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Gambling Issues is Volume 438 in the ‘Issues in Society’ series of educational resource books. The aim of this series is to offer current, diverse information about important issues in our world, from an Australian perspective.

KEY ISSUES IN THIS TOPIC
Almost 7 million Australians are estimated to be regular gamblers, spending money on one or more gambling activities each month. Australian gambling losses amounted to $24 billion in the past year alone.
What are the actual odds, myths and facts behind the chances of winning on poker machines, racing, sports betting, lotteries, and at casinos and online? What are the warning signs and harms of problem gambling, and what help is available to people affected by it? What restrictions has the government placed on gambling marketing, much of which is aimed at children and young people, across television and radio broadcasts and online?
This book reveals the various major forms of gambling activity and expenditure in Australia; it also explores the issues involved in dealing with problem gambling; and investigates gambling advertising and its impacts on young people. Why are Australians the world’s biggest gamblers? Are we really winning against the odds?

SOURCES OF INFORMATION
Titles in the ‘Issues in Society’ series are individual resource books which provide an overview on a specific subject comprised of facts and opinions.
The information in this resource book is not from any single author, publication or organisation. The unique value of the ‘Issues in Society’ series lies in its diversity of content and perspectives.
The content comes from a wide variety of sources and includes:
- Newspaper reports and opinion pieces
- Website fact sheets
- Magazine and journal articles
- Statistics and surveys
- Government reports
- Literature from special interest groups

CRITICAL EVALUATION
As the information reproduced in this book is from a number of different sources, readers should always be aware of the origin of the text and whether or not the source is likely to be expressing a particular bias or agenda.
It is hoped that, as you read about the many aspects of the issues explored in this book, you will critically evaluate the information presented. In some cases, it is important that you decide whether you are being presented with facts or opinions. Does the writer give a biased or an unbiased report? If an opinion is being expressed, do you agree with the writer?

EXPLORING ISSUES
The ‘Exploring issues’ section at the back of this book features a range of ready-to-use worksheets relating to the articles and issues raised in this book. The activities and exercises in these worksheets are suitable for use by students at middle secondary school level and beyond.

FURTHER RESEARCH
This title offers a useful starting point for those who need convenient access to information about the issues involved. However, it is only a starting point. The ‘Web links’ section at the back of this book contains a list of useful websites which you can access for more reading on the topic.
Almost seven million Australians are regular gamblers, spending money on one or more gambling activities in a typical month, according to new analysis by the Australian Gambling Research Centre (AGRC), part of the Australian Institute of Family Studies.

AGRC manager, Dr Jennifer Baxter said that of regular gamblers, participation in lotteries was most common, followed by instant scratch tickets and playing the pokies.

Dr Baxter said there were wide ranging social demographic differences between those who gambled regularly and the rest of the Australian adult population.

“Compared to the Australian adult population, regular gamblers were substantially over-represented among males, people aged 50 and over, who had ten years or less of schooling or who had completed a certificate or a diploma,” she said.

“Regular gamblers were also over-represented among retirees, those who lived alone or with one other person, who drew on welfare or lived outside a major city.”

AGRC Lead researcher Dr Andrew Armstrong said Australia’s regular gamblers spent an estimated $8.6 billion over the entirety of 2015 on activities they engaged in on a monthly basis, with lotteries, pokies and race betting accounting for most of this.

“An average regular gambler spent an estimated $1,272 in a year, with card playing poker gamblers spending the most ($3,674) on poker and other gambling activities and buyers of instant scratch tickets the least ($622) on tickets and other activities,” he said.

“Regular gamblers who favoured the pokies reported spending $1,292 on average on this activity, those who regularly gambled on races spent $1,308, sports bettors $1,032 and casino table gamblers $1,369.”

The analysis found that 7.9 per cent of Australians had experienced one or more gambling-related problems in 2015, including 1 per cent or 193,000 people who could be classified as problem gamblers – the most severe category. Rates of problems were much higher amongst regular gamblers.

“At least 40 per cent of those who gambled regularly on the pokies, race betting, sports betting, casino table games, private betting or poker experienced gambling-related problems,” Dr Armstrong said.

“People who experienced problems tended to be over-represented among males aged 18-29, those who were unemployed, single, renting and had low incomes.

“Regular gamblers who did not experience problems spent $883 over the year, compared with problem gamblers who spent an average of $6,241 a year.

“Gamblers in low-income families spent an average of 10 per cent of their household income on gambling, compared to high-income households which spent 1 per cent of the household budget.

“Higher risk gamblers lived in households where members experienced a much higher proportion of financial problems, including an inability to pay electricity, gas or telephone bills on time and needing to ask friends or family for financial assistance.”

The national gambling help service provides support and information 24/7, by phone (1800 858 858), and online (www.gamblinghelponline.org.au).
GAMBLING ACTIVITY IN AUSTRALIA

Summary and findings from a research report by Andrew Armstrong and Megan Carroll for the Australian Gambling Research Centre

This report provides an overview of gambling activity in Australia in 2015, with respect to participation, expenditure, and problems among regular gamblers. The report follows a format and style common to gambling prevalence studies conducted in Australia and elsewhere.

As with those studies, the report is intended as a reference document. It is written primarily for researchers and government officials who have an interest in Australian gambling statistics. This report makes a unique contribution to knowledge of gambling in Australia, since Australia has no prior history of surveying and reporting on gambling activity among regular gamblers at the national level.

The content consists primarily of descriptive statistics with a focus on population estimates. The statistics were obtained from cross-sectional analysis of Household, Income and Labour Dynamics in Australia (HILDA) Survey data, wave 15, which is the first wave to include gambling questions. The HILDA Survey was designed so that participants’ responses (17,606 participants in wave 15) could be generalised to the Australian adult population.

The participation statistics include population-representative estimates of the proportion and number of Australians who spent money on up to ten common gambling activities (lotteries, instant scratch tickets, electronic gaming machines, race betting, sports betting, keno, casino table games, bingo, private betting and poker) in a typical month of 2015. The report refers almost entirely to these gamblers, which we refer to as regular gamblers.

Chapter 1 of this report provides the background to the study and details regarding study design and methodology. Chapters 2 and 3 respectively provide statistics regarding typical gambling participation and expenditure. Chapters 4 and 5 address participation and expenditure among adults who experienced gambling-related problems. In Chapter 6 gambling expenditure is positioned within the household budgets of low, middle and high-income households. As well, rates of financial stress are compared between households that contain members with and without gambling problems. Additional tables, including a comparison of the HILDA Survey gambling statistics with recent state/territory and national prevalence data and industry revenue data, can be found in the Appendices.

The report identifies an estimated 6.8 million regular gamblers in 2015, among whom lottery participation was very common (76%). Instant scratch tickets (22%) and electronic gaming machines (EGMs; 21%) followed, attracting 1.4 to 1.5 million gamblers. Less than a million gambled regularly on anything else, including racing (14%), sports betting (8%), keno (8%), casino table games (3%), bingo (3%), private betting (2%) and poker (2%). It was common for people to participate either solely in lotteries (59%), or a combination of lotteries and up to two additional activities.

While lotteries and instant scratch tickets were the most popular activities, individual gamblers spent comparatively little on these activities in a typical month, and therefore over the entirety of the year ($695 and $248 respectively).
per year on average). Those who gambled on electronic gaming machines spent a great deal more per year ($1,292 on average). So too did those who regularly gambled on races ($1,308), sports ($1,032), casino table games ($1,369), and particularly poker ($1,758).

Regular gamblers, viewed by activity, have quite different profiles. For example, compared to the Australian population:

- Lottery participants were over-represented among older couples living without children;
- EGM participants were over-represented among people for whom welfare payments formed their main source of income;
- Bingo participants were over-represented among retired women living alone;
- Regular race or sports bettors were over-represented among men on higher incomes, yet the race bettors were more likely to be older and live in outer regional/remote areas; and
- Sports bettors were more likely to be younger and live in an inner-regional area or major city.

Gambling problems are indicated in the HILDA Survey by endorsing one or more items on the Problem Gambling Severity Index (PGSI). According to the standard use of the PGSI, 1.1 million regular gamblers were estimated to have behaved in ways that caused or put them at risk of gambling-related problems.

Among this subset of regular gamblers, there were more sociodemographic similarities than differences. Those who experienced problems were generally more likely to be young, single, unemployed or not employed (excluding retirees and full-time students), indigenous, men, living in rental accommodation, in a low socioeconomic area, and were more likely to draw their income from welfare payments than those who had no problems.

Those with problems were also more likely to participate regularly in certain activities. This led to rates of problems being particularly high among participants in six activities (EGMs, race betting, sports betting, casino table games, private betting, and poker) with almost 1-in-2 gamblers on any of these activities experiencing one or more issues.

Another thing those with problems had in common was higher than average spending on gambling. This was particularly so among EGM, race and sports betting participants. Those experiencing the greatest problems spent more than four times as much on these activities, and on gambling overall, as those without problems. Well over half of all expenditure by regular gamblers on these activities came from people who had problems.

Overall, more than forty per cent of gambling expenditure by regular gamblers, aggregated across all activities, was accounted for by the 17% who experienced problems.

Gambling expenditure has significant financial ramifications for low-income households, particularly among households where gamblers experienced problems. Gamblers living in low-income households spent a much greater proportion of their household's total disposable income on gambling than high-income households (10% vs 1% on average) – this despite spending less in actual dollar terms ($1,662 vs $2,387).

Gamblers who had problems spent much more of their household's income on gambling than other regular gamblers, with those experiencing severe problems in low-income households spending an average 27% of their disposable household income on gambling – equivalent to four times their yearly household utility bills, or more than half the grocery bills for that income group.

Consistent with these patterns of expenditure, the households of those with gambling problems had a much greater proportion of stressful financial events. Inability to pay electricity, gas or telephone bills on time, and needing to ask friends or family for financial help, were common occurrences.
KEY FINDINGS

**Participation**
- According to population estimates from the HILDA Survey, 6.8 million or 39% of Australian adults gambled in a typical month of 2015. They are referred to here as regular gamblers.
- Among the 6.8 million gamblers, participation in lotteries was most common (76%), followed by instant scratch tickets (22%) and electronic gaming machines (EGMs) (21%).
- Compared to the Australian adult population, regular gambling participants were substantially over-represented among males (i.e. 54% of gamblers were males versus 49% of Australian adults), people aged 50 and older, those who had ten years or less schooling or had completed a certificate/diploma, people who were retired, who lived alone or with their partner and no others, who lived outside a major city, and those who drew on welfare as their main source of income.
- There were wide-ranging sociodemographic differences between those who gambled regularly on each activity and the Australian adult population.

**Expenditure**
- Typical monthly expenditure by the 6.8 million regular gamblers amounted to an estimated $8.6 billion dollars nationally for 2015. Lotteries (42%), EGMs (21%) and race betting (15%) accounted for most of this.
- Regular gamblers’ average past-year expenditure was an estimated $1,272. Poker participants recorded the highest mean product expenditure ($1,785) and instant scratch tickets the lowest ($248).
- Gamblers generally spent around half their overall gambling outlay on a single product. Lotteries (79%) and keno (32%) were exceptions, accounting for substantially more and less of their respective participants’ overall outlays.
- Mean expenditure was significantly higher than average among gamblers who were male, had completed schooling no further than year 10, were employed full-time, single, and lived with multiple adults. It was lower among gamblers who had a university degree, and lived in a house with children.

**Gambling problems and participation**
- As measured using the PGSI, an estimated 7.9% or 1.39 million Australian adults had experienced one or more gambling-related problems in 2015. That is, their gambling behaviour caused or put them at risk of gambling problems. This included 1% or 193,000 who could be classified as ‘problem gamblers’ – the most severe category.
- 80% of those who had experienced problems in the past year had gambled in a typical month of 2015 (i.e. regularly).
- Much higher proportions of low-risk, moderate-risk and problem gamblers participated in EGMs, race betting, and sports betting, compared to non-problem gamblers. Problem gamblers also had much higher participation rates than any other group in casino table games (20%), poker (20%), and private betting (13%).
- Compared to non-problem gamblers, those who experienced problems were over-represented among people who were male, aged 18 to 29, indigenous, were unemployed, or not employed (excluding students and retirees), single, renting, lived in a low socioeconomic area, had a low income, and drew their main source of income from welfare payments. They were under-represented among those who owned their own home, retirees, university graduates, and those who drew their main source of income from superannuation or investments.

**Gambling problems and expenditure**
- Gamblers who had problems (i.e. the combined low-risk, moderate-risk and problem gamblers), representing 17% of regular gamblers, accounted for nearly half of all expenditure by regular gamblers in 2015 ($3.63b or 42%), and more than half of all expenditure by regular gamblers across EGMs, race betting, sports betting, casino table games and private betting (59-69%).
- Regular gamblers’ mean expenditure was higher among adults in higher-risk groups. Non-problem gamblers averaged $883 over the year whereas problem gamblers averaged $6,241.
- The strength of the relationship between expenditure and gambler risk status varied markedly across products. Lottery, keno and instant scratch ticket expenditure had the weakest connection. Race betting, EGMs and particularly sports betting expenditure had the strongest.
- Higher-risk gamblers were likely to spend more on gambling overall, and spread their outlay over a range of activities rather than a single activity. Lower-risk gamblers spent less overall and on fewer products.

**Gambling and the household budget**
- Gamblers living in low-income households spent, on average, a much greater proportion of their household’s total disposable income on gambling than high-income households (10% vs 1%) – this despite spending less in actual dollar terms ($1,662 vs $2,387).
- Higher-risk gamblers spent greater proportions of their household’s disposable income on gambling. Problem gamblers in low-income households spent the greatest proportion (27%) – equivalent to four times the average yearly household utility bills, and more than half the grocery bills, of that income group.
- Households containing higher-risk gamblers experienced a much larger proportion of stressful financial events than those containing non-problem gamblers. The most common were an inability to pay electricity, gas or telephone bills on time, and needing to ask friends or family for financial help.

Future waves of the HILDA Survey will provide nationally representative longitudinal data with which to measure changes in gambling activity and effects on individuals and their households.
POKIES, SPORT AND RACING HARM 41% OF MONTHLY GAMBLERS: SURVEY

About 39.1% of Australians typically gamble on a monthly basis: most of them buy lottery products. However, around 1.4 million Australians are directly harmed by the activity, observes Charles Livingstone

For the first time, the Household, Income and Labour Dynamics in Australia (HILDA) Survey has turned its attention to gambling, revealing that around 1.4 million Australians are directly harmed by the activity.

WHAT DID HILDA FIND?

Australian adults spend $A1,240 on gambling per year. This is well above global averages, and nearly twice as much as the next country on the list.

HILDA shows most Australians are not very regular gamblers. About 39.1% of Australians typically gamble on a monthly basis. Most of them buy lottery products.

However, for those who do engage with more harmful gambling products, such as poker machines and wagering, the results are troubling. HILDA confirms that rates of harm among people gambling monthly on specific harmful products are much higher than for more benign lottery products.

Among the overall population, HILDA data suggest that about 1.1% of the adult population — about 200,000 people — score eight or more on the Problem Gambling Severity Index (a screening tool for gambling problems). These people are generally categorised in Australia as ‘problem gamblers’.

HILDA’s estimates are higher than most recent prevalence studies, which use telephone interviews. HILDA uses face-to-face interviews involving quite sophisticated interviewing techniques. It’s thus likely to be more reliable than other prevalence studies.

Regardless, new evidence suggests that problem gambling is not limited to those who score eight or more on the Problem Gambling Severity Index. In total, more harm accrues to people in the ‘moderate’ and ‘low’ risk groups. That’s because there are many more people in those groups, and all experience some degree of harm.

The HILDA survey shows that another 8% of the Australian population experience some harm from gambling. For each ‘problem gambler’, six other people are affected. For each ‘moderate risk’ gambler, about three others are affected. And for each ‘low risk’ gambler, an additional person is affected.

If these estimates are applied to the HILDA data, this suggests gambling adversely affects more than 3.3 million Australians, in addition to the 1.4 million directly affected.

The most harmful forms of gambling for monthly gamblers are poker, casino games and private betting. However, these activities are rare. Just 1% or so of the population typically gamble in these ways monthly.

Thus the estimates of the harm incurred by these types of gambling are unreliable, although certainly high.

Gambling on lotteries is clearly a much less risky pastime. Those who typically gamble on lotteries monthly have a ‘problem gambler’ rate only marginally higher than the overall population (1.2%), and 86.8% experience no gambling harms. Harm to this group may accrue from other forms of gambling rather than from lotteries.

Of those who typically use poker machines monthly, however, estimates are more robust. Among the 8% of adults who typically use pokies once a month or more, 6.2% are categorised as ‘problem gamblers’, and another 35.3% experience some level of harm.

About 3% of the adult population typically bet on sports monthly. This group has a ‘problem gambler’ rate of 6.7%, along with another 34.2% who experience some level of harm. A similar pattern emerges with horse or dog wagering. Of this group, 5.2% are serious problem gamblers and 35.9% are harmed to some extent.

