

Conceptualisations of gambling risks and benefits

A socio-cultural study of 100 Victorian gamblers

Office of Gaming and Racing

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The gambling industry has diversified its gambling products so that it can target and engage many different sectors of the community and increasingly broaden its player base. Only limited research has explored the ways in which individuals conceptualise, and respond to, gambling marketing strategies. In Victoria, Australia, semi-structured, qualitative interviews were conducted with 100 adults who had gambled at least once during the previous year. This study highlights the complex ways in which different individuals interpret and respond to the marketing strategies of the gambling industry.

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Conceptualisations of gambling risks and benefits: A socio-cultural study of 100 Victorian gamblers

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Additional Publication

In addition to the information presented in this study, one peer-reviewed academic paper has been published to date. This paper can be accessed through the following link:

<http://www.tandfonline.com/doi/abs/10.1080/14459795.2011.639381>

Title

Thomas, SL, Lewis S, McLeod C &, Haycock J, 2011, 'They are working every angle'; a qualitative study of Australian adults' attitudes towards, and interactions with, gambling industry marketing strategies, *International Gambling Studies*, 1-17 DOI: 10.1080/14459795.2011.639381.

Abstract

The gambling industry has diversified its gambling products so that it can target and engage many different sectors of the community and increasingly broaden its player base. Only limited research has explored the ways in which individuals conceptualise, and respond to, gambling marketing strategies. In Victoria, Australia, semi-structured, qualitative interviews were conducted with 100 adults who had gambled at least once during the previous year. Participants described the multi-layered ways in which gambling was marketed to them, and expressed their concerns about the role of marketing in "normalising" gambling for some groups. Male participants felt "bombarded" and "targeted" by the gambling industry's marketing strategies, and female and older male participants actively resisted them. Older women, younger men, moderate and high-risk gamblers, and those from low socio-economic backgrounds were particularly influenced by incentivisation schemes. This study highlights the complex ways in which different individuals interpret and respond to the marketing strategies of the gambling industry.

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Dr Samantha Thomas, who was the sole Principal Investigator on this study, is a Senior Research Fellow and Public Health Academic at the Department of Marketing, Monash University. Her research focuses on risk behaviours; the impact of social marketing campaigns on health and wellbeing; and the way in which advertising and marketing strategies influence risk perceptions and behaviours. Samantha has received a number of national and international awards for her research. In 2009, she was selected as one of the Top Ten Emerging Leaders in Health in The Weekend Australian Top 100 leaders' campaign. In 2010, she received a prestigious Australian Davos Connection Future Leadership Award. Samantha works closely with industry and community groups to develop and evaluate social marketing campaigns, and has provided expert testimony to Government inquiries. Samantha is also an invited member of the International Think Tank into Gambling Research.

Sophie Lewis

Sophie Lewis, who was the Research Fellow on this study, conducts research that explores how individuals conceptualise the risks and benefits of health behaviours. She currently coordinates an ARC Discovery Grant with Dr Thomas, which explores the ways in which Victorian and South Australian families respond to public health messages related to overweight and obesity.

Executive Summary and Chapter Outline

This study seeks to understand how broad socio-cultural factors, gambling consumption and behaviours, and interaction with popular media-based messages about gambling influence the ways in which a broad range of Victorian gamblers conceptualise gambling. The research pursued the following three specific objectives:

- To understand how socio-cultural factors play a role in individuals' pathways into gambling, their motivations to gamble, and their involvement in different types of gambling
- To explore how a broad range of gamblers conceptualise the risks and benefits associated with their gambling behaviours
- To investigate how gamblers interact with popular media-based discourses about gambling, and how this interaction influences the ways in which they conceptualise, and respond to, different types of information about gambling

The study took a qualitative, constructivist approach. We interviewed 100 gamblers with a range of gambling behaviours from low-risk to problematic, and explored their attitudes to, and their opinions and experiences of, gambling. Participants were recruited through a range of different techniques, including email lists; postings on social media sites; standing outside betting venues; speaking to people in gaming machine venues; and handing out flyers during rush hour at public transport stations.

The chapters in this report cover a broad range of issues that includes the following:

- How the experiences and conceptualisations of the participants' gambling behaviours differ from the ways in which they are categorised by gambling "risk" screens (Chapter Three)
- The participants' early experiences of gambling (Chapter Four)
- The values and cultural construction of gambling in Australia (Chapter Five)
- The participants' perceptions of the personal risks and benefits of engaging in gambling (Chapter Six)
- The participants' perceptions of the community risks and benefits of engaging in gambling (Chapter Seven)
- The participants' perceptions of strategies to reduce risk, such as treatment, support and prevention (Chapter Eight)

The 11 key findings that emerged from this study are as follows:

Finding One: *There were clear differences between the Problem Gambling Severity Index (PGSI) scores of the participants in the moderate-risk group and their conceptualisations of the risks associated with their gambling.*

Most of the individuals in the moderate-risk group were male, young, single or divorced, and highly educated. One in five participants was Asian. Participants in this group gambled more regularly than the sample as a whole. However, it

was striking that most participants in this group downplayed the risks associated with their gambling, conceptualising their gambling as being “low-risk” or “non-problematic”. Participants believed that their gambling was not risky because they:

- Had control over their gambling and could stop gambling if they wanted to, despite describing periods when they engaged in “binge” or “risky” patterns of gambling.
- Engaged in responsible patterns of gambling, rarely exceeding their limits.
- Were not “obsessed” by gambling; for example, they did not think about gambling all the time.
- Gambled for “fun” or “entertainment” rather than because they felt they needed to.

However, some participants who scored as being at moderate risk on the PGSI thought that their behaviour was extremely risky and “unstable”, and others described it as “problematic”. Many of these participants felt their gambling was problematic because they experienced times when their gambling was out of control.

This finding suggests that PGSI scores, particularly in the moderate-risk group, should be considered as being indicative rather than an absolute indicator of behaviours. It also suggests that specific measures of “binge” or “impulse” gambling may be particularly useful in understanding how to prevent sporadic periods of risky gambling in some individuals. Finally, this finding suggests that prevention and early intervention strategies should consider what individuals perceive problematic or risky gambling behaviour to be, particularly how perceptions of “fun” and “control” may influence conceptualisations of risk.

Finding Two: *Monetary losses influenced whether the participants believed their gambling was risky or not.*

For many participants in this study, gambling was risky *only* if you bet more than you could afford to lose. If participants felt they had control over their losses, or had control over the money that they chose to spend on gambling, they conceptualised their gambling as being less risky. The relationship between money and risk was most noticeable in “problem” and moderate-risk gamblers. Perceptions about monetary control and whether one could “afford to lose” or not, were particularly evident in younger, single adults and problem gamblers. In each of these groups, participants perceived that their gambling was not problematic because they chose to spend their money on gambling rather than other essential items, such as food or other forms of entertainment. Younger participants perceived that their gambling was not risky because they did not have anything of great value to lose, such as a house, a relationship or a family. Most of these participants only focused on immediate and short-term risks rather than the potential long-term risks of continuing their current gambling behaviour patterns.

This finding has important implications for prevention and early intervention strategies that help individuals think about the short and long-term consequences of their behaviours, particularly the impact of their financial losses.

Finding Three: *Risk was a motivating factor for the participants' engagement in gambling, particularly in adolescence and early adulthood.*

For many participants in this study, “risk” was a key motivating factor, rather than a prevention factor, in engaging in gambling. Participants engaged in gambling because it was risky, daring and exciting, and because they could potentially win considerable amounts of money. Adolescents and young adults generally gambled with friends, and gambling was central to their peer rituals and norms. Although most participants stated that gambling was a “bit of fun”, some groups of young men aged 18-20 years old engaged in much more serious and risky patterns of gambling. These patterns were generally influenced by trying to win money rather than gambling for social benefits or entertainment. Some of these participants described how risky patterns of gambling that were established within their peer group became risky and problematic for them as individuals later in life.

Finding Four: *Gambling was central to the values, relationships and cultural norms of the participants, and to their feelings of belonging, and their gambling behaviours were strongly influenced by their role models and social networks.*

Central to these early gambling experiences were the influences of role models and social networks. Role models ranged from parents and grandparents (as children) to peer groups and informal social networks (as adolescents and adults). Social factors were also influential in encouraging gambling. Younger participants gambled with other individuals in social groups, but participants who started gambling later in life often engaged in gambling as a solitary activity. Gambling was sometimes a derivative activity of engagement in other leisure activities, particularly sports. For example, some younger men stated that they started to gamble after being influenced by older peers or mentors at sporting clubs. This finding indicates that the gambling/sports nexus at the community level should be explored in more detail.

Findings three and four have important implications for understanding how risk prevention activities should be framed. At present, campaigns are targeted toward individualised behaviours, such as taking personal responsibility for your gambling, and knowing what your risks are as an individual. Although this strategy may be useful for older adults and problem gamblers, strategies that encourage responsible gambling within peer groups may be an important preventative strategy for adolescents and young adults.

Finding Five: *Most participants believed that gambling was an intrinsic part of Australian and Victorian cultural traditions, and ideas about how gambling became embedded in Australian culture were multidimensional.*

Participants described a range of different factors that serve to reinforce and normalise the notion of gambling as being a quintessentially “Australian” leisure activity, including Australia’s wartime gambling traditions; the link between Australia’s drinking culture and gambling; the traditional importance of racing and sport; and concepts of competition and mateship.

Finding Six: *Participants believed that the cultural embeddedness, easy accessibility and saturation marketing of gambling were causing it to become normalised within contemporary Australian culture.*

Participants perceived that the embeddedness of gambling, such as its strong association with sporting matches, combined with its accessibility and saturation marketing, was normalising gambling, particularly for young people. Particular concerns were expressed about the normalisation of sports-based wagering and the engagement of young people in gaming machines. Participants perceived that gambling, and gambling marketing, had reached “saturation” point where it was literally impossible to avoid gambling in some sectors of society.

Future research should seek to explore the extent to which normalisation is impacting on gambling behaviours, particularly risky gambling behaviours. This should include mapping the extent to which gambling may or may not be normalised in particular settings; the degree to which this is changing over time; the impacts on subgroups who are influenced by the normalisation of gambling in specific environments, such as some socio-cultural settings; and the impacts on individuals who consume gambling products that are heavily promoted in specific settings, such as sports events.

Finding Seven: *Participants conceptualised their own personal risks and benefits according to their broader experiences of gambling; their interaction with the community; their social networks; and industry.*

A number of differences between different gambling risk subgroups were highlighted. For example, low-risk gamblers had an intrinsic mistrust of gambling and a fear of losing money. For some of these gamblers, a negative first experience with gambling was instrumental in the way in which they conceptualised risk. Most commonly, it was the speed at which they lost money, rather than the amount, that led them to believe that gambling was a risky activity. Fear of financial loss was a key factor in motivating this group of participants to gamble responsibly.

For problem gamblers, the fear of acknowledging and revealing the amount of money that they had lost led them to continue gambling. Financial loss contributed many additional risk factors to this group’s overall physical and mental health and wellbeing, their relationships and, at times, their own personal safety. Their losses also kept them engaged in gambling as they desperately tried to win back the money they had lost. Although gambling had started as a social activity for most of the participants in this study, those who developed risky or problem gambling behaviours became more and more socially isolated from their peer groups.

Gambling is inherently about risk, and risk was also reported as being a motivation for engaging in gambling. Some participants in this study believed that you had to take big risks with gambling to reap big financial benefits. For some, these big risks were rare or infrequent 'binges'. For others, there was a pattern of gambling with small amounts of money that quickly escalated into gambling with larger stakes and gambling more frequently.

Finally, participants perceived that the risks of gambling were greater when the gambling was paired with another type of activity, particularly when socialising with peer groups and drinking; when visiting areas in which gambling was easily accessible; and when visiting areas in which there was an excessive marketing of gambling products, such as sporting events¹.

Finding Eight: *The personal benefits of gambling primarily clustered around financial (winning) and social (mateship) benefits, although some participants, particularly those in the moderate-risk group, also spoke about the “buzz” and the “thrill” that they experienced when engaging in a risky activity.*

Low-risk gamblers conceptualised gambling as a “fun” form of entertainment, whereas moderate-risk gamblers described gambling as something one did to win money. Other participants stated that gambling added value to other activities that they enjoyed, particularly being with friends and watching sport. Again, this finding reinforces the role of peer groups in the participants' experiences of gambling.

For some problem gamblers in this study, particularly older adults who were lonely or isolated within the community, there was a perception that gambling venues were “safe” and social places to interact with other individuals. Specifically, participants mentioned the role of venue workers in providing contact and a source of social connectedness. Many of these described the difficulty of acknowledging that they had a problem with gambling but also being loathe to lose the social connectedness that visiting gambling venues provided them. For these participants, the perceived risks associated with gambling were outweighed by their need for opportunities for social connection within their communities.

Finding Nine: *Participants saw gambling as a risky activity for communities and they struggled to conceptualise how gambling has broader benefits for the community. However, some groups in the community were seen as being more vulnerable than others.*

Children and families were seen as being at particular risk from the problems associated with gambling. Some participants stated that these groups were more often at risk because of the gambling behaviours of others. Others

¹ For more information please see Thomas et al, 2011.

stated that if the current levels of gambling promotion and accessibility continued, more young people would be vulnerable to developing gambling problems later in life.

Some participants saw the main community benefit of gambling as being taxation revenue. However, others stated that there was an imbalance in the large amounts of money made by the government and the gambling industry from gambling and the small amounts of money that are redirected back to the community. Some participants felt that gambling was inherently risky for lower socio-economic communities in the state of Victoria, where they perceived there to be a higher concentration of gaming machines and gaming machine venues.

Finding Ten: *Participants supported increases in gambling regulation, support, and harm-minimisation tools.*

Participants suggested a number of different ways in which regulation could minimise harm and reduce the individual and community risks posed by the current gambling environment. Most suggestions focused on making the gambling industry, rather than individuals, take more responsibility for gambling risk. This included the removal of ATMs at gambling venues; the limiting of trading hours; and the demand for effective commitments from the gambling industry to implement and enforce self-exclusion policies.

Some participants saw problem gambling as a key issue for the community rather than one that relied solely on individual responsibility for a solution. Many participants felt that there should be increased regulation of the gambling industry.

Participants also expressed the need for more education through a multiple range of tailored strategies, and more effective support tools to help individuals minimise or prevent the risks associated with gambling. There was also support for clearer and more sustained social marketing campaigns that focus on the short and long-term risks for individuals and their families from risky gambling patterns.

Many participants felt that prevention campaigns should focus on providing clear and accessible information about risks, odds, and the likelihood of loss. Participants also believed that help-seeking campaigns should feature real-life stories with positive endings, and should focus on trying to ameliorate the stigma that prevents many individuals from seeking help.

Finding Eleven: *Participants wanted more community consultation about the problems caused by gambling in specific and vulnerable communities.*

Participants wanted to be listened to, and to have spaces where their concerns could be heard. Problem gamblers and ex-problem gamblers particularly advocated for the inclusion in discussions of individuals who currently experience or have previously experienced gambling problems. The contributions of these individuals was seen as being

valuable in designing a more robust help-seeking and support system for people who are at risk of developing gambling problems. Most importantly, participants stated that in order to effectively balance the risks and benefits of prevention, equal attention must be paid to help-seeking and treatment strategies and prevention strategies.

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Chapter One: Background

Gambling in Australia

Gambling is a popular, social, and enjoyable recreational pastime for many Australian adults with about 70% of adults participating in some form of gambling each year (Productivity Commission, 2010). These activities range from lotteries, raffles and sweeps to playing gaming machines and casino tables to racing, sports betting and online gambling (Productivity Commission, 2010). Although online wagering and gaming represents a small proportion of the overall gambling market, it is one of the fastest growing sectors of the gambling market (Productivity Commission, 2010). Gambling is described as an enjoyable and socially beneficial recreational activity for many individuals.

Gambling is also considered to be an integral – and increasingly normalised – part of Australia’s culture (Darbyshire, Oster, & Carrig, 2001; Drabsch, 2003; C. Livingstone & Adams, 2011; Mond, Davidson, & McAllister, 2011). A qualitative study which explored Australian adults’ perceptions of gambling found that participants perceived gambling to be an important part of Australian culture, and many described being introduced to gambling through social activities or events (Drennan, Previte, Luck, & Mort, 2009). The Australasian Gaming Council (Australasian Gaming Council, 2010) reported that Australians generally perceive gambling to be a harmless form of entertainment for most individuals. In Victoria, adults describe a number of perceived benefits of engaging in gambling, including winning money (53%); entertainment (32%); and social reasons (30%) (Department of Justice, 2009). There are also financial benefits for venues and governments. For example, in 2008/09 the total revenue from gambling in Australia was AUD\$19 billion (Productivity Commission, 2010). The Australian Productivity Commission has estimated that the net social and economic benefits of gambling for the Australian community were between \$3.7 and \$11.1 billion dollars in 2008/9. Gambling venues also make contributions to community groups, such as sporting clubs.

However, gambling also poses potential risks and harms for some individuals and groups. As such, many researchers, policy makers, and advocacy groups in Australia now consider risky and problem gambling to be an important public health concern. Recent public opinion surveys suggest that there is also a growing concern among Australians about the negative social consequences of gambling for the community (Mond, et al., 2011).

Prevalence of problem gambling

Epidemiological surveys from the United States, Canada, Great Britain, Hong Kong, South Africa, and New Zealand estimate past-year problem gambling prevalence rates among adults to range from 0.3% to 5.3% (Collins & Barr, 2009; Cox, Yu, Afifi, & Ladouceur, 2005; Ministry of Health, 2009; Social Sciences Research Centre University of Hong Kong, 2005; Stucki & Rihs-Middel, 2007; Wardle et al., 2011; Welte, Barnes,

Wieczorek, Tidewell, & Parker, 2001). However, it is important to note that the comparisons that can be made between prevalence rates in different countries is limited due to variations in the methodologies and problem gambling screening tools that are used. In Australia, the Productivity Commission (Productivity Commission, 2010) estimated that prevalence rates of problem gambling among adults were between 0.5 and 1.0% (using the PGSI), with a further 1.4 to 2.1% of adults engaged in gambling behaviours that placed them at increased risk for problems associated with gambling. Some academics and policy makers have expressed concern that the screening tools that are currently used to identify problem gamblers may underestimate the true prevalence of problem gambling. For example, some problem gamblers may conceal or minimise their problematic gambling behaviours, or be less likely to participate in research because of the stigma associated with problem gambling. Some survey questions are subjective, and measures of binge or episodic gambling are not included in problem gambling screening tools (Nower & Blaszczynski, 2003; Productivity Commission, 2010).

The Victorian context

In Victoria, about 73% of adults participate in gambling activities each year. The most popular gambling activities are lotteries (48%); raffles and sweeps (43%); gaming machines (21%); racing betting (16%); and scratch tickets (15%) (Department of Justice, 2009). Victoria receives the highest percentage of tax revenue from gambling taxes (13%) of any state in Australia (Productivity Commission, 2010). A 2009 epidemiological study about problem gambling in Victoria estimated that 0.7% of the adult Victorian population are problem gamblers; 2.4% are moderate-risk gamblers; 5.7% are low-risk gamblers; and the remainder are either non-problem gamblers (64.3%) or non-gamblers (26.9%) (Department of Justice, 2009). Rates of problem gambling are higher among males than females, and a higher proportion of those aged 18-24 are classed as moderate-risk gamblers compared to other age groups. The most common gambling activity that problem gamblers participate in are gaming machines (91%). Problem gamblers also describe this type of gambling as the gambling activity that they spent most money on (64%) (Department of Justice, 2009).

A longitudinal study of Victorians' gambling behaviours, which commenced in 2008, found that between 2008 and 2009, 5.6% of gamblers increased their gambling risk, moving into a higher category of gambling risk according to the PGSI, such as escalating from moderate risk to problem gambling, and 4.3% of gamblers reduced their gambling risk (Department of Justice, 2011). Problem gamblers were more likely to report gambling alone compared with other PGSI risk groups. Over three-quarters (78%) of this group reported that they gambled alone; in comparison, 56% of non-problem gamblers reported gambling alone.

Although half of the problem gamblers in this study reported problems with their gambling over the past 12 months, only about one third of them had sought help for their gambling. One of the reasons for this might have been because although 85% of gamblers in this study reported that they could seek the help of family or friends if they needed it, less than 45% of problem gamblers reported that they could do the same. Problem gamblers were also more likely to report that they did not feel valued by society compared to gamblers as an overall group (Department of Justice, 2011).

Risks and harms associated with problem gambling

Most of the research that explores the risks and harms of gambling which impact on the health and wellbeing of individuals has focused on problem gamblers. Studies that have explored the potential risks of low-risk or non-problem gambling have provided conflicting conclusions, with some studies suggesting that even low-risk gambling is associated with increased risks of depression, alcohol and substance use, and criminal activity for some individuals. Conversely, other studies have found that low-risk or non-problem gambling may protect some groups from certain health and social risks (Desai, Desai, & Potenza, 2007; Vander Bilt, Dodge, Pandav, Shaffer, & Ganguli, 2004).

Problematic and risky patterns of gambling can have a broad range of negative health, social, and financial consequences for gamblers, as well as their family and friends, and the broader community (Adams, Raeburn, & de Silva, 2009; Korn & Shaffer, 1999; C. Livingstone & Adams, 2011; Schwer, Thompson, & Nakamuro, 2003; Williams, 2011; Wynne & Shaffer, 2003). Many individuals who are not classified as problem gamblers may also experience negative consequences as a result of their gambling (Productivity Commission, 2010). Problem gambling is associated with mental health issues, such as depression, anxiety disorders, and mood disorders; suicide; psycho-social issues, such as feelings and experiences of guilt and shame; reduced quality of life and social isolation; employment issues, such as unemployment, reduced work productivity, and job loss; financial difficulties, including poverty and bankruptcy; relationship breakdown, family violence, and criminal activities (Argo T. R., 2004; Crockford D. N., 1998; Department of Justice, 2009; Grant & Kim, 2005; Kessler, 2008; Newman, 2007; N. M. Petry, 2005; Sakurai & Smith, 2003; B. W. Wheeler, Rigby, & Huriwai, 2006; S. Wheeler, Round, & Wilson, 2010).

Problem gamblers are found to contribute disproportionately to the total expenditure on gambling (Productivity Commission, 2010). For example, the Productivity Commission estimated that between 22% and 60% of total expenditure on gaming machines comes from those classified as problem gamblers, and up to 75% from moderate-risk and problem gamblers as a group. The Victorian prevalence study (Department of Justice, 2009) found that problem gamblers were more likely to report depression and anxiety disorders compared to non-problem gamblers.

Pathways and risk factors for problem gambling

A complex mix of individual, familial, socio-cultural and environmental factors can lead to risky and problematic patterns of gambling (Blaszczynski & Nower, 2002; R. a. D. Gupta, J., 1997). Blaszczynski and Nower (2002) have suggested that personal experiences, psychological, emotional and physiological factors may all be important and accumulative drivers of problematic gambling behaviours.

Problem gambling is associated with certain socio-demographic characteristics, including males, younger age groups, ethnic minorities and those from lower socio-economic backgrounds (N. M. Petry, 2005; Young, Wohl,

Matheson, Baumann, & Anisman, 2008). A number of studies suggest that adolescents may be at increased risk of problem gambling behaviours than adults (Delfabbro & Thrupp, 2003; J. a. G. Derevensky, R., 2000; M. D. Griffiths, 2003; R. Gupta, & Derevensky, J., 1998; Huang & Boyer, 2007; Lambos, 2007; Molde H, Pallesen S, Bartone P, Hystad S, & BH., 2009; Shaffer, 1996; Griffiths 2003; Derevensky 2000; Lambos 2007; Molde 2009; Huang 2007a).

Other studies suggest that gambling problems are associated with certain types of gambling activities. For example, certain types of gambling, such as gaming machine gambling, may place individuals at a greater risk for problem gambling and its associated harms compared to other types of gambling, such as bingo and lotteries) (Productivity Commission, 2010). The Victorian prevalence study found that severe problem gamblers with a PGSI score of 12 or more spent more money on gaming machines than on any other form of gambling (Department of Justice, 2009).

Wood and Williams (Wood & Williams, 2009) and Griffiths and colleagues (M. Griffiths, Wardle, Orford, Sproston, & Erens, 2009) found problem gambling was significantly more likely among Internet gamblers compared to non-Internet gamblers. Online gambling has a unique set of risks associated with the accessibility and convenience it provides the gambler, as well as the use of credit cards which can magnify the financial risks (Productivity Commission, 2010). Internet gambling may also encourage more social isolation and pose a greater risk for those under the age of 18. Another study suggested that certain types of individuals may be more at risk of developing problems from engaging in certain types of gambling. For example, a study of those seeking help for problem gambling found those with sports betting problems tended to be younger males while those with poker machine problems were older, female, and had started gambling at an older age (N. Petry, 2003).

Problematic patterns of gambling are not only associated with mental health and psychological issues, such as personality disorders, mood disorders, depression and anxiety disorders, but also with risky health behaviours, such as smoking, and alcohol and substance abuse. (Department of Justice, 2009; Hall G. W., 2000; Ladd G. T., 2003). For example, Rush and colleagues (Rush, Bassani, Urbanoski, & Castel, 2008) found that the prevalence of gambling problems increased along with the increasing incidence of substance abuse disorders among a sample of 36, 885 Canadians aged 15 or older.

In addition to past experiences and exposures to gambling, life events are also thought to be an important influence on gambling behaviours, These events include childhood exposure to gambling; negative childhood experiences, such as abuse or trauma; and stressful life events (David C Hodgins, Jonathan N Stea, & Grant, 2011). A Canadian study that compared three groups of gamblers: social gamblers, sub-clinical problem gamblers, and pathological gamblers, found that pathological gamblers were more likely to have experienced big wins when they first started gambling, or had experienced a stressful life event in the past year, compared with non-problem gamblers (Turner, Zangeneh, & Littman-Sharp, 2006). Another study found that problem gamblers were significantly more likely than non-problem gamblers to report a stressful life event, such as the death of a close family member or friend, a divorce, or a serious injury or illness (Department of Justice, 2009). The same

study found that problem gamblers are also significantly more likely than non-problem gamblers to report that they gamble to take their mind off things, to relieve stress, and to relieve boredom (Department of Justice, 2009).

The beliefs and behaviours that Australian adults develop around gambling are also influenced by broader environmental factors, social and cultural norms, traditions and values. A small but growing body of research has explored the influence of some of these factors. Research has particularly focused on the advertising and marketing of gambling activities and products, and the effects these have on the gambling attitudes and behaviours of people, particularly problem gamblers, children and adolescents (Binde, 2007, 2009; J. Derevensky, Sklar, Gupta, & Messerlian, 2010; M. D. Griffiths, 2005; Monaghan, Derevensky, & Sklar, 2008). Other factors that might be important are the increasing diversification of gambling products and services, and the greater accessibility of gambling through technologies such as the Internet, mobile phones, and social media (Clarke, 2006) (Productivity Commission, 2010).

A small body of research suggests that socio-cultural and environmental factors may play important roles in influencing the gambling beliefs and behaviours of individuals, and help to explain why some individuals are able to engage in gambling activities safely and responsibly while others develop problem gambling behaviours (Clarke, 2006; Lund, 2007). Social and cultural drivers of behaviours include the influence of social networks on gambling activity (Slutske WS, 2009); the role of accessibility and proximity to gaming venues (Thomas, 2009); and how socio-demographic factors, such as age, gender, ethnicity and economic status, influence the ways in which individuals conceptualise their gambling activities (Layton, 1999; Lyk-Jensen, 2010).

More research is needed to discover whether interplay exists between gamblers' beliefs and behaviours, and the messages about gambling that are widespread in our communities. These messages include industry advertising; health promotion and public health messages; and representations of gambling in television and film. Research about the socio-cultural factors associated with gambling remains fragmented and uses predominantly quantitative methodological approaches. Although this research is important in identifying trends in gambling behaviours in the community, it does little to explain why these phenomena are occurring.

Responses to gambling from government and industry

Numerous reports and taskforces have sought ways to achieve a balance between the risks and benefits of gambling for the community. In Victoria, many initiatives have attempted to promote "responsible gambling". The initiatives designed to prevent and treat problem gambling have focused on individuals taking personal responsibility for their gambling, and seeking help if they are experience problems. However, some researchers and policy makers have voiced concerns that this focus on personal responsibility could hinder the success of initiatives that emphasise the importance of the role of social responsibility in addressing problem gambling (Adams, et al., 2009; Blaszczynski, Ladouceur, & Shaffer, 2004; C. H. Livingstone & Woolley, 2007). These researchers argue that although personal responsibility is important, the gambling industry must be held partially responsible for problem gambling. Some researchers have identified the differences in the regulation of

gambling advertising for different types of gambling. For example, Victorian legislation prevents the advertising of “pokies” outside of venues, but there has been a proliferation in the advertising of sports betting in recent years. Gambling advertising and marketing at major sporting events is now commonplace, such as live odds’ updates. This is a concern because sports betting is a fast-growing segment of the gambling market (Productivity Commission, 2010), and the Gambler’s Help service reported a 70% increase in those with sports betting related problems between 2008/9 and 2010/11 (The University of Sydney, 2011). Concerns have also been raised about the long-term impact of sports bet advertisements in spaces where children and families are exposed to it (McMullan, 2011; Parliamentary Joint Select Committee on Gambling Reform, 2011 p. 254).

Gaps in current gambling research

This study seeks to address several gaps that currently exist in the literature. Firstly, only limited research has conducted an in-depth exploration of the experiences of Australian gamblers across the gambling spectrum from social and recreational gamblers through to problem gamblers, including their commonalities and differences. A more thorough understanding is required about the role that socio-cultural factors have in influencing the ways in which different types of gamblers conceptualise the risks and benefits of their gambling behaviours, such as the influences exerted by different socio-demographic backgrounds, and the influences that result in different types of gambling behaviours. Such studies should include an investigation of the impact of the individuals’ personal and social experiences; the interactions observed in their responses to gambling; and the ways in which gamblers interact with, and respond to, social discourses about gambling. For example, very little research has explored how gamblers interact with the range of different types of messages about gambling, including messages from industry, government, non-government organisations (NGOs), and the mainstream media. Researchers and policy makers acknowledge that the causes of problem gambling behaviours are complex, but most studies have focused on identifying the biological and psychological factors that influence individuals’ experiences of problem gambling, and the effects of different types of gambling.

Limited qualitative studies have sought to document the experiences of a range of Australian gamblers, but this consumer voice is crucial to understanding what motivates individuals to gamble, and the underlying causes of problematic patterns of gambling. Qualitative studies have been used to guide the development of large quantitative surveys, or have focused on small and specific groups of individuals, such as those with problem or pathological gambling. The authors are aware of only one other qualitative study that has directly explored the association between socio-cultural factors and risk behaviours across a spectrum of gambling behaviours (Clarke, 2006).

Chapter Two: Study Aims and Objectives, and Methods

2.1 Aims and objectives

The overarching aim of this study was to understand how broad socio-cultural factors, experiences of gambling, and interaction with popular media-based messaging about gambling, influences the ways in which a broad range of Victorian gamblers conceptualise gambling and their gambling behaviours. For this study, these factors were explored in two distinct groups of gamblers: those with non-problem and low-risk gambling behaviours, and those with moderate-risk and problem-gambling behaviours. The research pursued the following three specific objectives:

- To understand how socio-cultural factors play a role in individuals' pathways into gambling, their motivations to gamble, and their involvement in different types of gambling
- To explore how a broad range of gamblers conceptualise the risks and benefits associated with their gambling behaviours
- To investigate how gamblers interact with popular media-based discourses about gambling, and how this interaction influences the ways in which they conceptualise, and respond to, different types of information about gambling

2.2 Approach

A qualitative methodology was used to explore the experiences, attitudes and opinions of Victorian gamblers. While qualitative studies do not seek to be statistically representative, they enable us to consider detailed narratives about attitudes, opinions and experiences. Qualitative methodology facilitates an exploration of the complexities of different individuals' experiences and views, which helps us obtain detailed insights into the broader socio-cultural and contextual factors that influence their beliefs, behaviours and experiences (Pranee Liamputtong & Ezzy, 2005) The subjective experiences of individuals are difficult to quantify without losing their complexity and richness (Popay, Williams, Thomas, & Gatrell, 1998).

This study adopts a social constructivist position on how knowledge and understandings are produced both within and external to various social contexts. Social constructivism, which derives from sociology, suggests that the individual's everyday reality, and the ways in which they experience the world, are constructed within social contexts and through social interaction, and by the norms, rules and discourses that influence these experiences

(Berger & Luckmann, 1966; Bernstein, 1983). Research underpinned by a constructivist epistemology seeks to produce knowledge and understandings about the multifaceted meanings that are constructed around the experiences of, in this case, gamblers or former gamblers and their gambling practices. A constructivist approach enabled us to explore the multiple new and emerging “realities” created by advertising, and reveal how the various discourses utilised by the gambling industry might influence individuals in their conceptualisations of, and responses to, such strategies (E. Guba & Lincoln, 1989; E. G. Guba & Lincoln, 1994; Robson, 2002).

2.3 Ethics

Ethical approval for this study was received from the Monash University Standing Committee on Human Research Ethics (CF10/1846 – 20100001001).

2.4 Recruitment strategy

We sought to recruit participants with a diverse range of socio-demographic characteristics, gambling behaviours, and involvement in different types of gambling activities because extant gambling research is skewed toward the experiences and opinions of individuals who are classified as problem gamblers. To address this gap in the literature, we sought to investigate a broader range of individuals with diverse experiences and engagements with gambling activities.

We developed a postcard to advertise the study (Figure One), heading the advertisement with the question “*Do you play the pokies, the lottery, or enjoy a punt?*” This was to encourage participants who engaged in a range of different types of gambling, and those with a diverse range of opinions about gambling, to become involved in the study. We used the word “punt” rather than “gamble” because during the piloting of the study, individuals preferred this word to describe their gambling behaviours.

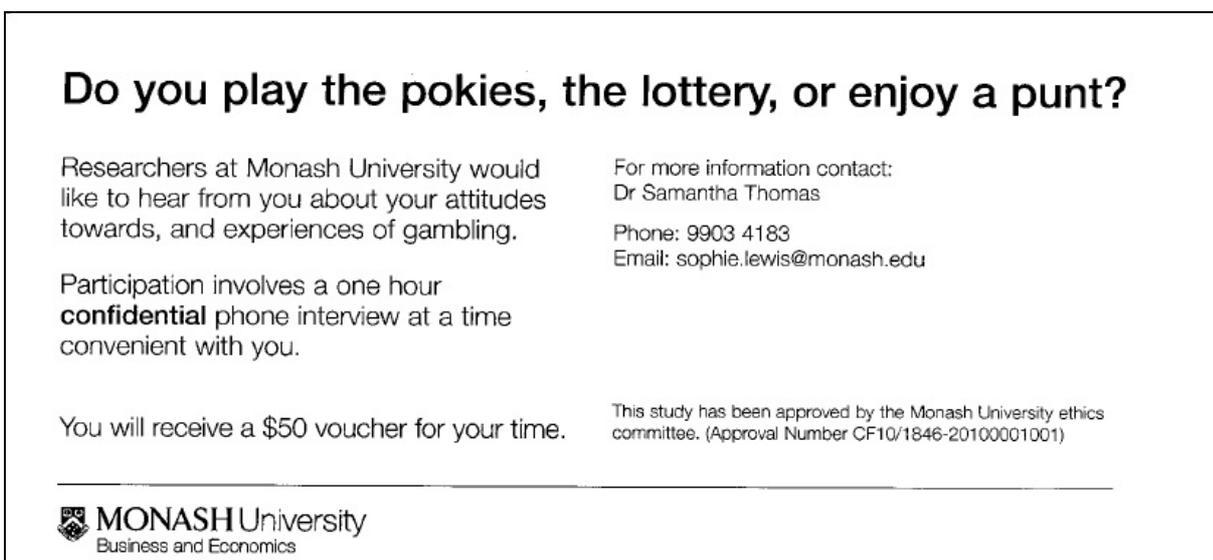
We used strategic sampling strategies to increase the likelihood that of different types of people with diverse opinions, experiences and characteristics being invited to participate in this study (Mason, 2002). These included newspaper articles and advertisements about the study in local media; online advertising, including electronic advertisements, mailing lists, a study website, and postings on Internet newsletters and forums; direct recruitment through gambling venue managers and researchers handing out fliers about the study outside betting venues, such as gaming machine and TAB venues; and “snowball recruitment” where those who had participated in the study passed on the details of the study to their friends and family members.

Each of these strategies aimed to recruit individuals with slightly different socio-demographic and gambling characteristics. For example, recruitment through newspaper articles and gaming machine venues helped to attract older women to the study; recruitment outside betting venues helped to recruit young males and those involved in racing and sports betting; and Internet advertising enabled us to recruit ex-problem gamblers, those

who engaged in online betting, and younger individuals. Snowball recruitment was particularly helpful in recruiting problem gamblers into the study.

Individuals who expressed interest in participating in the study were sent a participant information sheet, and prior to participating in the interview, participants were also given the opportunity to ask questions or raise any concerns with the interviewer.

Figure One: Recruitment Poster (front and back)



2.5 Data collection

In-depth, semi-structured telephone interviews were conducted between November 2010 and June 2011 by Dr Samantha Thomas, Ms Sophie Lewis and a research assistant. We decided to interview participants on the telephone for a number of reasons. Firstly, phone interviews enabled us to interview participants at the time and place that was most convenient for them, such as outside of business hours. Secondly, phone interviews helped us engage a much broader sample of adults in the research, including those in rural Victoria. Finally, the phone allowed participants a higher degree of anonymity, which was particularly important for those with problem gambling behaviours, and for men, who generally felt more comfortable sharing their experiences in telephone interviews.

Consent was obtained verbally and audio-taped prior to proceeding with the telephone interview. Interviews lasted between 30 and 120 minutes, and all interviews were audio-taped with the participants' permissions. Recordings were transcribed by a professional transcribing service within seven days of being conducted. Participants were given a \$50 grocery or petrol voucher to compensate them for their time.

Interviews were semi-structured. Although we used a schedule to guide the discussions, interviews were flexible. Discussions were not limited to the questions in the schedule, and participants and interviewers were given the opportunity to introduce and discuss new topics as they arose during the interview (Mason, 2002).

The interview schedule consisted of several sections. Firstly, participants were asked a series of quantitative questions about their socio-demographic characteristics, the types of gambling they had engaged in over the past 12 months, and the frequency of their gambling activities.

We also administered the Problem Gambling Severity Index (PGSI), a nine-item scale derived from the Canadian Problem Gambling Index (CPGI), to categorise participants into four classes of gambling behaviour: non-problem, low risk, moderate risk and problem (Ferris & Wynne, 2001). It is important to note that the PGSI was used only as one indicator of the participants' gambling behaviours, and was not the sole indicator. For the purposes of this study, we were more interested in discovering how participants described their own gambling behaviours rather than how their behaviours were classified according to the PGSI. However, the PGSI was useful in guiding our sampling strategy to ensure that we had a broad spread of participants with a range of different gambling behaviours included in the study. The PGSI was also used as one resource for exploring commonalities and differences in qualitative responses between different groups of participants.

The qualitative component of the interview schedule consisted of 27 questions in the following four sections:

- The first section explored the social and cultural factors that influenced gambling beliefs and behaviours.

- The second section explored the participants' personal experiences with gambling, including their early and recent experiences.
- The third section explored how the participants conceptualised the risks and benefits of gambling for themselves, for others, and for the community.
- The fourth section explored the participants' opinions on the influence of public messages about gambling. This included the marketing and advertising strategies of the gambling industry in the promotion of gambling, as well as the anti-gambling messages from government and non-government agencies.

As the study progressed, the research team met regularly to discuss the introduction of new questions to the interview schedule. For example, after 22 interviews had been completed, we observed that some participants conceptualised different types of gambling, and their personal abilities, in different ways, such as chance versus skilled activities. To explore this aspect in more detail, we added the following questions:

- In general, do you think people win or lose money when they gamble?
- Do you think you have a better chance at some types of gambling compared to others?
- Is there a system with gambling? Is it beatable?
- Do you think some types of people are more skilled at gambling than others?

After 29 interviews, we included a question to reveal what participants thought was required to balance the risks and benefits of gambling for individuals and the community, and to discover whether participants believed that any new regulations or policies should be introduced in Victoria to promote responsible gambling. We also included a specific question to uncover the participants' opinions about the introduction of pre-commitment cards for gaming machines as this was a highly publicised issue during the period of time in which the interviews were conducted.

Some questions that some participants found difficult to understand were also reworded. For example, the questions "*How would you define gambling?*" and "*How would you define problem gambling?*" were reworded to "*What do you think gambling is?*" and "*What do you think problem gambling is?*"

2.6 Data analysis

Data was analysed by using thematic analysis and a constant comparative method. This process involved repeatedly reading the interview transcripts, coding, and identifying preliminary themes and categories. We also looked for similarities and differences between these themes or categories, and for differences between clusters of individuals (P Liamputtong, 2009; Strauss & Corbin, 1998). We met regularly to discuss the emergence of major themes; themes were refined and differences in the research team's interpretations were discussed until agreement was reached. Meetings with the research team also provided opportunities for formulating new

questions and areas of inquiry for inclusion in the interview schedule. The software package QSR NVivo 9 was used to help code and organise the data.

2.7 Presentation of Data

Quotes from this study's participants are used to demonstrate the research findings in this report. At times, references are made to the numbers of participants who responded in a particular way. Where numbers are not used, the following terms have been used:

- “A few” refers to less than a quarter of participants.
- “Some” refers to 25-50% of participants.
- “Many” refers to 50-75% of participants.
- “Most” refers to over 75% of participants.

Note that we have, where necessary, edited participants' narratives very slightly to make them easier to read. This includes any repetitions or superfluous words, such as the many “ums” and “ers” in the audio-taped narratives. It is important to note the meaning of these slightly edited narratives has not been altered in any way.

