Australian Institute for Gambling Research

SURVEY OF THE NATURE AND EXTENT OF GAMBLING AND PROBLEM GAMBLING IN THE ACT

AUSTRALIAN INSTITUTE FOR GAMBLING RESEARCH
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EXECUTIVE SUMMARY

Gambling participation and expenditure

- Approximately 75% of surveyed ACT residents gambled last year with nearly 36% of gamblers participating on at least a weekly basis.
- The highest levels of gambling expenditure were recorded for gaming machines and lotteries.
- According to latest Tasmanian Gaming Commission statistics, total gambling expenditure by ACT residents in 1999-2000 was $209m.

Problem gambling

- Surveyed ACT residents with gambling problems (as measured by SOGS5+) represent 5,297 adults or 1.9% of the ACT adult population. This group accounts for 37.3% of gambling expenditure reported by the surveyed population.
- Based on the 2001 ACT survey, around 1,250 ACT residents (about 0.5% of the adult population in the ACT) are estimated to have severe problems (as measured by SOGS10+) with their gambling. A further 4,047 adults are estimated to have moderate problems (SOGS 5-9), which may not require treatment but merit policy attention.
- A total of 1.2% of ACT gamblers surveyed in 2001 claimed to have experienced harm associated with gambling.
- As found by the Productivity Commission in 1999, gaming machines continue to be associated with the highest prevalence of problem gambling and harm incident rates among regular gamblers in the ACT.
- Compared to the Productivity Commission's 1999 national survey, problem gamblers in the ACT tend to experience problems for a shorter period of time on average. These findings suggest that the average duration of problem gambling amongst ACT residents could be shorter than the national average of 8.7 years.

For example:

- 64.5% of surveyed ACT residents experienced gambling problems for one to five years compared to 44.4% in the 1999 national results; and
- 15.9% of ACT gamblers experience problems for more than ten years compared with the national client survey results of 30.2%.

- Women in the ACT are slightly more likely to experience longer periods of difficulty than males. 17.2% of women's gambling problems exceed ten years compared to 14.7% of men.
- Younger ACT males with lower levels of education and income from English-speaking backgrounds are disproportionately represented amongst problem gamblers in the ACT. However, the socio-demographic characteristics of people with gambling problems vary considerably between modes of gambling.
- Just under half (49.9%) of problem gamblers in the ACT live in households with dependent children (14.2% live in one parent families with children and 35.7% in couple with children households).

Impacts of problem gambling

- The effects of problem gambling involve economic, social and emotional impacts on gamblers and on others. For example:
  - about 50% of surveyed ACT problem gamblers reported that they suffered from depression due to gambling;
  - about 14% of ACT residents with gambling problems seriously considered suicide due to gambling; and
  - about 25% of ACT problem gamblers had their job adversely affected by gambling or felt that they had less time to spend with their families.
- ACT residents with gambling problems contributed the highest shares of gambling expenditure to gaming machines and casino table games.
- Of surveyed ACT problem gamblers, 46.9% of those who scored SOGS 5+ and 73.6% who scored SOGS 10+, often or always withdrew money from ATMs to play gaming machines. These results suggest a stronger connection between access to money and problem gambling levels amongst ACT residents than was recorded in the Productivity Commission's 1999 national survey.

Help-seeking and problem gambling

- ACT problem gamblers had tried to get help and/or had received counselling in similar proportions to the 1999 national figures. However a larger proportion of ACT gamblers in the SOGS 10+ group (54.3%) tried to get help with their gambling problems than in the 1999 national survey (32%).
- A slightly higher proportion of the ACT SOGS 10+ group (29.3%) received counselling in the past year than was found in the 1999 national survey (23%).
- 65.3% of surveyed ACT problem gamblers reported relationship problems had prompted them to seek help; 43.7% did so due to feeling depressed or worried.
- 78.7% of ACT gamblers who reported seeking help for their problems in the last 12 months are currently seeing a counsellor. 53.7% had approached Lifeline which operates the Gambling and Financial Counselling Service (GAFCS).
- ACT problem gamblers who had sought help from non-professional services, nominated family or friends as the most common source of help.
- 79% of problem gamblers found out about ACT help services through informal mechanisms (word of mouth, asking someone for help).
- 91.1% of ACT problem gamblers who tried to get help in the last 12 months from counselling and other sources were satisfied with the help that they received.
- The majority of ACT respondents (61.9%) who have or have had a gambling problem tried to give up or reduce their gambling. 57.7% of these gamblers unsuccessfully attempted to stop or reduce their gambling up to ten times.

Community attitudes to gambling

- ACT residents surveyed in 2001 were more disapproving of the impacts of gambling than was the average Australian in 1999. For example,
  - around 78% of ACT residents compared to 71% Australians disagreed that gambling did more good than harm for the community;
  - 55.2% of ACT residents compared to 54.6% of all Australians disagreed that gambling provided more leisure opportunities; and
- 54.3% of ACT residents compared to 51.6% of all Australians disagreed that EGMs should be increased within their community.

INTRODUCTION

ACT socio-economic profile

The ACT has particular social and economic characteristics that affect the way gambling impacts on the community. The ACT encompasses a geographical area of 2,352 square kilometres with a population of 312,000 people.[1] The resident population's median age in 1997 was 31.6 years. The ACT population is ethnically diverse. 26% of the population were born elsewhere with the United Kingdom, New Zealand, Germany, Italy, Croatia and China the main countries of origin.[2] In 1996 census data indicated that Aboriginal and Torres Strait Islanders comprised less than 1% of the population. 66.6% of the ACT population subscribe to Christianity, 3.4% to a religion other than Christianity and less than 20% do not subscribe to any religion.[3]

In comparison the total Australian population is 17,892,423 people with a slightly higher median age of 34 years.[4] The national population is less ethnically diverse than the ACT population with 18.79% born overseas. The countries most represented tend to be English-speaking countries including Canada, Ireland, New Zealand, South Africa and the United States of America. Aboriginal and Torres Strait Islanders account for 1.9% of the total Australian population, nearly double the ACT percentage. Religious affiliations are fairly similar between the ACT and national populations, though the proportion of Christians among the Australian population is marginally higher at 70.3%. Conversely, the proportion of the Australian population reporting no religious affiliation is slightly lower at 16.48%.[5]

The ACT has a distinctive regional economy that is service driven. The government administration and defence sector is the largest employer (25.5%), followed by retail (11.4%), property and business services (10.7%), education (8.9%) and health and

[1] Australian Capital Territory (ACT) Government 2000 *ACT Population Forecasts 2000 to 2015*, ACT Government, Canberra.
[2] Australian Bureau of Statistics (ABS) 1999 *Regional Statistics*, Cat. No. 1313.8, ABS, Canberra.
[3] Ibid.
[4] See ABS 1996 *Census of Population and Housing Australia*, website at: www.abs.gov.au.
[5] Ibid.

community services (7.9%). The ACT unemployment rate is relatively low (5.7%) compared to national figures (6.5%).[6] The ACT average wage is 12% higher than the national average at $686 per week and reflects the number of people employed in a professional capacity.[7]

ACT gambling industries and regulation

The Treasurer is responsible for gambling and racing policy in the ACT. The Department of Treasury provides the Treasurer with whole-of-government policy advice in respect of gambling and racing issues. Responsibility for the administration of gambling and racing legislation rests with the ACT Gambling and Racing Commission (the Commission).

ACT Gambling and Racing Commission

The Commission is an independent statutory authority established under the *Gambling and Racing Control Act 1999*. The Commission consists of the Chief Executive and four ordinary members appointed by the Minister, with one member experienced or qualified in providing problem gambling counselling services.

The Commission administers the gaming laws and controls, supervises and regulates gaming in the Territory. The functions of the Commission include regulating the activities of casinos, machine gaming, lotteries, racing as provided in the *Racing Act 1999*, betting, interactive gambling, and approving gaming and racing activities.
The Commission's functions also involve:

- monitoring and researching the social effects of gambling and of problem gambling;
- providing education and counselling services;
- engaging in community consultation, as appropriate, on matters related to its functions;

[6] ABS 2000 *Labour Force Status (Aged 15 and Over), States and Territories*, Cat. No. 6202.0, ABS, Canberra.
[7] ABS 2000 *Australian Capital Territory in Focus*, Cat. No. 1307.8, ABS, Canberra.

- reviewing legislation and policies related to gaming and racing and making recommendations to the Minister on those matters;
- monitoring, researching and funding activities relating to gaming and racing; and
- investigating and conducting inquiries into:
    - issues related to gaming and racing;
    - activities of persons in relation to gaming and racing, for the purpose of performing functions or exercising powers under a gaming law; and
    - collecting taxes, fees and charges imposed or authorised by or under gaming laws.

Gaming machines

Gaming machines were introduced to the ACT in 1976 and are regulated by the *Gaming Machine Act 1987*. In the ACT gaming machines are permitted only in registered clubs.

Under the Act, the Commission's primary objective is to ensure that gaming machine operations are conducted in accordance with the legislation, are of a high standard, are conducted fairly and without corruption and reflect the desires of the community and the government.

Casino operations

The Canberra Casino, owned and operated by Casinos Austria International (CAI), commenced operation in 1992. The casino is regulated by the Commission under the provisions of the *Casino Control Act 1998*.

Canberra Casino is approved to operate table games and ACTKeno. It is the only Australian casino that is not permitted to offer machine gambling.

Wagering

At the present time the ACTTAB Ltd had an exclusive 20 year licence to conduct totalisator betting under the *Betting (ACTTAB Limited) Act 1964.* This licence, held

by the ACT Government, has expired but exclusivity has been extended indefinitely as the ACT Government does not foresee the sale of the ACTTAB. Bets may be made with ACTTAB directly through cash bets, account betting, telephone betting and via the internet.

Racing Development Fund

The Racing Development Fund (RDF) is established under section 41 of the *Betting (ACTTAB Limited) Act 1964*. The RDF has two prime functions:

- Monthly payments to the three declared race clubs in the ACT: ACT Racing Club, Canberra Harness Racing Club and the Canberra Greyhound Racing Club.
- The second function of the RDF is to provide a mechanism to fund the construction and improvement of racing infrastructure, the purchase of major equipment and the development of racing in the ACT.

Bookmakers

There are a number of bookmakers in the ACT who field at race meetings. Bookmakers must operate under the provisions of the *Bookmakers Act 1985* and other industry requirements. Responsibility for the administrative and regulatory functions of the *Bookmakers Act 1985* is undertaken by the Bookmakers Licensing Committee and the Commission. Bookmakers Standing Licenses are issued by the Registrar of Bookmakers.

As with ACTAB, an approved bookmaker is able to accept bets on-course through cash bets, account betting, telephone betting and via the internet.

Sportsbetting

Sportsbetting in the ACT is governed by the provisions of the *Bookmakers Act 1985*. Sportsbetting operators licensed in the ACT include ACTTAB, Canbet Sports Betting, Capital Sports, City Index Sports and Megasports.

Bookmakers' sportsbetting services are provided from a betting auditorium located at the Canberra Racecourse. The auditorium is open to the public on a daily basis and sports bookmakers are permitted to operate 24 hours per day. Licensed sports bookmakers fielding in the betting auditorium are permitted to bet on racing events as well as sporting and other contingencies.

Bookmakers who hold standing bookmakers licences are eligible to apply for a sportsbetting licence. Sportsbetting licenses can be granted in three classes, namely sole traders, syndicates of up to four licensed bookmakers or companies where at least one director of the company is a licensed bookmaker. The Treasurer has determined that there is no limit to the number of licences that may be granted.

Licenses are granted for a maximum fifteen year tenure. The Bookmakers Licensing Committee is charged with the licensing responsibility with assistance by the Commission.

Online gambling

Wagering via the internet is seen as an extension of telephone betting licensed under the *Bookmakers Act 1985*. Thus sports bookmakers do not require additional licences to offer internet betting.

The Interactive Gambling Act 1998 provides for the establishment and regulation of interactive (online) gaming products in the ACT. The Commission oversees the development and implementation of the regulatory framework. Licences have been issued to Tattersalls and ACTTAB Limited. However, interactive gaming operations ceased on 7 December 2000 following passage of the Commonwealth's *Interactive Gambling (Moratorium) Act 2000*.

In July 2001 the Commonwealth Government passed legislation to prohibit interactive gaming by Australian operators to Australians (*Interactive Gambling Act 2001*). Internet wagering and sportbetting have been permitted to continue operations.

Lotteries, trade promotions

Minor lottery applications for raffles, silver circles, calcuttas, housie games and the like can be made to the Commission by any body established for a charitable or community purpose. Trade promotions are another form of lottery which are approved by the Commission in respect of businesses and/or trade organisations.

The NSW Lotteries Corporation and Tattersalls (Victoria) have been authorised to promote and conduct lotteries, lotto and soccer pools in the ACT through their appointed agents. Revenue from ACT subscriptions to interstate based lottery games is returned to the Territory through inter-governmental agreements.

Regulations currently under review

The Commission is progressively reviewing existing legislation to ensure that the control and regulatory framework governing the ACT gambling and racing industry is appropriate to face the challenges and technological developments of the new century. In April 2001 the Commission released for comment a discussion paper proposing a Code of Practice for the gambling industry in the ACT.

ACT gambling patterns

In 1999 the Productivity Commission conducted three surveys that considerably built upon previous research on gambling.[8] These surveys revealed information concerning Australian gambling patterns and the profile of Australian gamblers. Gambling expenditure data was also extracted from the Tasmanian Gaming Commission annual statistics.

Some of the important findings concerning gambling activity in the ACT at that time included:

- Real expenditure on all forms of gambling in the ACT was $185.32m in 1997-98.[9] This figure constituted 15.76% of total national gambling expenditure.

[8] The Productivity Commission conducted a *National Gambling Survey*, a *Survey of Clients of Counselling Agencies*, and a *Survey of Counselling Service* in addition to secondary research, stakeholder consultations, roundtable discussions, and public hearings and submissions.
[9] Tasmanian Gaming Commission (TGC) 2000 *Australian Gambling Statistics 1974-75 to 1999-2000*, TGC, Hobart, Table 187.

- Real per capita spending on all forms of gambling in 1997-98 was $811.03 in the Territory, slightly lower than the national average of $814.76.[10] Overall, the ACT was placed fourth of all Australian states and territories in per capita spending on gambling behind New South Wales ($992.49), Victoria ($948.64) and the Northern Territory ($885.86).[11]
- The proportion of household disposable income spent on gambling in the ACT in 1997-98 was 2.42% compared to the national average of 3.28%.[12] The Productivity Commission suggested that the difference could be partly explained by higher average income levels in the ACT.[13]
- Around 80% of the ACT population participated in gambling in 1997-98 compared to 82% of the national population.[14] The main differences were recorded for participation in lottery games (53% of the ACT population compared to 60% of the national population) and betting on races (28% of the ACT population compared to 24% of the national population). There was little difference in gaming machine expenditure between the ACT and national populations.
- The Productivity Commission's national survey found that 2.06% of ACT respondents reported gambling problems (SOGS 5+). This figure was similar to the national average of 2.07%.[15]
- Of the ACT respondents surveyed in 1999, 1.32% reported harm associated with their gambling compared with 1.8% of the national population.[16]
- Of regular gaming machine players in the ACT 18.5% experienced problems with this mode of gambling. This compared to 24.9% in NSW, 27.2% in Victoria, 39.5% in the Northern Territory and a national average of 22.9%.[17]
- The recreational and entertainment aspect of gambling is generally perceived to be one its most positive aspects. However 66% of ACT respondents in 1999 did not agree that "greater availability of gambling has expanded opportunities for

[10] Ibid., Tables 70 and 254.
[11] Ibid., Tables 10, 20 and 80.
[12] Ibid., Table 135.
[13] Productivity Commission (PC) 1999 *Australia's Gambling Industries*, Productivity Commission, Canberra, p. 3.3.
[14] Ibid., p. B.2.
[15] Ibid., p. 21.
[16] Ibid., p. 21 (Table 3).
[17] Ibid., p. 8.23.

recreational enjoyment."[18] The perceptions of ACT residents in 1999 correlated closely with national attitudes.

- Over 90% of ACT residents surveyed in 1999 were opposed to increasing gaming machine numbers. This was also similar to the national figure.[19]

Overall these key findings suggest that the nature and extent of gambling in the ACT in 1999 was in many ways similar to national characteristics. The main differences for the ACT included lower levels of household disposable income spent on gambling, lower participation in lottery gambling, slightly higher levels of participation in race betting and lower recorded levels of harm amongst people with gambling problems.

[18] Lattimore, R. and Phillips, R. 2000 'The impacts of legal gambling and the prevalence of problem gambling in Australia' *Eleventh International Conference on Gambling and Risk Taking*, MGM Grand Casino, Las Vegas, p. 15.
[19] Ibid.

GAMBLING CONSUMPTION

This section compares ACT and national gambling statistics and trends following the Productivity Commission report and prior to the 2001 survey. In particular, it reports on gambling expenditure by product and per capita; levels of household expenditure on gambling; individuals motivations for gambling; and the socio-demographic features distinguishing gamblers from non-gamblers. Where statistics are available, shifts in these trends over time are also examined. Data for this analysis are drawn primarily from the annual national gambling statistics published by the Tasmanian Gaming Commission.[20]

For ease of comparison between the Productivity Commission's *National Gambling Survey* and the 2001 *ACT Gambling Survey*, the following sections loosely follow the structure of the Productivity Commission's report. Data for 1997-98 were the most recent available at the time of their analysis. Similarly, the 1999-2000 statistics referred to below are the most current gambling expenditure data available for this report.

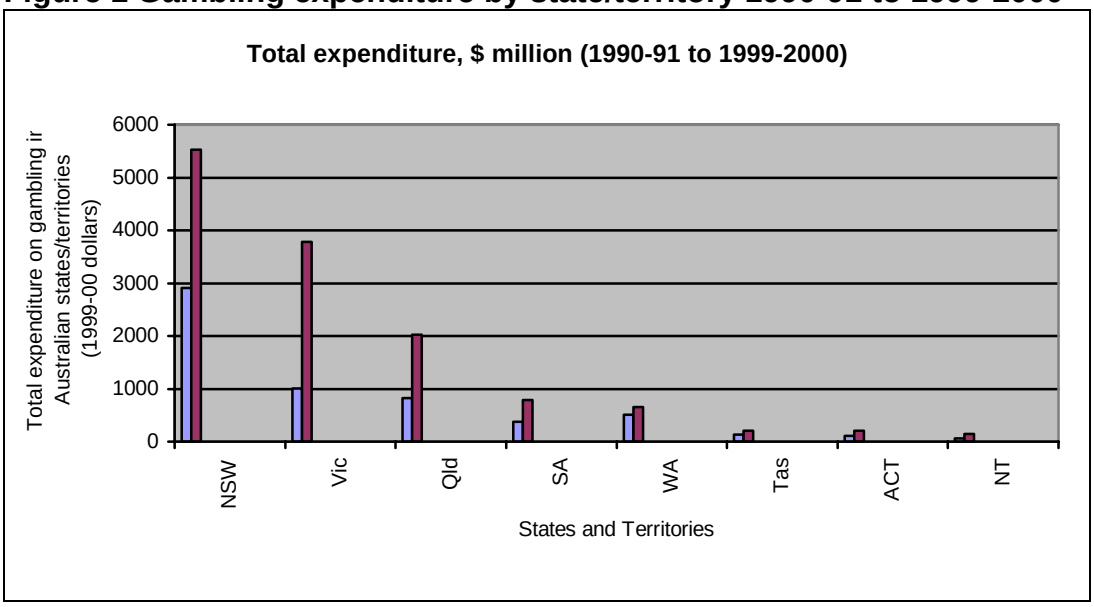
Gambling expenditure by product

ACT gambling expenditure by product

In 1999-2000, total gambling expenditure in the ACT was $209.82 million. This was the third lowest expenditure level of the Australian states and territories for the period (see Figure 1). The highest expenditures were recorded in New South Wales ($5.5 billion), Victoria ($3.8 billion) and Queensland ($2 billion). Over the past decade the ACT's relative position in relation to gambling expenditure has remained fairly constant, though total expenditure in the ACT now exceeds that of Tasmania.

[20] TGC., op. cit.

Figure 1 Gambling expenditure by state/territory 1990-91 to 1999-2000

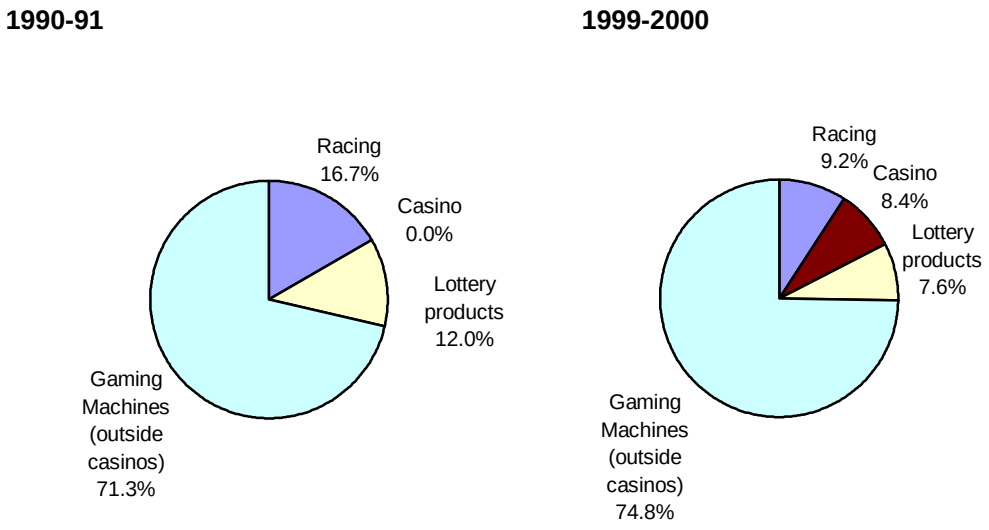


Source: Tasmanian Gaming Commission (2001) *Australian Gambling Statistics 1974-5 to 1999-2000*, Table 187.

Figure 1 also illustrates that gambling expenditure has increased significantly in the ACT and other states since 1990. As illustrated in Figure 2, the major growth in gambling sectors in the ACT has occurred with non-casino gaming machines (71.3% in 1990-91 to 74.8% of total gambling expenditure in 1999-2000) and casino gaming (0% in 1990-91 to 8.4% of total gambling expenditure in 1999-2000). At 74.8% of total ACT gambling losses, expenditure on non-casino gaming machines in the ACT is currently 18% above the national average. Correspondingly, per capita spending on gaming machines exceeds $677, the second highest per capita expenditure on gaming machines of any Australian state or territory.[21] This is a noteworthy trend given that all other states and territories, with the exception of Western Australia, operate gaming machines. The Productivity Commission suggested the relatively higher average income levels of ACT residents could explain the higher expenditure rates.[22]

[21] Ibid., Table B.
[22] PC., op. cit., p. 3.3.

Figure 2 Gambling expenditure by product, ACT, 1990-91 to 1999-2000[a]



Source: Derived from Tasmanian Gaming Commission (TGC) 2001, Tables 150 and 158.
[a] 'Lottery products' include lotteries, lotto, pools and instant scratch-its. 'Gaming machines' refer to machines in clubs . 'Casino gaming' includes wagers on table games and keno systems.

These statistics reflect the changing nature of gambling in the ACT over the past decade. Particularly noteworthy was the commencement of casino operations in Canberra in 1992 with the permanent Canberra Casino officially opening in July 1994. Casino gaming appears to have impacted most significantly on racing and lotteries expenditure. Money spent on non-casino gaming machines has continued to rise irrespective of the introduction of casino operations.

National expenditure by product

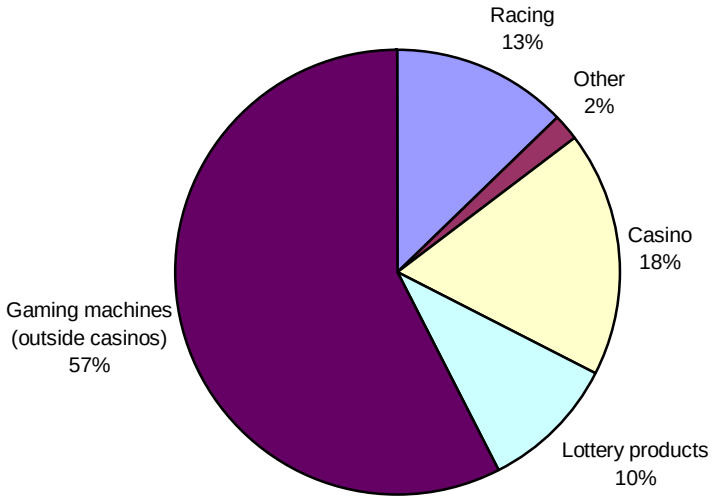
In 1999-2000, Australians spent $13.34 billion on gambling, or about $932 per capita. The size of the industry becomes clearer when compared with figures for the Tasmanian 1999-2000 GDP ($11.6 billion), or the national fuel excise collected ($12.7 billion in 2000-01), or the total tax cuts given to offset the GST ($12 billion in 2000-01).[23] Moreover, this figure represents an increase of $2.5 billion (23%) in total Australian gambling expenditure since 1997-98.

[23] 'Gamblers rack up $13.3bn in losses,' *Weekend Australian,* 28-29th April 2001, p. 7.

The key gambling activities generating this expenditure are similar to those in the ACT, though product proportion shares vary between the ACT and the national data. As indicated in

Figure 3, non-casino gaming machines, casinos, lotteries and racing are the biggest sectors, though gaming machine expenditure is disproportionately higher in the ACT as noted above.

Figure 3 Gambling expenditure by product, Australia 1999-2000[a]



Source: TGC, 2001.

[a]'Lottery products' include lotteries, lotto, pools and instant scratch-its; 'casino gaming' includes wagers on table games, gaming machines and keno systems; 'other' includes keno, minor gaming, interactive gaming and sports betting.

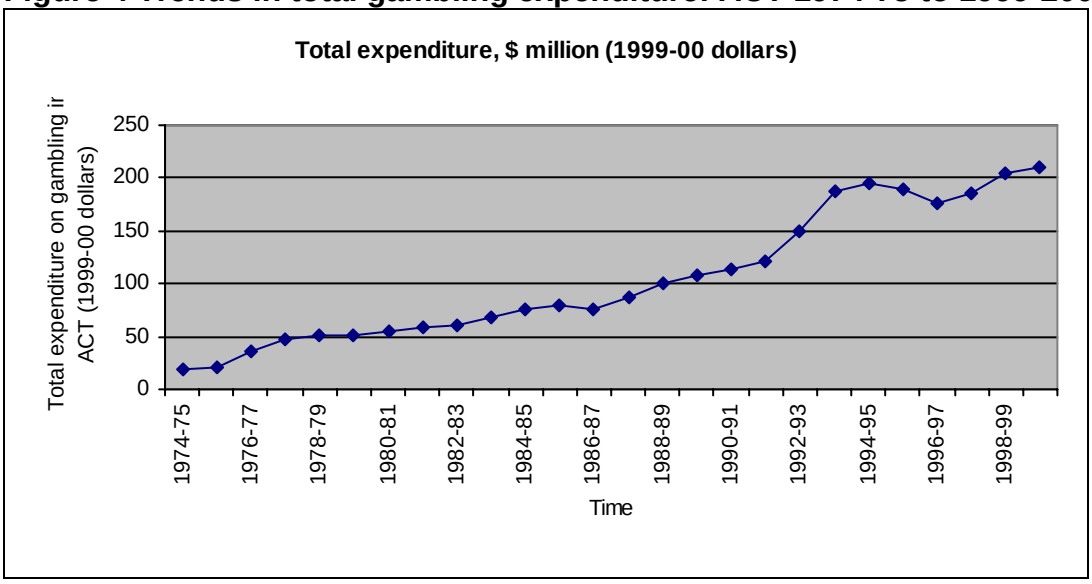
Trends in gambling expenditure by product

ACT trends in gambling expenditure by product, 1990-91 to 1999-2000

The 1999-2000 total gambling expenditure in the ACT of $209.82 million represents a 17% growth rate since 1997-98 ($178.83 million). The long-term rapid growth in gambling expenditure for the ACT is indicated in

Figure 4. Growth in total gambling expenditure in the ACT has been below the national growth rate of 23% ($2.5 billion) for the same period. The ACT has contributed around 7% to growth in the national gambling industry since 1997.