Thus, of monthly pokie users, 41.5% experience at least some harm. For those who bet on sports, it’s 40.9%. And for those who bet on racing, 41.1% experience harm.
HILDA AND POKIES

HILDA also asked people about their enjoyment of life. The results demonstrate that those experiencing gambling harm generally have a lower average score for this than those who don’t. Enjoyment of life for those scoring eight or more on the Problem Gambling Severity Index is, unsurprisingly, below those in other categories.

This is an important finding. Pokies in particular are concentrated in areas of stress – places where people are socioeconomically disadvantaged or experiencing stress of other kinds.

For example, outer-suburban areas often have a significant concentration of pokies and high losses. People in these suburbs are not necessarily socioeconomically disadvantaged. They may, however, experience stress from such phenomena as long travel times, the difficulties of managing two-income families, significant mortgages, and childcare issues.

It is probable that pokies are concentrated in stressed areas because they provide some relief for people living under difficult or stressful circumstances. HILDA provides some support for this view.

Causality for reduced enjoyment of life and gambling harm may be difficult to disentangle. But as HILDA progresses, we can expect to see a finer-grained view of gambling harm and its demographic distribution. This will provide a much-improved tool for regulators and policymakers to consider how to reduce harm.

The Victorian Commission for Gambling and Liquor Regulation recently rejected an application for additional pokies in a southeast Melbourne local government area. It did this in substantial part because evidence demonstrated a relationship between intimate partner violence and pokie concentration: the more spent on pokies, the greater the incidence of such violence.

LIFE SATISFACTION SCORES PER LEVEL OF GAMBLING PROBLEM

<table>
<thead>
<tr>
<th>Level of Gambling Problem</th>
<th>Less than five</th>
<th>Five or six</th>
<th>Seven or eight</th>
<th>Nine or ten</th>
</tr>
</thead>
<tbody>
<tr>
<td>No problem</td>
<td>10%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low risk</td>
<td>20%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate risk</td>
<td>30%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Problem gambling</td>
<td>40%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: HILDA

USING DATA TO INFORM DECISIONS

Because HILDA collects data across multiple domains, it will allow researchers to examine the correlates of gambling, and explore how these relate to gambling behaviour and harms.

The reverse of this is also true. Gambling has impacts on many aspects of life – including employment, income and wealth.

The HILDA report provides a summary of key findings. However, continuing to ask about gambling over time will allow a better understanding of how people engage and disengage with gambling activities. It will also support a better understanding of how, and in what circumstances, gambling harm accrues.

Among the 8% of adults who typically use pokies once a month or more, 6.2% are categorised as ‘problem gamblers’, and another 35.3% experience some level of harm.
As better and more detailed data are collected, regulatory decision-making and policy development can be significantly enhanced.

We now have a better understanding of how much harm gambling causes. HILDA can improve our understanding of where this is concentrated, what forms are most likely to cause it, and how it can be prevented or minimised.

Such a mainstreaming of gambling data collection will help maximise the benefits that gambling may provide, while minimising the harms. That represents a significant development.

**DISCLOSURE STATEMENT**

Charles Livingstone has received funding from the Victorian Responsible Gambling Foundation, the (former) Victorian Gambling Research Panel, and the South Australian Independent Gambling Authority (the funds for which were derived from hypothecation of gambling tax revenue to research purposes), from the Australian and New Zealand School of Government, and from non-government organisations for research into multiple aspects of poker machine gambling, including regulatory reform, existing harm minimisation practices, and technical characteristics of gambling forms. He has received travel and co-operation grants from the Alberta Independent Gambling Authority (the funds for which were derived from hypothecation of gambling tax revenue to research purposes), from the Australian and New Zealand School of Government, and from non-government organisations in Australia and the UK seeking to restrict or reduce the concentration of poker machines and gambling impacts, and was a member of the Australian government’s Ministerial Expert Advisory Group on Gambling in 2010-11. He is a member of the Australian Greens.

Charles Livingstone is Senior Lecturer, School of Public Health and Preventive Medicine, Monash University.

**THE CONVERSATION**

Whether it’s buying a lotto ticket, placing a bet on the horses or playing the pokies, most people gamble at some stage. But even if you only have a flutter from time to time, it’s important to know how gambling works so you have realistic expectations about your chances of winning when you or someone you know gambles.

Responsible gambling means understanding the odds, and knowing how much time or money to spend and when to stop.

Gamblers must expect to lose
Risk is the one thing that all types of gambling have in common. The thrill of ‘taking a risk’ is a big part of the entertainment.

However, gambling odds are designed to work against you. For example, you are more likely to find buried treasure than win top prize at the pokies.

If you gamble, you should expect to lose. Gambling should be budgeted as an expense, just like going out for dinner, and not considered a way to make money.

Responsible gambling means understanding the odds, and knowing how much time or money to spend and when to stop.

Different types of gambling
The two main types of gambling include:
• Chance-based – such as playing the lottery, roulette, bingo or gaming machines. The results are random. You can’t influence whether you will win or lose. All players have an equal chance of winning.
• Skill-based gambling – such as betting on races and playing poker or blackjack. Your ability or skill can influence whether you win or lose. However, the odds of winning are not the same for all players and the odds are always in favour of the house. Skill doesn’t mean a ‘sure bet’. There can never be any certainty of the outcome.

The odds work against you
Knowing the odds is simply the best way to keep gambling in perspective. The odds vary depending on the game you choose to play. What doesn’t vary is that the odds won’t work with you in the long run.

<table>
<thead>
<tr>
<th>BET</th>
<th>ODDS OF WINNING</th>
<th>TYPICAL PRIZE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poker machines – getting five black rhinos on black rhinos machine (top prize) ($1 bet per line)</td>
<td>1 in 9,765,625</td>
<td>$5,000</td>
</tr>
<tr>
<td>Tattslotto – winning first division (getting all six numbers correct)</td>
<td>1 in 8,145,060</td>
<td>$300,000-$1m+</td>
</tr>
<tr>
<td>Powerball – winning first division (getting all five numbers and the powerball correct)</td>
<td>1 in 76,767,600</td>
<td>$3m-$15m</td>
</tr>
<tr>
<td>The Pools – winning first division (getting all six numbers correct)</td>
<td>1 in 2,760,681</td>
<td>$500,000-$700,000</td>
</tr>
<tr>
<td>Super 66 – winning first division (getting all six numbers correct)</td>
<td>1 in 1,000,000</td>
<td>$60,000-$90,000</td>
</tr>
<tr>
<td>Super 7’s Oz Lotto – winning first division (getting all seven numbers correct)</td>
<td>1 in 45,379,620</td>
<td>$1m-$5m</td>
</tr>
<tr>
<td>Trackside – horse number 1 wins race ($1 bet)</td>
<td>21 in 100</td>
<td>$4</td>
</tr>
<tr>
<td>Trackside – horse number 12 wins race ($1 bet)</td>
<td>2 in 100</td>
<td>$35</td>
</tr>
<tr>
<td>Casino – roulette (single zero) – winning straight up (correct bet on a single number) ($5 bet)</td>
<td>1 in 37</td>
<td>$180</td>
</tr>
<tr>
<td>Casino – roulette (single zero) – winning black/red, high/low or odd/even ($5 bet)</td>
<td>18 in 37</td>
<td>$10</td>
</tr>
<tr>
<td>Casino – big wheel – getting the joker (pays 47-1) ($5 bet)</td>
<td>1 in 52</td>
<td>$240</td>
</tr>
<tr>
<td>Intralot Scratchies – ‘$1 Sacks of Cash’</td>
<td>1 in 4.39</td>
<td>Top prize $10,000</td>
</tr>
<tr>
<td>Intralot Scratchies – ’$20 Instant Million’</td>
<td>1 in 2.94</td>
<td>Top prize $1,000,000</td>
</tr>
</tbody>
</table>
The table below shows some common forms of gambling for Victorians and the odds of winning. If you’re ready to lose the money you spend on gambling, then you’re ready for the odds.

You are in control
People gamble for lots of different reasons and sometimes those reasons change. For example, you might gamble regularly at the TAB to win money, but join the Melbourne Cup sweep in your office to be sociable. You might usually play the pokies alone, but share a machine when you go out with family and friends. Gaming venues may want your business as a gambler, but you can exercise balance and control. Stick to some simple rules such as setting a money or time limit to help you walk away.

Problem gambling
For some people, gambling is a novelty; an occasional experience that is enjoyed for social entertainment. Gambling should always be seen as only one form of entertainment in a balanced lifestyle. However, gambling can change and grow without the person noticing how it has become more important. Increased gambling creates stresses in the person’s life. If you suspect you may have a problem with gambling, understanding why you gamble can help you change your behaviour.

Help is available
Many organisations offer support, assistance and counselling for people who have problems with gambling. Depending on the service, the aim is to either control the gambling or abstain altogether. Some organisations also offer support to affected family and friends.

If you gamble, you should expect to lose. Gambling should be budgeted as an expense, just like going out for dinner, and not considered a way to make money.

Gambler’s Help
Gambler’s Help is a free service for people who are affected by gambling. There are Gambler’s Help services available throughout Victoria that provide:
- Free, professional, confidential counselling for people for whom gambling is an issue
- Counselling for the family and friends of people for whom gambling is an issue
- Financial counselling to help people with gambling-related money problems
- Advice on self-exclusion programs and other support services
- Community education to help communities reduce the negative effects of gambling.

Where to get help
- Your doctor or other health professional
- Gambler’s Help Tel. 1800 858 858, TTY 1800 777 706 – 24-hour telephone counselling service
- Gamblers Anonymous Tel. (03) 9696 6108 – support group for people with a gambling problem
- Gamble Aware – information about the odds of winning, how gambling works, and when to stop
- Financial and Consumer Rights Council Tel. 1800 134 139 or (03) 9663 2000
- Lifeline Tel. 13 11 14
- SuicideLine Victoria Tel. 1300 651 251

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ODDS, MYTHS AND FACTS
THE ODDS ARE AGAINST YOU WHEN YOU GAMBLE, ACCORDING TO THIS ADVICE FROM PROBLEM GAMBLING HELP SA

THE POKER MACHINE IS ALWAYS THE WINNER.
THINK ABOUT THESE FACTS...

Myth – “I know that if I hit the button on the machine at just the right moment, I can stop the reels at a winning combination.”

Fact – Gaming machines use software that runs a Random Number Generator (RNG). The RNG continuously cycles through numbers. When you hit the play button the RNG picks a combination at random at that given microsecond. Anything you do after this initial press will have no influence on the outcome of the game.

Myth – “The person who played the machine after me won big. I should have kept playing as that win would have been mine.”

Fact – Each combination produced by the gaming machine is completely random. This means that the next winning combination on a machine is not predictable. Each spin is a random occurrence which has no bearing on what has happened previously or is about to happen.

Myth – “My gaming machine hasn’t paid out for a while, it is therefore due for a win.”

Fact – The outcome of a game is random and not predictable. You may win on your next spin, or lose the next ten. It is totally random.

Myth – “If I cash out after every win, it will increase my chance of winning.”

Fact – A player who cashes out after every win has exactly the same chance of winning as a player who does not cash out. Cashing out has no influence on the outcome of game.

Myth – “Some poker machines are luckier than others.”

Fact – Each poker machine is simply a computer programmed to give random results.

Myth – “Gaming machines tend to pay out at higher amounts or more frequently at certain times of the day.”

Fact – The outcome of all games is random. Winning or losing combinations are not linked to clocks or calendars.

WHAT ARE YOUR CHANCES OF WINNING ON SOME FORMS OF GAMBLING?*

Poker machines
– Getting 5 Black Rhinos on Black Rhinos Machine (Top Prize) ($1 Bet per line)
Odds of winning – 1 in 9,765,625

WHAT ARE YOUR ODDS OF WINNING ON THE ‘POKIES’?
Pokies are programmed to pay out less than you put into them, so the odds are you will lose. Some forms of gambling such as ‘poker machines’ are influenced completely by chance – in other words there is no way to know what the outcome will be. The more sessions you play on a poker machine, the more likely you are to lose.

WHAT ARE YOUR ODDS? ODDS ARE THEY ARE AGAINST YOU.

If you gamble for the chance to win money, do you know what the odds are of actually winning? The odds are clearly stacked against the gambler – meaning you should always expect to lose.

In every betting game, the odds are against the player. Some people may not realise the true statistical probabilities that ensure that, over time, they will lose money.

What are the actual odds you will win? Visit the Know your odds website (https://knowyourodds.net.au) to find out.

Remember:
• Odds are always against the better.
• The ‘house’ always has the advantage, the ‘edge’.
• The longer you gamble, the more likely you will lose more often than you will win.

WHAT ARE YOUR CHANCES OF WINNING ON SOME FORMS OF GAMBLING?*

Poker machines
– Getting 5 Black Rhinos on Black Rhinos Machine (Top Prize) ($1 Bet per line)
Odds of winning – 1 in 9,765,625

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Lotto
- Winning First Division (playing 1 game)
  Odds of winning – 1 in 8,145,060

Oz Lotto
- Winning First Division (playing 1 game)
  Odds of winning – 1 in 45,379,620

Powerball
- Winning First Division (playing 1 game)
  Odds of winning – 1 in 76,767,600

Keno
- Winning First Division (Spot 10, playing 1 game)
  Odds of winning – 1 in 8,911,711

Keno
- Winning First Division (Spot 9, playing 1 game)
  Odds of winning – 1 in 1,380,687

Super 66
- Winning First Division (playing 1 game)
  Odds of winning – 1 in 1,000,000

The Pools
- Winning First Division (playing 1 game)
  Odds of winning – 1 in 2,760,681

Instant scratchies
- Winning First Division with $1 High Tier
  (playing 1 game)
  Odds of winning – 1 in 1,000,000

Trackside
- Picking, at random, a trifecta in a 13-horse race
  Odds of winning – 1 in 1,715

NOW SEE HOW YOUR ODDS OF WINNING COMPARE
WITH NON-GAMBLING RELATED ACTIVITIES:
- Chances of experiencing depression in your lifetime1 – 1 in 7 people
- Chances of experiencing mental illness every year
  – if you are a young Australian1 – 1 in 4 people
- Marriage ending in divorce – 1 in 2.3 marriages
- Chances of going bald (if you’re a man) – 3 in 4 men
- Dying from heart disease – 1 in 4 people
- Having your car stolen2 – 1 in 340 cars
- Dying from a venomous bite or sting – 1 in
  1,000,000 people
- Being killed by lightning – 1 in 1,603,250 people
- Dying from an asteroid impact3 – 1 in 700,000 people
- A woman giving birth to twins4 – 1 in 80 births.

Some figures taken from Centre for Gambling Research
* Odds provided are specific to South Australia.

NOTES
1. Black Dog Institute, Facts and figures about mental health
issues, accessed 29 July 2013, www.blackdoginstitute.org.au,
accessed 29 July 2013.
2. National Cars Project, Attorney General’s Department,
South Australia, accessed 22 May 2013.
4. Twins Research Australia, Facts and Figures About Twins,

Department of Human Services, Government
of South Australia. Odds, Myths and Facts. Retrieved from
THREE CHARTS ON: AUSTRALIA’S ADDICTION TO POKER MACHINES

Pokie losses in Australia’s pubs and clubs increased fourfold in the previous decade, according to research by Martin Young and Francis Markham

Australia has more poker machines per person than any country in the world, excluding casino-tourism destinations like Macau and Monaco. It has nearly 200,000 machines – one for every 114 people.

This startling statistic resulted from a wave of pokie liberalisation during the 1990s that saw them introduced into pubs and clubs in every state and territory – except Western Australia.

To track the social impacts of this expansion, state and territory governments have commissioned surveys to measure the levels of gambling consumption and gambling-related harm. In total, more than 275,000 Australians have been interviewed in 42 studies of this kind since 1994.

We recently conducted an analysis of these studies to build a nationwide picture of how pokie gambling has changed across Australia over the past 25 years. We linked the participation rates reported by the surveys with government data on actual poker machine expenditure in pubs and clubs for each jurisdiction – converted into 2015 dollars to account for inflation.

Consequently, the figures we present here should be considered minimums – especially in Tasmania and the Northern Territory, where a large proportion of pokies are located in casinos. WA is excluded from the expenditure analysis because it has no pokies outside Burswood Casino.

A RECENT GRADUAL DECLINE IN POKIE LOSSES

Nationally, pokie losses in pubs and clubs increased fourfold between 1990 and 2000 before plateauing at around A$860 per adult per year in 2005. Since 2005, there has been a consistent gradual decline in gambling losses across the various jurisdictions. Throughout this period, pokie losses per adult in New South Wales have remained around 50% higher than the national average.

The biggest contributor to the decline since 2005 has been tobacco control, not gambling policy. The introduction of indoor smoking bans across Australia in the 2000s hit pokie revenues quite hard.

It is also likely that caps on pokie numbers – which have been relatively stable since 2000 – played a role in limiting pokie expenditure.

However, this should give no reason for complacency. The decline in pokie revenue is slowing, and possibly beginning to reverse in NSW, the NT and Queensland.

Current annual losses on pokies in pubs and clubs for Australia amount to $633 per adult. Losses in NSW are highest at $978 per adult and lowest in Tasmania at $283 per adult – although casinos play a more important role in Tasmania.

These figures are very high by world standards. The losses by Australians on pokies outside of casinos dwarf those of any other comparable country. They are

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times greater than those of our nearest rival, Italy.
These losses are even more anomalous when compared to non-casino gambling machines in other English-speaking countries. Australians lose three times more than New Zealanders, 4.1 times more than Canadians, 6.4 times more than the Irish, 7.5 times more than the British, and 9.8 times more than Americans.

**FALLING NUMBERS OF POKIE GAMBLERS**
The modest decline in losses since the mid-2000s has been driven by a falling number of people playing the pokies.

The chart below shows the proportion of the adult population in each Australian state or territory that gambles on pokies at least once per year. These proportions are derived from the surveys described above. Each survey estimate is represented by a single dot.

**Percentage of the adults who gambled on pokies, in the past 12 months**
State breakdown, 1992-2015

![Percentage of the adults who gambled on pokies, in the past 12 months](chart)

Participation rates peaked shortly after pokies were introduced in the late 1990s at around 40% for the larger states. Since that time, participation has consistently dropped to below 30% across Australia and has fallen to less than 20% in Tasmania, Victoria and the ACT.

**Mean amount lost per gambler per year on pokies**
State breakdown, 1992-2015

![Mean amount lost per gambler per year on pokies](chart)

The amount lost per pokie gambler (just in pubs and clubs) in both NSW and Victoria is around $3,500 per year, or around $65 per week. The ACT sits at around $3,000 per gambler per year, followed by the NT and Tasmania at around $1,500 per year. To put this in some perspective, the average Australian adult spent $1,245 on electricity and gas in 2014-15.

And while we now have concerted government action to reduce energy costs, the regulatory reforms required to reduce the amount of losses for pokie gamblers are not on the legislative agenda in most of Australia.

**DISCLOSURE STATEMENT**
Martin Young has previously received research funding from the Australian Research Council, Gambling Research Australia, and several state government departments. His research is currently funded by the Community Benefit Fund of the Northern Territory Government. In addition to his SCU position, he is a Visiting Fellow, Fenner School of Environment and Society, ANU. Francis Markham has received funding from, or been employed on, projects that received funding from the Australian Research Council, the Community Benefit Fund of the Northern Territory and the ACT Gambling and Racing Commission. He has had his travel expenses to speak at an international conference paid for by the Alberta Gambling Research Institute, an organisation that is funded by the provincial government of Alberta. He is a member of the Public Health Association of Australia.

**Martin Young** is Associate Professor, School of Business and Tourism, Southern Cross University.

**Francis Markham** is Research Fellow, College of Arts and Social Sciences, Australian National University.

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**AMOUNTS LOST PER GAMBLER HAVE REMAINED CONSTANT**
Dividing the pokie losses in clubs and pubs for each jurisdiction by the number of actual gamblers reveals the average amount lost per pokie gambler per year as shown by the chart below. Some lines on this chart are shorter than others because the survey-based participation data is not uniformly available.

The reduction in total pokie losses since 2005 has not been matched by a corresponding decline in losses per individual gambler. After a reduction due to the smoking bans, losses per gambler appear to have plateaued – with some jurisdictions trending up (ACT and NT) and others down (NSW and SA). This suggests that while fewer people are playing the pokies, the amount of money lost per gambler has remained relatively constant. And this amount appears very high.

**Australia has more poker machines per person than any country in the world, excluding casino-tourism destinations like Macau and Monaco. It has nearly 200,000 machines – one for every 114 people.**

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HOW DO POKIES WORK?

Do you have a ‘lucky’ machine or a special way of choosing a machine to play? A lot of people do, let’s look at the facts of how pokies work and whether you can improve your chances. Gambling Help Online explains.

HOW THE POKIES WORK

Each machine has an inbuilt computer program to randomly generate thousands of possible outcomes every second. When you press the button:

• The machine will randomly pick one result from the many thousands of possibilities
• The next second it will generate thousands more
• It does this continuously every second, all day and night
• Poker machines cannot think or remember.

The machine accepts any credit bets. It then randomly determines the position of the symbols on the video display to produce an outcome, which is completely unrelated to the previous game’s outcome.

If the machine determines a win, credits are paid.
If not, the machine continues to generate outcomes until the button is pressed again.

DO THEY REMEMBER?

Machines do not have a memory. Quite often people will continue to play, even if they are consistently losing, because they feel that a win, or free spins, must be coming.

The fact is that each play on a pokie machine is a separate event and is not affected by previous spins. The machine has no memory of the last spin – or for how long someone has been on it or the length of time between free spins.

Pokies are random

Each spin on a pokie machine is completely random. The concept of randomness is often misunderstood. A common belief is that if we play long enough we will eventually win.

This is a misconception, which often spurs people to keep playing, but remember in many gambling situations each event (or spin) has absolutely no relationship with another.

There is no such thing as a lucky machine

Poker machines don’t know if you are wearing your lucky shirt, or that they are your lucky machine. They are all built in the same way and you have the same likelihood of losing your money on each one.

Pokies are designed to take your money

Pokie machines are designed to earn revenue for the venue owners, not to provide a win for players.

The structure and design of poker machines can also trick you into thinking that you are not betting much money and therefore have ‘nothing to lose’.

One-cent machines are a good example. They disrupt financial judgment about how much is actually being lost, by making it appear like only a small amount of money is involved.

The lights and noise also create an exciting environment to encourage continued gambling even if you are losing.

NEXT STEPS

If you think your thoughts about gambling might be affecting your gambling behaviour you can:

• Find out more about the odds of winning and losing, [www.gamblinghelponline.org.au/understanding-gambling/what-are-the-odds](http://www.gamblinghelponline.org.au/understanding-gambling/what-are-the-odds)
• Use the gambling calculator to see how much you are really spending, [www.gamblinghelponline.org.au/take-a-step-forward/gambling-calculator](http://www.gamblinghelponline.org.au/take-a-step-forward/gambling-calculator)
• Talk to someone online now, [www.gamblinghelponline.org.au/profile/register](http://www.gamblinghelponline.org.au/profile/register)

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Gambling Help Online. How do pokies work?

FULL POKIES ‘PRE-COMMITMENT SYSTEMS’ NEEDED

Australians need the protection of full ‘pre-commitment systems’ to reduce the financial and social harm from poker machines, according to a discussion paper by the Australian Gambling Research Centre

Eight per cent of the Australian adult population – or 1.4 million people – experience some degree of gambling problem. Of these almost half are moderate or high-risk gamblers, with poker machines the most harmful form of gambling in Australia.

Australian Gambling Research Centre (AGRC) Manager, Dr Anna Thomas said to be the most effective there needs to be a universal pre-commitment system for poker machines that operates across all jurisdictions with binding loss limits.

“Full pre-commitment systems require gamblers to set a binding limit on the amount of money they wish to spend before a gambling session starts,” Dr Thomas said.

There needs to be a universal pre-commitment system for poker machines that operates across all jurisdictions with binding loss limits.

“This can help people to manage how much money they spend and can reduce the harm for gamblers who are already chronically over-spending.

“The evidence from trials here and overseas indicates that binding, universal systems provide the best protection from harm. However, these systems are not yet available in Australia.”

Currently full pre-commitment systems operate in Norway and Sweden and partial systems have been trialled in venues in New South Wales, South Australia and Queensland. In 2015, Victoria became the first state to adopt a partial, voluntary pre-commitment system.

AGRC Research Fellow, Dr Angela Rintoul said poker machine users often underestimate their gambling expenditure by substantial amounts and commonly report spending more than they intended.

“Poker machines are designed using increasingly sophisticated structural characteristics, such as ‘losses disguised as wins’ and ‘near misses’ that encourage users to spend more money and time on them,” Dr Rintoul said.

“In Australia, unlike most other countries, gaming machines are highly accessible and available for use in local hotels and clubs for up to 20 hours a day.

“Pre-commitment can provide a way for gamblers to set and track monetary and time limits to prevent unintended, excessive pokies use.

“However, partial systems that do not require all gamblers to use the system may be ineffective in supporting gamblers to stick to pre-determined limits.

“Experiences internationally and in Australia have demonstrated that the uptake of voluntary or partial pre-commitment systems is low.

“A full, universal system – where an individual’s spending on all machines is captured – is the most useful in ensuring gamblers are prevented from exceeding their limits.

“Evidence demonstrates that pre-commitment features help gamblers reduce their expenditure.

“A South Australian trial of pre-commitment measures in 70 venues reported high-risk gamblers reduced their spending by 56 per cent.”

Dr Rintoul said pre-commitment systems must be intuitive and simple to navigate to encourage engagement with all features of the system as well as protecting consumers’ privacy.

“It is also important not to link pre-commitment systems to venue operator loyalty programs,” she said.

“This can send conflicting messages to consumers who on the one hand are being rewarded for increasing their spending while also being offered a tool to contain their spending.

“Despite this obvious conflict, a number of systems have adopted this model, including the partial pre-commitment system in Victoria.”

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POKER ACTIVITY IN AUSTRALIA

Research summary by Andrew Armstrong and Megan Carroll for the Australian Gambling Research Centre

SUMMARY
This research summary details findings on poker activity in Australia. The findings were derived from analysis of the 2015 Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Survey is designed so that findings can be generalised to the Australian adult population.

Survey-based estimates show that in 2015, approximately 132,000 Australian adults regularly gambled on poker. Most poker players were men, employed full-time, and aged below 50. Their typical expenditure on poker amounted to around $1,700 each over the year. Nearly half experienced one or more gambling-related problems.

Demographics
The majority of regular poker players were male (66%), aged below 50 (71%), and in full-time employment (65%). The proportion of poker players with a university degree was low (15%) compared to the proportion of Australian adults with a degree (28%).

Gambling problems
In 2015, 46% of all regular poker players – 60,000 adults – experienced one or more gambling-related problems during the year (Table 1). That is, their gambling behaviour caused or put them at risk of harm.

TABLE 1: GAMBLING PROBLEM SEVERITY

<table>
<thead>
<tr>
<th>Gambling problem severity</th>
<th>Regular gamblers (%)</th>
<th>Regular poker players (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No problems</td>
<td>83.3</td>
<td>53.7</td>
</tr>
<tr>
<td>Low-level problems</td>
<td>8.7</td>
<td>6.9*</td>
</tr>
<tr>
<td>Moderate problems, or severe problems (‘problem gamblers’)</td>
<td>8.0</td>
<td>39.4</td>
</tr>
<tr>
<td>Any problems</td>
<td>16.7</td>
<td>46.3</td>
</tr>
</tbody>
</table>

Note: Each subcategory column totals approximately 100%.
* Relative Standard Error (RSE) between 30% and 50% – value is unreliable due to the small sample and should be interpreted with caution.

Poker players who experienced gambling-related problems spent a similar amount on poker to the average poker player ($1,754 vs $1,758). However, those who experienced gambling-related problems had much higher gambling expenditure overall (estimated total outlay $5,434 vs $3,673 for the average poker player) with poker accounting for, on average, only a third (32%) of their total outlay, compared to half (48%) of the outlay of the average poker player (Figure 2).

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Put another way, in a typical month, close to half of all poker expenditure by regular gamblers – 45 cents in every dollar – was accounted for by those who experienced any sort of gambling problem.

**Types of problems**

In 2015, well over a third of players (38%) felt they might have a gambling problem. Over a third bet more than they could afford to lose (37%), and returned on another day to try and win back the money they had lost (36%). Around a quarter of players had been criticised or told that they had a gambling problem (24%), and had caused financial problems for themselves or their households (23%).

Gambling had caused physical or mental health problems for a quarter of players (26%). These rates of problems were higher than the rates among regular participants in any other gambling activity surveyed. These problems stemmed from players’ overall gambling activity, rather than poker alone.

Households containing regular poker players were also much more likely to experience financial problems than the average Australian household. Well over a third of households containing a poker player had members who reported asking family or friends for financial help during the year (38% of poker households vs 20% of Australian households). One in five had household members who reported that they could not pay the rent or mortgage on time (21% vs 9% of Australian households).

**REFERENCES AND FURTHER READING**


**ENDNOTES**

1. For a more detailed analysis of gambling activity in Australia, see Armstrong & Carroll, 2017. Further details about the

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**CONCLUSION**

Our analysis of the 2015 HILDA survey data shows that very few Australians play poker regularly. Among those that do, there is a very high rate of moderate to severe gambling problems, and a high rate of financial problems within their households.

HILDA Survey are available online: <melbourneinstitute.unimelb.edu.au/hilda>. The HILDA Project was initiated and is funded by the Australian Government Department of Social Services (DSS) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this paper, however, are those of the authors and should not be attributed to either DSS or the Melbourne Institute.

2. The HILDA survey did not distinguish between online and offline gambling activity.

3. The 10 activities included lotteries, instant scratch tickets, electronic gaming machines (EGMs, also known as poker machines or ‘pokies’), race betting, sports betting, keno, casino table games, bingo, private betting and poker. For detailed statistics on all 10 activities, see Armstrong & Carroll, 2017a.

4. The HILDA Survey captured information about expenditure in a typical month, and annual expenditure has been estimated from that by multiplying by 12.

5. HILDA Survey participants reported gambling-related problems on the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001). The PGSI consists of nine items that capture problematic behaviour and harm caused by gambling in the past 12 months. The higher the score, the greater the gambling-related problems. Non-problem gamblers report no problematic gambling behaviour or harm. Low-risk and moderate-risk gamblers report low or moderate level problematic behaviour and/or consequences. They are considered as being at low to moderate risk of becoming problem gamblers. Problem gamblers report severe problematic behaviour and/or consequences.

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RACE BETTING IN AUSTRALIA

Research summary by Andrew Armstrong and Megan Carroll for the Australian Gambling Research Centre

SUMMARY
This research summary details findings on race betting activity in Australia. These findings were derived from analysis of the 2015 Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Survey is designed so that findings can be generalised to the Australian adult population.

Among other things, survey data tell us that in 2015, nearly one million Australians regularly gambled on horse and dog racing. Most race bettors were men, and aged between 30 and 64. Their typical monthly expenditure on race betting amounted to $1,300 each over the year. Some 400,000 experienced one or more gambling-related problems.

KEY MESSAGES
- In 2015, nearly one million Australians regularly gambled on horse and dog racing.
- Most were men (81%), and aged 30-64 (66%).
- On average, race bettors spent around half their typical gambling outlay on race betting, and half on other gambling activities.
- Forty-one per cent of all regular race bettors – 403,000 adults – experienced one or more gambling-related problems.
- In a typical month, 41 cents in every dollar spent on race betting by regular race bettors came from a person with moderate to severe gambling problems.

Race betting participation

Nearly one million Australians (975,000), gambled on horse or dog races in a typical month of 2015. They represented 5.6% of Australian adults, or 14% of those who gambled in a typical month (i.e. regular gamblers). This made it the fourth-most popular regular gambling activity after lotteries, scratch tickets and electronic gaming machines (EGMs, aka ‘pokies').

Race betting was usually one of a number of gambling activities that race bettors regularly gambled on. On average, race betting accounted for half of their total monthly gambling outlay. The average regular race bettor spent $179 on gambling in a typical month of 2015, which amounted to $2,146 over the year. Just over half of this, $1,308, was spent on race betting. Nationally, typical annual race-betting expenditure amounted to roughly $1.27 billion dollars.

Race bettors’ remaining gambling expenditure was mostly spent on buying lottery tickets, sports betting, and playing electronic gaming machines (Figure 1).

Demographics

Regular race bettors were overwhelmingly male (81%) and aged between 30 and 64 (66%). They were more likely to have a higher-than-average income (44% of bettors) than lower-than-average (35%).

Compared to the Australian adult population, a substantially higher proportion of race bettors had a certificate or diploma (41% of race bettors vs 33% of adults) while a lower proportion had a university degree (17% vs 28%). A higher proportion lived in an outer regional area (13% vs 9%) while a lower proportion lived in a major city (67% vs 73%). A higher proportion lived in a couple-only household (30% vs 24%) and without children (30% vs 25%).

Gambling problems

In 2015, 41% of all regular race bettors – 403,000 adults – experienced one or more gambling-related problems. That is, their gambling behaviour caused or put them at risk of problems. This was more than double the rate among regular gamblers nationally. This further means that one-third of all regular gamblers who experienced problems in Australia regularly participated in race betting.

Around 22% of regular race bettors – 214,000 adults – had moderate to severe gambling problems (Table 1).

<table>
<thead>
<tr>
<th>Gambling problem severity</th>
<th>Regular gamblers</th>
<th>Regular race bettors</th>
</tr>
</thead>
<tbody>
<tr>
<td>No problems</td>
<td>83.3%</td>
<td>58.6%</td>
</tr>
<tr>
<td>Low-level problems</td>
<td>8.7%</td>
<td>19.4%</td>
</tr>
<tr>
<td>Moderate problems</td>
<td>5.9%</td>
<td>16.8%</td>
</tr>
<tr>
<td>Severe problems ('problem gamblers')</td>
<td>2.1%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Any problems</td>
<td>16.7%</td>
<td>41.4%</td>
</tr>
</tbody>
</table>

Race bettors who experienced gambling-related problems spent much more on gambling than those who did not experience problems (Figure 2). Those
with severe problems spent up to four times as much on racing over the year ($3,815 vs $887), and five times as much on gambling overall ($8,141 vs $1,619).

**Figure 2: Average expenditure by regular race bettors in 2015**

![Graph showing average expenditure by regular race bettors in 2015.](image)

In a typical month, well over half of all race betting expenditure by regular gamblers – 60 cents in every dollar – was accounted for by those who experienced any sort of gambling problem (Figure 3). Forty-one cents in every dollar was accounted for by those who experienced moderate to severe problems.

Regular race bettors who reported problems had three characteristics that distinguished them from those who did not experience problems. They were more likely to be:6

- **Men Renting Single**
- **Types of problems**
  - The types of gambling-related problems experienced by regular gamblers were also explored. Financial problems were most evident, followed by health problems.
  - In 2015, close to a quarter of race bettors (22%; 214,000) bet more than they could afford to lose; 24% (237,000) tried to win back money they had lost on another day. For 10% (97,000) of race bettors, gambling had caused them physical or mental health problems. These problems stemmed from bettors’ overall gambling activity, including race wagering.
  - Race bettors who experienced gambling-related problems were also much more likely to live in households that experienced financial problems. The likelihood of household financial problems escalated with the severity of race bettors’ gambling problems.
  - Well over a third of all households containing a race bettor with severe gambling problems had to ask family and friends for financial help (39%), while close to a third could not pay the electricity, gas or telephone bills on time (30%).
  - More than a quarter could not pay the rent or mortgage on time (27%). These and other financial problems were substantially less prevalent among households where bettors reported no gambling problems.

**CONCLUSION**

Our analysis of the 2015 HILDA survey data shows that nearly one million Australian adults gambled regularly on the races. These people were twice as likely to experience gambling-related problems as the average Australian regular gambler. It shows that those who experienced greater problems spent substantially more than those without problems, and that they were more likely to live in households that experienced financial problems.
REFERENCES AND FURTHER READING


ENDNOTES

1. For a more detailed analysis of gambling activity in Australia, see Armstrong & Carroll, 2017. Further details about the HILDA Survey are available online: <melbourneinstitute.unimelb.edu.au/hilda>. The HILDA Project was initiated and is funded by the Australian Government Department of Social Services (DSS) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this paper, however, are those of the authors and should not be attributed to either DSS or the Melbourne Institute.

2. Recent estimates suggest that around 3.8 million Australians place race bets at least once in a given year (Armstrong, Thomas, & Abbott, 2017).

3. The HILDA Survey captured information about expenditure in a typical month and annual expenditure has been estimated from that by multiplying by 12.

4. The proportion spent on Australian or offshore sites was not reported by HILDA participants. This, the emphasis on ‘typical’ rather than total monthly expenditure, and the omission of expenditure by infrequent gamblers in the HILDA Survey, limits the comparability of these expenditure figures to those reported by the Australian racing industry for the same period (which was $2.8b; Queensland Government Statistician’s Office, 2016).

5. HILDA Survey participants reported gambling-related problems on the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001). The PGSI consists of nine items that capture problematic behaviour and harm caused by gambling in the past 12 months. The higher the score, the greater the gambling-related problems. Non-problem gamblers report no problematic gambling behaviour or harm. Low-risk and moderate-risk gamblers report low or moderate level problematic behaviour and/or consequences. They are considered as being at low to moderate risk of becoming problem gamblers. Problem gamblers report severe problematic behaviour and/or consequences.

6. For detailed statistics, see Armstrong & Carroll, 2017.

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SUMMARY
This research summary details findings on sports betting activity in Australia. Our findings were derived from analysis of the 2015 Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Survey is designed so that findings can be generalised to the Australian adult population. Survey-based estimates show that in 2015, well over half a million Australian adults regularly placed bets on sports. Most sports bettors were men, and aged between 18 and 49. Their typical monthly expenditure on sports betting amounted to around $1,000 each over the year. Forty-one per cent of regular sports bettors experienced one or more gambling-related problems.

KEY MESSAGES
- In 2015, well over half a million Australian adults (574,000) were estimated to have regularly wagered on sports.
- Sports bettors were overwhelmingly male (88%), aged between 18 and 49 (75%), and working full-time (70%).
- On average, sports bettors spent close to half their typical gambling outlay on sports betting (45%), and just over half on other activities.
- Forty-one per cent of all regular sports bettors – 234,000 adults – experienced one or more gambling problems in 2015.
- In a typical month, 46 cents in every dollar spent on sports betting by regular sports bettors came from a person with moderate to severe gambling problems.

Sports betting participation
Well over half a million Australian adults (574,000) placed bets on sports (excluding horse and dog racing) in a typical month of 2015. They represented 3.3% of Australian adults, or 8% of those who gambled in a typical month (i.e. regular gamblers). This made it the fifth most popular regular gambling activity, after lotteries, scratch tickets, electronic gaming machines (EGMs, aka ‘pokies’), and race betting.

Nationally, typical monthly sports betting expenditure amounted to roughly $579 million over the year. This equates to an estimated spend of $1,032 a year per sports bettor.

Sports bettors also spent money on other gambling activities, with sports betting making up 45% of their total gambling spending. Their remaining gambling outlay was mostly spent on race betting and lotteries (Figure 1). In total, the average sports bettor spent $192 across all gambling activities in a typical month of 2015, amounting to $2,305 over the year.

Demographics
Regular sports bettors were overwhelmingly male (88%), aged between 18 and 49 (75%), and worked full-time (70%). They were much more likely to have a higher-than-average income (55%) than lower-than-average income (28%).

Furthermore, compared to the Australian adult population, a substantially higher proportion of regular sports bettors were single (56% of sports bettors vs 45% of Australian adults), born in Australia (82% vs 70%) and identified as indigenous (4.6% vs 2.3%).

Gambling problems
In 2015, 41% of all regular sports bettors – 234,000 adults – experienced one or more gambling-related problems (Table 1).

That is, their gambling behaviour caused or put them at risk of harm. This was more than double the rate among regular gamblers nationally. This further means...
that one fifth of all regular gamblers who experienced problems in Australia regularly participated in sports betting. Around 23% of regular sports bettors – 134,000 adults – had moderate to severe gambling problems.

## Table 1: Gambling Problem Severity

<table>
<thead>
<tr>
<th>Gambling problem severity</th>
<th>Regular gamblers</th>
<th>Regular sports bettors</th>
</tr>
</thead>
<tbody>
<tr>
<td>No problems</td>
<td>83.3%</td>
<td>59.3%</td>
</tr>
<tr>
<td>Low-level problems</td>
<td>8.7%</td>
<td>17.3%</td>
</tr>
<tr>
<td>Moderate problems</td>
<td>5.9%</td>
<td>17.1%</td>
</tr>
<tr>
<td>Severe problems ('problem gamblers')</td>
<td>2.1%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Any problems</td>
<td>16.7%</td>
<td>40.7%</td>
</tr>
</tbody>
</table>

Sports bettors who experienced gambling-related problems spent much more on gambling than those who did not experience problems. Those with severe problems, known as problem gamblers, spent close to six times as much on sports betting over the year ($3,910 vs $693) and close to seven times as much on gambling overall ($9,717 vs $1,428) (Figure 2). This was higher than the amount spent by problem gamblers on any other activity.

![Figure 2: Average expenditure by regular sports bettors in 2015](image)

In a typical month, well over half of all sports betting expenditure by regular gamblers – 61 cents in every dollar – was accounted for by those who experienced any sort of gambling problem (Figure 3). Close to half – 46 cents in every dollar – was accounted for by those who experienced moderate to severe problems.

Regular sports bettors who reported problems had four characteristics that distinguished them from those who did not experience problems. They were more likely to be:

- **Aged 18–29**
- **Men**
- **Single**
- **Renting**

### Types of problems

The types of gambling-related problems experienced by regular sports bettors were also explored. In 2015, almost one in five sports bettors (18%; 103,000) felt they might have a gambling problem. Close to a quarter bet more than they could afford to lose (22%; 126,000); 27% (16,000) tried to win back money they lost on another day. For 12% (70,000), gambling had caused them physical or mental health problems. These problems stemmed from bettors’ overall gambling activity, which included sports betting.

Sports bettors who experienced gambling-related problems were also much more likely than those who did not, to live in households that experienced financial problems. The likelihood of financial problems escalated with the severity of sports bettors’ gambling problems. Half of all households containing a sports bettor with severe gambling problems had members who reported asking family or friends for financial help during the year. A third (34%) had household members who reported they could not pay bills on time due to a shortage of money, and a quarter (28%) could not pay the rent or mortgage on time.

These and other financial problems were substantially less prevalent in households where sports bettors reported no gambling problems.

### References and Further Reading

ENDNOTES

1. For a more detailed analysis of gambling activity in Australia, see Armstrong & Carroll, 2017a. Further details about the HILDA Survey are available online: <melbourneinstitute.unimelb.edu.au/hilda>. The HILDA Project was initiated and is funded by the Australian Government Department of Social Services (DSS) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this paper, however, are those of the authors and should not be attributed to either DSS or the Melbourne Institute.

2. For race betting statistics, see Armstrong & Carroll, 2017b.

3. Recent estimates suggest that between one and two million Australians place sports bets at least once in a given year (Armstrong, Thomas, & Abbott, 2017).

4. The proportion spent on Australian or offshore sites was not reported by HILDA participants. This, the emphasis on ‘typical’ rather than total monthly expenditure, and the omission of expenditure by infrequent gamblers in the HILDA Survey, limits the comparability of these expenditure figures to those reported by the Australian sports betting industry for the same period (which was $814m; Queensland Government Statistician’s Office, 2016).

5. The HILDA Survey captured information about expenditure in a typical month and annual expenditure has been estimated from that by multiplying by 12.

6. HILDA Survey participants reported gambling-related problems on the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001). The PGSI consists of nine items that capture problematic behaviour and harm caused by gambling in the past 12 months. The higher the score, the greater the gambling-related problems. Non-problem gamblers report no problematic gambling behaviour or harm. Low-risk and moderate-risk gamblers report low or moderate level problematic behaviour and/or consequences. They are considered as being at low to moderate risk of becoming problem gamblers. Problem gamblers report severe problematic behaviour and/or consequences.

7. For detailed statistics, see Armstrong & Carroll, 2017a.

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CONCLUSION

Our analysis of the 2015 HILDA survey data shows that more than half a million Australian adults gambled regularly on sports. These people were twice as likely to experience gambling-related problems as the average Australian regular gambler. It shows that those who experienced greater problems spent substantially more than those without problems, and that they were more likely to live in households that experienced financial problems.
ONLINE GAMBLING
BEWARE THE PITFALLS OF GAMBLING ONLINE, WARNS GAMBLING HELP ONLINE

SO EASY TO BET – TOO EASY TO LOSE
You can gamble online any time and anywhere – at home, at work, anywhere you have internet really. This can mean that online gambling can be quite risky as there is very easy access to gambling and for some people it can get out of hand quite quickly.

It may feel comfortable and less risky than gambling at a venue and the ease and convenience makes it really simple to spend more time and money than planned.

Even if you only gamble what you can afford, online gambling can affect other parts of your life. Unknowingly, the time spent gambling online can affect your job, your personal relationships with friends and family, and even your health.

LOSING TRACK
It is easy to ‘zone out’ when gambling online. After a while, your time and money are gone and you may not remember how it happened.

People often say that zoning makes them oblivious to their surroundings, time and responsibilities.

You can gamble online any time and anywhere – at home, at work, anywhere you have internet really. This can mean that online gambling can be quite risky as there is very easy access to gambling and for some people it can get out of hand quite quickly.

Betting with credit or a linked account instead of actual cash can make it feel less real – like it’s not really money you’re gambling with.

FREQUENTLY ASKED QUESTIONS

If I use the betting exchange agencies, won’t I have a better chance of winning?
The bottom line is that over the long run the operator is always going to win and the punter is always going to lose. Betting exchanges can seem like a good deal. They take a commission on wins and are set up so that punters are betting against each other. But someone always has to lose for every win. Whether you win or lose you are still paying the betting exchange money. That’s how they are successful.

I’m the best poker player that I know, I see people on TV making lots of money playing poker professionally, couldn’t that be me?
It is true that there is a strong element of skill in poker and some people can manage to play professionally and routinely come out ahead. Professional poker players play online in a very controlled manner and they do not chase their losses or bet more than they can afford. When playing online you are in competition with millions of players around the world who are waiting to take someone else’s money. For someone to win, others have to lose. There is no perfect strategy, cards are still a game of chance and even the best players can and do lose.

I want to fix the problem by myself, how can a counsellor help?
A counsellor can be a great support at helping you get motivated to stay on track. They won’t judge you or tell you what to do but they will help you work out whether you need to make a change. They can also help with some strategies to quit or cut down and provide some tips for getting through the first few days when the urge is strongest.

If you gamble alone, there is a risk that there is no-one around to help you. Being around people can help to talk down a bigger bet, to remind you to slow down or take a break, or to support us after a loss.

It is easy to ‘zone out’ when gambling online. After a while, your time and money are gone and you may not remember how it happened.

PRACTICE SITES
Some sites offer free games so that people can ‘practise’. Be aware that these sites are designed to make you think you are really good at the games. They make it easier to win, giving you a false understanding of how easy it may be to win, they are trying to lure you in so that you gamble your money.

When winning at the practice games don’t expect to have the same results in the paid games.
OFFERS AND PROMOTIONS

Once you have used a site, it's likely they will send you offers and promotions, these are deliberately designed to draw you back to the site so you gamble your money.

If you gamble on an offshore website there are fewer regulations and safeguards. People have even won money on offshore sites, only to find that their stake was stolen, they never saw their winnings and the site has later been shut down.

These websites track everything you do on the sites including: how often you visit, how much you spend, and how your gambling patterns change. They then use this information to market to you very effectively. They can and will, send you bonuses and offers to keep you gambling and promotions to come back to their site if you haven’t bet in a while, but remember the house always wins even when they are offering you promotions.

HOW DO YOU KNOW A SITE IS SAFE?

It can be difficult to tell if a site is 'safe', as the people who create gambling websites can be very technically savvy and they can look exactly like any other site. Remember that all gambling sites are designed to win your money, regardless of whether they are safe or not.

While online wagering and sports betting is legal in Australia, it is illegal to provide online casino facilities from within Australia. Australians can bet at offshore casinos, but they will always be operating from another country.

If you gamble on an offshore website there are fewer regulations and safeguards. People have even won money on offshore sites, only to find that their stake was stolen, they never saw their winnings and the site has later been shut down.

If you would like to read a bit more about internet scams go to MoneySmart (www.moneysmart.gov.au), they have a wealth of information and a list of companies to look out for.

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CHAPTER 2
Problem gambling

GAMBLING – DO YOU HAVE A PROBLEM?
FACT SHEET ADVICE FROM BETTER HEALTH CHANNEL

Gambling doesn’t start as a problem. For most people, it starts out as a good thing, for example, as a bit of excitement, an opportunity to socialise, or time away from the pressures of work or family. However, gambling can sometimes grow without people realising how their gambling habits have changed.

Problem gamblers may spend 10 to 20 hours or more a week gambling. They also spend a lot of time thinking and worrying about their gambling.

Triggers for gambling
A significant change or stress is commonly the trigger for gambling to spiral out of control. A big win can also have the same effect. Even without specific stress, gambling can increase.

People often find that they have to gamble with increasing amounts of money to achieve satisfaction. Also gambling, through its increasing demands on time, energy and money, can strain relationships, work and finances.

If you’re worried about your gambling or someone else’s, get help sooner rather than later.

Assess your gambling
If gambling has stopped being fun for you and started to feel like a problem, think about the reasons why you gamble. Write a list.

Common reasons include:
• To win money
• For entertainment
• To be sociable
• To forget troubles
• For something to do
• For excitement
• To avoid talking to people.

Sometimes, people may gamble as a habit. The reasons they started are forgotten, but the habit goes on. You can take steps to break the habit.

Signs that gambling may be a problem
You do not have to gamble everyday or lose money every session to have an issue with gambling.

A person who has a problem may:
• Gamble to avoid dealing with problems or
• Gambling can sometimes grow without people realising how their gambling habits have changed.
• You do not have to gamble everyday or lose money every session to have an issue with your gambling.
• If you’re worried about your gambling or someone else’s, get help sooner rather than later.

SUMMARY
disappointments

• Skip work or study to gamble
• Spend more time gambling than with family and friends
• Think about gambling every day
• Gamble to win money, not just for fun
• Gamble to win back money lost by gambling
• Feel depressed because of gambling
• Lie or keep secrets about gambling
• Borrow money to gamble
• Argue with family and friends about gambling
• Gamble for longer periods of time than originally planned
• Gamble until every dollar is gone
• Lose sleep due to thinking about gambling
• Not pay bills and use the money for gambling instead
• Try to stop gambling, but can’t
• Become moody when trying to stop or cut down on gambling
• Try to increase the excitement of gambling by placing bigger bets
• Break the law to get money to gamble.

Keep a gambling diary
Problem gamblers often have no idea how much they win or lose in the long term, but fool themselves into believing they are in front. Keep a gambling diary.

A faithful record of your gambling habits will:
• Help you to be honest with yourself about how often you gamble and how much you lose
• Allow you to develop self-awareness, the first step in changing your behaviour
• Give you the information you need to weigh up the pros and cons of your gambling
• Identify the thoughts, feelings and situations that occur before and during a gambling session, so you can start to understand the causes of gambling
• Point out your ‘triggers’, which will help you address your gambling habit.

Making the decision to cut back or quit
Some people who are problem gamblers can return to a controlled level of gambling. Most people prefer to abstain, which means giving up gambling for good.

There are no rules for determining whether you should reduce or stop your gambling.

People often find that they have to gamble with increasing amounts of money to achieve satisfaction. Also gambling, through its increasing demands on time, energy and money, can strain relationships, work and finances.

However, giving up may be your best option if you are:
• Losing more money than you can afford
• Accumulating debts
• Suffering mentally, physically or socially.

Family and friends can help
You are more likely to succeed if you have help from your family and close friends. Make an effort to explain your problem to the people closest to you. Most people can understand the problem of addiction. Once you can admit that your problem may have hurt them, and you can tell them so, they will be more likely to support you.

How to change your gambling habits
Suggestions include:
• Tell others about your decision – you are more likely to stick to decisions if you tell other people
about them. When looking for support, choose carefully and talk to people you can trust.

• **Set limits and stick to a budget** – decide how much money you want to spend (that means 'risk losing') on gambling each week. Think of it as entertainment money, not an investment. If you choose to spend $20 at the TAB or on the poker machines, spend only that amount.

• **Spend any winnings** – if you win, do not add the winnings to your initial stake. Spend it another way, such as on bills.

• **Manage your debts** – include regular debt repayments as part of your budget. Set repayments as low as you can so you don’t end up short of money, which could add pressure and make you want to gamble more.

• **Be proud of yourself** – when you start to make changes to your gambling habits, say good things to yourself. What we say to ourselves is important because it helps to change old habits.

### How to fill the gap

When you give up or cut back on gambling, you need to fill the gap it leaves.

Suggestions include:

• Make extra time for family and friends if you have neglected them while gambling.

• Take another part-time job.

• If you are a lunchtime gambler, go somewhere different with workmates, arrange to meet someone, take a sandwich and read a book, or go for a walk or a jog.

• Take up a hobby or a sport.

• Set short-term and long-term goals that don’t involve gambling.

• Look at other things you can do to ‘treat’ yourself.

• Make your home an interesting place to be in, with interesting things to do.

### Get professional help

If you are finding it difficult, you do not have to handle your issues with gambling on your own. Many people seek professional help.

Problem gamblers often have no idea how much they win or lose in the long term, but fool themselves into believing they are in front. Keep a gambling diary.

Gambler’s Help is a free service for people who are affected by gambling. There are Gambler’s Help services available throughout Victoria that provide:

• Free, professional, confidential counselling for people for whom gambling is an issue

• Counselling for the family and friends of people for whom gambling is an issue

• Financial counselling to help people with gambling-related money problems

• Advice on self-exclusion programs and other support services

• Community education to help communities reduce the negative effects of gambling.

### Where to get help

• Your doctor or other health professionals

• Gambler’s Help Tel. 1800 858 858, TTY 1800 777 706 – 24-hour telephone counselling service

• Gambling Help Online – for problem gambling counselling and support (Australia-wide), 24 hours, seven days

• Gamblers Anonymous Tel. (03) 9696 6108 – support group for people with a gambling problem

• Gamble Aware – information about the odds of winning, how gambling works, and when to stop

• Financial and Consumer Rights Council Tel. 1800 134 139 or (03) 9663 2000

• Lifeline Tel. 13 11 14

• SuicideLine Victoria Tel. 1300 651 251

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Many Australians enjoy an occasional flutter. However for some, gambling can be highly destructive – ruining lives and destroying families, according to the Department of Social Services.

Australians spent more than $19 billion on gambling in 2014-15 of which $13 billion was spent on pokies. As a community, we have a duty of care to make gambling safer and empower people to take control of their gambling.

**IMPACTS**

The actions of one problem gambler negatively impacts the lives of between five and 10 others. This means there are up to five million Australians who could be affected by problem gambling each year, including friends, family and employers of people with a gambling problem.

One in six people who play the pokies regularly has a severe gambling problem. People who have a problem with their gambling lose an average of $21,000 a year. That’s a third of the average annual salary. Hard-earned money that would otherwise be used to pay bills, pay off the mortgage or take holidays with the kids.

But it’s not just about the money. It’s the harm to themselves and their family. Problem gamblers can suffer mental and physical health problems, find it difficult to hold down a job, and struggle to maintain relationships.

For many families, perhaps the biggest loss is the quality of time together, which can never be recovered. People with gambling problems are six times more likely than non-gamblers to get divorced. They are four times more likely to suffer from alcohol abuse.

So extensive are the impacts that the social cost of problem gambling to the community is estimated to be at least $4.7 billion each year.

The social cost to the community of problem gambling is estimated to be at least $4.7 billion a year.

**PROBLEM GAMBLING**

- Some people can experience significant harm from gambling. Up to 500,000 Australians are at risk of becoming, or are, problem gamblers.
- The social cost to the community of problem gambling is estimated to be at least $4.7 billion a year.
- The actions of one problem gambler negatively impacts the lives of between five and 10 others. This means there are up to five million Australians who could be affected by problem gambling each year, including friends, family and employers of people with a gambling problem.
- Only around 15 per cent of problem gamblers seek help.

**IMPACT OF PROBLEM GAMBLING**

- Problem gamblers are six times more likely to be divorced than non-problem gamblers (Source: Thomas, S, and Jackson, A, Report to beyondblue, Risk and Protective Factors: Depression and comorbidities in problem gambling, 2008).
- Problem gamblers are four times more likely to have problems with alcohol and four times as likely to smoke daily than non-problem gamblers (Source: Thomas, S, and Jackson, A, 2008).
- Children with parents who are problem gamblers are up to 10 times more likely to become problem gamblers themselves than children with non-problem gambling parents (Source: The Problem Gambling Treatment and Research Centre, Children at risk of developing problem gambling, May 2010).

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Department of Social Services.

*The facts about gambling* (Last updated 6 December 2016).

Australian Government’s gambling policy

Australian Government’s commitment to help problem gamblers

The Commonwealth Government understands that most Australians gamble responsibly; however gambling is a major social problem for some people. Digital technologies are rapidly changing Australia’s gambling industry. Online gambling is the fastest growing gambling segment, growing at 15% per annum, with over $1.4 billion gambled online each year. Digital technology is also enabling illegal operators to reach our phones, our televisions, our home computers at any time of the day or night.

Australians are losing between $64 million and $400 million every year betting in illegal offshore sites, and this means tax revenue is also lost. In the online world, the proportion of problem gambling is three times higher than in other forms of gambling. Governments want to protect Australians from these illegal offshore wagering operators which don’t provide the legal and consumer protections Australian licensed sites do.

As a first step, the Government is delivering on its commitments outlined in the Response to the Review of Illegal Offshore Wagering. Stronger consumer protection is the centrepiece of these reforms.

Government’s response to illegal offshore wagering

The Commonwealth Government is working with state and territory governments, the industry and other key stakeholders to implement 18 of the Review’s 19 recommendations. The Government noted one of the Review’s recommendations.

On 28 April 2016, the Government announced its response to the recommendations of the Review. This commitment included a three-staged approach:

- The establishment of a National Consumer Protection Framework (National Framework) for online wagering. The aim is to empower individual gamblers to ensure that problem gambling is minimised. This is at the core of the Government’s response.
- Amending the law to make it clear that it is illegal for unlicensed overseas gambling companies to offer gambling products to Australians. The Australian Communications and Media Authority will be empowered to have stronger enforcement mechanisms.
- Investigating the feasibility of other disruptions measures to curb illegal offshore gambling activity, including voluntary Internet Service Provider (ISP) blocking and financial payment blocking.

The Commonwealth Government has successfully implemented the first stage of the Government’s commitment through Royal Assent of the Interactive Gambling Amendment Act 2017 (the IGAA). The IGAA came into effect on 31 March 2017. The Commonwealth Government is working with state and territory governments to agree to a joint Commonwealth, state and territory National Framework by mid-2018 (pending).

The feasibility of other disruption measures is also being currently assessed and a position is expected within the same timeframe.

LATEST NEWS

Commonwealth, state and territory ministers agree to stronger online gambling protections

At their third meeting on 8 September 2017, Commonwealth and state and territory ministers with responsibility for gambling reaffirmed their commitment to ensuring greater protection for Australians gambling online and to the final stages of the establishment of a strong, consistent and best-practice national consumer protection framework.

Restrictions on gambling advertising

On 6 May 2017, Senator the Hon Mitch Fifield, Minister for Communications and the Arts, announced the Broadcast and Content Reform Package. The package includes further restrictions on gambling advertising in live sporting events across all platforms to reduce the exposure of children to gambling (see page 39 for more information).

The Government is currently working with industry to implement these restrictions through amendments to the broadcasting industry codes of practice. The additional restrictions are expected to be in force across all viewing platforms by 30 March 2018.

 Betting restrictions and online wagering in Australia – A review of current knowledge

The Betting restrictions and online wagering in Australia – A review of current knowledge is a report prepared by the Australian Gambling Research Centre (AGRC), Australian Institute of Family Studies, and commissioned by the Department of Social Services.

In September 2015, the Review of Illegal Offshore Wagering recommended that further research be undertaken on the impact of betting restrictions imposed by Australian licensed bookmakers on illegal offshore wagering and the identification of options to improve the situation.

In responding to Recommendation 15 of the Review, the Commonwealth Government commissioned the AGRC to investigate the current extent of betting restrictions and the impact of these restrictions in driving consumers to illegal offshore wagering operators.

The AGRC’s report, Betting restrictions and online wagering in Australia – A Review of current knowledge, provides a range of options for consideration, noting its interaction with other reform areas and the need for further research.

The Commonwealth and state and territory governments are currently considering the findings of this report.

Gambling Measures Act 2012

The Gambling Measures Act 2012 took effect on 31 March 2014 and outlines the Commonwealth’s commitment to consult on the development of venue-based voluntary pre-commitment in realistic timeframes.

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Bright lights, big losses: how poker machines create addicts and rob them blind

WHY ARE POKIES SO ATTRACTIVE? AND WHY DO WE SPEND SO MUCH ON THEM? CHARLES LIVINGSTONE EXPLAINS

Australians lose A$20 billion on gambling every year, $11 billion of which goes on poker machines in pubs and clubs. Why, then, are pokies so attractive? And why do we spend so much on them?

Ubiquity is one reason. The high intensity – the rapid speed of operation and relatively high stakes of betting up to $10 per ‘spin’ – is another.

But there’s also a more insidious mechanism at work here: the basic characteristics of poker machines, combined with constantly refined game features, stimulate the brain in a way that, in many cases, leads to addiction with symptoms similar to those associated with cocaine use.

Poker machines cultivate addiction by teaching the brain to associate the sounds and flashing lights that are displayed when a punter ‘wins’ with pleasure. And since the pattern of wins, or rewards, is random, the ‘reinforcement’ of the link between the stimuli and pleasure is much stronger than if it could be predicted.

INTO THE MACHINE

Poker machines, invented in the late 19th century, were originally mechanical, usually with three reels and a fixed and limited number of symbols available for display on the win line. Contemporary pokies are fully computerised. Usually housed in a retro-designed box, they refer to the old-fashioned simplicity of their predecessors. But they are as chalk and cheese compared to their mechanical forebears.

Today, the gambling machine industry employs an army of engineers, programmers, composers and graphic designers to produce increasingly sophisticated games and machines, with more ways of persuading people to part with their cash.

At the heart of the modern pokie is a series of random number generators. These are constantly operating and, when the button is pushed, the answer is instantly known. Each number corresponds to a ‘reel’ symbol – pokies still appear to have reels that roll around when the button is pushed, but this is an illusion.

In Australia, unlike some other jurisdictions, the order of symbols on each of the visual reels must be constant, but the number of symbols can be different on each reel. This includes winning symbols.

Old, mechanical pokies had a limited number of ‘stops’ because of the limitations of physical space. Electronic pokies have no such limitations. And the difference is profound. A mechanical pokie with three reels, 20 symbols on each reel, including one prize symbol, would have winning odds of 1/20 x 1/20 x 1/20, or one in 8,000.

A contemporary pokie will often have major prize odds of one in 10 million or more. The number of...
symbols on each reel is not limited by physical space, so the odds of a major win can be tweaked by limiting the number of winning symbols on certain reels.

A five-reel game may have two winning symbols on each of the first three reels, each of 60 symbols in total. The last two reels may have only one winning symbol, with 80 total symbols. This configuration would produce odds of \( \frac{2}{60} \times \frac{2}{60} \times \frac{2}{60} \times \frac{1}{80} \times \frac{1}{80} \), equal to one in 230,400,000.

This maths is at the heart of machine design. A slot game is just a spreadsheet. But it’s a spreadsheet with a lot of enhancements.

**TRICKING THE BRAIN**

These configurations will regularly produce ‘near misses’. These occur when winning symbols appear on some lines, but not all. Experimental work has revealed that the brain stimulus produced by such ‘near misses’ can be almost as significant as those produced by a win. The level of reinforcement is thus dramatically increased, without any need for the machine’s operator to actually pay out.

Current pokies also allow multiline bets, whereby users can select all available lines to bet on in a single spin. Mechanical machines were limited to a single line of three reels. Pokies now allow users to bet on 50 or more lines, configured from the video display of five reels and three lines.

The line across the middle is one such line, as are those above and below that line. But patterns of symbols are available in bewildering arrangements, combining lines and reels and multiplying the minimum bet by many times. A one-cent credit game can thus be configured to allow at least a 50-cent minimum bet per spin if 50 lines are selected.

Most regular users report that their preferred style of use is ‘mini-max’ – that is, the minimum bet with maximum lines. In a strange way, this reveals risk-averse behaviour. There’s nothing worse than seeing a win come up on a line you’re not playing, as a regular pokie user once explained to me.

But regular users will also increase their stakes when they can. This is to provide for the possibility of bigger payouts, or in some cases because they believe – incorrectly – that doing so will increase the chances of a win.

Pokies also allow the credits bet per line to be multiplied, often by up to 20 times. Thus, a one-cent machine becomes a device capable of allowing bets of $10 per spin. Each spin can take as little as three seconds.

For this reason, the Productivity Commission calculated that such machines could easily average takings of up to $1,200 per hour. But this is an average, and it’s not uncommon to observe people spending $400 or more on poker machines in as little as ten minutes.

Machines that accept banknotes allow significant amounts to be ‘loaded up’. In New South Wales, pub and club pokies can accept $7,500 at any one time.

The other capability provided by multi-line poker machines is a phenomenon known as ‘losses disguised as wins’. This allows users to experience a reward from the game even when they’ve actually lost money.

If you bet on each of 50 lines at one cent per line and win a minor prize on one line (say, 20 credits), for instance, the machine will provide suitable reinforcement – sounds, lights and sometimes a congratulatory message – and acknowledge the credits won. But you’ve actually lost 30 cents.

This allows the amount of reinforcement delivered to the user to be magnified significantly – often doubled. Thus, the user feels like they’re winning quite regularly. In fact, they’re losing.

So what does all this stimulation do? Brain chemicals, particularly dopamine, are central to this process. Brain imaging has shown in recent years that the pattern of dopamine release that occurs during a gambling session is strikingly similar to that of cocaine and other addictions.

Poker machines are essentially addiction machines that have been developed over a long period of time to be as attractive to their users as drugs are to theirs.

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**THE CONVERSATION**

Self-exclusion and problem gambling

Self-exclusion (or self-banning) is a voluntary program where a person with a gambling concern excludes themselves from gaming venues or internet gambling.

Problem gamblers are able to ban themselves from venues (clubs, pubs and TABs) and from placing bets on gambling websites.

By law, Australian gambling providers must give customers the option to self-exclude from their venue or products. However, self-exclusion is not available from websites registered outside Australia.

There are no costs involved in self-exclusion, and there is a minimum period of exclusion agreed upon when you join a program.

Information about how to arrange self-exclusion is available at Australian venues; downloadable application forms are also available from reputable, Australian-registered gambling websites (search under Self-Exclusion or Responsible Gambling).

Self-exclusion process for clubs, hotels and casinos

Self-exclusion from a venue usually involves an interview, and signing a deed of self-exclusion which nominates the venue/s or areas of a venue you will be excluded from. By signing the deed you agree not to enter the restricted gaming area, and give staff permission to remove you if you enter.

At the interview you will have your photograph taken, which is only available to appropriate staff members of the nominated gaming venue/s to help enforce the self-exclusion.

If you decide to self-exclude, your details are required by the gambling operator to be treated with discretion at all times.

Online gambling filtering products

There is a range of web content filtering products that try to block access to international websites not under Australian regulation, including: Gamblock, Gamban and Betfilter. Internet activity monitoring software packages (Net Nanny, Parent Power, Cyber Sitter) are also available. While these products are typically used by parents to prevent underage children accessing sites, they may also be an option for people trying to limit their own gambling.

Blocking online gambling ads

AdBlock Plus is a free extension compatible with most web browsers which blocks ads from appearing on webpages. AdBlock Plus disables banners, YouTube ads, pop-ups and social media ads while you browse the web.

Gambling on iPhones, iPads and Android devices

Apps are available to block gambling on iPhones, iPads and Android devices. Search in your relevant app store for blocking apps.

On iPhones, you can use the Restrictions setting and nominate Allowed Content.

SOURCES


Compiled by The Spinney Press.
Action on problem gambling online is a good first step, but no silver bullet

Greater protections for online gamblers are clearly needed, given its growth and the higher rates of problem gambling among its users, argue Dylan Pickering and Christopher John Hunt

Reactions to new measures designed to tackle problem gambling online have so far been mixed. The federal human services minister, Alan Tudge, said he was “hopeful that in combination [they] will have a profound impact”. But Australian Churches Gambling Taskforce chair Tim Costello dismissed them as “cosmetic”. He called instead for a total ban on betting ads on TV during sports broadcasts.

Greater protections for online gamblers are clearly needed. Online gambling is growing rapidly, and up to three times higher rates of problem gambling have been found among internet compared to non-internet gamblers.

There is reason to suggest these new reforms will have some impact in helping tackle problem gambling. However, none of the proposed measures, either alone or in combination, will completely eliminate it online.

What’s being introduced?
Under the new National Consumer Protection Framework for online gambling, the main changes will be:

- Australian betting sites will no longer be allowed to offer credit or ‘free-bet’ inducements (where customers are given betting credit to sign up);
- The establishment of a national online self-exclusion register to allow gamblers to voluntarily ban themselves from any site for between three months and life; and
- The introduction of pre-commitment options – where gamblers can set a maximum amount they can lose – and activity statements detailing gambling wins and losses.

Credit and free-bet inducements
Several studies have identified credit betting as a risk factor for problem gambling.

The use of digital credit has been associated with lower psychological value compared to physical money. This means gamblers feel less of a ‘sting’ when losing digital credit, which leads to increased gambling losses – particularly among problem gamblers.

Credit betting on in-person gambling forms (like online gambling is growing rapidly, and up to three times higher rates of problem gambling have been found among internet compared to non-internet gamblers.
on poker machines and at the TAB) has long been prohibited in order to protect problem gamblers. So, it is reasonable that similar measures be put in place for online betting.

There is also some research on the effect of inducements, such as free bets. Studies report that online gambling promotions may lead internet gamblers to gamble more money than they had first intended. It was also found that promotions triggered urges to gamble in people seeking treatment for gambling problems.

Thus, there is evidence to suggest a ban on such inducements will be an important protection for problem gamblers.

**Self-exclusion registry**

There are few examples of national online self-exclusion schemes, mostly because online gambling is illegal in many countries and these schemes require the cooperation of multiple betting operators.

In the UK, a national online self-exclusion scheme is currently in the piloting stages, with full implementation planned for the end of this year. Svenska Spel, the Swedish state-owned gambling operator, also provides a self-exclusion scheme.

Evaluations of self-exclusion programs generally show positive outcomes in terms of reduced problem gambling, and various social and psychological benefits. This suggests this reform may also be of benefit to gamblers.

However, the main drawback is that while such a register will prevent self-excluded gamblers from opening accounts with Australian betting operators, it will not stop them accessing offshore and illegal betting sites.

**Pre-commitment and activity statements**

Although many betting sites currently provide a limit-setting option, the inclusion of a pre-commitment scheme in the reforms allows governments to prescribe the exact features that are likely to be most effective – for example, limits that are binding.

One study involving Swedish Svenska Spel customers reported that more than half (56%) had used the spend limit feature. Most (70%) found them to be ‘quite’ or ‘very’ useful.

Similarly, people perceive gambling activity statements as useful, provided the data is presented clearly. However, this finding is open to interpretation. And some researchers have expressed concern about the potential for gamblers to misinterpret information displayed by activity statements – thus causing them to chase their losses.

Given most research on these reforms is indirect and has been conducted overseas, there is a need for systematic and empirical research to evaluate their effectiveness once implemented. It is therefore highly encouraging that state and federal government ministers have promised funding of up to A$3 million to launch a national gambling research model, beginning July 1, that may help answer some of these questions.

These reforms should not be looked at in isolation, but in combination with other proposed measures for tackling problem gambling. This could include tighter controls on gambling ads, which is also likely to have a significant impact.

**DISCLOSURE STATEMENT**

Dylan Pickering receives funding from ClubsNSW.
Christopher John Hunt receives funding from NSW Responsible Gambling Fund.

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PROBLEM GAMBLING: READY TO CHANGE?

Problem Gambling Help SA offers advice on how to cut down and quit gambling when it has become a problem

Often people don’t recognise the warning signs. Gambling doesn’t usually start out as a problem – for most people it begins as a fun and social activity. If gambling is no longer fun or if you’ve tried a few times to cut back and you’re wondering what to do next then these tips might help.

Cutting down

• Limit access to cash and credit. Try not to carry your ATM and credit cards with you. Set up bank accounts so that most of your money cannot be accessed via ATMs, and get the bank to lower your daily withdrawal limit. Tell your family, friends and workmates not to lend you money for gambling, even if you ask for it.
• Don’t gamble when you have urgent debts and never borrow money to gamble.
• Don’t gamble alone. Arrange to gamble socially – place the emphasis on the socialising, not the gambling.
• Keep an eye on the clock. Take a break every 15 minutes and don’t gamble past the time limit you have set.
• Place and seal your winnings in a separate pocket or hand them over to a friend – this helps guard against impulsive decisions to gamble with winnings.
• Don’t gamble with friends who gamble heavily.
• Don’t mix alcohol with gambling. Three standard drinks will cloud most people’s judgement and lead to impulsive gambling.
• Never gamble with the expectation of winning.
• Download a copy of The Gambler’s Guide to Cutting Down or Giving Up (www.problemgambling.sa.gov.au) to keep you on track and motivated to change.

Know when to give up

If gambling isn’t fun anymore it may be a sign that you need to give up. Call the Gambling Helpline on 1800 858 858 for free, confidential and non-judgemental professional help and support.

If you want to chat to someone online or via email, 24/7 live and email counselling and support is available immediately from Gambling Help Online (www.gamblinghelponline.org.au).

Bar yourself from a venue

You can bar yourself from a range of gambling venues such as clubs, hotels, the casino, the TAB and licensed racing clubs. When you bar yourself from a venue it means you’re not allowed to enter or remain on the licensed gambling premise. The venue is expected to take reasonable steps to prevent a person from entering the premises and if found there they are entitled to remove the person.

You can bar yourself by:

• Going into a hotel, club, the casino or other gambling venue and request to be barred.
• Making an appointment to see an officer at the Independent Gambling Authority (phone +61 8 8226 7233) to request a barring order. A barring order is indefinite but an application can be made to have it lifted after 12 months.
• Visiting http://iga.sa.gov.au/content/get-help-problem-gambling to find out the full steps to bar yourself (South Australia only).

Visit a Gambling Help Service (for a referral call the Gambling Helpline on 1800 858 858) where a gambling counsellor can assist and support a person with either method of barring.


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Gambling responsibly means being able to exercise control over your gambling activity and not letting it negatively impact other areas of your life, according to Gambling Help Online.

People gamble for many reasons. Some people gamble for excitement, the thrill of winning or to be social. From two-up on Anzac Day to an annual plunge on the Melbourne Cup, many Australians are able to enjoy a flutter without losing control. This is gambling in a responsible manner.

Gambling responsibly is when you:
- Are you in control of how much time and money you are spending
- See gambling as a form of entertainment
- Don’t bet more than you can afford to lose
- Know and accept the odds
- Keep sight of your chances of winning
- Accept that your spending limits may be less than others
- Don’t go back the next time to try and win back your losses.

Gambling is becoming far more widespread and difficult to avoid. We can now play the pokies on our smartphones, and we are subject to sports betting advertising throughout our sports broadcasts ...

However, gambling is becoming far more widespread and difficult to avoid. We can now play the pokies on our smartphones, and we are subject to sports betting advertising throughout our sports broadcasts.

This makes it easier for Australians to gamble, and harder for some Australians to say no. This can make it harder to gamble responsibly.

If you are worried that you are not gambling responsibly, consider chatting to one of our counsellors they can help you!

... This makes it easier for Australians to gamble, and harder for some Australians to say no. This can make it harder to gamble responsibly.

If you want to gamble more responsibly or cut down on your gambling try some of the following:

Tips for gambling responsibly
- Think of gambling as entertainment, not a way to make money
- Only gamble with money you can afford to lose
- Set a spending limit in advance
- Set a time limit in advance
- Don’t drink or use drugs when gambling
- Take a break
- Don’t gamble when you’re depressed or upset
- Balance gambling with other activities
- Never chase your losses
- Don’t take your ATM card with you.

Tips to help curb your gambling
- Look at your budget and calculate how much you can afford to spend on gambling
- Set a limit for yourself on how much you will spend
- Calculate how long you had to work to earn that money
- Lower your daily withdrawal limit at your bank to prevent rash decisions
- Use a site that has limits on daily spend
- Use a site registered in Australia that has self-exclusion available
- Limit where you bet, don’t have multiple accounts
- Use a debit card instead of a credit card – this will help you see how much of your income you are spending
- Check your player history on the sites you use and/or your bank and credit card statements to keep a clear idea of how much you are spending
- Read the fine print on marketing promotions like ‘free bets’
- Take a break away from gambling to think clearly about the impacts of continuing to gamble
- And remember, like any form of gambling, online poker, betting and sports wagering is not a good way to make money.
CHAPTER 3
Gambling advertising and young people

GAMBLING ADVERTISING

The Advertising Standards Bureau explains the regulation and complaints processes in Australia regarding the marketing of gambling.

In Australia, gambling operators that seek to legitimately advertise their products and services are subject to a comprehensive framework of codes, regulations and legislation. These include the Australian Association of National Advertisers Code of Ethics (AANA), The AANA Wagering Advertising & Marketing Communication Code, federal legislation through the Interactive Gambling Act 2001 (Cth) (IGA), legislation and regulations, codes set by the licensing bodies and/or responsible gambling foundations in each state/territory and a raft of other codes that apply to the Australian-based wagering and sports betting industry.

AANA Code of Ethics
All forms of advertising are covered by the AANA Code of Ethics (the Code) and Ad Standards takes complaints about any gambling advertisement, including online, in an app or on social media. Advertisers should ensure they do not breach any section of the Code, in particular Section 2.6 which states that advertising and marketing communications shall not depict material contrary to prevailing community standards on health and safety. This is the section which the Ad Standards Community Panel generally applies when it considers complaints about gambling advertisements.

While the community panel cannot look at the placement or frequency of advertisements, it can look at the messages shown in the advertisement. In the past the community panel has found that advertisements encouraging excessive gambling, or that may make gambling attractive to children, breach the Code on the grounds that it goes against the prevailing community standards about what constitutes safe or responsible gambling.

AANA Wagering Code
As of 1 July 2016 the community panel has considered complaints specifically about wagering advertising under the AANA Wagering Advertising & Marketing Communication Code (the Wagering Code).

Broadcast Industry Code
In response to community concern about gambling advertising, particularly during sporting events, amendments were made in 2013 to the various national broadcast industry codes restricting the promotion of live odds during broadcast of sports events and imposing limitations on discussing live odds during commentary. This includes FreeTV, Australian Subscription Television and Commercial Radio Australia codes. Under these codes gambling advertisements must also be clearly identified as such.

In addition, where applicable, legislation that regulates the medium by which the advertisement is capable of being publically viewed, such as the Broadcasting Services Act 1992 (Cth) (BSA), establishes the framework by which Australian television and radio stations are licensed and includes advertising restrictions which apply to these licensees.

Federal, state and territory legislation and regulations
Responsibility for the regulation and control of gambling is a federal, state and territory matter. It is best to contact the licensing body in your state or territory for information about regulations relating to advertising of gambling products. Under the IGA, the federal parliament established a regulatory framework which makes it an offence to provide certain interactive gambling services to a customer physically present in Australia (other than wagering and lotteries). The IGA includes a complaints process which is administered by the Australian Communications and Media Authority (ACMA).
Complaints about gambling advertising
Complaints in relation to the IGA about content hosted in Australia will be referred to the Australian Federal Police. Complaints about interactive gambling content hosted outside Australia will be investigated by the ACMA and, if the content concerned is found to be prohibited, the ACMA will notify the content to the makers of internet content filter software.

If you believe that a prohibited gambling service on the internet is offering services to customers in Australia, you can register a complaint with the ACMA. Complaints are to be made in writing and may be lodged using the online complaint form available at the ACMA’s website. If you have a query about state or territory gambling legislation, regulations or codes, please contact the relevant state or territory organisation listed below:

- **Northern Territory**: Licensing Commission, [www.nt.gov.au/industry/gambling](http://www.nt.gov.au/industry/gambling)

If you believe the content of the advertisement breaches community standards as set out in the AANA Code of Ethics or the AANA Wagering Code you can lodge a complaint here: [https://adstandards.com.au/lodge-complaint](https://adstandards.com.au/lodge-complaint).


Restrictions on gambling advertising

The federal government has established rules on when gambling advertisements can be shown on television, radio and online, and what they are allowed to contain.

**Gambling advertisements during children’s television shows**

*Commercial free-to-air television:* Gambling ads cannot be shown during G, C and P classified programs broadcast between 6am-8.30am or 4pm-7pm. They also cannot be shown in programs principally directed to children broadcast between 5am-8.30pm. However, there is an exemption for news, sports programs and current affairs programs shown at these times.

*Pay television:* Gambling ads broadcast on dedicated children’s channels are likely to breach the rules in subscription television broadcast codes.

**Complaints:** Contact the broadcaster first, as set out in the relevant industry code of practice. To complain about gambling ads during C and P programs, contact ACMA.

**Gambling ads and promotion of odds during live sporting events**

There are restrictions about gambling ads and the promotion of live odds. These restrictions differ depending on whether you are watching an event between 5am-8.30pm or between 8.30pm-5am.

**Complaints:** Contact the broadcaster first, as set out in the relevant industry code of practice. To complain about gambling ads shown in conjunction with a live sporting event streamed online, contact ACMA.

**Number of gambling ads which can be broadcast during a program**

There are no rules about how many gambling ads can be broadcast on radio or TV. There are, however, hourly limits for advertising in general on commercial free-to-air TV and SBS, according to their respective industry codes of practice.

**Complaints:** Contact the broadcaster first, as set out in the relevant industry code of practice.

**Claims allowed in gambling ads**

There are rules about advertising during live sports on television, radio and online which prohibit gambling ads that target children, make exaggerated claims, or promote gambling as a way to get out of financial difficulty.

An ad that goes against prevailing community standards about safe or responsible gambling may also breach one of the AANA Codes (Australian Association of National Advertisers). There are also state and territory rules about gambling advertising.

**Complaints:** Contact the broadcaster first, as set out in the relevant industry code of practice. To complain about gambling ads shown in conjunction with live sports online contact ACMA. To complain about the content of gambling ads that you think are irresponsible, contact Ad Standards. Consult the relevant office responsible for gaming in your state or territory.

**Ads for interactive gambling services**

Ads about prohibited interactive gambling services are banned on TV, radio and online. This includes online casino-style services and online wagering services that accept in-play betting on sports events.

**Complaints:** Contact ACMA.

Watching sport on TV may not exactly be a healthy activity, but it should at least do more good than harm. Yet viewers are exposed to all manner of advertising and promotional messages extolling the dubious-but-seductive virtues of alcohol, fatty foods and sugary drinks.

But it is gambling, especially online and mobile, that has come into focus as sport’s most potentially damaging byproduct. In 2013, the Gillard government banned the live spruiking of odds thanks to the barefaced over-reach of Tom Waterhouse and Channel Nine.

Federal, state and territory governments have just signed up to a new National Consumer Protection Framework to help online problem gamblers.

Now the Turnbull government, while charging the networks about A$90 million less for spectrum access, has banned gambling advertising and promotion on TV for the duration of sports contests until an 8.30pm watershed.

This move stimulated vigorous resistance from sports, media corporations and betting companies.

In doing so, they have exposed the ethically questionable foundations of their multiple mutual dependencies.

HOW SPORT AND TV BECAME ‘ADDICTS’

Genuine sports lovers, and those who simply wish to protect the vulnerable from harmfully manipulative messages, may wonder how sport and TV became so dependent on gambling.

There has been betting and wagering on sport as long as someone kept the score. Variously, the practice has been banned, regulated, and taxed. It can be respectable, as in the case of a Melbourne Cup flutter; dodgy, when it involves unlicensed SP betting; and downright criminal, especially when syndicates manipulate results during betting plunges.

But what is unprecedented about gambling on sport today is its astonishing visibility. Where once the logos of betting companies and the odds on sporting outcomes could be largely confined to those interested in such things, they are now impossible to avoid.

Naming rights of stadiums and the surfaces within them, from corner-post flags to players’ bodies, carry gambling company logos. TV screens in and outside those stadiums promote gambling, as do streetscapes and other media.

A specific set of developments placed gambling at the heart of contemporary sport and media.

As sport became industrial and commercial in the 20th century, it had a clear interest in doing more than play the role of host to the gambling parasite. By progressively integrating sponsorship by and of gambling into its business model, professional sport made itself more attractive to its main paymaster – the media, especially TV.

Just as sport had become deeply dependent on the media by selling its broadcast rights for an ever more escalating cost, TV needed sport to attract advertising, sponsorship and subscription revenue.

Pay-TV wrested a good deal of premium sport from commercial free-to-air TV (which had previously seized it from public-service TV). It was prevented from monopolising it only by government intervention in the market through the anti-siphoning laws.

But as the proliferation of channels and digital platforms like Netflix fragmented free-to-air audiences and undermined broadcast pay-TV subscriber bases, sport became even more important as media content.

A GOOD FIRST STEP

Sport’s ever more prominent place in the media enhanced its allure for bookmakers to advertise their wares as an increasingly legitimised arm of the sports

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industry. This has intensified sport and media reliance on gambling revenue – and so on.
There is no end to this logic of accumulation from the viewpoint of those who benefit from it. The sport-media-gambling triumvirate will push it to its limits.
Mandatory mantras to “please gamble responsibly”, squeezed in at the end of cleverly targeted messages, are ritual box-ticking gestures at their ineffective worst. Industry bodies like the recently founded Responsible Wagering Australia, led by former federal Labor minister Stephen Conroy, offer limited concessions while trying to consolidate their prime position.
I heard a clear sense of public disquiet about sport-related gambling when researching the place of sport in the lives of residents of greater western Sydney. Several people I interviewed raised it unprompted as a topic of concern.
It is ironic that at a time when the federal government is trying to restrict the advertising of gambling during sport on TV, it is simultaneously trying to assert its vision of Australian values and culture.
The advertisers who urge sport’s ready use as a vehicle for gambling artfully harness traditional Australian characteristics to home in on their most promising targets. They appreciate that many young men like to see themselves as larrikins who laugh off attempts by social engineers to control them. So, they infuse their advertisements and promotional videos with the intoxicating flavour of youthful resistance. The children who are repetitively exposed to those same messages will not have missed the invitation, when their time comes, to join this expensive club for irreverent smart alecs.
Knowing that association with sport clubs is widely celebrated in Australia, in a perverse distortion of sport club identification online sport betting agencies present signing on with them as membership.
In a rearguard action against tightening controls on gambling during sport broadcasts, sports with billion-dollar turnovers offer up community sport as the sacrificial Australia Day lamb if their earnings are curtailed. But there is little appreciation of the damage done to those same communities when wages, rent and food are charred on the problem gambling BBQ.
TV networks protest that restricting the bird’s-eye view they afford to gambling products sold mainly by overseas betting corporations will impair their capacity to tell local stories. They do not seem concerned that their actions will help produce more narratives of the human troubles and tragedies of too many gamblers.
TV companies complain, with some justification, that they are sitting ducks for national regulation when compared with the global online and social media free-for-all. But they, too, have a major presence there through their own websites, Facebook pages and Twitter handles.
TV may be easier to regulate than some other media, but it is still the dominant sport medium. It is the most important place to start when controlling the advertising of gambling through sport, but it is not the end game.
A more comprehensive system of gambling advertising control across media is imperative to prevent current and future generations seeing sport as a medium for gambling.

David Rowe is Professor of Cultural Research, Institute for Culture and Society, Western Sydney University.

TEENAGERS AND GAMBLING – THE FACTS

Despite age checks in venues and online Australian teens gamble on the pokies, racing and sports, according to the Victorian Responsible Gambling Foundation.

THEY’RE UNDER 18, SO THEY DON’T GAMBLE – RIGHT?

Between 60 and 80 per cent of 13-17 year olds gamble, according to Australian research. This includes gambling with friends, playing lottery tickets, raffles and sweeps.

Despite age checks in venues and online, Teens also gamble on the pokies, racing and sports betting, with 12.2 per cent of 12-17 year olds having placed a bet or gambled for money or prizes on the internet.

Gambling is changing the way young people think about sport. Commentators often talk about the odds instead of key information like player form and team injuries, so it’s not surprising when we hear teenagers follow suit. And when they see their sporting heroes endorse betting agencies, who could blame them for thinking gambling is a normal part of enjoying sport, when really it’s an unnecessary extra that should be approached with caution.

Teenagers are reportedly up to five times more likely than adults to experience gambling-related harm.

So it’s important to talk to them about gambling sooner rather than later.

And remember, you don’t need to be an expert on the topic to start a conversation.

KEY FACTS

• 75 per cent of kids aged 8-16 (n=152) who attend community sports events think betting on it is normal.
• 75 per cent of kids aged 8-16 (n=152) who attend community sports events can name one or more sports betting companies, and 26 per cent can name four or more.
• 21 per cent of young people aged 15-17 have participated in sports betting.
• One in five adults with a gambling problem started gambling before 18 years of age.

Learn more about gambling research and young people: https://responsiblegambling.vic.gov.au/reducing-harm/parents/resources-and-research

GAMING OR GAMBLING?

Thousands of free apps and video games have gambling-type characteristics and telling the difference between gaming and gambling is difficult.

Many of these apps and games use inflated odds, giving players the impression that winning is just as easy in the real world. There’s also advertising on the apps and games that lead to actual gambling sites, creating an easy pathway to real gambling.
Generation bet: has gambling gatecrashed our teens?

In 12 months:

- Up to a quarter of young people bet on sport.
- Around 1 in 10 young people gamble online.
- 1 in 5 adolescents play social casino games.
- Teenagers are four times more likely to develop gambling problems than adults.
- 1 in 5 adults with gambling problems started gambling before they were 18.

The Australian gambling industry spent $236 million on advertising in 2015.

Australian research shows teens playing these apps may:
- Think gambling is a normal everyday activity
- Be more inclined to take up gambling
- Be more confident about winning due to false beliefs about gambling odds.

Teenagers are reportedly up to five times more likely than adults to experience gambling-related harm.

Even though a player can’t win real money from these apps, they can spend real money on in-app purchases to boost their chances in the game. These often cost only a few dollars but a player can rack up the expenses.

THREE WAYS TO REDUCE EXPOSURE TO GAMBLING

1. Consider installing a filter on home computers and tablets to block gambling websites. A Google search for ‘parental filters’ will list available programs and reviews. Examples include cyberpatrol.com and gamblock.com.

2. Encourage teens to have interests that don’t involve digital devices and consider limiting screen time.

3. Ask them to use computers, phones or tablets in the family areas so you can see what they’re viewing.

When setting boundaries around gambling content, talk with your teens. They may not agree but at least they’ll know where you stand and why it’s important.

ENDNOTES


THERE ARE NO AGE RESTRICTIONS FOR GAMBLING IN VIDEO GAMES, DESPITE POTENTIAL RISKS TO CHILDREN

Gambling via mobile devices or mobile games has remained largely unregulated in Australia, reveals Joshua Krook

According to a 2018 report by Digital Australia, 97% of Australian households with children have at least one device for playing video games. More than 60% of households have five or more devices.

Since the early 2000s, the boom in mobile technology has seen the spread of video games from desktop PCs to the pockets of young people everywhere. But with that spread has come new hazards, in the form of online social gambling.

Gambling games are mostly rated ‘PG’ or ‘G’

Gambling via mobile devices or mobile games has remained largely unregulated in Australia. In a 2012 study of more than 100 video games featuring gambling simulations, 69 of them were rated PG (8+) and 33 of them were rated G (for a general audience) by the Australian regulator.

In other words, no gambling games received any age restrictions.

The Australian Classification Board, the body charged with rating games, consistently underrates games that feature gambling, despite the potential risk they pose to children.

Part of the explanation comes down to the way games are classified. In Australia, video games classifications are based on six criteria: themes, violence, sex, language, drug use and nudity.

Gambling comes under the first broad category of ‘themes’ and is generally classified according to the presence of gambling, gambling references or gambling themes.

Game developers use the classification system to their advantage by skirting the edges of what is considered an acceptable ‘presence of gambling’. Gambling video games tend to fall into three broad categories in this regard: actual online casinos, social gambling games (which can use real money, but can also be played for free) and games that use gambling techniques.

The latter type, including games such as Candy Crush, use techniques similar to a slot machine, but...
do not actually look like a casino. The other types often explicitly look like a casino. Regardless, they still receive a G rating.

**Risks for children**

When children and teenagers play simulated gambling games (featuring either real money or fake money), they are more likely to grow up and gamble with real money. One study found that almost 30% of adolescents who played simulated poker went on to play real poker with real money later in life.

Some companies claim that games can have gambling techniques, with no risk to children, so long as there is no real money involved. However, even if gambling games are ostensibly ‘free’ to play, they pose a risk to young people by making them more susceptible to gambling mechanics, psychological tricks and addiction.

To put it simply, when a young person reaches age 18 and finally enters a casino having previously played social gambling games, they will be more susceptible to real gambling and psychological addiction, because they will be primed for it.

**Gaming classifications are out of step**

The low classification of gambling games in Australia is out of line with the broader laws on gambling. In all states, there are strict laws on who can enter a casino and who can gamble, with every state imposing age restrictions roughly correlating with adulthood. If these general laws were imposed on gambling games, they would receive a classification of R (18+) – the highest possible rating – rather than G (for a general audience).

Since 2013, Australia has had an R (18+) category for games. At the time of its introduction, it was argued that the adult rating would empower the classification agency, and stop kids from having access to games that could potentially harm them. It would appear that that has not occurred with regards to gambling games.

Despite recent statements by the Victorian Commission for Gambling and Liquor Regulation that some video game mechanics can “constitute gambling”, not much has changed regarding the law in Victoria or any other state. Victorian officials state that they can do very little when a gaming company or product is based overseas.

However, it is unclear why the regulator, the Australian Classification Board, cannot put higher ratings on gambling games sold in Australia, in Australian stores or on Australian websites.

**The benefits of gaming**

Video games do not have to be addictive or feature gambling mechanics to be fun or to make money. Many of the most successful video games today feature no gambling mechanics at all. Some are actually good for you because they help develop creativity, keep an active brain or teach new skills.

The rise of gamification, or the use of games for serious purposes, has led to a variety of games that assist educators, the government and private companies in creating interactive learning experiences.

It is unfortunate that some video gaming companies continue to develop gambling and anti-social video games, when the power of video games as a positive medium for change is just starting to develop.

Without further action by the regulator, it is up to the states to determine whether online gambling video games should remain out of line with the general laws concerning gambling and age restrictions in Australia.

Joshua Krook is Doctoral Candidate in Law, University of Adelaide.

Online Gambling and Young People

There is growing concern that some online games can make gambling more familiar and ‘normal’ for young people, the Office of the eSafety Commissioner explains.

Gambling involves the risk of losing something of value (in most cases money) for the chance of winning a prize (of monetary or some other value). While there are many types of online games, when gambling elements exist within a game the distinction between gaming and gambling is not always clear.

Gambling-themed Games

Some games are principally, or can include elements of, social casino games that heavily simulate a gambling activity, such as poker, slots, blackjack or roulette. They don’t offer the opportunity for your child to bet, win or lose real money, but they include similar actions found in real life gambling and often look and sound the same.

Online Games with Loot Boxes

Some online games include ‘loot’ boxes, ‘bundles’, ‘crates’ and ‘cases’ that a player opens to find what is inside. The player receives an item or items based on random chance, like a lucky dip, where some virtual items could be more valuable than others. Loot boxes can be obtained in two ways: either earned through gameplay (e.g. when a player levels up) or they can be bought using in-game currency or real money.

Loot boxes are found in ‘freemium’ games as well as paid games. Under a ‘freemium’ model, your child can access the basic game for free, but might need to purchase credits, keys or in-game items for additional content or to access special features, including the chance to win items in a loot box or crate.

In-game items can include an in-game currency, equipment, tools, weapons or ‘skins’. Many virtual items in loot boxes are cosmetic only (such as costumes) and are not needed to progress in the game. However, loot boxes in some games can contain items that speed up progress and provide the player with an advantage in the game.

There is some community debate and concern that the loot box feature can normalise spending behaviour in a gaming context and potentially act as a precursor to problem gambling behaviour.

Skins’ Gambling

Skins are used in some of the most popular games to cosmetically alter a player’s weapon, equipment or avatar and can vary in their value depending on how rare and popular they are. While skins can’t be exchanged for real money within the game, there are third party websites – which are generally not approved by the video game industry – that advertise and offer users the opportunity to gamble these items and convert them to cash. This could potentially be an incentive for young people to spend more on in-game items in the hope of cashing in the rare and popular items at a profit.

What’s the Harm?

Games that simulate a gambling activity are easily accessible through mobile apps and social media sites and can expose your child to a realistic gambling experience at a very young age.

Research into the impacts on young people of gambling-like elements in games and simulated gambling is in its early stages. However, a recent study suggests that for some children, playing social casino games leads to an increase in gambling activity, possibly because these games normalise gambling for them or inflate their confidence of winning in a real gambling scenario. While for other children, it can act as a substitute, reducing their interest in real gambling.

How do I know if my child has a problem?

The Victorian Responsible Gambling Foundation lists the following possible signs of problem gambling (associated with online games or otherwise):

- Spending lots of time talking or thinking about gambling or an obsession with simulated gambling apps and games
- Obsessing about odds when watching sport instead of focusing on the game
- Borrowing or taking money from family and friends (can include using linked accounts for online credit payments)
• Lying or being secretive about gambling activities
• Having mood swings, or stressed when not gambling
• Suffering forms of depression, including isolation from friends
• Skipping school or grades falling due to time spent gambling.

While there are many types of online games, when gambling elements exist within a game the distinction between gaming and gambling is not always clear.

HOW DO I HELP MY CHILD?

Talk to your child about gambling
• It’s important to help your child understand that gambling features in online games are used to encourage more play and spending, so talk to them about gambling and its consequences both online and in the real world – you can find some helpful conversation starters on the Victorian Responsible Gambling Foundation website (https://responsiblegambling.vic.gov.au/reducing-harm/parents)
• Ensure that any in-game and in-app purchases are first discussed with you so that you know when and why they need to use an account, and how much they are spending.

Block your child from credit card access
if you think your child might be gambling online, or is about to try it out, make sure they can’t access any accounts you have linked for payment of music, app or game downloads.

Use parental controls
Activate the parental controls that are available on game consoles – find out more at our Parental controls page (www.esafety.gov.au/education-resources/ipay/online-safeguards/parental-controls).

Get your child the support they need
• If you have concerns about your child and online gambling, then seek professional advice from your GP, a trained psychologist or school counsellor.
• Kids Helpline (https://kidshelpline.com.au) on 1800 55 1800 is a free private telephone and online counselling service specifically for young people aged between 5 and 25 years.
• EHeadspace (www.eheadspace.org.au) on 1800 650 890 also provides a confidential, free and secure space where young people aged 12 to 25 years, or their families, can chat, email or speak with a qualified youth mental health professional.

What else can I do?
• Some games are classified by the Australian Classification Board and can include consumer advice about content in a game or warnings about a game. Gambling-themed games, where a person is unable to win real money but there is a casino-like feel, is given the consumer advice of ‘simulated gambling’. Other relevant consumer advice can include: gambling references and gambling themes. You can search for a specific game on the Australian Classification Board database (www.classification.gov.au/Pages/Search.aspx).
• Paying real money to access loot boxes is similar to an in-app purchase. The Australian Competition and Consumer Commission (ACCC) provides some guidance on in-app purchases, which may be useful to parents with concerns around loot boxes. It includes advice on how to avoid unexpected bills and restrict in-app purchases. It also outlines the action you can take in relation to a complaint about in-app purchases. You can access more information from the ACCC’s In-app purchases webpage (www.accc.gov.au/consumers/internet-phone/in-app-purchases).
• The Australian Communications and Media Authority (the ACMA) takes complaints about certain types of interactive gambling services. The Interactive Gambling Act 2001 (the IGA) makes it an offence to provide or advertise certain interactive gambling services to Australians. For more information on the IGA and the ACMA’s role, including what services it can investigate, visit the ACMA’s website (www.acma.gov.au/Citizen/Internet/Complaints/Interactive-gambling). If you find a site that you think is offering or advertising gambling content prohibited by the IGA, you can report it to the ACMA (www.acma.gov.au/Industry/Internet/Internet-content/Interactive-gambling/gambling-complaint-form).

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EXPLORING ISSUES

WORKSHEETS AND ACTIVITIES

The Exploring Issues section comprises a range of ready-to-use worksheets featuring activities which relate to facts and views raised in this book. The exercises presented in these worksheets are suitable for use by students at middle secondary school level and beyond. Some of the activities may be explored either individually or as a group.

As the information in this book is compiled from a number of different sources, readers are prompted to consider the origin of the text and to critically evaluate the questions presented.

Is the information cited from a primary or secondary source? Are you being presented with facts or opinions?
Is there any evidence of a particular bias or agenda? What are your own views after having explored the issues?

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Brainstorm, individually or as a group, to find out what you know about gambling issues.

1. What is chance-based gambling? Provide examples.

________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________

2. What is skill-based gambling? Provide examples.

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________________________________________________________________________________________
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3. What is problem gambling?

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________________________________________________________________________________________

4. What is responsible gambling?

________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
Complete the following activity on a separate sheet of paper if more space is required.

Australia has more poker machines per person than any country in the world, excluding casino-tourism destinations like Macau and Monaco. It has nearly 200,000 machines – one for every 114 people.

Martin Young and Francis Markham, R, *Three charts on: Australia’s addiction to poker machines.* (p.12)

Explain why there are so many electronic gaming machines (‘pokies’) in Australia, and the reasons why people might choose to play them.

Pre-commitment can provide a way for gamblers to set and track monetary and time limits to prevent unintended, excessive pokies use.

Australian Gambling Research Centre, *Full pokies 'pre-commitment systems' needed.* (p.15)

Explain what pre-commitment systems are (full and partial), and their level of success in helping problem gamblers to reduce their losses on poker machines.

Problem gamblers are able to ban themselves from venues (clubs, pubs and TABs) and from placing bets on gambling websites.

Gambling Help Online, *Self-exclusion and online gambling.* (p.33)

Explain the process of self-exclusion for people with gambling concerns, both at venues and online.
Complete the following activity on a separate sheet of paper if more space is required.

For each ‘problem gambler’, six other people are affected. For each ‘moderate risk’ gambler, about three others are affected. And for each ‘low risk’ gambler, an additional person is affected.

Charles Livingstone, Pokies, sport and racing harm 41% of monthly gamblers: survey. (p.5)

Form into groups of two or more people and identify the possible impacts of a person’s problem gambling on their family, friends and workplace. Using the space provided below compile a list of these impacts. Discuss your ideas with other groups in the class.

If you gamble, you should expect to lose. Gambling should be budgeted as an expense, just like going out for dinner, and not considered a way to make money.

Better Health Channel, Gambling fact sheet. (p.9)

Form into groups of two or more people and discuss a possible 18-year-old+ scenario involving plans to go to the horse races or casino. Consider a realistic budget in advance, planning how much you intend to spend on food, drink, transport and gambling. What do you consider to be a reasonable proportion of your budget to spend on gambling, and what strategies can you use to ensure you do not spend more money than you have pre-committed? Discuss your ideas with other groups in the class.

Teenagers are reportedly up to five times more likely than adults to experience gambling-related harm. So it’s important to talk to them about gambling sooner rather than later. And remember, you don’t need to be an expert on the topic to start a conversation.

Victorian Responsible Gambling Foundation, Teenagers and gambling – the facts. (p.42)

Imagine you are a parent talking to your teenage self about the harms of gambling. Present a speech from the point of view of one of your parents, and address the class as if they were your teenage self, giving advice on how to minimise or avoid gambling-related harm. In your speech, identify specific harms and suggest strategies to mitigate them.

This e-book is subject to the terms and conditions of a non-exclusive and non-transferable LICENCE AGREEMENT between THE SPINNEY PRESS and: Trinity College , East Perth, library@trinity.wa.edu.au
Complete the following activity on a separate sheet of paper if more space is required.

Often people don’t recognise the warning signs. Gambling doesn’t usually start out as a problem – for most people it begins as a fun and social activity.

Problem Gambling Help SA, Problem gambling: ready to change? (p.36)

Write a design brief for an educational campaign poster to promote awareness about gambling-related harms. In your brief, explain the target audience, the size of the poster and where it could be displayed for maximum effect – also include possible images and content. Consider whether photos or illustrations would be more appropriate to convey the most effective messaging.

In your content proposal provide headlines and text that will explain clearly what the warning signs for problem gambling are, its negative impacts, and the ways in which your target audience may be able to protect themselves from gambling-related harm. Also include contact details of organisations which can offer further help.
Complete the following activity on a separate sheet of paper if more space is required.

Risk is the one thing that all types of gambling have in common. The thrill of ‘taking a risk’ is a big part of the entertainment. However, gambling odds are designed to work against you. For example, you are more likely to find buried treasure than win top prize at the pokies.

Better Health Channel, Gambling fact sheet. (p.9)

Research reputable Australian websites online using the search phrase “gambling odds”. Based on your findings, explain what the actual odds of winning are for the following forms of gambling: poker machines, TattsLotto, Powerball, horse racing, casino roulette (single zero, winning black/red, high/low or odd/even).

Poker machines don’t know if you are wearing your lucky shirt, or that they are your lucky machine. They are all built in the same way and you have the same likelihood of losing your money on each one.

Gambling Help Online (Eastern Health), How do pokies work? (p.9)

Explain how electronic gaming machines (‘pokies’) are designed to maximise expenditure by gamblers. What features are used to trick users’ brains and maximise their losses?

Thousands of free apps and video games have gambling-type characteristics and telling the difference between gaming and gambling is difficult. Many of these apps and games use inflated odds, giving players the impression that winning is just as easy in the real world. There’s also advertising on the apps and games that lead to actual gambling sites, creating an easy pathway to real gambling.

Victorian Responsible Gambling Foundation, Teenagers and gambling – the facts. (p.42)

Research at least two (2) online games which contain gambling themes; identify features which encourage users to participate in gambling-like behaviour.
Complete the following multiple choice questionnaire by circling or matching your preferred responses. The answers are at the end of the next page.

1. According to population estimates from the HILDA survey, how many Australians gamble regularly, i.e. spend money on one or more gambling activities in a typical month?
   a. 1.4 million
   b. 2.4 million
   c. 6.4 million
   d. 1.8 million
   e. 4.8 million
   f. 6.8 million

2. According to estimates from the HILDA survey, what percentage of Australians typically gamble on a monthly basis?
   a. 19.1%
   b. 29.1%
   c. 39.1%
   d. 49.1%
   e. 59.1%

3. How many poker machines are there estimated to be in Australia?
   a. 20,000
   b. 40,000
   c. 100,000
   d. 160,000
   e. 200,000
   f. 240,000

4. Which of the following are not alternative terms for electronic gaming machines (EGMs)? (Select any that apply)
   a. slots
   b. one-armed bandits
   c. poker machines
   d. pinnies
   e. fruit machines
   f. pokies
   g. ATM machines

5. Which of the following are attributes of someone who is gambling responsibly? (Select all that apply)
   a. You rely on gambling for regular income
   b. You are in control of how much time and money you are spending
   c. You don’t go back the next time to try and win back your losses
   d. You gamble according to how lucky you are feeling at the time
   e. You know and accept the odds
   f. You keep gambling until you have made back any losses
   g. You accept that your spending limits may be less than others
   h. You keep sight of your chances of winning
   i. You see gambling as a form of entertainment
   j. You don’t bet more than you can afford to lose
6. Which of the following types of gambling are chance-based (random), as opposed to skill-based (where your ability can influence, to some degree, whether you won or lose)?

a. Lottery
b. Betting on races
c. Roulette
d. Poker
e. Poker machines
f. Bingo
g. Blackjack

7. Match the following gambling activities in descending order of popularity (most to least popular), based on latest Australian participation estimates:

a. Electronic gaming machines
b. Racing
c. Instant scratch lotteries
d. Sports betting
e. Casino
f. Lotteries

8. Respond to the following statements by circling either ‘True’ or ‘False’:

a. Gambling ads cannot be shown during G, C and P classified television programs broadcast on commercial free-to-air television between 6am and 8.30am or between 4pm and 7pm.  
   True / False

b. Gambling ads cannot be shown in television programs principally directed to children broadcast between 5am and 8.30pm.  
   True / False

c. There are restrictions about gambling ads and the promotion of live odds which differ depending on whether you are watching an event between 5am and 8.30pm or between 8.30pm and 5am.  
   True / False

d. There are rules about how many gambling ads can be broadcast on radio or TV.  
   True / False

e. Ads about prohibited interactive gambling services (including online casino-style services and online wagering services that accept in-play betting on sports events) are allowed on TV, radio and online.  
   True / False

MULTIPLE CHOICE ANSWERS

MULTIPLE CHOICE
About 39.1% of Australians typically gamble on a monthly basis. Most of them buy lottery products (Australian Institute of Family Studies, 6.8 million Australians gamble regularly). (p.5)

HILDA data suggest that about 11.8% of the adult population – about 200,000 people – score eight or more on the Problem Gambling Severity Index. These people are generally categorised in Australia as ‘problem gamblers’ (Livingstone, C, Pokies, sport and racing harm 41% of monthly gamblers: survey). (p.5)

For each ‘problem gambler’, six other people are affected. For each ‘moderate risk’ gambler, about three others are affected. And for each ‘low risk’ gambler, an additional person is affected. This suggests gambling adversely affects more than 3.3 million Australians, in addition to the 1.4 million directly affected (ibid). (p.5)

The most harmful forms of gambling for monthly gamblers are poker, casino games and private betting. However, these activities are rare. Just 1% or so of the population typically gamble in these ways monthly (ibid). (p.5)

As a nation we bet $209 billion in 2016-17. Singapore is a distant second (Queensland government, Australian Gambling Statistics). (p.7)

In total, Australians lost $23.7 billion on all forms of gambling in 2016-17 – pokies, lotteries, casinos, racing and sports betting. That amounts to $1,251 gambling expenditure per adult (1.7% decrease on the previous year) (ibid). (p.7)

Although sports betting and gambling on racing are on the rise, they are still a long way behind the pokies. Australians are pumping $168 billion through pokies and casinos each year (ibid). (p.7)

Responsible gambling means understanding the odds, and knowing how much time or money to spend and when to stop (Better Health Channel, Gambling fact sheet). (p.8)

The two main types of gambling include: Chance-based – such as playing the lottery, roulette, bingo or gaming machines. The results are random. You can’t influence whether you will win or lose. All players have an equal chance of winning; and Skill-based gambling – such as betting on races and playing poker or blackjack. Your ability or skill can influence whether you win or lose. However, the odds of winning are not the same for all players and the odds are always in favour of the house. Skill doesn’t mean a ‘sure bet’. There can never be any certainty of the outcome (ibid). (p.8)

Pokies are programmed to pay out less than you put into them, so the odds are you will lose ... The more sessions you play on a poker machine, the more likely you are to lose (Problem Gambling Help SA, Odds, myths and facts). (p.16)

Australia has more poker machines per person than any country in the world, excluding casino-tourism destinations like Macau and Monaco. It has nearly 200,000 machines – one for every 114 people (Young, M and Markham, F, Three charts on: Australia’s addiction to poker machines). (p.12)

People often find that they have to gamble with increasing amounts of money to achieve satisfaction. Also gambling, through its increasing demands on time, energy and money, can strain relationships, work and finances (Better Health Channel, Gambling – do you have a problem?). (p.26)

The actions of one problem gambler negatively impacts the lives of between five and 10 others. This means there are up to five million Australians who could be affected by problem gambling each year, including friends, family and employers of people with a gambling problem (Department of Social Services, The facts about gambling). (p.29)

One in six people who play the pokies regularly has a severe gambling problem (ibid). (p.29)

People who have a problem with their gambling lose an average of $21,000 a year. That’s a third of the average annual salary (ibid). (p.29)

Some people can experience significant harm from gambling. Up to 500,000 Australians are at risk of becoming, or are, problem gamblers (ibid). (p.29)

The social cost to the community of problem gambling is estimated to be at least $4.7 billion a year (ibid). (p.29)

Self-exclusion (or self-banning) is a voluntary program where a person with a gambling concern excludes themselves from gaming venues or internet gambling. (Gambling Help Online, Self-exclusion and problem gambling). (p.33)

The federal government has established rules on when gambling advertisements can be shown on television, radio and online, and what they are allowed to contain (ACMA, Restrictions on gambling advertising). (p.39)

Between 60-80% of 13-17 year olds gamble, according to Australian research. This includes gambling with friends, playing lottery tickets, raffles and sweeps. Despite age checks in venues and online, teens also gamble on the pokies, racing and sports betting, with 12.2% of 12-17 year olds having placed a bet or gambled for money or prizes on the internet (Victorian Responsible Gambling Foundation, Teenagers and gambling – the facts). (p.42)

Teenagers are reportedly up to 5 times more likely than adults to experience gambling-related harm (ibid). (p.42)

When children and teenagers play simulated gambling games (featuring either real money or fake money), they are more likely to grow up and gamble with real money. (Krook, J, There are no age restrictions for gambling in video games, despite potential risks to children). (p.46)

Gambling involves the risk of losing something of value (in most cases money) for the chance of winning a prize (of monetary or some other value). While there are many types of online games, when gambling elements exist within a game the distinction between gaming and gambling is not always clear [to children and young people]. (Office of the eSafety Commissioner, Online gambling). (p.47)
GLOSSARY

Betting agency (bookmaker, 'bookie')
Business that provides the betting product or opportunity to bet/gamble; often associated with sports or race betting. Betting agencies profit at the expense of players.

Bingo
Game in which players mark off numbers on cards as the numbers are drawn randomly, the winner being the first person to mark off all their numbers.

Casino gaming
Wagers at casinos on table games (roulette, craps and card games), gaming machines and keno systems.

Electronic gaming machines
Also known as 'slots', 'pokies', 'poker machines' and 'fruit machines'. EGMs usually have three or more computer-simulated reels which spin when a button is pushed. When winning symbols line up, a prize is awarded.

Gambling/betting
Placement of a wager or bet on the outcome of a future uncertain event. Participation may occur online or offline.

Gambling disorder
Problem gambling, or compulsive gambling, is registered as an addiction in the Diagnostic and Statistical Manual of Mental Disorders, used by psychiatrists, health professionals and within the legal system. Previously called 'pathological gambling' and classified as an impulse control disorder, gambling disorder is now categorised in substance-related and addictive disorders.

Gambling-related harm
Defined as occurring in 7 key areas: financial harm; relationship disruption/conflict/breakdown; emotional/psychological distress; decrements to health; cultural harm; reduced work and study performance; and criminal activity.

Instant lottery
Commonly known as 'scratchies'; where a player scratches a coating off the ticket to identify if the ticket is a winner.

Interactive gaming
Gambling on activities conducted via the internet; excludes wagering in the form of racing and sports betting, and lotteries via the internet.

Keno
Game in which a player bets their chosen numbers will match any of the 20 numbers randomly selected via a computer system or ball-draw device from a group of 80 numbers.

Lottery games
Common lottery games include Tattslotto, Gold Lotto, Lotto, X-Lotto and Powerball. Lotto is a game where a player selects any six numbers from 1 to 45 in anticipation that those numbers will be among 8 numbered balls, randomly drawn from a ball-draw device containing 45 balls numbered from 1 to 45.

Micro-betting
Refers to 'in-play' betting, meaning a bet made during a match or game. Other terms that refer to in-play micro betting include 'live betting' and 'in the run' betting. In Australia, micro-betting cannot be legally offered online.

Odds
Refers to your chance of winning; or the ratio of probabilities (either a percentage, or a figure the betting agent offers to multiply, of the bettor’s stake).

Poker
Group of card games in which the winner of each hand is determined according to the combinations of players' cards, some of which remain hidden until the end of the hand.

Pre-commitment
Refers to mechanisms by which players of ‘pokies’ can set limits on their spending or time spent gambling.

Probability
Way of calculating and describing how likely something is to happen.

Problem gambling
Characterised by difficulties in limiting money and/or time on gambling, which leads to adverse consequences for the person gambling and often others in the community.

Race betting
Wagering on the outcome of horse and greyhound races; excludes sweeps.

Responsible gambling
For individuals it means: they may gamble for pleasure and entertainment but are aware of the likelihood of losing and understand the associated risks; they exercise control over their gambling activity; responsible gambling occurs in balance with other activities in their lives and is not causing problems or harm for themselves or others. For the broader community, including gambling providers, governments, and sporting associations, it requires: shared responsibility for generating awareness of the risks associated with gambling; creating and promoting environments that prevent or minimise problem gambling; being responsive to community concerns about gambling.

Self-exclusion
Program enabling a person to ban themselves from gaming venues and/or internet gambling. All Australian gambling providers are required to provide customers with the option to self-exclude from their venue or products.

Sports betting
Wagering on sporting activities other than the established forms of horse and greyhound racing. This can be in person at an event or venue, or online.

Wagering
All legal forms of gambling on racing and sporting events.
Websites with further information on the topic

Alliance for Gambling Reform  www.pokiesplayyou.org.au
At Odds  www.atodds.com.au
Australasian Gaming Council  www.austgamingcouncil.org.au
Australian Communications and Media Authority  www.acma.gov.au
Australian Gambling Research Centre  aifs.gov.au/agrc
Better Health Channel  www.betterhealth.vic.gov.au
Clubs Australia  www.clubsaustralia.com.au
Department of Social Services  www.dss.gov.au
Gamble Aware  www.gambleaware.com.au
Gamblers Anonymous Australia  www.gaaustralia.org.au
Gambler’s Help  www.gamblershelp.com.au
Gambling Help Online (Turning Point, Eastern Health)  www.gamblinghelponline.org.au
Gambling Help  www.gamblinghelp.nsw.gov.au
Gambling Helpline  www.problemgambling.sa.gov.au
Gambling Impact Society NSW  http://gisnsw.org.au
Inside Gambling  www.insidegambling.com.au
Know Your Odds  http://knowyourodds.net.au
No Game  https://nogame.com.au
Victorian Responsible Gambling Foundation  https://responsiblegambling.vic.gov.au

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