Chapter Three: Demographic Characteristics and Gambling Behaviours

3.1 Overview

This section aimed to document the participants' demographic and gambling characteristics, and to explore how they described their own gambling behaviour. This approach was adopted to reveal whether there were any similarities and/or differences in the ways in which participants' gambling risk was defined by traditional or formal gambling screens, and also to uncover the participants' perceptions of their gambling behaviours. We were also interested in whether certain groups were more likely to downplay or amplify the risks associated with their past, current or future gambling behaviours.

3.2 Demographic characteristics

Of those who made enquires about the study (n=115), 100 people decided to participate in the interview. Nine people could not be re-contacted to arrange an interview, and five people decided not to participate due to their lack of time. One female chose not to participate in the interview on the day, and did not give a reason for doing so.

The demographic characteristics of participants are documented in Table One. About two-thirds of participants were male (n=62), and were aged between 18 and 88 years old; the mean age was 38. Forty-seven participants were married or in a de facto relationship; 41 were single; 8 were separated or divorced; and 4 were widowed. Most participants identified themselves as white Australians (n=77) and lived in metropolitan areas of Victoria (n=90). Forty-five participants had completed secondary school or had a post-secondary qualification; 41 had tertiary or postgraduate qualifications; and 14 had not completed secondary school. Forty-two participants had a household income before tax of between \$50,000 and \$100,000; 32 had a household income before tax of more than \$100,000; and 26 had a household income before tax of less than \$50,000.

Table One: Demographic Characteristics

Demographic category	N=100
Gender	
Male	62
Female	38
Age	
Mean	38.2
Range	18-88
Marital status	
Single	41
Married/de facto	47
Separated/divorced	8
Widowed	4
Ethnicity	
White Australian	77
Asian	12
Other	11
Area of residence	
Metro	90
Rural	10
Education	
<High school	14
High school graduate <university degree	45
University or postgraduate qualification	41
Household income before tax (AUD)	
<50,000	26
50,000-100,000	42
>100,000	30
Not revealed	2
SEIFA Disadvantage Index	
Lower tertile	9
Middle tertile	26
Upper tertile	65

3.3 Gambling characteristics: Problem Gambling Severity Index

According to the PGSI, 22 participants were non-problem gamblers; 31 were low-risk gamblers; 35 were moderate-risk gamblers; and 12 were problem gamblers. The following provides a brief description of the types of participants in each of these groups:

- **Non-problem gamblers** were more likely to be female (n=13); married or de facto (n=15); and slightly older with a mean age of 44 compared to the sample as a whole. A higher proportion of participants in this group were highly educated and had higher incomes with about half having a university degree or postgraduate qualification (n=11), and an annual household income of more than AUD\$100,000 (n=10). Most (n=18) were less frequently engaged in gambling activities, that is, less than weekly.
- **Low-risk gamblers** were slightly younger with a mean age of 36 years old, and just over half were male (n=17, 55%). About half (n=16) were single; 14 were married or de facto; and one was separated/divorced. Fifteen had completed high school or had a post-secondary qualification, and 12 had a university degree or postgraduate qualification. Three-quarters (n=24) had an income of \$50,000 or more. Just over half (n=17) gambled less than once a week.
- **Moderate-risk gamblers** were more likely to be male (n=27, 77%), and had a younger mean age of 34 years old. In this group, 43% of participants were under 30 years old. This group had a higher proportion of participants who were single or separated/divorced (n=21, 60%), and who described their ethnic backgrounds as Asian (n=7, 20%). Participants in this group were more regular gamblers compared to the sample as a whole with two thirds (n=24, 69%) gambling at least once a week.
- **Problem gamblers** were slightly older with a mean age of 46 years old compared to the overall sample; however, most clustered in two age brackets: 18 to 29 (n=5), and 50 and over (n=5). Three quarters were male (n=9); two thirds (n=8) were single, separated/divorced or widowed. This group had less education and lower incomes compared to the total sample; only two participants had a university qualification and only one participant had an annual household income of more than \$100,000AUD. Over half gambled more than once a week (n=7).

In the 12 months prior to being interviewed, participants were involved in a variety of different types of gambling. These included race betting, including horses, trots, and greyhounds (n=74); lotteries (n=73); raffles (n=61); gaming machines (n=56); sports betting (n=51); and casino games (n=48). Less common forms of gambling included bingo (n=10); stock market speculation (n=13); online gambling (n=32); informal card games (n=35); and scratch tickets (n=37). Most participants (n=97) were engaging in multiple forms of gambling.

Eighteen participants gambled more than once a week; 35 participants gambled weekly; 36 participants gambled at least monthly but less than weekly; and 11 participants gambled less than monthly.

Table Two: Gambling Characteristics

	Total (n=100)	Males (n=62 ;%)	Females (n=38; %)
PGSI cluster			
Non-problem	22	9 (15%)	13 (34%)
Low risk	31	17 (27%)	14 (37%)
Moderate risk	35	27 (44%)	8 (21%)
Problem	12	9 (15%)	3 (8%)
Frequency of gambling			
Daily to weekly	18	16 (26%)	2 (5%)
Weekly	35	21 (34%)	14 (37%)
Less than weekly but more than monthly	15	12 (19%)	3 (8%)
Monthly	21	8 (13%)	13 (34%)
Less than Monthly	11	5 (8%)	6 (16%)
Number of types of gambling activities			
< 4	22	16 (26%)	6 (16%)
4 to 5	37	15 (24%)	22 (58%)
6 or more	41	31 (50%)	10 (26%)
Types of gambling activities			
Racing betting	74	48 (77%)	26 (68%)
Lotteries	73	40 (65%)	33 (87%)
Raffles	61	32 (52%)	29 (76%)
Gaming machines	56	28 (45%)	28 (74%)
Sports betting	51	41 (66%)	10 (26%)
Casino games	48	39 (63%)	9 (24%)
Scratch tickets	37	14 (23%)	23 (61%)
Card games	35	28 (45%)	7 (18%)
Online gambling	32	29 (47%)	3 (8%)
Stock market speculation	13	10 (16%)	3 (8%)
Bingo	10	4 (6%)	6 (16%)
Skill games	5	4 (6%)	1 (3%)
Other	8	6 (10%)	2 (5%)

3.4 Descriptions of gambling behaviour

Recognising the limitations of the currently available problem gambling screens, we also asked participants to describe their own gambling behaviours. From a social constructivist perspective, it was important to explore how participants conceptualised their own gambling behaviours, and to discover points of difference between the participants' descriptions and their PGSI classifications.

3.4.1 Descriptions of risky or problem gambling

Five participants (four male, one female; age range 28-88 years) described their gambling behaviour as being problematic and uncontrollable, using words such as “compulsive”, “consuming”, an “addiction”, and a “disease”. These participants also had high PGSI scores between 13 and 26; one male and one female were widowed; three had not completed high school; and three had a yearly income of less than AUD\$50,000 gross. Three of these individuals stated they had a problem with race betting; two with gaming machines (pokies); and one with casino games. The following male participant from rural Victoria described the lack of control he felt he had over his problem with racing gambling:

“[My gambling] is off the map. The behaviour is, to my mind, almost untreatable by current standards. It is just about indescribable to try and live with [it] but somehow I do.” (Male, 45 years old)

Four participants (three males and one female; age range 22-72 years; PGSI scores 8-14) described themselves as having problems with gambling, but also reported that they were currently taking steps to reduce the amount that they gambled. Although they were not involved in any formal counselling or help programs, they described trying to self-manage their problem gambling through either “personal control” or “self-discipline”. These participants also described various strategies they used to limit or stop their gambling. For example, some had excluded themselves from particular venues, such as gaming machine venues, or from some specific gambling forums, such as online betting. Others described how they only took a limited amount of money with them to venues, or took a friend or family member with them to ensure that they did not go over their limits. Almost all of these participants described trying to reorient their lifestyles away from a focus on gambling activities towards non-gambling activities.

“Some people have got that discipline where they can walk away and say, ‘Oh, that’s enough for me. I’ve done my bit’. Unfortunately, I don’t think I’ve got it. I only walk in with x amount of dollars on me and I certainly [don’t] take a credit card in.” (Male, 56 years old)

A number of participants also said that they were problem gamblers but were not currently doing anything to reduce their gambling. None had sought counselling, even though they perceived that their gambling was “out of

control”. Unlike the previous group of participants who did not believe they could control their gambling, this group believed that their problem was manageable. The following participant visited gaming machine venues with her 96-year-old mother because she perceived that it was one of the only places they could go for entertainment as her mother was unable to walk around the shops.

“I think if I really put my mind to it, I could stop. My mother has suggested that we ring Gamblers Anonymous. But no, I would like to feel that I could be strong enough in myself to do it.” (Female, 72 years old)

A few participants felt that they could manage their problem gambling by becoming more skilled at gambling. For example, a 28-year-old male participant, who believed that he had been a problem gambler for about a month, stated that after seeking counselling he had decided that the only way he could minimise the risks associated with his gambling was to become a “smarter” gambler. He described gambling on sports as a “skill-based activity” and thought that he could improve his chances of winning and minimise his losses by studying sports in more detail.

Another group of participants (four males and three females; aged between 23 and 74 years old; PGSI 4 to 21) described their gambling as fluctuating between problematic and non-problematic behaviours. Some of these participants were classified by the PGSI as moderate-risk gamblers, yet they used words such as “unstable” to describe their gambling. This group described periods of having personal control over their gambling behaviours, such as being able to stop and walk away if they were losing too much money, but also periods where their gambling was “out of control”, “intensive”, “crazy” or “frenzied”. For example, one male participant described how he would binge or impulsively gamble for short periods during the year. This participant explained how he “tested” himself to prove that he did not have a serious problem with gambling, that he did not need to seek help, and that he could control his gambling if he really needed to. For example, he described outlaying two major sporting bets at the start of the Australian Football League season, and then prohibiting himself from gambling for the remainder of the season. Here he describes walking in and out of betting agencies to prove to himself that he did not have a problem with gambling.

“I was probably gambling on most weekends [so] I thought well I’m going to outlay two big bets and I’m not going to gamble for a whole footy season. And that’s exactly what I done. Are you with me? So I outlaid this bet at Round 1 of the football season, at the start of the year, and didn’t have another gamble ‘til Round 22 finished. So that was just a test for me to see if I could do it or not, and I actually did do it! I didn’t outlay one cent from Round 1 to Round 22 of the football season. I walked into TABs and didn’t outlay a cent on ‘em.” (Male, 34 years old)

Another participant stated he thought that he was a problem gambler because he needed to gamble at least daily on gaming machines; however, he was only classified as a moderate-risk gambler with a PGSI score of 6. This may have been because the severity of his gambling had varied throughout the previous 12 months.

“Sometimes [my gambling behaviour is] intensive. I’d probably classify it as problem gambling. One night I think I spent four or five thousand dollars. And probably I can win, you know, even \$10,000 or something, but sometimes I lose it, too. So that’s problem gambling, I’d say.” (Male, 40 years old)

Some participants in this group believed that although their gambling was problematic, they did not need to seek counselling or support because their gambling was not as severe as it could have been. Many of these participants compared themselves to other individuals, including family members and friends, who they perceived had more severe problems with gambling. Others based their “severity” on how much they had lost, such as they had not lost their home, relationship, or job, or they were not in serious debt. For example, they often discussed how the negative consequences of gambling that other individuals had experienced, such as bankruptcies, jail sentences, or losing homes or businesses, were much more severe than the negative consequences of their own gambling. These participants also suggested that this was why they did not feel that they needed to seek professional help or support for their gambling. Others felt that the severity of their gambling fluctuated, which meant that they still had control. For example, the following male participant stated that although he was a problem gambler, he was not a problem gambler “every day” so he did not feel the need to seek help or support, or to minimise the amount that he gambled.

“I suppose [my gambling] would be a problem... it always ends up being one, like even though it’s pretty mild I think. I’ve been one [a problem gambler], every now and then, but maybe not every day like most people sort of thing, but you know, once every, and then it comes a sort of problem but you end up sort of going home and wishing you never did it sort of thing... [But] not all the time.” (Male, 34 years old)

Four participants in this study described themselves as “ex-problem” gamblers or “past addicts”. This was another subgroup of participants that exhibited inconsistencies between their personal descriptions of their gambling and their PGSI classifications. For example, one participant scored 0 on the PGSI but described himself as a problem gambler because he considered that his addiction to gambling would be a “lifelong” issue. Although he had stopped gambling completely, he continued to feel “urges” to gamble. He also recognised that although gambling was not a problem for him at this point in time, he could very easily revert to his previous problematic patterns of gambling. The following participant described how her battle to beat her addiction to gaming machines was a “roller-coaster ride” that was still ongoing.

“Once when I was just starting to get over [my addiction] I thought I was totally recovered and I went up to Crown Casino; I was going to a meeting close by. I can remember it took me half an hour. I wandered around the venue thinking ‘Gee, I can really withstand all of this’ [and] it took me half an hour and I was in there and I was playing and I lost about \$75 within about 10 minutes or something. [I] pulled myself together and walked out. I’d be kidding myself if I said that there wasn’t still the element of the dear old addict there.” (Female, 62 years old)

Two participants who scored as low-risk gamblers on the PGSI stated that at times over the past 12 months they had thought that they may have a problem with gambling, or had perceived that they should “cut back” on their gambling. These participants conceptualised the risks of their gambling more in terms of the amount of time that

they spent on gambling rather than the amount of money they spent. For example, one 39-year-old male said that he believed that he should reduce the amount of time that he spent on gambling, but he admitted that he would find it difficult to stop gambling because sports and racing betting was an important source of leisure and entertainment for him, so his enjoyment at times overwhelmed “responsibility”.

“I could probably do a little bit less, that’s for sure. But I enjoy it. That’s the problem for me. It’s something I like doing. I think I could be a candidate [for risky gambling behaviour]. [I] could head that way.” (Male, 39 years old)

Another participant who described himself as a “professional punter” had called a gambler’s helpline because of the amount of time that gambling was taking up in his life, and his difficulty in controlling his gambling. However, he said that counselors felt that he did not need help and support because he had not lost any money from his gambling.

3.4.2 Descriptions of non-problem or non-risky gambling

Most participants who were classified as moderate-risk gamblers according to the PGSI (a score of 3 to 7), stated that their gambling was responsible, non-risky, and non-problematic. Many of these participants stated that they were not problem gamblers because they:

- Had “self-control” over their gambling.
- Could stop if they wanted to.
- Set limits for themselves and rarely exceeded them.
- Did not outlay more money than they could afford to lose.

Others stated that they were not “addicted” to gambling because they did not think about gambling all the time and did not gamble on a daily basis. The following participant described how he had enough self-control to limit his gambling if he needed to spend money on other things.

“I don’t bet beyond what I think is reasonable. If I knew that a birthday was coming up or something, or I need to buy something important, I wouldn’t go and bet. Then I’d have enough self-control to be able to not do that.” (Male, 22 years old)

Some participants specifically distanced themselves from the label of “problem gambling” because of the negative connotations, stereotypes and social stigma associated with it.

“After the way I’ve described problem gambling, I don’t want to put myself in that category [laughing]. Cause I don’t really feel a need to go. I don’t really feel an urge that I have to go. When I do go, I sort of now go with the expectation that whatever I put out I’m going to lose and if I win it’s just a bonus.” (Male, 20 years old)

About one third of participants who were classified as moderate-risk gamblers according to the PGSI described their gambling as “recreational” or “social” gambling. These participants downplayed the risks associated with

gambling, particularly with their own gambling. For example, they reported that their gambling could not be a problem because it always occurred in a social situation with friends, or during social events. They also commented that because their motivation for gambling was for “entertainment” rather than to “win money”, this meant that their gambling was a low-risk activity with few associated negative consequences. Some participants stated that if you did not feel a “need” to gamble, your gambling was not problematic.

“[My gambling is] not so much automatic; it's never got me into trouble and I don't really gamble huge amounts. [It's] just for a bit of fun now and again and a bit of sport with my mates or whatever.” (Male, 28 years old)

Older participants often reflected back on their gambling behaviours in their youth as a way of defining the severity of their current gambling patterns. This group stated that their current gambling behaviour was not problematic because they were less reckless, more responsible, and valued money more now than when they were younger. A few described reaching a turning point as young adults when they realised that their gambling was starting to become risky and had reduced their gambling activities. These participants used this past experience to demonstrate that they were now aware of the “warning signs” of risky gambling behaviour, and described being more thoughtful and measured in the ways that they approached gambling.

One 63-year-old female participant who scored 7 on the PGSI stated that she did not think there was a problem with her gambling, but nor would she ever want to find out if her gambling was problematic. She stated that she would feel too much shame and guilt if she did admit to having a gambling problem, or if she had to seek help for gambling. She described the internal conversation that she had with herself about her gambling, depending on whether she had won or lost on the gaming machines.

“I kind of feel that if I do, that I'm saying to myself, 'I have a problem'. Whether I have a problem or not, maybe I don't want to know? If it's not affecting my finances as yet, does that make me a problem gambler? But another time I could go in there and have \$100 in my purse and I find that I'm pulling the money out, and as I lose I'm taking a bit more out, a bit more out, and a bit more out. And if I go out with nothing, I just want to just hit myself and say, 'You stupid idiotic idiot! Now you have to face up to ... what you've done. You don't have to go to a person, but you've got to face up to your maker to say, 'Oh, I'm going to try never to do that again'.’ But then again, if you have a big win just before you come out and you've got, say \$80 back again, you don't feel so bad about it. But you still feel guilty. (Female, 63 years old)

Two participants classified as problem gamblers according to the PGSI (a score of 8 or more) described their gambling behaviours as non-problematic, controlled, and social. These participants – both males in their late twenties – perceived that although they gambled frequently, they had complete self-control over their gambling: *“I'm pretty mild, you know I'd say controlled and more of a social gambler.”* Another participant classified as a problem gambler by the PGSI said that she felt that her gambling was “not a problem” because she did not spend money on other products, such as make-up and alcohol, or on necessities such as food.

“I don’t spend money much on other things and that’s what I tell myself, ‘I’m spending money on going to the pokies’, but other people spend it on food, make-up, alcohol, which I don’t do. So I justify what I spend on the pokies as my entertainment out of life.” (Female, 74 years old)

Most gamblers classified as low-risk (score of 1 or 2) or non-problem gamblers (a score of 0) according to the PGSI generally described their gambling as “recreational”, “social”, “controlled”, “safe”, “mild” or “infrequent”. Many of these participants perceived that they did not gamble regularly enough to place themselves at risk of experiencing the problems associated with gambling. They stated that gambling played a very minimal role in their lives, and they perceived that their gambling would not cause them any problems in the future because their motivation to gamble was purely for enjoyment or fun rather than for financial gain. They stated that they always stuck to their limits and could stop gambling altogether if they chose. This group also described how their gambling was an activity that they chose to enjoy rather than feeling that they needed to gamble.

“[My gambling is] non-problematic because even though I enjoy [having] a gamble, I can take it or leave it; it’s not ruining my life; I’m not thinking about it. You know, I’d never go out of my way to put a bet on. It’s usually situations where you know, I’ll be at the races or I’d be at the pub or I’d be at someone’s house and there’d be races on. Mine’s really more social.”
(Female, 35 years old)

A few low-risk gamblers conceptualised their gambling as being a low-risk behaviour because the money that they spent on gambling was money that they could afford to lose. They stated that this was mainly because they had very few financial commitments or expenses, such as no mortgage and/or no dependent children. They rationalised that if, or when, they had greater financial pressures or commitments, they would be able reduce the amount of time and money they spent on gambling. Others, particularly female participants, reported that they limited their gambling to activities that they considered to be low-risk, such as lotteries, bingo or scratch tickets.

Five participants who perceived themselves as being “non-gamblers” conceptualised the gambling activities that they engaged in as not being a “proper” form of gambling. Rather, they saw their gambling as entertainment, or a way of supporting a charity or social group. Others downplayed the risks associated with certain types of gambling. Lotteries in particular were seen as low-risk activities. For example, the following participant stated that his weekly lottery purchase was particularly low-risk, and the emotional benefits of dreaming of a “big win” outweighed the seven dollars he spent on a ticket each month.

“I probably draw a distinction between the lottery [and other types of gambling]...Like, for example, me spending seven bucks once a month on a Lotto ticket, you know I don't think is problematic because it allows me three weeks of pretending I'm going to be able to retire early and buy a big fancy car and a posh house and not have to work again. So you're buying for seven dollars, buying a week of fantasy.” (Male, 43 years old)

3.5: Key findings and discussion of findings

Two key findings emerged from this section.

The **first finding** relates to the gambling risk conceptualisations and PGSI scores. There were clear differences between the PGSI scores of participants in the moderate-risk group and their conceptualisations of the risks associated with their gambling. Most of the individuals in this group were male, young, single/divorced and highly educated. One in five participants was Asian. Participants in this group gambled more regularly than the sample as a whole. Strikingly, most participants in this group downplayed the risks associated with their gambling, and conceptualised that their gambling was low-risk or non-problematic. Participants felt that their gambling was not risky because they:

- Had control over their gambling and could stop gambling if they wanted to, despite describing periods when they engaged in gambling binges or risky gambling patterns.
- Engaged in responsible patterns of gambling, rarely exceeding their limits.
- Were not obsessed by gambling, and did not think about gambling all the time.
- Gambled for fun or entertainment rather than to fulfill a need.

However, some participants who scored as moderate-risk on the PGSI thought that their behaviours were extremely risky, “unstable” or “problematic”. Many of these participants felt that their gambling was problematic because they had experienced times when it was out of control.

This finding suggests that PGSI scores, particularly in the moderate-risk group, should be considered as indicative rather than absolute indicators of behaviour. It also suggests that specific measures of binge or impulse gambling may be particularly useful in helping to understand how to prevent sporadic periods of risky gambling in some individuals. Finally, this finding suggests that prevention and early intervention strategies should consider what individuals perceive as being problematic or risky gambling behaviours. Specifically, these strategies should consider how perceptions of fun and control influence conceptualisations of risk.

The **second finding** relates to the way in which monetary losses influenced whether participants believed that their gambling was risky or not.

For many participants in this study, gambling was only risky if they bet more than they could afford to lose. If participants felt that they had control over their losses, or control over the money that they chose to spend on gambling, they conceptualised that their gambling was less risky. Perceptions about the relationship between money and risk were most noticeable in moderate-risk and problem gamblers.

Perceptions about monetary control and whether one could afford to lose or not were particularly evident in young, single adults, and problem gamblers. Participants in these groups tended to believe that their gambling was not problematic because they chose to spend their money on gambling rather than essential items, such as food, and other forms of entertainment. Younger participants perceived that their gambling was not risky because they did not have anything of great value to lose, such as a house, a relationship, or a family. Most young participants only focused on immediate and short-term risks rather than the potential long-term risks of continuing with their current patterns of gambling.

This finding has important implications for prevention and early intervention strategies that seek to help individuals think about both the short and long-term consequences of risky behaviours, particularly the impact of financial losses.

Chapter Four: Early experiences with gambling

4.1 Overview

In this section of the interview we explored participants' early experiences of, and pathways into, gambling. This included how participants constructed their early experiences of gambling; at what age they first started gambling; who introduced them to gambling; and their reasons for participating in gambling.

Participants in this study were initiated into gambling at a variety of different ages and by a variety of different individuals. Participants were introduced by friends (n=37); parents (n=37); grandparents (n=9); partners (n=4); older siblings (n=2); or another family member (n=2). Eight participants stated that they had made a personal decision to gamble, without being influenced by any other individuals.

4.2 Gambling in childhood

The first group of participants (n=24) had started gambling "informally" before they were 13 years old. Most of these participants stated that they had started gambling around seven or eight years old, and most had been introduced to gambling by their parents or grandparents. For example, some participants stated that their parents would let them pick a horse in a race, or choose numbers for Tattsлото tickets. Others remembered engaging in raffles, sweeps and sports-based "tipping" competitions at school. Most participants stated that gambling was viewed by their family members as a "harmless" activity because the amounts of money, or prizes, that they played with were small. Many had very fond memories of social events with family members which involving gambling:

"I used to bet on the dogs when I was younger. I was probably about eight (with my grandparents). We'd go to the track, watch dogs, put your bets on, have a great day." (Male, 34 years old)

Parental and grandparental role modeling informed the participants' engagement with different forms of gambling. For example, one participant talked about running a sweep at primary school after seeing her father use the sweep forms in the newspaper. Although she described it as being an "adult sort of thing to do", she also mentioned that she felt morally conflicted about encouraging kids to part with their money.

"I ran a sweep at school - probably about eight or nine. I had an overwhelming feeling that I wasn't being fair. The adults were interested and it was an adult sort of thing to do, or a grown up thing to do, and the

other kids were definitely impressed and wanted to be involved. You know it was about wanting to be involved, you know, and the excitement.” (Female, 43 years old)

While most participants in this group described a social or family-based reason for being involved in gambling at such an early age, a few stated that these early experiences were instrumental in creating a pathway to problem gambling behaviours later in life. For example, the following participant, who scored 23 on the PGSI and was a self-described problem gambler, explained his progress from gambling as a family activity at the age of five through to gambling as a social activity with friends and then colleagues. As his gambling became more problematic, it also shifted from a social to a solitary activity.

“[What age were you?] Five – (my parents) would put bets on for me. When I was older I would use the phone account at home. You should have been 18 but I was as young as 10 or 11. As I got older, friends at 12 or 13 and I started playing cards. That just progressed. When I was 15 (I) started to bet with work mates and then the solo life of the TAB.” (Male, 45 years old)

A few participants stated that they felt “compelled” to gamble from a very young age. For example, one participant described the “thrill” of scratch cards and would regularly ask his grandparents to bet for him. The following participant started gambling with his grandmother when he was about seven years old. He described the fun and excitement associated with gambling when he was younger, and the problems that developed with gambling later in life.

“Well I think the first experience was a normal one, having a winner in a sweep probably when I was seven or eight. But then actually betting? Just putting bets on for my grandmother. [So was it your grandmother that introduced you?] Yeah, not in a conscious way. Might have given me five dollars to have a bet when she asked me to go and put her bets on or something. It was fun to win a bit of money and to be interested. Yeah, that's all. But later on it was an outlet, it was an escape. Yeah, chasing money.” (Male, 49 years old)

Gambling was never described as a socially or emotionally neutral activity. Rather, it was central to values, relationships, cultural norms and the feeling of belonging. Participants described the way in which gambling was passed down through generations, and was often central to the leisure time spent with parents and grandparents. Participants’ narratives highlighted how gambling was socially structured and culturally defined as a positive leisure activity from an early age. Rites of passage through gambling were regularly reinforced by parents and grandparents on special occasions through gambling gifts, such as lottery tickets.

4.3 Gambling in adolescence

A second group of participants (n=18) started gambling in adolescence between 13 and 17 years old. While the first group of participants gambled in their own homes as a social activity with their families, this group of

participants often gambled without their parents because it was rebellious, daring, exciting and fun. Most gambled with friends, and activities ranged from arranged poker nights through to asking adults to bet for them at local betting venues. A few participants described a range of regular rituals associated with their gambling. For example, the following participant, who scored a 0 on the PGSI, described how weekly poker nights became a way of maintaining close social bonds with school friends. However, he repeatedly said that these nights did not involve “serious” gambling but were merely a “bit of a laugh” which were organised to bring his peers together.

“Yeah, it was when I was probably about 17 I think it would have been, about Year 12, started playing for money, poker on Friday nights. Yeah, it was usually weekly, like I think it was usually a Friday or Saturday night where we'd all meet up at somebody's house and you'd put in five dollars, like nothing serious. But yeah it was usually a set time in a set place. It would have been after I finished Year 12 and it was just a way to keep in touch with everybody. I found poker was enjoyable, something I enjoyed playing and like when you put that with friends. I didn't really see any negatives, anything wrong with it, playing for five dollars. It's not a big deal. It just makes everything a bit, a bit of a laugh more than anything.”
(Male, 20 years old)

Most participants who engaged in gambling as adolescents were males (n=14) who generally gambled with their peers and school friends. Horse race betting was a particularly attractive activity for many adolescents (n=11). One participant, a 28 year old male who scored as a problem gambler on the PGSI, stated that he went to the TAB in his school uniform with his friends when he was about 14 years old. Another stated that it was “just a done thing in those days”. However, some described how they quickly developed problems with gambling as adolescents. For example, one participant stated that he went to the TAB with friends from school on a community service day and his gambling “ballooned” from there.

Some participants stated that they were introduced to gambling through other leisure activities, particularly through involvement in sporting clubs. For example, a male participant who scored 7 on the PGSI described how gambling went “hand in hand” with the culture of the football club that he belonged to as a teenager. Trips away with the football team and fund-raising activities often revolved around gambling. He reflected that gambling was embedded in conversations, and that older men at the club whom he considered to be role models constantly talking about gambling, which may have influenced his involvement.

“From 13 or 14 years old I can remember it was a cultural thing. It was just a way of spending time with mates I 'spose. It was part of the football scene I suppose. It's all hand in hand and yeah you have drinks and you bet and that just sort of continued from there. Most of the older guys at the club were always betting on horses and always talking about betting on horses. That may have had some sort of an influence.” (Male, 36 years old)

4.4 Gambling as an adult

About half of the participants who started gambling when they were 18 (n=29) had their first gambling experience at Melbourne's Crown Casino. Participants gave a range of reasons for going there from "the lure of (turning) one dollar into multiple dollars" and "the false hope that you can win" to curiosity and wanting to "see what this is like." Many described going to Crown Casino soon after they turned 18 as a "rite of passage" that generated a significant feeling of "excitement", which was amplified by knowing they could now access something that had been previously off-limits to them. Some participants described how they gambled for the first time on the day they turned 18 years old, often by celebrating their 18th birthday at the casino, which symbolised "glamour" and "coming of age". One participant was given gambling money by her mother as soon as she was old enough to play gaming machines at the local pub.

"It was my 18th birthday. My mum gave me a \$50 note and said, 'Here, you're old enough to go across to the pub. I'll take you over there and you can play on the poker machine.' I think it was just the whole 'You're old enough to do it now. Do you want to have a go or do you want to experience what it's like to play a poker machine now that you're allowed to?' " (Female, 33 years old)

Participants described the many different emotions and feelings they experienced after their first experiences with gambling, most of which were connected to whether they won or lost money on the first few occasions they gambled. For example, one participant lost AUD\$40 on his first trip to the casino and decided that gambling was "pointless" and another expressed surprise at how much she had lost so quickly. Another participant stated that although he was curious to find out how gaming machines worked, he soon realised that it was virtually impossible to "earn big bucks" through gaming machines. For the following participant, the financial loss he experienced outweighed the "rush" he got from playing gaming machines.

"Yeah, I think I put about 20 bucks through a poker machine in Canberra and promptly lost it all. It was with my Mum and Dad and brother and some extended family (and) some friends. Me and the other friend said, 'Yeah, let's go and play on the pokies while we're here.' And that's what we did. Yeah, want to see if I could win some money. I thought, you know, I'll put this 20 bucks in and it'll keep me going for a little while, you know, I'll hear the bell go off and hopefully win a whole heap of money. Look I enjoy, it was a bit of rush when you know when the credits were counting out but you know, things were happening in my favour but it soon faded and I went 'Geez, there's 20 bucks gone'. (Male, 35 years old)

A few participants described going to many different clubs to play gaming machines. Two participants described "pokie surfing" which involved going to different pubs and clubs over many hours in an effort to try to find the "lucky" gaming machine.

"I just turned 18 and I got my license and my friend said 'We'll go down to the pub and we'll go on the pokies'. And I thought 'Alright. Yeah, we'll go in'. I just got addicted then. It just roped me in. The first night I went, I put \$20.00 in and I thought 'Oh yeah!' I won a little bit, but not much. But it kept me going. And then it came from one day to seven days straight. We used to go to any venue, all around Melbourne.

It didn't matter where it was, where (we had) to drive from. It's just, if that pokie venue is not paying, the machines are not paying out, you go to a different one; all night, from nine o'clock at night until six o'clock in the morning. That was every day of the week and I had to get up for work the next morning, I only went home for an hour's sleep and then get up to go to work then." (Male, 28 years old)

Crown Casino was seen a place where young adults could engage in a range of entertainment activities from a meal with friends to dancing to different gambling activities. Most participants stated that they had fun at the casino and viewed it as a "one-stop shop" to enjoy a variety of entertainment options. While most of this group gambled in a responsible and non-problematic way, some experienced difficulties with gambling after their early casino experiences. For example, the following participant with a PGSI score of 18 described how he found it difficult to stop gambling after going to Crown Casino with friends. Although he initially won considerable sums of money playing poker, he then lost and continued to lose significant amounts of money on high-limit poker and black jack, and these losses impacted significantly on his ability to study and attend university. He described how Crown Casino was a natural meeting place for him and his friends, who were also gamblers, and the "social draw" of the casino kept them returning to gamble.

"The first time I went (to Crown Casino), I loved it. The first two or three months we just couldn't stop losing you know. After about I think maybe three months after winning quite a bit of money, I was going with a mate of mine from high school who was a pretty big gambler and he introduced me to higher-limit poker. He told me, 'Why don't you try playing higher-limit because you know you can make money much quicker.' So I went and played the higher-limit game. Well, I mean, I'm with my mates generally who also gamble so, I mean, we'll all be gambling like most of them gamble less than me so they might be on a lower-limit table so I might hang with them for a while and then I might go off to a higher-limit table. We just drink; we go to the nice restaurants in Crown; yeah, just that's pretty much what we do. So that's how we socialise. It's so much simpler than you know organising going out to a club or someone's party. It's just easier, just 'Yeah, just come to Crown'." (Male, 22 years)

The final group of participants described gambling after 19 years of age (n=24). Of these, four had gambled after 30 years of age. Younger participants in this group stated that their first experiences with gambling were based on online "exotic" bets. One participant stated that his first bet was after a live-odds announcement during a football match, and that he had used an incentivisation scheme to place the bet. Despite winning, the scheme forced him to continue playing with the money a number of times before he could withdraw his winnings. This participant explained the way in which the scheme kept him playing within the site, and gambling on the outcome of a number of different events.

"Yeah, so the very first time it was a football game, and I think that's why it was quite a good thing that just recently they banned the in-live kind of announcement of odds, because that's what got me to put my first bet on. So I was listening to the broadcast and on the website, which displayed the live odds, and the odds were long, about \$15, \$17. And now I immediately just thought, 'If I put a small amount, then I might be able to win.' I always thought that particular team had a chance, and I won! So then I think I bet on the Brownlow, which involved smallish bets. The total value of the bets added up to maybe \$50, but each bet was small. Then I ended up winning there. And I probably had a few losses along the way. And then after that I think it was the drawn Grand Final, and I put money, I think the odds were \$51 and then I

put \$6 on that, and obviously then you get \$300 back. And then I think that having those positive experiences is just some sort of encouragement, yeah.” (Male, 22 years old)

Other participants described how they had always conceptualised gambling as a being a “risky” or harmful activity. This was particularly true of participants whose parents or other family members were opposed to gambling, a factor that had often deterred them from taking part in gambling activities when they were younger.

“I was 20. Yeah. It was with a boyfriend; went to Crown Casino and he asked me if I’d ever gambled and I said ‘No’, and he said, ‘Well, let’s put \$50’. I think it was only about \$20 that we put in but we actually won \$50. I thought it was great! But then my parents are very against it and I had it always in the back of my head that, not to keep playing because you’ll lose it. And so it’s just luck, pure luck. Yeah, I thought it was great but it wasn’t like I was gonna go back the next week and do it again. I just, I won and that was it. That was the end of it. Yeah.” (Female, 33 years old)

This group, which often described gambling as a spontaneous event, had generally been initiated into gambling by their peer group and tended to gamble because it was a special occasion or an exciting outing with girlfriends.

Older participants in this group described how they had not gambled when they were younger because there were few opportunities and venues at which to gamble. For example, one participant stated that before the TAB was introduced in Victoria, the majority of race betting occurred through illegal bookmakers. Numerous older female participants recalled that when they were young, most gambling took place at venues such as TABs or racetracks, which were not female-friendly spaces.

The problem and ex-problem gamblers in this group had often developed specific gambling problems with gaming machines. Of the four participants who stated that they started gambling after the age of 30, three described their gambling behaviours as being problematic or compulsive and these participants scored 6, 8, and 10 on the PGSI. For example, one male participant in his thirties who had a PGSI score of 21 recounted how he was introduced to gaming machines in his twenties. He explained that he had always conceptualised gambling as a luck-based activity, referring to the period of winning as a “lucky” stage. When he began losing, however, he was already addicted to gaming machines and was unable to control his gambling.

“I started when I was in my twenties. I went to the Tabaret and sort of put in a couple of dollars and didn’t really know what to do, sort of thing, and nothing really happened. I learnt how to work the machines a bit better, and I guess it’s beginners luck when you sort of put money in there and you pull out a couple of thousand every now and then, but I was pretty lucky at one stage. And then I sort of got jinxed a bit by my uncle, I think, and he said, ‘It’s just beginner’s luck’, and ever since he said that I’ve just been losing so much money.” (Male, 34 years old)

4.5 Key findings and discussion

Two key findings emerged from this section.

The **first finding** was the primary role of risk in stimulating the gambling behaviours of some groups of participants, particularly those in adolescence and early adulthood.

Rather than preventing an engagement in gambling, risk was seen as a reason to gamble. Participants gambled because it was risky, daring and exciting, and because they might win considerable amounts of money. Adolescents and young adults generally gambled with friends, and gambling was central to their peer group rituals and norms. While most participants stated that these were “just a bit of fun”, some groups of young men aged 18-20 years old engaged in much riskier and more serious patterns of gambling. These patterns were generally driven by trying to win money rather than social benefits or entertainment. Some participants described how risky patterns of gambling with peer groups developed into a personal pattern of gambling behaviour that became very problematic for them as individuals.

The **second finding** was that gambling was central to the values, relationships and cultural norms of the participants, and to their feelings of belonging, and their gambling behaviours were strongly influenced by their role models and social networks.

The influences of role models and social networks were central to early gambling experiences. Role models ranged from parents and grandparents (as children) to peer groups and informal social networks (as adolescents and adults). Social factors were influential in encouraging gambling; however, younger participants tended to gamble within social groups, and older participants who had started gambling later in life tended to be solitary gamblers. One finding of particular interest was the way in which gambling was associated with, and sometimes embedded in, other leisure activities. Specifically, some young men had started gambling under the influence of older male role models at sporting clubs. The gambling/sports nexus at the community level should be explored in more depth.

Findings one and two have important implications for understanding how gambling risk prevention initiatives should be framed. Campaigns are currently targeted towards individual behaviours, such as taking personal responsibility for your gambling and knowing your own level of risk. This approach may be useful for older adults and problem gamblers, but strategies that encourage responsible gambling within peer groups may also be an important preventative for younger adults and adolescents.

Chapter Five: The Values and Cultural Construction of Gambling in Australia

5.1 Overview

This section of the interview aimed to explore how gambling norms and values were socially constructed by participants, their social networks, and by broader community influences, including the gambling industry. Questions were designed to uncover the ways in which participants perceived social and cultural values to be associated with gambling in Australia, and their opinions about whether, and how, gambling was being “normalised” in Victoria. A number of cultural discourses and traditions that surround gambling in Australia were explored with participants.

5.2 Cultural construction of gambling

Most participants (n=78) thought that gambling was part of Australian culture, and they described a number of different reasons why gambling was a traditional pastime in Australia (Box One). These reasons ranged from Australia’s wartime gambling traditions, the link between Australia’s drinking culture and gambling, the traditional importance of racing and sport, and concepts of competition and mateship. Those who did not think that gambling was linked to Australia’s culture and traditions were generally participants under 30 years of age (n=9), and were non-problem or low-risk gamblers (according to the PGSI) (n=9).

Participants described a number of different dimensions to the gambling culture in Australia. Firstly, participants described gambling within its historical context. Secondly, participants discussed the ways in which gambling operated at the community level by providing a focal point for family and peer gatherings, rituals and traditions. Thirdly, participants described the values associated with gambling that were passed between generations, particularly from parents and grandparents to children.

Box One: Reasons for Australia’s Gambling Culture

Wartime tradition (ANZACs)	Reflection of masculinity
Love of sport	Accessibility/saturation
Drinking culture	Symbolic of the Aussie battler
Family traditions	Social nature of Australians
Gambling embedded in other pastimes	Peer norms and values (mateship)
Workplace culture	Competitive nature of Australians
Education	Rite of passage
Importance of horse racing (Melbourne Cup)	Historical leisure activity
Pub culture	Gambling is celebrated (public holiday)
Endorsed by government	Way to achieve the Aussie dream
Link with Australians’ love for sport	

Male, Australian-born participants described the ways in which historical traditions that are associated with gambling brought groups of individuals together and helped to define a set of shared values about what it “means to be an Australian”. In particular, participants described how gambling had become symbolic of patriotism through “solidarity” during “hardship” or “tough times”. Many relayed stories about how Australian soldiers serving in World War II would bond and relieve stress by gambling on the game two-up. The following participant described how these stories served to reinforce through the generations the notion that gambling was a sign of Australian solidarity and patriotism, which led to gambling being “sort of ingrained in our culture”.

“It goes back to before the 19th century when we had the Melbourne Cup. It’s just sort of grown on the back of that. And I guess a little bit of the ANZAC spirit, you know, with two-up. It’s an accepted pastime. We don’t mind a punt. We’ve got a horse race that we have a day off for; I don’t know too many places that do that.” (Male, 40 years old)

Participants also described how these Australian military traditions had gradually transferred into the broader Australian culture and were now strongly linked to family culture and community traditions. For example, the

following participant described the way in which gambling was valued in his family, social and community circles.

