



Australasian Gaming Council

Submission to the Productivity Commission
Inquiry into Gambling

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The Australasian Gaming Council

The Australasian Gaming Council (AGC) is a national industry association established in June 2000.

The AGC supports a sustainable gambling industry, while promoting gambling education and responsible gambling.

Within a public policy framework the AGC:

- promotes responsible gambling and high quality gambling research;
- develops and distributes gambling education resources;
- participates in and leads public policy forums and events about gambling;
- maintains an extensive gambling research eLibrary and industry statistical database; and
- provides first class services for members including issues papers, newsletters, research comment and the AGC website.

The AGC has comprehensive coverage of the industry in Australia including clubs, hotels, casinos and gaming machine manufacturers. A complete list of AGC members may be seen at www.austgamingcouncil.org.au, on the membership page.

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Foreword

A decade ago, the Productivity Commission described gambling as a big and rapidly growing business. Ten years on, despite a range of policy and regulatory changes and a stabilisation of expenditure and supply, gambling has proven to be a resilient industry sector and constant provider of economic benefit to Australia.

As an employer, the industry engages some 335,000 staff.¹ As a tax payer, the \$4.7 billion it contributes annually amounts to approximately 10% of state/territory own taxation revenue.² As a source of economic activity, it contributes 1.35 % of GDP through the hotel, club and casino sectors.³

The current level of participation in gambling across different jurisdictions is largely consistent with the national rate identified in 1997-98. Gambling, in its various forms, still has mass appeal among the Australian population, with participation within the range of 70-80%.⁴

The Australasian Gaming Council (AGC) welcomes the Productivity Commission's public inquiry into gambling and believes it timely that such an update, reflecting the current environment, takes place.

Submission Overview

- The AGC submission to the Productivity Commission (PC) is written within responsible gambling public policy principles.
- The submission comments on gambling research, key issues for responsible gambling and responsible gambling education.
- The submission seeks not only to summarise progress in these areas since the 1999 Productivity Commission Inquiry Report, *Australia's Gambling Industries*, but also to signpost new ideas and directions to assist with policy resolution.
- The submission makes a case for the policy recommendations of the Inquiry to encourage development and innovation within the industry and to take account of the gambling environment in the longer term.

AGC Gambling Public Policy Principles

Principles which are underpinned by sound research and agreed upon through stakeholder consultation are essential to sustainable public policy.

While acknowledging that governments will act from community and political pressures to implement policy changes in the gambling industry, the AGC believes that hasty action may cause costly error and inhibit industry development and innovation in a rapidly-changing environment.

¹ This figure is a product of information taken from the Australasian Gaming Council (2008) *A Database on Australia's Gambling Industry 2008/09* and figures provided by the Australian Hotels Association and Clubs Australia.

² Australian Bureau of Statistics (ABS) 3201.0 – Taxation Revenue 2006/07

³ Australasian Gaming Council (2008) *A Database on Australia's Gambling Industry 2008/09*

⁴ *ibid*

The following principles form the basis for gambling public policy that will promote responsible gambling, educate consumers and provide confidence in regulatory change.

1. Informed Choice and Consumer Education

A successful plan for consumer education and informed choice for gambling has four primary goals:

- the plan should provide the relevant educational information necessary for consumers to be able to objectively evaluate gambling options and to modify erroneous cognitions about gambling;
- information should detail the benefits of responsible gambling as well as the potential social and personal costs of excessive gambling;
- information should target specific gambling activities, socio-demographic groups and stages of change, such that any individual could feel confidently informed about gambling options; and
- information providers should convey content using a variety of media to ensure that all members of the community have access to accurate information, enabling informed gambling choices.⁵

AGC publications about responsible gambling are available to the industry, government and general public at www.austgamingcouncil.org.au.

The AGC has an extensive eLibrary of gambling research. It also conducts and commissions research and maintains publicly available, extensive and up-to-date data and statistics about the gambling industry in Australia.

The AGC has conducted research about responsible gambling education in schools, and produces responsible gambling education curriculum materials.

2. A Sustainable Gambling Industry

A sustainable gambling industry seeks to reduce the potential for people to develop problems with gambling, and operates in a regulatory environment informed by science and behavioural theory, while providing gambling in first-rate hospitality settings.

The AGC supports industry sustainability by:

- addressing community concerns through industry responsible gambling initiatives;
- building and maintaining dialogue with stakeholders;
- communicating the entertainment, economic and employment benefits of the industry; and

⁵ Blaszczyński, A., Ladouceur, R., Nower, L. & Shaffer, H. (2005) *Current Issues – Informed Choice and Gambling: Principles for Consumer Protection*, Australasian Gaming Council, p. 9

- undertaking collaborative, independent research to inform and guide best practice.

3. Collaborative Relationships with Government and Community Leaders

The AGC maintains productive working relationships with government and community at formal and informal levels and actively seeks new opportunities for joint work.

The AGC works collaboratively with gambling researchers and presents information at government and industry-sponsored conferences and seminars.

- The AGC's Chief Executive Officer is Chairperson of the South Australian Responsible Gambling Working Party, a member of the Victorian Government's Responsible Gambling Ministerial Advisory Council and working parties, and attends meetings of the Queensland Government's Responsible Gambling Advisory Committee.
- The AGC also contributes to gambling policy through membership of the Australia/New Zealand Gambling Think Tank and through past membership of the Commonwealth Ministerial Council's Access to Cash Working Party. The AGC has assisted also in the development of responsible gambling education resources in New South Wales and Victoria.

4. Evidence-based policy, not "hunches, sentiments or dogma"⁶

The AGC supports evidence-based policy for gambling through reputable research, trials and evaluation of policies. The AGC supports the following evidence-based policy principles but also puts the case for better policy outcomes through improved consultation with the industry.

- **Methodology matters**

"In situations where government action seems warranted, a single option, no matter how carefully analysed, rarely provides sufficient evidence for a well-informed policy decision."⁶

- **Good data is a prerequisite**

"A major failing of governments in Australia, and probably world-wide, has been in not generating the data needed to evaluate their own programs."⁷

- **Real evidence is open to scrutiny**

"...no evidence is immutable. If it hasn't been tested, or contested, we can't really call it 'evidence'."⁶

⁶ Banks, G. (2009) *Evidence-based policy-making: What is it? How do we get it?* Australian and New Zealand School of Government (ANZSOG)/Australian National University (ANU) Lecture Series.

⁷ Gallagher, P. (2009) *Gary Banks on Evidence Based Policy*, <<
[<>](http://www.petergallagher.com.au/index.php/site/article/gary-banks-on-evidence-based-policy/)

- ***Good evidence requires good people***

“You can’t have good evidence; you can’t have good research, without good people. People skilled in quantitative methods and other analysis are especially valuable.”⁶

- ***Independence can be crucial***

“Independence is even more important when dealing with technical research than with opinions. People are better able to judge opinions for themselves, but the average person is naturally mystified by technical research.”⁶

- ***A receptive policy-making environment***

“...The final and most important ingredient on my list. Even the best evidence is of little value if it’s ignored or not available when it is needed. An evidence-based approach requires a policy-making process that is receptive to evidence; a process that begins with a question rather than an answer, and that has institutions to support such inquiry.”⁶

The AGC Responsible Gambling Strategy

The Strategy for Responsible Gambling has been developed, in consultation with members of the AGC, to promote the responsible service and delivery of gambling products, with a view to achieving a common goal of reducing the incidence of problem gambling.

The intention of this document is to establish principles and benchmarks to be adopted and put into practice on a voluntary basis by members of the AGC, according to their particular circumstances.

The AGC believes that the informed customer, improved customer care, targeted responsible gambling policies and practices, and effective treatment are essential elements that may reduce gambling-related problems in the community.

To this end, the Responsible Gambling Strategy aims to improve the overall standard of customer care, based on the advice of scientific research and expert opinion, and to encourage a culture that seeks to reduce problem gambling behaviours through education, support and the implementation of effective responsible gambling policies.

The complete AGC Responsible Gambling Strategy is available at www.austgamingcouncil.org.au

Key Messages and Recommendations to the Productivity Commission

1. Gambling Research in Australia

Key Messages

- “Like many research fields which consist of an amalgam of social sciences, statistics and a wide array of research methodologies, gambling research has been a difficult domain to both define and develop”.⁸ Since 2000 gambling research has been characterised by rapid growth and the development of expertise but at times with a lack of focus and coordination.
- The AGC’s gambling research eLibrary may be accessed and searched by the general public and is the most comprehensive of its kind in the world. Since 2000, the AGC’s eLibrary has acquired over 1,650 papers and reports from local and international sources. More than 500 of these have been published in Australia for Australian jurisdictions.
- The Ministerial Council on Gambling (MCG) and Gambling Research Australia (GRA) have governance oversight of the national gambling research agenda funded by states and territories. State and territory government gambling policy departments also have separate gambling research programs. The Commonwealth Government commissions research both through Gambling Research Australia and directly from researchers and consultants.
- There is no question that state and territory support for research in Australia has facilitated the development of active and varied research agendas. However, one downside to these developments is the increasing difficulty in integrating and comparing research findings from different jurisdictions when variations exist in the focus, methodological approach, and target audience.⁹
- “Until the PC or a similar organisation undertakes another detailed consolidation of more recent research findings, it may be difficult for national research to be used effectively due to a lack of awareness of what has been done, how it can be compared, and how it should be assessed in terms of its quality and relevance to different potential users.”¹⁰
- The focus of policy debate at the MCG appears to be divided between problem gambling and responsible gambling. The minimisation of problem gambling related harm needs to be a priority consideration within a broader focus on responsible gambling and relevant research.
- To AGC knowledge there has been no involvement between the MCG and the Minister for Broadband, Communications and the Digital Economy and his department. As new technologies and platforms emerge, knowledge of responsible gambling policies and regulation in the online environment will be critical for research.
- In the past, the work of the MCG and the GRA has been informed by the National Framework on Problem Gambling which expired in 2008. While new work priorities are planned for both the MCG and the GRA, in practice the national

⁸ Morrison, P. (2009) *A New National Framework for Australian Gambling Research: A Discussion Paper on the Potential Challenges and Processes Involved*, Charles Darwin University.

⁹ Delfabbro, P (2009) *A Review of Australian Gambling Research: August 2008*, Gambling Research Australia, pp13-14.

¹⁰ *ibid.*

working parties, the GRA and the MCG officials group (often the same people) will continue to work to different but overlapping goals, aims and priority areas.

- For greatest policy benefit, a national gambling research agenda needs to be effectively and strategically organised. Current governance structures need to be reviewed and strengthened.
- The AGC believes that it is time for a moratorium on gambling research in Australia. A review is needed of governance structures, the focus of gambling research programs and stakeholder consultation: leading to the development of a new national research agenda.
- While prevalence studies need to be undertaken regularly, perhaps every four years, more research is needed at state levels on the determinants of problem gambling for particular communities and for individuals.
- The gambling industry is an important contributor to gambling research in Australia. Greater collaboration and consultation with the industry would provide improved research outcomes.
- “Maintaining independence from industry groups while still developing and retaining research partnerships with them will always be a balancing act. Clearly, for a national gambling research agenda to work, industry must remain a key player. Their expertise and input is essential to the design and conduct of relevant, quality projects as is access to venues for data gathering, quite apart from the long term possibility of access to some industry gathered data.”¹¹

Recommendations:

- It is time for a moratorium on gambling research in Australia. A review is needed of governance structures, the focus of gambling research programs and stakeholder consultation: leading to the development of a new national research agenda.
- An immediate task is to assess gambling research since 2000 in a brief and succinct paper to answer the key question “how has gambling research from the previous ten years articulated with policy and practice and provided direction and certainty for regulators and the gambling industry?”
- A review should take account of :
 - strategic alliances between the MCG and Education and Communication portfolios;
 - improving the governance arrangements between the MCG the GRA or any new national gambling research entity; and
 - the inclusion of the gambling industry as a partner in determining a new gambling research program.

¹¹ Morrison, P. (2009) *A New National Framework for Australian Gambling Research: A Discussion Paper on the Potential Challenges and Processes Involved*, Charles Darwin University.

- Members of new collaborative structures for the oversight of gambling research in Australia must have, as a priority, the task of developing a new National Strategy for Responsible Gambling Research.
- Any funded gambling research in future should flow from the framework of the National Strategy and clearly delineate the research agendas at state and Commonwealth level to avoid duplication and overlap.
- Recommended starting points for research at Commonwealth level must be:
 - internet gambling;
 - resilience studies;
 - responsible gambling education; and
 - coordination of state/territory gambling research programs.

State/territory research must focus on:

- regular prevalence studies; and
- research on the determinants of problem gambling.

2. Prevalence of Gambling and Problem Gambling

Key Messages:

- The vast majority of Australians gamble responsibly and within their means. Australia's gambling industry accepts, however, that a small proportion of the population does experience problems with gambling, which may have significant impacts.
- Although Australians now have a broad definition of problem gambling, debate continues regarding the best instrument with which to measure prevalence and classify harm.
- The Canadian Problem Gambling Index (CPGI) is widely agreed to be a better alternative to the South Oaks Gambling Screen (SOGS), however measuring problem gambling, even with an improved instrument, has proven difficult. Reliability of some survey results has been compromised considerably by the use of small sample sizes. Comparability has also been impacted. Transition in use from the SOGS to the CPGI, which are not directly comparable measures, has not been uniform. Further, even those surveys using the same measure may exhibit methodological differences and have been conducted at differing times and intervals.
- Growth in the adoption of the CPGI, and a more consistent use of this tool in most jurisdictions does allow for some comparisons to be made. While accepting the limitations applicable to comparisons between different studies, it does appear that problem gambling prevalence has stabilised and is now decreasing.
- Australia's land-based gambling industry is now considered a mature market. The AGC suggests that the Australian experience of problem gambling is compatible with both exposure and adaptation theories.
- The overall manner in which prevalence studies have been undertaken by states/territories over the past decade has shown an unnecessary lack of consistency and clarity that has served to polarise stakeholders and increase debate. A recommendation from the PC for a national approach to the measurement of problem gambling is justified.
- The incidence and prevalence of problem gambling may also be affected by the impact of co-morbid disorders upon problem gamblers.
- Findings regarding co-morbidity have significant impact on knowledge and planning for prevention campaigns, harm minimisation and the effective treatment of problem gamblers seeking assistance.
- Prevalence estimates remain only an indicator after the fact. The implementation of harm minimisation policy needs to be based on sound empirical research if it is to be effective.

Recommendations:

- The measurement of problem gambling prevalence needs to be refined in order to more accurately reflect the harm-based approach of the national definition.

- The AGC recommends a coordinated approach to prevalence surveying by Australian states/territories, emphasising agreement on the measurement instrument and consistency in the methodology used. Set time periods between surveys and the use of large sample sizes are advocated. The model used for Queensland CPGI studies constitutes best practice in the use of that measure.
- Longitudinal studies are required to enable greater understanding of the incidence and duration of gambling problems.
- Prevention efforts, harm minimisation policies and tertiary treatment of problem gamblers must be informed by further research into the high incidence of co-morbid disorders within this population.
- Insights from research into co-morbidity must inform an evaluation of treatment and counselling services for problem gamblers. If problem gambling is to be effectively addressed in treatment, the service system needs to be designed to deal with high-level client complexity.
- A greater emphasis must be placed upon the formulation of targeted policies for prevention and harm minimisation that are proven in their efficacy prior to their implementation. While survey estimates suggest a decrease in the rate of problem gambling, prevalence figures remain broad, debatable and often unreliable indicators of the effect of harm minimisation initiatives.

3. Harm Minimisation Measures

Key Messages:

- In the past decade, Australian governments have accepted both harm minimisation and responsible gambling as central policy principles best achieved through shared responsibility and collaborative partnerships.
- In 1999, the PC identified a number of measures that could be undertaken to assist problem gamblers. The regulation that has arisen subsequently is complex and inconsistent and often lacks proper evaluation.
- In reviewing current harm minimisation measures, it becomes apparent that many regulatory measures have not been fully informed by empirical evidence.
- The AGC has independent research underway which seeks to clarify the evidence-base for various harm minimisation measures. Early results show that many measures have been based upon theoretical rationales and remain unevaluated.
- The AGC believes discussion is now warranted regarding what may constitute a 'reasonable' evidence base for the implementation of harm minimisation initiatives. The AGC submits that agreed standards and criteria should be in place for evidence collection both prior and subsequent to implementation. Open discussion about what may equate to 'common sense' and the process by which best practice may be achieved is required amongst stakeholders.
- While much has been done with the stated aim of minimising harm, what has been achieved remains less clear. Most measures have not undergone proper evaluation and some planned measures may be more appropriately regarded as remaining open to debate. A more effective method of judging efficacy, deciding upon strategies and implementing policy needs to be adopted.
- The AGC considers the following specific criteria to be integral to any harm minimisation framework for gambling:
 1. evidence-based;
 2. sensitive to context;
 3. comprehensive;
 4. flexible;
 5. coordinated and targeted;
 6. integrated;
 7. inclusive of those whose behaviour is being targeted;
 8. promotes on-going communication between key stakeholders;
 9. emphasises prevention and reduction of harm;
 10. targets resources and efforts in a just and equitable manner;
 11. evaluates program activity; and
 12. manages the message of harm minimisation effectively.

Recommendations:

- A systematic evaluation of harm minimisation measures is recommended. Evaluation should be carried out by a national research body under the auspices of the Ministerial Council on Gambling and relevant stakeholders.
- Approach to the design of any harm minimisation measure must be based on best evidence.
- Where evidence is lacking or does not exist it should be systematically commissioned for the purpose of informing all states/territories.
- Effective prevention and harm minimisation require “coordinated, extensive and enduring efforts between effective educational initiatives and effective policy initiatives”.¹² A more structured approach to the formulation of harm minimisation initiatives addressing the specific criteria suggested must be undertaken.
- As with similar harm minimisation frameworks in Australia, gambling harm minimisation efforts should be undertaken within a multi-stakeholder partnership model emphasising greater collaboration.

¹² Williams, R.J., West, B.L., & Simpson, R.I. (2007) *Prevention of Problem Gambling: A comprehensive review of the evidence*. Report prepared for the Ontario Problem Gambling Research Centre, Guelph, Ontario p. 42

4. Industry Self-Regulation and Responsible Gambling Initiatives

Key Messages:

- Australia's gambling industry is committed to activities, materials, programs, consumer education and services focused on promoting responsible gambling and providing support for those who may experience difficulties. Responsible gambling practices are readily demonstrated and codified in every jurisdiction.
- Informed choice principles have guided the production and provision of industry information materials as primary prevention initiatives designed to meet the mandate of consumer protection. Brochures, signage, web-based information, information programs and other materials promoting responsible gambling practices are available in a range of languages.
- To date, there has been very little systematic research into the concept of informed choice in gambling or the data necessary to facilitate informed decision-making across the range of gambler demographics. The AGC believes, however, that educative and informative programs, such as those undertaken by industry groups, are primary means by which consumers can be encouraged to seek and maintain a healthy balance in their gambling choices.
- Secondary measures aimed at recognising and reducing problem gambling behaviours at licensed facilities as well as encouraging responsible play amongst consumers have been developed and promoted. Accredited responsible gambling training programs now operate throughout Australian jurisdictions. These courses provide knowledge and skills for gaming employees to support responsible gambling and respond appropriately to those who are experiencing difficulties with their gambling.
- Sustained effort towards the maintenance and further development of best practice policies in industry-based safety net initiatives such as self-exclusion are apparent. Industry programs have earned recognition, in some instances internationally, for their ongoing dedication to improved services to consumers in this area.
- Collaboration between the gambling industry, community and government has provided promising results. Industry bodies actively participate with government, community and regulatory bodies in the provision and promotion of responsible gambling.

Recommendations:

- Gambling industry involvement and feedback in responsible gambling efforts should be acknowledged and gambling industry input sought in future.
- Recognition should be accorded by government and regulators to those industry initiatives which have gone beyond minimum requirements.
- Further collaboration between the gambling industry, government and community is recommended in order to effectively build on results achieved to date.