Figure 4 Trends in total gambling expenditure: ACT 1974-75 to 1999-2000



Source: TGC 2001, Table 187.

Table 1 provides a more detailed summary of changes in ACT gambling product expenditure over time. As previously mentioned, gaming machine expenditure in ACT clubs decreased as a proportion of total gambling expenditure in 1992-93 after the opening of the Canberra Casino. By 1998-99 the market share of this form of gambling had returned to pre-casino levels, that is, nearly three-quarters of total gambling expenditure (73.6%). Expenditure on lottery products, racing and casinos as a proportion of total gambling expenditure has declined over the period.

Table 1 Gambling expenditure by product: ACT 1990-91 to 1999-2000 (%)

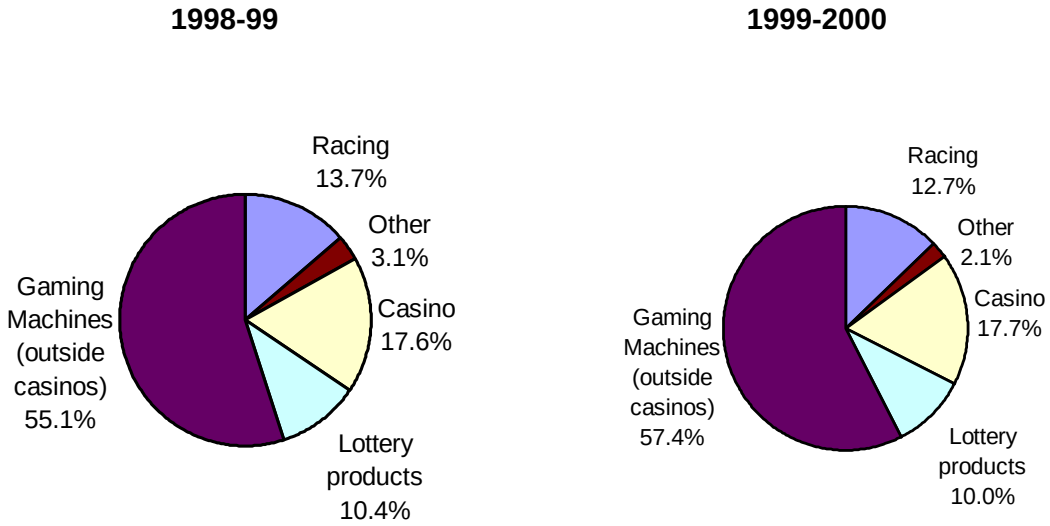
Year	Racing	Lottery products	Casino	Gaming machines (clubs)
1990-91	16.7	12.0	0.0	71.3
1991-92	15.5	12.5	0.0	72.0
1992-93	13.1	10.3	16.4	60.2
1993-94	10.0	8.9	20.9	60.2
1994-95	8.6	8.4	22.2	60.8
1995-96	10.0	8.7	16.2	65.1
1996-97	11.1	8.7	10.4	69.8
1997-98	10.6	8.6	9.7	71.1
1998-99	10.4	7.9	8.1	73.6
1999-2000	9.2	7.6	8.4	74.8

Source: Tasmanian Gaming Commission 2001, Tables 150 and 158.

National trends in gambling expenditure by product

In 1999-2000 total real gambling expenditure in Australia was $13.34 billion compared to $12.73 billion in 1998-99. This 4.8% annual increase in gambling expenditure has not been uniform across all forms of gambling (Figure 5).

Figure 5 Expenditure by gambling mode: Australia 1998-99 to 1999-2000[a]



Source: TGC 2001, Tables A, 183, 187, 199, 211, 217, 223, 235, 241, and 247. [a] Figures in 1999-2000 dollars.

More than half of all Australian gambling losses ($7.65 billion) were to gaming machines, which grew by $638 million in real terms in the last financial year. This rate of growth was faster than for all other forms (defined by the above five categories) of gambling over the 1998-99 to 1999-2000 period. The market share of gaming machines and casino gambling increased while declining for all other forms.

Gambling expenditure per capita by product[24]

ACT expenditure per capita by product

Residents in the ACT lost $209.8m on gambling in 1999-2000, averaging $906.35 per capita. This figure denotes a 1.3% increase on the 1998-99 level and the fourth highest per capita expenditure level among the states and territories (see Table 2). Notably, in 1999-2000 per capita expenditure in the ACT on gaming machines outside casinos was second only to New South Wales. However, as suggested by the total gambling expenditure trend data above, overall per capita spending and its rate of growth in the ACT are less than the national averages.

Table 2 Real/capita expenditure by state/territory: 1998-99 to 1999-2000

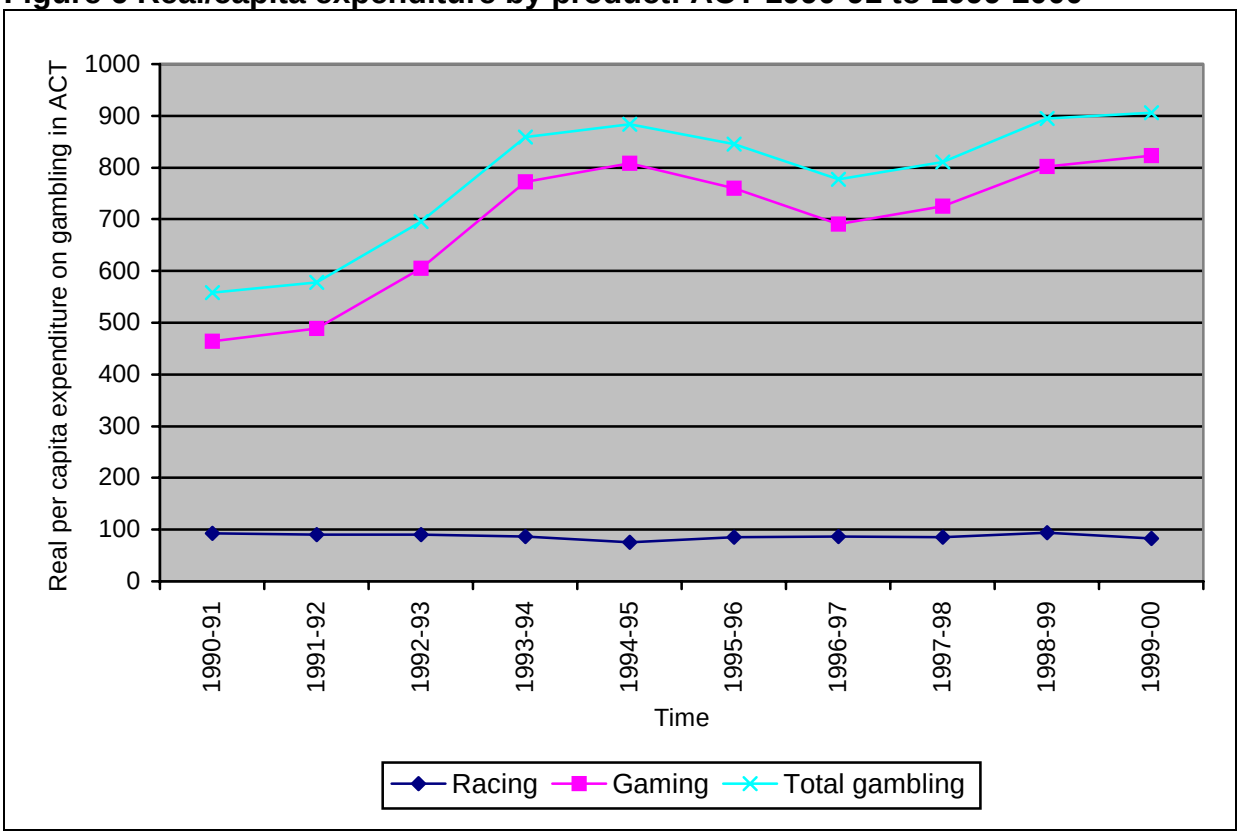
	1998-99	1999-2000	Change (%)
NSW	$1,087.70	$1,139.55	4.8%
Victoria	$999.28	$1,051.81	5.3%
Northern Territory	$948.52	$1,096.30	15.6%
ACT	$894.97	$906.35	1.3%
Queensland	$791.33	$768.16	-2.9%
South Australia	$667.27	$693.16	3.9%
Tasmania	$577.27	$599.74	3.9%
Western Australia	$484.57	$472.15	-2.6%
National	$902.24	$931.64	3.3%

Source: TGC 2001, Tables 10, 20, 30, 40, 50, 60, 70, 80 and 255.

Longer-term statistics record the continual growth in real per capita expenditure on gaming in the ACT and the relatively static position of racing (see Figure 6).

[24] Per capita represents persons over the age of 18 including non-gamblers. For example, the Productivity Commission's 1999 national survey found 82% of Australians gambled in 1997-98. This bias is partly ameliorated because gambling expenditure data makes no distinction between domestic and foreign gambling revenue.

Figure 6 Real/capita expenditure by product: ACT 1990-91 to 1999-2000

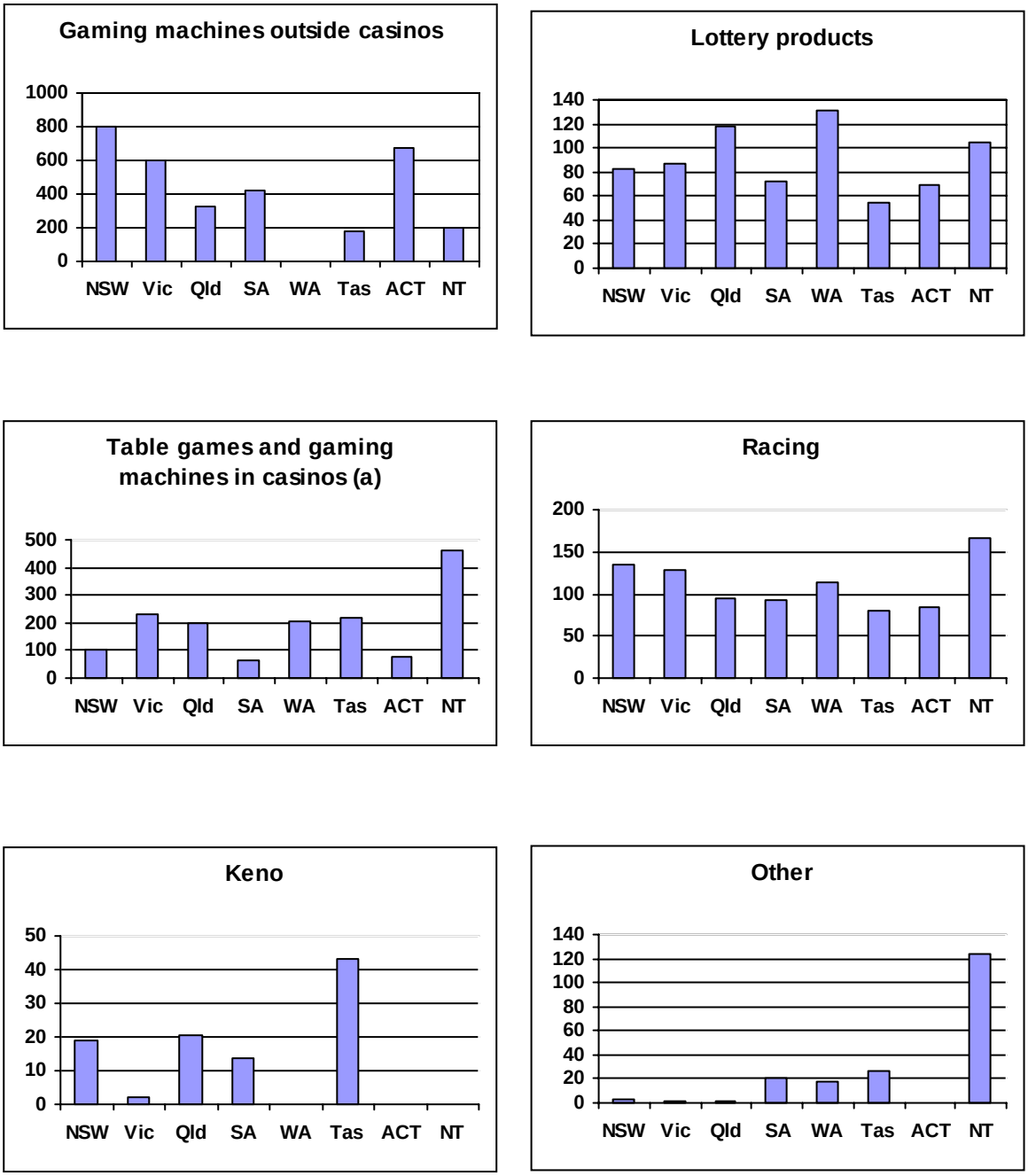


Source: TGC 2001, Table 70.

National expenditure per capita by product

National per capita expenditure by product figures correlate with the total gambling expenditure figures. Non-casino gaming machines, casinos, racing and lottery products are again the most common forms of gambling, as indicated in Figure 7.

Figure 7 Gambling expenditure per capita by product and state/territory 1999-2000



Source: Tasmanian Gaming Commission (2001)
[a]Note that there are no gaming machines in casinos in the ACT.

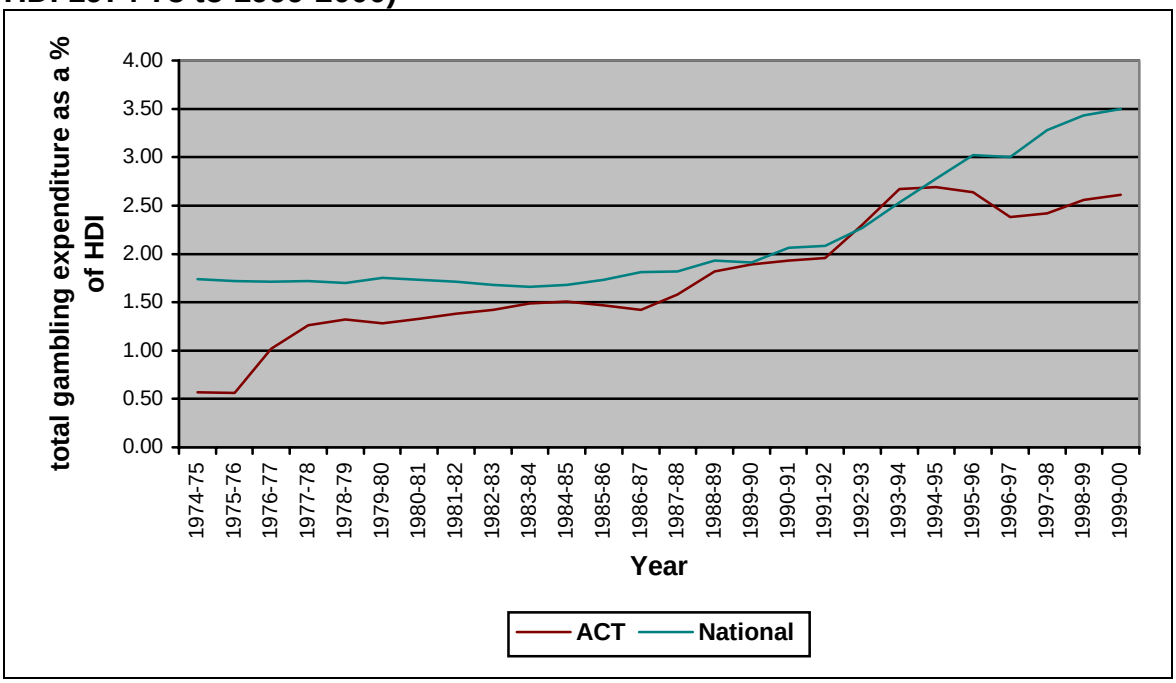
Trends in share of household expenditure on gambling

ACT trends in share of HDI spent on gambling

In 1999-2000, real per capita expenditure on gambling in the ACT was $906.35, compared to $153.80 in 1974-75. This represents an approximate increase in real expenditure per adult of 8.2% per year over that period. This increase in real expenditure has been greater than the increase in household disposable income for the same period.

Figure 8 shows an increase in gambling expenditure as a proportion of household disposable income (HDI) in the ACT from 0.57% in 1974-75 to 2.61% in 1999-2000. Between 1974-75 and 1999-2000, the percentage of HDI spent on racing has decreased from 0.57% to 0.24%. The proportion spent on ga While national figures also show a sharp rise in the share of HDI spent on gambling (from 1.74% in 1974-75 to 3.5% in 1999-2000 – see
Figure 8), the rate of increase in the ACT far exceeds that of other states and territories.

Figure 8 Total ACT and national gambling expenditure as a proportion of HDI 1974-75 to 1999-2000)

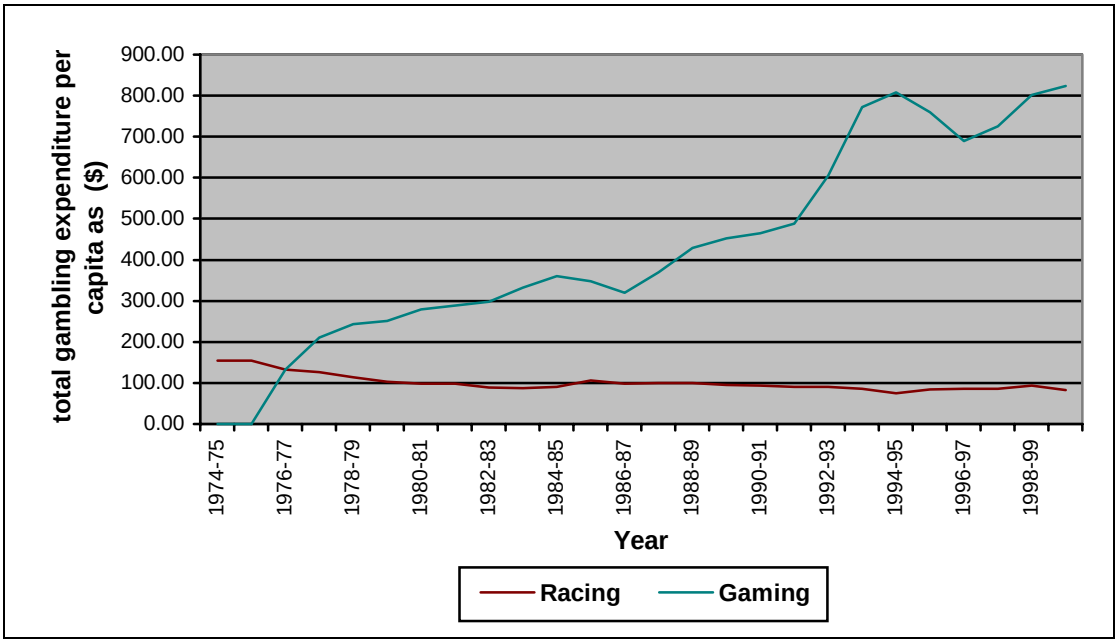


Source: Tasmanian Gaming Commission (2001), Table 135

National trends in share of HDI spent on gambling

As can be seen in Figure 9 below, the increases in HDI per capita spent by Australians on gambling over the past twenty-five years is primarily attributable to gaming machines.

Figure 9 National trends in HDI (%) per capita spent on gambling from 1974-75 to 1998-1999



Source: TGC (2001), Table 70

The price of gambling products in the ACT

The Productivity Commission also calculated the 'price' of various gambling products within Australia, based on Australian gambling statistics for 1997-98. These figures have been updated in Table 3 for the ACT, using the most recent statistics for 1999-2000.

Table 3 The price of gambling in the ACT 1999-2000

	Expenditure $m	Turnover $m	Inputed price %[b]
TAB	17.48	110.92	15.8
On-course totalisator	0.69	4.41	15.7
On-course bookmaker	1.13	18.72	6.0
Total Racing	19.30	134.04	14.4
Lottery	0.93	2.64	35.0
Lotto, Tattslotto	12.49	31.26	40.0
Instant lottery	2.47	6.45	38.3
Pools	0.10	0.22	44.4
Casino[a]	17.70	89.90	19.7
Gaming machines	156.84	1,584.08	9.9
Total Gaming	190.52	1,714.55	11.1
Total All Gambling	209.82	2,011.85	10.4

Source: TGC 2001. Modelled on Productivity Commission (PC) 1999, p. 3.8 (Table 3.1).
[a] Caution should be taken in interpreting casino data as the turnover figure represents the amount exchanged for chips rather than actual turnover. It is likely that the casino turnover figure would be under-represented and the price of the bet over-represented. [b] Inputed price is calculated as the ratio of expenditure to turnover.

The ratio of the amount spent to the amount outlaid, in other words the ratio of expenditure to turnover, can indicate the proportion of each gambling dollar lost on average. For example, if the average price of gaming machines is 9.9% of outlay, then for every dollar that is gambled 9.9 cents on average is lost. On-course bookmaking (and racing in general) and gaming machines are a relatively low cost compared to the different forms of lottery.

As the net cost of gambling products are generally not known to gamblers at the time of expenditure, the central relevance of the pricing issue is whether this information would alter gambling consumption patterns and possibly the prevalence of problem gambling. The links between gambling product price elasticity and problem gambling prevalence have yet to be adequately investigated.

Gambling taxation trends

Gambling taxes constitute approximately 2% of Australian tax revenue and are unlikely to significantly affect the fairness of the Australian taxation system.[25] However, the narrow tax base and the increasingly vertical fiscal imbalance between the states and territories and the Commonwealth has meant that state governments have become increasingly reliant on gambling as a source of revenue.[26]

Gambling has contributed significantly to government revenue in the ACT, with real government revenue from gambling increasing from $32.01 million in 1990-91 to $62.06 million in 1999-2000.[27]

While the ACT has among the lowest percentages of gambling tax revenue to total tax revenue (Northern Territory and Western Australia were lower in 1998-99), the ACT gambling tax revenue to total tax revenue has increased from 6.9% in 1990-91 to 9.6% in 1998-99.[28]

The expansion in gambling tax revenue as a proportion of total tax revenue collected by the ACT reflects the rise in tax revenue per adult from $158 in 1990-91 to $268 per adult in 1999-2000.[29] The increasing reliance by state governments on revenue from gambling operations highlights the need for an examination of:

- the equity and fairness of gambling taxation;
- the effects of gambling taxation on the volatility of the government's tax base;
- the stability of revenue collection;
- tax cannibalisation; and
- reducing the reliance on gambling taxation and increasing other progressive forms of taxation, such as assets or income tax.[30]

[25] Smith, J. 1998 *Gambling Taxation in Australia,* Research Study No. 32, Australian Tax Research Foundation, Sydney, p. 50.
[26] McMillen, J. 1996 'Gambling as an industry' in Cathcart, M. and Darian-Smith, K. (eds), *Place Your Bets. Gambling in Victoria*, The Australian Centre, University of Melbourne, Melbourne, pp. 49-70.
[27] TGC op. cit., Tables 110 and 276.
[28] ABS 1998 *Taxation Revenue*, Cat. No. 5506, ABS, Canberra.
[29] TGC op. cit.
[30] Smith op. cit.

Assuming that gambling taxes are passed on to gamblers, the main equity issues for consideration are:

- the regressive nature of gambling taxation compared with other sources of revenue;
- the different levels of regressivity between different types of gambling; and
- the level of gambling taxation compared with tax rates applied to other leisure activities.

The incidence of gambling taxes may be seen as progressive if the percentage of taxes paid increases as income rises. Conversely, taxes are regressive if the percentage of tax paid rises as income falls. In Australia gambling taxes were found to be regressive the late 1970s and early 1980s.[31] Using data from the three ABS Household Expenditure Surveys (HES), Smith showed that in the period 1984 to 1993-94, gambling taxes became increasingly regressive overall, with player losses becoming more concentrated in the lower income groups.[32] By contrast, casinos were less regressive over the lower income ranges and proportional to progressive in the higher income ranges.

A Queensland casino study conducted by the AIGR also found that gambling taxes were regressive. While the study was concerned with the impacts of Treasury and Reef Casinos on their respective communities in Brisbane and Cairns, analysis of the data also suggests that different forms of gambling have different levels of regressivity between income groups. For example, surveys of Brisbane and Cairns residents indicated that casino taxes were regressive for lower income groups and proportional to progressive for middle to upper income groups, while gaming machine and lottery taxes were regressive across all income groups.[33]

These studies have measured the tax incidence of gambling. However, estimates of the equity of gambling taxation should also account for the way in which revenue is

[31] Ibid., p. 53.
[32] Note that AIGR research suggests that the Australian Household Expenditure Survey grossly under-represents gambling expenditure, especially gaming machine expenditure.

spent, otherwise known as 'budgetary incidence'.[34] While most gambling tax revenue goes into consolidated revenue, some is 'earmarked' or hypothecated for designated expenditures. For example, public lotteries were used to finance the building of the Sydney Harbour Bridge and the Sydney Opera House. In Queensland, the Cultural Centre in Brisbane was financed from Golden Casket revenues.

The budgetary incidence of gambling taxation has not been well documented in the gambling literature. If funds from gambling revenues are spent in poor or socially disadvantaged neighbourhoods, this can reduce the regressivity of gambling taxation. However, evidence collected by Smith suggests that the 'budgetary incidence' of gambling taxation can contribute to the regressive tax incidence of gambling taxes, with government revenue from gambling favouring the relatively well off income groups.[35] For example, in the US, lottery gambling revenue has been shown to be disproportionately spent on activities enjoyed by higher income households.[36]

Gambling taxation in Australia has important implications for a full understanding of the nature and extent of gambling and problem gambling, particularly where public and private costs and benefits and impacts are being evaluated. However, the lack of transparency about the expenditure of gambling revenues by state governments has meant that this issue has not been adequately examined in Australia as yet. This brief overview of gambling taxation literature and issues suggests that further research is required.

The ACT government currently collects the following gambling related taxes:

- ACTTAB licence fee;
- bookmakers turnover tax;
- gaming tax;
- casino tax; and
- interstate lotteries revenue.

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[33] Australian Institute for Gambling Research (AIGR) (forthcoming) *Comparative Study of the Social and Economic Impacts of the Brisbane and Cairns Casinos*, AIGR, Sydney, pp.260-290.
[34] Musgrave, R. and Musgrave, P. 1989 *Public Finance in Theory and Practice*, McGraw-Hill, New York, Ch 15.
[35] Smith op. cit., p. 60.