“I guess from the good old days even with the ANZACs, the army where traditionally it is promoted – two-up, the jovial betting. It is quite encrusted in the images of the Australian barbeque. You have a couple of bets, barbeque, good times, beers. It all sort of goes hand in hand. It is just a way of life. The norm with everyone. I know they all do it.” (Male, 36 years old)

Some participants stated that gambling was particularly important in establishing traditions in a new society, describing how gambling was valued because it helped to relieve the stress caused by the harsh environmental conditions of life in the Australian outback. Gambling provided relief from these hardships and a way in which individuals could come together to socialise and relax. Participants believed that gambling had become symbolic of the competitive “spirit”, “culture” and “values” of most Australians. Many different metaphors were used to describe the Australian love of gambling, such as, “*We are so competitive we would [bet on] a paper bag being opened*” and “*Aussies would bet on anything, they’d bet on two flies crawling up a wall*”.

Although participants only rarely mentioned the role of gender in these descriptions, most participants described the gambling behaviours, values and attitudes of Australian men. Some described the way in which gambling – traditionally on horse racing but more recently on sporting events – provided a casual but meaningful activity around which men could gather to drink and relax. For many men, going to the pub for “a beer and a punt” had become a ritualistic way of socialising with friends.

Participants also described the way in which gambling was central to many intergenerational traditions. Many participants described their earliest memories as involving gambling, mostly with their parents or grandparents. For example, the following participant described the association between gambling winnings and provisions for the family:

“It is one of my earliest memories, Mum betting on Think Big to win the Melbourne Cup. It was in 1973. I was six years old. She won fifty bucks. Back in those days, it was groceries for a week, easily.” (Female, 43 years old)

Some participants described the number of significant events in Australia that were strong “cultural markers” which reinforced the idea that gambling was an accepted aspect of Australian life. One participant stated that gambling “penetrates our culture in all sorts of ways”. For example, participants described lotteries being run for community fundraising; bingo being played at churches; and wagering and gaming machines being present in many sporting clubs. The most frequently mentioned “cultural gambling icon” in Melbourne was the Melbourne Cup horse race. Participants described the various traditions associated with events during Melbourne Cup Week and the midweek public holiday associated with the Cup. Some participants said that their earliest memories were associated with their parents gambling on the Melbourne Cup, which was viewed

as a special holiday of social activity and celebration that was reinforced through workplace sweeps, family barbeques, and school activities.

“You have a barbeque, have a beer or go down to the pub with your friends. On Cup Day they make it all fun and games, and even in primary schools they will do horse games as part of the Cup Day celebrations. I guess that is why it is accepted here.” (Female, 33 years old)

A few participants stated that school-based promotions of gambling activities serve to reinforce the importance of gambling within “Aussie culture” and identity. Some participants reported that gambling was promoted in schools through informal school community horse-racing sweeps and lotteries, which were predominantly used as fundraising activities.

Gambling symbolised different aspects of Australia’s cultural identity for this study’s participants, including fun times with friends and family members; masculinity; and rites of passage in transitioning to adulthood. Participants’ first experiences of gambling were usually linked with festivals and special occasions. For example, many described the way in which the Victoria’s Spring Racing carnival was symbolic in bringing families, friends and colleagues together, and had become part of intergenerational family traditions. Some participants highlighted the pleasure they experienced during gambling events, which was not derived from gambling but was due to the social bonding and the sense of belonging to a group that was fostered by the events.

“We used to have big family days where the whole family would go to a horse meet. Like Boxing Day, we all used to go down to the Caulfield Race Track and have a big family picnic and take all the leftovers from Christmas Day. It’s social and it’s a family thing that we all sort of do together.” (Female, 37 years old)

Many participants, however, thought that the focus of these events had changed dramatically over the last decade. Participants described a shift in the focus of Melbourne Cup Day away from the celebration of the race itself toward the social pressure and cultural expectation to be involved in gambling. Some participants stated that the pressure to gamble was so strong that that they felt socially isolated and excluded if they didn’t “have a punt” on Melbourne Cup day. These narratives suggest that in some social circles gambling has shifted from being seen as an optional activity to being seen as an essential activity that one would need a justifiable excuse to avoid.

Gambling also provided men with the opportunity to remain involved in competitive relationships with other men, and to engage in an activity that was based on the celebration of winning through skill. The following participant described how he became involved in online poker playing after he stopped being able to physically compete in competitive sporting activities. He reported that he found online betting enabled him to express his masculinity by competing in games of skill as he had done as a younger man in competitive sports.

“I like the competitiveness. I’m not playing Aussie Rules or cricket anymore, so I can still clinch that competitive nature without actually being physically hurt. I just can’t do what I used to do when I was playing physical sport. After having to give up competitive sport that I’ve done since I was 4 or 5 I’ve just found that [with online betting] you still get that same buzz. You’re not outlaying a lot of money and I still get to be competitive with people and beat people - meeting that need to be competitive.” (Male, 33 years old)

Younger men described how gambling played an important role in facilitating and strengthening social network ties. In this study, the term “having a punt” included betting on Australian Football League games, which also provided weekly opportunities to socialise. Punting included informally organised betting between mates so gambling become both symbolic of Australian mateship and an important aspect of the traditionally masculine leisure activities of drinking and watching sport. For example, the following young man described the way in which gambling provided an added dimension to getting together with friends.

“I attend two footy games a week in the AFL season and we go and see two neutral sides with friends but we go and put a bet on just to enjoy it a little bit more. So without gambling, I’m not sure we would do it that often. In terms of friendship it does have a role to play.” (Male, 25 years old)

Male participants commented that some forms of gambling were more socially valued and accepted than others. For example, some male participants saw “skill-based” gambling, such as sports betting or horse racing, as being a more worthwhile activity than luck-based gambling, such as betting on gaming machines, which was frowned upon and stigmatised by some groups.

Participants in this study described how Australia’s masculine national pastimes of drinking and sport had become inextricably linked to gambling. The term “hand in hand” was used repeatedly by some participants to describe the beer-sport-gambling nexus that exists in contemporary Australian society. However, most stated that Australians were more enthusiastic about gambling than other nationalities because of their passionate “love of sport”. Some participants believed gambling has become “closely aligned with sport” because the association between gambling and Australian culture is “getting bigger”.

“Gambling is so closely aligned with sport and Australians generally have a pretty big love of sport. Australia isn’t really very closely associated with casino gambling, but certainly sports-related gambling because of the tradition associated with it.” (Male, 30 years old)

Other participants (n=22) stated that the link between gambling and sport was a quintessentially Australian phenomenon. Male participants indicated that wanting to gamble was almost a biological imperative and the urge represented that you had “Aussie in you”. Some participants commented that it was “obvious” that when you watched sport, you would also want to gamble on the outcome of games.

“I think because sport is a significant part of Australian culture and Melbourne culture, and people think sport is a good thing to bet on. People like a winning feeling, and everyone likes the thought of getting extra money.” (Female, 25 years old)

AFL gambling was often considered to be an inherently masculine activity because it required “knowledge” of the intricacies of the game. Male participants believed that sports betting – as compared to other forms of gambling – required an intimate knowledge of the game. Gambling thus enabled men to exhibit this knowledge and be rewarded for their skill. For example, one female participant stated that her son was “dead against gambling, but he will still gamble on football.”

5.3 The normalisation of “the punt”

Participants reported that the increasing accessibility and promotion of gambling, combined with its increasing social acceptability, had led to it becoming more “embedded”, “engrained” and “normalised” in Australian culture and leisure activities.

“The industry's expanding and upping their advertising at such a phenomenal rate. At the moment it's right over the top. It's like normalised, like the weather report, and it starts to become like the weather. Like it's just a normal thing, you know, it's just across Australia in highs and lows, and it's not something we need to be worried or upset about. It's just there you know, and no, I think it's really insidious, yeah.” (Male, 49 years old)

These participants referred to the increasing number of gambling venues; the diversification of the many different types of gambling in which individuals could engage; the roles of the media and advertising in the promotion of gambling products; and the role of technology in making it “easy” and “effortless” for individuals to participate in gambling.

We have TAB sports, and then there's Sportsbet as well, and there is always betting on the AFL games; it's like printed in the paper what the odds are and everything. Yeah, so, we have greyhound racing, we have horse racing, we host the Grand Prix, we host a lot of very big, major sporting events, all of which are bettable. And like the casinos, and, yeah. And there's a pokies near you in every suburb, so you don't really have to go to Crown.” (Female, 25 years old)

Participants over the age of 30 often stated that there was very little gambling when they were younger, but that gambling had reached a “saturation” point in contemporary society.

“It wasn't really a problem. Like people would just bet on the track and Tattsлото when I was young. Now it's everywhere because venues are everywhere. So now people would be gambling more.” (Male, 34 years old)

Two participants argued that gambling was promoted by the gambling industry as a normal part of an individual's day-to-day life in order to increase public perceptions of gambling as being a "social norm" or a "socially acceptable" activity. Participants argued that this had contributed to gambling being embedded more deeply within Australian culture, and had also created more gambling-based social interaction and dialogue between individuals.

"I think it's sort of promoted as sort of a part of everyday culture. You see a lot of advertising for casino and horse races and obviously The Cup. Spring carnival (is) a big sort of cultural and social environment which is heavily advertised ... and (the) casino's prominent in Melbourne as well and I think sort of socially as well I think it's promoted. There's a lot of online gambling companies as well, you see a lot of that promoting in sporting events, sort of watching a game of soccer they're often sponsored by sport bet companies as well, online sport bet. So you see a lot of that promoted through different activities." (Male, 29 years old)

Another participant suggested that the gambling industry sought to appeal to Australians' sense of national pride and patriotism as a means of encouraging more gambling and further embedding gambling into Australian society and culture.

"We've always seen ourselves as a lucky country, we've always seen ourselves as the nation that loves to have a punt and those traits have been played upon very, very heavily by the gambling industry. You look at most of the ads for sports betting and they feature someone with a nice strong Australian accent talking about 'have a punt', 'get on', 'do this', 'do that' and it's all very Aussie. It's very much a cool and almost patriotic thing to do and they really pried into that. It's part of their national identity. People will say: 'but this is Australia, Australians love to gamble!' and they use it to justify the spread and the prevalence of gambling like right across every level of society. As a result, yeah, we end up loving to gamble and we end up spending a hell of a lot of money." (Male, 40 years old)

Those who discussed the normalisation of gambling in Australia, particularly older participants, were concerned about the potential negative consequences for young people. They perceived children, adolescents and young adults as being a vulnerable group because they had grown up in an environment where positive messages about gambling were ubiquitous. This group suggested that gambling was becoming an increasing part of "youth culture" and that as a consequence young people were likely to view gambling as a "natural" activity that everyone, including children, could be involved in.

5.4 Key Findings and Discussion

Two key findings emerged from this section.

The **first finding** was that most participants in this study believed that gambling was an intrinsic part of Victorian and Australian culture and traditions; however, the embedding of gambling in Australian culture was multidimensional.

Participants described a range of different factors which combined to reinforce and normalise gambling as being a quintessential Australian leisure activity. These factors included Australia's wartime gambling traditions; the link between Australia's drinking culture and gambling; the traditional importance of racing and sport; and concepts of competition and mateship.

The **second finding** was that most participants believed that the cultural embeddedness of gambling, combined with its accessibility and saturation marketing, was causing gambling to be normalised within contemporary Australian culture.

Participants stated that the combination of these factors was not only making gambling more socially acceptable, but that it had become a social norm within some groups, particularly young people. Concern was expressed about the normalisation of sports-based wagering and spending on gaming machines. Participants believed that gambling had reached saturation point and it was now impossible to avoid gambling in some sectors of society.

Future research should be directed at exploring the extent to which normalisation is impacting on gambling and on the risky gambling behaviours of individuals. This should include mapping the extent to which gambling may or may not be normalised in particular settings, and identifying the degree to which this is changing over time. This study should also include an investigation of the impact of normalisation on the behaviours of subgroups who may be more vulnerable to its effects, such as those in specific socio-cultural settings, and those who engage with gambling products that are heavily promoted in sporting settings.

Chapter Six: Perceptions of the Personal Risks and Benefits of Gambling

6.1 Overview

In this section of the interview, we asked participants to consider what they thought were the risks and benefits of gambling. We were particularly interested in uncovering how participants conceptualised their own personal risks and benefits of gambling within their broader peer and social groups.

6.2 Personal risks

Participants in this study identified a number of personal risks that engaging in gambling posed for them. In this section of the interview, there were very clear differences in the experiences and conceptualisations of risks between participants with different types of gambling behaviours.

Low-risk gamblers often stated that the “fear of losing money” was the biggest protective factor against the risks associated with gambling. A number of participants, particularly women, stated that they were too “conservative” with money to want to risk the family budget on gambling.

“I’m too conservative and yeah, I just know my limits and you know, I’m the chief money handler in this house so I know what’s coming in and I know what’s going out. And I know what we’ve got to spend. I’m balancing books and I’m making ends meet and yeah, if things get tight there is no excess money for anyone to have a gamble. So yeah, it’s just not going to happen, do you know what I mean?” (Female, 35 years old)

Participants in their mid- to late twenties who engaged in gambling explained that although the financial risks they took did not impact on their day-to-day living, they did impact on their ability to save money for the future. However, participants under the age of 25 believed that the risks associated with their gambling were minimal because they were young and they could afford to lose money. This group stated that gambling was only risky for those with children, mortgages, rental commitments or bills to pay.

“...if you are in control of a family and you have kids and start gambling away the money you’re earning and not being able to pay the bills or put the food on the table, I think that would become a serious issue. But as for a teenager like me, someone who doesn’t really have to provide for a family yet, I think, yeah, well, it can cause a huge problem, but not so much when you’re younger.” (Male, 18 years old)

Some participants, particularly younger males, commented that although their gambling usually posed little or no personal risk, their risks did increase on some occasions or under certain circumstances. This group perceived that their risks increased when they were drinking alcohol; when they were socialising with particular individuals or groups; or when they visited a particular venue or event. A few described being “caught in the moment” when they went out with friends to the casino or a racetrack.

“I’ve found that if I was going to have a big night and I didn’t drink, I’d say I’d bet like \$50, \$100, but if I got home the next morning after a big night, I’d think ‘oh shit, I must have bet, like must have dropped \$200 or \$300’ and you don’t care about what you’re betting, you don’t make the right choices.” (Male, 31 years old)

The clearest risks for moderate-risk gamblers were the financial risk of losing money. Many participants stated that the risks associated with gambling were clearly dependent on their own personal responsibility, their ability to take “informed risks” and to control their gambling behaviours. For example, participants used terms such as taking a “calculated risk”, and not betting anything that is “out of my comfort zone” to downplay the risks associated with their gambling. Others stated that at one time or another they had found it difficult to “walk away” from gambling, and had spent more money than they had intended or “could afford to lose”. Most of these participants blamed themselves for either being “stupid” or not “controlling” their limits, but some participants stated that even when they gambled responsibly and were able to control the amount of money they spent, it was extremely easy for gambling to “get out of hand”. Some participants conceptualised specific times when they felt that they were more at risk. For example, some stated that they were at increased risk when they were “running bad” (losing) and were chasing the wins.

“Sometimes when I make a bet, and I should have won it, or I feel like I should have won, I sometimes will go back and make a higher bet, to just cover the one that I just should have won. It’s like, that’s what happens at the casino sometimes. It’s just like, when I feel like I should have won, I’ll be more impulsive, be less rational in what I do. I think that’s the only problem I usually have. [So it’s more when you are losing?] Not so much losing, just when I feel that, I don’t know, like, you feel like the favourite should have won, and they were going to win, and then something happens and that just when you feel like it should have gone your way, and then it didn’t.” (Male, 21 years old)

However, others stated they found it difficult to walk away when they were “winning” or experiencing a lucky streak, even though they recognised that they would lose most of the money that they had won and, at times, more.

“I guess the only thing that I can think about is if I’m, is knowing when to walk away from the table, I usually risk if anything the amount that I came there with if I’ve, say I’ve made a bit of money that night it’s just knowing when to walk away risking (before) losing it all.” (Male, 20 years old)

Some commented that their gambling risks were amplified when they engaged in other types of risky behaviour. A number of participants, particularly younger men, described the impact of being drunk and gambling on risk. For example, the following participant stated that he “hated” gaming machines, but when he was drunk, his attitude toward them changed.

“Oh I hate ‘em. I hate ‘em. I think they’re the most boringest things to do when you’re normal. I hate ‘em, I hate ‘em. Yeah, when you’re straight I won’t go on ‘em. If I’m really drunk or wasted or whatever I will go and have a bit of a punt you know. The (pokie) machines are funny because I actually walk past them when I’m normal (not drunk) and I think, ‘Oh yuck’. But when I’m drunk, I’ll go and have a bit of a punt. But you know I might put in three or four hundred and play \$10 a spin. If I lose that, I walk out. I don’t know what kind of gambling you’d call that. I won’t sit there for five or six hours. I’ll put four or five hundred and gamble 10 bucks a spin. If I lose it in 10 minutes I walk out. Even if you’ve got money to lose you still don’t want to lose money. You still get depressed. But I get over it real quick.” (Male, 34 years old)

Some felt that the incentives offered by the gambling industry amplified the risks by compelling individuals to take greater risks and chase the “big wins”. For example, the following participant described his attempt to balance the risk of losing an amount of money he was comfortable with while also giving himself a reasonable chance of winning.

“I think it’s certainly a risky business. I think when you’re gambling you’ve gotta know that there’s a risk and you’ve gotta be prepared to lose whatever you’re gambling. And be aware of the real chance of losing that money. Obviously there’s the lure at the other end of winning more money and obviously the higher the risk, the greater chance of reward so there’s certainly a risk associated with it.” (Male, 40 years old)

A few participants who scored as moderate-risk gamblers on the PGSI said that the biggest risk posed by their gambling was that it could “escalate” or they could become “too addicted” to gambling. Other moderate-risk gamblers discussed the non-financial risks that were associated with their gambling, including social risks, such as allowing gambling activities to negatively impact on their social relationships and activities; and the emotional and mental health risks, such as feelings of “depression”, “anxiety”, “stress”, “worry”, “guilt” and “shame”.

Problem gamblers stated that it was impossible to separate out the risks that gambling caused them personally, and the risks their gambling projected onto the members of their family and close social network. The following participant, who described himself as having a problem with gambling, commented on the broader impacts that his gambling had on others, making the point that the risks of gambling were not just financial.

“I mean it’s not just a simply scenario of you know I gamble, I lose. Because it doesn’t work that way. There’s a complete snowball effect whereby many people are affected. From a risk point of view, it’s win/loss, it’s devastating. The loans, the constant borrowing, the pressure and stress you put on yourself and others. You do know it. You do see it. However, you don’t realise at the time the effects your behaviour can have on people around you, and more importantly yourself. Then suddenly you wake up one morning and you’ve got a splitting headache or a chest pain or whatever and you’re just freaking out because you suddenly realise what you’ve done. Normally by this time, days and weeks have rolled into months, and years. And like a lot of things involved with this, the experience you gain out of many, many, many years doesn’t disappear. It stays with you. It stays with you in ways which you can draw

back on at any time. Because you've experienced them so many times before. That at the end of the day if things get too hard you just disappear." (Male, 45 years old)

Many described the broader negative health risks associated with problematic patterns of gambling. For example, some stated that they developed "depression", "anxiety" and a "loss of self-worth and self-value". Problem gamblers stated that one of the key outcomes for problem gamblers was the extent to which it put their relationships at risk: "you can lose your relationships very quickly". Some described the complete breakdown in relationships with partners, children, friends and extended family members. Many described the lying, secrecy and dishonesty that pervaded relationships as they tried to cover up their problem gambling. The following participant, who described himself as an ex-problem gambler, reflected on the impact of his gambling addiction on his relationship.

"Absolutely, it's high risk. You're vulnerable to a whole new dynamic of lying, hiding things. It kind of can destroy focus and attention. It means that when you're there, you're not there a lot of the time. It can destroy memory, so it can put you in this kind of cloud, so you tend to lose track of all sorts of things and you know it's a short-term and long-term problem. Yeah, it just takes up mental and physical and emotional time. I didn't have energy available at different times when friends and family needed it. Some unexplained absences and having to cover those up particularly from my wife. I often felt like even though she knew I gambled and overall I had this problem, and I told her before we married and so on, there were times where I was maintaining, 'Oh yeah I'm well, I'm getting better' when they weren't and she could sense that, but not really put her finger on it and so for her that kind of placed doubt in her mind a lot time about what I was saying. And it started to eat away at the fabric of our relationship in a big way." (Male, 49 years old)

Two participants discussed how they had experienced chest pains as a result of gambling and this led them to get "heart tests" and investigations for high cholesterol and high blood pressure. Another described how after big gambling losses, he sought "solace in the bottle". The following participant stated that his gambling "binges" were not only a financial risk to him, but were also a broader health and wellbeing risk. He described days when he did not sleep or care for himself adequately for fear of walking away from gaming machines and missing out on a jackpot.

"I know in the past when I've been on massive benders, and we're talking days, three days without sleep in a casino gambling. You are living off the rush, tobacco, chips, sugar, sweets. You won't sit down and cook a proper meal for fear of missing something. So what you do? You put yourself at risk health-wise. You ignore anything until it becomes too late. The stress levels which can be difficult to monitor and read are there and they're real. From the sweating to the waking up in the middle of the night, sleep goes out the window; it can become a big problem. Eating, drinking, normal activities even to the degree of self-cleanliness, shaving, appearance, and even taking it a step further something like missing out on going to the toilet." (Male, 45 years old)

A few problem gamblers had engaged in criminal activity to fuel their gambling habits, such as stealing from friends or family members. Others stated that their engagement in other forms of risky behaviour increased as their gambling became more problematic.

“I've stolen money, I've misused credit cards, so yeah, those are things I wouldn't have done if I hadn't been gambling. Risks? Yeah, I mean just in the little day-to-day things, I mean every day you sort of, when you're completely out of control you're sort of spending up to the last minute before you have to go and do something, so that means you're driving fast, you're cutting corners, your mind's racing you know. You're leaving your kids that bit longer, you're going out quickly and leaving them and then finding that it's longer than you thought, so yeah all sorts of stuff like that.” (Male, 49 years old)

Many problem gamblers also reported that the risks associated with gambling could increase rapidly, and within a very short time period. For example, some participants stated that small bets could quickly spiral out of control into large bets, or that the amount of money that they had planned to spend could rapidly become a lot more as they chased a win to cover their losses. Some stated the main risk factor associated with these patterns of gambling was losing track of how much they were spending.

It's very risky. Like it's very quick to like increase what you bet. When I first was playing Blackjack for a long time it was only about \$100 but you know in maybe a week from \$100 it might go up to \$2000 or from \$2000 to \$5000. Like it can go up very quickly cos you're just, you completely disregard money. Yeah, it's very quick to lose everything you have without even thinking about it.” (Male, 22 years old)

6.3 Personal benefits of gambling

The clearest benefit of gambling that was described by participants (n=71) was related to “social interaction, “social inclusion” and “mateship”. They described gambling as a social activity that gave them an opportunity or “a good excuse” to get together with their family and friends and have fun or “bond”. These activities included a BBQ for the Melbourne Cup or the AFL Grand Final, a social game of poker, or a night out at the casino.

“Mainly the social side of things, I guess. It's something where we can get together and have a bit of fun together. It's where we can have a chat while we're playing you know. Have a few drinks, eat, it's just part of our social culture right now.” (Female, 27 years old)

These participants often downplayed the importance of the financial benefits of gambling, saying that they preferred a “good night” rather than a “good win”. They often mentioned that the potential to win money was a “bonus” but the social interaction associated with gambling was the key benefit.

“To me it's the social interaction, like I said. I guess there is the potential to win money, but that's more of an added bonus to me.” (Male, 20 years old)

Male participants who engaged in racing and sports betting sometimes spoke about how “odds talk” had helped with the “bonding” of their peer group, stating that conversations about gambling brought them closer to one another.

“...whether you’re talking to your mates at a bar or, in some sort of social gathering, you’re just sort of talking about the odds of something. So, yes, I think just from a social aspect it’s probably some benefit to having those sorts of conversations.” (Male, 30 years old)

Female participants often conceptualised the benefits of gambling around its connection with social events. For example, gambling gave them the opportunity to dress up and have a day out at the races with friends.

“It’s a very social thing for us. We belong to the local horse racing club, and my husband goes down and drinks beer with the guys, and has a bet on some of the races. So we know a bunch of the people, and so we interact. And we interact outside the racing with them, too, because he plays golf with them, and tennis with them, and we belong to a local community group. So it’s part of the socialising.” (Female, 63 years old)

Older participants described the social benefits of “getting out of the house” and going to gambling venues. Older women who went to gaming machine venues occasionally described them as places of social connection, companionship, and an escape from “social isolation”.

“It’s a safe, secure place to go to. And there’s a possibility that you will socialise as well. I often meet people that I know - a passing acquaintance, a neighbour, someone that I’ve known from playing sport 20 years ago. So it’s a lovely place where a single woman can go into and feel comfortable.” (Female, 74 years old)

The following 88-year-old male participant, who scored a 26 on the PGSI and who described himself as having a problem with gambling, talked about the conflicting emotions he felt when he was in a gambling venue. These included positive feelings of companionship and acceptance set against the clear negatives of gambling. This elderly man said that he “prayed” he could stop gambling or win some money to clear his debts. But he also described the pleasure that he experienced when he was treated nicely by venue workers, who flattered him and made him feel special. For example, he described venue workers reserving his favourite table at the venue by putting a sign with his name on it.

“I wish that my prayers would be answered, that I could stop gambling. I’m not gaining anything by gambling. I’m not winning anything. If I was to win say me money back and a little bit besides, and I put that little bit aside, that would be a benefit. [At the venues] as you walk past [the workers] they go “Hello [participant’s name]”. On my table, one of the girls she wrote out a big sign “[participants name]’s Haven”. And they put it on the table so we get on the table. When I went to bingo last week one of the girls told the [Bingo] caller, and he said ‘Ladies and gentlemen’, he said, ‘We have a birthday boy here. He’s reached the good old age of 88 years old’. And they all clapped. And when I went to get a cup of tea, one of the girls there said ‘How old are you?’ I said ‘I’m 88’ and she said ‘Oh God, you don’t even look it’. She said ‘I wish I could look the same as you when I’m 88’.” (Male, 88 years old)

Male participants reported that the main benefit of gambling was the “buzz” or “thrill” associated with winning, particularly by wagering on sports and horses when there was perceived to be “an element of excitement, adrenalin”. Most of these men talked about the feeling of “excitement” that came with picking a winner. The following participant fluctuated between the thrill of the win, the reality that the “system” was always the winner, but the possibility that winning would make life a bit more “enjoyable”. Some participants (n=29) described gambling as beneficial for their mental or emotional health and wellbeing. For example, they commented that gambling made them happier and more relaxed; relieved stress; or contributed to a “healthier lifestyle” by putting more enjoyment in their lives.

Conversely, others who had experienced problems with gambling reflected back on their early gambling days and their perceptions of its benefits at that time. Some described how gambling had initially met a social or emotional need for them, but that it ultimately compounded their emotional health issues with other problems, such as depression, anxiety and stress:

“For me, interest, escape, excitement were the things that I probably craved. It might have had a short-term effect of taking my mind off other things that were overwhelming me or stressing me, but only for a short period probably when I was doing it yeah.” (Male, 49 years old)

Others also qualified their descriptions of the benefits associated with gambling. The most common was that gambling had clear financial benefits, but only if you won. For example, the following participant stated that informal poker games with his friends had a combination of benefits, including fun, relaxation and stress relief. He also described the financial benefits – but only when he won.

“So you’ve got the social benefits, so you know playing poker with your friends round on a Friday night, it’s fun, so I guess if you’re in control of it it’s relaxing, so it relieves stress because you’re having fun and enjoying yourself and obviously if you’re that way inclined there’s financial benefits, if you win of course.” (Male, 33 years old)

However, one participant stated that the risks inherent in gambling that also beneficial as they added to the excitement of the product and the satisfaction of winning. A few participants stated that gambling, particularly wagering, made other leisure activities more exciting. Most commonly, these participants described how they found that wagering made sport more interesting and exciting because “it increases the interest in the game I’m watching, trying to pick what might happen next”.

“It’s a bit of excitement. It can liven up a dull night or a dull day. Makes sport more interesting, not that I personally need an excuse to watch sport, but it does just add a little bit of excitement to it.” (Male, 21 years old)

A few participants believed that the risks associated with their gambling were small, but the potential benefits were very high. For example, one woman described how having a lottery ticket in her wallet gave her a sense of hope each week that her life circumstances might change for the better.

“As soon as I cash a Tattsлото ticket [in], I have to buy a new one straightaway because I always have to have the chance of winning in my pocket. I always have the hope in my purse. So I’ve always got the hope [that] I’ve got \$40,000 in my purse. I’m superstitious.” (Female, 35 years old)

However, some participants stated that although gambling had benefits, these were mitigated by the costs involved.

“When you talk about benefits and you weigh them up with the costs, for someone in my position it’s all no, there’s not. But from an outsider’s point of view there could be for some that have got it in check but for those where it’s not in check, no there’s no benefits whatsoever.” (Male, 45 years old)

A diverse range of participants stated that they found it hard to think of any benefits associated with gambling. Many of these described themselves as having a problem with gambling.

6.4 Key findings and discussion

Two key findings emerged from this section.

The **first finding** was that participants conceptualised their own personal risks and benefits according to their broader experiences with gambling, and their interaction with the community, their social networks and the gambling industry.

There were a number of differences between different subgroups. Low-risk gamblers had an intrinsic mistrust of gambling and a fear of losing money. For some of these gamblers, a negative first experience with gambling was instrumental in the way in which they conceptualised risk. Most commonly, it was the speed at which they lost money rather than the amount, which led them to believe that gambling was a risky activity. Fear of financial loss was a key factor in motivating this group of participants to gamble responsibly.

Ironically, for problem gamblers, it was the fear of acknowledging and revealing the amount of money they had lost which contributed many additional risk factors to their physical and mental health and wellbeing, their relationships and, at times, their personal safety. This fear also kept them engaged in gambling as they desperately tried to win back the money they had lost. Although gambling started as a social activity for most participants in this study, those who developed risky or problem gambling behaviours became more and more socially isolated from their peer groups.

Finally, the risks associated with gambling were, at times, a motivating factor for engaging in gambling. Gambling is inherently about risk and some participants believed that they had to take big risks to receive big financial benefits. Sometimes, taking big risks developed into rare or infrequent binges. For others, there was a pattern of gambling with small amounts of money that quickly escalated into larger outlays and more frequent patterns of betting.

Finally, participants conceptualised that the risks associated with gambling were greater when they were combined with other activities, particularly congregating with peer groups and drinking; being in areas where gambling was easily accessible; and being in venues that displayed excessive marketing².

The **second finding** related to the perceived benefits of gambling which clustered primarily around financial benefits (winning) and social benefits (mateship), although some participants, particularly in the moderate-risk group, also spoke about the “buzz” and the “thrill” that they experienced when engaging in a risky activity.

Low-risk gamblers conceptualised gambling as a fun form of entertainment whereas moderate-risk gamblers described gambling as something one did to win money. Other participants stated that gambling added value to other activities that they enjoyed, in particular being with friends and watching sport. Again, this reinforced the role of peer groups in participants’ experiences of gambling.

For some problem gamblers in this study, particularly for older adults who were lonely or isolated within the community, there was a perception that gambling venues are safe, social places in which they could interact with others. Participants specifically recognised the role of venue workers as providers of social connectedness. Many of these participants described the conundrum of realizing they should acknowledge they had a problem with gambling, but also being reluctant to lose the social contacts and sense of connection that they experienced when visiting venues. For these participants, the risks associated with gambling were outweighed by their need for a source of social connection within their communities.

² For more information please see Thomas et al, 2011.

Chapter Seven: Perceptions of the Community Risks and Benefits of Gambling

7.1 Overview

In this section of the interview, participants were asked to reflect on the broader risks and benefits of gambling for the community.

7.2 Community risks

The first risk that participants described was related to the impact of problem or risky patterns of gambling on families, and particularly children. Some described gambling as a “burden” rather than a risk to the community. Participants described how problem gambling could have a much broader impact on the health and wellbeing of the family members and friends of problem gamblers, and some stated that this extended to individuals who might “depend” on problem gamblers.

“Yeah, it would be risky for their families if they had \$100 for housekeeping and they didn’t go and do the, you know, the shopping, and went to the pokies first and lost the \$100 that they had for their shopping. So yes, it could be a risk for some people I say. Oh, I imagine if they sort of went every week and lost their shopping money it would become quite stressful because then they’d have to be going back to the bank to get more money. Yeah, I could imagine it could become a stress situation.”
(Female, 66 years old)

A number of participants cited examples of family members or friends who had developed problem patterns of gambling to describe how gambling could impact on a broader group of individuals in the community. Some participants who described themselves as engaging in “risky” patterns of gambling explained that they did not want to face the same difficulties their peers had with gambling.

“It can when it starts to take away from feeding your child or your rent’s due and all your money’s going towards gambling, and then you’re not coming home for days and that sort of thing, which I have seen that happen to friends of mine. And yeah, personally I never want to see it get to that point for myself but I can say that yeah it can get really risky.” (Male, 36 years old)

One participant stated that there was a broader community impact of problem gambling which he described as the “straight-forward risks around fraud, extortion and things like that”. Others described the potential risks of emerging new technology, such as Internet gambling, and the negative social ramifications of large numbers of individuals in the community who may become “addicted to, particularly poker machines”.

A small number of participants described a key risk to the community as being the wide discrepancy between the loss of money out of local communities through gambling and the amount of revenue that was returned to the community. One participant described this as an “unproductive loss of money”, and another expressed concern about the growing costs to the community of help services and programs for problem gamblers.

“I think there’s certainly a cost to the community in terms of support services and counselling and so on. These things aren’t free and they need to be, obviously, they need to be funded and looked after, but that funding has to come from somewhere and so the impact does flow back obviously to the community.” (Male, 40 years old)

Some participants stated that small recreational gambling was not risky for the community, but there were “major risks”, or that it could “get really risky”, without proper harm minimisation, risk prevention strategies, and “control”. A few participants stated that the community-based risks were more pronounced in lower socio-economic communities, and many attributed these risks to the large numbers of gaming machine venues in these communities.

“It’s just the, how that suburb is I suppose in, because it can happen in certain suburbs where, especially where the pokies are. I believe that’s a big influence. To me where the pokies are only put in places where people haven’t got a lot of money. So if you go into the middle of Prahran (a wealthy suburban area of Melbourne) and places like that, those are the sorts of people that don’t go to pokies because they’ve got the expensive houses, they’ve got the, you know, the businesses and that sort of stuff. But you go out to suburbs like Broadmeadows (a lower socio-economic suburban area in Melbourne) probably and places like that you see a lot of pokies and that’s where people tend to congregate because it’s five-cent machines, 10-cent machines, but at the end of the day you can still put 100, 200, 300 dollars into a machine quite easily I think.” (Male, 39 years old)

One participant stated that the concentration of venues within specific areas may create a “cultural shift” by normalising patterns of gambling in those communities. The participant went on to state that if gambling became a normalised activity in some communities, it would make it more difficult for individuals to seek help for problem gambling.

“You get this impression that there are whole pockets of some suburbs where people spend their entire pension or dole cheque or weekly wages or whatever down at the pokies, and then struggle for the rest of the week or the fortnight. And obviously the availability of it does influence that and again, the risks, I suppose, are the same of people ending up not being able to feed the kids; not being able to pay the rent; losing their house and if – yeah, I guess, if you’re in a community where it’s normal to do that, that would make it harder again. If your wife or husband kept going down to the pokies and spending a lot of money and all your neighbors did the same, it would be a lot harder to say, “Look, I have a problem with this behaviour,” when everybody else is doing it. So it could snowball, I guess, in that way, where it does affect big groups of people.” (Female, 41 years old)

The following participant, who described herself as a problem gambler, explained the broader impact of gaming machine venues in a metropolitan Melbourne suburb, including the erosion of the community by the opening of numerous gaming venues in a concentrated area, and the concurrent opening of pawnbrokers and

instant money shops in close proximity of the gaming venues. To protect the anonymity of the participant, we have not added her age after the narrative.

“I mean, Lilydale has three gambling venues and two on either side within five minutes drive. So there’s actually five venues. And I’ve noticed that they’ve just opened up one of those instant money shops three doors down from one of the major venues, which is, to me, an instant sign that, “Oh, yeah. Here we go. Come pawn anything you like. We’ll give you the money and you can walk up to the pub and gamble it away.” There’s a TAB and a pokies venue there. That scares me. It’s very strategic.” (Female)

One participant stated that she was so concerned about the impact of gaming machine venues on her community that she wanted to counsel young adults in the venues to take their winnings and leave.

“It is, absolute risk. And I see people go backwards and forwards to the money machines, you know the ATMs, and it worries me when I see them going there. I want to go past and say, ‘Look it’s not worth it. Don’t do it.’ ” (Female, 74 years old)

Finally, one participant who was an ex-problem gambler explained that the risks to the community operated on a number of different levels ranging from the financial costs to the community through to the damage to family structures and the life chances of gamblers’ children.

“Loss of money out of the community is just disgraceful. It’s something like 60 to 80 million a year. The greater risk I would say is the family structure and to the next generations. If people are spending that much money on poker machines, it may not be a huge number of people but they’re spending. There’s a lot of kids involved who are losing out on life chance. I know that my children were severely impacted because they were late teenagers, or middle teenagers, late teenagers when I was at my worst with gambling and the things that I’d always promised them that would happen, like going onto uni and things like that suddenly became extremely hard. I wasn’t able to do those things very easily and I do believe that one of them at least you know, it made it too hard for her to be able to keep at that stage.” (Female, 62 years old)

7.3 Community benefits

Many participants in this study struggled to think of any community-based benefits from gambling. Most stated that taxation revenue for the government was one of the key benefits as it could be distributed back to the community; however, some stated that this was only a benefit if individuals were not exploited by the gambling industry.

“I think there is but only if people aren’t exploited as a result. Like to do with the poker machines, the money, like the amount of tax they get is obviously of benefit to the government and the majority of people will play the pokies in a responsible and social atmosphere. It’s only the handful of people that do get exploited to machines that cause the problems, but while there is a benefit to the community in general, there’s also a disservice being done to the people that can’t control the way that they gamble on it.” (Male, 20 years old)

A few participants noted that there were benefits for charities and community groups. Many gave specific examples of charitable groups or organisations that had benefited from a range of different types of gambling initiatives; however, some participants were concerned that some of this money came from individuals who had problems with gambling.

“Is there benefits of gambling for society? Well I guess there are a lot of organisations and charities and that that leverage off gambling. Like Shane Warne’s Foundation, I think they run poker tournaments but the money helps sick kids. So if it’s channeled in the right areas I guess it can be a benefit. It still means though that people are still betting money, a lot of money, that a lot generally can’t afford.” (Male, 36 years old)

Some participants stated that specific events, such as the Spring Racing Carnival and the Melbourne Cup, made money for the state of Victoria through the promotion of Melbourne and increased tourism. Others stated that there were small benefits for the community through the provision of entertainment or places for older people to socialise. As the following participant commented, however, investment in other types of facilities and encouraging people to get involved in other types of community activities could be achieved by less risky means.

“I think for the wider community there might be some small social aspect. It is supposedly an entertainment option, but I still, I personally don’t believe that. The only real community benefit that anyone could ever really talk about has to do with money flowing back into the community from venues that operate poker machines, or services that are offered as well by venues that operate poker machines. And that’s a case of fool’s gold in my opinion because you get a club that donates \$50,000 to the community every year and supports sporting clubs and makes a big deal out of it. In order to do that they’re taking \$5,000,000 out of the community, and it’s only I think one and a half or two percent that goes back. So there’s a benefit there, but that benefit can so much more easily be derived just by people actually getting involved in their community.” (Male, 40 years old)

7.4 Key findings and discussion

The **one key finding** that emerged from this section is that participants saw gambling as a risky activity for communities and they struggled to conceptualise how gambling had any broader benefits for the community. However, some groups within communities were seen as being more vulnerable than others.

Children and families were seen as being at particular risk from the problems associated with gambling. Some stated that these individuals were often placed at risk by the gambling behaviours of others. Some also stated that if the current levels of gambling promotion and accessibility were sustained, more young people would be vulnerable to developing problems with gambling later in life.

The main benefit for the community was seen as taxation revenue which was redirected back to the community, but others believed there was an imbalance in the huge amounts of money that was raised from gambling

compared to the small amounts that were redirected back to the community. Some felt that gambling was inherently risky for lower socio-economic communities in the state of Victoria, where they perceived there were a higher concentration of gaming machines and gaming machine venues.

Chapter Eight: Risk prevention, treatment and support

8.1 Overview

The aim of this section of the interview was to understand what participants thought would enable governments, communities, and individuals to balance the risks and benefits associated with gambling. We asked six key questions which were clustered around preventative strategies, such as regulation, specific interventions like pre-commitment technology, and social marketing initiatives; and treatment and help strategies, such as help services, education and public campaigns. Rather than asking participants about a pre-defined group of preventative or help strategies, we gave them the opportunity to suggest initiatives that they thought would be effective in reducing gambling harm. Given the political and media debates about pre-commitment technology on gaming machines that emerged part way through this study, however, we decided to add a specific question about this proposed initiative. We did not prompt participants with detailed information about this mooted technology; rather, we were interested to hear whether they knew about it, and how they conceptualised the effectiveness of this proposed harm-minimisation measure.

8.2 Regulation

The vast majority of participants (n=87) stated that there should be increased regulation of gambling in Victoria to balance the risks and benefits of gambling. Participants described a range of different regulatory measures to reduce the risks associated with gambling, including only allowing individuals to join one online betting account; making self-exclusion from online and physical venues easier and more appropriately enforced; converting all machines to “low-loss” machines; making pre-commitment mandatory; lowering jackpots; limiting exotic bets; regulating advertising; banning ATMs from venues; and banning betting agencies from residential areas.

Gambling reform was an emotive and contentious issue for many participants in this study, and there were extreme views both for and against gambling reform. These views ranged from a complete ban on some forms of gambling: “I think pokies are poisonous and they should be outlawed,” and “they should just put them in the tip or recycle them and sell them as metal” through to a strong belief that there should be no regulation at all, and individuals should take personal responsibility for their gambling behaviour.

Some participants – particularly males, those aged between 30 and 50, and moderate-risk or problem gamblers – were cynical about the genuineness of the Victorian Government’s commitment to gambling reform. It is important to note that the participants in this study did not single out any specific government for criticism, but spoke more broadly about the difficulties that successive State governments had created with the liberalisation of gambling in Victoria, which the government now sought to reform. A few participants stated that the revenue the government made from gambling taxes undermined their ability to commit to regulation and reform. While participants stated that they strongly supported regulation, particularly on gaming machines, they felt that the government was in an impossible situation because of its heavy reliance on gambling revenue. Because of this, a few participants felt that government social marketing campaigns and help services that encourage individuals to seek help were a piecemeal attempt to make it look like the government was “well-intentioned” about problem gambling.

Other participants stated that they thought the power of the gambling industry and the large amounts of money that was being made from gambling through taxation (government) and advertising revenue (broadcasters and sporting agencies), placed the State Government in a compromised and an almost impossible situation in their attempts to reform gambling. For example, some participants stated that rhetoric about gambling reform was unlikely to lead to action at the State level because the gambling industry was a “cash cow” for the government. Some described that they felt “defeated”, “negative” and “ripped off” that the government would ever be willing or able to reform gambling.

“It’s such a revenue-raiser, especially for the Government’s. I mean all the taxes that they have on pokies and you know that sort of thing it’s in their interest to raise the money. I don’t think (regulation) is ever going to happen because the government gets so much out of it. There’s a lot of face value to say that we should do this and we should do that, but nothing ever seems to change. There are too many people making too much money out of it to change.” (Male, 27 years old)

The following participant stated that because of the conflict of interest between the government and the gambling industry, gambling had become a clear ethical and justice issue for the community. She described how the responsibility for reform should not be placed solely in the hands of the Victorian State Government, but that the community had a responsibility to demand changes in what she described as the “poker machine fiasco”. However, this participant did not support increased regulation on current machines. Rather, she argued for increased distribution of funding to lower socio-economic communities where the majority of gaming machine venues were based; and a ban on new venues or machines. The following participant who is a former problem gambler believed that successive Victorian Governments had increased the risks to the community by continuing to support a “high-risk” industry, and by misrepresenting the supposed benefits to the community.

“The government had a vested interest in making people think that this was some rare problem and only the very, very isolated degenerates would suffer from pokies addiction. And that’s the message that came through for years. And I was really upset about that. I was wild by then. I’d spoken to enough people and I’d met enough people who had enough clues to say, ‘Hang on a minute. Okay, we caused our addictions, yep: we’re human beings. We caused it, but Jesus, we were helped. We certainly had plenty of help, and

we were duped and misled as well." (Female, 62 years old)

8.3 Advertising

As described in the published paper that was an outcome of this study (Thomas et al, 2011), participants were acutely aware and critical of an increase in gambling advertising, particularly at sporting events, so it was unsurprising that two-thirds of participants (n=66) mentioned the need for stricter regulation of gambling advertising. However, participants had differing opinions about the degree of regulation that would be needed to minimise the potential harm caused by the gambling industry's advertising strategies. Ten participants advocated for a complete ban on all gambling advertising.

"I think they shouldn't be advertising at all. I think public advertising of gambling should be stopped completely, absolutely." (Male, 49 years old)

Others stated that while they wanted all sports betting advertising banned, they were particularly concerned about "in-match" gambling commentary. Some stated that this type of advertising blurred the boundary between gambling and sport, and confused people about the relationship (if any) between the two. For example, the following participant described how there should be a clear separation of sport and gambling advertising.

"I would like to see quite strong regulation about the advertising of gambling during sporting events, either live at the ground or on the telecast. I'd certainly like to see all commentary-based advertising just completely banned. I think there's no place for it. I think if gambling and sport is to be allowed I think the gambling needs to be separate from the sport. So you can't have your commentators on a Friday night game saying here are the teams and here are the odds before the game. I think it's got to be separated otherwise people just grow up thinking, yeah, sport and gambling, it's all one in the same." (Male, 40 years old)

Others found the embedding of gambling advertising in the commentary of a sporting event to be "offensive" and "sly" because it was subtle, insidious and "subliminal". They believed that rather than ban sports betting advertising, there was a need for regulations to ensure sports betting advertisements are clearly signposted for consumers as advertising rather than as part of a broadcast.

"They'll have in-show programming, so within the program that you're watching they'll cross to some guy giving you updates on what the odds are and things like that... I find that a bit more offensive. It's like, yeah, there's an ad that runs during the program that's saying 'You know you can bet online?' and you go 'Oh yeah, that's cool. That reminds me I could probably have a bet' ...but yeah, when they're

actually drumming it down, ramming it down your throat through the in program sort of discussions, commentators especially, I don't like that." (Male, 36 years old)

Others took a more moderate approach, recommending specific restrictions on advertising, particularly aimed at protecting "vulnerable" individuals. Most of these recommendations were aimed at reducing the degree to which children and adolescents were exposed to gambling advertising. Participants were particularly concerned about gambling advertising during sporting events, which was often aired during family viewing times or at family-friendly sporting events. Fourteen participants stated that regulation should be particularly focused on the promotion of "live odds" during sporting matches both during broadcasts and to "a massive stadium full of passionate people". Some participants stated that there should be a complete ban on any gambling advertising during day-time sports matches either at stadiums or during broadcasts. A few participants in this study used the regulation of tobacco and alcohol advertising as a benchmark for considering the advertising of gambling products. Some participants stated that the risks of gambling were similar to tobacco and alcohol and, as such, they should be restricted and regulated in the same way.

"They banned cigarette advertising because it causes lung cancer and if you look at this, mental problems are just as serious as, if not more serious in the way that they're harder to prevent or control. So if you're going to weigh up mental and physical damage and implications from such things, which is the only responsible thing to do, then there has to be restrictions and regulations on it." (Male, 20 years old)

Young men spoke extensively about the impact of online gambling incentivisation schemes on their own gambling behaviours and the behaviours of others. As described in detail in Thomas et al (2011) many young men believed that this was a "no lose" way of gambling. However, some felt that the risks posed by these types of schemes meant that the promotion of incentives should be controlled or banned.

"Yeah, I don't know. I would limit the advertising. The stuff like join Centrebet and get a free \$60 bet or whatever. They always seem to have – there's a 'Join us', 'You'll get this', 'Can't lose your first bet' or something like that. That seems to me, that's just encouraging gambling I would have thought. I think possibly incentives should probably be banned." (Male, 24 years old)

Eight participants stated that there needed to be clearer counter-frames in the form of risk or problem gambling messages in industry-based gambling advertising. For example, some participants felt that the current responsible gambling or problem gambling statements were unclear or non-existent, and were ineffective in informing people about the risks associated with gambling. The following participant described how the lack of counter-framing meant that individuals received overwhelmingly positive messages about gambling.

"It's all well and good to have the fine print saying, you know, 'If you have a problem, blah, blah, blah.' But the main message from the ad is, you know, if you have a bet, you might win and look how exciting that is, you know?" (Male, 36 years old)

Six participants felt that while there was not an urgent need to regulate advertising, they could foresee a time when regulation would be important if advertising got "out of control". A few participants felt that gambling

advertising should be monitored under broader regulatory codes to deal with all advertising, and should not be treated differently from any other form of advertising.

“Of course, I think that there needs to be regulation in all advertising, so I would like to think that there’s some sort of board that is checking them to make sure that they’re not inappropriate. Of course, I don’t want anything that’s sexually explicit or offensive, and gambling of course is becoming such an issue in the media and the government and everything like that, so they’d want to be monitoring how much of it is out there, how much advertising goes out about it.” (Female, 28 years old)

8.4 Venues

A number of participants described the need for stricter regulation of gambling venues and a more comprehensive suite of harm-minimisation strategies. Within this, a range of different types of reform were described. For example, some participants stated that the risks and benefits of betting venues could be better balanced through stricter regulations on the density of venues in residential or geographical areas (n=7), and others (n=4) described the need to limit the number of gaming machines in each venue (n=4). Others (n=9) stated that there should be a “no-exception rule” banning ATMs from all venues, and from within a considerable distance of venues. Problem and ex-problem gamblers were particularly critical of the presence of ATMs at venues.

“Take out the ATMs out of the pokie places. [They’ve got ATMs in there, have they?] Oh, yeah, every place you go to, every pokie joint you go to, like pubs and that, they’ve got ATMs in there. I think they should get rid of them. That makes it worse for people because if they know they’ve got their card, and they know they’ve got money in them, it’s easy to go straight to the ATM, bang, you get charged \$2 or whatever for whatever bank it is. And you can get your money and you’re sitting there most of the day playing the pokies.” (Female, 44 years)

Others discussed the need for venues to take more responsibility for problematic gambling that took place in their venue, and spoke of the duty of care that venues should take towards their patrons. They suggested further training for staff; the availability of trained counsellors onsite; and easier and more vigilant processes for those who chose to “self-exclude” from a particular venue. For example, one participant described how problem gambling behaviour in venues should be treated no differently to alcohol consumption in pubs and bars and, as with the responsible service of alcohol training for staff, similar training should be put in place for staff at gambling venues.

“I think the community has to step in to help these people before they have a problem or before they even realise they have a problem by monitoring, and not being a Big Brother effect. But some people do need monitoring. It’s no different than a, as I said, someone drinking excessively at the bar.” (Male, 38 years old)

Problem gamblers had much more knowledge about specific types of betting technology and machines, including the features associated with these machines so the suggestions that they provided were much more detailed. For example, the following participant commented on the impact of a specific type of gaming machine called an EBT machine, a type of cashless betting system. He described how this type of machine made gambling much easier for the punter to lose money quickly.

“You may not even be aware now that there is a bigger problem as we speak; it’s been playing out for about 2 years. It’s called an EBT machine...in venues. If anyone was to sit and monitor the behaviour of people around these machines they would be astounded. I’ve seen people just about come to blows, I’ve seen people sit on them like a poker machine and just bet, bet, bet, bet. On these machines I can bet as little as 50 cents whereas over the counter at certain times of the day you, it costs you \$3 or \$10 okay, so they virtually force you to use these things in a way to take the pressure off the staff. I’ve been to venues where there is no betting over the counter, it’s all done through these machines. They need to be regulated. They need to be slowed down.” (Male, 45 years old)

The following participant, who scored a 13 on the PGSI, thought that the way in which money could be fed into the machine should be monitored. She recommended banning all “note-feeders” from machines so that individuals would have to put in a dollar at a time. She went on to argue that rather than giving cash back at the machine, the machine should dispense tickets which should be cashed in.

“Removing the note feeders from machines would instantly halve the gambling problem, like, amounts. Because if you physically have to force that machine to take a dollar at a time ...(and) they should pay out tickets, paper tickets that you have to take to the counter and cash in.” (Female, 50 years old)

She went on to advocate for the removal of the multi-play feature on machines, describing how changes in the machines had made them faster and thus riskier for individuals. Another participant stated that lowering the jackpot would prevent individuals chasing big wins. She described a specific type of machine called “Pot of Gold”, and the way in which the machine worked.

“One of the first things I would do is stop having jackpots, because people will go to a machine to, and I know this happens, to try for that big jackpot, that big pot of gold. In fact, one of them is called Pot of Gold and it starts off at \$70, is the smallest, it might add up, go up to \$150 and that’s the minor jackpot. The other one starts at \$400 and goes up to maybe \$800 or \$900 or whatever, even \$1,000 and what people do is sit on those machines and maybe put \$50, \$60, \$70, \$80 in to try and win that jackpot. If all the jackpots were taken away and then people only played for what was happening on the machine at that time. I honestly feel that it would cut down on the risk takers.” (Female, 74 years old)

Two participants felt particularly strongly about the need to regulate venue opening hours. For example, one participant who described himself as an ex-problem gambler stated that there was no need to have venues open at seven in the morning, and that having limited opening hours would change the culture associated with risky patterns of gambling behaviour. In the following narrative, he described how his own personal experience with gaming machine addiction had influenced his opinions about opening hours.

“I used to go to these places, I used to go before work, and the only people I’d see were generally the same people every time and all problem gamblers. The only people who go to play pokies at 7 o’clock in the morning are problem gamblers and that’s the only reason they open these places up. In New South Wales they’ve got a gazillion poker machines. They’re not allowed to open before 10 o’clock in the morning. To me that’s number one because it’s easy to do and it would change the culture a little bit.” (Male, 40 years old)

8.5 Pre-commitment technology

Discussions about pre-commitment technology on gaming machines occurred with 70 participants in this study. It is important to note that we did not prompt individuals with detailed specifics of the scheme and did not ask about or distinguish between voluntary or mandatory pre-commitment. We were more interested in what they currently knew and understood about pre-commitment technology.

Many participants only had a vague understanding about what pre-commitment was. Only a few participants distinguished between mandatory and voluntary pre-commitment, and most were very unclear about the exact way in which the tool would be implemented and how it would practically work. For example, nine participants thought that pre-commitment technology would be applied to a specific venue and that gamblers would be able to “venue surf” once they had reached their limit at one venue.

It was apparent that some participants were confused by the competing messages that they had received about pre-commitment technology from the mass media, industry, government and academic agencies. For example a number of participants had picked up on industry campaigns and slogans opposing mandatory pre-commitment, and particularly on the “License to Punt” slogan used by Clubs Australia, but they still used this terminology to support pre-commitment. For example, the following participant said that he thought that a ‘License to gamble’ was a good idea.

“Oh, well, the license to gamble thing. That would be a good idea. For people that use (gaming machines) lots, to limit the amount of money they spend. I saw something in the paper one day about the license to gamble. Like, you have to have a license and you scan your card or something and just limit how much you spend on the pokies.” (Male, 18 years old)

8.6 Education strategies, including social marketing campaigns

Many participants supported increased community-based education about the risks associated with gambling. Participants described the need for two levels of community-based education. The first was aimed at clearly explaining the risks associated with gambling (prevention), and the second was clearer educational strategies to encourage people to seek help for risky or problem gambling (treatment).

Most participants described how gambling education could be used as one strategy in a suite of preventative strategies to minimise gambling harm. Many participants stated that current social marketing campaigns needed to be supplemented with a more comprehensive range of strategies to inform individuals of the potential risks or “dangers” associated with gambling so that people would understand “what they are getting into”, and that they should “expect to lose”. The following participant stated that education was essential in helping individuals make informed choices about whether to get involved in gambling or not.

“I guess really the only avenue, the only realistic avenue you’ve got is with continued education for people that are gambling, so they completely understand what they’re getting into. And if they still want to go and they want to do it for entertainment for doing it responsibly. I don’t really see any other way you can change it, people are free to do what they want.” (Male, 35 years old)

Most participants perceived that prevention should be a key focus in efforts to tackle problem gambling because it was thought to be more difficult to intervene once people had developed a gambling problem. However, these participants felt that there was more focus on help-seeking messages for problem gamblers than on messages about the real risks of gambling, which they believed would be more beneficial for at-risk or moderate gamblers. Participants were more likely to recall seeing help-seeking messages rather than messages warning about the risks of gambling. Some participants could not recall any examples of campaigns about the risks associated with gambling. Many participants who described themselves as mild or moderate gamblers felt that these types of messages were important for them too because they served as a “reminder” to be vigilant and self-monitor their own gambling behaviour to ensure that it did not get out of control.

“One thing they might not have addressed is the people who think that they do it ...recreationally, but who might actually be more at risk than they’re aware. So that might be an area that they might maybe need to focus on a little bit more... because I feel like the target are always, you know, the people who are actually serious gamblers with serious problems, but there are people who maybe aren’t in a serious situation but they have the potential to get there, and it’s sort of reaching them while they’re still rational and capable of staying away.” (Female, 28 years old)

Very few participants could recall specific campaigns, or any messages that appeared in campaigns, about the risks of gambling. They often commented that these campaigns were ineffective because they could not recall any details about them. Some commented that although gambling should be recognised as an important public health problem in Australia, warning messages about the risks of gambling were far less prolific than other public health campaigns in Australia, such as smoking, alcohol, drug addiction and road safety.

“I think it’s the same with any event that has risks such as drinking and drugs and speeding and those sort of things in society they certainly do have ads that go into the risks and that so I think gambling’s certainly no exception. They need to portray that on a regular basis just like they do for those other activities that have concerns in society.” (Male, 29 years old)

While most participants agreed that more campaigns and programs that explain the risks of gambling are required, participants had different ideas about the best approaches. For example, some participants believed stories of “real people” and their “real-life” experiences of problem gambling would be the most effective way of

delivering an effective message about gambling risk. A few participants thought that using well-known individuals who had experienced problems with gambling should be used in anti-gambling campaigns because they were recognisable to many individuals. A few questioned the use of actors rather than real people in such campaigns, and believed that the message would be less meaningful for some groups.

“Look [at] the actual day to day runnings of a person who has had had everything and then been hooked by gambling and ...the real life [consequences] of that... I mean that makes a big impact on you. Real-life stories, real-life stars, and people who have had everything and lost it all ‘cause of gambling.” (Male, 36 years old)

Others felt that rather than always depicting the harms associated with irresponsible gambling behaviours, it would be helpful to use campaigns that modelled responsible gambling behaviour. They believed that this was important because gambling is such a culturally embedded activity in Australian society.

In contrast, some participants who described themselves as mild, social or moderate gamblers perceived that approaches which focused on the negative financial and social consequences of gambling were most effective for them personally: “I can relate to their message, like, I can see how it applies and I am aware of it.” These participants believed that more severe fear appeals or shock tactics should be utilised in campaigns aimed at those who were at risk of developing problem gambling, because this would encourage individuals to monitor their own gambling behaviours. Some participants suggested that hard-hitting TAC road traffic campaigns were a good model that could be used and adapted for gambling. However, some participants believed that shock tactics would not be effective for all gamblers, and that some individuals might be turned off or become “desensitised” to these types of messages.

A few participants felt that the strategy that the State Government used to “sell” an anti-gambling message was one-dimensional. They perceived that the message usually used “working-class” individuals and that this might serve to entrench societal stereotypes about the types of individuals who become problem gamblers. They often discussed how one of the challenges associated with creating public awareness about the risks associated with gambling was that many individuals had a preconceived idea about the types of individuals who become problem gamblers, and thus believed they were not at risk because of their personal circumstances. These participants perceived that a successful prevention campaign needed to tackle some of the social stereotyping and stigmatisation associated with problem gambling, and to make people aware that problem gamblers could come from a range of different socio-economic backgrounds and circumstances.

Participants often referred to the problems associated with overly simplistic “one-size-fits-all” messages that assumed that every gambler had similar needs and experiences. They stated that the efficacy of risk-based interventions would be boosted if there were a variety of different types of messages and different types of approaches. For example, a 37-year-old female participant referred to the importance of considering that different types of people with different demographics and different circumstances required different types of messages. She explained how for herself, a single women with no children, messages should draw attention to

the financial consequences of risky gambling, whereas messages for those with families should draw attention to the negative effects that gambling can have on their spouse and children. Another participant, a young male aged 20, described a campaign that was effective because it included actors that he could relate to: they were a similar age; were involved in similar types of activities; and the issues that he perceived were most relevant to him and his demographic were targeted.

Others felt that while population-based, “general” messages were important, they should be backed up by more targeted messages and interventions for “hard-to-reach” groups, which could be provided through local support services and programs.

“[There needs to be] targeted campaigns as well as your normal, passive promotions. You need something on top of that, rather than just hoping that it will work. If you are really going to be serious about making a change, then you do need something more active, more targeted.” (Male, 21 years old)

Others (n=17) perceived that education campaigns should be targeted mainly towards young people. They referred to the changing gambling environment, in particular, the increasing promotion of sports betting and the increasing accessibility of gambling through online and mobile-phone technologies. They perceived that this made children, teenagers and young people increasingly vulnerable to the risks associated with gambling. As such, they believed that prevention initiatives should be introduced to young people before they turned 18 as part of the secondary-school curriculum where they could be presented alongside other health-promotion issues that are taught in schools, such as alcohol, drugs, safe sex and healthy eating.

Participants often talked about the extreme imbalance between the promotion of gambling and anti-gambling campaigns. As a result, they felt that messages about responsible gambling or the problems associated with gambling were completely drowned out by the marketing and advertising of the gambling industry. Some participants were particularly concerned about the lack of visibility of responsible gambling or problem gambling taglines during gambling advertisements, such as this observation from a problem gambler.

“I laugh at them...for example you see a commercial come on and then for a brief you know half a second you know ‘gambling is dangerous’ or you know ‘problem gambling, call this number’. That number flashes up there so quick you cannot, unless you see that same ad twenty times you can’t pick it up...it’s an absolute joke!” (Male, 45 years old)

Some felt that the government could not compete with the gambling industry, both in terms of the volume of marketing and messaging, and also in terms of their ability to connect and appeal to their target audience. They felt that those at risk of gambling did not, or chose not to, notice messages about the risks of gambling because they were “negative”, “bland”, “dreary” and “unappealing” compared to the “positive”, “bright”, “colourful”, and “fun” advertising presented by the gambling industry. For example, one 36-year-old male who scored 7 on the PGSI described how he distanced himself from government messages because he did not want to think of himself as a “loser”. In contrast, gambling industry messages made him feel like a “winner”.

“The sounds, and the flashing lights and all that sort of stuff of poker machines have been marketed in that way to make them look more exciting. Whereas if you’ve noticed a lot of the (anti or responsible gambling) ad campaigns [are] all dark and dingy. Naturally as human beings what are you going to be drawn towards? Brightness and money and fame ... or this solo bloke who’s 55 years old sitting there you know on a stool looking sad you know what I mean? People like the bling... You don’t want to remind yourself [of] the loser on the stool; you want to be a winner with the family and the big car and the money and everything. So what would I do? I’m going to be drawn to doing that.” (Male, 36 years old)

These participants thought that, although the government’s advertising budget could never compete with the gambling industry’s advertising budget to counter industry messages, the government could adopt some of the industry’s tactics to increase the resonance of messages for individuals. This included sending more positive messages about those who have recovered from or overcome a gambling problem. This was considered particularly important for those who were at-risk or problem gamblers.

“More positive so people aren’t dreary about the whole thing. Yes, you have an issue but you can get through that. (Show) big stars...or just ordinary people who have been through (it) and (show) how they’ve got their lives back on track...and they’re back to their good lives and they can maintain their relationships and they can still have their friendship groups and still have fun without the associated link to gambling.” (Male, 36 years old)

Participants often discussed how a positive approach was completely missing from government campaigns designed to address problem gambling. They felt that stressing the positive outcomes that often come from accessing help services was very important in helping individuals to make that first step. Some participants also suggested that it was important to provide messages that removed some of the blame and shame that some individuals feel about their gambling. Moderate-risk and problem gamblers spoke repeatedly about how stigma and shame prevented individuals from seeking help. They described how messages should take into account stigma and personal blame. Continuing on from this, a small number of participants perceived that there was too much pressure placed on the individual for their gambling behaviours. This was because – as one ex-problem gambler explained – many campaigns emphasised “personal responsibility” for gambling.

“I think they overly stress the idea that it’s a responsibility issue for the gambler. I think it does place almost an undue pressure on the problem gambler and takes away from the idea that the industry is also involved in and the machines themselves are not that good, can be quite harmful.” (Male, 40 years old)

Participants were aware of at least one support service that was available to help problem gamblers in Victoria. For example, many commented that they had seen advertising campaigns for “Gambler’s Help”. A few older participants who had sought help for problem gambling when they were younger noted that there were more support services available now than when they had first sought help. However, many participants, particularly those who had at some point sought help for problem gambling, stated that more needed to be done to support problem gamblers and their social networks. This included increasing the amount and variety of information and resources that are available to problem gamblers; improving and diversifying the ways in

which information is disseminated; and tailoring information to the different needs and experiences of different clusters of problem gamblers to ensure that information is personally relevant and meaningful.

Participants were most aware of advertising they had seen for gambling help services in gambling venues, such as signs in the toilets; on gaming machines; and on the back of betting tickets. A number of participants suggested that more information should be made available in other spaces, particularly in online spaces. One participant who scored 7 on the PGSI commented that gamblers would be less likely to absorb messages about problem gambling while they were betting, and it would be preferable for them to be promoted during events where betting was likely to take place, such as major sporting and racing events.

“I can’t remember the last time where I saw an ad for Gamblers Anonymous. I know there’s brochures and stuff inside the TABs and that saying you know ‘Are you a problem gambler?’ I think it’s difficult but people would be less likely to pick a brochure up in a TAB and read it. You’re not going to go to a gambling venue and read brochures about problems if you’ve got a problem with gambling. So I don’t know how they get round it, maybe more television campaigns perhaps, particularly during major sporting events, particularly during the spring carnival you know.” (Male, 40 years old)

In contrast, others (n=10) wanted more resources, in addition to “posters and cards”, to be made available in venues for those who have gambling problems. For example, one moderate-risk gambler who gambled daily believed that messaging needed to be more prominent when individuals were betting both in physical and online spaces.

“...when you’re actually betting, or handing over money, yeah, at that point of actually betting. You know, you can have on TV ads, and all that, but when you’re actually betting, you know, even if it’s on the, say, you’re putting the cards through. You don’t see it. I don’t know, is it on your ticket? Is it on the machine? It needs to be more in your face.” (Male, 48 years old)

A few participants were concerned about the limited “cut through” that advertising campaigns encouraging help-seekers had with problem gamblers. They argued that gamblers need to first acknowledge that they have a problem with gambling before they will accept and act on these messages. As such, they perceived that there needs to be more information and resources available for both gamblers and their social networks about how to recognise the warning signs of problematic and risky gambling. They felt that this was especially important in an environment where gambling was now seen to be a “socially acceptable” pastime. These participants also believed that effective public campaigns that advertise help for problem gamblers must be tailored to resonate with the needs and experiences of these individuals.

“I imagine there’s support there, I just don’t know about how that’s being conveyed to everyone and whether it’s sort of you know, I don’t know. If it’s conveyed enough and in the right way, I think you know. I think ‘cause (gambling) it’s kind of a guy thing largely, and it’s sort of connected to more blokey culture so it’s about connecting those people without making them feel soft.” (Male, 25 years old)

8.7 Help and support services

It is important to note that many participants (n=47) in this study stated that it was difficult for them to comment about help and support services for problem gamblers because they had no personal experiences to draw on. As such, data presented in this section are predominantly focused on those with personal experiences of problem gambling.

Participants described the need for more appropriate consultation with communities to help them deal with the issues that are specific to their demographics and situations. They pointed out that many services provided for problem gamblers tended to lump all gamblers into “the same box” and were not necessarily equipped to deal with the wide variety of different types of gamblers and gambling activities. For example, one male participant felt frustrated with the help services that he had accessed for his problem gambling because they had focused on gamblers with gaming machine addictions. He perceived that these services were less equipped to deal with his specific type of gambling addiction, which was horse racing. This participant suggested that there may be a need in Victoria for specialist training for counsellors so that they are better able to “treat” gamblers who engage in different types of gambling:

“The agencies in town as well as others that I’ve noticed are specially designed for low-level, problem poker machine players... that transfers then to trying to clump together every form of gambling as gambling, if you know what I mean. Poker machines are completely different to poker, online poker is significantly different to face-to-face poker because there is that aspect of communication. Poker is significantly different than the TAB, poker machines are different than the TAB, and you could go on and on and on you could bring up the bingo for the elderly, for example, there’s a social aspect, you could then go to online betting, for example, which is an isolated process, and you could keep going through to casinos, the whole lot, everything is different. Yes there is (sic) some commonalities but the biggest trap is banding together all forms of gambling under the one, you know, easy dialogue if you like as problem gambler, it’s not.” (Male, 45 years old)

Others suggested that face-to-face, self-help groups, which are extremely helpful for some individuals, were not appropriate for every gambler. Men, in particular, disliked the idea of talking about their experiences with problem gambling to a group. They stated that they preferred online support groups because of the anonymity it provided. Support groups were considered to be important because they gave participants the opportunity to connect with a community of other problem gamblers around the world. For example, one female participant described how being able to talk and share stories with other problem gamblers was therapeutic because they understood her experiences. Support groups also served a secondary function because they addressed the “hole” created by social isolation, low social support, and lack of connectedness with her community, which she believed was an important driver for her gaming machine addiction.

“There’s quite a lot of help online. There are a lot of online live support groups that are set up, predominantly, worldwide, rather than just being specifically Australian... Gamblers Anonymous is one of the biggest ones online and, yeah, it’s to share, it’s to connect with other people. It’s that connection

thing. No, you're not alone, okay? Because when you're getting toward that really downward spiral, where you lose a lot of money, and you're just devastated by it and you're absolutely gutted by yourself, by your own actions, and you go online and you share stories and you find people who have lost millions of dollars, and thousands of dollars, or have gambled their kids' houses away, or whatever, and they're talking about their pain, and you find that shared experience, then it becomes a little bit less." (Female, 50 years old)

A number of other participants also described the underlying social causes of problem gambling behaviours, such as social isolation and loneliness, and the importance for anti-gambling interventions to help "fill the void" left after an individual gives up gambling. For example, one participant described how people played gaming machines because they were socially isolated, lonely and "looking for companionship".

Most participants (n=82) had never sought help for their gambling, and believed that their engagement in gambling activities was at a "safe" level. Fourteen participants had, on at least one occasion, thought about whether they needed to seek help, but had not sought help because they perceived that they should take personal responsibility for their behaviour and control it themselves. Two participants stated they were ashamed and were hiding their gambling from their families and friends. They feared that if they ever sought help, they would be forced to confess the seriousness and extent of their gambling problem to their family and friends.

"I got no one. I can't talk to my wife about it because she would, yeah, that's the end of us. I can't really talk to friends who know my wife, about it. Yeah. So it's very hard." (Male, 28 years old)

Thirteen participants had sought various forms of help for their gambling. This included seeking support from friends or family members (n=3), and from professional organisations and treatment programs, such as Gambler's Help and Gamblers' Anonymous (n=5); practicing self-exclusion programs (n=6); and seeking financial assistance (n=2). Most spoke positively about their experiences with professional help services for problem gambling.

"It wasn't until you know I really, really, really blew out at the end of 2008 and got into serious, I'd already been in trouble at various times, but got into really, really serious trouble and then I got much better counselling and joined a good GA (Gamblers Anonymous) group and got really committed. So since then they've been, you know, fantastic ... the counselling and the GA have both been very effective...the person I see now through Gamblers Help is fantastic. She's a specialist and she's tremendous." (Male, 49 years old)

However, one gambler who described himself as a "professional punter" recalled that when he contacted Gambler's Help because he felt that his gambling was taking up too much of his time, he was told that he could not be helped because he wasn't losing money as a result of his gambling. Another participant stated that when he had sought help for problem gambling, his motivation had usually been to get out of financial trouble rather than to get help for his problem gambling.

The prejudice and stigma associated with problem gamblers creates barriers for help-seekers. Participants who had experienced problem gambling commented that widespread negative societal attitudes towards problem gamblers led them to hide their gambling from everyone, including those whom they knew might be able to help them with the difficulties that they were experiencing.

“I think the... general public attitude towards problem gamblers is that it’s almost as if it’s a choice that they’re choosing to go and spend money and they’re choosing to blow it and they’re choosing to do all these things. There’s certainly a lot of stigma associated with being a problem gambler. There is a perception that gamblers, unlike other addicts, gamblers are in control. That’s one of the reasons I think people don’t stop, why people don’t talk about it, because you know they risk the scorn of the world on your shoulders. I know I certainly felt that way. I felt I couldn’t say anything because there was nothing lower than a problem gambler in the eyes of society.” (Male, 40 years old)

This included judgements about the types of people who were problem gamblers, including that they were “lower class”, “low-income”, “unemployed” and “uneducated”, and were “from the Western suburbs”. Their behaviours were also negatively described as “lazy”, “lack self-control”, “greedy” and “selfish”. One ex-problem gambler discussed how the stigma associated with his problem gambling, and the fear of judgement by other individuals, led him to conceal his behaviours for so long that it was extremely difficult to talk about his experiences even after he had sought help.

“(Stigma is) an absolute key component to that. You don’t want to talk about it, you don’t want to let people know, you become unable to tell your story to anyone and it is just so hard, even when you’re talking to someone who knows that you have a problem and knows how to help you and is there to help you, it’s still so hard to actually get those words out and talk about it because you’re so used to the idea that everyone’s looking at you. There is a fair degree of paranoia that goes with it because you’re hiding so much that you’re sure that someone knows, and that someone’s watching and noticing what you’re doing but you just keep hiding it.” (Male, 40 years old)

Moderate risk and problem gamblers described how extreme feelings of “shame”, “guilt”, “humiliation”, “self-blame” and “failure” prevented them from admitting they had a problem with gambling and seeking help. Some participants explained that they didn’t seek help when they were experiencing a problem with gambling because they believed, and were told, that they should take personal responsibility for their gambling.

“I’ve usually always stopped myself before I got to that. There were stages there where I was thinking, ‘If this gets worse and I just can’t stop I might need to seek help.’ But I never did, and it didn’t quite get there...There’s that little bit of shame I suppose, just telling people that you’ve allowed a problem to get out of control, out of your own control. So I suppose there’s a little element of that.” (Male, 30 years old)

One participant commented that the gambling industry encouraged negative community perceptions of problem gamblers as being personally “irresponsible”, “out of control”, “undisciplined”, and “blame-worthy” by promoting the idea that the “gambler” is at fault rather than the “product”. This excuses the gambling industry from taking a reasonable degree of responsibility for the social harms of problem gambling.

Problem gamblers spoke about the need to encourage early intervention and prevention. Those who had sought help for their gambling commented that there had been a significant “gap” between the time when they first felt that they had a problem to the time when they actually sought help. They stated that this gap was problematic because it was during this time that their gambling had reached its most destructive phase, and that it wasn’t until they had “hit rock bottom” that they sought help. They described how it was important to try to identify ways to address this recognition-to-treatment gap to encourage individuals to seek help sooner:

“Between realising that I had a problem and actually seeking help, it was a big gap [laughing]. For the longest time I knew I had a problem and I didn’t think that I could seek help. As far as I was concerned it was me against the world and I know now that that’s actually very common, but at the time I just felt extremely isolated, I felt, all I could do was try and reverse time basically, put things back to the way they were which is why I kept playing and kept quiet. I very quickly realised I had a problem within a couple of months of starting, but I still couldn’t stop. I was confronted by my partner over money issues and that’s when it all came out. At that time I didn’t seek help, I just said okay that’s it I’m stopping and I quit...and within a month I was gambling again. I was keeping it even more quiet now because I’d already been caught once and eventually I was caught out again and basically that was the end of the relationship, and it was at that point that I sought help. I’d hit rock bottom, you know I lost everything, everything and everyone that I had. So yeah, it was a good... two or three years between realising I had a problem and actually being able to finally seek help and it wasn’t until things completely fell apart that I could seek help.” (Male, 40 years old)

8.8 Self-exclusion

Three participants, a moderate-risk gambler, a problem gambler, and an ex-problem gambler, described the need for self-exclusion programs to be more readily accessible for TABs and online betting sites. They felt that self-exclusion programs, while very helpful for some problem gamblers, do not protect individuals with particular kinds of gambling addictions. An ex-problem gambler reported that although the Crown Casino and the Australian Hotel Association (AHA) were “seriously” committed to self-exclusion programs, he was critical of the deficiencies of such programs for TABs and online betting gamblers. This participant highlighted that there are insufficient “barriers” in place for gamblers who are not involved in gaming machine or casino game gambling.

“There are still people not finding their way to (help) terribly well or for one reason or another they don't feel that it's going to work for them or whatever... probably one hole is that the only sort of very organised self-exclusion program is with the Hotel's Association so I don't think the TAB's self-exclusion program is good enough yet. And there doesn't seem to be a self-exclusion mechanism for online gambling yet... The casino and Hotel's Association is seen to be taking it seriously but I would say that there are a lot of gamblers out there who just basically believe that there are no sufficient barriers.” (Male, 49 years old)

He went on to describe his own personal experiences with trying to exclude himself from the TAB:

“For a person like me who has taken advantage of everything I can, the one that I couldn't really do easily was get excluded from TABs. It's much more of a difficult process. You had to write away and ...you couldn't just have it as a blanket sort of thing, it was almost going to be a TAB by TAB thing. It was going to be quite difficult whereas the Hotel's Association one is relatively easy. You go in for an interview, you know, they pull up on a computer all the different venues, they write to them all for you. It's all done within an interview, you know, and it's quite well-maintained. [Do we need look at maybe some easier ways with the TAB?] I think so and then the online gambling. I don't know how people self-exclude from all the online stuff that's happening.” (Male, 49 years old)

This contrasted markedly with the experiences of the problem gambler who had gone through the process of self-exclusion from Melbourne's Crown Casino and was very satisfied with how he was treated:

“...the way I was treated I thought that was exceptional, the way they took care. So I mean based on what I know and based on what I've done, I was very happy.” (Male, 22 years old)

Another participant who described himself as a problem gambler stated that while he agreed that problem gamblers needed to take some personal responsibility for their gambling, he also felt that it was too easy for problem gamblers to find “loop holes” in self-exclusion programs.

“I've banned myself from the TABCORP which is NSW and Victoria. The third option (online) is still there... A list of online providers should also be signed for with details sent to them to say do not let this happen, he's banned from A and B. What is the point of banning A and B if he can still go to C, D, E and F? And I've had a stand-up argument with this particular counsellor that said, “Well, you've got to take responsibility.” Yes, yes I understand that but what is the point of putting this in place if there is loop holes you could drive a semi-trailer through? It's a two-way street.” (Male, 45 years old)

One female participant, who at the time of the interview was gambling daily on gaming machines, and scored 13 on the PGSI, criticized the AHA self-exclusion program because it required her to reapply every two years as opposed to Crown Casino where self-exclusion is for an indefinite period, and individuals need to reapply to be included back into Crown. She described how she believed this had directly led to relapses with her addiction with gaming machines. She questioned the two-year maximum imposed by the AHA self-exclusion program, and asked whether this put the welfare of “lifetime” problem gamblers like her at risk.

“I had myself banned for two years from every venue in Victoria that had a self-exclusion policy. Came off that and had about six months where I didn't go near the places because I thought I had it licked. So for two and a half years, I didn't gamble, and then one day I found myself back in there and I thought, ‘Oh shit. I can control this.’ Well, I couldn't. Six months later, I went back to AHA and asked for another self-exclusion for two years. So they did that and it hasn't stopped me this time. [So when you do the self-exclusion, is it for two years or can you do it for as long as you would like to do it?] They have a policy for two years and then it's an option to renew. Yeah, because I said, ‘Can you do it for life?’ and he just laughed at me. I said, ‘But I'm aware of what I'm like.’ He said, ‘Yes, but you might be okay in two years.’ And I go, ‘I know I'm not going to be.’ So he said, ‘Well, we'll review it.’” (Female, 50 years old)

She also described how even though she was currently “excluded” from the three gaming machine venues in her local area, two of the three venues were not enforcing the conditions of the program, and would always “turn a blind eye” when she went there to gamble:

“[Does it make it hard for people?] Self-exclusion is supposed to make it extremely hard, except that of the three venues within walking distance, only one of them has recognised me in the last 12 months and kicked me out twice. The other two just turn a blind eye, which is really interesting. I’ve been waiting for that tap on the shoulder and yet they don’t come. [So it’s not enforced?] No, it’s not. [You’re still going there regularly?] Yeah. Not at the moment. I’m being very firm with myself at the moment. One of the venues is really good. They know my face. The minute I walk in there, they just come up and say, “[participant’s name] get out.” Or somebody who doesn’t know me comes up and goes, “Is your name [participant’s name].” And I look up and I go, “Well, no.” And they go, “Don’t lie.” And I go, “Okay.” [So they’re pretty good at that venue?] They are great. Yeah, and there’s no animosity. I did it for that specific reason. And it’s actually really good because I haven’t been back in that place since they kicked me out the last time, which was nine months ago. So that’s been really good.” (Female, 50 years old)

8.9 Key Findings and discussion

Two key findings emerged from this section.

The **first finding** is that participants in this study overwhelmingly supported increased gambling regulation, support, and harm-minimisation tools.

Participants suggested a number of different ways in which regulation could minimise harm and reduce the individual and community risks posed by the current gambling environment. Most suggestions focused on making industry rather than individuals take more responsibility for gambling risk. This included the implementation of pre-commitment technology; the removal of ATMs; and a stronger and a more effective commitment from the gambling industry to implement self-exclusion policies. This suggests that participants in this study saw problem gambling as a key issue for the community rather than one that needed to be addressed through increased pressure on individuals to act responsibly.

Participants also thought that more education was required through a multiple range of tailored strategies, and more effective support tools, to help individuals minimise or prevent the risks associated with gambling.

Participants also called for clearer and more sustained social marketing campaigns that highlight the short and long-term risks posed to individuals and their families from risky patterns of gambling. Participants also felt that prevention campaigns should focus on providing clear and accessible information about risks, odds and the high likelihood of loss.

Participants thought that help-seeking campaigns should feature real-life stories with positive endings, and should focus on ameliorating the stigma that prevents many individuals from seeking help.

The **second finding** is that participants wanted more community consultation about the problems caused by gambling in specific and vulnerable communities. They wanted to be listened to, and to have spaces where their concerns could be heard. Problem gamblers and ex-problem gamblers particularly wanted to contribute to community discussions about designing more effective support systems. Many participants were skeptical about the ability of state governments to tackle the gambling industry effectively, and some advocated for stronger support from the Federal Government to help progress gambling reform.

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