5. Access to Cash in Gaming Venues

Key Messages:

- Research is yet to show exactly what measures restricting access to cash may be effective in providing balance between assistance to problem gamblers and the need to preserve the freedom and enjoyment of recreational gamblers.
- On balance, available research does not support a conclusion that removing access to cash from gaming venues will curtail problem gambling to any extent.
- Restrictions upon access to cash in gaming venues have been suggested by some commentators and regulated in some Australian jurisdictions. However, there has been a paucity of research concerning the efficacy of restrictions and the negative impacts of restricting access to cash on consumers and the hospitality industry.
- Policy in this area should reflect an appropriate balance between the needs of both recreational and problem gamblers. Measures focused on removing or restricting access to cash in order to assist problem gamblers may not only fail to achieve their objectives but carry an additional range of unintended consequences – including damage to the hospitality sector and risk to the security of consumers.
- Harnessing ATM technology to promote responsible gambling is a possibility that deserves serious consideration. ATMs may be used to present harm minimisation messages and may allow gamblers to self-exclude from access to cash at licensed venues.
- External barriers to cash access provide short-term impediments to expenditure. Rational and sustainable financial choices should be an area of emphasis in the education of young Australians and may assist in providing longer-term solutions to assist in the reduction of problem gambling.

Recommendations:

- Further research is required to gain a full understanding of the spending habits of consumers including:
 - transaction numbers, frequencies and average withdrawal amounts at hospitality venues;
 - the spending patterns of consumers within hospitality venues; and
 - the differences in the use of cash withdrawal facilities by problem gamblers compared to usage by recreational or non-gamblers in hospitality venues.
- Rigorous evaluation of current restrictions on access to cash is required immediately.
- The means by which ATM technology may be harnessed to assist problem gamblers - without inconveniencing other consumers – should be addressed.

- ATM providers and owner/operators should be an integral part of the discussion about technological means that may be employed to assist gamblers who choose to restrict their individual access to cash at gaming venues.
- Australians should receive information and assistance to achieve healthy financial practices. Adults and young people must be provided with support in seeking personalised solutions appropriate for their budget and lifestyle.

6. Responsible Gambling and Pre-commitment Strategies

Key Messages:

- The emphasis on technology detracts from the broad range of initiatives that are required to assist responsible gambling behaviours. Pre-commitment is not necessarily a concept requiring technological aid or intervention. In fact, there is no clear evidence that technology-based pre-commitment measures will help problem gamblers.
- Evidence-based knowledge must be used to guide policy decisions. Pre-commitment strategies should not impact upon the amenity and enjoyment of recreational gamblers.
- Three Australian State governments are in the process of exploring various pre-commitment measures. Any measure trialed in an Australian environment needs to be properly considered and evaluated before further action is undertaken.
- The important issues raised by the PC in 1999 with regard to the practicality, acceptance and cost-effectiveness of pre-commitment systems have not yet been definitively answered.
- The cost and long-term impacts of proposals relating to technological or card-based systems remain largely a matter of conjecture. A great deal more evidence is required before cost issues can be considered to have been fully explored.
- Consumer acceptance of any strategy must be considered. Privacy concerns relating to mandatory registration or card-based systems may create significant barriers to uptake. Voluntariness is important to both the gambling industry and consumers.
- Pre-commitment strategies should not take precedence over encouraging consumers to use broader personal control strategies. Pre-commitment should link effectively with other existing responsible gambling and harm minimisation initiatives.
- Discussion regarding pre-commitment strategies should be undertaken as part of a consultative process with all stakeholders. The exploration of any pre-commitment strategy should be guided by principles agreed upon by all stakeholders.

Recommendations:

- The promotion of responsible gambling practices, greater understanding of effective budgeting and simple limit-setting mechanisms that are readily employed by consumers in every area of their lives are recommended as part of a broader educative stance. Consumer capacity for informed decision-making and adherence to limits is not best served by reliance on gadgetry.
- Further research regarding consumer acceptance, cost effectiveness and long-term impact is required to ensure that the implementation of any strategy does not cause serious unintended consequences for stakeholders.

- The AGC recommends that clear policy principles are established before undertaking any trial of a pre-commitment strategy. The development (specifically for that state) of the principles of the South Australian Responsible Gambling Working Party provide an example.
- Australian practices should not be supplanted by systems imposed or trialed in international jurisdictions (such as Nova Scotia or Norway) which may have little relevance to the Australian market or gambling environment.
- Evidence from trials of pre-commitment strategies conducted in an Australian context should be analysed and used to inform Australian decisions.

7. Internet Gambling

Key Messages:

- Further research into internet gambling and a more thorough understanding of gamblers using online technologies is required. Future policies must be correctly informed and based on a solid platform of evidence.
- Online gambling has shown a global trend in annual growth rates of some 10-20%. In 1999, approximately 0.6% of Australian adults (nearly 90,000 people) were estimated to use online gambling forms. Two recent jurisdictional surveys, New South Wales (NSW) and Tasmania, report an increase in Australian internet gambling participation figures. However, the NSW 2007 Prevalence Study does not include wagering and sportsbetting in their figures for internet gambling participation. Internet gambling in wagering is increasing rapidly each year, with higher growth expected as bookmakers are allowed more freedoms.
- Available research has suggested that participants in online gambling forms may have a higher prevalence rate of problem gambling than those recorded for land-based gaming venues. While participation and prevalence of internet gambling remain under-researched, the private nature of online gaming and features particular to some internet gambling forms may increase the risk for problem gambling.
- Difficulties in regulating accessibility of interactive gambling forms may also pose significant risks for youth exposure and underage access to gambling.
- Since the PC's 1999 report, a complex regulatory regime for online gambling has developed in Australia – review is warranted.
- As a result of the current operation of the Interactive Gambling Act 2001 (IGA), benefits that may have been derived from providing an Australian market with regulated interactive games, delivered by reputable and responsible Australian providers, have effectively been lost. Australians accessing interactive services have instead been pushed to offshore sites where controls and accountability vary.
- Responsible gambling features are made available on Australian sites, and some offshore sites, by reputable interactive gambling companies. However, a number of offshore interactive gambling providers operate from jurisdictions where regulation and licensing requirements neither emphasise nor require a responsible approach.
- Some internet gambling sites have shown that they take pride and have seen the benefit in the provision of responsible gambling services. Self-regulation of this area, however, has led to manifest discrepancies in the quality of services offered by offshore interactive gaming providers.
- Australian investigations into the regulation of offshore interactive gambling, the application of international free trade rules and the experience of jurisdictions such as the United States (US) have illustrated the myriad difficulties that exist in seeking to bar consumer internet access to interactive gambling formats. Effective regulation with collaboration across jurisdictions and multilateral control is possibly the key.

- Differences also exist in the regulatory environment for those gambling formats permitted by the operation of the IGA and regulated in Australian states/territories. The Federal Government should act to ensure a consistent approach to regulation for internet sports betting and wagering services. The reality is that some states have significantly tighter regulations than others.
- Education initiatives and programs comprise an important primary intervention in protecting Australian internet gamblers and young people.

Recommendations:

- The Commonwealth should immediately review the IGA in order to provide protection to Australian gamblers. Australians are increasingly gambling on offshore interactive gambling sites that are not appropriately regulated.
- Australian research providing a clearer picture of the prevalence of gambling and problem gambling related to or arising from online gambling forms needs to be undertaken.
- Access to interactive gambling sites by Australian consumers in the absence of effective regulatory controls can only be thought to continue. Education about internet gambling opportunities is a priority to provide a greater level of informed choice to consumers.
- The Commonwealth government should consider cooperating with other nations in seeking harmonised, effective regulation for providers of interactive gambling.
- Greater consistency between land-based gambling and internet gambling regulation is required. Federal regulation, or a uniform national code of conduct, should apply to advertising, inducements to open accounts and the provision of credit by Australia's wagering and sports betting providers, as well as to any other specialist online internet gambling provider.

8. Responsible Gambling Education in Australian Schools

Key Messages:

- Gambling in venues is strictly regulated by age in all Australian jurisdictions. However, many young people have access to the internet and through involvement in popular games such as poker and other unregulated activities, are learning their attitudes to and beliefs about gambling from an early age.
- Adolescence, while generally a period of good health, can also represent a time of experimentation and risk taking. Young people have the propensity to experiment with new behaviours, particularly behaviour regarded as risky.
- In recent years, increasing attention has been drawn to the issue of youth gambling by Australian policy-makers and researchers.
- The AGC believes that better financial literacy and improved money management skills, combined with gambling awareness, will assist young people to make informed choices about the way they save money, budget and spend their discretionary money.
- Young people are generally receptive to the notion, and very clear about the characteristics, of an effective responsible gambling education program for schools.
- The AGC believes that the focus of a nationally consistent responsible gambling education curriculum for schools should be to bring the best elements of current state government programs together with financial literacy information from the Financial Literacy Foundation's 'Understanding Money' campaign to form the nucleus of an innovative program, easily accessible and highly relevant to today's youth.
- National consistency can be achieved by developing the program under the National Curriculum Framework for Consumer and Financial Literacy.

Recommendations:

- A nationally consistent approach to responsible gambling education in Australia is developed for Australian schools under the National Consumer and Financial Literacy Framework to complement gambling education programs in state/territory jurisdictions.
- The Ministerial Council on Gambling (MCG) should consult with the Ministerial Council for Education, Employment, Training and Youth Affairs (MCEETYA) in order to seek advice from the Interim National Curriculum Board and its curriculum writers. There is a need to develop national curriculum modules which include responsible gambling, responsible use of alcohol, use of credit and other areas of consumer risk and responsibility facing young Australians. Ways must be considered in which these areas may relate to the major national curriculum areas of English, Mathematics, Science and History.
- The AGC's schools' responsible gambling education, research and curriculum development, which links financial literacy and responsible gambling, should be recognised and included in any national approach.

- Overseen by a representative group of parents, community and government representatives and the AGC, national responsible gambling modules should be trialed and evaluated in Australian schools.

An Analysis of Priority Policy Areas

1. Gambling Research in Australia

It is time to pause and take stock of gambling research directions in Australia.

“Like many research fields which consist of an amalgam of social sciences, statistics and a wide array of research methodologies, gambling research has been a difficult domain to both define and develop.”¹³

Since 2000 gambling research has been characterised by rapid growth and the development of expertise but at times with a lack of focus and coordination.

Articulation of research outcomes with policy and practice is often difficult to discern and governance structures for research overlap, have differing levels and lack coordination.

The gambling industry, while included in state government advisory forums, is not consulted during the development of gambling research agendas and consulted only in a hit and miss fashion while research is underway.

However there is now a substantial body of work and expertise on which to redevelop and rebuild gambling research directions in Australia.

The AGC’s gambling research eLibrary may be accessed and searched by the general public and is the most comprehensive of its kind in the world. Since 2000, the AGC’s eLibrary has acquired over 1,650 papers and reports from local and international sources. More than 500 of these have been published in Australia for Australian jurisdictions.

Since 2000, the amount of gambling research funded in Australia has grown rapidly. This is due to both an increase in the number of researchers working in the field and generating debate, and the demands from the dedicated regulatory bodies at both state and federal level with a mandated requirement to support and fund gambling research.

There are now government departments, in all states and territories, overseen by a Minister for Gambling, supporting research on the social and economic impacts of gambling and the measurement of problem gambling.

Growth in gambling research output has meant growth too in the knowledge and expertise of Australian researchers and consultants. Australian gambling consultancy and research expertise is valued internationally. With improved governance arrangements there is now a clear and recognised distinction between rigorous research and social advocacy.

The gambling industry has contributed to independent research and supports and sponsors the National Association for Gambling Studies (NAGS) conference, a stakeholder forum, held annually, for the presentation of new research.

¹³ Morrison, P. (2009) *A New National Framework for Australian Gambling Research: A Discussion Paper on the Potential Challenges and Processes Involved*, Charles Darwin University.

The Ministerial Council on Gambling (MCG) and Gambling Research Australia (GRA) have governance oversight of the national gambling research agenda funded by states and territories. State and territory government gambling policy departments also have separate gambling research programs. The Commonwealth Government commissions research both through the GRA and directly from researchers and consultants.

Governments have forged productive relationships with numerous independent consultants and university-based gambling researchers and research centres, leading to some improvement in links between research and broader policy and regulatory interests.¹⁴

There is no question that such state and territory support for research in Australia has facilitated the development of active and varied research agendas. However, one downside to these developments is the increasing difficulty in integrating and comparing research findings from different jurisdictions when variations exist in the focus, methodological approach, and target audience.¹⁵

It is important to recognise at this stage the excellent work undertaken by Paul Delfabbro for the Independent Gambling Authority (IGA)¹⁶ and for the GRA and MCG¹⁷ in recently preparing some analysis of gambling research from the previous ten years.

Delfabbro's reports summarise existing gambling research, identifies gaps and draw some conclusions about what can be said conclusively from the research.

However in over two hundred pages of, for many, dense academic writing with lengthy executive summaries it is still difficult to assess just how Australian gambling research agendas over the last ten years have given direction to public policy. The outputs have been many but the outcomes are still difficult to gauge.

“Until the PC or similar organisation undertakes another detailed consolidation of more recent research findings, it may be difficult for national research to be used effectively due to a lack of awareness of what has been done, how it can be compared, and how it should be assessed in terms of its quality and relevance to different potential users.”¹⁸

The AGC believes that a much shorter document should be created, using Delfabbro's work as a basis, to answer the key question “how has gambling research from the previous ten years articulated with policy and practice and provided direction and certainty for regulators and the gambling industry?”

The Ministerial Council on Gambling was slow to become established. This may be the result of several factors, including; the relatively junior role of the gambling portfolio in state and territory governments; rapid turnover in the portfolio; and some confusion as to the role of the MCG. A change of government at the federal level has also led to the

¹⁴ Delfabbro, P. (2009) *A Review of Australian Gambling Research: August 2008*, Commissioned by Gambling Research Australia for the Ministerial Council on Gambling, pp.13-14

¹⁵ *ibid*

¹⁶ Delfabbro, P. (2008) *Australasian Gambling Review (AGR 3)*, Independent Gambling Authority of South Australia.

¹⁷ Delfabbro, P. (2009) *op. cit.*

¹⁸ *ibid*

consideration of changes in direction. It is important to maintain a Ministerial Council on Gambling but to review its role.

The focus of policy debate at the MCG appears to be divided between problem gambling and responsible gambling. The minimisation of problem gambling related harm needs to be a priority consideration, within a broader focus on responsible gambling and relevant research.

The membership and structure of the MCG may add to this apparent confusion in direction.

The Ministerial Council on Gambling represents the Ministers with responsibility for gambling in each of the states and territories and reports to the Council of Australian Governments (COAG). One Minister represents state community services departments from the Community and Disability Services Ministerial Conference (CDSMC) i.e. problem gambling

However the Chair of the MCG is the Commonwealth Minister for Families, Housing, Community Services and Indigenous Affairs (FaHCSIA). The Department of FaHCSIA, and indeed the Commonwealth generally, has no direct policy responsibility for gambling. This responsibility rests with the states and territories.

With a staff of over three thousand officers, FaHCSIA has responsibility for the welfare of all Australians. A small hard-working team, presently consisting of five staff members, within the Money Management Branch of the Community Engagement and Development Group, has responsibility for policy research and problem gambling.

To AGC knowledge there has been no involvement between the MCG and the Minister for Broadband, Communications and the Digital Economy and his department. As new technologies and platforms emerge, knowledge of responsible gambling policies and regulation in the online environment will be critical for research.

Important also will be links with the MCG and the Minister for Education and Social Inclusion, as information and education about gambling for all consumers acquires a higher priority.

Gambling is one government policy area where a broader “joined up government” approach to sharing information and the consideration of issues at the Commonwealth level will have useful flow on effects for state and territory jurisdictions.

The GRA is a group of senior government officers, reporting to the MCG, charged with the oversight of the national gambling research agenda. By and large, this group is comprised of the same officials who meet separately to advise Gambling Ministers on the content of MCG meetings.

The AGC believes that the GRA would benefit from improved leadership and general governance of its research activities from the Ministers on the MCG.

In the past, the work of the MCG and the GRA has been informed by the National Framework on Problem Gambling which expired in 2008. While new work priorities are planned for both the MCG and the GRA, in practice the national working parties, the GRA and the MCG officials group (often the same people) will continue to work to different but overlapping goals, aims and priority areas.

It is appropriate for government officials to represent state and territory positions on policy working parties and in the GRA and MCG officials meetings, but the work of the relatively small group of officials available to cover these forums would undoubtedly benefit from some streamlining of meeting arrangements and improved governance from the MCG.

Further, the various states and territories have developed their own gambling research and policy directions. While jurisdiction levels of gambling research programs will be maintained the overlapping and duplication of efforts across jurisdictions must be addressed.

The work within different jurisdictions is undertaken professionally and competently but the unintended bureaucratic confusion works against the potential for development of a coordinated and strategic approach to responsible gambling, including a strategic research agenda.

Although the GRA was slow to become established in its early years – similar to, and perhaps reflective of the development of the MCG, output rates for research have certainly improved in recent years. However there is more to be done.

For greatest policy benefit, a national gambling research agenda needs to be effectively and strategically organised. Current governance structures need to be reviewed and strengthened.

In examining the list of funded gambling research projects, it is apparent that there is considerable duplication and overlap in studies undertaken by the various jurisdictions and the GRA. While there may be collaboration in planning individual state and territory research programs, there is no evidence of jointly commissioned research between jurisdictions.

A case may be put that one research topic may require more than one point of view. It makes sense, however, that studies on the same broad topic, e.g. young people and gambling, should be combined across jurisdictions in order to improve scope and quality, and to access a broad range of expertise.

The AGC believes that it is time for a moratorium on gambling research in Australia. A review is needed of governance structures, the focus of gambling research programs and stakeholder consultation: leading to the development of a new national research agenda.

States and territories undertake regular activity assessment reports i.e. prevalence studies. These have been successful activities but the published reports have not made maximum use of the rich data for insights into problem gambling.

While prevalence studies need to be undertaken regularly, perhaps every four years, more research is needed at state levels on the determinants of problem gambling for particular communities and for individuals.

Commonwealth gambling research directions undertaken by the GRA need to have greater input and oversight from Ministers at MCG meetings. Broader topics of benefit to all states e.g. internet gambling, resilience studies and the coordination of state prevalence studies would provide some useful starting points.

At present, most funded gambling studies in and across jurisdictions are small and are conducted as stand-alone ventures. There may be benefits in combining gambling studies with other studies, e.g. in health and education, in order to be able to study larger and better study samples. Omnibus approaches with careful input provide high quality research and good value for money.

Some of the most relevant gambling research emerging is from independent consultants. Research contracts are let through an open and competitive tender process to attract the most appropriate mix of skills available in the market. Projects must be completed in a certain time frame and within the reality of political cycles.

Consultants and non university research centres are well placed to respond to these pressures as are many university based researchers. A balance needs to be maintained between the research demands of a rapidly growing industry funded by government and the longer term approaches of traditional university research processes funded from other sources. Consultants with expertise are to be encouraged.

The gambling industry is an important contributor to gambling research in Australia. Greater collaboration and consultation with the industry would provide improved research outcomes.

The gambling industry also commissions research, often working with the same researchers and consultants who also work with governments. The AGC has good relationships with Australian and international gambling researchers, many of whom have contributed to AGC research reports and publications. The AGC has been a strong participant in gambling research through AGC monographs and reports.

The AGC, through funding and collaboration, has contributed to the development of gambling research expertise and knowledge over the past ten years. The AGC monitors all published gambling research providing commentary and critique to members and to government and to the community sector.

“Collaborative partnerships *with* (rather than *for*) government and industry are essential for effective and informed policy development. If we are to better understand Australian gambling and its impacts co-operative efforts by government, industry, researchers and community groups are essential. With necessary safeguards (for example, public accountability and independent peer review), such partnerships can have important benefits for all groups involved and for the community as a whole.”¹⁹

¹⁹ McMillen, J. (2009) Submission to the Productivity Commission Inquiry into Gambling 2008-09

To use the knowledge and capacity of the industry in setting a national research agenda would improve research outcomes through, for example, access to venues and assistance with data collection.

There are presently some examples of industry, government and research collaboration, eg. in the pre-commitment trials and evaluations being held in Queensland and South Australia. This collaborative partnership approach should be extended to offer industry a seat at the table when determining a national research agenda.

“Maintaining independence from industry groups while still developing and retaining research partnerships with them will always be a balancing act. Clearly, for a national gambling research agenda to work, industry must remain a key player. Their expertise and input is essential to the design and conduct of relevant, quality projects as is access to venues for data gathering, quite apart from the long term possibility of access to some industry gathered data.”²⁰

The gambling industry, with appropriate protocols in place, is now well-positioned to work with government and community and to be involved in the development of research agendas and to be a partner in the research effort

AGC Recommendations

- It is time for a moratorium on gambling research in Australia. A review is needed of governance structures, the focus of gambling research programs and stakeholder consultation: leading to the development of a new national research agenda.
- An immediate task is to assess gambling research since 2000 in a brief and succinct paper to answer the key question “how has gambling research from the previous ten years articulated with policy and practice and provided direction and certainty for regulators and the gambling industry?”
- A review should take account of :
 - strategic alliances between the MCG and Education and Communication portfolios;
 - improving the governance arrangements between the MCG the GRA or any new national gambling research entity; and
 - the inclusion of the gambling industry as a partner in determining a new gambling research program.
- Members of new collaborative structures for the oversight of gambling research in Australia must have, as a priority, the task of developing a new National Strategy for Responsible Gambling Research.
- Any funded gambling research in future should flow from the framework of the National Strategy and clearly delineate the research agendas at state and Commonwealth level to avoid duplication and overlap.

