

RESEARCH REPORT

The Second National Study of Interactive Gambling in Australia (2019- 2020)



**Gaming Research
Australia**

A national research
partnership

October 2021

Supported by the



Gambling Research Australia (GRA) is a partnership between the Commonwealth, State and Territory Governments to initiate and manage a national program of gambling research.

The Secretariat is provided by the New South Wales Department of Customer Service. Further information about the national research program may be obtained from gamblingresearch.org.au

This study through Gambling Research Australia is supported by the following jurisdictions:

- Australian Capital Territory: Access Canberra
- Australian Government: Commonwealth Department of Social Services
- New South Wales: Department of Customer Service - Liquor, Gaming and Racing
- Northern Territory: Department of the Attorney-General and Justice - Licensing NT
- Queensland: Department of Justice and Attorney-General - Office of Regulatory Policy
- South Australia: Independent Gambling Authority
- Tasmania: Department of Treasury and Finance - Liquor and Gaming
- Victoria: Department of Justice and Regulation - Office of Liquor, Gaming and Racing
- Western Australia: Department of Local Government, Sport and Cultural Industries

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Print authorised by: Gambling Research Australia

The second national study of interactive gambling in Australia (2019-20)

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Acknowledgements

Gambling Research Australia is a partnership between the Commonwealth, State and Territory Governments to initiate and manage a national gambling research program. The Secretariat is provided by the New South Wales Department of Customer Service. Further information about the national research program may be obtained from www.gamblingresearch.org.au.

Gambling Research Australia commissioned Central Queensland University to undertake the interactive gambling in Australia study and the project was led by the Victorian Government on behalf of Gambling Research Australia. The report has undergone independent peer review.

The research team acknowledges the contribution of George Loram from Deakin University who conducted interviews with 10 interactive gamblers who had recently sought gambling treatment, as well as Hannah Thorne from CQUniversity who provided some administrative assistance for the project. We extend our gratitude to the many participants in the surveys and interviews conducted for this study. We also thank the project manager and project committee from Gambling Research Australia who provided advice and assistance throughout the project, as well as the peer reviewers for their helpful comments on the draft report.

Citing this report

Hing, N., Russell, A. M. T., Browne, M., Rockloff, M., Greer, N., Rawat, V., Stevens, M., Dowling, N., Merkouris, S., King, D., Breen, H., Salonen, A., & Woo, L. (2021). *The second national study of interactive gambling in Australia (2019-20)*. Sydney, NSW: Gambling Research Australia.

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Abstract

This study was commissioned by Gambling Research Australia to examine changes in interactive gambling since the first national Interactive Gambling Study (Hing et al., 2014a). The multi-stage study included: a literature review; environmental scan; National Telephone Survey (N = 15,000); National Online Survey of gamblers (N = 5,019); Longitudinal Cohort Study of respondents to both the 2012 and 2019 National Online Surveys (N = 437); interviews with 49 online gamblers; and compilation of gambling help service data. Only the National Telephone Survey was representative to the extent that it was weighted to standard population variables; all other samples were non-representative. Interactive gamblers were defined as adults (aged 18 years or over) who gambled with money or cryptocurrency online at least once in the past year, not excluding other modes of gambling, but excluding free play activities. The results of this study should be interpreted in accordance with the study's limitations. These limitations are briefly summarised in this Abstract, with further details in the Executive Summary and the Discussion chapter.

Based on the National Telephone Survey, the estimated prevalence of interactive gambling has doubled from 8.1 per cent in 2010/11 to 17.5 per cent in 2019. Estimates are highest for forms that can be legally provided – lotteries (10.1%), race betting (5.9%) and sports betting (5.8%). Nearly one-in-three gamblers (30.7%) were estimated to gamble online in 2019 compared to one-in-eight (12.6%) in 2010/11. Interactive gamblers are more likely to be male, younger, more educated and in a de facto relationship, have higher problem gambling scores, and gamble on more forms.

In the non-representative National Online Survey, 47.1 per cent of interactive gamblers had used an illegal offshore gambling site in 2019, most commonly to gamble on instant scratch tickets (26.3%), EGMs (15.8%), casino games (15.7%), poker (15.0%), bingo (13.9%) and skin gambling (9.0%). Awareness of the illegality of offshore sites was low in this sample. Problem gambling amongst offshore bettors on sports, racing, novelty events, esports or daily fantasy sports (38.5%) was over three times higher than for non-offshore bettors (11.4%) in this sample. Offshore bettors reported placing about one-third of their bets offshore. Two-fifths of sports bettors (41.9%) placed in-play bets. Problem gambling amongst in-play bettors (33.8%) was nearly four times higher than non-in-play bettors (9.1%) in this sample. About half of in-play bets were reported to be placed on offshore sites.