While this report does not entail primary research specifically relating to gambling taxes, several general points of possible policy significance can be made. All forms of gambling in the ACT, other than gaming machines, have experienced declining market shares since at least 1994-95 (see Table 1). TGC data indicate that expenditure across all forms of gambling, with the exception of gaming machines, have been relatively stable since 1996-97. The following figures show changes in expenditure by mode of gambling between 1996-97 and 1999-2001: [37]

- gaming machines - $123.2m to $156.8m;
- racing - $19.7m to $19.3m;
- casino - $18.4m to $17.7m;
- lotteries - $15.3m to $15.9m[38]

These trends may have important implications for forward estimates of gambling taxation revenue, particularly where gambling profits have been declining.

[36] Borg, M. and Mason, P. 1988 'The budgetary incidence of a lottery to support education,' *National Tax Journal,* Vol. 41 (1), pp. 75-86.
[37] TGC, op. cit., Tables 223, 183, 229, 199, 205, 211.
[38] This includes lottery, lotto, Tattslotto, instant lottery and pools.

OBJECTIVES OF THE 2001 SURVEY

As many of the Productivity Commission's survey results were not reported by state and territory, the above data provide a generalised overview of gambling in the ACT in 1999-2000. The 2001 ACT survey results reported below provide more sensitive and detailed information on the nature and extent of gambling and problem gambling in the Territory.

This research involved the conduct of a community survey on the nature and extent of gambling and problem gambling in the ACT for the Gambling and Racing Commission. The survey informs the Commission's monitoring of the social and economic impacts of gambling in the ACT and serves as a guide for the provision of services to people with gambling problems.

A representative telephone survey was conducted to determine community gambling patterns and to establish the prevalence of problem gambling in the Territory. Findings from the screener section (5,445 interviews) and core interview section (2,011 interviews) will provide the basis for a subsequent needs analysis of services for people with gambling problems within the ACT.

The ACT survey replicates the *National Gambling Survey* produced by the Productivity Commission for its inquiry into *Australia's Gambling Industries*. In the 2001 *ACT Gambling Survey*, the Productivity Commission's survey questionnaire was modified to gain a more representative and in-depth understanding of gambling in the ACT.

METHODOLOGY

Telephone survey

ACNielsen conducted a telephone survey of 5,445 ACT residents in April 2001 using over-sampling techniques to achieve a sample of regular gamblers. This survey largely replicated the Productivity Commission's 1999 *National Gambling Survey* into gambling behaviour and problem gambling prevalence, but expanded the ACT population sample to ensure adequate representation of non-gamblers, gamblers and problem gamblers. The survey was thus the largest gambling prevalence survey conducted in the ACT. It was implemented as a telephone survey of the general adult population (18 years or older). The sample of about 5,445 telephone interviews was stratified by area, age and gender.

While the primary aim was to replicate the Productivity Commission's survey with a larger ACT population sample, the Productivity Commission's questionnaire was also improved in the following ways: [39]

- the wording of some questions was corrected to achieve consistency and to better reflect normal gambling practice;
- some redundant or ineffective questions were removed from the survey (eg extensive questions on lotteries); and
- questions on help-seeking behaviour were introduced to the population survey. These questions were loosely based on the Productivity Commission's Survey of Clients of Counselling Agencies that asked questions of problem gamblers about their help-seeking behaviour.

The Survey Questionnaire is included as Appendix A.

A sampling strategy was developed using a two-stage approach. In *Stage 1* of the survey, a brief questionnaire (or 'screener') was completed by 5,445 adults, for the purpose of identifying whether a respondent was a non-gambler, a regular (weekly)

gambler or a non-regular gambler. In *Stage 2*, a more detailed questionnaire was completed by respondents on the basis of a selective interviewing strategy:

- *all* respondents classified as regular gamblers were interviewed;
- 1 in 2 respondents classified as non-gamblers were interviewed; and
- 1 in 4 respondents classified as non-regular gamblers were interviewed.

Survey protocols were put in place to maximise the contact rate and to minimise non-responses (refusals).

If the respondent participated less than once a week in one type of gambling activity or their overall frequency of participation in gambling activities was less than weekly (less than 52 times a year), they were classified as non-regular gamblers. If the respondent participated at least once a week in one gambling activity other than lottery games or instant scratch tickets, or their overall participation in gambling activities other than lottery games or instant scratch tickets was at least weekly, they were classified as regular gamblers.

As occurred with the 1999 Productivity Commission survey, gambling status was also assessed on the basis of total annual expenditure recorded at SQ4 of the survey questionnaire. At this point in the survey, six non-regular gamblers were found to be spending more than $4,000 per annum and so were treated as regular gamblers for the balance of the interview.

The interviews were conducted using ACNielsen's CATI system (Computer Assisted Telephone Interviewing). Benefits of the CATI system included:

- rotation of survey responses to remove any ordering effect;
- automated sequencing so that questions were asked in their correct order;
- range and logic checks were built into the program to ensure data validity;
- validation was ongoing. 10% of all interviews were monitored by a supervisor in order to ensure that quality standards were maintained;

[39] These changes to the PC's original questionnaire were made in consultation with the PC and with the prior approval of the ACT Gambling and Racing Commission.

- call-back times were easily programmed, and appointments were honoured which encouraged respondent cooperation; and
- detailed daily CATI reports allowed for continual monitoring of all aspects of the fieldwork.

Across all 5,445 interviews, including the short screener questionnaires, the average interview length was eight minutes. This time is skewed somewhat due to the large number of screener calls and the comparatively smaller number of in-depth interviews conducted with problem gamblers. At all stages the survey process was closely monitored and controlled resulting in high quality data.

Population sample

Sample source

Households were randomly selected from residential telephone numbers in the latest electronic White Pages for the ACT area. The following procedures were used in order to achieve as high a contact rate as possible:

a) calls were generally made in the evening or on weekends when individuals were most likely to be home;
b) phones were permitted to ring at least ten times before hanging up;
c) five attempts were made to make initial contact with respondents;
d) once contact was made, a further five call-backs were allowed in order to achieve an interview;
e) call-back times were varied to maximise the chances of contact; and
f) four weeks were allowed during the fieldwork phase to ensure minimal loss of respondents.

Respondent selection

Respondents were selected from households based on age (18+) and according to their birth date. Householders who had their last birthday prior to the date of the phone call were selected for interview.

Quota sampling according to age and gender was not attempted in this survey due to financial and time constraints. Moreover, there are a number of shortcomings associated with quota sampling including false perceptions of sample representativeness and undue influence on the sample to match the age/sex distribution of the population.

Response rate

Within the screener questionnaire, the contact rate achieved was 79.6% (10,403/13,067), slightly lower than the Productivity Commission's 86% contact rate. After taking account of refusals, terminations and appointments that were not kept, 5,445 completed screeners were obtained, constituting a participation rate of 52.3% (5,445/10,403). The overall response rate of 41.7% was lower than the Productivity Commission's response rate of 47%. [40]

Response rates are important, particularly to the extent that non-respondents might otherwise bias the results by having different characteristics and gambling patterns to those who chose to participate in the survey. The Productivity Commission compared the 1999 surveyed gambler/non gambler mix to the ABS *Population Survey Monitor*, which had a high response rate of 80% and found participation rates almost identical to overall gambling participation rates.[41] A similar comparison could be made between the ACT 2001 Gambling Survey and the ABS *Population Survey Monitor 1996* for the ACT. Appendix B provides results of the Response and Sampling Analysis produced by ACNielsen.

Sampling approach

The same sampling method employed in the Productivity Commission National Survey was adopted for the 2001 ACT survey. Regular gamblers were over-sampled to ensure reasonable respondent numbers for analytical purposes. A proportion of non-gamblers and non-regular gamblers were selected to contain project costs. Thus the sample was not strictly randomised as it was subject to some selective processes.

[40] Lattimore and Phillips op. cit., pp. 11-13.

The followed sampling strategy was used:

- All respondents were screened to establish gambling status.
- Then, based on the classification question at SQ3 of the survey questionnaire,
  - one in two non-gamblers were interviewed;
  - one in four non-regular gamblers were selected at random for interview;
  - all regular gamblers were interviewed; and
  - non-regular gamblers and non-gamblers were selected by random methods.

Table 4 below gives details of the final sample achieved. A total of 5,445 Screener interviews were conducted, resulting in 2,011 Core interviews.

Table 4 ACT Gambling Survey response rates

	Screener section	Core interview
Non-gamblers	1,451	432
Non-regular gamblers	3,533	851
Regular gamblers	461	432
TOTAL interviews	5,445	2,011

The questions asked of different groups of respondents in the *ACT Gambling Survey* replicated closely those used in the Productivity Commission's 1999 national survey as indicated in Table 5.

[41] Lattimore and Phillips op. cit., pp. 12-13.

Table 5 Categories of questions asked of different respondent groups
Productivity Commission (PC) 1999 National Survey and ACT 2001 Gambling Survey

Questionnaire area	Non-gambler	Non-regular gambler	Regular gambler
Perceptions about aspects of gambling	Yes	Yes	Yes
Knowledge of anyone with gambling problems?	Yes	Yes	Yes
Personal characteristics	Yes	Yes	Yes
Further details of gambling participation and frequency		Yes	Yes
How much time is devoted to each gambling activity?		Yes	Yes
How much money is spent on each gambling activity?		Yes	Yes
How would the money spent on gambling otherwise have been used?		Yes	Yes
Problem gambling screen (SOGS)			Yes
Other effects of gambling on the gambler and 'significant others' (employment, legal, financial and personal)			Yes
Help seeking behaviour for problem gambling?			Yes

Source: Lattimore, R. and Phillips, R. 2000 'The impacts of legal gambling and the prevalence of problem gambling in Australia,' *Eleventh International Conference on Gambling and Risk Taking*, MGM Grand Casino, Las Vegas.

Pilot test

Pilot testing was essential for a survey of this scale and sensitivity. The main benefits of the pilot phase were:

- interview lengths were tested (in particular, average time taken to obtain each completed interview);
- questionnaire text and field procedures were refined to optimise response rates;
- questionnaire performance feedback was provided (particularly with reference to respondents reception and ability to understand the questions);
- it permitted the CATI programming to be monitored to ensure that it was working as intended; and
- the training package was tested to identify areas that required further attention in the training for the main survey.

The pilot test provided the opportunity to assess the most effective introduction. For example, it helped clarify whether the survey should initially be referred to as one relating to leisure activities or gambling. It was decided to follow the example of the Productivity Commission and indicate that the survey was focused on people's attitudes to gambling.

Quality standards and data checking

Given the CATI system has considerable capacity for applying edits during the interview stage, a balanced approach was adopted. It was essential to ensure that the edits were not too broad and simple nor too rigid and complex. A compromise was made between having apparently clean data and the undesirable situation of forcing respondents to give answers that fit the edit requirements. A combination of edit checks were used in order to maximise data quality without costing too much interview time.

Some minor errors in the survey were discovered during data analysis, however, they had no significant effect on the survey data or findings. These lapses were:

- The second part of SOGS question 9 (9b) was inadvertently omitted from the *ACT Gambling Survey*. After consultation with other experienced researchers and consideration of the role of this question in the SOGS screen the research team resolved to remove this question from calculations of SOGS scores in this survey. Consequently the SOGS scores are conservative results.
- Introductory phrasing for one of the HARM questions (HARM item 22)[42] was removed after the pilot survey because it did not allow the interview to flow smoothly. As this change might have affected the responses to that question the research team decided, after lengthy consultation, to also remove it from the calculations.
- The survey also did not ask a question related to HARM item 21.[43] However, these omissions will not significantly affect the HARM scores. The HARM indicator is a

[42] The omitted half [in brackets] of the HARM 22 question asked respondents whether '[*in the last 12 months*] have you tried to get help related to your gambling.'
[43] The omitted HARM 21 question asked respondents whether they 'have wanted help for gambling problems?'

relatively stringent measure; only one of 22 conditions is deemed to indicate harmful impacts from gambling. The results of the ACT survey will be conservative as a result of this change. Moreover, HARM is not a measure of problem gambling prevalence, as is the SOGS scale.

- The expenditure data revealed a number of ‘big winners’ in the ACT, or statistical 'outliers,' who reported gambling patterns considerably outside the normal range. According to normal practice and using similar methods to those employed by the Productivity Commission, these outliers were removed from the statistical analysis to prevent distortion or bias in the results.

ACT 2001 GAMBLING SURVEY RESULTS

As explained in Section 3 of this report, the ACT 2001 Gambling Survey provided a random sample of responses from 5,445 ACT residents on their attitudes to gambling, its perceived impact on the community and the prevalence of problem gambling. Specific data was gathered on people's regular gambling experiences with particular reference to gamblers who experience associated problems.

In consultation with the ACT Gambling and Racing Commission (GRC), the telephone survey for this project extended the questions of the Productivity Commission *National Gambling Survey* and asked a representative sample of ACT problem gamblers questions related to the survey objectives (see Section 3 of this report). Additional questionnaire refinements in consultation with the Productivity Commission resulted in the reduction of questions posed on lotteries and the addition of questions on help seeking (adapted from the Productivity Commission's 1999 *Survey of Clients of Counselling Agencies, Part E*).

Gambling participation

This section of the report presents the findings from the 2001 *ACT Gambling Survey* and compares them, where relevant, with findings from the Productivity Commission's 1999 *National Gambling Survey*. Table 6 below presents results from the Productivity Commission's national survey and the 2001 ACT survey. Except where indicated, all figures presented in tables below are weighted.

The ACT population survey conducted in April 2001 suggests that 72.9% of ACT adults participated in at least one gambling activity in the last 12 months (see Table 6). This is slightly lower than the figure found by the Productivity Commission for Australians and ACT residents in 1999 (81.5% of adult Australians and 80% of ACT adults that had participated in at least one gambling activity in the previous 12 months).[44]

This difference can be partly explained by the way that the survey questions were asked. For example, the Productivity Commission did not distinguish between those people that may have brought lotto tickets or instant scratch tickets for someone else, while the ACT 2001 survey made this distinction. If ACT non-gambling residents who purchased lotto or instant scratch tickets for someone else were included in the ACT results, then the total proportion of ACT residents that participated in one form of gambling over the previous 12 months increases from 72.9% to 74.9% of the ACT adult population surveyed. This figure is still well below that found in the 1999 survey.

[44] PC op. cit., p.3.16.

Table 6 Comparison of gambling participation and frequency by gambling mode (percentage)
PC National Survey 1999 and ACT Survey 2001

Form of gambling	Total participation			Less than 1 time/ month		1-3 times/ month		1 to 3 times/ week		More than 3 times/ week	
	ACT 2001	**ACT 1999**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Poker machines in a club	**38.1**	**37**	38.6	**60.2**	62.1	**25.1**	24.5	**13.8**	11.4	**1.0**	2.0
Bet on horse or greyhound races	**23.3**	**28**	24.3	**81.2**	70.9	**10.4**	13.6	**7.0**	13.4	**1.4**	2.2
On-course	**10.0**	**13**	13.4	**93.3**	84.2	**4.4**	10.7	**2.3**	4.9	**0.0**	0.2
Off-course	**18.6**	**21**	19.0	**80.7**	73.0	**11.2**	11.8	**7.6**	13.9	**0.5**	1.3
By phone	**1.8**	**2**	3.3	**23.1**	45.3	**41.7**	24.9	**25.3**	28.2	**9.9**	1.6
Via the internet	**0.5**	**<0.5**	0.1	**62.9**	34.7	**23.6**	42.7	**13.5**	21.8	**0.0**	0.8
Played lotto/lottery game	**48.4**	**53**	60.0		25.4		23.9		44.5		6.2
Played lotto/lottery game for themselves	**46.5**			**41.1**		**22.5**		**35.9**		**0.4**	
A weekly lottery game	**NA**	**52**	57.0	**NA**	26.4	**NA**	23.4	**NA**	45.6	**NA**	4.6
A daily game	**NA**	**14**	12.5	**NA**	38.9	**NA**	30.2	**NA**	29.0	**NA**	1.9
Bought instant scratch tickets	**43.4**	**43**	46.2		51.9		33.4		14.0		0.7
Bought instant scratch tickets for themselves[a]	**35.9**	**NA**	NA	**59.4**	NA	**29.4**	NA	**10.8**	NA	**0.4**	NA
Played gaming machine keno at an ACT club/hotel/casino	**6.9**	**13**	15.9	**69.0**	72.2	**24.5**	19.6	**5.8**	7.1	**0.6**	1.1
Played table games at a casino	**10.0**	**8**	10.9	**81.3**	82.3	**15.9**	15.2	**2.8**	2.3	**0.0**	0.2
Played bingo at a club or hall	**3.2**	**5**	4.6	**57.3**	48.5	**15.7**	22.8	**21.9**	27.3	**5.2**	1.5
Bet on a sporting event	**5.9**	**6**	6.3	**60.2**	52.4	**21.3**	24.6	**18.4**	23.0	**0.2**	0.0
Played an internet casino game	**0.2**	**<0.5**	0.4	**100**	60.3	**0.0**	15.2	**0.0**	20.9	**0.0**	3.6
Played cards privately for money	**5.1**	**4**	5.3	**68.4**	68.1	**22.4**	22.5	**8.4**	7.4	**0.8**	2.0
Played any other gambling activity	**0.7**	**<0.5**	0.6	**53.4**	70.9	**18.1**	10.2	**20.3**	18.9	**8.1**	0.0
Participated in any gambling activity	**72.9**[b]	**80**	81.5	**38.3**	26.4	**25.8**	24.1	**29.9**	36.6	**5.9**	13.0

Source: *ACT Gambling Survey*, 2001; PC 1999, p. 3.16 (Table 3.3). Figures for the PC survey refer to national survey results.

[a] In total, 43.4% of the weighted ACT population bought instant scratch tickets in the twelve months before April 2001. However nearly 7.6% of the weighted population bought instant scratch tickets for someone else. These people were not included in Table 6.

[b] Includes poker machines, horses, scratchies, lotto, keno, table games at a casino, bingo, sportsbetting, internet casino, private games, and other (excluding raffles and sweeps).

Results of the 2001 *ACT Gambling Survey* suggest that ACT gamblers participate less often than Australians did on average in 1999. Of those ACT residents that gamble, 38.3% do so less than once a month.[45] This is significantly higher than the Productivity Commission's national survey result of 26.4%.[46] 25.8% of ACT gamblers participated one to three times a month. This is also higher than the national average as indicated by the 1999 national survey of 24.1%.[47]

The 2001 ACT survey revealed that 29.9% of ACT residents who gambled participate one to three times a week, a rate significantly lower than the national average of 36.6%.[48] Further, 5.9% of ACT gamblers gambled more than three times a week,[49] while the national survey results showed that 13% of Australians gamblers gambled at this frequency.[50] Overall, regular gamblers (those who gamble more than once a week on average) were more prevalent among the national surveyed population than in the ACT 2001 survey.

The highest gambling *participation* rates in the ACT in 2001 were for lotteries (48.4%), instant scratch tickets (43.4%) and club gaming machines (38.1%). The Productivity Commission's 1999 national survey results revealed that 60% of Australians had bought lottery tickets in the last twelve months, 46% had purchased instant scratch tickets and 39% had played gaming machines.[51]

The highest *frequency* rates for gambling in the ACT in 2001 were also recorded for lotteries with 36.3% of lotto/lottery players participating in this form of gambling more than once a week (Table 6). In 2001 approximately the same proportion of ACT gamblers overall (38.1%) played gaming machines as the 1999 national surveyed population (38.6%). However, ACT respondents recorded higher rates than the national average for regular gaming machine participation with 14.8% of ACT

[45] See Table 6.
[46] PC op. cit.
[47] Ibid.
[48] Ibid.
[49] See Table 6.
[50] Ibid.
[51] Ibid.

gaming machine players gambling more than once a week compared with 13.4% of Australians gaming machine players surveyed in 1999.[52]

ACT gamblers participated least often in on-course betting (2.3% of on-course gamblers participated more than once a week) and table games at a casino (2.8% of table game gamblers participated more than once a week).

Lower on-course and off-course participation in the ACT is also reflected in substantial differences between the ACT (8.4%) and national (15.6%) data on 'regular' general betting on horses or greyhounds. . Of the weighted population of ACT residents who placed a bet on a horse or greyhound race via the phone, 76.0% did so with ACTTAB, 17.0% with a TAB in another state, 0.7% with an ACT bookmaker, 3.3% with a bookmaker in another state and 5.9% other.

Regular internet betting on races was lower in the ACT than for the 1999 national survey. 13.5% of ACT respondents who gambled on horse or greyhound races via the internet do so on a weekly basis while the 1999 national survey figures reported 22.6%.[53] Of the weighted population of ACT residents who placed a bet on a horse or greyhound race via the internet, 57.5% did so with ACTTAB, 27.7% with a TAB in another state, 0% with an ACT bookmaker, 3% with a bookmaker in another state and 4.1% with another source.[54]

No ACT residents surveyed in 2001 participated in internet casino games more than once a week, whereas the 1999 national survey indicated that 24.5% of Australians who gambled on internet casino games participated in this form of gambling more than once a week.[55]

Other differences have also been found in participation patterns between the ACT 2001 survey and the 1999 national survey:

[52] Ibid.
[53] Ibid.
[54] *ACT Gambling Survey* 2001.
[55] Ibid.

- 9.9% of ACT respondents who gambled on races via the phone in 2001 place racing bets via the phone more than three times a week. This is much higher than the 1999 national figures of 1.6%.[56]

- 5.2% of ACT gamblers who played bingo at a club or hall in 2001 played more than three times a week compared to the 1999 national figure of 1.5%;[57]

- 8.1% of ACT gamblers who played any 'other gambling activity' in 2001 participated in 'any other gambling activity' more than three times a week compared to the 1999 national figure of 0%;[58] and

- 0.2% of ACT respondents played casino games via the internet, which is half of the national average participation rate (0.4%). Amongst these players there were marked disparities between regular ACT and national participation figures, with 0% and 24.5% recorded respectively.

Who gambles in the ACT?

A comparison of socio-demographic profiles of gamblers and non-gamblers in the ACT, as found in the Productivity Commission's 1999 national survey and the ACT 2001 survey, is presented in Table 7.

[56] Ibid.
[57] Ibid.
[58] Ibid.

Table 7 Comparison of socio-demographic characteristics of gamblers and non-gamblers

National Survey 1999 and ACT Survey 2001

Characteristic		All (%)		Non–gamblers (%)		Non-regular gamblers (%)		Regular gamblers (%)	
		ACT	PC	ACT	PC	ACT	PC	ACT	PC
Gender	Male	49.8	49.1	49.5	45.0	47.4	48.6	65.6	60.4
	Female	50.2	50.9	50.5	55.0	52.6	51.4	34.4	39.6
Age	18-24	15.8	13.3	12.0	11.2	15.8	13.2	25.4	17.8
	25-34	21.1	20.4	18.6	17.4	22.4	21.4	19.8	18.2
	35-49	30.8	30.1	32.2	30.0	31.3	31.0	24.0	24.0
	50-64	20.8	23.3	21.3	22.7	21.0	23.2	18.5	25.4
	65+	11.4	13.0	15.9	18.7	9.5	11.3	12.2	14.7
Marital Status	Married/living with partner	64.4	66.1	66.1	66.3	65.7	66.9	51.7	60.2
	Separated/ divorced	6.9	5.7	7.5	4.6	6.6	5.7	7.1	7.5
	Widowed	2.9	4.1	4.1	6.5	2.1	3.3	4.3	5.7
	Single	25.9	23.8	22.3	21.9	25.6	23.9	36.9	26.7
Household type	Single person	9.6	8.6	12.1	10.8	8.1	7.7	12.4	11.5
	One parent family with children	6.0	4.8	5.9	4.0	5.6	5.0	8.5	5.1
	Couple with children	49.1	50.0	48.3	48.5	50.7	51.2	41.2	43.9
	Couple with no children	22.9	22.3	25.0	23.7	22.5	22.1	19.6	22.7
	Group household	9.2	11.0	6.9	9.8	9.5	11.1	13.4	12.2
	Other	3.2	3.0	1.7	2.9	3.6	2.8	4.9	4.6
Education	Up to 4th form	15.0	28.6	11.5	24.6	14.5	28.1	27.4	39.3
	Finished high school	27.6	27.7	21.5	24.0	28.5	28.3	37.2	30.3
	TAFE/technical	10.5	10.5	8.9	7.8	11.4	11.3	9.2	10.5
	CAE/University	46.9	33.2	58.1	43.7	45.7	32.3	26.2	19.8

Source: *ACT Gambling Survey* 2001; PC 1999, p.3.18. Figures for the PC survey refer to national survey results.

Table 7 Cont. Comparison of socio-demographic characteristics of gamblers and non-gamblers

PC National Survey 1999 and ACT Survey 2001

Characteristic		All (%)		Non–Gamblers (%)		Non-regular gamblers (%)		Regular gamblers (%)	
		ACT	PC	ACT	PC	ACT	PC	ACT	PC
Income ($'000)	<10	10.8	19.7	13.9	21.5	9.4	19.7	11.9	17.7
	10 to 25	16.8	24.7	17.7	27.9	15.4	24.1	23.7	23.9
	25-35	15.2	18.6	14.6	16.1	14.8	18.9	19.2	20.4
	35-49	23.5	18.5	18.9	15.9	25.7	19.0	20.5	18.6
	50+	33.7	18.5	34.9	18.5	34.7	18.3	24.7	19.5
Work Status	Working full time	54.7	47.2	47.4	41.9	57.8	48.2	53.8	49.7
	Working part time	14.3	15.9	14.5	15.3	14.2	16.4	14.8	13.4
	Home duties	5.8	10.0	8.3	9.2	5.1	10.7	3.5	6.4
	Student	7.1	5.6	7.8	6.6	6.9	5.4	6.8	5.1
	Retired (self supporting)	13.2	9.6	16.2	12.8	12.0	8.5	12.9	11.8
	Pensioner	2.9	7.5	2.3	9.3	2.7	6.6	5.9	10.8
	Unemployed/looking for work	1.2	2.8	2.4	2.4	0.8	2.9	1.3	2.6
	Other	0.8	1.2	1.3	2.0	0.5	1.1	1.0	0.3
Main Source of income	Wages/Salary	70.5	61.6	65.3	52.8	73.5	64.0	64.6	60.8
	Own business	9.0	14.6	8.8	18.2	9.0	14.2	9.7	10.7
	Other private income	1.6	3.2	2.3	4.4	1.2	3.0	2.2	2.8
	Unemployment benefit	0.7	2.2	1.8	2.0	0.2	2.4	0.8	1.9
	Retirement benefit	11.1	4	13.9	5.1	10.0	3.6	10.9	5.1
	Sickness benefit	0.1	0.2	0.2	0.3	0.0	0.2	0.3	0.1
	Supporting parent benefit	0.6	1.3	0.3	0.5	0.7	1.5	1.3	1.5
	Aged/invalid pension	4.3	9.2	4.4	12.5	3.6	7.8	8.7	13.3
	Other	2.1	2.5	3.9	2.1	1.8	2.5	1.4	2.7
Country of birth	Australia	77.2	76.7	71.8	70.1	78.5	77.4	83.4	80.2
	Elsewhere	22.8	23.4	28.2	29.9	21.5	22.6	16.6	19.8

Source: *ACT Gambling Survey* 2001; PC 1999, p.3.18. Figures for the PC survey refer to national survey results.

Gender

The population surveyed in the ACT was 49.8% female and 50.2% male. Non-regular gamblers were slightly more likely to be females than males. However these proportions changed considerably for regular gamblers who were predominantly male (65.6%) compared to 34.4% of females.

As found in the 1999 national survey, there is a notable difference between the proportion of ACT males and females who are regular gamblers. In 2001 65.6% of regular gamblers in the ACT are males (slightly higher than the 1999 national figure of 60.4%), whereas 34.4% of ACT regular gamblers are females (less than the 39.6% found in the national survey).

Age

Regular gamblers are far more likely to be young adults compared to all other categories of ACT respondents in Table 7. In the 2001 survey 25.4% of ACT regular gamblers are young adults (18-24 years) compared to 17.8% of the national regular gambling population. Regular gamblers over the age of fifty account for nearly 31% of the ACT regular gambling population. This is considerably lower than the national results of 40.1% of the regular gambling population. The most notable difference within this sub-group is the 50-64 years category.

Overall, it appears that the ACT has a much younger regular gambling population than the national average. This trend carries through to the non-regular and non-gambling sub-populations, which possibly reflects the generally younger surveyed ACT population compared to the national surveyed population conducted by the Productivity Commission.

Marital status

Approximately 64.4% of ACT survey respondents in 2001 are married or living with a partner. This is similar to the figures recorded for non-gamblers and non-regular gamblers in the ACT. However, regular ACT gamblers are far less likely to be married or living with a partner, with 51.7% of the regular gambling population being married. Similarly, single respondents are over-represented amongst regular gamblers at 36.9% compared to a response rate of 25.9% among the survey ACT population. Married ACT respondents represent 51.7% of regular gamblers compared to 60.2% in

the 1999 national survey. Conversely, single respondents represent 36.9% of ACT regular gamblers compared to 26.7% of Australian regular gamblers.

Household type

The high proportion of single regular gamblers in the ACT survey corresponds with findings that ACT regular gamblers are more likely than all other gambling groups in the 2001 survey to be living in a single household, in a group household or as a 'one parent family with children'.

Couple households with or without children comprise 60.8% of ACT regular gamblers compared to 72.0% of the general surveyed ACT population. However, regular ACT gamblers are more likely to be living in single households (12.4%) or a one parent family with children (8.5%) compared to the 1999 national survey.

Education

Regular gamblers in the ACT have lower levels of education than for the other gambling categories. For example, the highest level of education for 64.6% of regular gamblers was finishing high school compared to 42.6% of the general ACT population. 26.2% of ACT regular gamblers received some CAE or university education compared to 46.9% of the general ACT population.

There are also some important differences between the ACT and national trends. A larger proportion of regular ACT gamblers have completed high school (37.2%) or a CAE/university education (26.2%) than regular gamblers in the 1999 national survey (30.3% and 19.8% respectively). This possibly reflects, in part, the larger proportion of ACT population who have continued on with higher education at CAE/university than the national population.

Income

ACT regular gamblers also have lower average income levels than the surveyed ACT population. For example, 24.7% of regular gamblers earn over $50,000 compared to roughly 33.7% for the surveyed ACT population. Furthermore, a large proportion of regular gamblers (54.8%) earns less than $35,000 compared to the other population categories.

It should be noted that a higher proportion of the ACT survey population earns higher incomes than the national survey population. For example, 33.7% of the surveyed ACT respondents earn over $50,000 per year compared to 18.5% in the 1999 surveyed national population.

Work status

Pensioners make up nearly 6% of the regular gambling population in the ACT, yet make up 3% of the total survey population of the ACT. There does not appear to be any other major differences between the population categories.

Main source of income

For the majority of regular ACT gamblers their main source of income was derived from wages and salaries (64.6%). Nevertheless this figure is under-represented considering they comprise 70.5% of the ACT survey population. With the exception of regular gamblers earning wages and salaries or on retirement benefits, all other sources of income were over-represented among regular ACT gamblers. The figures were nearly double for regular gamblers on sickness benefits, aged/invalid pensions or supporting parent's benefits. It should be noted however that these three categories combined constitute around 10% of regular ACT gamblers, compared to roughly 5% of the general ACT population.

The main variations between the ACT and national survey results concern the higher ACT proportion of wage/salary earners (3.8% higher), and recipients of retirement (5.8% higher) and sickness benefit (0.2% higher). On the other hand, a lower proportion of ACT aged/invalid pensioners (4.6% lower) and unemployment benefit recipients (1.1% lower) are regular gamblers than in the 1999 national survey.

Country of birth

Regular ACT gamblers are disproportionately born in Australia (83.4% compared to the overall response rate for all ACT gamblers of 77.2%). However, this result is comparable with the 1999 national survey finding that 80.2% of regular gamblers were born in Australia.

Summary comparison of 2001 ACT Gambling Survey and 1999 Productivity Commission National Survey

The 2001 *ACT Gambling Survey* found that ACT **non-gambler** respondents have higher incidence rates than the 1999 national average in the following areas:

- 49.5% are male compared to the 1999 national figure of 45%;
- 12% are aged between the ages of 18 and 24 compared to the national figure of 11.2%;
- 18.6% are aged between 25 and 34 years compared to the national figure of 17.4%;
- 32.2% are aged between 35 and 49 years compared to the 1999 national figure of 17.4%;
- 22.3% are single compared to the national figure of 21.9%;
- 12.1% live in a single occupant house compared to the national figure of 10.8%;
- 5.9% are single parent families compared to he national figure of 4%;
- 25 % are couples with children compared to the national figure of 23.7%;
- 8.9% have completed education at a TAFE or technical college level compared to the national figure of 7.8%;

- 58.1% have completed tertiary education at a university or CAE compared to the national figure of 43.7%;
- 34.9% earn more than $50,000 per annum compared to the national figure of 18.5%;
- 47.4% work full-time compared to the national figure of 41.9%;
- 7.8% were students compared to the national figure of 6.6%;
- 16.2% are self-funded retirees compared to the national average of 12.8%;
- 65.3% are wage or salary earners compared to the national figure of 52.8%;
- 14.0% live off a retirement benefit compared to the national figure of 5.1%; and
- 71.8% were born in Australia compared to the national figure of 70.1%.

The 2001 *ACT Gambling Survey* found that ACT **non-regular gambler** respondents have higher incidence rates than the 1999 national average in the following areas:

- 52.6% are female compared to the 1999 national figure of 51.4%;
- 15.8% are aged between 18 and 24 compared to the national figure of 13.2%;
- 22.4% are aged between 25 and 34 compared to the national figure of 21.4%;
- 25.6% are single compared to the national average of 23.9%;
- 8.1% live in a single occupant household compared to the national figure of 7.7%
- 45.7% have completed tertiary education at university level compared to the national figure of 32.3%;
- 25.7% earn between $35,000 and $49, 000 per annum compared to the national figure of 19%;
- 57.8% work full-time compared to the national average of 48.2%;
- 12.0% are self-funded retirees compared to the national figure of 8.5%;
- 73.5% are wage or salary earners compared to the national figure of 64%;
- 10.0% live on a retirement benefit compared to the national average of 3.6%; and
- 78.5% were born in Australia compared to the national figure of 77.4%.

The 2001 *ACT Gambling Survey* found that ACT **regular gambler** respondents have higher incidence rates than the 1999 national average in the following areas:

- 65.6% are male compared to the 1999 national figure of 60.4%;
- 25.4% are aged between 18 and 24 years compared to the national figure of 17.8%;
- 19.8% are aged between 25 and 34 years compared to the national figure of 18.2%:
- 36.9% are single compared to the national figure of 26.7%;
- 13.4% live in a group household compared to the national figure of 12.2%;
- 37.2% of all ACT regular gamblers finished high school compared to the national figure of 30.3%;
- 26.2% completed university compared to the national figure of 19.8%;
- 24.7% earned more than $50,000 per annum compared to the national figure of 19.5%;
- 53.8% work full-time compared to the national figure of 49.7%;
- 6.8% were students compared to the national figure of 5.1%;
- 12.9% were self-funded retirees compared to the national figure of 11.8%;
- 64.6% of all ACT regular gamblers are wage or salary earners compared to the national figure of 60.8%;
- 10.9% live on a retirement benefit compared to the national figure of 5.1%; and
- 83.4% were born in Australia compared to the national figure of 80.2%.

Gambling expenditure

The ACT gambling industry generated expenditure of $209m. in 1999-2000. Not accounting for gambling expenditure by visitors (both interstate and from outside Australia) this represents an average loss per ACT adult of $906 per annum. However, the 2001 survey indicates that approximately 25% of ACT residents did not gamble in the previous twelve months, although they may have participated in raffles and private games. If these non-gamblers are taken into account, the average amount lost by ACT adult gamblers increases to around $1,210 per year. Table 8 below provides a comparison of TGC data to the ACT survey data.

Table 8 Comparison of gambling expenditure
2001 ACT survey and Tasmanian Gaming Commission

	Tasmanian Gaming Commission 1999-2000 ($m)	*ACT Gambling Survey* 2001 ($m)	% of under-reporting[a]
Gaming machines	156.835	62.174	60.4
Total wagering[b] (excluding sportsbetting)	19.304	-	-
Lotteries, lotto style and pools	13.513	17.501	-29.5
Scratchies	2.469	4.189	-69.7
Keno	-	1.997	-
Casino table games	17.700	6.922	60.9
Sports betting	0	0.619	-
Other commercial games (bingo, casino internet and other etc)	-	0.832	-
Commercial gambling total	209.821	94.234	55.1[b]

[a] A negative value in this column means that the self-reported expenditure data in the survey over-represents the more reliable TGC data. [b]The wagering expenditure figure from the 2001 *ACT Gambling Survey* has been omitted as the sample was small and the data were not sufficiently robust.

There is also evidence to suggest that surveys may not provide reliable data on gambling expenditure, that respondents can overstate spending on some forms of gambling and under-report others. To assess this issue, we have compared the ACT survey results with the more reliable official data provided by the Tasmanian Gaming Commission (TGC). Although the TGC data are for the period July 1999-2000, twelve months prior to the 2001 survey, they provide a conservative base for comparison.

Total expenditure

Based on self-reported gambling expenditure by ACT respondents surveyed in 2001, total ACT gambling expenditure for the past twelve months was calculated to be approximately $94.2m. This compares to the official TGC's recorded total of $209.8m in 1999-2000. On these calculations, ACT respondents surveyed in 2001 have under-reported their total gambling expenditure by 55.1%.

Gaming machines

The total surveyed expenditure on gaming machines in the ACT was $62.2m. This compares to a recorded $156.8m in the TGC data, such that ACT survey respondents have under-reported expenditure on gaming machines by 60.4%.

Total wagering

Expenditure on racing was problematic as there were a number of gamblers who won large sums on racing. For example, on-course betting consisted of a number of gamblers, males aged around fifty, who study the guide in detail and make informed bets. These people, from our survey results, appear to have made a lot of money from their on-course gambling and skewed the wagering results accordingly. This problem appeared to be endemic across all racing categories and the results for racing have subsequently not been reported in this report.

Lotteries and Instant Scratch-its

Lotteries and scratch-its recorded a surveyed expenditure of $17.5m and $4.2m respectively. Compared tot he TGC data of $13.5m and $2.5m for lotto and scratch-its, these forms of gambling were over-reported in our sample by 29.5% and 69.7% respectively. This is not surprising considering that a significant proportion of prize money will go to one winning combination which is not likely to be picked up in the survey.

Casino table games

The reported survey expenditure on casino table games was $6.9m compared to the TGC data of $17.7m. Thus the surveyed expenditure under-represents TGC data by 60.9%.

Sportsbetting

Sportsbetting commenced in the ACT in 1995-96 and there are currently four sportsbetting licenses issued in the ACT. The surveyed expenditure on sportsbetting was $619,000. Expenditure figures in the TGC are not available as holders of sportsbetting licenses are not required to provide expenditure results.

Other expenditure

Other expenditure includes expenditure on bingo in ACT clubs or halls, internet casino games and other expenditure. The total surveyed expenditure was $798,000.

What is apparent from these results is that surveyed gambling expenditure underestimates aggregate expenditure (as recorded by the government for tax purposes) by roughly 55%. This compares to an under-reporting of about 73% in the ABS Household Expenditure Survey about 25% in the Productivity Commission's *National Gambling Survey*.

There are possible sources of difference between demand estimates (our survey results) and supply estimates (TGC data). These include:

- the difficulty that may have in recalling and isolating gambling expenditure separately from other forms of expenditure such as food, drinking and entertainment, or may more readily record winnings rather than losses;
- the structure of the survey questions on expenditure;[59] and

[59] Blaszczynski, A., Dumlao, V., and Lange, M. 1997 '"How much do you spend gambling?" Ambiguities in survey questionnaire items,' *Journal of Gambling Studies*, Vol. 13 (3), Fall, pp. 237-52.

- industry estimates includes expenditure by overseas visitors to Australia whereas these are excluded in the survey estimates.

Problem gambling

Research in the United States and much of the literature on gambling has viewed problem gambling as an issue of individual pathology, that is, a mental disorder. Australian researchers have questioned the accuracy of this view (a medicalised model), which identifies problem gambling as originating with the gambler. Recent Australian research, including that of the AIGR, has determined problem gambling to be a social and public health issue. Namely, problem gambling is subject to broader environmental, socio-cultural, political and economic factors.

The Productivity Commission acknowledged that there is strong disagreement between researchers about the validity of the different problem gambling measures commonly in use.[60] Often these differences have a national dimension reflecting different cultural perspectives. For example, many researchers in the United States and New Zealand have tended to view gambling as a 'mental disorder' and thus prefer more sensitive, psychiatric measures than those used in Australia, resulting in higher prevalence rates.

Measurement of problem gambling as a mental disorder has its foundations in the field of psychiatric epidemiology. Abbott has noted that health authorities view pathological gambling as a serious form of mental disorder.[61] The South Oaks Gambling Screen (SOGS-R measure), developed from the diagnostic criteria for pathological gambling as set out by the American Psychiatric Association DSM – 111, has been used to estimate the current state of gambling related problems.[62] Thus prevalence surveys that utilise these measures in their definition internalise the

[60] PC op. cit., pp. 6.40-6.41.
[61] Abbott , M. and Volberg, R. 2000 *Taking the Pulse on Gambling and Problem Gambling in New Zealand,* New Zealand Department of Internal Affairs, Wellington, p.12.

problem with the gambler. Such research also tends to categorise problem gamblers by using medicalised terms such as 'pathological' or 'compulsive' gambling. A sociological and culturally sensitive approach to assessing the nature and extent of problem gambling is absent in this model.

Various modifications of the SOGS (South Oaks Gambling Screen) have been most widely used in Australia, New Zealand, the USA and Canada to measure problem gambling. However, criticisms regarding the use of SOGS as a research tool stem from a growing dissatisfaction within the Australian research and service communities with the ability of SOGS to accurately assess problem gambling as manifest in the Australian community.

The Productivity Commission also expressed reservations about the SOGS and DSM IV instruments given the cultural diversity in Australia.[63] The key issue appears to be whether problem gambling can be adequately assessed using a psychological framework with an emphasis on behavioural responses or whether criteria that are more sensitive to cultural and environmental factors should also be included. The overall opinion of the Productivity Commission was that there is plenty of room in the field for the development of more appropriate measures and methods to recognise problem gambling. In this latter regard, the Productivity Commission noted that the Canadian Problem Gambling Index (CPGI) was 'highly promising'.

However, the Commission recognised the benefit of SOGS screening measures for providing 'guides' to the prevalence rates and impacts of problem gambling. SOGS5+ continues to be the 'most popularly used international test,'[64] therefore providing researchers in various countries with comparative figures.

In response to criticisms of SOGS, the Commission argued that it made better use of SOGS in its national survey by deliberately selecting that section of the target group who gambled weekly on non-lotto forms of gambling for SOGS testing. Numerous

[62] Ibid. p. 9
[63] PC op. cit., p.6.42-6.43.
[64] Ibid.

Australian studies have shown these forms of gambling to be the most significant indicator of likely problems. While this research design limited the ability of the Commission's study to identify problem gamblers from the non-regular target group, it also significantly lowered the likelihood of false positive results.

Hence, for the purpose of replicating the Productivity Commission survey, the ACT survey continued to use SOGS questions (in a 12 month timeframe) as the primary screening tool for problem gambling prevalence. It also included measures of HARM as used in the Productivity Commission survey. The HARM measure omits most of the items in the SOGS scale that could simply indicate problematic behaviour that do not result in harm to the gambler (eg borrowing from friends, chasing losses). It is a relatively stringent measure in that every indicator is a serious measure of harm related to gambling.

Problem gambling and the 2001 ACT gambling survey

The *ACT Gambling Survey* 2001 used similar questions as the Productivity Commission's 1999 national survey, including:

- a scale on the SOGS questions about the frequency of any behaviour;
- questions about the possible harmful impacts of gambling (such as relationship breakdown and illegal acts) on both a lifetime and past 12 month basis;
- self-perception questions about the extent of any problems; and
- questions about the need for and attempts to obtain help for gambling problems.[65]

Prevalence of problem gambling

Regular gamblers screened from Stage One of the ACT 2001 survey were asked a series of questions on the SOGS scale to ascertain the prevalence of problem gambling. SOGS 5+ is commonly used in Australia as a measure of problem gambling.

Problem gambling exists on a continuum of severity ranging from no problem to severe problems. Based on the different levels of problem gambling identified in the ACT survey, and using various tests to measure it, the prevalence of gambling problems among ACT gamblers can be calculated as shown in Table 9.

[65] Ibid., pp. 6.24-6.25.

Table 9 Prevalence of gambling problem by degree of problem

PC National Survey 1999 and ACT Gambling Survey 2001

	People affected		Share of adult population		100 * standard error (%)		Marginal number of people affected		Marginal prevalence rate	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
	Number	Number	**%**	%	**%**	%	**Number**	Number	**%**	%
SOGS 3+	**8652**	692235	**3.13**	4.90	**0.28**	0.28	**2003**	240711	**0.724**	1.70
SOGS 4+	**6649**	451524	**2.40**	3.20	**0.26**	0.24	**1352**	158787	**0.488**	1.12
SOGS 5+	**5297**	292737	**1.91**	2.07	**0.24**	0.20	**1476**	86249	**0.533**	0.61
SOGS 6+	**3821**	206487	**1.38**	1.46	**0.21**	0.17	**599**	48471	**0.216**	0.34
SOGS 7+	**3222**	158016	**1.16**	1.12	**0.19**	0.15	**1120**	34158	**0.405**	0.24
SOGS 8+	**2102**	123858	**0.76**	0.88	**0.16**	0.13	**449**	30325	**0.162**	0.21
SOGS 9+	**1653**	93533	**0.60**	0.66	**0.14**	0.11	**403**	46741	**0.146**	0.33
SOGS 10+	**1250**	46792	**0.45**	0.33	**0.13**	0.08	**1250**	46792		
HARM	**3312**	254778	**1.197**	1.80	**0.20**	0.19	**3312**	254778		

Source: *ACT Gambling Survey* 2001; Productivity Commission, 1999, p.6.44 (Table 6.10).

[a] Column 1 records the number of people in each of the SOGS categories who score at that level. A SOGS n+ means those people who scored from n to 20 on the SOGS. Thus SOGS 3+ are people who scored 3 or more on the SOGS. Column 2 is the share of such people in the ACT adult population in 2001. Column 3 is the standard error of the estimate, reflecting the statistical uncertainty associated with survey samples. It can be used to understand the likely range of prevalence rates. The 95% confidence interval for any given prevalence rate is the measured rate plus or minus 2 times the standard error. For example, the 95% confidence range for the SOGS 5+ prevalence rate is 1.43% to 2.39%. The standard errors shown here do not take account of the complex survey design. Column 4 records the marginal number of people affected as higher SOGS thresholds are used. Thus in 2001 there are about 600 people in the ACT who have a SOGS score of exactly 6. Column 5 records the marginal prevalence rate associated with column 4. Note that the prevalence rates assume that non-regular (on non-Lotto forms of gambling) lower-spending gamblers do not experience *any* problems. However, it may be that even some of these gamblers will have problems, so the estimates here probably understate the prevalence rate.

The ACT 2001 survey found that 1.91% of the ACT adult population have gambling problems as measured by the SOGS 5+ scale, compared to the slightly higher national figure of 2.01%. However the ACT registered a higher prevalence of severe problem gamblers with 0.45% of the ACT adult population have a score of SOGS 10+ compared to the 1999 national figure of 0.33%.[66]

These figures suggest that in 2001 approximately 5,297 people in the ACT have gambling problems as measured by SOGS 5+, with 1,250 of them experiencing severe problems (SOGS 10+).In the US it is suggested that people scoring SOGS 3-4 are also at risk of gambling problems. In the ACT 2001 survey and 1999 national survey this would account for 8,600 and 690,000 people with problems related to their gambling respectively. However this lower threshold would likely generate too many false positives amongst the problem gambling population (see Table 9).

Similar to the Productivity Commission's 1999 national survey, ACT regular gamblers were also asked to consider whether they may or may not have suffered harm as a result of their gambling (Table 10).

[66] Ibid., p. 21.

Table 10 Problem gambling and HARM

PC National Survey 1999 and ACT Gambling Survey 2001

	People							% of adults					
	Not SOGS 5+		SOGS 5+		Total			Not SOGS 5+		SOGS 5+		Total	
	ACT	PC	ACT	PC	ACT	PC		ACT (%)	PC (%)	ACT (%)	PC (%)	ACT (%)	PC (%)
No HARM	271012	13 750271	2453	121 224	273465	13 871 495		97.92	97.34	0.89	0.86	98.80	98.20
HARM	468	83 265	2844	171 513	3312	254 778		0.17	0.59	1.03	1.21	1.20	1.80
Total	271480	13 833536	5297	292 737	276777	14 126 273		98.09	97.93	1.91	2.07	100.00	100.00
	Not SOGS 10+		SOGS 10+		Total			Not SOGS 10+		SOGS 10+		Total	
No HARM	273346	13869558	119	1 937	273465	13 871 495		98.76	98.18	0.04	0.01	98.80	98.20
HARM	2181	209922	1131	44 856	3312	254 778		0.79	1.49	0.41	0.32	1.20	1.80
Total	275527	14079480	1250	46 793	276777	14 126 273		99.55	99.67	0.45	0.33	100.00	100.00

Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.30 (Table 6.5).

In the 1999 national survey, around 1.8% of the surveyed adult population scored one or more of the HARM measures, slightly less than the number of Australians who were measured as problem gamblers (SOGS 5+). Around 54% of the national HARM group scored two or more of the HARM indicators. A total of 1.2% of ACT gamblers surveyed in 2001 claimed to have experienced harm associated with gambling. The proportion of the HARM group in the ACT 2001 survey who scored two or more of the HARM measures is comparable to the findings of the 1999 national survey.

There are an estimated 5,297 problem gamblers (SOGS 5+) in the ACT, but only 2,844 (53.7%) have experienced some harm as measured by the HARM indicator. This reflects the stringent criteria of scoring on the HARM indicator scale and should not be used to imply that SOGS 5+ people are not suffering harm as a result of their problem gambling. In comparison, of the 1,250 severe problem gamblers in the ACT using the SOGS 10+ threshold, 1131 (or 90.5%) report a HARM impact.

There are 468 people (14.1%) who report experiencing harm (at least one HARM impact) with their gambling who do not score SOGS 5+ (Table 10). Conversely, 2,181 (65.9%) report experiencing harm (at least one HARM impact) with their gambling but do not score SOGS 10+. These results indicate that it is apparent that a score of SOGS 10+ fails to identify all people that are suffering HARM from their gambling while the false negative problem is much less for those problem gamblers who score five or more on SOGS. These results support the usefulness of SOGS 5+ as a measure of problem gambling, as opposed to SOGS 10+.

As well as SOGS and HARM measures, the ACT survey also examined the nature and extent of gambling problems in the ACT using self-assessment questions similar to the Productivity Commission's 1999 national survey. ACT regular gamblers were asked to rate the degree of problems they experienced with gambling from 1 (being no problem at all) to 10 (a serious problem) (Table 11). In the 2001 survey 95.53% of ACT regular gamblers reported that they experienced no problems associated with gambling while 0.06% claimed to have a serious problem related to gambling. This result compares closely with the Productivity Commission findings, which show nationally that 93.68% of regular gamblers experienced no problems and 0.12% claimed to have serious problems with gambling.

Table 11 Gamblers' self-rating of the degree of problem they face[a]

PC National Survey 1999 and ACT Gambling Survey 2001

Rating of Problem	Number of adults		Share of adult population (%)	
	ACT	PC	ACT	PC
1 - Not at all a problem	264 415	13 233 000	95.53%	93.68%
2	4 621	397 000	1.67%	2.81%
3	3 366	176 000	1.22%	1.25%
4	1 228	94 000	0.44%	0.67%
5	1 172	67 000	0.42%	0.47%
6	637	48 000	0.23%	0.34%
7	717	50 000	0.26%	0.36%
8	197	18 000	0.07%	0.13%
9	117	5 000	0.04%	0.03%
10 - A serious problem	155	17 000	0.06%	0.12%
Cant say	152	21 000	0.05%	0.15%
Total	276 777	14 126 000	100.00%	100.00%

Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.47 (Table 6.12).

[a]Although the question was asked of regular gamblers, the PC's Table heading could be interpreted to suggest that the findings are for the entire adult gambling population. For consistency, we have used the same Table heading as the PC.

Building on the previous table, the following results compare gamblers with self-assessed problems on a scale of 1 to 10 to those gamblers who scored differently on SOGS (Table 12). It should be noted that the Productivity Commission's figures in this table do not appear to tabulate correctly and no explanatory notes were provided in their report. Accordingly, the following discussion should be treated with some caution.

One of the findings from the ACT survey is that an unusually high proportion of ACT residents in the SOGS 10+ category (24.9%) believed themselves to have experienced no problems at all with their gambling, in marked contrast with the findings of the national survey (0%). A large proportion of ACT gamblers in the SOGS 5+ group (15.2%) also denied having any problem; however this compares with the results of the 1999 national survey. Overall, ACT gamblers identified as problem gamblers show a greater tendency to either deny or minimise the extent of their problem.

Table 12 Self rating of degree of severity by SOGS score (percentage)
PC National Survey 1999 and ACT Gambling Survey 2001

Rating of degree of problem	**SOGS 3-4**		**SOGS 5-9**		**SOGS 5+**		**SOGS 10+**	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
1 (no problems)	**35.8**	48.3	**12.2**	14.9	**15.2**	12.5	**24.9**	0.0
2 to 3 (minor problems)	**56.5**	35.2	**35.6**	27.7	**28.3**	23.8	**4.6**	3.7
4 to 6 (moderate problems)	**5.5**	16.5	**36.6**	36.4	**35.5**	33.2	**32.2**	16.2
7-10 (most severe problems)	**2.3**	0.0	**15.6**	19.0	**21.0**	24.7	**38.3**	54.8
All	**100.0**	100.0	**100.0**	100.0	**100.0**	100.0	**100.0**	100.0

Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.28 (Table 6.4).

Length of gambling problems?

Self-assessed problem gamblers in the ACT survey were asked how long they had experienced problems with their gambling (Table 13). The most common reported duration of gambling problems was one to two years (35.2%). However, a substantial number of respondents (15.9%) reported gambling problems enduring for more than 10 years.

Table 13 The duration of gambling problems
PC National Survey 1999 and ACT Gambling Survey 2001[a]

	Share of problem gamblers (%)	
	ACT	**PC**
Less than one year	**1.7**	3.1
One to two years	**35.2**	16.5
Over 2 years to 5 years	**29.3**	27.9
Over 5 years to 7 years	**6.1**	12.4
Over 7 years to 10 years	**12.0**	9.8
Over 10 years to 15 years	**3.3**	11.6
Over 15 years	**12.6**	18.6

Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.60 (Table 6.18).
[a]Note that the ACT sample is not based on clients of counselling services (as surveyed by the Productivity Commission) but rather all regular gamblers who currently have a self-assessed problem. Thus these two columns are not directly comparable.

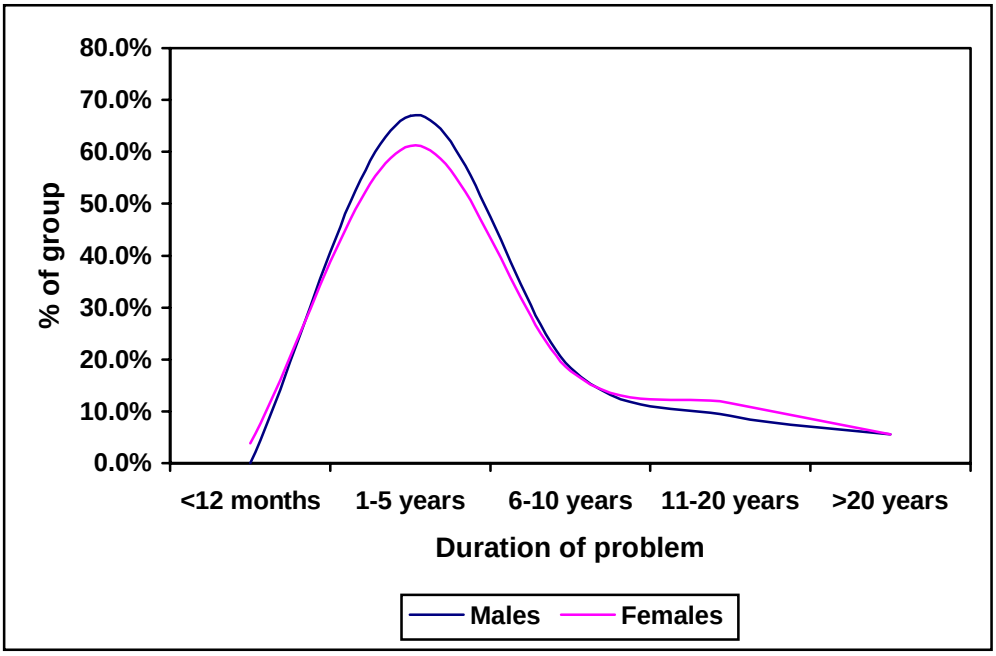
Compared to the Productivity Commission's national survey of clients in counselling services, self-assessed problem gamblers in the ACT tend to experience problems for a shorter period of time on average. For example, the most common (27.9%) timeframe for gambling problems at the national level was between two and five years. 30.2% of Australian problem gamblers in counselling had experienced difficulties for over ten years, compared with 15.9% of ACT self-assessed problem gamblers.

The majority of ACT problem gamblers had experienced problems for 1-2 years (35.2%) or 2-5 years (29.3%), compared with the national client survey results of

16.5% and 27.9% respectively. While the two sample groups are not directly comparable, these findings suggest that the average duration of problem gambling amongst ACT residents could be shorter than the national average of 8.7 years.[67]

Duration of gambling problems is minimally affected by gender (Figure 10). Women in the ACT are slightly more likely to experience longer periods of difficulty than males. 17.2% of women's gambling problems exceed ten years compared to 14.7% of men.

Figure 10 Duration of problem gambling by gender[a]
ACT Gambling Survey 2001



Source: *ACT Gambling Survey* 2001. [a] The data has been smoothed. Note that this population sample is not from clients of counselling services, as in the Productivity Commission's 1999 national study, but rather all regular gamblers in the ACT who have a self-assessed problem.

Of the group of ACT self-assessed problem gamblers, between 0% and 35% of males and 5%-35% of females report that they have experienced problems with gambling for less than twelve months. Approximately 70% of male gamblers in this group compared to 60% of females have had problems with their gambling for periods of two to three years. Similar results according to gender are seen at the five year duration period.

[67] Ibid., p. 6.60.

However, approximately 10% of ACT males and females with a self-assessed gambling problem have experienced problems for over 10 years.

Problem gambling and types of gambling

Findings of the 2001 ACT gambling survey indicate that gaming machines are associated with the highest prevalence of problem gambling and harm incident rates among regular gambling ACT residents. A large proportion of ACT gamblers play gaming machines (38.1% - see Table 6), with a large number of these players experiencing problems as a result (Table 14).

Table 14 Problem gambling prevalence and harm incidence rates by gambling mode and frequency of playing

PC National Survey 1999 and ACT Gambling Survey 2001

	SOGS 5+		SOGS 10+		HARM		Relevant share of adults	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
ALL players								
EGM players	**4.94**	4.67	**1.10**	0.76	**3.06**	4.09	**38.10**	38.60
Racing	**4.66**	4.46	**0.77**	0.74	**2.53**	3.80	**23.27**	24.30
Instant scratch tickets[a]	**2.85**	2.83	**0.77**	0.39	**2.02**	2.34	**35.87**	46.20
Lotteries[a]	**2.60**	2.75	**0.78**	0.34	**1.90**	2.42	**46.48**	60.00
Casino table games	**9.18**	6.12	**1.47**	1.06	**4.93**	4.67	**9.98**	10.31
Other commercial games		5.60		0.92		5.02		23.51
All commercial gambling		2.55		0.41		2.22		81.30
Weekly players								
EGM players	**22.45**	22.59	**4.36**	3.77	**16.89**	14.79	**5.21**	4.27
Racing	**17.03**	14.75	**5.61**	3.10	**9.09**	11.45	**2.22**	3.45
Instant scratch tickets[a]	**4.18**	5.49	**1.33**	1.32	**4.59**	5.90	**4.03**	6.70
Lotteries[a]	**4.37**	2.48	**1.71**	0.35	**3.07**	2.44	**16.92**	29.10
Casino table games	**19.54**	23.84	**0.00**	8.03	**16.33**	15.63	**0.36**	0.25
Other commercial games		13.31		2.30		8.05		3.70
All commercial gambling		4.62		0.88		3.48		37.53

Source: *ACT Gambling Survey* 2001; PC 1999, p.6.54 (Table 6.15).

[a] Unlike the PC survey, our questionnaire distinguished between instant scratchie and lotto gamblers who bought products for themselves or someone else. Therefore, it should be noted that the two results are not directly comparable.

Regular gamblers (more than weekly) on gaming machines, table games and to some extent racing are significant indicators of problem gambling. For example, 22.5% regular gaming machine players and 19.5% of regular casino table game players have problems with their gambling. These patterns are broadly similar to the national survey results at 22.6% and 23.8% respectively.

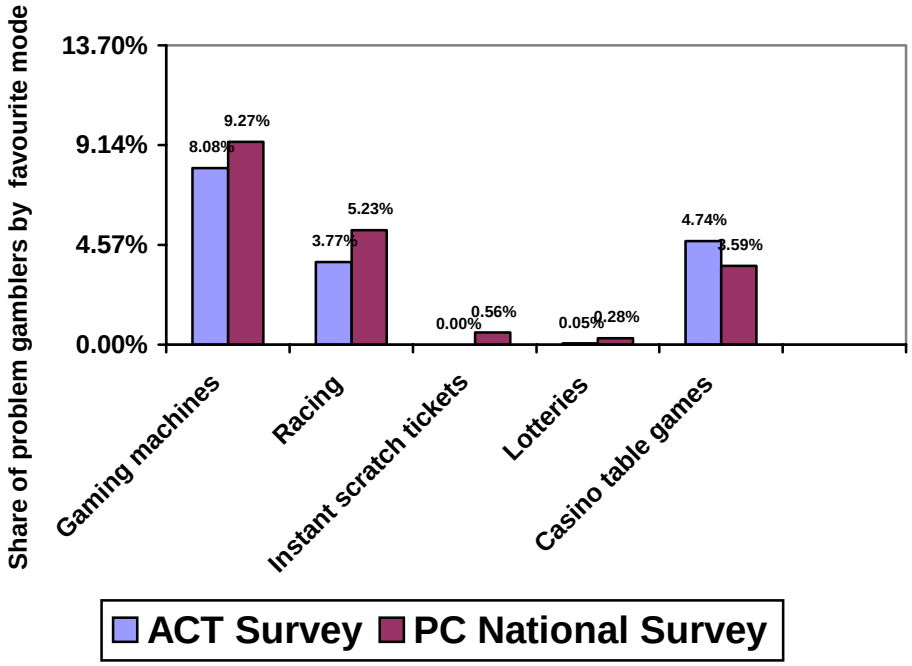
Similarly regular gaming machine players and table game players at a casino are more likely indicators of people suffering from severe forms of problem gambling (scoring greater than SOGS 10) or experiencing some form of harm as measured by the HARM indicator.

The high adult participation in gaming machines, racing, instant scratch its and lotto mean that they record lower prevalence rates for that particular mode of gambling for all regular and non regular gamblers compared to casino table games. For example, roughly one in 10 table game players have problems with their gambling as measured by a score of SOGS 5+, compared to nearly one in twenty people for gaming machines and racing.

It is noteworthy that while lotteries/lotto have the highest level of participation amongst all ACT gamblers (46.48%), this form of gambling has the lowest prevalence of problem gambling as measured by the SOGS 5+, SOGS 10+ and HARM scales. This finding is similar to that of the national survey in 1999.

People often gamble on more than one mode of gambling, and so problem gamblers in a particular mode will be classed as a problem gambler in another mode, yet their expenditure or frequency of play in this other mode of play may not be representative or problem gambling patterns. The following graph (Figure 11) shows a comparison of preferred modes of gambling as indicated by those ACT gamblers identified as problem gamblers.

Figure 11 Share of people with gambling problems by their favourite mode of gambling[a]
PC National Survey 1999 and ACT Gambling Survey 2001



Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.54, (Figure 6.4). Figures for the PC survey refer to national survey results. [a]The favourite mode of gambling was determined by asking what mode gamblers thought they spent the most money on.

Figure 11 suggests that lotteries and instant scratch tickets do not create problem gamblers. For example, 0.05% and 0% of people who consider lottery gambling and instant scratch tickets their favourite forms of gambling score SOGS 5+. Gaming machine and casino table games present a larger source of problem gamblers with roughly 1 in 12 and 1 in 20 people who play gaming machines and casino table games scoring SOGS 5+.

Results are similar for the ACT and national surveys, with the ACT showing a slightly higher preference for casino table games and a slightly lower preference for gaming machines. However, gaming machines are still clearly indicated as the most preferred form of gambling for players identified as problem gamblers in the ACT and national survey.

Table 15 shows the comparative results of the Productivity Commission's national survey and the ACT 2001 survey in regard to SOGS survey questions asked of all respondents categorised as regular gamblers. Individual aspects of the SOGS ratings are provided with a breakdown of respondents based on their SOGS scores.

Table 15 Responses to separate SOGS items[a]

PC National Survey 1999 and ACT Gambling Survey 2001

SOGS item- what gamblers said	Regular gamblers (%)		SOGS 0-2 (%)		SOGS3-4 (%)		SOGS 5-9 (%)		SOGS5+ (%)		SOGS 10+ (%)		HARM (%)	
	ACT	PC	ACT	PC	ACT	PC	ACT	PC	ACT	PC	ACT	PC	ACT	PC
Chasing losses often or always	7.9	3.5	0.0	1.0	7.9	3.6	25.8	20.0	35.7	27.5	67.7	66.7	41.8	27.3
Claimed to be winning when lost	14.7	10.0	5.7	4.0	19.7	21.6	38.0	47.4	43.2	52.7	60.3	80.6	44.1	32.7
Problem with gambling	16.5	8.9	1.9	2.5	12.1	12.0	62.5	63.6	71.3	67.6	100	88.7	89.0	62.6
Gambled more than intended	58.1	35.1	39.8	20.7	99.2	92.6	95.6	98.3	96.6	98.5	100	100	95.5	83.4
People criticised gambling	19.9	10.8	4.9	2.5	21.7	31.4	64.6	63.3	71.9	64.5	95.5	70.8	71.6	49.6
Felt guilty about what happens when gambling	32.5	19.2	7.1	5.8	82.3	64.3	90.5	87.7	91.1	89.7	93.2	100	83.2	88.8
Like to stop but can't	21.2	9.4	2.6	1.0	29.0	24.9	76.7	65.1	82.2	70.3	100	97.0	86.1	64.7
Hidden signs of gambling	12.1	5.8	1.9	0.6	14.4	17.5	39.6	33.2	46.6	39.7	69.2	73.9	34.1	37.6
Borrowed without paying back	3.5	2.6	0.0	0.8	0.0	3.9	5.5	14.1	17.9	18.7	58.2	42.9	21.5	13.2
Lost time from work or study	9.5	2.8	0.8	1.2	11.5	2.4	37.8	13.2	39.4	18.9	44.8	50.3	37.0	14.9
Borrowed from household money	9.6	5.8	0.0	0.6	13.1	18.0	28.3	32.5	41.6	41.0	84.4	87.0	49.6	34.5
Borrowed from a partner	10.3	5.8	1.3	2.1	14.0	11.3	31.3	29.2	39.5	34.9	66.2	64.2	32.8	26.2
Borrowed from other relatives	6.2	2.2	0.3	0.4	4.6	3.4	11.3	13.1	28.3	18.7	83.5	47.8	38.9	12.6
Obtained cash advances from credit cards	8.5	4.9	0.7	1.1	9.6	10.7	24.5	28.8	35.2	34.6	69.6	64.5	30.9	29.3
Borrowed from banks etc	2.3	1.0	0.0	0.0	0.0	0.2	3.4	6.1	11.7	11.7	38.3	40.9	16.8	12.6
Borrowed from loan sharks	0.5	0.5	0.0	0.0	0.0	0.0	0.0	3.7	2.8	5.8	11.8	16.7	2.6	4.9
Cashed in shares	1.0	0.6	0.3	0.0	0.0	0.4	1.7	6.9	4.3	6.3	12.6	3.2	5.0	7.2
Sold property	3.3	1.0	0.0	0.0	1.2	0.9	6.5	5.2	16.5	11.0	48.9	40.8	19.2	10.3
Passed a bad cheque	1.5	0.4	0.0	0.0	0.0	0.4	0.0	2.2	7.6	4.1	32.1	14.2	10.2	2.9

Source: *ACT Gambling Survey* 2001; PC 1999, p.6.25 (Table 6.1).

[a] The CATI system in the Productivity Commission's *National Gambling Survey* was programmed to calculate annual gross expenditure in order to distinguish big spending non-regular gamblers. However a flaw in the subsequent data entry meant that a number of lower spending non-regular gamblers (308 in the unweighted sample) were mistakenly transferred to the group that was administered SOGS. Therefore, caution needs to be exercised when comparing results between the two surveys.

The most frequent responses from all regular ACT gamblers were ‘gambled more than intended’ (58.1%); ‘felt guilty’ (32.5%); and ‘like to stop but can’t’ (21.2%). The ACT survey results show higher than national average rates for all regular gamblers for each individual SOGS question with the exception of “borrowed from loan sharks” and “obtained cash advances from credit cards” to finance gambling. There were large differences in the ACT the Productivity Commission’s 1999 national results in the areas of gamble more than intended, liked to stop but can’t, hidden signs of gambling, lost time from work or study, borrowed for other relatives, passed bad cheques, cashed in shares and sold property as a result of gambling.

The most prominent responses from ACT regular gamblers scoring SOGS 5+ were ‘gambled more than intended’ (96.6%); ‘felt guilty about what happens when gambling’ (91.1%); ‘like to stop but can’t’ (82.2%); and ‘people criticised gambling’ (71.9%).

ACT survey responses for SOGS 5+ problem gamblers were markedly higher than the 1999 national figures for the following questions: ‘like to stop but can’t’; ‘lost time from work or study’; and ‘borrowed from other relatives’. The notably lower ACT response rate (43.2% compared to 52.7%) was on the question of ‘claimed to be winning when losing’.

For problem gamblers in the more severe SOGS 10+ group, ACT figures indicate similar key response areas including: ‘problem with gambling’ (100%); ‘gambled more than intended’ (100%); ‘like to stop but can’t’ (100%); ‘people criticised gambling’ (95.5%); and ‘felt guilty’ (93.2%). ACT response rates were higher than the national survey results for SOGS 10+ respondents on the issues of ‘problem with gambling’; ‘people criticised gambling’; ‘borrowed without paying back’; ‘borrowed from other relatives’; ‘cashed in shares’; and ‘passed a bad cheque.’ The ACT response which was markedly lower than the national figure was ‘claimed to be winning when losing’ (60.3% for the ACT compared to 80.6% for the national survey) and ‘borrowed from loan sharks’ (11.8% in the ACT compared to 16.7% in the national survey).

The most common SOGS related problems experienced by ACT gamblers who had experienced harm from gambling as measured by scoring one or more on the HARM scale were 'gambled more than intended' (95.5%); 'problem with gambling' (89.0%); 'like to stop but can't' (86.1%); and 'felt guilty' (83.2%). ACT gamblers recorded marginally higher response rates on all questions than the 1999 national survey respondents. The exceptions with lower response rates than the national results were 'felt guilty'; 'hidden signs of gambling'; 'borrowed from loan sharks' and 'cashed in shares.'

Overall, ACT problem gamblers registered on the SOGS 5+, SOGS 10+ or HARM scales reported greatest difficulty with 'problem with gambling'; 'gambled more than intended'; 'people criticised gambling'; 'felt guilty'; and 'like to stop but can't'.

Considerable variations exist between the ACT and national survey results, however, possibly reflecting particular socio-economic characteristics within the ACT. Moreover, the SOGS and HARM prevalence measures of problem gambling are structured questionnaires that do not allow respondents to report problems they face beyond the questions posed. Further, the instruments are not sensitive to culturally or socially distinct gambling practices and behaviour.

Who are the problem gamblers?

It is important for public policy to know whether there are any sub-groups in the general population with specific socio-demographic characteristics who may record a higher prevalence of problem gambling. As suggested in the previous section, (Figure 11 and Table 14), regular gambling on gaming machines, table games at a casino and, to some extent, racing is a definite risk factor for problem gambling. A comparison of socio-demographic profiles of problem gamblers, all gamblers and non-gamblers in the ACT, as found in the Productivity Commission's 1999 national survey and the ACT 2001 survey, is presented in Table 16.

Table 16 Who are the problem gamblers? (Percent)

PC National Survey 1999 and ACT Gambling Survey 2001

Characteristic		Problem Gamblers		All gamblers		Non-gamblers	
		ACT	PC	**ACT**	PC	**ACT**	PC
Age	Under 25	**36.3**	26.4	**17.1**	13.8	**12.0**	11.2
	25-29	**16.7**	15.1	**11.3**	9.4	**9.1**	9.3
	30-34	**11.0**	8.4	**10.7**	11.6	**9.5**	8.2
	35-39	**8.3**	10.6	**9.8**	10.2	**11.5**	10.1
	40-44	**6.4**	6.8	**10.8**	10.2	**9.7**	9.4
	45-49	**6.0**	9.0	**9.7**	9.7	**11.0**	10.6
	50-54	**7.0**	8.3	**9.1**	11.0	**10.8**	10.0
	55-59	**3.2**	8.1	**6.5**	7.7	**7.2**	7.2
	60-64	**1.4**	2.6	**5.1**	4.7	**3.3**	5.5
	65-69	**1.7**	3.3	**3.4**	4.4	**4.0**	5.3
	70+	**2.1**	1.5	**6.5**	7.2	**11.9**	13.4
Education	Up to 4th year high school	**34.4**	31.0	**16.2**	29.5	**11.5**	24.6
	Finished high school	**38.4**	28.7	**29.6**	28.6	**21.5**	24.0
	TAFE/technical education	**14.4**	9.8	**11.1**	11.2	**8.9**	7.8
	CAE/University	**12.8**	30.5	**43.1**	30.8	**58.1**	43.7
Male		**71.0**	60.0	**49.9**	50.0	**49.5**	45.0
Foreign born		**13.1**	19.7	**20.9**	22.3	**28.2**	27.9
Father Australian		**68.2**	56.9	**64.3**	63.2	**58.0**	58.9
Mother Australian		**62.9**	63.3	**66.3**	65.9	**60.8**	60.9
Non-English spoken at home		**4.5**	8.2	**3.3**	4.8	**6.1**	9.2
Aboriginal or Torres Strait Islander		**0.0**	2.4	**1.7**	1.6	**1.1**	1.0

Source: *ACT Gambling Survey* 2001; PC 1999, p.6.55-57 (Table 6.16 and 6.17 combined).

Table 16 cont. Who are the problem gamblers?

PC National Survey 1999 and ACT Gambling Survey 2001

		Problem Gamblers		All gamblers		Non-gamblers	
		ACT	PC	**ACT**	PC	**ACT**	PC
Marital Status							
	Married or living with partner	**30.0**	47.3	**63.8**	66.1	**66.1**	66.3
	Separated or divorced	**5.7**	8.1	**6.7**	5.9	**7.5**	4.6
	Widowed	**2.9**	1.4	**2.4**	3.6	**4.1**	6.5
	Single	**61.5**	43.2	**27.1**	24.3	**22.3**	21.9
Household type							
	Single person	**15.0**	8.5	**8.7**	8.1	**12.1**	10.8
	One parent family with children	**14.2**	3.7	**6.0**	5.0	**5.9**	4.0
	Couple with children	**35.7**	34.9	**49.4**	50.3	**48.3**	48.5
	Couple with no children	**8.8**	21.2	**22.1**	22.2	**25.0**	23.7
	Group household	**24.7**	27.0	**10.0**	11.2	**6.9**	9.8
	Other	**1.7**	4.6	**3.8**	3.0	**1.7**	29
Major income source							
	Wages/salary	**74.2**	69.7	**72.3**	63.6	**65.3**	52.8
	Own business	**6.7**	7.0	**9.1**	13.8	**8.8**	18.2
	Other private income	**0.9**	1.6	**1.3**	2.9	**2.3**	44
	Unemployment benefit	**4.0**	5.2	**0.3**	2.3	**1.8**	2.0
	Retirement benefit	**2.2**	2.0	**10.1**	3.8	**14.0**	5.1
	Sickness benefit	**1.6**	0.1	**0.0**	0.2	**0.2**	0.3
	Supporting parent benefit	**0.0**	2.3	**0.7**	1.5	**0.3**	0.5
	Age/invalid pension	**7.4**	9.0	**4.3**	8.5	**4.4**	12.5
	Other	**3.0**	3.1	**1.7**	2.6	**2.9**	2.1

Source: *ACT Gambling Survey* 2001; PC 1999, p.6.55-57 (Table 6.16 and 6.17 combined).

Table 16 cont. Who are the problem gamblers?

PC National Survey 1999 and ACT Gambling Survey 2001

		Problem Gamblers		All gamblers		Non-gamblers	
		ACT	PC	**ACT**	PC	**ACT**	PC
Work status							
	Working full-time	**50.4**	53.5	**57.3**	48.4	**47.4**	41.9
	Working part-time	**18.9**	16.4	**14.3**	16.0	**14.5**	15.3
	Home duties	**3.9**	6.4	**4.9**	10.1	**8.3**	9.2
	Student	**10.9**	10.5	**6.9**	5.3	**7.8**	6.6
	Retired (self supporting)	**4.2**	2.1	**12.2**	8.9	**16.2**	12.8
	Pensioner	**7.0**	7.0	**3.2**	7.1	**2.3**	9.3
	Unemployment (or looking for work)	**2.0**	4.1	**0.8**	2.9	**2.4**	2.4
	Other	**2.7**	0.1	**0.6**	1.0	**1.3**	2.0
Average personal income			$30 050		$32 120		$31 100
< $10,000		**14.7**		**9.8**		**13.9**	
$10,000 - $24,999		**30.0**		**16.5**		**17.7**	
$25,000 - $34,999		**29.9**		**15.4**		**14.6**	
$35,000 - $49,999		**12.9**		**25.0**		**18.9**	
$50,000 plus		**12.6**		**33.3**		**34.9**	

Source: *ACT Gambling Survey* 2001; Productivity Commission, 1999, p.6.55-57 (Table 6.16 and 6.17 combined).

Gender

The male population of all-gamblers and non-gamblers surveyed in the ACT consisted of roughly half the sampled population. However these proportion of males in the problem gambling sample were considerably higher, with 71.0% of the problem gambling population being male.

A similar trend to the ACT 2001 surveyed population is observed in the Productivity Commission national population with 60.0% of problem gamblers in Australia being male compared to 50.0% of all-gamblers and 45.0% of non gamblers.

Age

Problem gamblers in the general ACT population are far more likely to be young adults compared to all-gamblers and non-gamblers. The under 25 year age group has the highest incidence of problem gamblers in the ACT (36.3% of ACT residents surveyed in 2001), markedly higher than the Australian proportion of problem gamblers under the age of 25 years (26.4%) (). This is followed by the 25-29 year age group (16.7%) and 30-34 years (11%), also figures higher than the 1999 national figures of 15.1% and 8.4% respectively. The over-representation of youth in the gambling categories (problem, all gamblers and non-gamblers) may reflect the comparatively younger population of the ACT. The 60-64 year age group has the lowest incidence of problem gambling in the ACT at 1.4%. However, problem gamblers over the age of 70 years in the ACT are over-represented at 2.1% compared to the national figure of 1.5%.

Marital status

Approximately 63.8% and 66.1% of all-gamblers and non-gamblers respectively of the ACT survey respondents in 2001 are married or living with a partner. This is similar to the figures recorded for all-gamblers and non-gamblers in the 1999 national survey. However, problem gamblers in the ACT are far less likely to be married or

living with a partner, with only 30.0% of the problem gamblers being married. Similarly, single respondents are over-represented amongst problem gamblers.

Interestingly, separated or divorced people were less likely to be problem gamblers within the ACT population. This trend is different to the results in the national survey which have a greater proportion of separated or divorced people amongst problem gamblers.

Household type

The high proportion of single problem gamblers in the ACT survey corresponds with findings that problem gamblers in the ACT are more likely than all other gambling groups in the 2001 survey to be living in a single household, in a group household or as a 'one parent family with children'.

Couple households with or without children comprise 44.5% of problem gamblers in the ACT compared to over 70% in the all-gambler and non-gambler samples. This compares similarly to the national survey although the national survey had a much higher proportion of problem gamblers living in a 'couple with no children' household. Problem gamblers are more likely to be living in single households (15.0%) or a one parent family with children (14.2%) compared to 8.5% and 3.7% respectively in the 1999 national survey.

Education

Problem gamblers in the ACT have lower levels of education than for the other gambling categories. For example, the highest level of education for 72.8% of problem gamblers was finishing high school compared to 45.8% and 33.0% of the all-gambler and non-gambler populations respectively in the ACT. 12.8% of problem gamblers in the ACT received some CAE or university education compared to 43.1% and 58.1% the all-gambler and non-gambler populations respectively in the ACT.

There are also some important differences between the ACT and national trends. A larger proportion of problem gamblers have completed high school (72.8%) or some form of technical education (14.4%) compared to the 1999 national survey (59.7% and 9.8% respectively). Problem gamblers in the ACT population are less likely to have a CAE/university education (12.8%) than problem gamblers in the 1999 national survey (30.5%). This result is surprising considering that ACT general population and ACT regular gamblers (which is the sample that problem gamblers are predominantly drawn from) in the ACT 2001 survey have a higher prevalence of completing tertiary studies compared to the national results (see Table 7).

Income

In general problem gamblers have a lower percentage of people in the higher income categories, that is, over $35,000 than 'all gambler' and 'non-gambler' populations. For example, only 25.5% of problem gamblers earn over $35,000 per annum compared to 58.3% and 53.8% of the gambling and non-gambling populations. Similarly, 44.7% of the problem gambling population earn under $25,000 compared to 26.3% and 31.6% of the gambling and non-gambling populations. 14.7% of the problem gambling population earn less than $10,000.

Work status

A higher proportion of the gambling population in the ACT work either full-time or part-time compared to the non-gambling population. This trend is also apparent in the national survey results.

In the ACT survey there are smaller proportion of self funded retirees who are problem gamblers compared to the all-gambling and non-gambling sub populations. This trend is consistent with the national survey. Interestingly though, the proportion of pensioners is higher in the problem gambling population that the other categories. This trend is different to the Productivity Commission estimates where there is smaller proportion of pensioners who are problem gamblers compared to the non-gambling population.

Main source of income

For the majority of problem gamblers in the ACT, their main source of income was derived from wages and salaries (74.2%). Though unemployed people and aged/invalid pensioners comprise a small percentage of problem gamblers (4.0% and 7.4% respectively) they account for around double the proportion in this category as they do for all gamblers (0.3% and 4.3% respectively) and non-gamblers (1.8% and 4.4%).

Country of birth

There were a number of indicators of ethnicity. In this survey ethnicity type questions revolved around the following issues:

- whether the person was born in Australia;
- whether the parents were born in Australia or overseas; and
- whether non-English is mainly spoken at home.

Roughly 13.1% of problem gamblers in the ACT are born overseas compared to 20.9% of all-gamblers and 28.2% of non-gamblers. These results have a similar trend to the national survey conducted by the Productivity Commission although the ACT gambling population has a greater proportion of people born in Australia.

The parents of problem gamblers, all-gamblers and non-gamblers yields mixed results. While the father of a problem gambler is more likely to be Australian born compared to all-gamblers and non-gamblers, the mother is more likely to be Australian born compared to non-gamblers only.

There does not appear to be a higher prevalence of problems among problem gamblers who do not speak English at home.

Aboriginal and Torres Strait Islanders

Aboriginal and Torres Strait Islander peoples comprise 1.7% of the total ACT gambling population and 1.1% of the non-gambling population. However, no surveyed ACT gamblers from this group were found to have a gambling problem, compared with 2.4% in the 1999 national survey.

Sub-populations by favourite mode of gambling

The following table (Table 17) shows the socio-demographic characteristics of problem gamblers participating in different modes of gambling.

It should be noted that the number of problem gamblers recorded for each mode reflects responses to the question 'on which gambling activity have you spent the most money overall in the last 12 months?' This does not indicate the total number of problem gamblers who participated in that gambling mode.

Due to the relatively small sample size, unweighted figures have been provided to prevent overstating of socio-demographic trends.

Table 17 Problem gamblers by favourite mode of gambling[a]
ACT Gambling Survey 2001

		EGM's (53)	Racing (7)	Table Games (5)	Other[b] (4)
Male		31	7	5	1
Age					
	Under 25	10	2	3	0
	25-29	6	0	0	0
	30-34	7	1	0	0
	35-39	4	3	0	1
	40-44	7	1	1	0
	45-49	3	0	1	1
	50-54	7	0	0	1
	55-59	4	0	0	0
	60-64	1	0	0	1
	65-69	2	0	0	0
	70+	2	0	0	0
Marital Status					
	Married/living with partner	19	3	0	3
	Separated or divorced	6	0	1	1
	Widowed	2	0	0	0
	Single	25	4	4	0
Household type					
	Single person	12	1	0	0
	One parent family with children	10	0	2	1
	Couple with children	14	4	1	2
	Couple with no children	7	1	0	1
	Group household	8	1	2	0
	Other	1	0	0	0

Source: *ACT Gambling Survey* 2001
[a]These are unweighted figures. As with the Productivity Commission's results, the favourite mode of gambling was based on the mode problem gamblers believed they spent the most money on.[68]
[b]Includes lotto, instant scratch-its, bingo, sports betting and internet casino gambling.

[68] Ibid., p. 6.54.

Table 17 cont. Problem gamblers by favourite mode of gambling
ACT Gambling Survey 2001

		EGMs (53)	Racing (7)	Table Games (5)	Other[b] (4)
Education					
	Up to 4th year h/school	20	2	0	2
	Finished high school	18	3	3	1
	TAFE/technical education	8	0	1	1
	CAE/university	6	2	1	0
Income					
	Less than $10,000	8	0	2	0
	$10,000 - $24,999	10	1	1	1
	$25,000 - $34,999	13	2	0	1
	$35,000 - $49,999	6	2	1	2
	$50,000 +	8	1	1	0
Work status					
	Working full-time	26	6	3	3
	Working part-time	8	0	0	1
	Home duties	4	0	0	0
	Student	1	1	2	0
	Retired (self supporting)	4	0	0	0
	Pensioner	4	0	0	0
	Unemployed (or looking for work)	3	0	0	0
	Other	2	0	0	0
Major income source					
	Wages/salary	35	6	3	4
	Own business	3	1	1	0
	Other private income	1	0	0	0
	Unemployment benefit	4	0	0	0
	Retirement benefit	2	0	0	0
	Sickness benefit	2	0	0	0
	Age/invalid pension	4	0	0	0
	Student allow/scholarship	1	0	0	0
	Other	0	0	0	0
Country of Birth					
	Australia	9	7	4	1
Father's country of birth					
	Australia	33	7	2	3
Mother's country of birth					
	Australia	34	6	2	3
English not spoken at home		3	0	0	0
Aboriginal & Torres Strait Islander		0	0	0	0

Source: *ACT Gambling Survey* 2001.
[b]Includes lotto, instant scratch-its, bingo, sports betting and internet casino gambling

Gaming machines

Problem gamblers whose favourite mode of gambling was electronic gaming machines were predominantly:

- under 35 years old;
- male;
- Australia-born with Australian born father and mother;
- English speaking at home;
- educated up to fourth year high school or finished high school;
- single or married/living with a partner;
- living in couple with children or single households;
- wage or salary earners;
- working full-time or part-time; and
- earning less than $35,000 per annum. Of those, over half earned less than $25,000 and a quarter earned less than $10,000 per annum.

On average, younger Australian-born men on lower income levels with no post-secondary education seemed to be experiencing the most difficulties with gaming machines. Though many of the problem gamblers in this sub-population were single most lived with partners and had dependent children. Half of these problem gamblers did not have full-time employment and had relatively low incomes.

Racing

Racing was the gambling mode that the second highest number of problem gamblers spent most of their money on. The characteristics of this group differed in some ways to those who nominated gaming machines. The most prominent socio-demographics for problem gamblers whose favourite mode of gambling was racing included:

- all were under 45 years old with a third being under 25 years of age;
- all male;
- all Australia-born with mostly Australian born fathers and mothers;
- all English speaking at home;
- educated up to fourth year high school or finished high school;
- single or married/living with a partner;

- living in couple with children households;
- wage or salary earners or business owners;
- working full-time or students; and
- majority earn over $25,000.

The main differences amongst problem gamblers who spent most of their money on racing, as opposed to gaming machines, included: all respondents were male; Australian-born and English-speaking at home; slightly less likely to have post-secondary qualifications; more likely to be working full-time or a student; and earning slightly higher personal incomes.

Table games

Though casino table games have only been available in the ACT since 1992, this mode of gambling was still reported by the third highest number of problem gamblers as their preferred gambling option. Again the socio-demographics for this sub-population vary from problem gamblers who favour gaming machines or racing. The key indicators are as follows:

- under 25 years old while the remaining participants;
- all male;
- mostly Australia-born;
- all English speaking at home;
- finished high school or had post-secondary qualifications;
- single or separated or divorced;
- living in a group household and one parent family with children;
- wage and salary earners or business owners;
- the majority were working full-time;
- the majority earned less than $25,000 per annum including.

Again, there were certain distinguishing features of the socio-demographic profile for table game players. As with racing gamblers, this group was all male, but much more likely to be under 25 years of age and slightly more likely to be in the 40-49 years group than the other two modes. On average, table game players were considerably more likely to have finished high school and slightly more likely to have tertiary

qualifications than problem gamblers who preferred gaming machines or racing. None of these men were married or had partners, though they were more likely to be living in group households or be single parents with dependent children. Table games attracted the highest percentage of students. Lower average incomes than those participating in other modes were also recorded with over half earning less than $25,000 per annum.

For policy and service provision purposes it is important to recognise that the three most favoured modes of gambling each attracted different types of problem gamblers. All of the socio-demographic characteristics discussed above showed marked leanings towards specific sub-populations, particularly in relation to gender, age, education, language spoken at home and place of birth. Across the three favoured gambling modes, men made up the majority of problem gamblers. Female problem gamblers are more inclined to spend most of their gambling money on gaming machines. The age groups experiencing the most difficulties tended to be relatively young, especially amongst racing and table game participants. Gaming machines were the single mode favoured by any problem gamblers in the 50 and over age group. Most problem gamblers across the modes tended towards middle and lower levels of education and were primarily English-speaking at home, Australian born and had Australian born parents.

Responses to marital status and household type provided some insight into the types of relationships problem gamblers had with others. The majority of problem gamblers across the three modes were single, though the remainder had quite different marital statuses depending on the mode. Patterns in household type were also quite divergent between the three types of gambling, however, it is noteworthy that around half of those experiencing gambling problems lived in households with dependent children.

The implications of these observations should also be considered in relation to the types of income and occupational status recorded by respondents. Across the three modes, people with gambling problems are most likely to be wage and salary earners,

social security recipients.[69] Interestingly, despite the number of students with problems who favoured racing and table games, none of them relied upon student allowances or scholarships as their main source of income. This suggests that these male students with gambling problems either owned businesses or earned wages/salaries while also studying full-time. Though there were important differences in income levels between the modes, more than half of these problem gamblers earned less than $35,000 per annum and more than 15% earned less than $10,000 per annum.

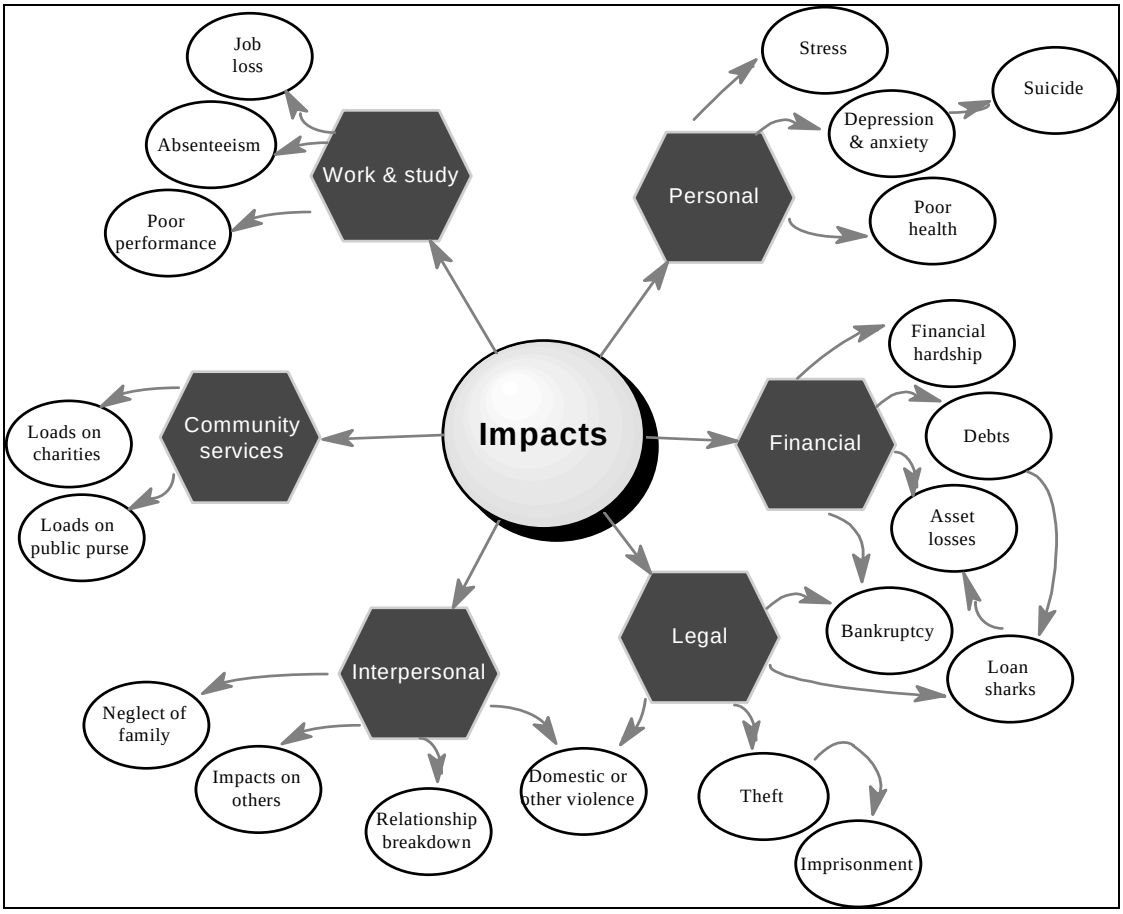
From this information it can be surmised that the majority of people trying to cope with gambling problems were not well resourced financially and many were also likely to have other people dependent upon them in a variety of ways, including children. At the same time, about two-thirds of these respondents were either separated/divorced, widowed or single, which may indicate something about the social attraction of gambling for individuals isolated from other forms of social or community interaction. The personal and social impacts of problem gambling are examined in more detail in the following section.

[69] These are percentages of the total number of problem gamblers across the modes of gaming machines, racing and table games. All the social security recipients nominated gaming machines as their favourite mode.

Impacts of problem gambling

For the majority gambling is a form of entertainment. However, for a small proportion of the population gambling can become a source of harm to themselves and others. Figure 12 below illustrates some of these negative impacts.

Figure 12 Impacts of gambling



Source: PC 1999, p. 7.3.

This section deals with each of these adverse impact categories. From the outset it should be noted that the Productivity Commission observed some methodological problems with this analytical framework.

- Firstly, there are linkages between each adverse impact. For example, someone who is suffering from interpersonal problems such as relationship breakdown is also likely to suffer personal problems such as stress or depression.
- Another difficulty arises concerning whether an individual's gambling problems are a cause or consequence of other personal difficulties. For example, does a

person gamble because they are stressed or become stressed because they gamble. As with other harmful behaviours, causal relationships are more likely to multi-directional. The Productivity Commission concluded that '[t]he most effective way of identifying causal pathways relating to apparent adverse outcomes for problem gamblers would be a longitudinal study of gamblers.'[70]

Private impacts of problem gambling on individuals

Table 18 shows the self-assessed impact of gambling on the lives of problem gamblers as reported in Productivity Commission's 1999 *National Gambling Survey* and the 2001 *ACT Gambling Survey*. Respondents were asked what effect gambling had on their enjoyment of life.

A majority of all ACT gamblers surveyed in 2001 (73.8%) reported that their participation in gambling made no difference to their enjoyment of life. This is a slightly higher figure than Australian gamblers reported in the 1999 national survey (67.6%). About a fifth of all ACT gamblers (21.2%) and a quarter of Australian gamblers as a whole (27.3%) derived enjoyment from gambling.[71] Smaller percentages of all gamblers in the 2001 ACT Survey (4%) and the 1999 Productivity Commission Survey (4.5%) felt that life was made less enjoyable by gambling.

Of those ACT respondents experiencing gambling problems, 29.3% (on SOGS 5+) and 38.9% (SOGS 10+) respectively reported that their gambling pariticipation made life a 'lot less enjoyable.' Nevertheless, this compares positively to the corresponding national figures of 34.2% for SOGS 5+ and 60.6% for SOGS 10+ problem gamblers.

It is notable that a considerable proportion of ACT respondents in the problem gambling categories, 21.6% (SOGS 5+) and 11.2% (SOGS 10+), reported that gambling made their 'life a little more enjoyable'. Moreover, 33.3% (SOGS 5+) and 28.4% (SOGS 10+) reported that their participation in gambling 'made no difference' to enjoyment of life.

[70] PC op. cit., p. 7.9.
[71] Figures include responses to gambling 'made life more enjoyable' and 'made life a little more enjoyable' in Table 18.

Table 18 Do problem gamblers enjoy gambling?

PC National Survey 1999 and ACT Gambling Survey 2001

	Made life a lot more enjoyable		Made life a little more enjoyable		Made no difference		Made life a little less enjoyable		Made life a lot less enjoyable		Can't say	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
SOGS 5+	**7.2**	5.7	**21.6**	24.1	**33.3**	20.1	**6.3**	15.9	**29.3**	34.2	**2.2**	0.1
NON-SOGS 5+	**3.1**	3.6	**17.9**	23.7	**74.9**	68.9	**2.4**	2.2	**0.7**	1.1	**1.0**	0.6
SOGS 10+	**9.9**	5.8	**11.2**	3.0	**28.4**	13.1	**11.6**	17.2	**38.9**	60.6	**0.0**	0.3
NON-SOGS 10+	**3.1**	3.6	**18.0**	23.8	**74.1**	67.8	**2.4**	2.5	**1.3**	1.7	**1.0**	0.6
HARM	**3.9**	3.1	**26.2**	18.3	**20.7**	24.8	**6.3**	15.8	**39.2**	38.0	**3.6**	0.1
NON HARM	**3.2**	8.8	**17.9**	34.8	**74.7**	51.8	**2.4**	2.8	**0.9**	1.6	**1.0**	0.4
ALL GAMBLERS	**3.2**	3.6	**18.0**	23.7	**73.8**	67.6	**2.5**	2.5	**1.5**	2.0	**1.0**	0.6

Source: *ACT Gambling Survey* 2001; PC 1999, p. 6.27 (Table 6.3). Figures for the PC survey refer to national survey results.

Table 19 provides a breakdown of those ACT gamblers and non-gamblers who have suffered personally as a result of people's gambling activities. When ACT problem gamblers were asked whether they had suffered from depression due to gambling, 51.5% of ACT problem gamblers said that they had at some time; and 45.5% reported having experienced depression in the last twelve months. This is slightly lower than the findings for Australian problem gamblers as a whole who recorded 58.1% and 52.7% respectively.

In contrast, only 1% of non-problem regular gamblers in the ACT report they have suffered from depression in the last twelve months due to gambling, which was less than half the 1999 national figure of 2.6%.

In the 2001 survey, 14.1% of ACT problem gambling respondents reported that they had 'seriously considered suicide due to gambling' at some stage. This was considerably higher than the 1999 national survey finding of 9.2%. This problem appears to have intensified for people recently, with 9% of ACT problem gamblers reporting suicidal thoughts during the last twelve months, more than double the national figure of 4.4%. As in the national survey, no non-problem regular gamblers had considered suicide because of their gambling.

75.9% of ACT problem gamblers surveyed in 2001 experienced guilt related to their gambling activities in the last twelve months compared to 88.9% of Australian problem gamblers in 1999. A much smaller percentage of surveyed ACT problem gamblers (35.3%) reported that gambling had made their life less enjoyable in the last twelve months, compared to the 1999 national figure of 50.1%.

66.3% of ACT problem gamblers in the last year wished to stop gambling but were unable to do so. This figure was slightly lower than the 1999 national survey finding (69.1%). Interestingly, a small proportion of non-problem regular gamblers in the ACT (3.5%) indicated that they had problems controlling their gambling behaviour, though this was less than half the national survey results of 6.7%.

Table 19 Personal impacts of problem gambling

PC National Survey 1999 and ACT Gambling Survey 2001

	Yes %		Number affected		Never %		Rarely %		Some-times %		Often %		Always %	
	ACT	PC	**ACT**	PC ('000)	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Suffered from depression due to gambling														
Problem gamblers (ever)	**51.5**	58.1	**2730**	170.2	**48.5**	41.9								
Non-problem regulars (ever)	**3.0**	4.3	**655**	52.2	**97.0**	95.7								
Adults (ever) all adults in the population (gamblers and non-gamblers)	**1.2**	2.1	**3385**	289.9	**98.8**	97.9								
Problem gamblers (in last year)	**45.5**	52.7	**2408**	154.3	**54.5**	47.3	**6.8**	8.6	**18.5**	21.9	**18.8**	16.4	**1.4**	5.8
Non-problem regulars (in last year)	**1.0**	2.6	**222**	31.5	**99.0**	97.4	**0.8**	1.5	**0**	0.7	**0.2**	0.1	**0**	0.3
Adults (in last year)	**1.0**	1.5	**2630**	205.9	**99.0**	98.5	**0.2**	0.5	**0.4**	0.5	**0.4**	0.4	**0**	0.2
Seriously considered suicide due to gambling														
Problem gamblers (ever)	**14.1**	9.2	**747**	26.9	**85.9**	90.8								
Non-problem regulars (ever)	**0**	0	**0**	0	**100.0**	100.0								
Adults (ever)	**0.3**	0	**747**	35.5	**99.7**	99.7								
Problem gamblers (in last year)	**9.0**	4.4	**478**	12.9	**91.0**	95.6								
Non-problem regulars (in last year)	**0**	0	**0**	0	**0**	100.0								
Adults (in last year)	**0.2**	0.1	**478**	12.9	**99.8**	99.9								

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.15 (Table 7.1).

Table 19 cont. Personal impacts of problem gambling

PC National Survey 1999 and ACT Gambling Survey 2001

	Yes %		Number affected		Never %		Rarely %		Some-times %		Often %		Always %	
	ACT	PC	**ACT**	PC ('000)	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Suffered from guilt due to gambling														
Problem gamblers (in last year)	**75.9**	88.9	**4020**	260.2	**24.1**	11.1	**4.0**	15.3	**17.6**	27.2	**23.7**	21.5	**30.6**	24.8
Non-problem regulars (in last year)	**15.5**	16.2	**3422**	196.1	**84.5**	83.8	**5.9**	6.7	**8.5**	8.7	**0.6**	0.6	**0.5**	0.2
Adults (in last year) Pgs seeking help deleted	**2.7**	4.8	**7442**	681.5	**97.3**	95.2	**0.5**	1.9	**1.0**	1.7	**0.5**	0.5	**0.6**	0.7
Made life less enjoyable														
Problem gamblers (in last year)	**35.3**	50.1	**1871**	146.7	**64.7**	49.9								
Non-problem regulars (in last year)	**6.4**	4.8	**1431**	57.5	**93.6**	95.3								
Adults (in last year)	**2.9**	3.6	**8119**	507.7	**97.1**	96.4								
Control problems - 'like to stop but can't'														
Problem gamblers (in last year)	**66.3**	69.1	**3510**	202.1	**33.7**	30.9	**6.1**	17.5	**21.0**	22.7	**15.2**	11.3	**24.0**	17.3
Non-problem regulars (in last year)	**3.5**	6.7	**781**	81.6	**96.5**	93.3	**0.5**	2.8	**1.3**	3.0	**0.1**	0.5	**1.4**	0.2
Adults (in last year)	**1.6**	2.3	**4290**	330.5	**98.4**	97.7	**0.2**	0.8	**0.5**	0.9	**0.3**	0.3	**0.6**	0.4

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.15 (Table 7.1).

To further explore this issue, using similar questions and sampling frames as were used in the Productivity Commission's 1999 national survey, regular ACT gamblers surveyed in 2001 were also asked a number of self-assessment questions about the major adverse impacts that gambling has had on their lives (Table 20).

The 2001 ACT results show regular gamblers experienced higher rates of all adverse impacts than the 1999 national survey results. This pattern was repeated for the SOGS 5+ group who experienced the following adverse impacts in the year preceding the survey: changed job (2.1%), job loss (0.7%), bankruptcy (1.5%), obtained money illegally (5.5%), relationship broke down (11.5%), not enough time for the family (16.7%), and seriously contemplated of suicide (9%).

In the SOGS 10+ group, 2001 ACT respondents reported higher than national average figures for relationship breakdowns in the past twelve months (24.5% compared to 15.8% nationally) and serious contemplation of suicide in the past twelve months (33.5% compared to 19.6% nationally).

The 2001 ACT HARM group reported higher than 1999 national average figures in almost all areas of adverse impacts in the last year, with the exception of lower experiences of 'trouble with police' (1.1% compared to 2.4% respectively). No ACT respondent reported appearing in court on gambling related charges.

Thus ACT problem gamblers (SOGS 5+) surveyed in 2001 for both lifetime impacts and occurrences in the past twelve months are more likely than the 1999 national average to:

- lose a job due to their gambling;
- file for bankruptcy;
- commit crime to obtain money (other than writing fraudulent cheques);
- seriously contemplate suicide; and
- experience relationship breakdown.

Table 20 Significant adverse impacts experienced[a] (By definition of problem gambling)
PC National Survey 1999 and ACT Gambling Survey 2001 (percent)

	Regular gamblers				All gamblers[b]		SOGS 5+				SOGS 10+				HARM			
	ACT		PC		PC		ACT		PC		ACT		PC		ACT		PC	
	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year	Ever	Last year
Suffered from depression	**12.3**	**9.6**	12.7	10.6	8.2	5.8	**51.6**	**45.5**	58.7	53.2	**80.0**	**76.4**	82.3	82.3	**71.2**	**62.7**	59.6	52.9
Job adversely affected	**5.4**	**4.2**	3.5	2.7	4.7	2.7	**25.3**	**21.3**	31.6	25.7	**32.0**	**23.0**	51.6	48.3	**27.4**	**21.1**	30.6	28.0
Changed job due to gambling	**1.1**	**0.6**	0.7	0.4	0.8	0.2	**3.6**	**2.1**	6.0	1.9	**7.6**	**4.6**	15.2	12.0	**8.0**	**4.8**	4.6	2.2
Lost job	**0.6**	**0.1**	0	0	0.3	0.0	**2.3**	**0.7**	0.5	0.0	**6.8**	**0.0**	0.0	0.0	**5.1**	**1.1**	0.6	0.0
Bankruptcy	**0.6**	**0.3**	0.3	0.2	0.1	0.1	**3.1**	**1.5**	1.4	1.0	**6.8**	**0.0**	8.8	6.1	**5.0**	**2.5**	1.6	1.1
Obtaining money illegally	**3.0**	**1.1**	1.0	0.2	1.1	0.1	**14.2**	**5.5**	7.1	1.2	**16.4**	**2.8**	13.2	3.7	**13.9**	**8.8**	8.0	1.3
In trouble with police	**1.4**	**0.1**	1.3	0.4	0.7	0.2	**7.1**	**0.7**	4.1	2.1	**0.0**	**0.0**	13.8	7.6	**1.1**	**1.1**	4.7	2.4
In court on charges	**1.1**	**0.0**	0.8	0	0.4	0.0	**5.5**	**0.0**	3.1	0.2	**0.0**	**0.0**	13.4	1.4	**0.0**	**0.0**	3.6	0.3
Seriously thought about suicide	**2.7**	**1.7**	1.4	0.9	1.0	0.4	**14.1**	**9.0**	9.3	4.5	**51.5**	**33.5**	27.4	19.6	**22.6**	**14.4**	10.5	5.1
Spend more than could afford often/always	**N/A**	**5.8**	N/A	5.4	N/A	3.0	**N/A**	**27.2**	N/A	30.2	**N/A**	**53.6**	N/A	68.9	**N/A**	**35.9**	N/A	31.4
Led to relationship breakdown	**5.4**	**2.6**	2.3	1.0	1.7	1.1	**23.1**	**11.5**	11.4	4.7	**40.9**	**24.5**	31.6	15.8	**32.2**	**21.2**	23.0	15.4
Not enough time to look after family's interests	**6.3**	**3.4**	4.1	3.2	2.1	1.3	**27.2**	**16.7**	48.6	13.7	**53.0**	**43.9**	51.3	48.6	**36.2**	**26.8**	17.5	13.7

Source: *ACT Gambling Survey* 2001; PC, 1999, p. 6.27 (Table 6.2). Figures for the PC survey refer to national survey results

[a] The SOGS5+ and 10+ results are from the *ACT Gambling Survey* 2001, as are the results for the HARM group. SOGS5+ includes all people who score 5 or more (including those who score 10 or more).

[b] The CATI system in the Productivity Commission's *National Gambling Survey* was programmed to calculate annual gross expenditure in order to distinguish big spending non-regular gamblers. However a flaw in the subsequent data entry meant that a number of lower spending non-regular gamblers (308 in the unweighted sample) were mistakenly transferred to the group that was administered SOGS. For this reason 'regular gamblers' have been isolated from 'all gamblers' as published in the PC's Final Report so that comparison can be made between regular ACT gamblers.

How many ACT residents are affected by these adverse impacts?

The results of these questions were extrapolated from the sample survey to show a figure indicative of the impact of problem gambling as it relates to the entire adult regular gambling population in the ACT (Table 21).

Table 21 Estimated number of gamblers experiencing adverse impacts
PC National Survey 1999 and ACT Gambling Survey 2001

Adverse impact	Number of people affected (PC)	Number of people affected (ACT)
Went bankrupt	300	**82**
Adversely affected job performance (sometimes to always)	49 200	**249**
Changed jobs due to gambling	5 600	**160**
Crime (excluding fraudulently written cheques)	9 700	**291**
Trouble with the police	6 300	**37**
Appeared in court	700	**0**
Prison sentence	300	**-**
Break-up of a relationship	39 200	**703**
Divorce or separation	3 200	**-**
Violence	700	**-**
Suffered from depression (often to always)	70 500	**1113**
Seriously considered suicide	12 900	**478**
Attempted suicide	2 900	**-**
Completed suicides	35-60	**-**

Source*: ACT Gambling Survey* 2001; PC 1999, p. 26 (Table 5). Figures for the PC survey refer to national survey results. **a** The estimates mainly relate to questions asked in the PC's *National Gambling Survey* about impacts 'in the last 12 months'; or where they relate to a lifetime impact, they have been annualised. The estimates for the ACT relate to questions asked in the *ACT Gambling Survey* about impacts 'in the last 12 months'.

The effects of problem gambling on others

When ACT respondents were asked if their gambling activities had impacted on the amount of time spent with families, a higher proportion of ACT gamblers in all categories (problem, non-problem regulars, problem gamblers) reported than was found in the 1999 national survey (Table 22).

27.2% of ACT problem gamblers reported spending less time with families in contrast to 19.5% of Australian problem gamblers in 1999; 1.3% of ACT non-problem regulars reported compared to 0.8% Australians in that group; 0.6% of ACT adults compared to 0.5% Australian adults.

16.7% of ACT problem gamblers said gambling activities had caused them to spend less time with family in the last twelve months compared to 13.6% Australians problem gamblers.

ACT respondents were also more likely to experience relationship breakdown as a result of their gambling than Australians overall. In 2001 23.1% of ACT problem gamblers reported that their gambling had led to the breakup of a relationship compared to 11.3% of Australian problem gamblers; 1.1% of non-problem regular gamblers in the ACT reported a similar impact from gambling compared to 0.1% of Australian non-regular gamblers.

ACT problem gamblers reported a much higher level of relationship breakup in the last twelve months (11.5%) than the national figure of 4.7%. Notably, few non-problem regulars reported that gambling had led to the breakup of a relationship in the last twelve months (0.4% of ACT respondents in this group and none at the national level).

Table 22 Interpersonal problems stemming from gambling

PC National Survey 1999 and ACT Gambling Survey 2001

Interpersonal problem	Yes %		Number affected		No %		Rarely %		Sometimes %		Often %		Always %	
	ACT	PC	**ACT**	PC **('000)**	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Not enough time for family														
PGs (ever)	**27.2**	19.5	**1440**	57.1	**72.8**	80.5								
Non-problem regulars (ever)	**1.3**	0.8	**293**	9.8	**98.7**	99.2								
Adults (ever)	**0.6**	05	**1733**	74.6	**99.4**	99.5								
PGs (in last year)	**16.7**	13.6	**887**	39.8	**83.3**	86.4	**3.5**	2.8	**6.2**	7.1	**1.5**	2.7	**5.5**	1.0
Non-problem regulars (in last year)	**0.2**	0.5	**51**	6.3	**99.8**	99.5	**0.2**	0.3	**0**	0	**0**	0	**0**	0.2
Adults (in last year)	**0.3**	0.3	**938**	46.1	**99.7**	99.7	**0.1**	0.1	**0.1**	0.2	**0**	0.1	**0.1**	0
Gambling led to the breakup of a relationship														
PGs (ever)	**23.1**	11.3	**1222**	33.1	**76.9**	88.7								
Non-problem regulars (ever)	**1.1**	0.1	**250**	0.9	**98.9**	99.9								
Adults (ever)	**0.5**	0.4	**1472**	59.5	**99.5**	99.6								
PGs (in last year)	**11.5**	4.7	**609**	13.8	**88.5**	95.3								
Non-problem regulars (in last year)	**0.4**	0	**93**	0	**99.6**	100.0								
Adults (in last year)	**0.3**	0.3	**703**	39.2	**99.7**	99.7								

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.28 (Table 7.6). Figures from the Productivity Commission refer to national survey results.

[a] PGs are problem gamblers (defined as SOGS 5+ for results from the general population). Data on regulars excludes people who play non-lottery games irregularly, but spend over $4,000.

The people affected by problem gamblers

The ACT 2001 survey found that approximately 15% of the surveyed problem gamblers (identified using the SOGS scale) in the ACT live alone; most live with others who could be affected on a daily basis. Just under half (49.9%) of problem gamblers in the ACT live with a child under the age of eighteen in the household (14.2% as a one parent family with children and 35.7% as a couple with children).

On average, the ACT survey found that there are 0.5 children living in the same household as every problem gambler. This compares with the 1999 national survey which found that 0.6 children (under the age of fifteen) live with the average problem gambler.

The ACT 2001 survey found that 42.4% of the surveyed population 'knew of someone with a serious gambling problem.' 26.8% of the ACT population also knew someone that had experienced serious problems in the last 12 months.

Intergenerational and family-wide problems with gambling

Results of the 1999 national survey indicated that problem gamblers are much more likely to report that someone else in their family has, or has had, a gambling problem. The 2001 survey of ACT residents found similar results (Table 23).

Table 23 Intergenerational and family-wide problems with gambling[a]
PC National Survey 1999 and ACT Gambling Survey 2001

	Ever %		Last year %	
	PC	ACT	*PC*	ACT
PGs with partner with problem	0.5	1.8	0.5	0.0
PGs with father with problem	2.3	2.9	2.3	2.9
PGs with mother with problem	1.1	0.0	1.1	0.0
PGs with sibling with problem	4.3	3.0	4.3	3.0
PGs with child with problem	0.9	0.6	0.9	0.6
PGs with a parent with a problem	3.4	2.9	3.4	2.9
PGs with any family member problem	16.2	14.1	14.8	10.9
PGs who know anyone with problem	62.8	66.8	56.8	59.1
PGs who know more than 1 other problem gambler	34.2	31.6	31.9	28.7
PGs in counselling with a partner having problem	5.0	na	..na	na
PGs in counselling with father having problem	15.6	na	..na	na
PGs in counselling with mother having problem	9.9	na	..na	na
PGs in counselling with a sibling having problem	13.9	na	..na	na
PGs in counselling with a child having problem	2.0	na	..na	na
PGs in counselling with parent having problem	21.5	na	..na	na
PGs in counselling with other relative having problem	8.7	na	..na	na
PGs in counselling with any family member problem	36.6	na	..na	na
Non-PGs with partner with problem	1.03	1.4	0.7	0.7
Non-PGs with father with problem	0.99	1.6	0.5	0.8
Non-PGs with mother with problem	0.39	0.7	0.2	0.7
Non-PGs with sibling with problem	1.40	2.0	1.2	1.3
Non-PGs with child with problem	0.58	0.5	0.5	0.5
Non-PGs with a parent with a problem	1.38	2.3	0.7	1.4
Non-PGs with any family member problem	11.23	12.5	7.0	8.0
Non-PGs who know anyone with problem	39.62	41.9	28.0	26.1
Non-PGs who know more than 1 other problem gambler	11.36	10.2	7.5	7.6

Source: Data on problem gamblers in counselling is from the PC *Survey of Clients of Counselling Agencies*, while all remaining data are from the *ACT Gambling Survey* 2001 and PC 1999, p. 7.36 (Table 7.8). [a] PGs are problem gamblers (defined as SOGS 5+ for results from the general population) and Non-PGs are non-problem gamblers.

In 2001 1.8% of ACT problem gamblers testified to having had a partner with a problem at some time. This is higher than the 1999 national survey result of 0.5%. However, the ACT respondents reported no incidences of this impact in the last year.

2.9% of problem gamblers in the ACT reported fathers with a problem; there were no reports by ACT problem gamblers of mothers with a gambling problem. This result contrasts with the 1999 national survey finding that 1.1% of Australian problem gamblers have mothers with a gambling problem. The proportion of problem gamblers reporting family members with a problem is also lower in the ACT (14.1%) than nationally (16.2%). This difference increases with regards to the last twelve

months. The 1999 national survey found that 14.8% of Australian problem gamblers reported that family members had problems in the previous year, compared with 10.9% of ACT problem gamblers who reported this impact for the last twelve months.

However, ACT problem gamblers are more likely to know others with a problem (66.8%) than Australian problem gamblers (59.1%).

Impacts of problem gambling on work

The 2001 survey found that more ACT gamblers on average have reported lost time on work and study as a result of gambling than equivalent Australian groups in the 1999 national survey (Table 24). For example, 35.7% of ACT problem gamblers reported lost work or study time in the last year compared to the national figures of 18.8%.

In 2001 1.9% of ACT non-problem regulars reported similar work impacts in the last twelve months compared to 1.7% of Australians in 1999; 0.8% of ACT adults compared to 0.7% of Australian adults reported losing time from work or study in the last year.

Table 24 Work impacts[a]

PC National Survey 1999 and ACT Gambling Survey 2001

Type of work impact	Yes %		Number affected		Never %		Rarely %		Sometimes %		Often %		Always %	
	ACT	PC	**ACT**	PC **('000)**	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Lost time from work or study														
PGs (in last year)	**35.7**	18.8	**1893**	55.0	**64.3**	81.2	**14.0**	9.1	**9.3**	5.5	**11.7**	1.4	**0.7**	2.2
Non-problem regulars (in last year)	**1.9**	1.7	**412**	20.2	**98.1**	98.3	**1.9**	1.0	**0**	0.6	**0**	0.1	**0**	0
Adults (in last year)	**0.8**	0.7	**2305**	98.1	**99.2**	99.3	**0.4**	0.4	**0.2**	0.2	**0.2**	0	**0**	0.1
Adversely affected job performance														
PGs (ever)	**25.3**	31.3	**1342**	91.7	**74.7**	68.7								
Non-problem regulars (ever)	**0.7**	0.2	**151**	1.8	**99.3**	99.9								
Adults (ever)	**0.5**	1.2	**1493**	165.1	**99.5**	98.8								
PGs (in last year)	**21.3**	25.4	**1126**	74.5	**78.7**	8.7	**1.5**	14.5	**15.4**	2.2	**3.9**	0.1	**0.5**	
Non-problem regulars (in last year)	**0.1**	0	**19**	0	**99.9**	100.0	**0**	0	**0**	0	**0.1**	0	**0**	0
Adults (in last year)	**0.4**	0.7	**1145**	94.3	**99.6**	99.3	**0**	0.3	**0.3**	0.3	**0.1**	0.1	**0**	0
Changed jobs due to gambling														
PGs (ever)	**3.6**	5.9	**189**	17.3	**96.4**	94.1								
Non-problem regulars (ever)	**0.5**	0.2	**118**	2.0	**99.5**	99.8								
Adults (ever)	**0.1**	0.2	**307**	27.9	**99.9**	99.8								
PGs (in last year)	**2.1**	1.9	**113**	5.6	**97.9**	98.1								
Non-problem regulars (in last year)	**0.2**	0	**47**	0	**99.8**	100.0								
Adults (in last year)	**0.1**	0	**160**	5.6	**99.9**	100.0								

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.38 (Table 7.9). Figures from the PC refer to national survey results.

[a] PGs are problem gamblers (defined as SOGS 5+ for results from the general population).

Table 24 cont. Work impacts[a]

PC National Survey 1999 and ACT Gambling Survey 2001

Type of work impact	Yes %		Number affected		Never %		Rarely %		Sometimes %		Often %		Always %	
	ACT	PC	**ACT**	PC **('000)**	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Lost job due to gambling														
PGs (ever)	**2.3**	0.5	**121**	1.6	**97.7**	99.5								
Non-problem regulars (ever)	**0.2**	0	**47**	0	**99.8**	0								
Adults (ever)	**0.1**	0.1	**168**	10.2	**99.9**	99.9								
PGs (in last year)	**0.7**	0	**36**	0	**99.3**	100.0								
Non-problem regulars (in last year)	**0.2**	0	**47**	0	**99.8**	100.0								
Adults (in last year)	**0.01**	0	**36**	0	**99.99**	100.0								

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.38 (Table 7.9). Figures from the PC refer to national survey results.

[a] PGs are problem gamblers (defined as SOGS 5+ for results from the general population).

However, fewer ACT problem gamblers (25.3%) reported that their gambling activities had ever adversely affected their job performance than a similar group in the 1999 national survey (31.3%). The 1999 national survey also found that 25.4% of problem gamblers had experienced adverse impacts for job performance in the previous year while 21.3% of ACT problem gamblers surveyed in 2001 reported a similar impact.

A higher proportion of problem gamblers nationally (5.9%) have ever changed jobs due to gambling, compared to 3.6% of ACT problem gamblers. However, ACT gamblers (non-problem and problem gamblers) reported a slightly higher incidence of changing jobs in the last year due to gambling than Australian gamblers overall.

Moreover, a higher proportion of ACT gamblers (2.3%) reported losing their job due to gambling than the 1999 national average (0.5%). A small number of ACT non-problem regular gamblers (0.2%) and problem gamblers (0.7%) also said they had lost their job in the last twelve months due to gambling, while no Australians have reported this impact.

Spending impacts of problem gambling

There is evidence that ACT respondents with a gambling problem spend disproportionately more on gambling compared to the recreational gambling population.[72] Table 25 below indicates the proportion of gambling expenditure which is lost by problem gamblers (SOGS 5+) by mode of gambling.

[72] PC op. cit.; AIGR op. cit.; Smith, op. cit.

Table 25 Problem gamblers share of gambling expenditure by mode
2001 ACT Gambling Survey

	Total expenditure	Problem gambling expenditure	Share of expenditure accounted for by problem gamblers
Gaming machines	62,173,883	29,997,254	48.2%
Total wagering (excluding sportsbetting)			-
Lotteries, lotto style and pools	17,500,693	942,608	5.4%
Scratchies	4,189,013	367,544	8.8%
Keno	1,997,065	756,155	37.9%
Casino table games	6,922,332	2,810,565	40.6%
Sports betting	619,218	38,123	6.2%
Other commercial games (bingo etc)	832,321	243,337	29.2%
Commercial gambling total	94,234,525	35,155,586	37.3%

As previously noted in this report (see 'Comparison of gambling expenditure', Table 8), when cross-checked against TGC data, ACT respondents have tended to underestimate gambling expenditure for some forms of gambling (such as gaming machines and table games at a casino) and overestimate expenditure for lotteries and scratch-its.

This has important implications for estimates of gambling expenditure accounted for by problem gamblers. For example, the share of gambling expenditure by ACT problem gamblers is highest for gaming machines and table games; yet respondents have under-reported aggregate expenditure on these two forms of gambling by 60.4% and 60.9% respectively.

This significant level of under-reporting is unlikely to be explained by conventional reporting errors mentioned above. ACT respondents have failed to report the full extent of their gambling activities, consciously or unconsciously. An area of future research will be to explore the relationship between the level of under-reporting by particular groups of gamblers and the problem gambling share of losses.

Expenditure impacts of problem gambling

Using the same method as the Productivity Commission's 1999 national survey, the *ACT Gambling Survey* 2001 examined the adverse financial impacts of gambling for all adult gamblers. The survey asked several questions on financial issues including whether or not gamblers had borrowed money, written fraudulent cheques, sold off property or spent in excess of their budget (Table 26).

As in the 1999 national survey, a relatively large proportion of problem gamblers in the ACT reported adverse financial impacts from gambling compared with other groups of gamblers. In 2001 13.3% of ACT respondents identified as problem gamblers said that in the past twelve months they had borrowed money for gambling purposes and had not paid it back. Of these, 6.4% (compared with 4% nationally) did so sometimes and 4.7% did so always, a figure far higher than the 1999 national survey result of 0.5%.

Table 26 Adverse financial impacts of gambling

PC National Survey 1999 and ACT Gambling Survey 2001

	Yes %		Number affected		No %		Rarely %		Sometimes %		Often %		Always %	
	ACT	PC	**ACT**	PC ('000)	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
Borrowed money without paying back														
PGs (last year)	**13.3**	18.7	**706**	54.8	**86.7**	81.3	**2.2**	14.2	**6.4**	4.0	**0**	0	**4.7**	0.5
Non-problem regulars (in last year)	**0**	0.7	**0**	7.9	**100.0**	99.4	0	0.4	0	0.2	**0**	0	0	0
Adults (in last year)	**0.3**	0.7	**706**	93.0	**99.7**	99.3	**0**	0.5	**0.1**	0.1	**0**	0	**0.1**	0
Borrowed from loan sharks														
PGs (in last year)	**2.8**	5.8	**147**	16.9	**97.2**	94.2	**2.8**	2.5	**0**	0.8	**0**	2.5	**0**	0
Non-problem regulars (in last year)	**0**	0	**0**	0	**100.0**	100.0	0	0	0	0	0	0	0	0
Adults (in last year)	**0.1**	0.1	**147**	17.0	**99.9**	99.9	**0.1**	0.1	**0**	0	**0**	0.1	**0**	0
Bounced cheques deliberately														
PGs (in last year)	**7.6**	4.1	**401**	12.0	**92.4**	95.9	**2.2**	3.8	**5.4**	0.3	**0**	0	**0**	0
Non-problem regulars (in last year)	**0**	0.1	**0**	1.6	**100.0**	99.9	**0**	0.1	**0**	0	**0**	0	**0**	0
Adults (in last year)	**0.1**	0.1	**401**	13.6	**99.9**	99.9	**0**	0.1	**0.1**	0	**0**	0	**0**	0
Sold property to gamble														
PGs (in last year)	**15.4**	10.8	**815**	31.6	**84.6**	89.2	**10.0**	6.3	**5.4**	2.0	**0**	2.5	**0**	0
Non-problem regulars (in last year)	**0**	0.3	**0**	3.5	**100.0**	99.7	**0**	0.3	**0**	0	**0**	0	**0**	0
Adults (in last year)	**0.3**	0.3	**815**	35.1	**99.7**	99.8	**0.2**	0.2	**0.1**	0	**0**	0.1	**0**	0
Spent more than could afford														
PGs (in last year)	**67.6**	70.0	**3580**	204.8	**32.4**	30.1	**12.3**	25.5	**28.1**	14.5	**17.9**	20.5	**9.2**	9.4
Non-problem regulars (in last year)	**5.7**	8.7	**1265**	104.8	**94.3**	91.4	**4.1**	5.7	**0.5**	2.3	**0.7**	0.5	**0**	0.1
Adults (in last year)	**1.8**	2.9	**4845**	412.5	**98.2**	97.1	**0.6**	1.7	**0.6**	0.6	**0.4**	0.5	**0.2**	0.2

Sources: *ACT Gambling Survey* 2001; PC 1999, p. 7.49 (Table 7.13). Figures from the PC refer to national survey results.

[a] PG is a problem gambler (defined as SOGS 5+ from the general population survey).

2.8% of ACT problem gamblers (compared with 5.8% nationally) reported they had borrowed from loan sharks in the past twelve months. However, they all said this had occurred rarely. 7.6% of ACT problem gamblers surveyed in 2001 (compared with 4.1% nationally in 1999) said they had bounced cheques deliberately for gambling purposes. Of these 2.2% said they had done so rarely (compared with 3.8% nationally) and 5.4% said they had done so sometimes (compared with 0.3% nationally).

15.4% of ACT problem gamblers surveyed in 2001 (compared with 10.8% nationally in 1999) said they had sold property to gamble in the past twelve months. Of this group, 10% said it occurred rarely (compared with 6.3% nationally) and 5.4% said they had done so sometimes (compared with 2% nationally). This compares with 0.3% of all adult gamblers both in the ACT and nationally.

67.6% of ACT problem gamblers surveyed in 2001 said they had spent more than they could afford on gambling in the past twelve months. Of this group, 28.1% said this had occurred sometimes (compared with 14.5% nationally), while 17.9% said it had happened often (compared with 20.5% nationally). 9.2% of ACT problem gamblers claimed to always spend more than they could afford on gambling, similar to 9.4% of Australians in this group. This compares with 1.8% of all adult gamblers surveyed in the ACT and 2.9% nationally.

In addition to adverse financial impacts from gambling, both the Productivity Commission National Survey 1999 and the *ACT Gambling Survey* 2001 examined the level of financial debt (including the use of pawnbrokers) and the incidence of bankruptcy amongst all adult gamblers, both for a lifetime and over the previous twelve months (Table 27).

Table 27 Other adverse financial impacts

PC Survey 1999 and ACT Gambling Survey 2001

	Yes %		*Number affected*		*No %*	
	ACT	PC	**ACT**	PC ('000)	**ACT**	PC
Owed money due to gambling						
Problem gamblers (ever)	**37.4**	51.4	**1979**	150.4	**62.6**	48.6
Non-problem regulars (ever)	**4.6**	4.6	**1026**	5.6	**95.4**	95.4
Adults (ever)	**1.1**	2.0	**3005**	288.5	**98.9**	98.0
Problem gamblers (in last year)	**34.4**	37.1	**1820**	108.7	**65.6**	62.9
Non-problem regulars (in last year)	**2.0**	1.7	**437**	2.0	**98.0**	98.4
Adults (in last year)	**0.8**	1.0	**2256**	135.4	**99.2**	99.0
Got gambling funds by using a pawnbroker						
Problem gamblers (ever)	**20.8**	13.1	**1102**	38.4	**79.2**	86.9
Non-problem regulars (ever)	**0.3**	0.5	**76**	6.4	**99.7**	99.5
Adults (ever)	**0.4**	0.4	**1178**	55.4	**99.6**	99.6
Problem gamblers (in last year)	**18.6**	9.5	**986**	27.7	**81.4**	90.5
Non-problem regulars (in last year)	**0.9**	0.3	**76**	3.5	**99.7**	99.7
Adults (in last year)	**0.4**	0.2	**986**	31.2	**99.6**	99.8
Went bankrupt						
Problem gamblers (ever)	**3.1**	1.4	**166**	4.1	**96.9**	98.6
Non-problem regulars (ever)	**0**	0	**0**	0	**100.0**	100.0
Adults (ever)	**0.1**	0	**166**	4.1	**99.9**	100.0
Problem gamblers (in last year)	**1.5**	1.0	**82**	2.9	**98.5**	99.0
Non-problem regulars (in last year)	**0**	0	**0**	0	**100.0**	100.0
Adults (in last year)	**0.02**	0	**82**	2.9	**99.98**	100.0

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.50 (Table 7.14). Figures from the Productivity Commission refer to national survey results.

[a] Problem gambling is defined as SOGS 5+ for results from the general population.

37.4% of ACT problem gamblers surveyed in 2001 said they had owed money due to gambling at some point in their life (compared with 51.4% nationally) and 34.4% said they had owed money for gambling in the past twelve months (compared with 37.1% nationally). This compares with 1.1% of all adult gambler respondents in the ACT and 2% nationally who reported that they had ever owed money due to gambling. A smaller proportion of respondents (0.8% of adult gamblers in the ACT and 1% nationally) reported that they had owed money for gambling in the past twelve months.

20.8% of ACT respondents identified as problem gamblers said they had used pawnbrokers at some point in their lives (compared with 13.1% nationally) and 18.6% had done so in the past twelve months (compared with 9.5% nationally). This compares with 0.4% of all adult gambler respondents both in the ACT and nationally who reported that they had accessed gambling funds by using pawnbrokers at some point in their lives, and 0.4% of ACT respondents who had done so in the past twelve months (compared with 0.2% nationally).

1.5% of ACT problem gambler respondents filed for bankruptcy in the past twelve months and 3.1% have been bankrupt at some point in their lives (compared with 1% and 1.4% respectively at a national level). A smaller proportion of ACT adult gamblers (0.1%) have been bankrupt at some point in their lives due to their gambling practices and 0.02% had become bankrupt in the past twelve months.

The following Table 28 shows the sacrifices that surveyed ACT gamblers make in order to fund their gambling habits.

Table 28 What do ACT problem gamblers give up in order to gamble?
PC National Survey 1999 and ACT Gambling Survey 2001

	Problem gamblers (SOGS 5+)		**Severe (SOGS 10+)**		**Non-problem non-regulars**		**Non-problem regulars**	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
	%	%	**%**	%	**%**	%	**%**	%
Groceries or small household items	**18.9**	17.5	**29.0**	18.3	**25.2**	23.1	**15.1**	17.0
Major household goods (eg TV)	**15.4**	4.7	**10.4**	8.7	**2.4**	3.2	**5.5**	3.2
Personal items (clothing, footwear)	**19.9**	21.9	**35.2**	26.5	**10.7**	11.1	**10.4**	12.3
Restaurant meals	**9.0**	9.7	**13.6**	7.2	**8.8**	7.6	**5.0**	8.6
Wine, beer	**10.9**	11.5	**10.4**	6.5	**10.2**	9.0	**14.0**	13.6
Movies or concert	**4.6**	5.0	**0**	0	**3.3**	4.3	**4.4**	4.1
Other entertainment & recreation	**19.7**	12.9	**3.1**	21.5	**14.9**	10.5	**13.1**	9.1
Paid off credit card or bills	**12.0**	11.7	**19.3**	28.4	**5.5**	2.4	**5.9**	4.4
Pay rent/mortgage	**3.8**	4.0	**0**	14.3	**0.8**	1.5	**2.4**	0.7
Spent on grandchildren	**7.2**	3.1	**4.5**	3.9	**2.6**	2.2	**3.5**	2.8
Petrol	**6.6**	4.7	**0**	0	**2.8**	1.0	**2.0**	0.5
Cigarettes	**4.1**	4.7	**0**	0	**0.8**	0.5	**3.8**	0.8
Donation to charity	**0**	0	**0**	0	**1.2**	0.6	**1.0**	0
Magazines/books	**2.2**	0	**0**	0	**1.1**	1.6	**1.8**	0.2
Other items	**7.4**	8.1	**4.5**	7.8	**7.5**	5.3	**5.4**	5.0
Savings	**2.8**	17.4	**0**	19.6	**14.1**	14.4	**19.8**	24.2
Don't know	**6.0**	8.1	**0**	6.1	**6.6**	14.6	**5.4**	11.7

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.57 (Table 7.17). Figures from the PC refer to national survey results.

Table 28 shows a breakdown of the different items that ACT gamblers have chosen not to spend money on in order to afford their gambling expenses. The table considers all respondents, dividing them into non-problem non-regular gamblers, non-problem regular gamblers, gamblers who scored SOGS 5+ and gamblers who scored SOGS 10+.

The *ACT Gambling Survey* reinforced the findings of the 1999 national survey that 'problem gamblers tend to give up spending on personal items (such as clothing) and paying bills, much more than non-problem gamblers'.[73] ACT survey findings include:

- The SOGS 10+ group of ACT gamblers has the highest proportion (29%) not spending money on groceries or small household items. This compares with non-problem non-regular gamblers (23.1% nationally).
- The SOGS 5+ group of ACT gamblers has the highest proportion (15.4%) not spending money on major household goods, compared with SOGS 10+ (8.7% nationally).
- The SOGS 10+ group of ACT gamblers has the highest proportion (19.3%) not spending money on paying off credit cards or bills, compared with 28.4% nationally.
- The SOGS 5+ group of ACT gamblers has the highest proportion (3.8%) not spending money on rent or mortgage payments compared with SOGS 10+ (14.3% nationally).
- The group of ACT non-problem regular gamblers has the highest proportion (19.8%) not spending money on savings compared with 24.2% nationally.
- Amongst the SOGS 10+ group of ACT problem gamblers 3.1% chose to forego spending on other forms of recreation and entertainment in order to gamble compared to 21.5% for the national SOGS 10+ group. This may reflect either a lack of other entertainment facilities in the ACT or a higher average income levels amongst ACT residents compared to other Australians (Table 7).
- 19.3% of the ACT SOGS 10+ group of problem gamblers chose not to pay off credit cards or bills in order to fund their gambling. This rate is considerably lower than the 1999 national finding of 28.4% and may again be a result of higher income levels and affordability of ACT residents (see Table 7).

[73] PC ibid., p. 7.56.

- Moreover, a relatively small proportion of ACT SOGS 5+ problem gamblers (2%) chose not to save as much or any money in order to gamble. This proportion contrasts with the 1999 national survey which found that 17.4% of SOGS 5+ gamblers chose to sacrifice their savings to finance gambling activity.
- Also in marked contrast to the 14.3% of national SOGS 10+ gamblers who reported choosing to forego rent and mortgage payments in order to fund their gambling habits, no SOGS 10+ gamblers in the 2001 ACT survey reported not paying their rent or mortgage in order to gamble.

Connections between accessibility to ATMs and problem gambling

Ready access to money at gambling venues has been associated with higher incidence of problem gambling in several studies. All ACT survey respondents were therefore asked how often they withdrew money from ATMs at gaming machine venues to play the machines (Table 29) and at the casino to play table games (Table 30).

Though ACT recreational players were slightly less inclined to withdraw money from ATMs at gaming venues (3.2% compared to 4.6% nationally), problem gamblers in the 2001 ACT survey were much more likely to do so. Nearly half of who scored SOGS 5+ (46.9% compared to 37.8% nationally) and over two-thirds who scored SOGS 10+ (73.6% compared to 58.7% nationally) often or always withdrew money from ATMs to play gaming machines. Across all regular gamblers the proportion of ACT gamblers using ATMs to play gaming machines was higher than the 1999 national figure.

These results suggest a stronger connection between access to money and problem gambling levels amongst ACT residents than was recorded in the Productivity Commission's 1999 national survey.

Table 29 How often do you withdraw money from an ATM at a venue to play the machines?[a]
PC National Survey 1999 and ACT Gambling Survey 2001

	Never or rarely		Often or always	
	PC (%)	**ACT (%)**	PC (%)	**ACT (%)**
Recreational players	90.0	**88.9**	4.6	**3.2**
Problem gamblers (SOG 5+)	47.0	**38.5**	37.8	**46.9**
Problem players (SOGS 10+)	25.2	**10.2**	58.7	**73.6**

Source: *ACT Gambling Survey* 2001; PC 1999, p. 45 (Table 8).

[a]This question differs slightly from the original question in the Productivity Commission's 1999 National Survey: "How often do you withdraw money from an ATM at a venue *when you* play poker machines?" This change was made to elicit a more accurate survey response.

Though the Productivity Commission did not discuss its survey responses to this question, the results from the ACT 2001 survey indicate that problem gamblers in the ACT are 3 to 4 times more likely than recreational gamblers to withdraw money from ATMs for the purposes of gambling at the venue. These figures suggest that there is a positive correlation between problem gambling severity and likelihood of using ATMs at the venue. These findings may have some bearing on debate concerning the relationship between withdrawal limits and accessibility to money and problem gambling prevalence.

Table 30 How often do you withdraw money from an ATM at the casino to play table games?[a]
2001 ACT Gambling Survey

	Never or rarely (%)	Often or always (%)
Recreational players	**79.4**	**7.7**
Problem gamblers (SOG 5+)	**45.8**	**24.5**
Problem players (SOGS 10+)	**37.2**	**28.0**

Source: *ACT Gambling Survey* 2001.

[a]This question differs slightly from the original question in the Productivity Commission's 1999 National Survey: "How often do you withdraw money from an ATM at a casino *when you* play the table games?" This change was made to elicit a more accurate survey response.

Crime impacts in relation to problem gambling

Several studies including the Productivity Commission have investigated the relationship between gambling participation and illegal activity. This *ACT Gambling Survey* asked similar questions to the Productivity Commission in relation to whether a respondent had:

- obtained money illegally because of their gambling;
- experienced problems with the police because of their gambling; or
- appeared in court on charges related to their gambling.

The results were classified in terms of two categories of problem gamblers (SOGS scores 5+ and 10+) (Table 31).

Table 31 Legal system impacts of problem gambling
PC National Survey 1999 and ACT Gambling Survey 2001

	Ever SOGS 5+		**Ever SOGS 10+**		**Last 12 months SOGS 5+**		**Last 12 months SOGS 10+**	
	ACT	PC	**ACT**	PC	**ACT**	PC	**ACT**	PC
	%		**%**		**%**		**%**	
Any gambling related illegal activity	**15.1**	10.5	**16.4**	26.5	**5.5**	3.3	**2.8**	11.3
Obtained money illegally	**14.2**	7.0	**16.4**	13.2	**5.5**	1.2	**2.8**	3.7
Been in trouble with the police	**7.1**	4.1	**0**	13.8	**0.7**	2.2	**0**	7.6
In court on gambling related charges	**5.5**	3.1	**0**	13.4	**0**	0.2	**0**	1.4

Source: *ACT Gambling Survey* 2001; PC 1999, p. 7.62 (Table 7.20). Figures from the PC refer to national survey results.

The results of the ACT 2001 survey differed from the 1999 national survey for problem gamblers (SOGS 5+):

- 15.1% of ACT gamblers in this group had committed a gambling-related criminal offence, compared to 10.5% for the equivalent group in the national survey;
- 14.2% of ACT SOGS 5+ gamblers had obtained money illegally, compared with 7% in the national survey; and

- 7.1% had been in trouble with police and 5.5% had been in court on a gambling related charge, compared to 4.1% and 3.1% respectively of problem gamblers nationally.

The most marked differences are between ACT problem gamblers in the 'severe' SOGS 10+ category and the 1999 survey findings for the equivalent national group.

- A smaller percentage of ACT SOGS 10+ problem gamblers (16.4% compared with 26.5% nationally) said they had committed a gambling related crim at some stage of their gambling career, with 2.8% (compared to 11.3% nationally) doing so during the past twelve months.
- No ACT SOGS 10+ problem gamblers said they had been in trouble with police or been in court on gambling related charges, compared with 13.8% and 13.4% of Australians in this problem gambling category.

Problem gambling and help seeking

To further explore the help-seeking behaviour of ACT gamblers, the 2001 ACT survey included several questions on help-seeking derived in part from the questions asked in the Productivity Commission's *Survey of Clients of Counselling Agencies*. Questions in the 2001 ACT survey were designed for a more general gambling population. Information was also sought in relation to the ACT counselling and community services available.

ACT gamblers who scored on the SOGS scale were asked if they had tried to get help with their gambling problems or had received counselling in the last 12 months (Table 32). Of those ACT gamblers who had experienced problems with their gambling(SOGS 5+), a similar proportion had tried to get help and/or had received counselling as was indicated for Australian gamblers in the 1999 national survey. However a larger proportion of ACT gamblers in the SOGS 10+ group (54.3%) tried to get help with their gambling problems than in the 1999 national survey (32%). A slightly higher proportion of the SOGS 10+ group in the ACT (29.3%) also received counselling in the last 12 months than was found amongst Australian gamblers as a

whole (23%). The small sample size suggests that these figures should be treated with caution, however.

It is also important to note that the Productivity Commission findings in 1999 relate to help-seeking behaviour of clients in counselling, a different sample population group to the ACT 2001 Gambling Survey. As can be seen below, the majority of ACT regular gamblers with a self-assessed problem did not seek help for their problems, although help-seeking increased according to the severity of gambling problem being experienced (see Table 32).

Table 32 Help-seeking behaviour by severity of gambling problem
PC National Survey 1999 and ACT Gambling Survey 2001

	Wanted help		**Tried to get help**		**Received counselling**	
	PC	ACT[a]	PC	ACT[b]	PC	ACT
SOGS 10+ (1250)	63% (29,350)	-	32% (15,040)	54.3% (678)	23% (10,590)	29.3% (366)
SOGS 5-9 (4047)	32% (78,630)	-	12% (29,750)	12.3% (498)	7% (17,880)	7.1% (286)

Source: *ACT Gambling Survey* 2001; PC 1999, p. 17.32 (Figure 17.4).
[a]Data was not available on this question from the ACT 2001Gambling Survey.
[b]Percentages relate to proportion of regular gamblers who tried to get help and had SOGS scores of 10+ and 5-9.

In the ACT 2001 survey, regular gamblers were asked in the SOGS questionnaire whether they have or had experienced a problem with their gambling. Of the 27,437 regular gamblers in the ACT (weighted population), 4,534 respondents (16.5%)reported that they currently have or have had a gambling problem. Of this group, 3,264 (72%) reported that they have not sought help for their self-assessed gambling problems; 1,270 of ACT regular gamblers who reported problems with their gambling (28%) did try to find help.

ACT respondents with a self-assessed gambling problem gave a number of reasons why they did not seek help for their gambling problems (Table 33). A large majority (60.7%) believed they could beat the problem on their own. Information on this question was not provided from the 1999 national survey.

Table 33 Number of ACT problem gamblers not seeking help
ACT Gambling Survey 2001

	Number of people	% of people not wanting help
Didn't know where to go	426	13.1%
Too embarrassed to see a counsellor	245	7.5%
Thought I could beat the problem on my own	1980	60.7%
Other	613	18.8%
Total	3264	100%

Source: *ACT Gambling Survey* 2001.

Respondents who indicated that they tried to get help for their self-assessed gambling problems in the last 12 months were then asked:

- what prompted them to seek help for their gambling problems;
- whether they received counselling in the last 12 months, and if so, with whom; and
- whether they were satisfied with the help that they received from that organisation.

Table 34 What prompted ACT gamblers to seek help for their gambling problems?[a]
ACT Gambling Survey 2001

	Number of people with a self-assessed gambling problem	% of people wanting help	% of regular gamblers
Financial problems	412	32.4	1.5
Relationship problems	829	65.3	3.0
Legal problems	25	1.9	0.1
Work/employment problems	47	3.7	0.2
Someone urged you to	444	35.0	1.6
Felt depressed/worried	555	43.7	2.0
Other	57	4.5	0.2

Source: *ACT Gambling Survey* 2001.

[a] Proportions may sum to more than 100 because some respondents reported more than one problem.

Of those ACT people with a self-assessed gambling problem who had sought help for their gambling problems in the last 12 months, 65.3% reported that relationship problems had prompted them to seek help; 43.7% reported that they had felt depressed or worried (Table 34). Other motivations included being urged by someone else to seek help (35%) and financial problems (32.4%).

78.7% of those ACT gamblers who reported they have sought help for their self-assessed gambling problems in the last 12 months are currently seeing a counsellor. Apart from counselling services and community agencies, 42.2% of ACT gamblers with self-assessed problems have turned to other people for help in the last year. Of these gamblers, 78.7% are also currently seeing a counsellor, that is, they are seeking help from both a counsellor and other sources. As with all findings in the help-seeking part of the ACT survey, these figures must be treated with extreme caution because of the small sample size.

Table 35 Where did ACT gamblers seek help for gambling related problems?[a]

ACT Gambling Survey 2001

ACT agency [a]	%
Lifeline	53.7
Centacare	0.0
Salvation Army Counselling Services	10.9
Smith Family	0.0
CARE Financial Counselling and Legal Services	10.9
Welfare or church organisation (eg. St Vincent de Paul, Anglicare)	15.7
Family relationship organisations	10.9
Hospital or clinic	0.0
Community Health Centre	0.0
Indigenous or ethnic community agency (Migrant Resource Centre)	0.0
Other organisation	35.0

Source: *ACT Gambling Survey* 2001

a Proportions may sum to more than 100 because some respondents turned to more than one group for help.

A small majority (53.7%) of ACT self-assessed problem gamblers who have sought help for their gambling problems in the last 12 months have sought help from Lifeline, which operates the Gambling and Financial Counselling Service (GAFCS).

However, people also turned for help to other community agencies such as the Salvation Army, welfare and church organisations, and Relationships Australia (Table 35). Notably, 35% reported that they had sought help from 'other organisations' such as Gamblers' Anonymous.

Table 36 Who do ACT problem gamblers turn to for help outside of counselling agencies? [a]

ACT Gambling Survey 2001

	% of ACT gamblers who seek help from other than counselling agencies
Spouse or partner	0
Family or friends	100
An employee of a gambling venue	0
GP/Doctor	0
Church or religious worker	0
Someone else	0
No one else	0
Other	25.6

Source: *ACT Gambling Survey* 2001

[a] Proportions may sum to more than 100 because some respondents turned to more than one group for help.

When ACT gamblers who had sought help from more than one source were asked who they turned to for help outside counsellors and a gambling help-line, they nominated family or friends as the most common source of help (Table 36).

A large majority (91.1%) of ACT self-assessed problem gamblers who had tried to get help in the last 12 months from counselling and other sources were satisfied with the help that they received, with the remaining 8.9% unable to say.

For those ACT gamblers who have been in counselling the last year and are currently receiving help from someone outside counselling agencies, the following question was asked: 'how did you find out about the services available to help people with gambling problems?'

Table 37 Source of information about help services in the ACT
ACT Gambling Survey 2001

How did you find out about help services?	(%)
Signs at a gambling venue	11
Pamphlets at gambling venue	0
Signs or pamphlets elsewhere	0
Telephone directory	10
Radio and TV advertising	0
Newspaper	0
Health professional	0
Financial adviser	0
Word of mouth	26
Asked someone for help	53
Other	0
Can't say	0

Source: *ACT Gambling Survey* 2001.

The large majority of ACT gamblers with self-assessed problems (79%) found out about ACT help services through informal mechanisms (word of mouth, asking someone for help) (Table 37). Only two other sources of help information were nominated by gamblers: signs at a gambling venue (11%) and the telephone directory (10%). There appears to be considerable room for improvement in provision of community information about gambling support services in the ACT.

ACT gamblers who had sought help for their self-assessed problems were also asked their intentions for gambling in the future (Table 38). Approximately one third of those gamblers who had sought help in the past twelve months or who were currently receiving help intended to stop gambling altogether; none planned to limit their gambling. A large proportion of these two groups had 'other' intentions that were not specified. Further research (for example, interviews with gamblers who wanted or received help for gambling problems) is needed to explore this issue.

Table 38 ACT problem gamblers' intentions after seeking help
ACT Gambling Survey 2001

	Sought help in last 12 months	Currently seeking help
Plan to limit gambling	0	0
Plan to stop gambling altogether	35.7%	32.6%
Undecided	11.2%	0
Other	53.1%	67.4%

Source: *ACT Gambling Survey* 2001

The ACT 2001 survey also asked whether ACT gamblers with problems had ever tried to give up or reduce their gambling and if so, how many times? The large majority of ACT respondents (61.9%) who have or have had a self-assessed gambling problem have tried to give up or reduce their gambling (Table 39).

Table 39 ACT gamblers who have tried to give up or reduce gambling
ACT Gambling Survey 2001

	Number of gamblers	%
Yes	2806	61.9
No	1332	29.4
Can't say	395	8.7
Total	4534	100

Source: *ACT Gambling Survey* 2001.

A majority of these gamblers (57.7%) have tried unsuccessfully up to ten times to give up or reduce gambling (Table 40).

Table 40 Unsuccessful attempts to give up or reduce gambling
ACT Gambling Survey 2001

Number of times tried to give up	Number of ACT gamblers	%
None	268	9.6
Once or twice	426	15.2
Three-five times	643	22.8
Six-ten times	551	19.7
Eleven-fifteen times	314	11.2
Twenty times	187	6.7
52 times	55	1.9
70 times	85	3.0
80 times	35	1.3
90 times	57	2.0
99 times or more	187	6.7
Total	2806	100.0

Source: *ACT Gambling Survey* 2001.

ACT COMMUNITY ATTITUDES TO GAMBLING

Notwithstanding high participation rates in gambling activities amongst Australian adults, the Productivity Commission's *National Gambling Survey* reported substantial unease within the community about the broader impacts of gambling. Replicating the 1999 national survey, ACT residents surveyed in 2001 were also asked the question: "What do you think of the statement that overall, gambling does more good than harm for the community?" The national and ACT results on this question are compared in Table 41.

Table 41 ACT community attitudes to gambling
PC National Survey 1999 and ACT Gambling Survey 2001

	Gambling does more good than harm (%)		**Gambling has provided more opportunities for recreational enjoyment (%)**		**Should numbers of gaming machines be increased, decreased or stay the same? (%)**		
	ACT	PC	**ACT**	PC		**ACT**	PC
Strongly agree	**2.7**	3.8	**6.9**	7.0	A large increase	**0.2**	0.6
Slightly agree	**8.9**	11.2	**23.2**	25.5	A small increase	**0.7**	1.1
Neither agree nor disagree	**9.9**	11.9	**13.0**	11.0	Stay the same	**38.2**	41.1
Slightly disagree	**22.8**	23.9	**19.2**	20.9	A small decrease	**16.5**	17.1
Strongly disagree	**55.1**	47.4	**36.0**	33.7	A large decrease	**37.8**	33.5
Don't know/ can't say	**0.7**	1.8	**1.7**	1.9	Don't know/can't say	**6.6**	6.6

Source: *ACT Gambling Survey* 2001; PC 1999, p. 14 (Box 4). Figures from the PC refer to national survey results.

ACT residents surveyed in 2001 are more disapproving of the impacts of gambling than the average Australian was in 1999 (Table 41).

- Fewer ACT residents than Australians as a whole believe that gambling has an overall positive effect on society.

- On average, ACT residents are also less convinced than Australians were in 1999 as to one of the advantages most often cited in relation to gambling - increased recreational enjoyment.
- Moreover, ACT residents are more inclined to prefer a reduction in the number of gaming machines than was indicated in the 1999 national survey.

The following Table 42 shows the breakdown of results according to gambler categories in both the Productivity Commission National Survey 1999 and the *ACT Gambling Survey* 2001. The question asked of sample groups was "What do you think of the statement that overall, gambling does more good than harm for the community"?

The results of the ACT survey are broadly consistent with the results of the Productivity Commission's 1999 survey.

- While 6.1% of all ACT regular gamblers strongly agreed with the statement (corresponding to the 1999 national findings), 39.4% strongly disagree (compared with 33.2% nationally).
- The highest level of disagreement with the statement came from ACT non-gamblers (69.5%, comparable to 68.7% in the national survey).
- Overall, ACT respondents from all gambling categories disagreed with the statement to a slightly greater extent than did collective Australians in 1999.

Table 42 ACT perceptions of the net benefits of gambling, by type of gambler[a]

PC National Survey 1999 and ACT Gambling Survey 2001

	Strongly agree		Slightly agree		Neither agree nor disagree		Slightly disagree		Strongly disagree		Don't Know/ Can't say		Total	
	PC %	ACT %	PC %	ACT %	PC %	ACT %	PC %	ACT %	PC %	ACT %	PC %	ACT %	PC %	ACT %
Regular gambler	6.1	6.1	17.3	16.2	14.6	15.4	27.8	22.0	33.2	39.4	1.1	0.9	100	100
Non-regular gambler	3.1	2.0	1.8	9.6	13.4	10.5	25.9	25.4	43.9	51.8	1.8	0.7	100	100
Non-gambler	5.1	2.9	5.6	4.2	4.4	6.4	14.0	16.5	68.7	69.5	2.3	0.4	100	100
Australians	3.8	2.7	11.2	8.9	11.9	9.9	23.9	22.8	47.4	55.1	1.8	0.7	100	100

Source: *ACT Gambling Survey* 2001; PC 1999, p. 10.24 (Table 10.2).

a Based on the question: What do you think of the statement that overall, gambling does more good than harm for the community?

CONCLUSION

Yet to be finalised.

APPENDICES

Appendix A – The ACT survey questionnaire

Yet to be attached.

Appendix B – Survey and sample analysis

The table below gives details of the final sample achieved. A total of 5,445 Screener interviews were conducted, which resulted in 2011 Core interviews. Based on the classification question at SQ3 one in four non regular gamblers were selected at random for interview, and one in two non gamblers.

	Screener section	Core interview
Non gamblers	1,451	432
Non regular gamblers	3,533	851
Regular gamblers	461	432
TOTAL interviews	5,445	2,011

ACT Gambling Response Analysis	**TOTAL SAMPLE FRAME**	
	Numbers	**%**
Total Numbers Dialled	**18,359**	**100**
Out of coverage	**5,293**	**29%**
Ineligible – business number (314), fax number (405), paging service (7), disconnected/out of order (4041)	4,767	
Ineligible – no one of correct age	82	
Ineligible – not available during survey period	459	
Coverage not yet determined - not finalised	**2,663**	**15%**
Engaged number	7	
No answer, but less than < 4 calls backs	895	
No answer, more than 4 callbacks	1,390	
Answering machine	371	
In scope - finalised	**10,403**	**56%**
Appointment made (soft)	12	
Appointment made (hard)	3	
Unsuitable, language etc	168	
A) Screener Questionnaire:		
1) Refuses	4,343	
2) Agrees and starts screener	5,877	
3) Terminates during screener	432	
4a) Completes screener total	5,445	
4b) Completes screener NON GAMBLER	1,451	
4c) Completes screener NON REGULAR GAMBLER	3,533	
4d) Completes screener REGULAR GAMBLER	461	

ACT Gambling Response Analysis	TOTAL SAMPLE FRAME	
	Numbers	**%**
B) Core Questionnaire:		
1a) Selected total	2,148	
1b) Selected NON GAMBLER	766	
1c) Selected NON REGULAR GAMBLER	899	
1d) Selected REGULAR GAMBLER	483	
2a Refuses to continue	99	
2b Refuses NON GAMBLER	29	
2c Refuses NON REGULAR GAMBLER	41	
2d Refuses REGULAR GAMBLER	29	
2e Makes appointment for callback	9	
3) Agrees and starts interview	2,040	
4) Terminates during interview	29	
5a) Completes interview total	2011	
5b) Completes interview NON GAMBLER	728	
5c) Completes interview NON REGULAR GAMBLER	851	
5d) Completes interview REGULAR GAMBLER	432	

At SQ4 gambling status was reassessed based on total annual expenditure, and at this point 6 nonregular gamblers were found to be spending more than $4,000 per annum and so were treated as regular gamblers for the balance of the interview, that is, they followed the sequence of questions for regular gamblers.

Appendix C–South Oaks Gambling Screen (Lifetime version)

1. When you gamble, how often do you go back another day to win back money you lost? (never; some of the time [less than half the time] I lost; most of the time I lost; every time I lost)
2. Have you ever claimed to be winning money gambling but weren't really? In fact you lost? (never or never gamble; yes, less than half the time I lost; yes, most of the time)
3. Do you feel you have ever had a problem with gambling? (no; yes, in the past, but not now; yes)
4. Did you ever gamble more than you intended to? (yes, no)
5. Have people criticised your gambling? (yes, no)
6. Have you ever felt guilty about the way you gamble or what happens when you gamble? (yes, no)
7. Have you ever felt like you would like to stop gambling, but didn't think you could? (yes, no)
8. Have you ever hidden betting slips, lottery tickets, gambling money, or other signs of gambling from your spouse, children or other important people in your life? (yes, no)
9. a) Have you ever argued with people you live with over how you handle money? (yes, no)
   b) If you answered yes to the previous question: Have money arguments ever centred on your gambling? (yes, no)
10. Have you ever borrowed from someone and not paid them back as a result of your gambling? (yes, no)
11. Have you ever lost time from work (or school) due to gambling? (yes, no)

If you borrowed money to gamble or pay gambling debts, who or where did you borrow from? (check 'yes' or 'no' for each).

12. From household money? (yes, no)
13. From your spouse? (yes, no)
14. From other relatives or in-laws? (yes, no)
15. From banks, loan companies, or credit unions? (yes, no)
16. From credit cards? (yes, no)
17. From loan sharks? (yes, no)
18. You cashed in stocks, bonds or other securities? (yes, no)
19. You sold personal or family property? (yes, no)
20. You borrowed on your checking account? (passed bad checks)? (yes, no)

Source: Lesieur and Blume (1987, p.118).

Appendix D – The Harm Indicator

Elements of harmful gambling

A person has experienced harm from gambling if they meet *any* of the following conditions for the last year. They:

1. found that gambling has made life a lot less enjoyable and they *always* feel they cannot control gambling, although they want to;
2. *always* have money arguments about gambling;
3. *always* borrow to gamble while not paying borrowings back;
4. *always* lose time from work or study due to gambling;
5. *always* feel guilty about gambling;
6. borrow from loan sharks to gamble *sometimes* to *always;*
7. fraudulently write cheques to gamble *sometimes* to *always;*
8. believe they have a current problem *and* they rate their problem from 5 or more on a 10 point Likert scale;
9. *always* spend more than they can afford;
10. have *often* or *always* suffered from depression due to gambling;
11. have *often* or *always* experienced adverse effects on their job due to gambling;
12. have changed jobs in the last year due to gambling;
13. have been sacked in the last year due to gambling;
14. have *often* or *always* not had enough time to look after their family's interests due to gambling;
15. have become bankrupt due to gambling;
16. have experienced a relationship breakdown due to gambling;
17. have obtained money illegally to gamble;
18. have been in trouble with police over gambling;
19. have appeared in court on a gambling-related matter;
20. have seriously thought about suicide because of gambling;
21. have wanted help for gambling problems; or
22. have tried to get help for gambling problems in the last year.

A person who records a single answer to any of the above is deemed to have experienced harmful impacts from gambling, simply because each individual impact is serious. The *Productivity Commission National Gambling Survey* suggested that around 1.8% of the adult population score one or more using the above measures (which is somewhat less than the number of people who are measured as problem gamblers using the SOGS 5+ cutoff). About 54% of this HARM group score 2 or more.

Source: PC 1999, p.6.29 (Box 6.7).