²⁰ Morrison, P. (2009) op. cit.

- Recommended starting points for research at Commonwealth level must be:
 - internet gambling;
 - resilience studies;
 - responsible gambling education; and
 - coordination of state/territory gambling research programs.

State/territory research must focus on:

- regular prevalence studies; and
- research on the determinants of problem gambling.

2. Prevalence of Gambling and Problem Gambling

Gambling prevalence statistics, reported in studies conducted throughout Australian jurisdictions since 1999, indicate that whilst participation appears to be decreasing, as many as 70% to 80% of Australians participate in gambling activities at least once in any 12-month period.²¹

These activities encompass a wide range of the gambling forms available, from racing and wagering to lotteries, Keno, sports betting, casino table games and electronic gaming machines (EGMs).

Gambling is clearly regarded as a valid and enjoyable recreational pursuit by most of Australian society and expenditure upon gambling is factored into the budgets of individuals and/or families as part of their discretionary entertainment and leisure expenditure.

The vast majority of Australians gamble responsibly and within their means. Australia's gambling industry accepts, however, that a small proportion of the population does experience problems with gambling, which may have significant impacts.

Problem gambling is most often expressed as an extremely small percentage of Australia's population. However, for those affected, problem gambling is a serious issue with the potential to impact upon financial, psychological, social and familial well-being.

The last national survey of gambling conducted by the PC estimated that approximately 2.1% of Australian adults experienced some degree of problems associated with their gambling. The majority were believed to have moderate problems that may warrant policy concern, without requiring treatment. A smaller number, approximately 1% of the population, were thought to experience problems of greater severity.²²

The 1999 report also highlighted the difficulty that existed, and still exists, in any attempt to define or measure problem gambling. Problem gambling is a complex psycho-social phenomenon defined, in Australia, in terms of its social and public health impacts.

It is "***characterised by difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others or for the community.***"²³

This definition must be read as purposefully broad. Whilst problem gambling has been analysed within a number of frameworks, it has perhaps best been conceptualised by reference to a continuum ranging from the great majority - who participate in social or recreational gambling without adverse impact - to those much smaller groups who may experience varying degrees of harm. A simpler, layperson's definition could be that "a problem gambler regularly spends more time and/or money than they can afford".

²¹ Australasian Gaming Council (2008) *A Database on Australia's Gambling Industry 2008/09*

²² Productivity Commission (1999) *Inquiry Report into Australia's Gambling Industries*, Report No 10, Ausinfo, Canberra, vol. 1 p.2.

²³ Neal, P., Delfabbro, P. & O'Neill, M. (2005) *Problem Gambling and Harm: Towards a National Definition*, The South Australian Centre for Economic Studies with the Department of Psychology, University of Adelaide for Gambling Research Australia.

Although Australians now have a broad definition of problem gambling, debate continues regarding the best instrument with which to measure prevalence and classify harm.

Research has also been devoted over the past decade to sourcing and assessing the preferred diagnostic tool for problem gambling and differences in opinion have been abundant.

When evaluating the South Oaks Gambling Screen (SOGS) in 1999, the PC noted the limitations of this screen and employed various alternative thresholds and approaches in an attempt to seek an appropriate guide for relevant interventions. Research since has concluded that the SOGS, which was developed as a life-time measure rather than a tool for gauging the previous 12 month period, was not designed to measure population prevalence and may in fact over-diagnose problem gambling. The SOGS has been further criticised as failing to incorporate any objective validation of problem gambling or of capturing all of the behaviours thought to be indicative of problem gambling.²⁴

The Canadian Problem Gambling Index (CPGI), developed subsequent to the PC's 1999 analysis, was designed more specifically to measure the extent of problem gambling in general population surveys²⁵ and has now become the preferred instrument in most jurisdictions.²⁶

While the CPGI is generally agreed to be the best method currently available, it is also subject to limitations. Some researchers have argued that the CPGI *defines* problem gambling in accordance with the Australian public health model but *measures* problem gambling with items that reflect its SOGS-derived heritage, within an addiction-centred model. For instance, Svetieva and Walker contend that, "little research has attempted to validate the CPGI against the actual problems caused by excessive gambling" and that the nine question Problem Gambling Severity Index (PGSI), "includes items that may be responsive to cultural differences in gambling attitudes rather than problem gambling".²⁷

Hence, in the CPGI we have an improved measure which achieves general approbation, but whether the CPGI provides a true indicator of harm, relevant to a public health definition, remains questionable.

Australian researchers have considered that there is scope for refining existing measures. Neal, Delfabbro and O'Neil concluded while formulating the Australian definition that, "a measure that clearly differentiates between harm and problematic behaviour in two separate subscales would be able to classify in more than one way when seeking to identify those who were at future risk, currently at risk, or already experiencing significant problems".²⁸

²⁴ Delfabbro, P. (2007) *Australasian Gambling Review (AGR 3)*, Independent Gambling Authority of South Australia pp. 56-8.

²⁵ Ferris, J. & Wynne, H. (2001) *The Canadian Problem Gambling Index: Draft – User Manual*

²⁶ Victoria has also sought to validate the Victorian Gambling Screen. The VGS has not found popular use. It has also been adjudged to require a revision in its cut-off scores before use in major prevalence studies. See, for example, the commentary regarding this screen in Neal, P. et al. (2004) op. cit. p. 81.

²⁷ Svetieva, E. & Walker, M. (2008) Inconsistency between concept and measurement: The Canadian Problem Gambling Index, *Journal of Gambling Issues*, vol. 22.

²⁸ Neal et al. (2004) op. cit. p. iv

The Canadian Problem Gambling Index (CPGI) is widely agreed to be a better alternative to the South Oaks Gambling Screen (SOGS), however measuring problem gambling, even with an improved instrument, has proven difficult.

Reliability of some survey results has been compromised considerably by the use of small sample sizes. Comparability has also been impacted. Transition in use from the SOGS to the CPGI, which are not directly comparable measures, has not been uniform. Further, even those surveys using the same measure may exhibit methodological differences and have been conducted at differing times and intervals.

Results gained using either the SOGS or the CPGI are subject to a number of distortions affecting survey data in general. Many of these were identified by the PC in 1999 and include the possible effect of variation in the manner in which the data itself is collected and the difficulties that exist in ascertaining participant understanding and/or accuracy in participant responses.

Reliable estimation of problem gambling prevalence has also been affected by the number of those surveyed. Earlier studies from states/territories have produced problem gambling prevalence estimates based on such small sample sizes that their reliability must be considered significantly compromised. While later surveys have remedied this deficiency to a degree, trend analysis in some jurisdictions has been rendered difficult.

Comparability across the nation has also been impacted. It is widely understood that the results obtained from use of the SOGS and CPGI are not directly comparable yet the move to studies using the CPGI has not been consistent and not all jurisdictions have conducted transitional surveys using both instruments. Studies across the nation have also been undertaken in differing years – relevant as prevalence estimates are typically cross-sectional and anchored at a specific point in time.

The AGC suggests that in future consistent application of the CPGI is required, with minimum standards for methodology, sample size and peer review.

Growth in adoption of the CPGI, and a more consistent use of this tool in some jurisdictions, does allow for some comparisons to be made.

While accepting the limitations applicable to comparisons between different studies, it does appear that problem gambling prevalence has stabilised and is now decreasing.

While there may not be, as yet, any ideal measure for gauging prevalence, wider adoption of the CPGI for use in state/territory surveys has created an improved ability to compare the prevalence estimates that have been gained in more recent years.

With its large sample sizes, set intervals between studies, and consistent use of the CPGI, the Queensland Household Gambling survey provides the best example of any trend in this area. While results between 2003-04 and 2006-07 were not gauged to have statistical significance, a declining rate in point prevalence is apparent throughout the series.

| Jurisdiction | Year | Sample | Estimated Problem Gambling (SOGS 5+) | Estimated Problem Gambling (CPGI 8+) | Estimated Moderate Risk (CPGI 3+) |
|--------------|-----------------------|--------|--------------------------------------|--------------------------------------|-----------------------------------|
| ACT | 1999 ²⁹ | 700 | 2.06% | | |
| | 2001 ³⁰ | 5,445 | 1.91% | | |
| NSW | 1999 | 2,600 | 2.55% | | |
| | 2006 ³¹ | 5,029 | | 0.8% | 1.6% |
| NT | 1999 | 600 | 1.89% | | |
| | 2006 ³² | 2000 | 1.06% | 0.64% | Not collected |
| QLD | 1999 | 1,500 | 1.88% | | |
| | 2001 ³³ | 13,082 | | 0.83% | 2.70% |
| | 2003-04 ³⁴ | 30,373 | | 0.55% | 1.97% |
| | 2006-07 ³⁵ | 30,000 | | 0.47% | 1.8% |
| SA | 1996 ³⁶ | 1,206 | 1.2% | | |
| | 1999 | 1,000 | Not included ³⁷ | | |
| | 2001 ³⁸ | 6,045 | 2.0% | | |
| | 2005 ³⁹ | 17,140 | 1.9% | 0.40% | 1.20% |
| TAS | 1994 | 1,220 | 0.90% | | |
| | 1996 | 1,211 | Not included ⁴⁰ | | |
| | 1999 | 800 | 0.44% | | |
| | 2000 ⁴¹ | 1,223 | 0.90% | | |
| | 2005 ⁴² | 6,048 | 1.41% | 0.73% | 1.02% |
| | 2007 ⁴³ | 4,051 | | 0.54% | 0.86% |
| VIC | 1999 | 2,200 | 2.14% | | |
| | 2003 ⁴⁴ | 8,479 | 1.12% | 0.97% | 0.91% |
| WA | 1999 | 1,100 | 0.7% | | |
| AUST | 1999 | 10,500 | 2.1% | | |

²⁹ Productivity Commission (1999) *Inquiry Report into Australia's Gambling Industries*, Report No 10, Ausinfo, Canberra.

³⁰ Tremayne, K., Masterman-Smith, H. & McMillen, J. (2001) *Survey of the nature and extent of gambling and problem gambling in the ACT*, Australian Institute for Gambling Research (AIGR).

³¹ A C Nielsen (2007) *Prevalence of Gambling and Problem Gambling in NSW – A Community Survey (2006)* NSW Office of Liquor, Gaming and Racing, Dept. of the Arts, Sport and Recreation.

³² Young, M., Abu-Duhou, I., Barnes, T., Creed, E., Morris, M., Stevens, M. & Tyler, B. (2006) *Northern Territory Gambling Prevalence Survey 2005*, Charles Darwin University.

³³ Queensland Government (2002) *The Queensland Household Gambling Survey 2001*.

³⁴ Queensland Government (2006) *The Queensland Household Gambling Survey (2003-2004)*

³⁵ Queensland Government (2008) *The Queensland Household Gambling Survey (2006-2007)*

³⁶ Delfabbro, P. & Winefield, A. (1996) *Community gambling patterns and the prevalence of gambling-related problems in South Australia: with particular reference to gaming machines*, Department of Family and Community Services, SA.

³⁷ Please note that the estimate of prevalence found for South Australia in 1999 was judged by the PC in 1999 to represent a sampling error and is not reproduced here.

³⁸ Taylor A., Dal Grande, E., Gill, T., Delfabbro, P., Glenn, V., Goulding, S., Weston, H., Barton, S., Rogers, N., Stanley, A., Blandy, R., Tolchard, B. & Kingston, R. (2001) *Gambling patterns of South Australians and associated health indicators*.

³⁹ South Australian Department for Families and Communities (2006) *Gambling Prevalence in South Australia: October to December 2005*.

⁴⁰ Australian researchers such as Delfabbro have noted that the Tasmanian study conducted in 1996 also appeared to have been unduly affected by sampling error. It is not reproduced here. See Delfabbro, P. (2009) op. cit. p. 55

⁴¹ Roy Morgan Research (2001) *The Third Study into the Extent and Impact of Gambling in Tasmania with Particular Reference to Problem Gambling: Follow up to the Baseline Studies Conducted in 1994 and 1996*, Department of Health and Human Services.

⁴² Roy Morgan Research (2006) *The Fourth Study into the Extent and Impact of Gambling in Tasmania with Particular Reference to Problem Gambling. Follow up to the Studies Conducted in 1994, 1996 and 2000*. Tasmania Gambling Support Bureau.

⁴³ South Australian Centre for Economic Studies (2008) *Social and Economic Impact Study into Gambling in Tasmania*, Department of Treasury and Finance Tasmania.

⁴⁴ Centre for Gambling Research, Australian National University (2004) *2003 Victorian Longitudinal Community Attitudes Survey*, Gambling Research Panel.

Australia's land-based gambling industry is now considered a mature market. The AGC suggests that the Australian experience of problem gambling is compatible with both exposure and adaptation theories.

Research has provided a number of additional theories as to how and why prevalence may be influenced.

Exposure theory suggests that:

during exposure to new forms of gambling, particularly EGMs and other continuous forms, previously unexposed individuals, population sectors and societies are at risk for the development of gambling problems.⁴⁵

This thinking is not new and there is a well-documented belief, although not without challenge,⁴⁶ that increased availability leads to an increase in both incidence and prevalence.

The social adaptation model, proposed by Professor Max Abbott of the Auckland University of Technology, suggests that although increased participation and resulting problems may initially occur, gamblers are dynamic and capable of modifying their behaviour to the presence of gambling in their community. He has hypothesised that “over time, years rather than decades, adaptation typically occurs and problem levels reduce – even in the face of increasing exposure”.⁴⁷

This could be due to protective changes, a decrease in novelty, and/or gamblers recognising that the chances of winning have a negative expected value over time. Abbott suggests that “increased public awareness of problem gambling and its early warning signs, the development of informal social controls and the expansion of treatment and self-help may also play a role”.⁴⁸

As such, while problem gambling prevalence may rise initially with increased gambling availability (exposure theory), this relationship at some point breaks down as individuals and communities adapt and develop a greater resilience and understanding (social adaptation theory).

Abbott's conclusions suggest the need for further study to advance knowledge in this area. He has contended that:

while the reasons for prevalence reductions have yet to be clearly delineated they apparently involve a diversity of adaptations at societal, community and individual levels...These adaptations appear to have reduced both the inflow of new cases and increased outflow.⁴⁹

⁴⁵ Abbott, M (2007) Do EGMs and problem gambling go together like a horse and carriage? *Gambling Research: Journal of the National Association for Gambling Studies (Australia)*, vol. 18, no. 1, pp. 7-38.

⁴⁶ For example Shaffer, La Brie and La Plante who write that “no scientific research has established a causal link between disordered gambling and either literal or figurative proximity to gambling”. Shaffer, H.J., La Brie, R.A., & La Plante, D. (2004) Laying the foundation for quantifying regional exposure to social phenomena: Considering the case of legalised gambling as a public health toxin, *Psychology of Addictive Behaviour*, 18 (1), 40-48 cited in Abbott, M. op. cit. p. 28.

⁴⁷ *ibid.*

⁴⁸ Abbott, M. loc. cit.

⁴⁹ Abbott, M. loc. cit.

The overall manner in which prevalence studies have been undertaken by states/territories over the past decade has shown an unnecessary lack of consistency and clarity that has served to polarise stakeholders and increase debate.

A recommendation from the PC for a national approach to the measurement of problem gambling is justified.

Methodologies, sample sizes and time frames for State/Territory surveys have been subject to such variation that creating a national picture of problem gambling prevalence in Australia over the past ten years has been rendered an unnecessarily complex task.

The consequent reduction in the ability of stakeholders to make clear comparisons, has also served to fuel an ongoing debate that impacts upon public understanding and detracts from collaborative efforts by industry, government and community to address problem gambling.

The AGC recommends a coordinated approach to prevalence surveying by Australian states/territories, emphasising agreement on the measurement instrument and consistency in the methodology used. Set time periods between surveys, and the use of large sample sizes are also advocated. The AGC suggests that the model used for Queensland CPGI studies constitutes best practice in the use of this measure.

Longitudinal studies should also be considered in order to ascertain a clearer image of the incidence and duration of gambling problems within the community. Researchers such as Abbott, for example, consider it possible that EGM-related problems are less enduring than those experienced with alternative gambling forms and, typically, may both develop and resolve with greater rapidity.⁵⁰

To date, Queensland has been the only jurisdiction to attempt an assessment of prevalence using the same survey participants at differing points in time.

Australian researcher, Paul Delfabbro, has suggested that the results of longitudinal studies in Queensland have important policy implications. Writing recently in a review of gambling research conducted in Australia, he concludes that longitudinal study results may indicate not only that doubt should be cast on the stability of problem gambling estimates, but also that a substantial proportion of people may find ways to overcome their gambling problems – emphasising the importance of natural recovery and the need to study this process further.⁵¹

The incidence and prevalence of problem gambling may also be affected by the impact of co-morbid disorders upon problem gamblers.

While natural recovery has received little attention, assisted recovery in the treatment of problem gamblers is another area in which greater understanding is required.

Co-morbidity has been raised in a number of gambling prevalence studies, and co-morbid disorders such as depression and anxiety have been represented as primary evidence of the social costs of problem gambling.

⁵⁰ Note that these findings have been expressed in one study and further studies on this issue are required.

⁵¹ Delfabbro, P. (2009) op. cit. p. 56

Research commissioned by the AGC and conducted by the Problem Gambling Research and Treatment Centre suggests that co-morbid disorders are of greater significance and complexity than may have been previously considered and that causality may be much more difficult to ascribe.

Findings regarding co-morbidity have significant impact on knowledge and planning for prevention campaigns, harm minimisation and the effective treatment of problem gamblers seeking assistance.

While it may remain an open question as to whether definitive causality between problem gambling and co-morbidities will ever be established, “high rates of co-morbidity amongst the credible studies that we have reviewed somewhat changes the picture of the person with problem gambling as a person with that problem alone.”⁵²

These findings not only have ramifications for how we present messages to the broader population regarding vulnerability and warning signs, but also may affect how harm minimisation policies are formulated.

Perhaps more importantly however, in treating problem gambling, the treatment service systems in place “need to take into account the complexity of clients who are presenting for treatment through the development of appropriately designed protocols”⁵³ and appropriate resources must be designated for dealing with such clients.

Prevalence estimates remain only an indicator after the fact, The implementation of harm minimisation policy needs to be based on sound empirical research if it is to be effective.

It is clear that prevalence studies, even those using the best instrument available, remain only an ex post facto indicator and may continue to provide no significant degree of precision upon which policy formulation or evaluation of harm minimisation initiatives undertaken may comfortably rely.

Given that surveys are subject to an array of variables, that trends may not be easily established and that other factors may also play a part, it is incumbent upon policy makers to ensure that prevalence estimates are not the only barometer for policy.

Rather, the apparent issues in ascertaining problem gambling prevalence indicate that there is a clear need for proper investigation of the efficacy of harm minimisation measures prior to their implementation as well as a thorough investigation of their subsequent efficiency.

⁵² Thomas, S., Jackson, A., Lorains, F. & Dowling, N. (2009) *Problem Gambling and its Co-morbidities: A Systematic Review*, A paper prepared for the Australasian Gaming Council by the Problem Gambling Research and Treatment Centre.

⁵³ Thomas, S. et al. (2009) loc. cit.

AGC Recommendations

- The measurement of problem gambling prevalence needs to be refined in order to more accurately reflect the harm-based approach of the national definition.
- The AGC recommends a coordinated approach to prevalence surveying by Australian states/territories, emphasising agreement on the measurement instrument and consistency in the methodology used. Set time periods between surveys and the use of large sample sizes are advocated. The model used for Queensland CPGI studies constitutes best practice in the use of that measure.
- Longitudinal studies are required to enable greater understanding of the incidence and duration of gambling problems.
- Prevention efforts, harm minimisation policies and tertiary treatment of problem gamblers must be informed by further research into the high incidence of co-morbid disorders within this population.
- Insights from research into co-morbidity must inform an evaluation of treatment and counselling services for problem gamblers. If problem gambling is to be effectively addressed in treatment, the service system needs to be designed to deal with high-level client complexity.
- A greater emphasis must be placed upon the formulation of policies for prevention and harm minimisation that are clear in their goals and proven in their efficacy *prior* to their implementation. While survey estimates show a trend that suggests a decrease in the rate of problem gambling, prevalence figures remain broad, debatable and often unreliable indicators of the effect of prevention and harm minimisation initiatives.

3. Harm Minimisation in Australia

Problem gambling is now recognised in Australia as a complex public health issue that requires a multifaceted approach.

The epidemiological approach to factors that influence problem gambling posited by the PC in 1999 suggests the need for a collaborative framework that addresses the characteristics and behaviours of individual gamblers as well as the actions of the gambling industry, governments and communities.

The PC's 1999 report provoked rapid changes, and in the intervening years a number of regulatory harm minimisation strategies have been put in place. Australia's gambling industry is now among the most heavily regulated in the nation.

In the past decade, Australian governments have accepted both harm minimisation and responsible gambling as central policy principles best achieved through shared responsibility and collaborative partnerships.

At a federal level the principles of the Commonwealth Ministerial Council on Gambling's National Framework target the need for harm reduction through wide-reaching, collaborative efforts in which all stakeholders share the responsibility for minimising the harm associated with problem gambling.

The framework acknowledges a need for accurate and balanced information to be provided to gamblers. Harm minimisation initiatives are equally required to be evidence-based measures that do not give rise to negative or unintended consequences for the community.⁵⁴

Some of the assumptions inherent in a harm minimisation approach have been explored by Professor Alex Blaszczynski. They are chiefly that:

- gambling provides a level of recreational, social and economic benefits to individuals and the community;
- safe levels of participation are possible;
- a proportion of participants, family members and others suffer significant harm as a consequence of excessive gambling;
- a proper balance needs to be achieved between the social costs and benefits of gambling;
- complete prohibition is not considered a realistic option;
- abstinence is a viable, but not necessarily essential, goal for individuals with a gambling related problem; and
- for problem gamblers, controlled participation and return to safe levels of play is an achievable goal.⁵⁵

⁵⁴ Ministerial Framework on Problem Gambling 2004-2008
<<http://www.facs.gov.au/internet/facsinternet.nsf/aboutfacs/programs/gambling-national_framework_problem_gambling_2004_08.htm>>

⁵⁵ Blaszczynski, A. (2001) *Harm Minimisation Strategies in Gambling: An overview of international initiatives and interventions*, Australasian Gaming Council.

In 1999, the PC identified a number of measures that could be undertaken to assist problem gamblers. The regulation that has arisen subsequently is complex, inconsistent and often lacks proper evaluation.

Areas identified by the PC in its 1999 report as potential harm minimisation and consumer protection measures were expressed as falling into three categories:

- informed choice;
- consumer control; and
- restrictions upon venues/games.

Measures undertaken have been described as **primary interventions** - those that focus on the prevention of harm, such as education and awareness programs; **secondary interventions**, which focus upon minimising harm within the venue; and **tertiary interventions**, such as problem gambling treatment and counselling.

Other categorisations from the public health domain include **demand reduction**, which describes strategies that motivate gamblers to reduce excessive play; **supply reduction**, which incorporates strategies that reduce the availability of gambling products; and **harm reduction**, which describes those strategies that reduce the likelihood of harm without necessarily requiring abstinence.

Regardless of the model chosen or the categorisations applied, the sheer number of initiatives taken in Australian states and territories over the past decade, and the corresponding regulation under these banners, illustrate the complexity that has arisen.

Some measures have been voluntarily undertaken by the gaming industries, some introduced into legislation and some have been subject to both voluntary uptake and later regulation. Many have been implemented at differing timeframes and to varying degrees.

In reviewing current harm minimisation measures, it becomes apparent that many regulatory measures have not been fully informed by empirical evidence.

In providing a science-based framework ('The Reno Model')⁵⁶ for responsible gambling based upon the assumptions pertinent to a harm minimisation approach, Blaszczynski, Ladouceur & Shaffer note that socially responsible regulation must demonstrate:

- a likelihood of effectiveness based upon scientific principles and research; and
- an awareness of the potential for unintended consequences among the target group and the broader population of harm-free recreational gamblers.

Responsible gambling programs and practice should thus be tested to:

- measure effectiveness in reducing the incidence of gambling-related harm; and

⁵⁶ Blaszczynski, A., Ladouceur, R., & Shaffer, H.J. (2004) *A Science-Based Framework for Responsible Gambling: The Reno Model*, Journal of Gambling Studies. 2004 Fall; 20 (3): pp. 301-17.

- ensure that the reduction in incidence leads to decreases in the point and period prevalence rates associated with gambling related harm.

All of the measures introduced in Australia reflect a wish to assist in either maintaining responsible gambling behaviours or preventing and combating harm experienced from problem gambling. Very few, however, have been based upon a solid, evidence-based platform reflecting the principles outlined above.

Research underpinning the measures implemented has, at times, been piecemeal or exploratory in nature and across Australian jurisdictions there remains little consistency in either the time or the manner in which initiatives have been introduced.

The AGC has independent research underway which seeks to clarify the evidence base for various harm minimisation measures. Early results show that many measures have been based upon theoretical rationales and remain unevaluated.

An evaluation of harm minimisation measures in Australian jurisdictions for the AGC by the Problem Gambling Research and Treatment Centre indicates, in its early stages, that since the PC last reviewed the issue there has been “little progress in building a comprehensive evidence base for harm minimisation in gambling”.⁵⁷

In fact, “most of the research on measures undertaken has been conducted *after* introduction of the strategies with rare attempts to design methodologically rigorous studies of effectiveness of the measures.”⁵⁸

The AGC believes a discussion is now warranted with regard to what may constitute a ‘reasonable’ evidence base for the implementation of harm minimisation initiatives. The AGC submits that agreed standards and criteria should be in place for evidence collection both prior and subsequent to policy implementation. Open discussion about what may equate to ‘common sense’ and the process by which best practice may be achieved is required amongst stakeholders.

A review of the FaHCSIA document, A National Snapshot of Harm Minimisation Strategies, which accompanied the PC’s Issues Paper, shows the variety of harm minimisation measures introduced across Australian jurisdictions. The information does not, however, make clear where such measures fit within each jurisdiction’s problem gambling strategy.

The AGC would consider it a useful exercise for the Commonwealth Government, for example through the GRA, to take this detailed information and attach the evidence base used as the rationale for the introduction of each of the measures, as well as any follow-up research conducted. Moreover, the inclusion of the basis for introduction and intended impact on harm minimisation, such as demand, supply or harm reduction, would be useful.

⁵⁷ Jackson, A.C., Thomas, S. A., Chen, Z., Vasiliadis, S. & Tirachaimongkol, T. (2009). *Gambling and Harm Minimisation in Australia: an Overview of the Evidence Base*, Paper prepared for the Australasian Gaming Council, Melbourne: Problem Gambling Research and Treatment Centre, p. 24

⁵⁸ *ibid*

This information would be a good starting point for stakeholders to align their expectations – both in better understanding of the past and as a platform for expanding learning into the future.

While much has been done with the stated aim of minimising harm, what has been achieved remains less clear.

Most measures have not undergone proper evaluation and some planned measures may be more appropriately regarded as remaining open to debate.

A more effective manner of judging efficacy, deciding upon strategies and implementing policy needs to be adopted.

This is not to say that all of the changes implemented have been without effect. “Even less effective changes may change the behavior of a few individuals, lay the foundations for later behavior change or may contribute to the effectiveness of other measures”.⁵⁹

Retrospective findings of some positive effect, however, do not change the contention that policy has, at times, shown an over-reliance on measures considered or implemented elsewhere and research designs that have travelled no further than soliciting gambler opinion on what may, or may not, be supported – often without measuring actual behaviours. While attitudinal and laboratory studies provide some guide to interventions placed, they remain no substitute for systematically tested evidence prior to implementation that reduces the risk of both unintended consequences and unnecessary intervention.

Equally rigorous evaluation studies are required to validate the implementation of those measures that have already been introduced. In the absence of such studies, post-implementation effect can be difficult to determine. This is especially true in jurisdictions where, for example, prevalence may be surveyed rarely and provide inconclusive findings and/or a raft of measures have been implemented within a relatively short period of time.

Mandatory measures that are high-cost and/or possibly ineffective undermine stakeholder confidence and relationships and may merely add to regulatory burden, consumer inconvenience and debate, while doing little to contribute to the overall goal of harm minimisation.

A systematic review of harm minimisation measures in Australian states/territories is required.

⁵⁹ Williams, R.J., West, B.L., & Simpson, R.I. (2007) *Prevention of Problem Gambling: A comprehensive review of the evidence*. Report prepared for the Ontario Problem Gambling Research Centre, Guelph, Ontario p. 42

The AGC consider the following specific criteria to be integral to any harm minimisation framework for gambling:

- 1. evidence based;**
- 2. sensitive to context;**
- 3. comprehensive;**
- 4. flexible;**
- 5. coordinated and targeted;**
- 6. integrated;**
- 7. inclusive of those whose behaviour is being targeted;**
- 8. promotes on-going dialogue and communication between key stakeholders;**
- 9. emphasises prevention and reduction of harm;**
- 10 targets resources and efforts in a just and equitable manner;**
- 11. evaluates program activity; and**
- 12 manages the message of harm minimisation effectively.**

1. Being **evidence-based** is pivotal. In addition, accurate evidence, information, and research is essential to the appropriate targeting of efforts and coordination of decision-making - both of which are required for the efficient use of resources.
2. **Sensitivity to context** is important. Harm minimisation is context-dependent in the sense that a policy or practice may succeed in reducing or minimising harm in one set of circumstances, but fail to do so in another, for example in a jurisdiction with different gambling products, governed by different regulations.
3. A harm-minimisation strategy ideally needs to be **comprehensive in scope**. The range of harms extends from individual through family and community, and the effective minimisation of such harms requires an approach that is as comprehensive as possible and incorporates interventions that span all those domains.
4. **Diversity, flexibility and innovation** are important. The nature of the harms being targeted are varied, and the circumstances of their occurrence are changeable as well, calling for a diverse range of interventions delivered in a way that is sufficiently flexible to respond to new information and changing conditions.
5. **Coordinated policy and targeted program activity** is central to harm minimisation. Efficiency and effectiveness are not possible without the appropriate targeting and systematic coordination of decision-making and program operation, utilising a partnership model.
6. An ideal harm minimisation strategy will be **integrated and cohesive**: Harm minimising policies, programs and interventions spanning different domains of social activity need to be perceived in an integrated way, and viewed in terms of the part that they and other activities play in the overall goal of minimising harm.
7. The full range of gambling-related harms will only be identified and minimised through the **inclusion of those whose behaviour is being targeted**.
8. **Ongoing dialogue and communication between key stakeholders** is essential to achieve some sort of working consensus among stakeholders, given that there will almost certainly be no convergence of views on harm definition and the priorities for addressing those harms.

9. **Harm minimisation gives special emphasis to prevention and demand reduction.** The absence of systematic criteria for prioritising harms also provides supplementary reasons for an emphasis on prevention.
10. Efficiency is not the only guiding constraint on the goal of harm minimisation. The minimisation of harm should also, ideally, be achieved in a way that is **just and equitable**. This means targeting resources and efforts to those groups whose characteristics, particular differences or social circumstances disadvantage them in various ways and leave them susceptible to harm or risks of harm, and/or less able to access help.
11. **Evaluation** is paramount. Because circumstances change and are rarely constant, and because not all of the contextual factors that influence successful reduction of harm are immediately apparent, it is important to evaluate program activity to gain regular, accurate feedback.
12. **Managing the message of harm minimisation** is crucial to ensure that all stakeholders are aware of the rationale for approaches taken.⁶⁰

AGC Recommendations

- A systematic evaluation of harm minimisation measures is recommended. Evaluation should be carried out by a national research body under the auspices of the Ministerial Council on Gambling and relevant stakeholders.
- Approach to the design of any harm minimisation measure must be based on best evidence.
- Where evidence is lacking or does not exist it should be systematically commissioned for the purpose of informing all states/territories.
- Effective prevention and harm minimisation require “coordinated, extensive and enduring efforts between effective educational initiatives and effective policy initiatives”.⁶¹ A more structured approach to the formulation of harm minimisation initiatives addressing the specific criteria suggested must be undertaken.
- As with similar harm minimisation frameworks in Australia, gambling harm minimisation efforts should be undertaken within a multi-stakeholder partnership model emphasising greater collaboration.

⁶⁰Criteria excerpted from Jackson, A. C. et al. (2009) op. cit. pp. 8-9

⁶¹Williams, R.J., West, B.L., & Simpson, R.I. (2007) *Prevention of Problem Gambling: A comprehensive review of the evidence*. Report prepared for the Ontario Problem Gambling Research Centre, Guelph, Ontario p. 42

4. Industry Self-Regulation and Responsible Gambling Measures

Using a range of interventions to promote consumer protection, community/consumer awareness and education, responsible gambling policies and practices are designed to prevent and reduce potential harm associated with gambling.

In recognition of its role in fostering a socially responsible gambling environment, Australia's gambling industry has implemented a number of responsible gambling initiatives, which operate in addition to and in support of the various legislative and regulatory requirements applicable.

Industry has additionally self-funded many of these measures, contributing millions of dollars annually for the development, implementation and maintenance of responsible gaming awareness programs, prevention initiatives and safety net services for customers.

Australia's gambling industry is committed to activities, materials, programs, consumer education and services focused on promoting responsible gambling and providing support for those who may experience difficulties. Responsible gambling practices are readily demonstrated and codified in every jurisdiction.

Since 1999, across all Australian states and territories some 40 or more codes of practice focused on the provision of responsible gambling have been introduced.

Many of the industry codes now in operation Australia-wide pre-date prescribed mandatory models and were developed by industry leaders and industry peak bodies. Others have been developed in concert with government and community, and seek to complement and build upon existing legislative standards.

The Queensland model (launched in 2002) represented a tripartite effort (government, industry and community) in setting comprehensive voluntary standards related to gambling in Queensland venues, and has since been adopted also in the Northern Territory (NT) and the Australian Capital Territory (ACT).

In South Australia, license-holders comply with the Responsible Gambling Code of Practice. Potential breaches can lead to penalties in accordance with the *Gaming Machines Act 1992* (SA).

In Victoria, operators have adopted a responsible gambling compliance framework which is in accordance with Australian Standard AS3806 *Compliance Programs*. In December 2007, the Victorian Government passed the *Gambling Legislation Amendment (Problem Gambling and Other Measures) Act*. Under this Act, industry participants are required to have their Responsible Gambling Code of Conduct approved by the Victorian Commission for Gambling Regulation (VCGR).

Whilst codes may vary according to jurisdiction and the gambling form to which they pertain, most, at a minimum, underscore an ongoing industry commitment to:

- the provision of information facilitating informed choice - including information about game rules, odds and return to players, the types of behaviour and issues that may indicate an individual is experiencing difficulty with their gambling, as well as services where consumers may receive help for problem gambling;

- interaction with gamblers and community through responsible gambling and liaison programs;
- the provision of self-exclusion programs that are easily accessible and understood, offering pathways to relevant support and treatment agencies;
- physical environments that prohibit minors, promote consumer awareness, advocate safe and responsible behaviours and adhere to Responsible Service of Alcohol guidelines;
- financial transaction policies that prohibit the use of credit or money lending;
- advertising and promotions that are ethically delivered in a responsible manner, with consideration given to the potential impact on people adversely affected by problematic gambling; and
- staff training initiatives that guide those working in the industry to a greater understanding of consumer behaviours, knowledge of the indicators of problem gambling and sources of available assistance for problem gamblers.

Informed Choice principles have guided the production and provision of industry information materials as primary prevention initiatives designed to meet the mandate of consumer protection.

Brochures, signage, web-based information, information programs and other materials promoting responsible gambling practices are available in a range of languages.

Informed choice is a cornerstone of responsible gambling.

Accurate, clear and accessible information to the community in general and to gamblers in particular:

- promotes increased awareness of risks associated with gambling;
- provides increased understanding of how gambling products work and the probability of winning a prize;
- encourages responsible gambling practices;
- helps people recognise problem gambling behaviours;
- informs and educates consumers about the assistance available for those experiencing gambling problems; and
- increases the application of responsible behaviours.⁶²

Gambling providers throughout Australia routinely provide a range of written and electronic information that endorses and promotes these principles.

⁶² Blaszczyński, A., Ladouceur, R., Nower, L. & Schaffer, H (2005) *Informed Choice and Gambling: Principles for Consumer Protection*, Australasian Gaming Council, p. 5.

Brochures and signage are placed prominently within hotels, casinos and clubs. Responsible gambling messages routinely accompany other industry information provided to consumers, and information detailing game rules, explaining odds and clarifying rates of return are freely available.

Responsible gaming messages are also displayed on EGMs, ATMs, loyalty program outlets and terminals, venue tickets, and entry forms and, in some cases, convenience advertising has been placed in venue toilets.

Materials have also been made available in a range of languages and forms linking with and supporting both government and community initiatives that promote responsible gambling and offer assistance to those who may be experiencing gambling problems.

The PC's 1999 report noted that the odds of winning were readily available in many cases, particularly with wagering and casino games, and suggested that better information about the price of playing a gaming machine was warranted.

An AGC paper on Informed Choice and Gambling⁶³ has also suggested that information should go beyond odds and probabilities (which are often misunderstood) and aim to modify values, attitudes and erroneous perceptions that may influence behaviour.

In keeping with this recommendation, industry has produced a number of materials informing greater player understanding and addressing misconceptions with regard to EGM gambling.

Some examples of industry commitment to the provision of information in this manner are listed below:

- Gaming Technologies Association (GTA) has developed a leaflet and presentation outlining the myths, superstitions and false beliefs that have arisen around EGMs and EGM play. Freely available via the web, both of these information products address the issue of how EGMs operate, explain the concept of player returns and underscore adherence to responsible gambling decisions and behaviours.⁶⁴
- The Australian Leisure and Hospitality Group (ALH) has engaged high-profile former AFL footballer, David Schwarz, as a Responsible Gambling Ambassador. Schwarz uses his sporting and media profile, well-documented personal experience of problem gambling and responsible gambling training to facilitate employee and customer awareness around responsible gambling, as well as promoting responsible gambling messages throughout the group's licensed venues.
- Web-based customer information is promoted by many industry groups, including, among others, SKYCITY Casinos, Tabcorp and Burswood Entertainment Complex.

These consumer resources offer:

- easy access materials to increase understanding of problem gambling indicators;

⁶³ Blaszczyński, A., Ladouceur, R., Nower, L. & Shaffer, H. (2005) *Current Issues – Informed Choice and Gambling: Principles for Consumer Protection*, Australasian Gaming Council.

⁶⁴ Gaming Technologies Association <<http://www.gamingta.com/responsible_gaming.html>>

- information designed to debunk the myths and superstitions that surround gambling;
- educative messages about responsible gambling behaviours;
- detailed explanations of available industry-based problem gambling support programs; and
- links to broader community assistance and endorsement of these services.⁶⁵

To date there has been very little systematic research into the concept of informed choice in gambling, or the data necessary to facilitate informed decision-making across the range of gambler demographics.

The AGC believes, however, that educative and informative programs, such as those undertaken by industry groups, remain the primary means by which consumers can be encouraged to seek and maintain a healthy and appropriate balance in their gambling choices.

Clear and visible information is now a mainstay of responsible gambling practice throughout Australia. Over time, messages have also evolved to reflect the important differences between those that are specific to at-risk or problem gamblers and those targeting increased awareness of the need for responsible gambling practices.

Greater emphasis on information and support materials detailing how to gamble responsibly may be the key to the prevention of problems. Industry and government together could yet provide further information to gamblers that may progress this harm minimisation initiative.

Secondary measures aimed at recognising and reducing problem gambling behaviours at gambling facilities as well as encouraging responsible play amongst consumers have been developed and promoted.

Accredited responsible gambling training programs now operate throughout Australian jurisdictions. These courses provide knowledge and skills for gaming employees to support responsible gambling and respond appropriately to those who are experiencing difficulties with their gambling.

Industry practices reflect the PC's finding that it would clearly be appropriate for venues to take action when an individual is showing obvious signs of distress associated with their gambling.

In 2002, the AGC asked prominent psychologists and practitioners in the field to give their professional views on problem gambling behaviours. The research sought to ascertain whether such behaviours could be reliably identified within a gambling venue, with a view to informing effective and appropriate staff training.⁶⁶

⁶⁵ Burswood Responsible Gambling<<<http://www.gamblersresponsibly.com.au/>>>; SKYCITY Adelaide Responsible Gambling<< http://www.skycityadelaide.com.au/skycity/adelaide/about-us/host-responsibility/host-responsibility_home.cfm>>; Tabcorp Responsible Gambling<< <http://www.tabcorp.com.au/responsible.aspx>>>

⁶⁶ Allcock, C. et al. (2002) *Current Issues Related to Identifying the Problem Gambler in the Gambling Venue*, Australasian Gaming Council.

The AGC paper concluded that staff should not diagnose problem gamblers and that clear, definitive behaviours reflecting only gambling harm are difficult to ascribe. It went on to list some behaviours considered to be indicators of possible harm and suggested that staff observations in this area may be used to direct assistance in the form of information and referral.

A further study focusing on the possible identification of problem gamblers within the gaming venue was commissioned by Gambling Research Australia and published in 2007.⁶⁷ This research also emphasised the importance of guiding gaming staff in appropriate responses to customers who may be experiencing difficulty.

Responsible Gambling training is now a detailed and informative component of programs that evidence industry commitment to both staff and consumers.

Industry training in responsible gambling seeks to equip staff with:

- knowledge of problem behaviours;
- methods by which responsible play may be supported; as well as
- knowledge and skills to assist in developing a responsible and professional environment that minimises the potential for harm.

Accredited programs have been developed in conjunction with industry groups, registered training providers and community support services throughout Australian jurisdictions.

- In Victoria, contributors to just one of the responsible service of gaming courses available include William Angliss Institute of TAFE, Tattersall's, Tabcorp, the Australian Hotels Association and Clubs Victoria, in consultation with Gambler's Help.
- In New South Wales, ClubSafe and in the ACT, ClubCare offer responsible gaming training to employees - over and above mandatory training requirements - to enable a higher level of general understanding, to facilitate appropriate staff responses to help-seeking and to link effectively with available counselling and self-exclusion programs.
- The Australian Hotels Association (NSW) provides training in the responsible conduct of gambling. This training includes additional responsible gambling education – beyond the requirements of legislation.
- In Queensland, industry has collaborated with government and community in the formulation of responsible service of gaming training programs for hotels, clubs and casinos.

Gamblers in the venue are additionally supported by a number of further industry measures.

Casinos, hotels and clubs throughout Australia have appointed dedicated and professionally trained staff to oversee and manage responsible gambling programs, ensure compliance with regulated harm minimisation initiatives, coordinate group-wide responsible gambling awareness activities, intervene to assist gamblers who may be

⁶⁷ Delfabbro, P., Osborn, A., Neville, M. and Skelt, L. (2007) *Identifying problem gamblers in gambling venues*, Gambling Research Australia.

showing observable signs of difficulty or distress and act as a first point of contact to assist and refer problem gamblers seeking counselling and/or self-exclusion.

Programs from industry sectors providing EGM gaming in South Australia provide an interesting case study of the development and breadth of responsible gambling secondary initiatives in just one Australian jurisdiction:

- SKYCITY Casino in Adelaide has a Host Responsibility Program which features staff dedicated to assisting in addressing problem gambling and alcohol management issues with customers who are considered to be, or who may be reported by themselves or a third party as, 'at-risk'. This program was designed in a collaborative effort between SKYCITY Adelaide, the South Australian Churches Gambling Taskforce and Break Even counselling network. Host Responsibility Coordinators are on-site at all times and are specially trained to watch for early warning signs and help identify gambling and alcohol-related problems in customer behaviour.
- In South Australian hotels, Gaming Care, totally funded by the gaming industry, employs responsible gambling officers who implement early intervention strategies, achieve a high level of compliance with the regulatory codes of practice and facilitate a collaborative and cooperative relationship between gaming venues and local gambling counselling services.⁶⁸
- Club Safe assists the South Australian Club Industry in a similar fashion with responsible gaming practices and early intervention techniques.⁶⁹

A measure of the success of the hotel and club programs are the exemptions granted under the South Australian Responsible Gambling Code of Practice, where a venue subscribes to Gaming Care or Club Safe.⁷⁰ The South Australian Responsible Gambling Working Party has reported that:

The prohibition of venues using loyalty programs and then the exemption where a venue subscribes to Gaming Care or Club Safe further supports the direction of the Working Party. It is acknowledged that venues supported by Gaming Care or Club Safe are in a better position to support their customers in setting limits on their gambling as they are much more aware of problem gambling issues as a result of their exposure to industry responsible gambling programs.⁷¹

Sustained effort towards the maintenance and further development of best practice policies in industry-based safety net initiatives such as self-exclusion are apparent.

Industry programs have earned recognition, in some instances internationally, for their ongoing dedication to improved services to consumers in this area.

⁶⁸ <<<http://www.ahasa.asn.au>>>

⁶⁹ <<<http://www.clubssa.com.au/club-safe/index.php>>>

⁷⁰ Gaming Machines Act 1992 (SA) Responsible Gambling Code of Practice Clause 2A. Intervention initiatives (1) During any period when the gambling provider is a party to, and is fully compliant with the terms of, an approved intervention agency agreement, the following provisions of this code do not apply to the gambling provider—

(a) clause 4A (screening the sights and sounds of gambling); and

(b) clause 5A (coin availability); and

(c) clause 6A(b) (prohibition against participation in a loyalty program)

⁷¹ South Australian Responsible Gambling Working Party (2007) *Supporting Customer Commitment: A Progress Report to the Minister for Gambling by the Responsible Gambling Working Party* p. 8

<<http://www.treasury.sa.gov.au/dtf/policy_analysis/gambling_policy/responsible_gambling_working_party.jsp>>

Self-exclusion is an important safety net offered by industry for individuals who acknowledge that they have a problem with their gambling.

Self-exclusion is designed to provide effect to individuals' choices with regard to the control of their gambling behaviours and limitation of any future financial losses, through self-barring from gaming venues or gaming areas within the venue.

A review of best practice in self-exclusion by the Responsible Gambling Council of Canada has noted that "creating an effective self-exclusion program is a challenging undertaking as there are a number of issues that must be addressed if self-exclusion programs are to be successful. The challenge of addressing these issues is compounded by the fact that there is limited published literature available on the subject".⁷²

In 2004, the AGC commissioned a report from leading researchers examining the principles of self-exclusion, the barriers that act to diminish effective implementation and models by which any inadequacies may be addressed.⁷³

Building on the strategic framework established by the Reno Model, this paper recognised the potential of self-exclusion to act as a gateway to treatment and an important means by which treatment interventions may be supplemented.

- Following the Gateway Model, the Victorian Gaming Machine Industry (VGMI) has partnered with Gambler's Help and the Victorian Office of Gaming and Racing in the pilot of a supported model of self-exclusion from hotels and clubs administered by the Australian Hotels Association (Vic). The program - trialed from May-November 2007 - emphasises education and rehabilitation. It also works to reduce any perceived conflicts of interest and increase transparency in implementation and monitoring. Program results have reportedly been promising and evaluations showed improved links to treatment and a higher uptake of counselling opportunities.⁷⁴

Self-exclusion should not be viewed as a formal treatment intervention, however access to treatment is emphasised, encouraged and actively provided via some of the programs available today.

Industry initiatives have earned recognition for the efforts made towards best practice in this area:

- In the ACT, ClubCare, through Lifeline, provides a free problem gambling telephone counselling/referral service and in NSW, ClubSafe provides a free problem gambling service designed to assist problem gamblers and club management. The program was devised and fully implemented in consultation with responsible gambling experts and provides staff training, customer support for self-exclusion and professional problem gambling counselling services.
- In December 1999, the NSW branch of the Australian Hotels Association (AHA) appointed a specialist gambling counsellor as part of its ongoing commitment to the responsible service of gambling. In February 2002, the AHA (NSW) began

⁷² Responsible Gambling Council (Canada)(2008) *From Enforcement to Assistance: Evolving Best Practice in Self-Exclusion*.

⁷³ Blaszczyński, A., Ladouceur, R. & Nower, J. D. (2004) *Current Issues - Self-Exclusion: A Gateway to Treatment*, Australasian Gaming Council.

⁷⁴ Victorian Self-Exclusion Pilot Partnership, Presentation to the National Association for Gambling Studies Conference, Wednesday 3 December, 2008 <<<http://www.nags.org.au/Conference08/6Strong.pdf>>>

operating a self exclusion program as a voluntary initiative – two years prior to the introduction of mandatory self exclusion.

- Crown Casino in Melbourne provides an on-site Responsible Gambling Support Centre offering self-exclusion, information and referral for problem gamblers and their families. Acknowledged as a world's first, the Centre opened in 2002 after consultation with a Responsible Gambling Advisory Committee comprised of academics, government and community representatives. This facility offers 24/7 assistance, on-site information, support and crisis diffusion for casino customers, their families and members of the wider public, from a core group of specially trained Responsible Gambling Liaison Officers. It also provides crisis counselling support from two accredited psychologists.
- Tabcorp provides and funds self-exclusion programs throughout the company's operations. Additionally, launched in 2005, Betcare provides self-exclusion within the company's wagering facilities. Tabcorp was recognised by the Dow Jones Sustainability Index as the global leader in the promotion of responsible gambling in both 2004 and 2005.

Systematic review of self-exclusion programs in Australia has been limited and there are few up-to-date studies of the industry measures now available. An international study suggests that self-exclusion participants may report a “significantly reduced urge to gamble, and increased perception of control”. This same study also showed a reduction in the intensity of negative consequences for daily activities, social life, work and mood in self-excluded problem gamblers.⁷⁵

At times, the concept of self-exclusion has been criticised, and breaches of exclusion cited as compromising the success of the available programs. Increasingly however industry models have used breach as an opportunity for further intervention and referral to treatment.

Blaszczynski, Ladouceur and Nower have also written on the subject of breach, noting that whilst abstinence is the goal, breach of self-exclusion may not be fatal to harm minimisation:

“It cannot be dismissed that self-exclusion, although breached, may result in continued but lower levels of gambling activity and thus lead to a reduction in harm and potential improvement in control over behaviours in a larger proportion of gamblers.”⁷⁶

The same authors advocate more research to investigate the nature and rates of decreased gambling behaviour, post self-exclusion.

Collaboration between the gambling industry, community and government has provided promising results. Industry bodies actively participate with government, community and regulatory bodies in the provision and promotion of responsible gambling.

Greater collaboration between industry, community and government in addressing the issue of problem gambling has led to a broader understanding between all stakeholders of the issues faced, the initiatives possible and the actions necessary.

⁷⁵ Blaszczynski, A., Ladouceur, R. & Nower, L. (2007) *Self-Exclusion: A Proposed Gateway to Treatment Model*, International Gambling Studies, 7:1, pp. 59-71 citing the results of a study by Ladouceur, R., Sylvain, C. & Gosselin, P.

⁷⁶ *ibid.* p. 61

Gaming industry groups have sought input and guidance from problem gambling counselling services in establishing responsible gambling programs and facilitating training for members of staff.

They have similarly included and promoted community services and treatment providers in their provision of information and referral services as well as supporting, promoting and participating in state-based consumer awareness programs such as Responsible Gambling Awareness Week (RGAW) as well as industry initiated and funded consumer awareness activities.

A few examples of the collaborative actions that have been evidenced in the past decade include:

- In Western Australia, Burswood Casino has collaborated with Gambling Help WA (Centacare) in staff training and the provision of ongoing referral for problem gamblers.
- In the Northern Territory, SKYCITY Darwin works with Amity Community Services on a continuing basis in the delivery of consumer awareness programs and support for problem gamblers. Working together, they have promoted their responsible gambling message, with the assistance of Northern Territory football hero Michael Long as the 2008/2009 Gambling Awareness Week Responsible Gambling Ambassador.
- In South Australia, SKYCITY Adelaide, in consultation with Uniting Care Wesley, has developed programs and training that focus on the provision of support and assistance to customers, in conjunction with the casino's dedicated Host Responsibility Program.
- At Starcity Casino in Sydney, Tabcorp engages Betcare to provide crisis counselling to patrons and assistance with the operation of the casino's exclusion program.
- In the ACT, Lifeline, Canberra Clubs, ClubsACT and ACTTAB have established Clubcare to ensure that these licensed venues offer responsible environments for patrons who gamble. Lifeline Canberra provides specialist gambling and financial counselling services to participating clubs and ACTTAB patrons.⁷⁷

Gaming industry members also actively participate in a number of working parties with mandated advisory responsibilities to relevant government ministers. These key stakeholder and consultation mechanisms are designed to inform and advise government with regard to emerging social issues and the formulation of policy. Consultation and support is also provided for National Gambling Research Forums.

Industry models have progressed responsible gambling aims in Australia and Industry ideas created within and for the gaming environment deserve recognition as valuable components of a holistic approach.

Much has been accomplished in this manner and the environment in Australia is moving closer to a positive partnership between industry, government and community than ever before. The promotion of responsible gambling and the reduction of problem gambling remains an ongoing and complex task in which many points of view add to the debate – and to the solutions.

⁷⁷<<<http://www.act.lifeline.org.au/clubcare.htm>>>

| Jurisdiction | Group | Description | Members/participants |
|---------------------------|---|---|---|
| National | National Association for Gambling Studies | Promotes discussion and research into all areas of gambling activity | Members from the gambling industry, treatment agencies, academics, regulators and gambler groups. Committee representation from industry, government, community and academia |
| New South Wales | Gambling Industry Operators (GIO) | Informal group of gaming operators supported by the Gaming Technologies Association (GTA) | Gambling Industry |
| Victoria | Responsible Gambling Ministerial Advisory Committee (RGMAC) | Working groups operating within RGMAC consider a broad range of harm minimisation strategies. | Representatives from the gambling industry, government and the community |
| Queensland | Responsible Gambling Advisory Committee (RGAC) | Advisory body of the Queensland Government on responsible gambling-related issues | Representatives from community organisations, the gambling industry and relevant government agencies |
| South Australia | Responsible Gambling Working Party | Working party to consider a broad range of options for gamblers | Representatives from the gambling industry, community, unions and government |
| Western Australia | The Problem Gambling Support Services Committee | Addresses the social and economic issues that result from problem gambling in WA | Representatives from the gambling industry and government |
| Tasmania | Gambling Industry Group | Addresses issues in relation to responsible gambling | Representatives from the gambling industry along with invited Government officers from the Tasmanian Gaming Commission and the Gambling Support Bureau |
| | Tasmanian Gambling Consultative Group | Addresses issues in relation to responsible gambling and the social impact of gambling | Representatives from the gambling industry, Break Even Network, TasCOSS, Interchurch Taskforce, Tasmanian Gaming Commission, Gambling Support Bureau and the Department of Treasury and Finance |
| | Research Reference Group | Ministerially appointed Group assesses proposals for gambling research | Representatives from the Australian Bureau of Statistics, the gambling industry, TasCOSS, the TGC, DHHS, the Department of Treasury and Finance and the Gambling Support Bureau |
| | Charitable Organisations Grants Advisory Group | Ministerially appointed Group assesses applications for the Community Support Levy's annual grant program | Regional balance of representatives from the gambling industry, university, and state and local governments |
| Northern Territory | Northern Territory Gambling Reference Group | Provides advice to the Gambling Minister on gambling issues. | Comprises representatives from organisations including the Salvation Army, Anglicare, Skycity Casino, Amity, Darwin Turf Club, NT TAB, Relationships Australia, Tattersall's and CentreBet |

An Overview of Industry Responsible Gambling Measures ⁷⁸

| Measure/ RSG Initiative | ACT | | | QLD | | | NSW | | | NT | | | SA | | | TAS | | | VIC | | | WA |
|---|--------|-------|--------|--------|-------|---------|--------|-------|--------|--------|-------|--------|--------|-------|---------|--------|-------|---------|--------|-------|--------|----|
| | Hotels | Clubs | Casino | Hotels | Clubs | Casinos | Hotels | Clubs | Casino | Hotels | Clubs | Casino | Hotels | Clubs | Casinos | Hotels | Clubs | Casinos | Hotels | Clubs | Casino | |
| Responsible Gambling (RG) Code of Practice | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| RG Brochures/Player Information | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Gaming Area RG Signage | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| ATM Responsible Gaming Signage ⁷⁹ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | n/a | n/a | ✓ | ✓ | ✓ | ✓ | ✓ |
| Responsible Gaming Awareness Week Participation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Responsible Gambling Web Information | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| RG Staff Training | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Dedicated RG Manager | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Self-Exclusion Brochures/Information Materials | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Self-Exclusion Program | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Dedicated on-site Responsible Gambling Support Staff/Customer Liaison Officers/Contact Officers | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Responsible Gambling Public Awareness/Customer Liaison Programs | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Membership of RG Advisory Councils/Working Parties & Community Liaison Groups | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

⁷⁸ Over time a number of the measures implemented by the gambling industry have become subject to regulation or codification.

⁷⁹ While responsible gambling signage is often a regulated measure some operators have implemented additional signage on ATM splash screens and receipts – both regulated and additional measures are represented.

AGC Recommendations

- Gambling industry involvement and feedback in responsible gambling efforts should be acknowledged and gambling industry input sought in future.
- Recognition should be accorded by government and regulators to those gambling industry initiatives which have gone beyond minimum requirements.
- Further collaboration between the gambling industry, government and community is recommended in order to effectively build upon results achieved to date.

5. Access to Cash in Gaming Venues

Any discussion about access to cash should be prefaced by an understanding that while all stakeholders seek to achieve the objective of minimising the impacts of problem gambling, the challenge exists in finding a response “that balances the right of individual Australians to gamble, the interests of industry and the responsibilities of governments for overall community welfare”.⁸⁰

The debate surrounding access to cash, in particular the availability of Automatic Teller Machines (ATMs) at gaming venues, has received increasing attention at both state and federal levels. Actions that have been taken in this area serve to highlight not only the disparity in jurisdictional regulation for harm minimisation, but also the overwhelming need for responsible gambling policies to be formed from a careful evaluation of evidence-based research.

Research is yet to show exactly what measures restricting access to cash may be effective in providing balance between assistance to problem gamblers and the need to preserve the freedom and enjoyment of recreational gamblers.

The scope and format of arrangements regarding access to cash in licensed venues throughout Australia varies by jurisdiction and remains a complex mix of legislation, regulation and the codification of responsible gaming practices.

The majority of regulatory measures in place focus upon:

- the removal of cash facilities and ATM terminals from gaming areas and positions of proximity to gaming areas;
- the removal of credit access functionality from ATMs located in proximity to gaming areas; and, in some jurisdictions,
- limitations upon the amount of cash that may be withdrawn per transaction (in addition to those limits set by individual banking providers).

The following table provides a broad overview of current arrangements for ATMs in gambling venues. It should be noted that access to credit functionality for the withdrawal of cash from ATMs is prohibited in all states at hotel and club venues.

| |
|--|
| Australian Capital Territory |
| <ul style="list-style-type: none">• No cash facility may be provided in a gaming area of a venue• No specific withdrawal restrictions other than those imposed by individual banking providers |
| New South Wales |
| <ul style="list-style-type: none">• ATM and EFTPOS terminals must be located away from gaming machine areas• No specific withdrawal restrictions other than those imposed by individual banking providers |

⁸⁰ KPMG Consulting (2002) *Problem Gambling: ATM/EFTPOS Functions and Capabilities*, Report prepared for the Department of Family and Community Services p. 15.

| |
|--|
| Northern Territory |
| <ul style="list-style-type: none"> • ATMs cannot be located in close proximity to a gaming area |
| Queensland |
| <ul style="list-style-type: none"> • ATMs are not to be located in close proximity to gaming areas⁸¹ • ATMs must be debit card only enabled • No specific withdrawal restrictions other than those imposed by individual banking providers |
| South Australia |
| <ul style="list-style-type: none"> • Cash facilities are not to be located in gaming areas • Cash withdrawals are fixed at \$200 per transaction |
| Tasmania |
| <ul style="list-style-type: none"> • ATMs are not permitted in gaming venues – exceptions currently apply to casinos in this state |
| Victoria |
| <ul style="list-style-type: none"> • ATMs must be located outside gaming areas • Cash withdrawals limited to \$200 per transaction where ATMs are situated within 50m of a gaming area • Limitation of total cash withdrawals to \$400 per day from 2010⁸² • ATMs to be prohibited in gaming venues post-2012 |
| Western Australia |
| <ul style="list-style-type: none"> • ATMs must not be in the area to which the casino license refers, or within 40m of any entrance to the gaming floor unless the ATM restricts a person to a cash withdrawal of \$400 daily on any debit or credit card.⁸³ |

Policy change in this area has been ongoing and the measures listed have been implemented over a number of years.

In their adoption of a range of restrictions upon access to cash facilities, governments are, however, yet to implement any system, benchmark or ongoing data collection to assess the effectiveness of those restrictions in place.

On balance, available research does not support a conclusion that removing access to cash from gaming venues will curtail problem gambling to any extent.

Subsequent to the findings of the PC in their 1999 Inquiry Report a major research project into access to cash at licensed venues was conducted by the Australian National University (ANU) in the ACT in 2004.⁸⁴ The issue of access to cash in licensed venues has also been considered by IPART in NSW and canvassed in a number of other studies.⁸⁵

⁸¹ ATM positioning must be approved by the Queensland Office of Gaming and Racing

⁸² Under the *Gambling Legislation Amendment (Problem Gambling and Other Measures) Act 2007 (Vic)* which received assent on December 18, 2007, from 1 January 2010 an ATM in Victoria will not be allowed in a 'gaming venue' if it does not limit the amount a customer can withdraw to a total of \$400 per day. This prohibition applies equally to ATMs within 50 metres of an entrance to the gaming area at the casino and to the entrance of a gaming machine area at a racecourse

⁸³ EGMs and Casino Table Games are not permitted in this state outside the Burswood Entertainment Complex.

⁸⁴ McMillen, J., Marshall, D., & Murphy, L. (2004) *The Use of ATMs in ACT Gaming Venues: An Empirical Study*, ANU Centre for Gambling Research, Commissioned by the ACT Gambling and Racing Commission.

⁸⁵ Attitudinal studies include Rodda, S. & Cowie, M. (2005) *Evaluation of Electronic Gaming Machine Harm Minimisation Measures*, Caraniche Pty Ltd, Commissioned by the former Gambling Research Panel; McDonnell-Phillips Pty Ltd (2006) *Analysis of Gambler Pre-Commitment Behaviour*, Gambling Research Australia; see also KPMG Consulting (2002) *Problem Gambling: ATM/EFTPOS Functions and Capabilities*, Report prepared for the Department of Family and Community Services.

In their appraisal of the issue, the PC considered withdrawal of ATMs from gaming venues. After consideration of the likely costs to recreational and other consumers in balance with any benefit afforded problem gamblers, it was determined that grounds for a ban “would be stronger if no other harm minimisation measures were undertaken”.⁸⁶

McMillen, Marshall and Murphy, in the 2004 ANU report, “did not find an unequivocally strong relationship between problem gambling and the use of ATMs in ACT gaming venues”. The authors noted that “the study found limited evidence to support the removal of ATMs from gaming venues”.⁸⁷ Whilst recognising that the convenience of ATMs in gaming venues appeared to be related to higher gambling expenditure, this report added that “on balance, removal of ATMs from gaming venues would inconvenience a proportion of recreational gamblers and non-gambling patrons”.⁸⁸ Further, in discussing this work before the Senate Community Affairs Committee in 2008, Professor Jan McMillen, the principal author, stated that “the removal of ATMs is likely to be a relatively minor and temporary barrier for many people with gambling problems”.⁸⁹

Similarly, in 2004, an Independent Pricing and Regulatory Tribunal (IPART) Inquiry into gambling considered that “there is insufficient evidence to support a prohibition on electronic cash withdrawal facilities in [NSW] gaming venues”.⁹⁰

Restrictions upon access to cash in gaming venues have been suggested by some commentators and regulated in some Australian jurisdictions. However, there has been a paucity of research concerning the efficacy of restrictions and the negative impacts of restricting access to cash on both consumers and the hospitality industry.

Limits to withdrawal functionality above that proscribed by banking providers – either in the number of transactions enabled, the dollar amount per transaction, or both – have been suggested, and in some states regulated, as a harm minimising measure.

There has been little empirical research however into the effectiveness of the imposition of withdrawal limits upon problem gamblers. Likewise there is a paucity of research seeking to ascertain what recreational gamblers and other consumers - purchasing from the array of hospitality and leisure options available at Australia’s clubs, hotels and casinos - may consider sufficient access to cash for their purposes.

IPART considered withdrawal limits in their 2004 inquiry and determined that, “problem gamblers could be expected to avoid lower cash limits at gaming venues by using multiple cards or withdrawing more money from ATMs located outside of venues”.⁹¹ The conclusion of this inquiry was that further research – preferably on a national basis – was required to be conducted in order to evaluate the impacts and feasibility of such a measure.⁹²

⁸⁶ Productivity Commission (1999) *Australia’s Gambling Industries* p. 16.62

⁸⁷ McMillen et al. (2004) op. cit. p.10

⁸⁸ *ibid.*

⁸⁹ Senate Committee Report (Community Affairs) November 2008 p. 21 (para 1.83)

⁹⁰ Independent Pricing and Regulatory Tribunal of New South Wales (2004) *Gambling: Promoting a Culture of Responsibility* p. 97

⁹¹ Independent Pricing and Regulatory Tribunal of New South Wales (2004) *Gambling: Promoting a Culture of Responsibility* p. 103

⁹² *ibid.* p. 104

In those jurisdictions where withdrawal limits have been imposed by regulation, post-implementation studies are now required regarding the actual effectiveness of this measure in minimising harm.

Policy in this area should reflect an appropriate balance between the needs of both recreational and problem gamblers.

Measures focused on removing or restricting access to cash in order to assist problem gamblers may not only fail to achieve their objective but carry an additional range of unintended consequences – including damage to the hospitality sector and risk to the security of consumers.

Licensed venues offer an array of services and rely upon their ability to provide convenient and consumer-friendly payment options. Imposing restrictions in relation to the use of ATMs in venues does not only affect gamblers. Impacts on other facets of the hospitality sector and ramifications inherent in restricting the ability of the recreational and leisure market to access discretionary funds must form a part of any balanced consideration.

Consumers attending hotels, bistros, clubs, bars and restaurants commonly expect the capacity to pay with cash as well as the provision of access to convenient mechanisms facilitating their payment. EFTPOS arrangements, which may have minimum spend levels, require staff assistance and which may not provide for a component of the withdrawal to be made in cash, are no substitute. This is especially true of bar and other hospitality usage where consumers may wish to pay in cash for smaller purchases, contribute their share of a group transaction or withdraw cash to enable convenient purchases spread throughout the duration of a visit.

For example, the Australian Bureau of Statistics has confirmed Australian hotels generate around 70% of income from food and beverage sales, with gambling accounting for only 28% of total income.⁹³ Restrictions on hotel ATMs could then have the greatest impact on food and beverage sales.

Throughout Australia there are approximately 27,081 ATMs, largely as a result of consumer demand for access to convenient banking transactions.⁹⁴ In researching ATM use amongst gamblers, the 2004 ANU study found that the majority of people (59%) who reported having used a gaming venue ATM also reported knowledge of another ATM within walking distance of their usual venue.⁹⁵

ATMs at banks, in public streets, convenience stores or other outlets to which a problem gambler may travel in order to withdraw cash have increased in number. ATMs situated in non-gaming outlets do not have responsible gaming messages or information about self-exclusion and counselling services readily on hand. Nor may there be any restriction on credit withdrawals.

Necessitating travel from gambling venues to access cash raises additional concern for consumer security. The safety of venue patrons could conceivably be compromised if consumers are required to access cash at street locations and subsequently travel with

⁹³ Australian Bureau of Statistics (ABS) 8687.0 Clubs, Pubs, Taverns and Bars in Australia 2004-05.

⁹⁴ Australian Bankers Association, Submission to the Productivity Commission Inquiry into Gambling, 6 April 2009

⁹⁵ McMillen et al. (2004) op. cit. p. 12

increased cash upon their person. It is equally not improbable that, if required to travel in order to source funds, consumers in general, as well as gamblers, may be inclined to withdraw greater sums of money in order to negate any need for further journeys.

Clearly a better solution, more appropriately targeted towards those who are actually experiencing difficulty in limiting their access to cash for gambling purposes, is warranted.

Harnessing ATM technology to promote responsible gambling is a possibility that deserves serious consideration. ATMs may be used to present harm minimisation messages and may allow gamblers to self-exclude from access to cash at gaming venues.

Financial resources and personal situations are as varied as the many Australians who choose to gamble. Indeed any amount that may constitute 'problematic' or 'excessive' expenditure is relative to the personal situation, family and financial responsibilities, income and budget of individuals. It follows then, that no externally imposed limit, transaction cap or restriction upon access can adequately cater for the requirements of all.

Restricting access to cash could be a great deal more effective if carried out by individuals with reference to their personal needs. There is already an existing capability for any individual to request of their financial institution that their daily cash withdrawal limit be reduced or set at a level appropriate to their personal requirements. Such measures can assist individuals to restrict their general access in a considered and informed manner that takes into account their individual patterns of use, circumstances, preferences and concerns.

IPART has recommended that:

Where appropriate, gamblers should be encouraged to better manage their expenditure on gaming machines by setting lower limits on their electronic cash withdrawal cards. Consultations should be held with the financial sector to ascertain whether consumers can request lower withdrawal limits from gaming venues only. If this is possible, gamblers should be encouraged to use this facility as a tool to gamble more responsibly. If this is not possible, the financial sector should be encouraged to make this facility available.⁹⁶

Internationally, the use of ATM technology to foster responsible gambling and complement existing assistance measures for problem gamblers has made progress. A voluntary program has been implemented in the US that allows customers to ban themselves from, or set daily limits at, ATMs in over 1,000 casinos. Made possible through a majority (~90%) ownership of ATMs in casinos, Global Cash Access has provided this capability for those customers who believe they may derive benefit from placing their own limits.⁹⁷

⁹⁶ Independent Pricing and Regulatory Tribunal of New South Wales (2004) *Gambling: Promoting a Culture of Responsibility* p. 103

⁹⁷ <<http://www.globalcashaccess.com/services/serv_responsible.shtml>> STEP (Self Transaction Exclusion Program) is an extension of GCA's Responsible Gaming Partnership. STEP provides a way for patrons to exclude themselves at GCA's cash advance and ATM network in nearly 1,000 gaming establishments in the United States. When the required

The ATM Industry Reference Group (AIRG) in Australia is similarly considering a process whereby individuals choosing to self-exclude from venues may volunteer details of their ATM card(s) for the purpose of blocking the card(s) from use at specific, or all gaming venue ATMs. A pilot program trialing this measure in conjunction with the Australian Hotels Association (NSW) is scheduled for 2009.⁹⁸

Restricting or blocking withdrawal functionality is only one means by which ATMs may be used to further harm minimisation goals. The use of ATM technology as a vehicle for responsible gaming signage and information is another area that deserves further exploration.

Existing ATM 'splash' screens can be programmed to present a variety of targeted messages at the very point where impact and relevance may be heightened for problem gamblers. The South Australian Responsible Gambling Working Party is exploring this option and advancing the placement of responsible gambling messages on ATMs in South Australian gaming venues.

In addition, ATMs may be programmed to issue transaction receipts on a mandatory basis and these may display not only cash balance information, but also responsible gaming messages and problem gambling support service contact details.⁹⁹

External barriers to cash access provide short-term impediments to expenditure. Rational and sustainable financial choices should be an area of emphasis in the education of young Australians and may assist in providing longer-term solutions to assist in the reduction of problem gambling.

Externally imposed barriers to expenditure that are not referenced to individual needs may be readily overcome and fail to give consumers tools with which to manage longer-term issues relating to their gambling behaviour.

Government policy should not seek to curtail consumer access to cash by superficial means but rather, should work to empower individuals, families and communities by encouraging a sustainable framework for self-limiting cash access and providing options that enable better money management in general.

The education and assistance measures available have not been extensively explored and the ramifications of convenient cash access combined with consumer overspending extend much further into our community than may be evidenced by problem gambling behaviours alone.

Assisting individuals to take personal control of their financial situation through the exercise of considered and informed choices that influence all areas of their discretionary expenditure is a strategy that provides a much broader and more valuable learning for Australians.

authorisation forms are completed, access to cash through GCA's network will be denied or reactivated depending on the instructions given (reactivation requires a one-year waiting period).

⁹⁸ Submission from the ATM Industry Reference Group to the Productivity Commission Inquiry into Gambling 2009

⁹⁹ Currently SKYCITY Casino in Adelaide has rolling responsible gambling messages displayed on its ATMs and messages are also printed on ATM receipts.

AGC Recommendations

- Further research is required to gain a full understanding of the spending habits of consumers including:
 - transaction numbers, frequencies and average withdrawal amounts at hospitality venues;
 - the spending patterns of consumers within hospitality venues; and
 - the differences in the use of cash withdrawal facilities by problem gamblers compared to the usage by recreational or non-gamblers in hospitality venues.
- Rigorous evaluation of current restrictions on access to cash is required immediately.
- The means by which ATM technology may be harnessed to assist problem gamblers - without inconveniencing other consumers – should be addressed.
- ATM providers and owner/operators should be an integral part of the discussion about technological means that may be employed to assist gamblers who choose to restrict their individual access to cash at gaming venues.
- Australians should receive information and assistance to achieve healthy financial practices. Adults and young people must be provided with support in seeking personalised solutions appropriate for their budget and lifestyle.

6. Responsible Gambling and Pre-commitment Strategies

A feature of the PC's 1999 report and subsequent discussion relates to the concept of pre-commitment as a means by which gamblers may achieve a higher level of informed consent and control over aspects of their gambling. Pre-commitment was canvassed as a means by which rational decisions could be supported and impulsive decision making, which may undermine gambler control, reduced.

The PC considered both financial pre-commitment, enabled by banking providers, as well as scope for pre-commitment on aspects of gambling including spending, information and playing style. A brief review of the then available technologies was concluded by noting that, "**whether they are "practical, acceptable or cost effective is unknown"**".¹⁰⁰

The emphasis on technology detracts from the broad range of initiatives that are required to assist responsible gambling behaviours. Pre-commitment is not necessarily a concept requiring technological aid or intervention. In fact, there is no clear evidence that technology-based pre-commitment measures will help problem gamblers.

In its simplest terms, pre-commitment has been defined as:

any mechanism which may allow a consumer to set a limit around their gambling or help a consumer better control their gambling and avoid overspending on their limit.¹⁰¹

Possibly triggered by the PC's interest in the applicability of technological intervention, discussion on this issue tends to default to technological solutions. However, in a discussion of pre-commitment, it is imperative to state from the outset that any mechanism which assists gamblers to remain conscious of personally defined limits may have merit.

Pre-commitment decisions for gamblers may be as simple as taking only a budgeted amount of cash to a gaming venue or setting a time limit on gambling activity. "Any person who gambles has the ability to set limits on their gambling activities through choosing where, when, the frequency and duration of their visit and how much money they wish to spend."¹⁰²

To date, research conducted in Australia on this issue has primarily focused on card-enabled limit-setting features and documents consumer attitudes and preferences with regard to hypothetical systems. However, some findings indicate that more broadly-based strategies and a variety of interventions may be required in order to meet the differing needs of a wide range of gambler behaviours and attitudes.

¹⁰⁰ Productivity Commission (1999) op. cit. p.16.76

¹⁰¹ McDonnell-Phillips Pty Ltd (2006) *Analysis of Gambler Pre-commitment Behaviour*, Gambling Research Australia, p. 2 <[http://www.gamblingresearch.org.au/CA256902000FE154/Lookup/Precommit/\\$file/Report30March06.pdf](http://www.gamblingresearch.org.au/CA256902000FE154/Lookup/Precommit/$file/Report30March06.pdf)>

¹⁰² Kelly, J. (2003) 'What if there were no more problem gamblers – Pre-commitment Programs' Newslink Summer/Fall 2003, p.12 Responsible Gambling Council. <<
<http://www.responsiblegambling.org/articles/NewslinkSummerFall2003.pdf>>>

For example, in discussing how budgets are set for gambling and how triggers for exceeding limits may be countered, McDonnell-Phillips research recommended that pre-commitment mechanisms be targeted at EGM gamblers as a key priority population but noted that education programs were also required to combat the myths of gambling and raise gambler awareness to reduce misdirected goal setting.

The McDonnell-Phillips findings further suggested that mechanisms which allow gamblers to self-restrict access to cash would arguably be of more benefit to problem gamblers.¹⁰³

Evidence-based knowledge must be used to guide policy decisions. Pre-commitment strategies should not impact upon the amenity and enjoyment of recreational gamblers.

Three Australian State governments are in the process of exploring various pre-commitment measures.

Any measure trialed in an Australian environment needs to be properly considered and evaluated before further action is undertaken.

Since 1999, the concept of pre-commitment has received the attention of Australian researchers, governments and industry, and in 2008 the Commonwealth Ministerial Council on Gambling declared pre-commitment to be a priority area to reduce harm from problem gambling.

The objective of most pre-commitment research has been explore how, or indeed if, such mechanisms may encourage responsible gambling behaviours. Commentary on a Responsible Gambling Device (RGD) using card technology that has undergone trial in Nova Scotia cautioned that pre-commitment should be regarded as “One tool in the tool box rather than a solution to the complex problems that problem gamblers face”¹⁰⁴

Issues pertinent to the debate surrounding pre-commitment mechanisms include:

- the possible mode or modes by which gamblers may best be assisted;
- the barriers that may exist to acceptance/uptake of any system/mechanism; and
- the manner in which any pre-commitment scheme for gamblers may best be implemented.

Responses from governments and industry have been varied:

- The Queensland government has conducted a field trial giving gaming machine players the option to set playing limits, and has formulated a document outlining the requirements for the implementation of card-based gambling. Industry trials of a card-based system are currently underway in this jurisdiction.¹⁰⁵

¹⁰³ McDonnell-Phillips Pty Ltd (2006) op. cit. key findings at 5a

¹⁰⁴ Bernhard, B., Lucas, A. & Dongsuk, J. (2006) *Responsible Gaming Device Research Report*. International Gaming Institute University of Nevada, Las Vegas

¹⁰⁵ One such trial is being undertaken by Sandgate Memorial RSL Club using technology devised by eBet Pty Ltd in conjunction with Odyssey Gaming Ltd. The voluntary system operates on a cashless platform and allows setting of a daily or account limit with messaging when limits are achieved. Venue patrons exceeding their limits are provided with a reminder but are not prohibited from play.

- In New South Wales, the issue has been considered by IPART, who in 2005, conducted a review of the effectiveness of gambling harm minimisation measures, under Part 9 of the Independent Pricing and Regulatory Tribunal Act. The conclusions of this body were that further research at a national level was required. Voluntary use of available systems was encouraged, but the tribunal remained of the view that there was “no specific evidence on the effectiveness of pre-commitment cards” and “no sufficient basis to recommend the mandatory use of these cards for gaming machines”.¹⁰⁶
- In Victoria, the ability for gamblers to pre-commit to time and expenditure limits is a legislative requirement of any loyalty card program and a player pre-commitment program is already available at Melbourne’s Crown Casino. A state-wide pre-commitment scheme is planned for 2012.
- The concept of a ‘smart-card’ for gamblers was the subject of a 2005 inquiry by the Independent Gambling Authority in South Australia. A Responsible Gambling Working Party reporting to the Minister in that state has since worked to inform pre-commitment policy development. Industry trials have focused on educational and staff-assisted pre-commitment mechanisms, as well as the provision of pre-commitment options on existing venue loyalty cards.¹⁰⁷

International trials of technological systems in Nova Scotia and Norway have been followed with interest in Australia, however the measures subsequently undertaken are largely specific to the jurisdictions in which they were conducted and results achieved may not be relevant to the Australian marketplace.

The important issues raised by the PC in 1999 with regard to the practicality, acceptance and cost-effectiveness of pre-commitment strategies have not yet been definitively answered.

The cost and long-term impacts of proposals relating to technological or card-based systems remain largely a matter of conjecture. A great deal more evidence is required before cost issues can be considered to have been fully explored.

Implementation costs of any pre-commitment mechanism considered will naturally be affected by the type of measure envisaged and the timeframes allocated for implementation.

Some of the issues to consider when assessing costs include:

- resource allocation to fund live trials of proposed measures;
- development of pre-commitment software packages; server systems or consumer materials;

¹⁰⁶ Independent Pricing and Regulatory Tribunal (IPART) NSW (2004) *Gambling: Promoting a Culture of Responsibility* p. 100

¹⁰⁷ http://www.treasury.sa.gov.au/dtf/policy_analysis/gambling_policy/responsible_gambling_working_party.jsp

- transferability issues – Australian EGM venues run a variety of operating systems/platforms. Transferability issues arise if it is envisaged that systems will be implemented beyond a single venue;
- installation of equipment or upgrades to existing equipment;
- on-going program management and maintenance;
- staff training; and
- consumer education packages.

Long-term costs in this area remain largely unknown, although the limited comment that has been made upon card-based systems suggests that EGM revenues and venues may experience significant economic impacts if required to implement mandatory measures.¹⁰⁸

Consumer acceptance of any strategy must be considered. Privacy concerns relating to mandatory registration or card-based systems may create significant barriers to uptake. Voluntariness is important – both to the gambling industry and consumers.

Findings of consumer reluctance to accept mandatory card-based gaming and references to consumer concern for privacy and a preference for anonymity are found throughout the Australian and international research. It may be anticipated that such concerns would in fact extend to any system requiring player registration for pre-commitment purposes alone.

- McDonnell-Phillips research reported that “27% of EGM players and 32% of punters were very concerned about the privacy aspect of a gambling card”.¹⁰⁹
- Similarly, the International Gaming Institute in Las Vegas, Nevada noted in their assessment of the Nova Scotia trial that study participants who reserved their endorsement of the card-based pre-commitment system usually did so because of privacy concerns.¹¹⁰

Concerns about privacy and player registration have been alleviated in some Australian trials by linking voluntary pre-commitment options to voluntary customer loyalty programs already supported by card-based technologies. This combination has been advocated by researcher Mark Dickerson and canvassed also by Sharen Nisbet, who

¹⁰⁸ Blaszczyński, A., Sharpe, L. & Walker, M. Harm Minimisation in Relation to Gambling on Electronic Gaming Machines, A Submission to the IPART Review by members of the Gambling Research Unit at the University of Sydney p. 41; Revenue falls in the region of some 30% were estimated by Mark Dickerson in a discussion of his advocated system of pre-commitment – a universal system based on player cards and credit checks (similar to those used by banks and other institutions). This estimate is quoted in Kelly J. 'What if there were no more problem gamblers – Precommitment Programs' *Newslink* Summer/Fall 2003 p. 12 Responsible Gaming Council (Canada) <<<http://www.responsiblegambling.org/articles/NewslinkSummerFall2003.pdf>>>

¹⁰⁹ McDonnell-Phillips Pty Ltd (2006) *Analysis of Gambler Pre-commitment Behaviour*, Gambling Research Australia p47

¹¹⁰ Bernhard, B., Lucas, A. & Dongsuk, J. (2006) *Responsible Gaming Device Research Report*, International Gaming Institute University of Nevada, Las Vegas p27

suggested that gamblers already using a membership card to gain reward points may be among those who show a greater likelihood to make use of card-based systems.¹¹¹

Given consumer privacy issues and largely unknown cost impacts, the understanding that such systems, while supportive of responsible gambling behaviours, do not provide any simple solution to problem gambling and concern that recreational gamblers may well be deterred by stringent policy or complex requirements, it is perhaps unsurprising that the gambling industry has supported only a voluntary implementation of pre-commitment systems in those three states where pre-commitment trials are underway.

Consumer attitudes evidenced in the available research similarly indicate a strong preference for voluntary uptake only - especially of card-based measures.

McDonnell-Phillips research found that most EGM players (61%) preferred a voluntary scheme. Compulsory systems received the support of only 26% of those surveyed. Interestingly, 14-16% of the groups surveyed “saw no reason to offer card-based gambling to anyone” and 53% of EGM players surveyed thought that card-based measures may elicit a “strong negative reaction from other players”.¹¹²

Pre-commitment was thus reported in this study as having the potential for greatest impact if offered as a voluntary, rather than compulsory, option. The study noted that a voluntary system may also be effective for problem gamblers if combined with cooling-off periods, and a targeted communication and uptake strategy.¹¹³

Pre-commitment strategies should not take precedence over encouraging consumers to use broader personal control strategies.

Pre-commitment should link effectively with other existing responsible gambling and harm minimisation initiatives.

Any pre-commitment aid remains precisely that – a means to assist consumers to adhere to their decisions. Responsible decision-making must then be seen as an integral component.

Further education concerning gambling products, and increased financial literacy measures may contribute in long-lasting and meaningful ways to greater consumer understanding and control in limit setting.

Focus groups assessing a responsible gaming device trialed in Nova Scotia mentioned additional education features as measures they would like to see.¹¹⁴

In Australia, McDonnell-Phillips research into gambler attitudes has similarly found that:

Future education should aim to counter the common myths of gambling and gambler awareness should be raised about avoiding goal setting during

¹¹¹ Dickerson, M. (2003) 'What if there were no problem gamblers?' Tattersall's Chair in Psychology, School of Psychology, University of Western Sydney; see also the discussion of Nisbet, S. (2005) 'Alternative Gaming Machine Payment Methods in Australia: Current Knowledge and Future Implications', *International Gambling Studies*, 5:2, 229-252 at 248.

¹¹² McDonnell-Phillips Pty Ltd (2006) op.cit. p. 303

¹¹³ McDonnell-Phillips Pty Ltd (2006) op. cit. key findings (7b) p. 46

¹¹⁴ Bernhard, B. et al. (2006) op. cit.

play. Such education in turn has potential to help gamblers keep to pre-commitments.¹¹⁵

Discussion regarding pre-commitment strategies should be undertaken as part of a consultative process with all stakeholders. The exploration of any pre-commitment strategy should be guided by principles agreed upon by all stakeholders.

If pre-commitment mechanisms are indeed to provide assistance to Australian gamblers it remains imperative that any strategy for implementation be founded on solid policy considerations and principles.

Any solutions devised must be appropriate for long-term application and the AGC submits that this aim is best achieved as part of a consultative and collaborative process between relevant stakeholders.

The South Australian Responsible Gambling Working Party, before establishing an industry-led trial of pre-commitment and loyalty systems, developed the following set of policy principles specifically for the South Australian environment.

| | |
|------------------------|--|
| Voluntary | Voluntary for the customer to take up and for the venue to provide |
| Informed choice | Accessibility of information to support choice |
| Flexible | Flexibility of functions is important to meet the needs of a variety of customers and venues |
| Simple | Ease of use is important so that social gamblers are not deterred or inconvenienced (particularly important for tourism) |
| Privacy | Compliance with Commonwealth Privacy Principles |
| Cost-effective | Efficient within the context of a sustainable industry and venue viability |
| Evidence-based | Relevant research is considered and incorporated where appropriate |
| Integrated | Integrated with existing industry responsible gambling programs i.e. Host Responsibility Coordinators, Gaming Care and Club Safe |
| Long-term | Longevity of any new system is highly likely |
| Variety | Not just limited to one solution |

The AGC suggests that Australian research and the trials that are in progress will add valuable insight into some of the queries currently fuelling debate.

Policy decisions on any pre-commitment mechanism would be well served by careful consideration of all the evidence – including that which is yet to come.

¹¹⁵ McDonnell-Phillips Pty Ltd (2006) op. cit. p. 26

AGC Recommendations

- The promotion of responsible gambling practices, greater understanding of effective budgeting and simple limit-setting mechanisms that are readily employed by consumers in every area of their lives are recommended as part of a broader educative stance. Consumer capacity for informed decision-making and adherence to limits is not best served by reliance on gadgetry.
- Further research regarding consumer acceptance, cost effectiveness and long-term impact is required to ensure that the implementation of any strategy does not cause serious unintended consequences for stakeholders.
- The AGC recommends that clear policy principles are established before undertaking any trial of a pre-commitment strategy. The development (specifically for that state) of the principles of the South Australian Responsible Gambling Working Party provide an example.
- Australian practices should not be supplanted by systems imposed or trialed in international jurisdictions (such as Nova Scotia or Norway) which may have little relevance to the Australian market or gambling environment.
- Evidence from trials of pre-commitment strategies conducted in an Australian context should be analysed and used to inform Australian decisions.

7. Internet Gambling

Public and commercial access to the internet and new technologies has expanded rapidly over the past decade. The availability of gambling through either web-based or wirelessly-enabled formats has shown an exponential increase in growth.

Casino-style games, bingo, poker and lotteries are all accessible to Australian consumers via the internet. While the partial prohibitions of the *Interactive Gambling Act 2001 (Cth)* (IGA) have made it an offence to provide a customer physically present in Australia with interactive services, access to these gaming forms may be easily achieved by Australians through engagement with providers from international jurisdictions.¹¹⁶

There also exist a range of licensed Australian providers and sites offering sports betting, betting exchanges and skill gaming, while mobile devices add further to the gambling choices available outside Australia's land-based gaming venues.

AGC discussion on this subject has been limited for the most part to concerns regarding the provision of responsible gambling practices and the prevention of harm to Australian gamblers choosing to participate in interactive or other online gambling formats.

Further research into internet gambling and a more thorough understanding of gamblers using online technologies is required. Future policies must be correctly informed and based on a solid platform of evidence.

Web-based gambling forms are still an under-researched subject.

International research has cautioned that there is:

Insufficient knowledge of online gambling, including the characteristics of gamblers, the dynamics of internet gambling behavior, the potential link between internet gambling and problem gambling, and the most appropriate regulatory and legislative stance to take with respect to internet gambling.¹¹⁷

AGC research also points to a paucity of available studies with regard to the Australian online gambling experience:

The literature that is available must be interpreted with caution as studies are often based on self-report and small, non-representative samples from various international jurisdictions. Consideration must be given to the validity of results and extent to which findings and conclusions can be extrapolated to other populations.¹¹⁸

¹¹⁶ Interactive gambling services are those commonly described as 'online casinos' and usually involve using the internet to play games of chance or games of mixed chance and skill. Examples of these include roulette, poker, craps, online poker machines and blackjack. Online wagering is not prohibited by the operation of the act except where wagers are accepted online after a sporting event has started. An exemption also exists for online lotteries and the sale of lottery tickets with the exception of online instant and scratch lotteries.

¹¹⁷ Wood, R.T. & Williams, R.J. (2009) *Internet Gambling, Prevalence, Patterns, Problems and Policy Options*, Final Report prepared for the Ontario Problem Gambling Research Centre; Guelph, Ontario p. 6

¹¹⁸ Monaghan, S. (2009) *A Critical Review of the Impact of Internet Gambling*, A report prepared for the Australasian Gaming Council, January 27, 2009.

Surveys of online gambling report quite wide variation in the frequency with which gamblers access online gambling forms, the amount of time spent playing, the number of sites used and average expenditures.

Whilst studies such as that commissioned by the AGC indicate a growing body of information concerning the profile of online gamblers and an increased understanding of motivations, current knowledge regarding demographics and factors influencing use of this format are largely based upon convenience samples.

Similarly, the efficacy of those harm minimisation measures currently offered by regulated and responsible internet gaming providers has not been the subject of extensive study.

Online gambling has shown a global trend in annual growth rates of some 10-20%.

In 1999, approximately 0.6% of Australian adults (nearly 90,000) people) were estimated to use online gambling forms.

Two recent jurisdictional surveys, NSW and Tasmania, report an increase in Australian gambling participation figures.

However, the NSW 2007 Prevalence Study does not include wagering and sportsbetting in their figures for internet gambling participation. Internet gambling in wagering is increasing rapidly each year, with higher growth expected as bookmakers are allowed more freedom.

It is apparent that despite the current global financial crisis, the popularity and prevalence of internet gambling is expected to show continued growth. There have been yearly increases in the number of online gambling sites, types of gambling available and jurisdictions granting licenses to allow internet gambling.

In the international marketplace, some 14-23 million people are estimated to gamble online at over 2000 sites worldwide, with revenues increasing from US\$2.2billion to US\$15.2 billion in the period 2000-06. Sports and horse-race betting, online casinos and poker rooms are estimated to account for 95% of the total market share.¹¹⁹

Global Gaming and Betting Consultants predicted in 2008 that the economic downturn, cheap broadband internet connectivity, and smoking bans in licensed premises in most countries will lead to an increase in internet gambling, at the cost of traditional land-based venues.¹²⁰

While Australian participation is reportedly low, statistics recording the marked increases in internet access and use by Australian households in the period 1998-2008 make it possible to speculate that Australian internet gambling participation rates may be under-reported.¹²¹

¹¹⁹ Monaghan, S (2008) *Internet and Wireless Gambling – A Current Profile*, Australasian Gaming Council p. 11

¹²⁰ Monaghan, S (2009) op. cit. pp. 6-7.

¹²¹ The International Telecommunications Union (ITU) reports that Australia had 15,300,000 internet users as of December 2007 – a figure which equates to approximately 74.3% of the population. <<<http://www.internetworldstats.com/sp/au.htm>>>. Figures gained from the Australian Bureau of Statistics (ABS) 8146.0 - Household Use of Information Technology, Australia, 2007-08 gauge the proportion of all Australian households with

The AGC suggests that Australian research into online gambling should be made a priority and must be constituted in a manner that builds an accurate picture of remote gamblers, their behaviours, expenditure levels and choices. The impacts of this still relatively new market and the provision of responsible online gambling services to players must also be monitored.

Available research has suggested that participants in online gambling forms may have a higher prevalence of problem gambling than those recorded for land-based gaming venues.

While participation and prevalence of internet gambling remain under-researched, the private nature of online gaming and features particular to some internet gambling forms may increase risk for problem gambling.

Difficulties in regulating accessibility of interactive gambling forms may also pose significant risks for youth exposure and underage access to gambling.

The most recent Tasmanian Social and Economic Impact study of gambling found that 10% of participants in online gambling forms were moderate-risk gamblers whilst 12% were reported as problem gamblers.¹²² International studies in this field have found problem gambling prevalence rates for online gambling forms in other jurisdictions as high as 20.1%.¹²³

Studies measuring prevalence in online gambling forms increasingly suggest that problem gambling prevalence may be higher amongst internet gamblers than land-based gamblers. Some research has suggested that internet gamblers are more likely to participate in a number of gambling forms. The authors of a recent Canadian study, analyzing data pertaining to 12,521 adults from 105 countries completing an online self-administered survey, found results offering support for a premise that internet gamblers are often heavy gamblers whose internet activities merely add another dimension to their overall gambling involvement.¹²⁴ It remains possible that problem gamblers are more likely to seek out internet gambling opportunities, but it is also plausible that internet gambling attracts individuals who would not otherwise gamble frequently.¹²⁵

Social costs relating to interactive gambling are likely to be high. The private and solitary nature of this gambling format, as well as 24/7 accessibility, the ability to play high intensity games in a continuous and uninterrupted format, coupled with a widespread use of credit as the preferred form of payment, suggest that resultant problems may develop quickly, with less chance of intervention.

Internet gambling could also pose significant risks for young people. A 2007 analysis of internet gambling in the United Kingdom (UK) found that internet gamblers are more

access to a home computer and access to the internet in 2008 as 5,492,000 or approximately 67% of the population. In 1999 the percentile of the population quoted in this category was reported as only 22%.

¹²² South Australian Centre for Economic Studies (2008) *Social and Economic Impact Study into Gambling in Tasmania*

¹²³ Wood, R., Williams, R. & Lawton, P. (2007) *Why do internet gamblers prefer online versus land-based venues: Some preliminary findings and implications*. Journal of Gambling Issues, 20.

¹²⁴ Wood, R.J. & Williams, R.T. (2009) loc. cit. Only about half of the internet gamblers surveyed reported a specific type of gambling that contributed, more than others, to any problems they were experiencing. This form of gambling was not always the internet, although 11.3% of internationally based internet gamblers surveyed cited the internet as the major source of their problems.

¹²⁵ See for example the discussion in Monaghan, S. (2009) op. cit. (attached at p. 8)

likely to be below the age of 35 years.¹²⁶ International studies show high rates of online gambling involvement amongst university and college students. Studies undertaken in Australia in both the ACT and Victoria indicate that 6.1% and 4% of secondary students, respectively, had engaged in internet gambling in the previous 12-month period.¹²⁷

While age restrictions are enforced in Australia's land-based gaming venues and age restrictions on access routinely apply to online gambling forms, these barriers may be more difficult to police in the online environment or may be less effectively enforced by some offshore interactive gambling providers. A study conducted in the UK found that a 16-year-old was able to place bets online on 81% (30 out of 37) of the sites tested while a European study found that 17% of visitors to online gambling sites were under the age of 18.¹²⁸

Since the PC's 1999 report, a complex regulatory regime for online gambling has developed in Australia – review is warranted.

In 1999, the Australian internet gambling industry provided licensed gaming opportunities across a number of gambling forms. The thinking of the time was that Australia may be able to harness online technologies to foster gaming opportunities that offered both commercial benefit and an internationally-recognised standard of consumer protection. The recommendations of the previous PC Inquiry were for “managed liberalisation within a nationally agreed framework...allowing the development of measures to counter the problems occasioned by gambling in a way that is consistent with other codes – and possibly more successful”.¹²⁹

The stated aim of the Interactive Gambling Act (IGA) was to reduce accessibility to interactive gambling opportunities in an effort to limit potential problem gambling associated with these services. Previous research by the Australasian Casino Association in this area has suggested that the design of the IGA has not been successful.¹³⁰

As a result of the current operation of the Interactive Gambling Act 2001 (IGA), benefits that may have been derived from providing an Australian market with regulated interactive games, delivered by reputable and responsible Australian providers, have effectively been lost. Australians accessing interactive services have instead been pushed to offshore sites where controls and accountability vary.

¹²⁶ Griffiths, M., Wardle, H., Orford, J., Sproston, K. & Erens, B. (2008) *Internet gambling: a secondary analysis of findings from the 2007 British Gambling Prevalence Survey*, A report prepared by Nottingham Trent University for the UK Gambling Commission p. 13. This finding was considered a reflection of internet usage in the general population and the wider spread and higher uptake of new technologies amongst young adults and adolescents.

¹²⁷ Delfabbro, P., Lahn, J. & Grabosky, P. (2005) *Adolescent Gambling in the ACT*, Centre for Gambling Research, Australian National University; and Jackson, A., Dowling, N., Thomas, S., Bond, L., & Patton, G. (2008) Adolescent Gambling Behaviour and Attitudes: A Prevalence Study and Correlates in an Australian Population, *International Journal of Mental Health and Addiction*, 6, 325-352 cited in Monaghan, S. (2009) op. cit. p. 9.

¹²⁸ Monaghan, S. (2009) loc. cit.

¹²⁹ Productivity Commission (1999) op. cit. p.18.57

¹³⁰ <<<http://www.zdnet.com.au/news/business/soa/Internet-gambling-regulation-fails/0,139023166,120263318,00.htm>>>; Australasian Casinos Association Report into the Feasibility and Consequences of Banning Interactive Gambling <<<http://www.auscasinos.com/media-resources-events/submissions.html>>>

Australian consumers, who are not prevented by the operation of the Act from accessing non-Australian interactive providers, are now protected only by the regulatory principles applicable to the jurisdiction from which the interactive service of their choice originates – and/or the responsible gambling principles to which that provider may, or may not, subscribe.

Advertising, promotions, unsolicited messaging and incentives to gamble abound in the interactive gambling environment, where great discrepancies exist between sites in terms of the responsible gambling standards upheld. The IGA has done little to protect Australian consumers from the pervasive advertising and inducements of some offshore providers who evidence a much lower level of accountability than that required in Australia of similar, high-intensity, land-based gambling.

Competition in this field has also seen the rise of inducements to play, such as no deposit sites, 'free' bonuses, and 'learn to play' functions, that may fail to inform the consumer fully of any degree of skill required, or advise of the return to player percentage expected from a 'live' game.

Payment via credit card is also common in the online environment. AGC research indicates that there may be as many as 150 different on-line payment methods currently used to finance internet gambling, with a widespread use of credit.¹³¹ This raises the concern that Australians participating in interactive gambling forms may be incurring high interest charges and experiencing increased debt levels as a result of their gambling.

Responsible gambling features are made available on Australian sites, and some offshore sites, by reputable interactive gambling companies. However, a number of offshore interactive gambling providers operate from jurisdictions where regulation and licensing requirements neither emphasise nor require a responsible approach.

Some internet gambling sites have shown that they take pride and have seen the benefit in the provision of responsible gambling services. Self-regulation of this area, however, has led to manifest discrepancies in the quality of services offered by offshore interactive gambling providers.

Applications on the internet do allow for the imposition of safeguards, which may include self-exclusion from single sites as well as time/spend limitations and contact details for gambling help agencies. Many of these functions are readily apparent on licensed Australian wagering and betting sites, as well as those of responsible offshore interactive gambling providers.

Certain jurisdictions that regulate interactive gambling, among them the UK, the Netherlands and Sweden, mandate the inclusion of responsible gaming features. However, varying levels of regulation in international jurisdictions have led largely to a self-regulatory approach.

Self-regulatory bodies such as e-Commerce Online Gambling Regulation and Assurance (eCOGRA), established in 2002 as a non-profit organisation based in the UK, conduct audits in order to certify that internet gambling sites provide fair, honest and responsible

¹³¹ There has been suggestion however that the blocking of credit transactions may give rise to unintended consequences with regard to the rise of alternative electronic payment methods and increased concerns regarding money-laundering.

gambling. As of January 2009, 134 first tier companies had successfully achieved this accreditation. The Interactive Gaming Council (IGS) based in Canada, and the Global Gaming Guidance Group (G4) based in Europe, offer similar certification and standards. Self-regulation imposed by private gambling companies does indicate a market for safe online gambling environments and could increase consumer confidence – a factor of no small issue to internet gambling providers as concern for site integrity is reportedly one of the biggest barriers to wider uptake. However, while larger, more responsible sites may uphold appropriate codes, access to sites which offer little in the way of harm minimisation remains governed largely by customer choice.

Australian investigations into the regulation of offshore interactive gambling,¹³² the application of international free trade rules, and the experience of jurisdictions such as the United States (US), have illustrated the myriad difficulties that exist in seeking to bar consumer internet access to interactive gambling formats.

Effective regulation with collaboration across jurisdictions, and multilateral control is possibly the key.

The AGC suggests that the Commonwealth government should consider co-operating with other nations in seeking harmonisation of regulation amongst international jurisdictions. Emphasis must be placed on the promotion of a higher standard of adherence to responsible gambling principles – especially amongst those jurisdictions which currently provide little restriction or ineffective regulation and licensing requirements.

The AGC has followed reports of recent trials conducted by the Australian Communications and Media Authority (ACMA) in filtering URLs, and the applicability this may have to internet gambling access. The AGC notes, however, that the speed at which sites can be created or altered creates a cumbersome management burden where costs may indeed be greater than benefits. Outcomes to date have also suggested that an open, accountable system with an appropriate review process is also a necessity.

Differences also exist in the regulatory environment for those gambling formats permitted by the operation of the IGA and regulated in Australian states/territories.

The Federal Government should act to ensure a consistent approach to regulation for internet sportsbetting and wagering services. The reality is that some states have significantly tighter regulations than others.

The decision of the High Court in *Betfair*¹³³, while strictly concerned with the operation of a betting exchange and protectionist effect of Western Australian legislation, also recognised the ‘new economy’ of online activities, in which Australian sports-betting and wagering providers are significant business players.

¹³² National Office for the Information Economy (2001) *Report of the Investigation into the Feasibility and Consequences of Banning Interactive Gambling*.

¹³³ *Betfair Pty Ltd v State of Western Australia* (2008) 244 ALR 32

The scope of the internet suggests that it cannot be deemed an activity accessible in any one jurisdiction, yet licensing requirements currently vary between states, creating an unbalanced market with unbalanced regulatory requirements.

Of concern in the responsible gambling arena, are current differences in state licensing and regulation with regard to advertising, inducements to open accounts and the provision of credit.

A consistent approach under Federal regulation is warranted in relation to these issues.

Education initiatives and programs comprise an important primary intervention in protecting Australian internet gamblers and young people.

With continued growth in internet access and use, it is inevitable that exposure to online gambling, especially in younger, technologically acclimatised groups, will increase.

Given the risk of youth exposure and participation in this gambling form, the AGC recommends education-based measures as an important primary intervention:

- information is necessary for parents and teachers seeking to explain the nature and probabilities of gambling to young people;
- adults may additionally seek advice upon internet filtering devices which may lessen youth exposure; and
- young Australians require knowledge of gambling practices and pitfalls if they are to react in an informed and considered manner to advertising and gambling opportunities encountered with relative ease. An understanding of gambling products, budget setting and care in the use of credit may provide them, should they choose to engage in this gambling form at adulthood, with the tools to gamble in a responsible manner that affords entertainment and enjoyment - rather than risk of harm.

AGC Recommendations

- The Commonwealth should immediately review the IGA in order to provide protection to Australian gamblers. Australians are increasingly gambling on offshore interactive gambling sites that are not appropriately regulated.
- Australian research providing a clearer picture of the prevalence of gambling and problem gambling related to or arising from online gambling forms needs to be undertaken.
- Access to interactive gambling sites by Australian consumers in the absence of effective regulatory controls can only be thought to continue. Education about internet gambling opportunities is a priority to provide a greater level of informed choice to consumers.

- The Commonwealth government should consider cooperating with other nations in seeking harmonised, effective regulation for providers of interactive gaming.
- Greater consistency between land-based gambling and internet gambling regulation is required. Federal regulation, or a uniform national code of conduct, should apply to advertising, inducements to open accounts and the provision of credit by Australia's wagering and sports betting providers, as well as to any other specialist online internet gambling provider.

8. Responsible Gambling Education in Australian Schools

Since 1999, there have been fifteen Australian research reports on young people and gambling and two hundred international reports on the issue. Three more Australian reports are currently underway, having been commissioned by various state governments. Each signals a growing concern over young people's apparent lack of knowledge about responsible gambling.

We know that participation rates for adult gambling are around 70% to 85%.¹³⁴ Gambling, therefore, will most certainly be among the entertainment offerings which young people will encounter when they reach the age of eighteen. As it stands, they will do so with little in the way of knowledge about responsible gambling, or awareness of behaviours to help protect them from problem gambling.

The key element of protective strategies to avoid problem gambling is to understand the place of gambling in the hospitality environment and to be financially literate, with a sound understanding of money management.

Schools' responsible gambling education is well developed in Queensland, and available to a very limited extent in South Australia, Victoria and New South Wales. Some programs are not well established within the mix of social issues and consumer education programs available to Australian students.

Further, some curriculum messages tend to view the entire gambling industry through the prism of problem gambling rather than focusing on dispelling myths about gambling and teaching about responsible gambling and potential for risk.

The AGC supports the development of a nationally consistent approach to responsible gambling education, within existing national curriculum frameworks, linking gambling education and financial literacy education as a prevention strategy for problem gambling.

Gambling in venues is strictly regulated by age in all Australian jurisdictions. However, many young people have access to the internet and through involvement in popular games such as poker and other unregulated activities, are learning their attitudes to and beliefs about gambling from an early age.

The AGC has contributed to the body of research and growing debate about young people and gambling through participation in state working parties, commissioning research and publications, and developing a design for a responsible gambling schools program and resources.

AGC publications on the topic include:

- New Directions: Gambling Education and Financial Literacy for Young People
Australian Gaming Council, Melbourne University – School of Social Work (2007)
- Role of Education in the Prevention of Youth Gambling Problems
Sally Monaghan, for the Australasian Gaming Council (2008)

¹³⁴ Australasian Gaming Council (2008), *A Database on Australia's Gambling Industry 2008/09*, pp. 60-64

- Australia's Gambling Industry: A Curriculum Resource
Australasian Gaming Council (2008)
- Gambling and the Young Person: A Problem Gambling Prevention Proposal
McPherson Consulting, for the Australian Gaming Council (2007)

The natural curiosity of young people and where that may lead them with gambling products is discussed by Dr. Clive Allcock, an eminent gambling researcher and psychiatrist, in his foreword to the AGC and University of Melbourne discussion paper.¹³⁵

For its part, the industry does not want young people, if they should choose to gamble when they reach the age of eighteen, to enter gambling venues with false expectations about gambling and little knowledge of gambling products and how they work.

Gambling awareness and money management through education will assist those young people who choose to gamble when they reach the legal age to do so with care and in the knowledge that they need to pay for essential requirements and meet savings goals as priorities.

Adolescence, while generally a period of good health¹³⁶, can also represent a time of experimentation and risk taking. Young people have the propensity to experiment with new behaviours, particularly behaviour regarded as risky.¹³⁷

Young people will experiment with adult products and behaviours such as smoking, alcohol and drug use, unprotected sexual intercourse and unregulated gambling. This may first occur in adolescence and is potentially risky.

The risk inherent in this behaviour is not simply due to short-term health impacts, but also, in part, because such experimentation may establish long-term patterns of behaviour that are unhealthy and which may lead to long-term adverse consequences.

It can be argued that risk-taking is linked to a young person's developmental age and desire for experimentation and independence. Research suggests that, along with other risk-taking behaviours, gambling may provide excitement and can be a healthy part of adolescent development¹³⁸, and a rite of passage into adulthood¹³⁹ which affords a sense of group belonging¹³⁸. However, not all adolescents maintain safe levels of gambling¹⁴⁰ and this potential for risk may continue into adulthood.

¹³⁵ Australian Gaming Council, Melbourne University – School of Social Work (2007), *New Directions: Gambling Education and Financial Literacy for Young People*, Australasian Gaming Council.

¹³⁶ Holden, E. & Nitz, K. (1995) Epidemiology of adolescent health disorders. In Wallander, J.L. and Siegal, L.J. (eds.) (1995) *Adolescent Health Problems: Behavioural Perspectives*, New York: Guilford Press.

¹³⁷ DiClemente, C.C., Story, M. & Murray, K. (2000) On a Roll: The Process of Initiation and Cessation of Problem Gambling Among Adolescents, *Journal of Gambling Studies*, 16: 2/3, 289-313.

¹³⁸ Moore, S. & Ohtsuka, K. (1997) Gambling activities of young Australians: Developing a model of behaviour. *Journal of Gambling Studies*, 13, 207-236.

¹³⁹ Derevensky, J., Gupta, & Della Cioppa, G. (1996) A developmental perspective of gambling behaviour in children and adolescents. *Journal of Gambling Studies*, 12, 49-66. Cited in Australian Gaming Council, Melbourne University – School of Social Work (2007) *New Directions: Gambling Education and Financial Literacy for Young People*.

¹⁴⁰ Fisher, S. (1999) A prevalence study of gambling and problem gambling in British adolescents. *Addiction Research*, 7, 509-538. Cited in Australian Gaming Council, Melbourne University – School of Social Work (2007) *New Directions: Gambling Education and Financial Literacy for Young People*.

The likelihood of young people harming themselves through gambling may be relatively low but problem gambling, as opposed to simple gambling participation, has been found to be associated with a range of physical and mental health-compromising behaviours and conditions in adolescence.¹⁴¹ Further, lack of knowledge about gambling and unhealthy gambling habits formed during adolescence appear to increase the likelihood of developing problematic gambling behaviours later in life.¹⁴²

In recent years, increasing attention has been drawn to the issue of youth gambling by Australian policy-makers and researchers.

There is a clear case and growing evidence to suggest that minors are engaging in gambling and developing more gambling-related problems than any other age cohort.

This conclusion is based on prevalence studies which indicate that younger adults (aged 18-30 years) have the highest levels of gambling-related problems¹⁴³, in conjunction with studies suggesting that problem gamblers typically develop these behaviours during teenage years.¹⁴⁴

Australian studies suggest, similarly to international findings, that the majority of school and university-aged students approve of gambling activities and have gambled in the past 12 months.¹⁴⁵ Furthermore, studies demonstrate that Australian adolescents have easy access to gambling and that positive social norms, which are strengthened by Australian culture, encourage youth to experiment with gambling.¹⁴⁶

Research also indicates that between 3.5 and 3.8% of Australian adolescents are possible problem gamblers,¹⁴⁷ a higher prevalence rate than that found in adult populations.

It is clear that young people are exposed to and participate in gambling in many forms. It is important, therefore, that they understand what they are getting into and how to manage it. Past research has indicated increasing participation rates and that without education, young people who are gambling and who have problems may continue these into adulthood.

¹⁴¹ Gupta, R. & Derevensky, J.L. (1998) Adolescent gambling behaviour: A prevalence study and examination of the correlates associated with excessive gambling. *Journal of Gambling Studies*, 14, 227-244.

¹⁴² Denton, R. & Kampfe, C.M. (1994) The relationship between family variables and adolescent substance abuse: A literature review. *Adolescence*, 29:475-495.

¹⁴³ Delfabbro, P. & Winefield, A. (1996) *Community gambling patterns and the prevalence of gambling-related problems in South Australia (with particular reference to gaming machines)*, Department of Family and Community Services; Dickerson, M., Allcock, C., Blaszczynski, A., Nicholls, B., Williams, J., & Maddern, R. (1996) *Study 2: An examination of the socio-economic effects of gambling on individuals, families and the community, including research into the costs of problem gambling in New South Wales*, Report to the Casino Community Benefit Fund Trustees, NSW Government; NSW Office of Liquor, Gaming and Racing (2007) *Prevalence of Gambling and Problem Gambling in NSW – A Community Survey 2006*; Productivity Commission (1999) *Australia's gambling industries*. Report No. 10. Ausinfo, Canberra. Cited in Monaghan, S. (2008) *Role of Education in the Prevention of Youth Gambling Problems*, Australasian Gaming Council.

¹⁴⁴ Blaszczynski, A., Walker, M., Sagris, A., & Dickerson, M. (1997) *Psychological aspects of gambling paper*. Position paper prepared for the Directorate of Social Issues, Australian Psychological Society. Cited in Monaghan, S. (2008) *Role of Education in the Prevention of Youth Gambling Problems*, Australasian Gaming Council.

¹⁴⁵ Delfabbro, P. & Thrupp, L. (2003). The social determinants of youth gambling in South Australian adolescents. *Journal of Adolescence*, 26, 313-330.; Moore & Ohtsuka (1997) op. cit.

¹⁴⁶ Hebron, H. (1997) *Gambling with education*. *Health Education Australia*, Autumn Ed.; Maddern, R. (1996) *Modelling adolescent gambling*. Honours thesis. Department of Psychology, University of Western Sydney; Moore & Ohtsuka (1997) op. cit.

¹⁴⁷ Fisher, S. (1999). A prevalence study of gambling and problem gambling in British adolescents. *Addiction Research*, 7, 509-538; Moore, S. & Ohtsuka, K. (1999). Beliefs about control over gambling among young people, and their relation to problem gambling. *Psychology of Addictive Behaviors*, 13, 339-347.

The AGC believes that better financial literacy and improved money management skills, combined with gambling awareness, will assist young people to make informed choices about the way they save money, budget and spend their discretionary money.

A study of South Australian adolescents indicated that being taught money management strategies would reduce the likelihood of gambling in the future.¹⁴⁸

Adolescents who reported that their parents taught them about keeping a budget, saving money, spending money wisely, saving up for something important and maintaining a bank account were less likely to agree that in the future they would definitely like to gamble regularly.

These findings were confirmed by focus groups with Australian youth who indicated that what would help them most in managing their gambling in a responsible way was to be more informed about gambling and managing money.¹⁴⁹

One of the major elements of the AGC's charter is the promotion of gambling education and responsible gambling. To this end, in 2007 the AGC planned and carried out research to build on the work of youth gambling researchers and further explore young people's participation in and understanding of gambling.

A consultant was engaged to conduct focus group research, using a small but broad range of groups of young people. This approach was based on the methodology of a 2006 study by Messerlian & Derevensky,¹⁵⁰ from the International Centre for Youth Gambling Problems and High Risk Behaviours at McGill University in Montreal, Canada.

Key consultation was undertaken with the Chair of the Commonwealth Government's Financial Literacy Foundation (FLF), Paul Clitheroe AM, with FLF staff and with *education.au*, which develops innovative online pedagogy and is owned by the Ministerial Council for Education, Employment and Training (MCEETYA).

The AGC also spoke to parents, teachers and many young people, as well as state government officials, including in particular, the Queensland Office of Liquor, Gaming and Racing.

The research of the AGC aimed to explore attitudes to and levels of participation in gambling. Of importance was assessing understanding of problem gambling and the varieties of messages that could best be employed to reach young people on the issues of problem gambling and responsible gambling education. Understanding of general money management and budgeting concepts were also explored.

Seven focus groups were established which included participants from three states with diverse backgrounds from schools, youth groups and sporting clubs. In total, 63 individuals (14 females and 49 males), ranging in age from 13 to 23 years took part in the focus groups. Although participant numbers were relatively small, there was

¹⁴⁸ Delfabbro, P. & Thrupp, L. (2003) op. cit.

¹⁴⁹ McPherson Consulting for the Australian Gaming Council (2007), *Gambling and the Young Person: A Problem Gambling Prevention Proposal*.

¹⁵⁰ Messerlian, C. & Derevensky, J. (2006) Social marketing campaigns for youth gambling prevention: Lessons learned from youth. *International Journal of Mental Health Addiction* 4, 294-306.

consistency in the issues raised across the focus groups, and with the social research undertaken by Messerlian and Derevensky.¹⁵¹

Participants generally displayed a mature attitude towards gambling as an activity, and a healthy level of scepticism for gimmicks associated with some of its forms, but also tended to be quite naïve about the true odds of winning, with most believing that it was possible to make a living from gambling.

There was also little appreciation of the potential negative effects of gambling and limited thought as to how problem gambling may arise and how it might be combated. The majority of participants indicated that they were already gambling, and said they would continue to do so, in various forms and to varying degrees, into adulthood.

In discussion, individuals commented that the focus group participation had been useful in bringing gambling issues to their attention, including some of the risks and consequences. Many participants were of the opinion that what would help them most in managing their gambling in a responsible way was to be more informed about gambling and managing their money.

In short, the research highlighted the potential for the development of an innovative and engaging education resource combining responsible gambling education with financial literacy.

Young people in AGC focus groups were generally receptive to the notion, and very clear about the characteristics, of an effective responsible gambling education program for schools.

Focus group participants stressed the importance of balanced education messages - simply focusing on the negative, they thought, could be more likely to encourage experimentation. The majority favoured personal and real-life stories as a way of getting messages across and suggested that guest speakers at school and the identification of mentors and role models would also be valuable.

Messages, it was suggested, have to be relevant to the audience, but need to be imaginative and humorous. Participants indicated that messages also need to address the emotional harm caused by problem gambling - particularly the impact on parents, family and friends, as well as on the health and well-being of the gambler.

Discussion highlighted that any gambling education program needs to be creative and interactive – just listening to a teacher or watching a video is not enough. The idea of a web-based, interactive game or CD-rom which could be readily updated with new games and ideas to maintain its relevancy and credibility was favourably received. The key to any program's success, it was noted, is its accessibility, practicality and relevance.

A number of participants commented on Health Studies programs at school which address issues such as the effects of cigarettes and drugs, responsible alcohol use and safe sex, but noted that the issue of responsible gambling was never raised. The general belief was that it should be, as part of learning about life choices.

¹⁵¹ ibid

The AGC believes that the focus of a nationally consistent responsible gambling education curriculum for schools should be to bring the best elements of current state government programs together with financial literacy information from the Financial Literacy Foundation's 'Understanding Money' campaign to form the nucleus of an innovative program, easily accessible and highly relevant to today's youth.

National consistency can be achieved by developing the program under the National Curriculum Framework for Consumer and Financial Literacy.

Many of the AGC focus group participants suggested that knowing the odds and having access to statistics about how much is spent on gambling may help them to gamble responsibly and/or to restrict the amount of money they would spend.

There was also the suggestion that they needed to learn how to manage money, how to budget and how to spend wisely, whilst still being able to have fun and to choose the activities in which they wish to engage.

Very few felt that they could be in full control of their finances. It had not occurred to many of the young people in the focus groups that money could be managed, rather than simply being a resource to be spent as soon as it was to hand.¹⁵²

Thus, the AGC's research indicated a strong desire amongst young people to learn more about financial management, and this, we believe, is the way to tackle gambling education also.

While several Australian states do have schools' gambling education curricula, programs remain, on the whole, inconsistent in approach and with limited uptake by schools. There are, however, good intentions and some resource development which needs to be harnessed in consistent ways.

Queensland is an exception, with a well-developed responsible gambling education program, including teacher training and teaching resources, available to all schools. The gambling industry, together with educators and community representatives, was consulted in the development of the program, which was distributed through the former Office of Gaming and Racing working with educators.

Together with the research and development of the AGC, the Queensland program could serve as a good starting point for the development of national curriculum modules on responsible gambling.

Education programs about the responsible use of alcohol, safe sex, responsible driving and the use of credit, i.e. adult activities, are well-established and accepted in Australian schools. Similarly, the AGC wishes to see a nationally consistent approach to gambling education in schools within the National Consumer and Financial Literacy Curriculum Framework. This links responsible gambling education with financial literacy education as a prevention strategy for problem gambling.

¹⁵² Monaghan, S. (2008) *Role of Education in the Prevention of Youth Gambling Problems*, Australasian Gaming Council p. 16

AGC Recommendations

- A nationally consistent approach to responsible gambling education in Australia should be developed for Australian schools under the National Consumer and Financial Literacy Framework to complement gambling education programs in state/territory jurisdictions.
- The Ministerial Council on Gambling (MCG) should consult with the Ministerial Council for Education, Employment, Training and Youth Affairs (MCEETYA) in order to seek advice from the Interim National Curriculum Board and its curriculum writers. There is a need to develop national curriculum modules which include responsible gambling, responsible use of alcohol, use of credit and other areas of consumer risk and responsibility facing young Australians. Ways must be considered in which these areas may relate to the major national curriculum areas of English, Mathematics, Science and History.
- The AGC's schools' responsible gambling education research and curriculum development, which links financial literacy and responsible gambling, should be recognised and included in any national approach.
- Overseen by a representative group of parents, community and government representatives and the AGC, national responsible gambling modules should be trialed and evaluated in Australian schools.

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