Based on the National Telephone Survey, gambling participation (all modes) has decreased from 64.3 per cent in 2010/11 to an estimated 56.9 per cent in 2019. However, there has been a statistically significant increase in problem gambling since 2010/11. The estimated prevalence of problem gambling has doubled from 0.6 per cent to 1.23 per cent in 2019, while estimates of moderate (3.1%) and low (6.6%) risk gambling rates have remained steady. Interactive gamblers are nearly three times more likely than non-interactive gamblers to be problem gamblers and about

twice as likely to be at-risk gamblers. However, nearly half of interactive gamblers report that land-based gambling is the most problematic for them.

Amongst interactive gamblers, higher problem gambling severity was predicted by being male, never married, of Aboriginal or Torres Strait Islander descent, speaking a non-English language at home, lower mental and physical health, participation in more gambling activities, greater exposure to wagering advertising and inducements, lower wellbeing, higher impulsivity and betting offshore. Based on the National Telephone Survey, an estimated 9.1 per cent of Australian adults reported at least one gambling-related harm to self and 6.0 per cent being harmed by another person's gambling. Interactive gamblers were significantly more likely to experience at least one harm to self (34.0%) compared to non-interactive gamblers (15.6%). EGMs (27.5%) were reported to be the most harmful form amongst 'harmed' interactive gamblers, followed by race betting (17.1%), sports betting (15.3%) or lotteries (13.9%). Those identifying smartphones as their most harmful gambling mode more than doubled from 11.7 per cent in 2010/11 to 25.2 per cent in 2019. The Longitudinal Cohort Study found that the frequency of race betting and sports betting, rather than the proportion of online gambling, was the key driver of changes in harmful gambling over time in this sample. Nonetheless, increased engagement in online betting increases harmful gambling by enabling increased betting frequency.

Interviewees highlighted key changes in interactive gambling, including its enhanced speed, convenience and appeal and an expansion of gambling inducements, push marketing, payment mechanisms and new betting options, as well as the banning of successful (less profitable) punters. Those who had sought gambling help reported that fast easy access, 24/7 availability, ability to gamble anywhere, the private, immersive and solitary nature of online gambling, electronic money, prolific advertising, and inducements, undermined their control. Interviewees reported no serious harm from newer products (esports betting, loot boxes, skin gambling, fantasy sports betting) but discussed how various features posed potential for harm and attracted a younger market.

A minority of interactive bettors in the National Online Survey sample reported having used consumer protection tools, but most interviewees who had sought gambling help reported they had used them. They found these tools useful but could easily waive deposit limits and open new accounts. They considered it unrealistic to expect people with a gambling problem to be able to self-regulate their gambling. Instead, improved operator practices were needed. In the National Online Survey, those harmed by gambling reported mainly using informal help (25.7%), followed by online (14.3%), face-to-face (13.8%) and telephone (9.9%) help.

The study's main limitations include a low response rate and contacting only mobile phone numbers in the National Telephone Survey, a self-selecting sample in the National Online Survey, and self-report and cross-sectional data that cannot establish causality. The Longitudinal Cohort Study had a self-selecting and

predominantly male sample, while the small purposive interview samples limit generalisability. Please see a fuller discussion of limitations at the end of the Executive Summary and in Chapter 11.

Despite these limitations, this study is the most comprehensive recent examination of interactive gambling in Australia. Using multiple complementary research methods enabled greater insight into how interactive gambling is changing. Notable trends include growing participation, new products, the rise of smartphone betting, prolific wagering advertising and inducements, substantial use of illegal offshore operators, and limited use of consumer protection tools and help services. A statistically significant increase in problem gambling in the population, and evidence of harm to gamblers and affected others, indicate that gambling harm has not decreased in the context of current policy, practice and regulations. Stronger responses are an area for further policy consideration, including mandatory improved practices for the safer provision and consumption of gambling.

Executive summary

There have been significant changes to the interactive gambling environment since Gambling Research Australia published its first Interactive Gambling Study (Hing et al., 2014a). This second national study aims to update and expand upon the 2014 findings and evaluate how the interactive gambling environment has changed since that time.

The study addresses 10 objectives as specified below relating to: the prevalence of interactive gambling; characteristics and behaviours of interactive gamblers; use of offshore gambling sites; impact of wagering marketing; prevalence and drivers of gambling problems; harm associated with interactive gambling; transitions in interactive gambling; perceived impacts of features of interactive gambling; use of consumer protection tools; and help seeking. The study draws comparisons between interactive and non-interactive gamblers and between the 2014 and the current results, and identifies implications for policy, practice and research.

Consistent with the 2014 study, interactive gambling was defined as gambling activities that take place on broadcasting, datacasting and online platforms (Department of Communications and the Arts, 2019). Interactive gamblers were defined as adults (aged 18 years or over) who gambled with money or cryptocurrency online at least once in the previous 12 months excluding free play activities (regardless of whether they also gambled using non-interactive modes). Non-interactive gamblers are adults who gambled with money or cryptocurrency using land-based venues or telephone calls at least once in the past year but who did not gamble online. The study examined 13 gambling forms: lottery, lotto and pools tickets; instant scratch tickets; race betting; sports betting; electronic gaming machines (EGMs); keno; casino games; poker; bingo; betting on novelty events; fantasy sports betting; esports betting; and skin gambling. Loot box purchasing was examined but not included in overall prevalence estimates for interactive gambling. It was excluded because not all loot box prizes have monetary value.

Methods

The study comprised seven stages: 1) **Literature review** of relevant Australian and international literature; 2) **Environmental scan** of policy interventions for interactive gambling in Australia and overseas; 3) A **National telephone survey** of Australian adults (N = 15,000); 4) **National online survey** of a self-selecting sample of gamblers (N = 5,019); 5) **Longitudinal cohort study** of respondents to both of the 2012 and 2019 national online surveys (N = 437); 6) **Interviews** with 49 online gamblers, including treatment-seekers, long-term regular online gamblers, and participants in newer interactive gambling forms; and 7) **Compilation of gambling help service data** collected by Australian government agencies. Only the National

Telephone Survey was representative to the extent that it was weighted to standard population variables; all other samples were self-selecting and non-representative. The results of this study should be interpreted in accordance with the study's limitations. These limitations are detailed at the end of this Executive Summary and in the Discussion chapter.

Key results

Estimated prevalence of gambling

Overall gambling participation (for interactive and non-interactive modes combined) has continued to decline across all Australian jurisdictions. Based on the 2019 National Telephone Survey, the estimated national past-year prevalence in 2019 was 56.9 per cent, compared to 64.3 per cent found in the 2010/11 National Telephone Survey conducted for the 2014 Interactive Gambling Study (Hing et al., 2014a). In 2019, lotteries remained the most popular activity (41.5%), followed by race betting (16.8%), EGMs (16.4%), instant scratch tickets (15.7%), sports betting (9.6%), keno (7.7%), casino games (6.0%), poker (3.5%) bingo (2.4%), and betting on novelty events (1.6%). Newer forms had low participation: esports betting (0.6%), fantasy sports betting (0.6%), skin gambling (0.5%) and loot box purchasing (2.7%).

Objective 1. Determine the prevalence of interactive gambling in the Australian adult population overall, per state/territory, and for different gambling products.

Based on the 2010/11 and 2019 National Telephone Surveys, the estimated prevalence of interactive gambling has doubled from 8.1 per cent to 17.5 per cent. More gamblers are using interactive modes to gamble: nearly one-in-three gamblers (30.7%) were estimated to have gambled online in 2019 compared to one-in-eight gamblers (12.6%) in 2010/11.

In 2019, the estimated prevalence of interactive gambling in each Australian jurisdiction was highest in the Australian Capital Territory (19.5%), followed by Western Australia (18.0%), New South Wales (17.8%), Queensland (17.8%), Victoria (17.5%), Northern Territory (16.6%), South Australia (15.0%) and Tasmania (14.0%).¹ Figures for the Australian Capital Territory, Northern Territory and Tasmania are based on relatively small numbers and should be treated with caution. The estimated national prevalence of participating in each interactive gambling form was highest for those that can be legally provided – lotteries (10.1%), race betting (5.9%) and sports

¹ These estimates are similar to recent state-based gambling surveys: 19.0% in NSW (Browne et al., 2019), 19.2% in Victoria (Rockloff et al., 2019), and 20.9% in the Australian Capital Territory (Paterson et al., 2019). Lower rates have been found in older studies in other states, which reflects the growth in interactive gambling over time.

betting (5.8%). Estimated participation in all other forms online was 1 per cent or less of the adult population.

Objective 2. Determine the characteristics and behaviours of interactive gamblers and make comparisons to non-interactive gamblers

A multivariate model based on the 2019 National Telephone Survey identified several unique predictors of being an interactive gambler (compared to a non-interactive gambler). Demographic predictors were being male, younger, more educated and living in a de facto relationship. Gambling behaviours uniquely predicting interactive gambling were higher problem gambling severity and betting on a greater number of gambling forms; specifically, lotteries, sports, races, novelty events, esports, fantasy sports and skin gambling; as well as purchasing loot boxes. These characteristics generally align with those found in the 2010/11 National Telephone Survey (Hing et al., 2014a) and in overseas studies (Chóliz et al., 2019; Conolly et al., 2017; Health Promotion Agency, 2018; