0), when the ATM was on the floor above (mean=3.1), when the ATM was in a venue foyer with lots of people walking by (mean=3.1), when the ATM was in a glass walled cash access room (mean=3.1) and when the ATM was in a room that had a different mood from the gaming room (mean=3.1).

In relation to distance specifically, 30m, 40m, 15m and at the bar and 15m and at the toilets (each mean=3.2) were the ATM distances least likely to be used by problem gamblers. Comparing the means of non-problem and problem gamblers, it is also noteworthy that mean differences are somewhat larger in relation to ATM use to overspend limits, than compared to initial use of ATMs to access money for gambling. This further highlights that most ATM usage differences between recreational and problem gamblers occur after EGM play has commenced.

Table 18. Likelihood to use ATMs to spend beyond gambling limit – Results by risk for problem gambling (N=700, October 2016)

Locations tested with EGM players	Mean likelihood to use ATM (1=not at all, 5=very likely)					
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All EGM players	Difference NPGs+PGs
The first ATM transaction cost \$2.50 and the third cost \$5	1.3 (a)	1.5 (a)	1.9 (b)	3.0 (c)	1.4	1.7
ATM was on the next floor above	1.4 (a)	1.5 (a)	2.0 (b)	3.1 (c)	1.4	1.7
ATM was in the venue foyer, with lots of people walking by	1.4 (a)	1.7 (b)	2.3 (c)	3.1 (d)	1.5	1.7
ATM was in a special glass walled cash room visible from the foyer	1.4 (a)	1.7 (b)	2.2 (c)	3.1 (d)	1.5	1.7
ATM was in a room with a different mood from the pokies room	1.4 (a)	1.6 (b)	2.2 (c)	3.1 (d)	1.5	1.7
ATM was 30m away from the gaming area entrance (~40 steps)	1.4 (a)	1.6 (b)	2.3 (c)	3.2 (d)	1.5	1.8
ATM was 40m away from the gaming area entrance (~ 53 steps)	1.4 (a)	1.5 (b)	2.3 (b)	3.2 (c)	1.5	1.8
ATM was at the venue's bar about 15m away (~ 20 steps)	1.4 (a)	1.7 (b)	2.2 (c)	3.2 (d)	1.5	1.8
ATM was outside on the wall of the venue	1.3 (a)	1.6 (b)	2.1 (c)	3.2 (d)	1.5	1.9
ATM was directly outside the toilets (15m away from the gaming area entrance) (~ 20 steps)	1.4 (a)	1.7 (b)	2.3 (c)	3.2 (d)	1.5	1.8
ATM was 15m away from the gaming area entrance (~ 20 steps)	1.4 (a)	1.8 (b)	2.5 (c)	3.3 (d)	1.6	1.9
ATM was 20m away from the gaming area entrance (~ 27 steps)	1.4 (a)	1.7 (b)	2.5 (c)	3.3 (d)	1.6	1.9
ATM was in a private alcove 15m from the gaming area entrance (~ 20 steps)	1.4 (a)	1.6 (b)	2.4 (c)	3.3 (d)	1.5	1.9
The ATM was right outside the gaming area entrance (less than 1m away)	1.5 (a)	1.9 (b)	2.9 (c)	3.4 (c)	1.7	1.9
ATM was 5m away from the gaming area entrance (~ 7 steps)	1.5 (a)	1.9 (b)	2.8 (c)	3.4 (d)	1.6	1.9
ATM was 10m away from the gaming area entrance (~ 13 steps)	1.4 (a)	1.8 (b)	2.6 (c)	3.5 (d)	1.6	2.1

Question: Now imagine you've been playing pokies and you've already spent your gambling limit. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? (Base: EGM players who were problem gamblers) Weighted Results within the same question with different letters are significantly different.

Figure 7 highlights the percentage of problem gamblers indicating that they would be not at all or somewhat, quite or very likely to use an ATM to spend beyond their gambling limit based on the previously tested scenarios. The top four scenarios that had the greatest percentage of problem gamblers reporting that they would be not at all or not very likely to use an ATM to spend beyond gambling limits were:

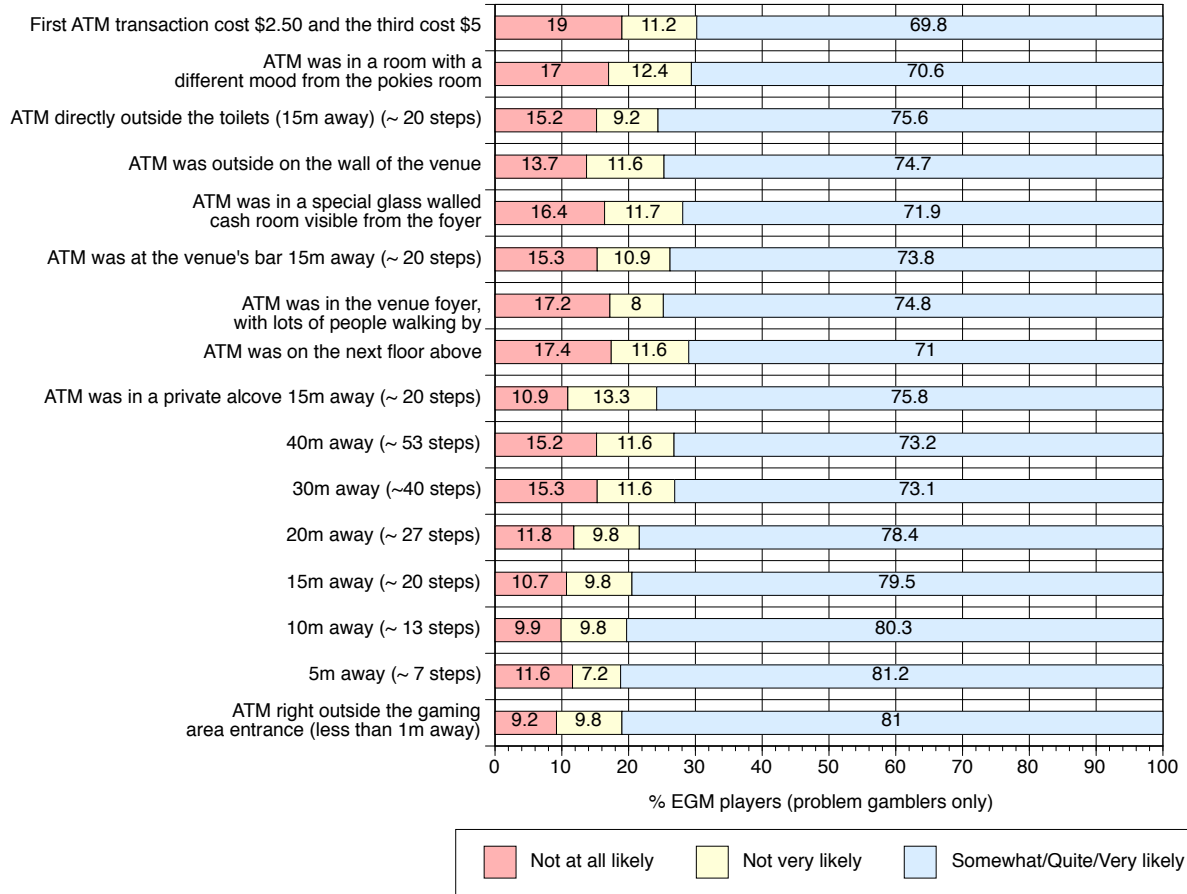
- If the third ATM transaction was \$5 (30.2% of problem gamblers)
- If the ATM was in a room with a different mood from the pokies room (29.4% of problem gamblers)
- The ATM was on the next floor above you (29% of problem gamblers)
- The ATM was in a special glass walled room visible from the foyer (28.1% of problem gamblers)

It is similarly noteworthy that a reasonably linear response to increasing ATM distances was observed. The proportion of problem gamblers reporting that they were not at all or not very likely to use an ATM was as follows:

- 19% if the ATM was right outside the gaming area entrance (less than 1m away)
- 18.8% if the ATM was 5m away from the gaming area entrance (~ 7 steps)
- 19.7% if the ATM was 10m away from the gaming area entrance (~ 13 steps)
- 20.5% if the ATM was 15m away from the gaming area entrance (~ 20 steps)
- 21.6% if the ATM was 20m away from the gaming area entrance (~ 27 steps)
- 26.8% if the ATM was 40m away from the gaming area entrance (~ 53 steps)
- 26.9% if the ATM was 30m away from the gaming area entrance (~40 steps)

This may highlight that, an additional 7.9% of problem gamblers may be not at all or not very likely to access an ATM, if the ATM was 30m away from the gaming area entrance, compared to if the ATM was less than 1m away (or 40m, as a very similar result emerged). One limitation of this result, however, is that the linear trend may also in part be explained from the distance related survey questions not being randomized during survey administration.

Figure 7. Likelihood to use ATMs to spend beyond gambling limit – Percentage of problem gamblers (N=177, October 2016)



Question: Now imagine you've been playing pokies and you've already spent your gambling limit. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? (Base: EGM players who were problem gamblers) Weighted

Figure 8 shows the same results for all at-risk gamblers (i.e., low risk, moderate risk and problem gamblers). The top four scenarios that had the greatest percentage of at-risk gamblers reporting that they would be not at all or not very likely to use an ATM to spend beyond gambling limits were:

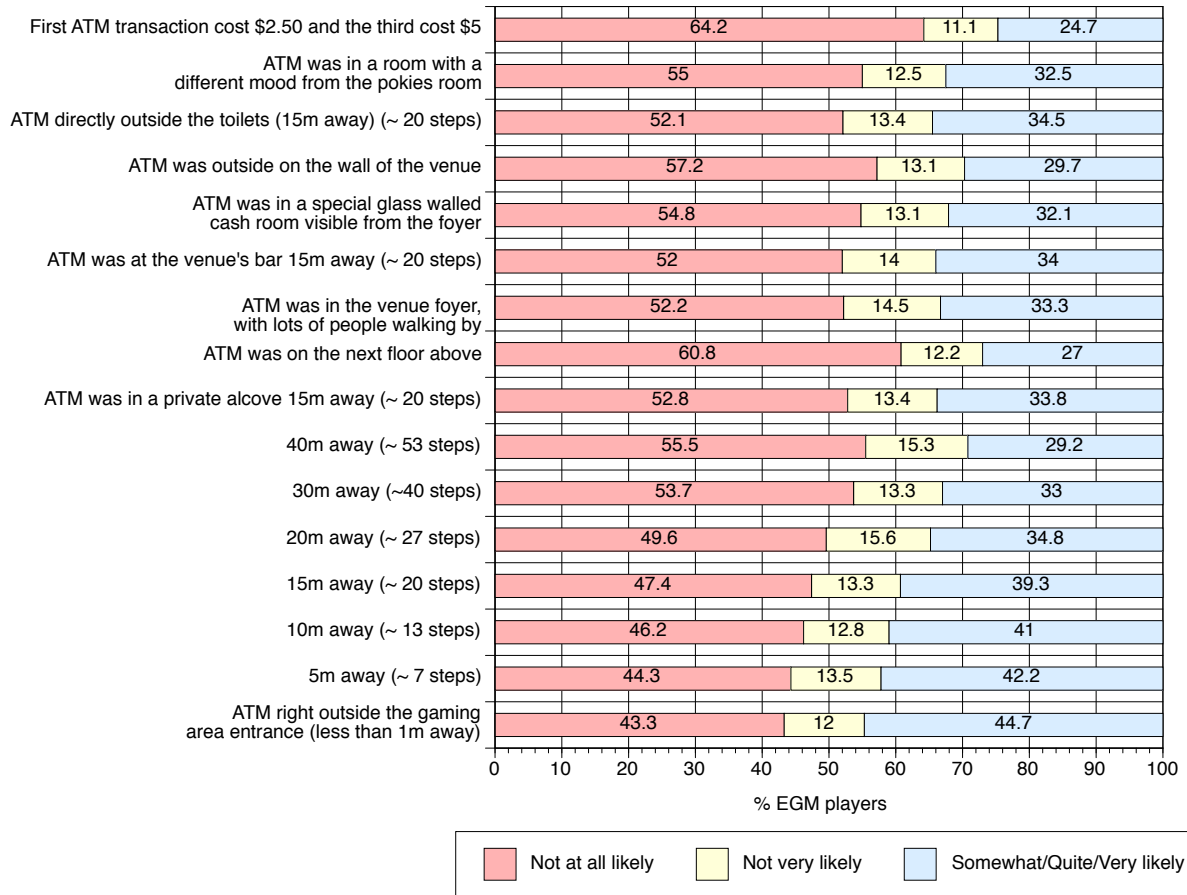
- If the first ATM transaction cost \$2.50 and the third cost \$5 (75.3% of at-risk gamblers)
- ATM was on the next floor above (73% of at-risk gamblers)
- ATM was 40m away (~ 53 steps) (70.8% of at-risk gamblers)
- ATM was outside on the wall of the venue (70.3% of at-risk gamblers)

Once again, there was also a reasonably linear response to the distances tested. The proportion of at-risk gamblers reporting that they were not at all or not very likely to use an ATM was as follows:

- 55.3% if the ATM was right outside the gaming area entrance (less than 1m away)
- 57.8% if the ATM was 5m away (~ 7 steps)
- 59% if the ATM was 10m away (~ 13 steps)
- 60.7% if the ATM was 15m away (~ 20 steps)
- 65.2% if the ATM was 20m away (~ 27 steps)
- 67% if the ATM was 30m away (~40 steps)
- 70.8% if the ATM was 40m away (~ 53 steps)

Results indicated that an additional 15.5% of at-risk gamblers may be not at all or not very likely to use an ATM to gamble beyond their limit if the ATM was moved from less than 1m away to 40m away from the gaming area entrance. This may highlight some positive benefits for a reasonable proportion of at-risk gamblers in having the ATM further away from the gaming area entrance.

Figure 8. Likelihood to use ATMs to spend beyond gambling limit – Percentage of all at-risk gamblers (N=474, October 2016)



Question: Now imagine you've been playing pokies and you've already spent your gambling limit. How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? (Base: EGM players who were low risk, moderate risk or problem gamblers) Weighted

Reflecting quantitative results, EGM players reported during focus groups that ATM location was far less influence on the first ATM withdrawal than withdrawals during and later in play. In this respect, players very motivated to play EGMs would be quite prepared to walk a considerable distance to ATMs to initiate their gaming, but reported feeling a little more 'bothered' about walking a distance during EGM play to access additional cash for gaming after their limit had been reached. In this respect, it was reported that having ATMs a further distance away may have some protective effect for players who may be tempted to overspend their limit towards the end of their gaming session. Key themes from focus groups are presented in Table 19.

Table 19. Reported influence of locations of ATMs in gaming venues – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
ATM location doesn't influence withdrawals <u>before</u> the commencement of gambling	<ul style="list-style-type: none"> <li>• <i>For me, it doesn't affect me at all. Even if it was 20m, I would walk. It won't make any change to how much I withdraw. (Talking about starting gambling)</i></li> <li>• <i>It doesn't have any effect, as you know you are going to use it. It's not like a chocolate machine where you go oh, I'm tempted</i></li> <li>• <i>I wouldn't worry about it - walking a bit longer as I'm going there to play pokies</i></li> </ul>
ATM location may influence the use of the ATM <u>during</u> gambling	<ul style="list-style-type: none"> <li>• <i>It's the fact I know there is an ATM in there that influences me. I know I can rely on it for money. If I run out, I withdraw money that I shouldn't be withdrawing and I gamble more than I should</i></li> <li>• <i>I withdraw some because it's on the way to the bathrooms - so I think yeah - why not</i></li> <li>• <i>Having to walk to an ATM to get cash would affect my mood. I may be feeling lucky and then I may feel different if it was too far away (the feeling may go)</i></li> <li>• <i>I do a lot of things by sight, so I may forget about it, if I couldn't see the ATM</i></li> </ul>
ATM location can influence decision to undertake unplanned gambling	<ul style="list-style-type: none"> <li>• <i>I don't think distance makes a difference for me, but it's whether it's on the way to where I'm going, I'll use it</i></li> <li>• <i>If I had to walk away from the gaming area, I wouldn't bother. If you can do it on route in that's OK as you don't go out of your way</i></li> </ul>

## EGM player views about specific locations for ATMs

As part of focus groups, EGM players were asked to provide views about their likelihood to access ATMs for gaming in different locations and areas of venues. This discussion provided some contextual understanding of how different locations for ATMs may enhance the potential for gambling harm-minimisation. Feedback is in Table 20. There was general feedback that high traffic areas may be less attractive for use of ATMs, as they were less private and ATM withdrawals could be monitored. Glass walled cash access rooms were seen to produce a similar effect.

The idea of a separate room with a different mood from the gaming room was similarly discussed. This was seen as a useful way to break the cycle of gambling and to encourage people to gain perspective on their gambling spending. Having to go up or down a floor in a venue was viewed as a disincentive to access cash to gamble beyond a limit and many players reported that this would discourage their access to cash from an ATM. Signage over ATMs promoting 'ATM', 'Cash' or similar was similarly discussed. While a printed sign was not seen as attracting players to use ATMs, flashing lights were seen as not consistent with responsible gambling principles. In this respect, there was a view that such practices should not be permitted.

Table 20. Potential for specific locations for ATMs to minimise harm – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Impact of high foot traffic areas (such as location of ATMs in venue foyers)	<p>No impact</p> <ul style="list-style-type: none"> <li>• <i>It doesn't influence me</i></li> <li>• <i>No difference for me (x2)</i></li> <li>• <i>I wouldn't change the amount I take out</i></li> </ul> <p>May reduce use during gambling</p> <ul style="list-style-type: none"> <li>• <i>If it was in the venue foyer and was away from the pokies, I'd probably walk out</i></li> <li>• <i>If it was more in front of everybody, then they couldn't take money out without their family seeing. In other locations, they may just pull out another \$50 and gamble it</i></li> <li>• <i>I think the ones in open will be less used than the ones in the cave, as you're being watched and observed</i></li> </ul>
Impact of changing the ambience of the ATM room	<ul style="list-style-type: none"> <li>• <i>It needs to be outside the gambling environment to break that spell</i></li> <li>• <i>It would have really comfortable lounges and a chill out zone</i></li> <li>• <i>Maybe put it in an area you can't hear the pokies sounds</i></li> <li>• <i>The music would just have piped music. Maybe elevator music</i></li> <li>• <i>If it's in a brighter place, it sort of wakes up your mind. You're like oh maybe not</i></li> <li>• <i>Put some family music and pictures of kids all over the wall</i></li> </ul>
Impact of special glass walled cash access room for ATMs	<ul style="list-style-type: none"> <li>• <i>That wouldn't help. It's still visible</i></li> <li>• <i>It does nothing for me, so if there are glass walls and screen, I know it's there. It's like smoking - yeah - my dad had quadruple bypass surgery and was told he has two years to live. He turned around and said two years is enough</i></li> </ul>
Impact of having to go up or down a floor to use an ATM	<ul style="list-style-type: none"> <li>• <i>Going up and down stairs would be a problem as I've got really bad knees</i></li> <li>• <i>Make people go upstairs on an elevator – a really slow one. That'd put me off</i></li> <li>• <i>The Star Casino has the ATMs where the concierge is. You have to go up the escalators. So you can take out your maximum or go up and down. I tend to take a little more out as I plan it because of this</i></li> </ul>
Impact of ATM signage	<ul style="list-style-type: none"> <li>• <i>That's attracting your attention. They shouldn't do that</i></li> <li>• <i>It's like – Oh, it's shiny! Yeah - it'd attract you</i></li> </ul>



Theme	Illustrative verbatims
	<ul style="list-style-type: none"> <li data-bbox="596 311 1410 365">• <i>It'd sort of be like a beacon. It draws you to it. It wouldn't be a driver for me. It's there for convenience</i></li> <li data-bbox="596 383 1078 409">• <i>As a neon sign, that would be going over the top</i></li> <li data-bbox="596 427 1390 454">• <i>If you see a sign 'ATM', it's easier to locate it. It's good if you don't know where it is</i></li> <li data-bbox="596 472 1050 499">• <i>I don't think it's harmful having a printed sign</i></li> </ul>

# When EGM players first think about using ATMs

Most EGM players reported first thinking about accessing money from an EGM when they were close to zero on the credit meter. In this context, the lack of money was simply the trigger to go to the ATM to access more cash for gambling. Some players also reported that starting feeling lucky or feeling that a win was close was the main trigger that led to the player thinking about using an ATM. Other triggers included not being able to continue the same bet pattern (as funds were limited) and a few players also reported starting to think about accessing cash when a large amount of money was still on the credit meter (e.g., \$100, \$10). Key themes are in Table 21.

Table 21. When players first think about using ATMs during gaming – Focus groups with EGM players (N=4 groups)

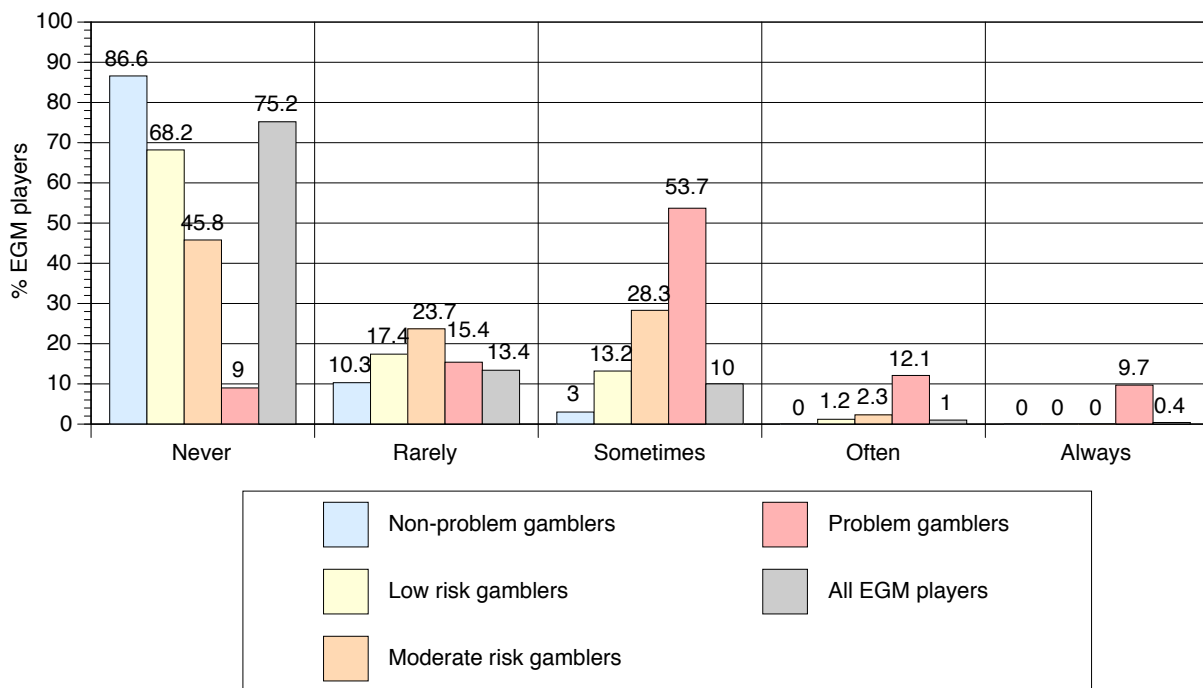
Theme	Illustrative verbatims
When you start feeling lucky or feel a win is coming	<ul style="list-style-type: none"> <li>• <i>If you're winning, you don't need to draw from the ATM. But if you get a gut feeling that the next spin may be the winning spin, you walk quickly to the ATM to get more money</i></li> <li>• <i>I get the feel that the feature is coming. But you run out of money, then you reserve the machine and the ATM is close, so you keep an eye on the machine or ask the person next to you to watch it for you</i></li> <li>• <i>If you run out of money, you think someone else will win if you stop, so then I go to the ATM</i></li> </ul>
When it gets to a small amount on the credit metre	<ul style="list-style-type: none"> <li>• <i>If the machine is paying really well, the temptation to use the ATM is there. When you're funds are running low - like maybe \$5 - you think about getting more money</i></li> <li>• <i>I go just before it hits zero. Otherwise you can't reserve it. It'll have about 50-60c or \$1 on it. It's near zero, but not quite</i></li> <li>• <i>Usually, hitting 0 on the credit meter will trigger me</i></li> </ul>
When you cannot continue with your typical bets	<ul style="list-style-type: none"> <li>• <i>I only use it when I'm at zero. That's the main trigger</i></li> <li>• <i>I play in the smoking area, but that comes after I get to zero</i></li> <li>• <i>It's usually when I'm wining when I think about using the ATM. Especially if you're drinking - the number one thing is alcohol. I think ahead about getting more so I don't want to slow down the machine plus I want to keep on the same lines and credits I've been betting. Not reduce them</i></li> </ul>
When credit meter drops, but still at a large amount	<ul style="list-style-type: none"> <li>• <i>For me, under \$100 is the trigger. I start to panic. It's getting down</i></li> <li>• <i>I use it when it gets to \$10. Yeah - I'm similar too. You think I'm not going to do much with that. So I'll get more</i></li> </ul>

# Whether seeing an ATM triggers gambling beyond limits

## WHETHER CATCHING SIGHT OF AN ATM TRIGGERED CASH WITHDRAWAL

EGM players were asked to report whether they used ATMs without prior intention, when they had caught sight of the ATM from the gaming area. Results are in Figure 9. Overall, 24.8% of EGM players reported this occurring rarely, sometimes, often or always. Some interesting trends for problem gamblers were similarly apparent. While only 13.3% of non-problem gamblers reported this occurring rarely, sometimes, often or always, the same trend applied to 54.3% of moderate risk gamblers and 90.9% of problem gamblers ( $p < .05$ ). Such results may highlight that visual presence of an ATM may increase the extent an ATM is used by EGM players at higher risk for problem gambling.

Figure 9. Whether catching sight of an ATM triggered cash withdrawal – Results by risk for problem gambling (N=400, October 2016)



Question: In the past 12 months, how often have you caught sight of an ATM from the gaming area and it has triggered you to withdraw cash and spend beyond your gambling limit? (Base: All EGM players) Weighted (N=69 non-problem gamblers, N=71 low risk gamblers, N=114 moderate risk gamblers, N=146 problem gamblers)

Focus groups with EGM players similarly highlighted some mixed views about whether the sight of an ATM may trigger 'impulsive gambling'. Key themes are in Table 22.

Table 22. Whether seeing an ATM triggers impulse gambling – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Seeing an ATM <u>does</u> trigger player to use ATM money to gamble over limits	<ul style="list-style-type: none"> <li>• <i>It has for me (drinker - male). I'll go to the loo and I'll be pretty happy after a few drinks, I'll think yeah. I'll use the ATM. It'll seem like a great idea</i></li> <li>• <i>Yeah - I'll use the ATM more when I'm a bit drunk</i></li> <li>• <i>Yes, it does. Though it's mostly due to me thinking the free spin or feature is coming</i></li> <li>• <i>I've seen the ATMs and on impulse, I've said to my sisters, let's put \$10 each in</i></li> </ul>
Seeing an ATM does <u>not</u> trigger player to use ATM money to gamble over limits	<ul style="list-style-type: none"> <li>• <i>No - seeing it hasn't triggered me personally</i></li> <li>• <i>No - that doesn't happen. It's only when we need it. It's getting down to zero</i></li> <li>• <i>No. It's all to do with running out of money and you want to keep going. When you've had a bad run, I'm more likely to use the ATM</i></li> </ul>

# Trip patterns between venue service points and ATM use

## FREQUENCY OF ATM USE DURING WITHIN-VENUE TRIPS

The frequency EGM players used ATMs during different within venue trips was examined in the study. Results are in Table 23. Results showed that ATMs were most frequently used by all EGM players on the way to purchase a drink (mean=2.2) and during trips to the bathroom (mean=2.0). Problem gamblers interestingly reported a greater tendency to access ATMs when purchasing a drink (mean=3.3), when going to gamble on something else (mean=3.3) and during trips to the bathroom (mean=3.2). Interestingly, problem gamblers were also more likely to access ATMs on all types of within-in venue trips (each  $p < .05$ ).

Table 23. Frequency of use of ATMs during within venue trips – Results by risk for problem gambling (N=274, October 2016)

Locations tested with EGM players	Mean frequency of ATM use (1=not at all, 5=very frequently)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All EGM players
When you've gone for a smoking break	1.2 (a)	1.4 (a,b)	1.7 (b)	2.6 (c)	1.6
When you've gone to purchase food	1.6 (a)	1.7 (a)	2.1 (a,b)	2.8 (b)	1.9
When you've gone to purchase a drink	1.8 (a)	2.0 (a)	2.4 (a)	3.3 (b)	2.2
When you've gone to the bathroom	1.5 (a)	1.9 (a,b)	2.1 (b)	3.2 (c)	2.0
When you've gone to gamble on something else	1.7 (a)	1.7 (a)	2.2 (a)	3.3 (b)	2.1

Question: During the past 12 months, how often have you used an ATM to get pokies money and overspent your limit during the following within-venue trips? (1=not at all, 5=very frequently) (Note – choose 'not at all' if none have occurred)

(Base: All EGM players using an ATM in the previous 12 months) Weighted

Results within the same question with different letters are significantly different.

(N=111 non-problem gamblers, N=30 low risk gamblers, N=91 moderate risk gamblers, N=142 problem gamblers)

# Whether ATM distance affects EGM expenditure

## VIEWS ABOUT THE NEED FOR A MINIMUM ATM DISTANCE

EGM player views about whether there should be a minimum distance between ATMs and EGMs was explored in the study. Results are in Table 24. Overall, 60.2% of EGM players believed that a minimum distance would be helpful. Together, all at-risk gamblers were significantly more likely to indicate that a minimum distance would be helpful (69.4%), compared to non-problem gamblers (57.8%).

Table 24. Views about the need for a minimum ATM distance from EGMs – Results by risk for problem gambling (N=700, October 2016)

Whether there should be a minimum distance between ATMs and EGMs	% EGM players reporting 'yes'				
	Non-problem gamblers (N=226)	Low risk gamblers (N=138)	Moderate risk gamblers (N=159)	Problem gamblers (N=177)	All EGM players (N=700)
It would be helpful	57.8 (a)	73.4 (b)	58.9 (a,b)	75.9 (a,b)	60.2

Question: Should pubs and clubs be required to keep ATMs a certain distance away from gaming areas to help prevent patrons from overspending their gambling limits? (Base: All EGM players) Weighted

## WHETHER A MINIMUM ATM DISTANCE WOULD HELP EGM PLAYERS KEEP TO LIMITS

A similar question was also asked in relation to whether a minimum may help EGM players keep to gambling limits. Results are in Table 25. Overall, just over one third of EGM players (36.7%) believed that a minimum distance may help players keep to limits. Compared to non-problem gamblers (33.4%), low risk (48%), moderate risk (48.7%) and problem gamblers (62.1%) were each significantly more likely to believe that a minimum distance would personally help them keep to their own EGM spend limit.

Table 25. Whether a minimum ATM distance would personally help EGM players keep to limits – Results by risk for problem gambling (N=700, October 2016)

Whether a minimum distance would help EGM players	% EGM players reporting 'yes'				
	Non-problem gamblers (N=226)	Low risk gamblers (N=138)	Moderate risk gamblers (N=159)	Problem gamblers (N=177)	All EGM players (N=700)
Would help EGM player personally keep to pokies spend limit	33.4 (a)	48 (b)	48.7 (b)	62.1 (b)	36.7

Question: Would it personally help keep you to your own pokies spend limit, if ATMs were kept a certain distance away from gaming areas? (e.g., minimum of 15m, 20m, 25m etc.) (Base: All EGM players) Weighted  
Results within the same question with different letters are significantly different.

Focus groups with EGM players revealed a range of views about the value of a minimum ATM distance. Key themes are in Table 26. While some players thought that distance may be helpful, others were uncertain. When the discussion focused on the value of a minimum distance to ATMs during gambling, however, a higher proportion of participants saw value in a minimum distance. In this context, it was generally agreed that players would always access an ATM before gambling (implying that there would be little value in a minimum distance, as everyone needs money). In comparison, during gambling (especially when limits were already reached), a minimum distance to ATMs may help players think twice about withdrawing additional funds. Some EGM players also held a view that problem gamblers may be motivated to access ATMs irrespective of their location, given the strong impulse to gamble.

Some players also wondered whether too great of a distance may inconvenience recreational gamblers. However, many recreational EGM players indicated a preparedness to accept the inconvenience, if there were known benefits for players with gambling problems. Comments included:

- *As a responsible person, if I have to walk a long way, I'm inconvenienced. From a socially responsible perspective, it's probably the right thing to do, but I'd still feel inconvenienced. If I needed money, I'd go and get it. If I've lost all my dough and I'm half smashed, I'll just walk away. So all it'll do is stop me gambling if I'm drunk*
- *Distance is probably the most logical thing and if it deters one person, it's worth it. Though it would frustrate other people who don't play pokies*

Table 26. Whether distance between ATMs and gaming area entrances affects EGM expenditure – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Views that distance would be useful to minimise harm generally	<ul style="list-style-type: none"> <li>• <i>Having the ATM not too close to the gaming room. That would work for me. If I didn't see the ATM close to the room, I probably wouldn't have gone back. Keep them out of sight</i></li> <li>• <i>Yeah - I agree about the distance. The ATM in another pub hasn't been close and we've kept drinking instead of playing</i></li> <li>• <i>Usually it's a few steps away, so you don't have to walk that far to find the ATM. But if it was 20m away and I had to walk further, I may think twice...</i></li> </ul>
Distance may be useful to minimise harm <u>during</u> gambling	<ul style="list-style-type: none"> <li>• <i>It depends on what stage you're withdrawing money. At the initial stage, you won't have an impact as everyone uses the ATM. But once you're playing, the distance does make a difference. So if it's two floors down, by the time I take a lift or walk down the steps, I couldn't be bothered. It may give me a reality check</i></li> <li>• <i>During gambling, I think that would definitely help - especially if it's not within the venue - like if you had to go to Woolies, it'd give you a reality check stepping out of the venue environment. You'd have a Eureka moment. The further away, the better. But if in a similar environment, you'll be in the zone</i></li> <li>• <i>If you're in the back end of gambling, it may have an effect then. To some people, it may give you a thought in the moment that you should go home...</i></li> <li>• <i>The timing is definitely critical. Towards the end of gambling, you may get an effect of distance. If you're busy and the ATM is too far away, definitely distance will work</i></li> </ul>
Views that distance may be useful to minimise harm in <u>larger venues</u>	<ul style="list-style-type: none"> <li>• <i>I don't think a small club will be able to put them far enough away, but maybe a larger venue. Yeah. If it's further, you almost lose the motivation</i></li> <li>• <i>Yeah in a large venue, but not in a small (six participants)</i></li> <li>• <i>If it was way at the end opposite the machine area, I'd probably just go home as it's quite big. I'd probably re-think my urge</i></li> </ul>
Problem gamblers may still walk long distances to get money for gambling	<ul style="list-style-type: none"> <li>• <i>If people have a problem, they may still go any distance to get money</i></li> <li>• <i>I've gone half a block at 3am to find an ATM when they've gone down in the club...</i></li> <li>• <i>When I'm bingeing and depressed, I'll walk out of the venue and look for an ATM</i></li> </ul>
Potential impact of distance on recreational gamblers	

Theme	Illustrative verbatims
Large distances may turn away recreational gamblers from gambling	<ul style="list-style-type: none"> <li>• <i>I'm not that invested in gambling, so if I had to walk 50m to an ATM, I'd think stuff it, I'm not going to bother. I'm not that invested in it</i></li> <li>• <i>Up and down stairs would put me off (overweight and trouble with knees)</i></li> <li>• <i>On the route to the car park, I'd see the signal and I'd go home. Sometimes if you've had a bit to drink, you may need to wear it out a bit, so that's why we're staying</i></li> </ul>
Putting ATMs outside the venue may discourage recreational gamblers from playing EGMs	<ul style="list-style-type: none"> <li>• <i>It's when you leave the venue, it could be a deterrent. As long as I don't have to leave the venue, I would still go. Even two floors</i></li> <li>• <i>Using an outside one is less convenient, as you're less likely to use them on impulse...</i></li> </ul>
Distance would not be too inconvenient	<ul style="list-style-type: none"> <li>• <i>I don't think moving a machine would affect social gamblers</i></li> </ul>



# Views about ATM distances to minimise gambling harm

## SPECIFIC MINIMUM ATM DISTANCE REPORTED AS USEFUL TO HELP EGM PLAYERS

EGM players provided views about a specific distance they felt may help them keep to their gambling limits. Results are in Table 27. No significant differences emerged by risk for problem gambling. Overall, the most commonly reported minimum distance that was seen as helpful was to have ATMs a minimum of 20 metres away from gaming areas (median of 30m). The most commonly reported distance was also 20 metres for non-problem gamblers (median of 30m), low risk gamblers (median of 30m) and moderate risk gamblers (median of 30m). In addition, problem gamblers most commonly reported a distance of 30 metres (median of 22m).

Table 27. Minimum distance reported as useful to help EGM players –  
Results by risk for problem gambling (N=323, October 2016)

Whether a minimum distance would help EGM players	Distance in metres (mean/median/mode)				
	Non-problem gamblers (N=75)	Low risk gamblers (N=66)	Moderate risk gamblers (N=77)	Problem gamblers (N=105)	All EGM players
Minimum distance - Mean	47.9 (a)	51 (a)	77.2 (a)	62.8 (a)	51.3
Minimum distance - Median	30	30	30	22	30
Minimum distance - Mode	20	20	20	30	20

*Question: Ideally, what minimum distance should pokies be located away from gaming areas to prevent you personally from overspending your pokies spend limit? Note - If you cannot judge metres – put your recommendation in steps away from the gaming area. Steps converted to metres (Base: All EGM players) Weighted Results within the same question with different letters are significantly different.*

## Potential of an ATM deposit facility to minimise harm

The potential for an ATM deposit facility to deposit cash winnings was also explored in the study. Results are in Table 28. Around 34.2% of all EGM players indicated that they would deposit winnings in an ATM (if they won on EGMs). While no statistically significant differences emerged, around 30.6% of non-problem gamblers indicated they would use the facility, compared to 54% of problem gamblers.

Table 28. Whether EGM players would use an ATM deposit facility for winnings (if available in venues) – Results by risk for problem gambling (N=700, October 2016)

Whether EGM players would use an ATM deposit facility	% EGM players				
	Non-problem gamblers (N=226)	Low risk gamblers (N=138)	Moderate risk gamblers (N=159)	Problem gamblers (N=177)	All EGM players (N=700)
Would <u>not</u> use the facility	37.1 (a)	25.9 (b)	22.7 (a,b)	25.7 (a,b)	34.5
Would use the facility	30.6 (a)	44.9 (b)	52.1 (b)	54.0 (a,b)	34.2
Unsure	32.3 (a)	29.2 (a)	25.1 (a)	20.3 (a)	31.3

Question: Imagine that venue ATMs allowed you to deposit pokies winnings, so that you were not tempted to spend them. If you had a win on your next visit, would you deposit your winnings? (You wouldn't be able to get the money for 24hrs) (Base: All EGM players) Weighted. Results within the same question with different letters are significantly different.

## Potential for a system to reduce ATM withdrawals

A further concept tested was the idea of a system to allow EGM players to set their own ATM limits in gaming venues. Results are in Table 29. Around 21.7% of EGM players indicated they would use the system to set a lower ATM limit, 1.8% indicated that they would increase their ATM limit and 76.6% were not interested in using the system at all. Low risk, moderate risk and problem gamblers were also significantly more likely to indicate that they would use the system to set a lower ATM limit, compared to non-problem gamblers (each  $p < .05$ ). Most notably, around half (50.6%) of problem gamblers indicated that they would use the system to set a lower ATM limit.

Table 29. Potential for a system to allow EGM players to reduce ATM withdrawal amounts (if available in venues) – Results by risk for problem gambling (N=700, October 2016)

Whether EGM players would use a system to reduce their ATM limits in gaming venues	% EGM players				
	Non-problem gamblers (N=226)	Low risk gamblers (N=138)	Moderate risk gamblers (N=159)	Problem gamblers (N=177)	All EGM players (N=700)
Yes, I would set a lower ATM limit	17.4 (a)	33.6 (b)	42.6 (b)	50.6 (b)	21.7
Yes, I would set a higher ATM limit	0.7 (a)	3.9 (b)	4.9 (b,c)	21.1 (c)	1.8
No, Not interested	81.8 (a)	62.6 (b)	52.5 (b,c)	28.3 (c)	76.6

Question: ATM limits are often ~\$1,000 per day. If there was a system in gaming venues to change daily ATM limits, would you personally change your limit before starting play? (Base: All EGM players) Weighted  
Results within the same question with different letters are significantly different.

## Effectiveness of distance compared to alternative harm-minimisation measures

As part of the study, EGM players were asked to compare through a ranking task the relative effectiveness of six different gambling harm-minimisation measures. The objective was to examine the relative effectiveness of ATM distance as a harm-minimisation measure. Other measures were selected following discussion of various alternatives in focus groups. Results are in Table 30. The percentage of EGM players choosing each measure as their first preference, first or second preference or as their first, second or third preference is shown.

Based on EGM players overall, ensuring that ATMs were not too close to gaming areas was selected as the first preference by 27% of players. This was also the measure that received the highest percentage of ranks of 1. Having a maximum withdrawal limit received the second highest percentage of ranks of 1 (22.2%) followed by placing ATMs outside on the wall of the venue (18.5%).

A similar trend was also apparent for problem gamblers. Ensuring that ATMs were not too close to gaming areas was ranked 1 by 44.3% of problem gamblers. The next measure receiving the second highest number of ranks of 1 was maximum withdrawal limits (19.7%) followed by limits on ATM withdrawals (12.5%).

Together, such findings may highlight that ATM distance is seen by EGM players and a reasonable proportion of problem gamblers to have some potential to minimise gambling harm in gaming venues. It should, however, also be considered that the survey topic focusing on distance may have influenced responses.

Table 30. Views about the relative effectiveness of ATM distance versus other harm-minimisation measures – By risk for problem gambling (N=700, October 2016)

Harm-minimisation measures ranked by EGM players	% EGM players providing either a rank of 1, 1 or 2 or 1 or 2 or 3 (out of the 6 ranks)		
	1 <sup>st</sup> preference	1st or 2 <sup>nd</sup> preference	1st, 2nd or 3 <sup>rd</sup> preference
<b>Non-problem gamblers (N=226)</b>			
Ensuring that ATMs are not too close to gaming areas	25.9	39.3	53.8
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	20.7	44.0	62.2
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	10.8	35.7	60.1
Placing ATMs outside on the wall of the venue	20.4	35.1	50.1
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	13.8	27.4	44.1
Requiring ATMs in gaming venues to show the total cash withdrawn per day	8.4	18.5	29.7
<b>Low risk gamblers (N=138)</b>			
Ensuring that ATMs are not too close to gaming areas	29.2	47.2	62
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	27.8	47.3	64.3
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	7.2	33	56.1
Placing ATMs outside on the wall of the venue	10.0	25.3	40.2
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	16.5	27.6	48.2
Requiring ATMs in gaming venues to show the total cash withdrawn per day	9.3	19.6	29.2
<b>Moderate risk gamblers (N=159)</b>			
Ensuring that ATMs are not too close to gaming areas	31.0	41.3	53.3
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	30.2	55	72.8
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	5.3	36.7	63.6
Placing ATMs outside on the wall of the venue	14.5	31	44.7
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	16.1	23.6	38.8

Harm-minimisation measures ranked by EGM players	% EGM players providing either a rank of 1, 1 or 2 or 1 or 2 or 3 (out of the 6 ranks)		
	1 <sup>st</sup> preference	1st or 2 <sup>nd</sup> preference	1st, 2nd or 3 <sup>rd</sup> preference
Requiring ATMs in gaming venues to show the total cash withdrawn per day	2.9	12.5	26.9
Problem gamblers (N=177)			
Ensuring that ATMs are not too close to gaming areas	44.3	56.9	71.5
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	19.7	56.1	73.5
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	12.5	37.9	73.3
Placing ATMs outside on the wall of the venue	11.9	21.8	36.1
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	4.8	14.2	25.2
Requiring ATMs in gaming venues to show the total cash withdrawn per day	6.7	12.9	20.3
All at-risk gamblers (N=474)			
Ensuring that ATMs are not too close to gaming areas	31.1	46.4	60.4
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	27.8	50.3	67.6
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	7.1	34.5	59.8
Placing ATMs outside on the wall of the venue	11.5	26.6	41.1
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	15.3	25.2	43.4
Requiring ATMs in gaming venues to show the total cash withdrawn per day	7.2	17	27.8
All EGM players (N=700)			
Ensuring that ATMs are not too close to gaming areas	27.0	40.8	55.2
Having a maximum ATM withdrawal limit (e.g., \$500 per day)	22.2	45.3	63.3
Having a limit on the number of ATM withdrawals (e.g. 3 per day max)	10.0	35.5	60.1
Placing ATMs outside on the wall of the venue	18.5	33.3	48.2
Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)	14.1	26.9	43.9
Requiring ATMs in gaming venues to show the total cash withdrawn per day	8.2	18.2	29.3

Question: Please rank from 1-6 the effectiveness of the following to help keep you to your gambling limits (1=most effective of the measures listed, 6=least effective of the measures listed)? (Base: EGM players)

The relative value of different harm-minimisation measures was similarly explored in focus groups. While locating a minimum distance away from gaming areas was seen to have some harm minimisation value, many EGM players believed that other measures may be relatively more effective. This included ATM removal and time and money withdrawal limits on ATMs (i.e., maximum withdrawals or maximum withdrawals per hour or maximum total withdrawal per day). In relation to the relative harm-minimisation value of ATM distance, focus group participants made the following comments to highlight their views:

- *I think distance would be the most impact (x3). But only if ATMs weren't in the venue*
- *For me, it's a limit on funds. Total withdrawals per day would work best for me*
- *For me, I think a maximum limit per day (x4). I'd just walk the distance, so it wouldn't work*
- *I think most are more effective than distance. It's down the list for me*
- *I think removing ATMs would be more effective than moving them further away*

## Other issues raised by EGM players relating to ATMs and gambling harm

Many other harm-minimisation measures related to ATMs were raised by EGM players during focus group discussions. Key themes are in Table 31. While most measures were considered to have some harm-minimisation value, measuring relating to limits on ATM withdrawals or removal of ATMs were typically considered more effective than other measures. While screening ATMs in general venue areas was not considered particularly effective, some players recognised that sight of ATMs from the gaming area could serve as a trigger for problem gamblers to access ATMs.

Table 31. Player views on strategies to help avoid overspending their limits – Focus groups with EGM players (N=4 groups)

Theme	Illustrative verbatims
Limit denomination of notes in ATMs in gaming venues	<ul style="list-style-type: none"> <li>Some of the ATMs only dispense \$50 and \$100 bills. Some people don't want this. That's inconvenient. So you may go outside. I'd rather put \$20s in the machine or a \$10. If the machine knows what you're putting in, it'll get revenge!</li> </ul>
Removal of ATMs from gaming venues	<ul style="list-style-type: none"> <li>I don't understand why you need ATMs in venues. You can pay for EFTPOS for drinks and food. But ATMs are only for gambling. You may need a few dollars for buying cigarettes from the machine. So it's a gambling gimmick that's destroying lives</li> </ul>
Limits on the number of withdrawals per day	<ul style="list-style-type: none"> <li>I think they should only allow you to take the money out once or twice</li> <li>Maybe put a limit on the 2nd or 3rd withdrawal</li> </ul>
Limits on the number of withdrawals based on time	<ul style="list-style-type: none"> <li>Or you can only use the ATM once per period of time</li> </ul>
Maximum withdrawal limits	<ul style="list-style-type: none"> <li>Why can't they just put a limit on the amount of cash that can be withdrawn from the ATM?</li> </ul>
Allow people to set withdrawal limits on ATMs	<ul style="list-style-type: none"> <li>Maybe encourage people to limit their ATM cards (Yeah – but who would actually do this?)</li> </ul>
EFTPOS instead of ATMs in gaming venues	<ul style="list-style-type: none"> <li>Why just don't get rid of them in pubs. You can pay for your food with grog and EFTPOS. If you don't have the temptation in the venue, you just leave. Now you can Pay Pass things for \$1, so are we going to miss a cash machine in the pub. No - not as a recreational gambler</li> <li>A barman handing out the money may be better, as they can cut them off. Like they do with drinking</li> </ul>
Inform people of total ATM withdrawals in gaming venues	<ul style="list-style-type: none"> <li>Maybe print out how much money they are withdrawing on the screen for the venue per day. Then say do you want to proceed? Then people will say 'oh my god \$800' and then they go into a panic</li> <li>Maybe a quick summary over what they've withdrawn for the month. This will make them reflect 'it's this much'</li> </ul>
Pre-paid gambling cards	<ul style="list-style-type: none"> <li>Maybe a pre-paid gambling card would help people. It may interrupt your flow and make you aware of your spending on the night</li> </ul>
Increased fees for ATM withdrawals in gaming venues	<ul style="list-style-type: none"> <li>Have a \$5 fee for withdrawals over a certain amount</li> </ul>
Screening ATMs	<ul style="list-style-type: none"> <li>If it's screened it's like a dark little cave, so you may take more out</li> <li>I don't think a screen would have much effect</li> </ul>
ATM design changes including responsible gambling messaging	<ul style="list-style-type: none"> <li>You can have a voice over saying Gamble Responsibly - Gambling can ruin your life. Just a message to get you out of the zone...</li> <li>May put a picture of the family on the ATM screen, so that they think of their family</li> </ul>

Theme	Illustrative verbatims
	<p data-bbox="639 309 1187 336"><i>when taking out money. Like photos of the wife and the kids</i></p> <ul data-bbox="595 344 1402 398" style="list-style-type: none"> <li data-bbox="595 344 1402 398">• <i>Maybe if you use your card more than once in a given time frame, then they provide a message on the screen...</i></li> </ul>
<p data-bbox="201 434 429 488">ATM with sign – 'ATM use is monitored'</p>	<ul data-bbox="595 434 963 497" style="list-style-type: none"> <li data-bbox="595 434 963 461">• <i>That would be good. Yeah definitely</i></li> <li data-bbox="595 470 963 497">• <i>That is too much!</i></li> </ul>



# **Section D - Discussion of findings and implications**

Following is a discussion of key findings of the research.

## **ATMS AND ELECTRONIC GAMING MACHINES (EGMS)**

Electronic Gaming Machines (EGMs) are considered to be one of the most addictive forms of gambling (e.g., Dowling et al, 2004) and are the predominant type of gambling available within NSW. As problem gamblers show a tendency to overspend gambling limits (e.g., Schottler Consulting Pty Ltd, 2010a) and to lose track of gambling expenditure (Schottler Consulting Pty Ltd 2010b), there is great value in research to examine ways to minimise gambling harm through ATM placement in venues.

Supporting this, extensive literature has examined *how* problem gamblers use ATMs in gambling venues (e.g., Swinburne University of Technology, 2012; Schrans, Schellinck et al, 2004) and how access to cash through ATMs may be associated with problem gamblers exceeding pre-commitments (e.g., McDonnell-Phillips, 2005). Other Australian research has similarly established that ATM use in gambling venues may be an observable indicator of problem gambling (Delfabbro et al, 2007). A Victorian prevalence study similarly identified that problem gamblers were more likely to bring ATM/EFTPOS cards to gambling (compared to non-problem gamblers) and were significantly more likely to use their cards for gambling when in venues (Hare, 2009). In addition, problem gamblers have been found to withdraw greater amounts of money from ATMs (e.g., Allen Consulting Group, 2011).

While ATM restrictions and removal may be a possible approach to reducing problem gambling risk in venues, ATMs are conveniently used by many segments of the community including by many people who gamble recreationally without harm. In particular, Price Waterhouse Coopers (2009) found in a survey of NSW hotels that 73% of hotels felt that they could not operate without ATMs and more than 80% reported that there was a heavy reliance on ATMs for food and beverage withdrawals. Such results highlight that ATMs may be important for the commercial success of many gaming venues.

Given that ATMs are a very convenient way for the community to access cash, there is value in exploring the potential to minimise gambling harm *without* inconveniencing ATM users. Within this context, the current study examined the potential impact of a minimum distance of ATMs from gaming areas to reduce the potential for problem gambling. The harm-minimisation impact of a minimum ATM distance from gaming areas has not been previously researched. However, many states have regulations that prohibit ATMs from being located within gaming areas or in entries to gaming areas (e.g., NSW, SA, QLD). Additionally, the Northern Territory prohibits ATMs from being within sight of gaming areas and other states have banned ATMs within venues with EGMs completely (e.g., Tasmania, Victoria).

## **STAKEHOLDER VIEWS ON ATM DISTANCE FROM GAMING AREAS**

Consultations with the gaming industry and problem gambling clinicians and staff provided a range of perspectives on the idea of creating a minimum distance between ATMs and gaming areas to minimise gambling harm. Discussions with industry stakeholders highlighted that both ATMs and EFTPOS were critically important in supporting the commercial viability of clubs and hotels. ATMs were reported to be used by patrons to access cash for meals and drinks to the point that venues felt that they would struggle to operate without ATMs. Regional and country based venues similarly highlighted that their ATM was often used by the whole community for cash, as ATMs or banks were often not close by.

In making decisions about where to locate an ATM, venues would typically consider the requirements of security, insurance and convenience in selecting an appropriate location. To optimise security, venues reported placing ATMs away from external walls to prevent ram raids or towards the centre of venues to increase the difficulty of potential robberies. Larger venues reported placing ATMs in high traffic areas that were frequented by patrons or at key service points within the venue.

While a couple of clubs mentioned that they had considered gambling harm-minimisation in selecting a location for their ATM, most venues reported not making such considerations. This in part appeared to be related to a belief that it may not make any difference in having a large distance between an ATM and a gaming area, other than that patrons may be inconvenienced. Many stakeholders were also uncertain about whether a minimum ATM distance may be effective in achieving gambling harm-minimisation. However, most held a view that related measures – such as ATM screening – would be unlikely to be effective.

## HOW ATMS ARE USED AND MONEY IS SPENT IN GAMING VENUES

To examine the potential impacts of creating a minimum distance between ATMs and gaming areas, qualitative and quantitative research was undertaken. This included four qualitative focus groups with EGM players (N=2 groups with non-problem/low risk gamblers and N=2 groups with moderate risk/problem gamblers) and an online panel survey of EGM players (N=700 who had played EGMs once in the previous 12 months). This research provided a range of key insights about how EGM players use ATMs in gaming venues.

Consistent with findings of other research (e.g., McDonnell-Phillips, 2005), evidence from the current study highlighted the risk of ATMs to higher risk segments of gamblers. Just over one third of EGM players (36.4%) reported using ATMs in pubs and clubs during the past 12 months. Compared to non-problem gamblers (30.3%), both moderate risk (71.5%) and problem gamblers (82.7%) were significantly more likely to report using ATMs in venues and made a significantly higher number of transactions per visit (moderate risk gamblers mean=1.6 transactions; problem gamblers mean= 2.3 transactions, compared to non-problem gambler mean=0.9). Moderate risk gamblers (mean=\$257.10 in ATM withdrawals per visit) and problem gamblers (mean=\$482.90 in ATM withdrawals per visit) also withdrew a higher amount of money per visit, compared to non-problem gamblers (mean=\$62.10 in ATM withdrawals per visit).

ATM spending on EGMs similarly highlighted that problem gamblers were more reliant on ATMs for EGM and gambling money. EGMs were not only the single largest item on which ATM money was spent, problem and moderate risk gamblers *also* spent a significantly higher amount of their ATM withdrawals on EGMs (Problem gamblers - \$325.10 or 60.7% of all ATM withdrawals; Moderate risk gamblers - \$196.20 or 68.5% of all ATM withdrawals), compared to non-problem gamblers.

Spending of ATM withdrawals on other forms of gambling (e.g., Keno, TAB and sports betting) produced similar trends. Both moderate risk and problem gamblers reported spending a significantly higher amount of ATM money on such activities (\$42.30 for problem gamblers and \$22.30 for moderate risk gamblers), than non-problem gamblers (\$4.10).

When asked about whether ATM access led to overspending on gambling, 12.8% of EGM players confirmed that this had occurred at least once in the past 12 months. All at-risk segments reported overspending due to ATM use at a greater frequency than non-problem gamblers. It was particularly noteworthy that, while only 3.7% of non-problem gamblers reported overspending due to ATMs 'somewhat, quite or very often', this was true of 82.9% of problem gamblers and 36.5% of moderate risk gamblers.

Other results similarly suggested that, while ATM use was relatively common to risk segments before EGM play (including by 66% of non-problem gamblers and 61% of problem gamblers), different patterns of ATM use emerged during play and after gamblers had reached gambling spend limits. Most notably, while only 17% of non-problem gamblers used ATMs during EGM play, ATMs were used during play by 77.4% of problem gamblers, 61.4% of moderate risk gamblers and 36.1% of low risk gamblers. There was similarly a strong tendency for higher risk segments to use ATMs after spend limits had been reached. While only 8.5% of non-problem gamblers used ATMs after reaching their gambling spend limits, this was the case for 23.8% of low risk gamblers, 47.4% of moderate risk gamblers and 78.2% of problem gamblers. Accordingly, such findings may suggest ATM use differs across risk segments, when there is temptation to use ATMs during and towards the end of play (once pre-commitments have been reached).

## HARM-MINIMISATION VALUE OF A MINIMUM DISTANCE TO ATMS

As a significantly larger proportion of problem and moderate risk gambler ATM withdrawals is spent on gambling (compared to non-problem gamblers), there is considerable merit in exploring whether ATM distance may minimise gambling harm. While actual distances to ATMs from NSW gaming areas were not available, surveyed EGM players provided estimations. The median reported current ATM distance was 7.5m for pubs and 15m for clubs (a median of 11.3m across all venues). It should again, however, be noted that these are only estimations.

Estimations from all EGM players similarly indicated that at least 25.9% of ATMs were visible when playing EGMs. In addition, at least 24.8% of all EGM players reported catching sight of an ATM and feeling triggered to overspend limits 'rarely, sometimes, often or always'. Interesting trends for problem gamblers were also apparent. While only 13.3% of non-problem gamblers reported this occurring 'rarely, sometimes, often or always', the same trend applied to 54.3% of moderate risk gamblers and 90.9% of problem gamblers. Such results clearly highlight that the visual presence of an ATM may trigger its use by players at higher risk for problem gambling.

Player views about the value of a minimum distance were explored in the study. Overall, 60.2% of EGM players believed that a minimum distance would generally be helpful. Together, all at-risk gamblers (defined as low risk, moderate risk and problem gamblers) were also more likely to indicate this (69.4%), compared to non-problem gamblers (57.8%). EGM players indicating *personal* value in a minimum distance similarly provided views about a specific distance they felt may assist with their own adherence to pre-commitments.

The most commonly reported distance across all players was minimum of 20 metres (median of 30m). The most commonly reported distance for non-problem, low risk and moderate risk gamblers was also 20 metres (with medians of 30m each). In addition, problem gamblers most commonly reported a distance of 30 metres (median of 22m). Together, such findings may suggest that having ATMs ~30m away from gaming areas may assist problem gamblers (and at least 20m for other risk segments).

EGM players were additionally asked to rate their likelihood to use an ATM at different distances after they had spent their gambling limit. A reasonably linear response to increasing ATM distances was observed. The proportion of problem gamblers reporting that they were 'not at all' or 'not very likely' to use an ATM at different distances was as follows:

- 19% if the ATM was right outside the gaming area entrance (less than 1m away)
- 18.8% if the ATM was 5m away from the gaming area entrance (~ 7 steps)
- 19.7% if the ATM was 10m away from the gaming area entrance (~ 13 steps)
- 20.5% if the ATM was 15m away from the gaming area entrance (~ 20 steps)
- 21.6% if the ATM was 20m away from the gaming area entrance (~ 27 steps)
- 26.8% if the ATM was 40m away from the gaming area entrance (~ 53 steps)
- 26.9% if the ATM was 30m away from the gaming area entrance (~40 steps)

Accordingly, results highlight that, an additional 7.9% of problem gamblers may be 'not at all' or 'not very likely' to access an ATM, if the ATM was 30m away from the gaming area entrance, compared to when the ATM was only less than 1m away. Given that this is only a relatively small incremental improvement, it could be argued that moving ATMs from right outside the gaming area to 30m away may only provide a relatively small cost-benefit to problem gamblers. This may also reflect observations by some problem gambling counsellors that problem gamblers will go to any length to gamble.

Results for all at-risk gamblers, however, provide an indication that the cost benefit could be larger, if benefits to all at-risk gamblers are considered. In particular, the proportion of at-risk gamblers reporting that they were 'not at all' or 'not very likely' to use an ATM to spend beyond their limit was as follows:

- 55.3% if the ATM was right outside the gaming area entrance (less than 1m away)
- 57.8% if the ATM was 5m away (~ 7 steps)
- 59% if the ATM was 10m away (~ 13 steps)
- 60.7% if the ATM was 15m away (~ 20 steps)
- 65.2% if the ATM was 20m away (~ 27 steps)
- 67% if the ATM was 30m away (~40 steps)
- 70.8% if the ATM was 40m away (~ 53 steps)

Accordingly, such results suggest that an additional 15.5% of at-risk gamblers may be 'not at all' or 'not very likely' to use an ATM to gamble beyond their limit, if the ATM was moved from less than 1m away to 40m away from the gaming area entrance. This may highlight benefits for a reasonable proportion of at-risk gamblers in having ATMs further away from the gaming area entrance.

### **HARM-MINIMISATION VALUE OF OTHER RELATED MEASURES**

A number of related harm-minimisation measures were explored in the study. Interesting results were obtained for problem gamblers and for at-risk gamblers (i.e., low risk, moderate risk and problem gamblers).

#### *Results for problem gamblers*

When asked about their likelihood to use ATMs and spend beyond their gambling limits, problem gamblers reported that they were 'not at all' or 'not very likely' to use an ATM to spend beyond their gambling limits when:

- The third ATM transaction was \$5 instead of \$2.50 (30.2% of problem gamblers)
- The ATM was in a room with a different mood from the pokies room (29.4% of problem gamblers)
- The ATM was on the next floor above (29% of problem gamblers)
- When the ATM was in a special glass walled room visible from the foyer (28.1% of problem gamblers)

#### *Results for at-risk gamblers*

In addition, the top four measures that had the greatest percentage of at-risk gamblers reporting that they would be 'not at all' or 'not very likely' to use an ATM to spend beyond gambling limits were:

- The third ATM transaction was \$5 instead of \$2.50 (75.3% of at-risk gamblers)
- The ATM was on the next floor above (73% of at-risk gamblers)
- The ATM was 40m away (~ 53 steps) (70.8% of at-risk gamblers)
- The ATM was outside on the wall of the venue (70.3% of at-risk gamblers)

It is also noteworthy that a slightly higher percentage of problem gamblers indicated that they were 'not at all' or 'not very likely' to use the ATM for the top rating (an ATM transaction cost of \$5) (30.2% of problem gamblers), compared to the top distance of 30m (26.9% of problem gamblers). This may suggest that such measures may be more effective for a slightly higher proportion of problem gamblers than a minimum distance of 30m.

The result relating to ATM rooms having a different mood from the gaming room is an interesting finding. While possibly difficult to implement (unless a special room is created, which would entail high cost), this result may reflect the common finding in gambling research that problem gamblers will report being in a 'trance' like state when gambling (e.g., Sprosten et al, 2012). In addition, the at-risk gambler rating relating to ATMs being located outside on the wall of venues further reflects findings of Thomas et al (2013) in Victoria, who found that ATM removal from pubs and clubs had a positive harm-minimisation benefit.

It is noteworthy that 73% of at-risk gamblers rated being 'not at all' or 'not very likely' to use an ATM to spend beyond their limits when the ATM was on a different floor. Focus group discussions also highlighted this trend. Players indicated that this was because moving floors was seen as too much physical effort and the walk would encourage players to reflect on their spending.

Two other harm-minimisation measures were additionally explored. This included the idea of an ATM deposit facility (to deposit winnings) and the idea of a system to reduce ATM limits (in gaming venues with ATMs). Around 34.2% of all EGM players indicated that they would use a deposit facility (if they won on EGMs). While no statistically significant differences emerged, around 30.6% of non-problem gamblers indicated they would use the facility, compared to 54% of problem gamblers. While the actual prevalence of winning on EGMs is very low (reducing the overall value of the facility to only those winning), such findings may suggest that such a measure may be of some value to EGM players.

Some interesting findings also emerged in relation to the idea of a system to reduce ATM limits. Around 21.7% of EGM players indicated they would use the system to set a lower ATM limit, 1.8% indicated that they would increase their ATM limit and 76.6% were not interested in using the system at all. Low risk, moderate risk and problem gamblers were significantly more likely to indicate that they would use the system to set a lower ATM limit, compared to non-problem gamblers. Most notably, around half (50.6%) of problem gamblers indicated that they would use the system to set a lower ATM limit.

While the figure of approximately half of problem gamblers may highlight some potential for such a system, findings of pre-commitment trials should be considered in this context. In particular, pre-commitment trials have shown that, while many at-risk and problem gamblers will endorse the value of systems to allow setting of pre-commitments, in real-world trials very few players have actually set limits (Schottler Consulting Pty Ltd, 2010b). In particular, a trial of a pre-commitment system in South Australia found that ~1% of EGM players elected to set EGM limits. Some were also found to change limits when warning messages became annoying and some players set illogical limits, possibly due to limited engagement with the system (Schottler Consulting Pty Ltd, 2010b). Accordingly, this may highlight the potential for some level of disconnect between reported intentions and real-life behaviours.

Problem gamblers' rankings of different prompted harm-minimisation measures similarly provide some support for the value of having a minimum ATM distance. When different harm-minimisation measures were ranked, the percentage of problem and at-risk gamblers ranking each as their top preference was as follows:

- Ensuring that ATMs are not too close to gaming areas - 44.3% of problem gamblers (31.1% of at-risk gamblers)
- Having a maximum ATM withdrawal limit - 19.7% of problem gamblers (27.8% of at-risk gamblers)
- Limits on the number of ATM withdrawals - 12.5% of problem gamblers (7.1% of at-risk gamblers)
- Placing ATMs outside on the wall of the venue - 11.9% of problem gamblers (11.5% of at-risk gamblers)
- Higher withdrawal fees for more than 2 withdrawals (e.g., \$5) - 4.8% of problem gamblers (15.3% of at-risk gamblers)
- Requiring ATMs to show total cash withdrawn per day - 6.7% of problem gamblers (7.2% of at-risk gamblers)

Such results may further illustrate that problem gamblers see some value in having ATMs 'not too close' to gaming areas (although a specific distance was not explored in this ranking). It is similarly noteworthy this was also the top rank of 31.1% of at-risk gamblers. While results may in part be explained by the focus of the study being about ATM distance, this may also provide some further support that the measure may be helpful to all at-risk segments.

## **COST IMPLICATIONS OF MINIMUM REGULATED ATM DISTANCES**

Discussions with NSW pubs and clubs indicated that many venues saw ATMs as critical for the commercial operation and success of venues. Many venues similarly expressed concern that small venues may have limited available space to place ATMs away from gaming areas. This was in part due to insurance requirements and because security necessitated placement of ATMs away from external walls. While there was no data on the precise amount of space actually available for ATM placement within NSW clubs and pubs, estimates by EGM players may provide some broad indications. Based on their main gaming venue (outside the casino), 2.9% of EGM players reported that their main venue was very small (<200m<sup>2</sup>), 1.9% reported the venue as small (200-500m<sup>2</sup>), 46.9% reported that the venue was medium sized (500-1000m<sup>2</sup>), 24.4% reported that venues were large (1000-2000m<sup>2</sup>) and 6.9% reported venues as very large (over 2000m<sup>2</sup>).

While security requirements and workable floor spaces cannot be assessed from such data, broad estimations may suggest that a large proportion of NSW venues may have some available space for placement of ATMs at least 30m from gaming areas. However, it is not possible to assess whether it would also be possible to place ATMs out of the line of sight, as currently required in some jurisdictions (e.g., NT). It is also noteworthy that players reported a view in focus groups that 'screening' ATMs would not make any difference to their inclination to use the ATM. Screening in this context appeared to be viewed as a proxy for the ATM itself.

The costs of moving ATMs a larger distance away from gaming area entrances also needs consideration from a venue perspective. Key issues were also explored in discussions with industry stakeholders. While no individual venue was able to cite a precise cost with certainty, costs were also deemed to be quite variable depending on the required repairs to furnishings (e.g., damage in carpet, repainting walls) and unique venue circumstances. A number of venues similarly reported that they would be likely to be charged by their contracted ATM provider to relocate their ATM. In addition, some also reported that insurance requirements may be affected and that additional costs may be incurred for security upgrades or related security changes (e.g., moving video cameras, internet cabling etc.).

On the other end of the scale, other venues expressed a view that moving an ATM would merely require a few hours of their own or a tradesperson's labour. One venue reported having relocated their ATM previously and the process was seen to be relatively minor and low cost. Another reported that relocation would often occur when another ATM in the venue malfunctioned. A cost concern raised by industry stakeholders related to the possibility that ATM fees may need renegotiation with ATM suppliers. This was seen to be potentially problematic, if ATMs were in lower traffic areas (implying lower total income from transactional fees).

While the Productivity Commission (2010) estimated the cost of ATM removal to be between \$15,000-\$20,000 per terminal, Thomas et al (2013) reported that the average cost of adaptations to Victorian venues due to complete ATM removal was generally between \$4,000 and \$6,000 and most of these costs related to installation of EFTPOS terminals and re-cabling, painting, carpeting and general refurbishment work.

Given the lack of actual cost data, it may be reasonable for more comprehensive statewide costs to be requested from venues or ATM providers. However, based on reports by Thomas et al (2013), it may be cautious to assume a ballpark estimate of \$6,000 per venue.

With approximately 1,100 clubs and 1,500 hotels in NSW (approximately 2,600 venues), the total cost of ATM relocation also warrants some consideration. While individual costs may be relatively low, at a ballpark cost estimate of \$6,000 per venue, if all NSW venues had to relocate their ATMs, this may theoretically cost ~\$15.6 million. However, this does not consider that some venues may already have ATMs located at acceptable distances from gaming areas.

While it is difficult to accurately use player estimation of distances to identify the proportion of NSW venues requiring ATM relocation at different distances, some general estimations could be made based on player reported data (Table 32).

Table 32. Percentage of venues that would need to relocate ATMs at different distances (Based on player estimations of current distance between ATMs and gaming areas) (N=323, October 2016)

Distances	% EGM players estimating the ATM location for their main pub or club (away from the gaming area)		
	Pubs	Clubs	All venues
Percentage under or over 20m away			
Under 20m away	74.5	60.5	63.5
20m or over	25.5	39.5	36.5
Percentage under or over 30m away			
Under 30m away	84.4	79.6	80.7
30m or over	15.6	20.4	19.3
Percentage under or over 40m away			
Under 40m away	90.3	86.7	87.5
40m or over	9.7	13.3	12.5

Question: In your main club/pub, how many metres do you have to walk to reach the ATM closest to the entrance of the gaming area? (or steps, converted to metres) (Base: All EGM players) Weighted

In particular, player reported data highlights that a regulated minimum distance of 20m or over may impact 63.5% of NSW venues (74.5% of pubs and 60.5% of clubs), 30m may impact 80.7% of NSW venues (84.4% of pubs and 79.6% of clubs) and 40m may impact 87.5% of NSW venues (90.3% of pubs and 86.5% of clubs). Accordingly, while likely to be somewhat inaccurate and only presenting a broad estimate, this may provide some indication of the extent to which venues across NSW may be impacted.

Using such data and an estimate of \$6,000 per venue, estimations of possible costs are in Table 33. This shows that, based on \$6,000 per venue, the total cost to industry for a minimum distance of 20m may be ~\$9.906 million, while the cost for 30m may be ~\$12.589 million and for 40m, the cost would be ~\$13.65 million.



Table 33. Cost estimates of different minimum distances based on an average cost of \$6,000 per venue for ATM relocation based on upper estimates identified by Thomas et al (2013)

Distances	Venue type (Assumes an estimate of 1500 pubs, 1100 clubs in NSW)		
	Pubs	Clubs	All venues
Minimum distance of 20m			
Venues estimated to be under 20m away (% NSW venues affected) <i>(Based on survey responses)</i>	74.5	60.5	63.5
Estimate of NSW venues affected (venues)	1117.5	665.5	1651
Estimate of NSW venues affected (Total \$)	\$6.705m	\$3.993m	\$9.906m
Minimum distance of 30m			
Venues estimated to be under 30m away (% NSW venues affected) <i>(Based on survey responses)</i>	84.4	79.6	80.7
Estimate of NSW venues affected (venues)	1266	875.6	2098.2
Estimate of NSW venues affected (Total \$)	\$7.596m	\$5.254m	\$12.589m
Minimum distance of 40m			
Venues estimated to be under 40m away (% NSW venues affected) <i>(Based on survey responses)</i>	90.3	86.7	87.5
Estimate of NSW venues affected (venues)	1354.5	953.7	2275
Estimate of NSW venues affected (Total \$)	\$8.127m	\$5.722m	\$13.650m

## IMPLICATIONS OF MINIMUM REGULATED ATM DISTANCES FOR RECREATIONAL GAMBLERS AND NON-GAMBLERS

While relocation of ATMs to further away from gaming areas may have some harm-minimisation benefits to problem and at-risk gamblers, potential impacts on other community segments need consideration. In particular, it would be optimal if non-gamblers and recreational non-problem gamblers were not impacted by changes.

While non-gamblers were outside the scope of the current research, focus groups emphasised that most non-problem (recreational) EGM players would still be motivated to initially use an ATM prior to gambling, even if they were relocated within venues. This was because players did not mind walking a small extra distance, given that they were looking forward to commencing EGM play. However, players emphasised that relocating ATMs may affect their ATM use during gambling and after gambling limits had been reached.

A number of study results provide an indication of the likely impact of minimum ATM distances on recreational gamblers. It is firstly noteworthy that a much smaller proportion of non-problem gamblers (30.3%) reported accessing ATMs in pubs and clubs over the past 12 months (compared to 82.7% of problem gamblers). The mean ATM transaction was also much smaller (\$62.10 per visit compared to \$482.90 per visit for problem gamblers). This highlights that ATMs are somewhat less important to recreational gamblers, compared to problem gamblers.

Analysis of ATM transaction expenditure similarly highlighted that 50.8% of non-problem gamblers' expenditure is on EGMs and a further 5.3% is on other forms of gambling (e.g., Keno, TAB, sports betting). This itself highlights that ATMs are used to a large degree for gambling money in venues. However, as previously noted, non-problem gamblers used a significantly high proportion of ATM money for EGMs (50.8%), compared to problem gamblers (60.7%). Based on findings of the Productivity Commission (2010), it is also likely that a significantly larger amount of total gaming revenue comes from problem gamblers (whether from ATMs or cash), when compared to non-problem gamblers.

The finding that ~35% of non-problem gambler ATM expenditure is spent within venues on products other than gambling, however, warrants consideration. In particular, findings of the survey of EGM players highlighted that 12.5% is spent on food, snacks and meals, 21.8% is spent on drinks and 0.7% is spent on other purchases (and 9% is left over). This may suggest that some non-gambling expenditure could be potentially affected, if ATMs are less accessible. However, based on availability of ATMs at other venue locations and service points (e.g., bar and food areas), it is also conceivable that this may not significantly impact non-gambling expenditure. Moreover, it is also conceivable that other payment modalities such as PayPass/EFTPOS could be made available to provide access to cash (although a small cost would be incurred by venues if such technologies are used).

The proportion of recreational gamblers that may be affected by ATM relocation at different distances was also explored in the study. The percentage of non-problem gamblers indicating that they were 'not at all' or 'not very likely' to use ATMs BEFORE starting gambling when ATMs were at different distances from gaming machine rooms, were as follows:

- Right outside the gaming area (less than 1m away) - 61.6% of non-problem gamblers
- 5m away from the gaming area (~ 7 steps) - 66.2% of non-problem gamblers
- 10m away from the gaming area (~ 13 steps) - 65.1% of non-problem gamblers
- 15m away from the gaming area entrance (~ 20 steps) - 69% of non-problem gamblers
- 20m away from the gaming area entrance (~ 27 steps) - 69.7% of non-problem gamblers
- 30m away from the gaming area entrance (~40 steps) - 72.5% of non-problem gamblers
- 40m away from the gaming area entrance (~ 53 steps) - 73.7% of non-problem gamblers

Accordingly, findings may suggest that there is only a 12% difference in the inclination of non-problem gamblers to access cash from an ATM before gambling, if the ATM was moved from less than 1m away to a maximum of 40m away. In reality, this difference may also be less, as the median distance between ATM and gaming areas was currently estimated at 11.3m across all NSW gaming venues (based on EGM player estimations). Accordingly, if non-problem gambler likelihood to use ATMs at 10m (65.1% of non-problem gamblers) is compared with 40m (73.7% of non-problem gamblers), the difference is even more marginal (a 8.6% difference).

While only theoretical, this may highlight that relocation of ATMs up to 40m away from gaming areas may not drastically impact recreational gamblers, as only an additional 8.6% would be 'not at all' or 'not very' likely to use the ATM (if it was moved from the current distance of 10m to 40m away from gaming areas). However, it should also be noted that this impact may be higher at pubs, given that they are currently closer to gaming areas at present (based on median EGM player estimations of 7.5m).

Very few gambling related studies have examined the use of ATMs in pubs and clubs by non-gamblers. However, a recent study by Thomas et al (2013) investigated ATM removals in pubs and clubs across Victoria. Findings of the study highlighted that changes in access of venue-based cash facilities were most obvious in at-risk gamblers, however, there was little change in the behaviour of low risk and non-EGM patrons who were only occasional users of ATMs at venues. Furthermore, 78% indicated that removal of ATMs had not been inconvenient, 8% indicated initial inconvenience, but the patron had adapted and 14% indicated that the removal had been 'sometimes' or 'often' inconvenient. Such data may highlight that some minor inconvenience could be experienced by non-EGM patrons, however, most people would not be significantly bothered by the change. Conceivably, there may be even fewer non-EGM patrons inconvenienced, if ATMs were only re-located rather than removed in NSW.

From this perspective, it is worthwhile examining the relative cost-benefit of minor inconvenience to non-gamblers and recreational gamblers versus the potential to benefit problem gamblers and at-risk gamblers, when considering the overall merit of a minimum ATM distance. In particular, 26.9% of problem gamblers indicated that they would be 'not at all' or 'not very likely' to use an ATM at 30m from the gaming area (and overspend their gambling limit), while the same result was 67% for at-risk gamblers. Accordingly, this highlights that a reasonably large percentage of the gambling population may benefit from keeping ATMs at least 30m away from gaming areas. Accordingly, the harm-minimisation benefit may be much larger if the entire NSW population of at-risk gamblers is considered. This also seems reasonably large, compared to the relatively smaller percentage of non-EGM players and recreational gamblers that may be inconvenienced by having to walk a slightly greater distance to an ATM.

#### **POSSIBLE FUTURE DIRECTIONS TO FURTHER UNDERSTAND THE IMPACT OF ATM DISTANCE**

While findings of current research highlight some potential value of both a minimum distance (particularly 30m, given that it is the minimum distance most commonly mentioned by problem gamblers and was also beneficial for up to 67% of at-risk gamblers) and in placing ATMs out of the line of sight of gamblers, the potential for gamblers to adapt their ATM usage behaviour must also be considered. In particular, feedback from some NSW stakeholders indicated a suspicion that many gamblers may just adapt their behaviour and either take more cash out from an ATM on the first withdrawal or bring more cash to gambling.

Findings of a study examining gambler tendencies to set and adhere to their pre-commitments by Schottler Consulting Pty Ltd (2010a) also support this possibility. This study found that problem gamblers reported a significantly lower gambling expenditure limit away from the gambling environment (when at home) than directly before gambling. Accordingly, when withdrawing cash from ATMs, general gambler excitement due to the anticipation of gambling may possibly lead to gamblers withdrawing a larger amount, when compared to transactions outside the gambling environment (e.g., if an ATM was used outside the venue).

While this is quite plausible, findings of other research nevertheless highlight that gamblers make less rational decisions about expenditure during the excitement of EGM play. In particular, research highlights that gamblers are urged to continue EGM play as a result of the excitement of features, free spins and winning during gaming (Schottler Consulting Pty Ltd, 2010a). As this would not have occurred on the first ATM withdrawal, it is conceivable that more rational decisions may be made about the amount of cash to be withdrawn from ATMs, relative to when ATMs are used during gambling. Supporting this, there was also a smaller difference between ATM use before gambling by non-problem and problem gamblers, than compared to ATM use during gambling.

Findings of this research also highlight that there may be some benefit from having ATMs in areas with an ambience that is quite distinct from the gaming area. EGM players supported the value of such an atmosphere in focus groups. This may involve placing the ATM in an area that is discrete from the ambience of the venue (or create such an ambience) and where possible, in an area with higher venue traffic and in a location that is more public, rather than private. Supporting this, EGM players in focus groups who were at-risk for problem gambling indicated that, compared to a private alcove, they may feel relatively more embarrassed going back to withdraw cash from an ATM in a public location.

The limitations of the current research should similarly be considered when exploring future policy directions for minimum ATM distances in NSW. In particular, as in all studies, research findings are a reflection of the study sample, the study measures (which were attitudinal in nature) and the sample source. However, in spite of study limitations, the research supports a role for a minimum ATM distance to minimise gambling harm.

Future trends will also need to be considered when exploring the potential value of minimum ATM distances. In particular, as society moves increasingly towards cashless transactions, these may both affect how players access cash for EGM play and thus affect the longer-term impact of a minimum ATM distance.

**Conclusion: There is a potential harm-minimisation benefit in placing ATMs a minimum distance of 30m from the gaming area entrance in NSW pubs and clubs and out of the line of sight of gamblers. The capacity for individual venues to relocate ATMs at a minimum distance of 30m and the associated costs will vary significantly across venues and requires further investigation.**

# Appendices

Following are copies of research instruments used in conducting the research.

# Appendix A – Stakeholder consultation protocol

## Background

- Project involves research to examine the separation of ATMs and EGMs in NSW
- It follows a recommendation of the Legislative Council Select Committee on the Impact of Gambling (14 August 2014) for the NSW Government to: 'Amend section 32 of the Gaming Machine Regulation 2010 (NSW) to specify an appropriate distance between ATMs and EGMs' (Recommendation 7)

### **32 Location of cash dispensing facilities away from gaming machines**

*A hotelier or registered club must not permit a facility for the withdrawal or transfer of money from a bank or authorised deposit-taking institution (such as an ATM or EFTPOS terminal) to be located in a part of the hotel, or a part of the premises of the club, in which approved gaming machines are located.*

## Specific research objectives are to determine:

- The most appropriate minimum distance between ATMs and gaming areas to minimise harm
- If the harm minimisation intent of Clause 32 can be met without specifying a separation distance

## Importance of ATMs/EFTPOS to venues

- How important are ATMs/EFTPOS in supporting patron expenditure in your venue?
- What proportion of cash used in venues comes from ATMs v EFTPOS v Cash brought to the venue?
- How is this money spent? How would you breakdown expenditure on different products/services within the venue? (Gaming v other types of gambling v spending on other products/services)
- Is there much of a difference in terms of how people use ATMs v EFTPOS? (Explore)
- What impact would there be if ATMs/EFTPOS were not available in gaming venues or had other restrictions? (e.g., ATM removal leaving only EFTPOS – like in Victoria, ATM/EFTPOS cash withdrawal restrictions etc.)
- Do you have any specific experience in locating ATMs/EFTPOS in different areas of venues and then have noted changes in expenditure on gaming machines or other services? (Or the cash withdrawn from ATMs/EFTPOS)

## Views about current legislation

- Were you aware that there is a section in the Act that says ATMs/EFTPOS cannot be located near gaming areas?
- The current NSW legislation relating to location of cash dispensing facilities currently does not specify a distance that ATMs/EFTPOS should be away from a gaming area. How appropriate is this?
- To what degree do you consider gambling harm in locating ATMs/EFTPOS?
- Have you seen many instances of venues locating ATMs/EFTPOS immediately adjacent to the gaming floor? What practices have you seen? How many venues are doing this? (Explore specific examples)
- To what degree do you believe that locating ATMs/EFTPOS adjacent to gaming floors is contributing to gambling harm?

### *Practical issues for venues for locating ATMs/EFTPOS*

- What space, facilities and areas does your gaming venue typically have available for ATMs/EFTPOS?
- What factors are typically considered by venues in locating ATMs/EFTPOS within venues?
- What practical issues relating to your venue needs should be considered if Government specifies a minimum distance for ATMs/EFTPOS away from gaming areas?
- Why does your venue typically locate ATMs/EFTPOS in particular areas of venues?
- How do different locations for ATMs/EFTPOS affect access to cash and general patron expenditure?

### *Impact of specifying minimum distances in legislation*

- In your view, how much would specifying minimum distances in legislation help to minimise gambling harm?
- Are there other alternatives to minimum distances that you would consider equally or more effective? (e.g., screening, location in a different room etc.) (Explore what these area and why)
- If at all, how much would the following locations for ATMs/EFTPOS help minimise gambling harm?
- Why do you believe this? (Explore ratings if any impact identified – e.g., 5 point scale = 5 very effective)
- If at all, how much would the following locations for ATMs/EFTPOS help minimise gambling harm? Why do you believe this? (Explore ratings if any impact identified – e.g., 5 point scale = 5 very effective)
  - Location of ATMs/EFTPOS in venue foyers
  - Location of ATMs/EFTPOS in a special 'cash access' room in other parts of the venue
  - Locating ATMs/EFTPOS X metres away from the gaming area in a direct line of sight (At X - increment every 2-3m and assess reaction – from 3m to 30m)
  - Locating ATM/EFTPOS X metres away from the gaming area, but around a corner and not in a direct line of sight (At X - increment every 2-3m and assess reaction – from 3m to 30m)
  - Locating ATMs/EFTPOS X metres away from the gaming area in a direct line of sight, but screened (At X - increment every 2-3m and assess reaction – from 3m to 30m)
  - Locating ATMs/EFTPOS X metres away from the gaming area in a indirect line of sight AND screened (At X - increment every 2-3m and assess reaction – from 3m to 30m)
  - Locating ATMs/EFTPOS in another room behind a door
  - Locating ATMs/EFTPOS outside the gaming venue on the street (meaning patrons had to leave the venue to get cash, although it was right outside)
  - Locating ATMs/EFTPOS in a different location of the venue (e.g., restaurant, bar areas, outside toilets)

*Recommended changes and accommodations where required*

- If you had to specify a number of metres for ATMs/EFTPOS or a specific legislative wording, WHAT would you recommend?
- Are there any other conditions or requirements that you would specify in the legislation and why?
- What allowances should be in place if very small venues cannot meet the minimum distances specified in future legislation?
- Apart from the size of a venue are there any other building design, space issues or location factors that may impact on a venues ability to meet a minimum distance between ATM and gaming machines?
- Should any other allowances or accommodations be made for venues with specific building designs or space limitations? How should these be applied and under which circumstances?

*Costs of ATM re-location and implementation timing needs*

- How much does it cost to move an ATM and what cost inputs have to be considered? (e.g., Re-location fees, security cameras, refurbishment fees etc.)
- If changes occurred, what length of time would be reasonable to allow venues to achieve compliance?



# Appendix B – EGM player focus group protocol

## *Background*

- Explain general purpose of the project is examining use of ATMs/EFTPOS in gambling venues (clarify that we are mainly speaking about pubs and clubs)

## *General use of ATMs/EFTPOS*

- How much cash do you typically bring to a pub or club in your wallet/purse/pocket?
- When accessing cash from an ATM/EFTPOS in a venue, what do you use the money for?

Explore a typical breakdown for:

- Meals
  - Alcoholic drinks
  - Non-alcohol drinks
  - EGM play
  - Other types of gambling
  - Other things (explore)
- Is there any difference between your use of ATMs versus EFTPOS? What are the differences and why is use of each different? (Also probe – use of ATMs v EFTPOS for pokies money)
  - ATMs/EFTPOS can be located in different places in gaming venues. In which different types of locations have you seen ATMs/EFTPOS located? (Focusing on their main venue for pokies play)
  - How does ATM/EFTPOS location influence your spending in the venue? (e.g., food/drink, pokies etc.)

## *ATMs and EGM play*

- How close are ATMs in pubs and clubs to the entrance of gaming areas you play at?  
Do you know where they are?
- How often do you use ATMs/EFTPOS in pubs and clubs to access cash for pokies? (*For each day of play*)  
(Do you ever choose a venue to play pokies because of the availability or location of ATMs?)
- Which locations do you most and least prefer for ATMs when playing the pokies?  
(What criteria are being used to assess this?)
- Is there anything that triggers you to use ATMs/EFTPOS before or during pokies play?
- When does the thought to use an ATM to get money for pokies FIRST occur?  
(i.e., before play, when credit metre hits \$0, when you have no money left on you etc.)
- Are there any particular patterns when you use ATMs to get money for pokies?  
(e.g., On the trip to/from smoking, when getting food/drink etc.)

*Use of ATMs and tendency to exceed pre-commitments - unprompted*

- Have you ever caught sight of an ATM when playing pokies and then on impulse used the ATM to get more money for pokies? (Did you spend over your limit?)
- To what degree does having ATMs in a venue lead you to overspend on pokies? Why is this so?
- Are there any circumstances in which have you used ATMs/EFTPOS and spent more than you had planned to spend on pokies? Where were the ATMs/EFTPOS machines located? (Explore distance from gaming area entrance)
- Could anything be changed about ATMs to help you avoid overspending on pokies? (Explore)
- To what degree does the distance of an ATM to the entrance of a gaming area lead you to overspend your gaming limits when playing pokies?
- What would you consider a distance that would increase the likelihood that you would overspend your limit? How close would it have to be or would it make little or no difference?
- Are there any other physical or related changes that could be made to ATMs to help people avoid overspending their limits? (e.g., Screening, walls, signage changes, less use of lights, put in visible areas)

*Time needed to cool-off to avoid overspending limits*

- What types of events during pokies play have the most impact on you going over your spend limit? (e.g., free spins, features, big wins etc.)
- Can you imagine you just encountered a scenario that typically sends you over your gambling limit? (If none for NPGs/LRs – just ask them to imagine this hypothetically)

You start thinking about getting cash from an ATM/EFTPOS to go over your gambling limit.

How long seconds or minutes do you need to cool off and get rid of this thought?  
(To help equate time needed for a break with walking distances to ATMs/EFTPOS)

*Use of ATMs and tendency to exceed pre-commitments - prompted*

- Now imagine you are sitting at a machine and one or more of these events occurred. However, you have already spent to your gambling limit.

How much would the following locations lead you to access cash from an ATM? Why?  
(Describe what you are thinking) (Choose a number of out of 5 and describe why –  
1=No effect at all in sending you over your limit to 5=significant effect)

- ATM was in the venue foyer on the way into the venue
- ATM was in a special 'cash/access' room in a different part of the venue with security doors
- ATM was within the gaming area
- ATM was 1m outside the gaming area
- ATM was X metres away from the gaming area in a direct line of sight (At X - increment every 5m and assess reaction – from 5m to 30m)

- ATM was X metres away from the gaming area, but was around a corner and not in a direct line of sight (At X - increment every 5m and assess reaction – from 5m to 30m)
- ATM was X metres away from the gaming area in a direct line of sight, but screened so you can only see the screen but not the ATM (At X - increment every 5m and assess reaction – from 5m to 30m)
- You had to open 2 doors and walk 10m to use the ATM
- ATMs were outside the gaming venue or on the wall of the venue (meaning you had to leave the venue to get cash, although it was close by)
- ATMs were located in the restaurant? Bar? Outside the toilets?
- ATMs was in an area where you couldn't see the lights from pokies or could hear the pokies sounds (it was away from visual stimuli of the gaming room)
- How about if the ATM was a long way away from the smoking area?
- How about if the ATM was in an area closely monitored by venue staff – like right in front of the bar?
- How about if the ATM was near the kids play area?
- How about if the ATM was in a quiet v high traffic area of the venue?
- How about if the ATM had a sign 'ATM' or 'Cash'? How about if the sign was lit up in neon lights and flashing?
- How about if the ATMs were up or down a floor? (i.e., you had to use stairs or an elevator to get there)
- How about if the ATM was 5m from the gaming area and had a large sign saying – *'ATM use is monitored in this venue'* and then a small sign around the ATM keypad saying *'Please take care using ATMs, as regular use of ATMs for pokies may be a sign of a developing gambling problem'*
- How about if you didn't know where the ATM was?

#### *Other approaches to harm-minimisation relating to ATMs/EFTPOS*

- Are there any other changes to ATM/EFTPOS location that could be made to help reduce the potential for players spending more than their gambling limits? (Explore)
- What do you think of the idea of an ATM deposit facility in club and pub ATMs, so that people can deposit their winnings?
- When you think of distance, what relative impact would the following have?
  - Having limits on maximum amount you can withdraw per 24hrs in pubs and clubs (e.g., \$400 – what would you suggest?)
  - Being limited to 3 withdrawals maximum per day, but up to the bank's limit
  - How about if you couldn't get money thru ATMs at all, but could only use EFTPOS?
  - If there was a computer in the venue, where you could set your ATM limit for the day, would you reduce your limit for your own safety or just leave it as is (typically \$1000 per day)

- Overall, what's the best method out of the ones we've discussed about ATMs/EFTPOS to make sure that people don't overspend their pokies limits?
- How effective would it be having a minimum distance that clubs and pubs must put ATMs from gaming areas relative to the other measures?
- Which of the distance related measures we discussed would be most effective? Why?
- Would there be a measure that would balance reducing the harm of overspending versus ensuring that patrons have reasonably convenient access to cash for food/drink?
- The current NSW legislation relating to location of cash dispensing facilities currently does not specify a distance that ATMs/EFTPOS should be away from a gaming area. How appropriate is this? (To what degree do you believe that locating ATMs/EFTPOS adjacent to gaming areas is contributing to gambling harm?)
- If you had to specify a minimum distance from ATMs/EFTPOS away from gaming areas, what SPECIFIC distance would you recommend and why? (keep in mind that not all venues have unlimited space)
- What allowances would you make in the event that small venues could not accommodate the required distance? Are there any equally effective alternative measures?

# Appendix C – EGM player survey instrument

NSW. Can you please confirm whether you are a current resident of New South Wales?

1. Yes (continue)
2. No (screen out)

EGMS. During the past 12 months, have you played pokies or gaming machines at a NSW pub or club?

1. Yes (continue)
2. No (screen out)

POKIES\_DAYS. During the past 12 months, how often did you play pokies or gaming machines at a NSW pub or club?

1. Weekly or more frequent
2. Fortnightly
3. Monthly
4. Less frequent than monthly

AGE. Please confirm your age?

1. 18-34
2. 35-49
3. 50-64
4. 65yrs+

GENDER. What is your gender?

1. Male
2. Female
3. Other

PGSI. Thinking of the past 12 months? (Rotate)

- How often have you bet more than you could really afford to lose?
- How often have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- When you gambled, how often have you gone back another day to try to win back the money you lost?
- How often have you borrowed money or sold anything to get money to gamble?
- How often have you felt that you might have a problem with gambling?
- How often has gambling caused you any health problems, including stress or anxiety?
- How often have people criticised your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- How often has your gambling caused any financial problems for you or your household?
- How often have you felt guilty about the way you gamble or what happens when you gamble?

## **PGSI SCALE**

Would you say?

1. Never
2. Sometimes
3. Most of the time
4. Almost always

## **GAMBLER TYPE**

1. Non-problem gamblers-0
2. Low risk gamblers-1-2
3. Moderate risk gamblers-3-7
4. Problem gamblers-8 or higher

## Patterns of ATM use in gaming venues

ATM\_USE. In the past 12 months, have you withdrawn money from an ATM in a NSW pub or club where you have played pokies? (Exclude the casino)

1. Yes
2. No > SKIP **VENUE\_TYPE**.

ATM\_TIMES. In the past 12 months, when visiting your main NSW club or pub venue to play pokies, how many times PER visit on average did you withdraw money from an ATM?

I withdrew money from the ATM on average \_\_\_\_\_ times per visit when playing pokies.  
(If 0 > SKIP TO VENUE\_TYPE)

(Note - the main venue is the pub or club where you spent the most on pokies)

ATM\_TRANSACTION.

You mentioned on average that you withdrew money from an ATM ...[insert from ATM\_TIMES]... time/s per visit.

How much in dollars did you withdraw each time (i.e., PER TRANSACTION)?

I withdrew on average \$\_\_\_\_\_ per ATM transaction.

(Note - Exclude casino gambling)

ATM\_TOTAL. This means you have taken out around (calculate  $ATM\_TIMES \times ATM\_TRANSACTION = ATM\_TOTAL$ ) in total from the venue ATM for each day of pokies play.

Is this correct?

1. Yes
2. No (OK - Please re-check your answers to the 2 previous questions > Return to ATM\_TIMES)

ATM\_SPENDING.

With the [calculate  $ATM\_TIMES \times ATM\_TRANSACTION = ATM\_TOTAL$ ] you have taken out, how much did you spend on average on the following at the venue?

Note – Only include money from the venue ATM,

Exclude cash from ATMs outside the venue and exclude cash you brought in your wallet/purse.

Put \$0 if a category doesn't apply:

- Pokies play \$\_\_\_\_\_
- Food/snacks/meals \$\_\_\_\_\_
- Drinks (e.g., wine, beers, soft drinks, coffees, teas etc.) \$\_\_\_\_\_
- Keno/TAB gambling/sports betting (e.g., racing, sports betting) \$\_\_\_\_\_
- Other purchases in the venue \$\_\_\_\_\_
- Money from the venue ATM left over \$\_\_\_\_\_

(INSERT ATM\_TOTAL and create SUM TOTAL FOR ABOVE ITEMS)

**VENUE\_TYPE.** Is the main pokies venue you visited in the past 12 months a pub or a club?

1. Pub
2. Club

CASH. Did you typically also bring cash to the venue with you in the past 12 months?

1. Yes
2. No (SKIP TO VENUE\_SIZE)

If CASH=1 (Yes)

CASH\_AMOUNT. How much cash did you bring each visit on average?

\$\_\_\_\_\_ (increase cell width of field)

CASH\_SPENDING. How much of the cash did you spend on average on the following?

Put \$0 if a category doesn't apply:

- Pokies play \$\_\_\_\_\_
- Food/snacks/meals \$\_\_\_\_\_
- Drinks (e.g., wine, beers, soft drinks, coffees, teas etc.) \$\_\_\_\_\_
- Keno/TAB gambling/sports betting (e.g., racing, sports betting) \$\_\_\_\_\_
- Other purchases in the venue \$\_\_\_\_\_
- Money from the venue ATM left over \$\_\_\_\_\_

(INSERT CASH and create SUM TOTAL FOR ABOVE ITEMS)

## ATMs within the main gambling venue

VENUE\_SIZE. Now I'd like you to think about the MAIN [insert **VENUE\_TYPE**] at which you've spent the most money on pokies in the past 12 months.

PLEASE EXCLUDE THE CASINO.

Would you say that this main venue is?

1. A very small venue (under 200m<sup>2</sup>)
2. A small venue (200-500m<sup>2</sup>)
3. A medium sized venue (500-1000m<sup>2</sup>)
4. A large venue (1000m<sup>2</sup>-2000m<sup>2</sup>)
5. A very large venue (Over 2000m<sup>2</sup>)

If you don't know areas, select based on the description of venue size.

TOTAL\_ATMs.

To the best of your knowledge, how many ATMs does your main [insert **VENUE\_TYPE**] have?

\_\_\_\_\_ ATMs in total (If 0 ATMs > SKIP TO **SCENARIO1**)  
(take a best guess based on what you recall) (98 DK)

DK=98

ATM\_NEAR\_GAMING\_AREA. In your main [insert **VENUE\_TYPE**], how many metres do you have to walk to reach the ATM closest to the entrance of the gaming area?

\_\_\_\_\_ metres away  
(allow decimals – e.g., 0.5m) (98 DK) (increase cell width of field)

(If you cannot judge metres, please indicate in steps)

\_\_\_\_\_ steps away  
(allow decimals – e.g., 10.5 steps) (98 DK) (increase cell width of field)

ATM\_IN\_SIGHT1.

When you are playing pokies in the gaming area in this [insert **VENUE\_TYPE**], can you see an ATM?

1. Yes – one ATM is visible
2. Yes – more than one ATM is visible
3. No ATMs are visible

(98 DK)

ATM\_SIGN.

Does the ATM closest to the main gaming area in this [insert **VENUE\_TYPE**] have a sign 'ATM', 'Cash' or similar above it?

1. Yes
2. No

(98 DK)

ATM\_TRAFFIC.

Is the ATM closest to the main gaming area in a quiet or busy area of this [insert **VENUE\_TYPE**]?

1. Quiet area – few people walk by
2. Busy area – lots of people walk by

(98 DK)



ATM\_LOCATION\_VENUE.

What MAIN area in this [insert **VENUE\_TYPE**] is closest to this ATM? (choose one only)

(Choose the closest location)

1. Food/café/restaurant/bistro area
  2. Bar/drinks area
  3. The ATM is only around the gaming area
  4. TAB area
  5. Keno area
  6. Non-gambling entertainment areas (e.g. for dancing, shows, theatre etc.)
  7. Carpark
  8. Elevator/lift/escalator/stairs
  9. Front entrance venue foyer
  10. It is just outside the venue
  11. Outdoor smoking area
  12. Other (describe one main location - \_\_\_\_\_ )
- (98 DK)

### **PLACE ON ONE PAGE**

Thinking of the ATM closest to the gaming area, during the past 12 months, how often did you...

FREQ1. Use the ATM to access money for pokies play? (HIDE IF ATM\_USE=2 'no' – no use of ATMs)

1. Not at all
2. Not very often
3. Somewhat often
4. Quite often
5. Very often

FREQ2.

Overspend your pokies spend limit using money from the ATM? (HIDE IF ATM\_USE=2 'no' – no use of ATMs)

1. Not at all
2. Not very often
3. Somewhat often
4. Quite often
5. Very often

USE\_ATM\_A. Did you use the ATM before starting pokies play? Y/N

(HIDE IF ATM\_USE=2 'no' – no use of ATMs)

USE\_ATM\_B. Did you use the ATM during pokies play? Y/N

(HIDE IF ATM\_USE=2 'no' – no use of ATMs)

USE\_ATM\_C. Did you use the ATM after reaching your gambling spend limit? Y/N

(HIDE IF ATM\_USE=2 'no' – no use of ATMs)

### **END OF PAGE**

---

ATM\_IN\_SIGHT.

In the past 12 months, how often have you caught sight of an ATM from the gaming area and it has triggered you to withdraw cash and spend beyond your gambling limit? (HIDE IF ATM\_USE=2 'no' – no use of ATMs)

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always

## **PATTERNS\_ATM\_USE. (SKIP IF ATM\_USE=2 'No' or FREQ1=1 or FREQ2=1)**

During the past 12 months, how often have you used an ATM to get pokies money and overspent your limit during the following within-venue trips? (1=not at all, 5=very frequently)

(Note – choose 'not at all' if none have occurred)

### **RATINGS BANK**

1. When you've gone for a smoking break
2. When you've gone to purchase food
3. When you've gone to purchase a drink
4. When you've gone to the bathroom
5. When you've gone to gamble on something else

### **Scenarios**

#### **DO NOT ROTATE – RATINGS BANK**

##### SCENARIO I.

Imagine you've just arrived at the venue and you want to start playing pokies.

You haven't yet started play.

How likely would you be to use an ATM at the venue to get cash for pokies in the following situations?

Think about the cash you typically have available for pokies play

- (a) The ATM was right outside the gaming area entrance (less than 1m away)
- (b) The ATM was 5m away from the gaming area entrance (~ 7 steps)
- (c) The ATM was 10m away from the gaming area entrance (~ 13 steps)
- (d) The ATM was 15m away from the gaming area entrance (~ 20 steps)
- (e) The ATM was 20m away from the gaming area entrance (~ 27 steps)
- (f) The ATM was 30m away from the gaming area entrance (~40 steps)
- (g) The ATM was 40m away from the gaming area entrance (~ 53 steps)
- (h) The ATM was in a private alcove 15m from the gaming area entrance (~ 20 steps)
- (i) The ATM was on the next floor above you
- (j) The ATM was in the venue foyer, with lots of people walking by
- (k) The ATM was at the venue's bar about 15m away (~ 20 steps)
- (l) The ATM was in a special glass walled cash room visible from the foyer
- (m) The ATM was outside on the wall of the venue
- (n) The ATM was directly outside the toilets (15m away from the gaming area entrance) (~ 20 steps)
- (o) The ATM was in a room with a different mood from the pokies room
- (p) The first ATM transaction cost \$2.50 and the third cost \$5

SCENARIO2.

**Now imagine you've been playing pokies and you've already spent your gambling limit.**

How likely would you be to use an ATM at the venue to get cash for pokies in the following situations? Rotate

(1=Not at all likely to use the ATM, 5=very likely to use the ATM)

- (a) The ATM was right outside the gaming area entrance (less than 1m away)
- (b) The ATM was 5m away from the gaming area entrance (~ 7 steps)
- (c) The ATM was 10m away from the gaming area entrance (~ 13 steps)
- (d) The ATM was 15m away from the gaming area entrance (~ 20 steps)
- (e) The ATM was 20m away from the gaming area entrance (~ 27 steps)
- (f) The ATM was 30m away from the gaming area entrance (~40 steps)
- (g) The ATM was 40m away from the gaming area entrance (~ 53 steps)
- (h) The ATM was in a private alcove 15m from the gaming area entrance (~ 20 steps)
- (i) The ATM was on the next floor above you
- (j) The ATM was in the venue foyer, with lots of people walking by
- (k) The ATM was at the venue's bar about 15m away (~ 20 steps)
- (l) The ATM was in a special glass walled cash room visible from the foyer
- (m) The ATM was outside on the wall of the venue
- (n) The ATM was directly outside the toilets (15m away from the gaming area entrance) (~ 20 steps)
- (o) The ATM was in a room with a different mood from the pokies room
- (p) The first ATM transaction cost \$2.50 and the third cost \$5

DISTANCE.

Should pubs and clubs be required to keep ATMs a certain distance away from gaming areas to help prevent patrons from overspending their gambling limits?

- 1. Yes – it would be helpful
- 2. No – it wouldn't help

DISTANCE\_EFFECTIVENESS.

Would it personally help keep you to your own pokies spend limit, if ATMs were kept a certain distance away from gaming areas? (e.g., minimum of 15m, 20m, 25m etc.)

- 1. Yes (If Yes > DISTANCE\_METRES)
- 2. No (If No > DISTANCE\_COMPARISON)

DISTANCE\_METRES. Ideally, what minimum distance should pokies be located away from gaming areas to prevent you personally from overspending your pokies spend limit?

I would recommend \_\_\_\_\_ metres minimum between pokies and gaming areas  
(INCREASE FIELD WIDTH)

Note - If you cannot judge metres – put your recommendation in steps away from the gaming area

I would recommend \_\_\_\_\_ steps minimum between pokies and gaming areas  
(INCREASE FIELD WIDTH)

(Please answer carefully to help us to develop the legislation)

DISTANCE\_COMPARISON.

Please rank from 1-6 the effectiveness of the following to help keep you to your gambling limits. (1=most effective of the measures listed, 6=least effective of the measures listed)?

**LEFT HAND FIELD NEXT TO ITEMS FOR ENTERING NUMBER 1 to 6**

1. Ensuring that ATMs are not too close to gaming areas
2. Having a maximum ATM withdrawal limit (e.g., \$500 per day)
3. Having a limit on the number of ATM withdrawals (e.g. 3 per day max)
4. Placing ATMs outside on the wall of the venue
5. Having a higher withdrawal fee for more than 2 ATM withdrawals (e.g., \$5 instead of \$2.50)
6. Requiring ATMs in gaming venues to show the total cash withdrawn per day

SELFSET\_ATM\_LIMIT.

ATM withdrawal limits are often ~\$1,000 per day. If there was a system in gaming venues to change daily ATM limits, would you personally change your limit before starting play?

1. Yes – I would set a lower ATM limit
2. Yes – I would set a higher ATM limit
3. No – Not interested

ATM\_DEPOSIT\_FACILITY. Imagine that venue ATMs allowed you to deposit pokies winnings, so that you were not tempted to spend them.

If you had a win on your next visit, would you deposit your winnings?  
(You wouldn't be able to get the money for 24hrs)

1. No
2. Yes
3. Unsure

**Thanks for taking part in this survey.**

**If you or your family are affected by problem gambling, please call Gambling Help on 1800 858 858 for free confidential help and support 24 hours a day.**

**Or visit [gamblinghelp.nsw.gov.au](http://gamblinghelp.nsw.gov.au) for information.**

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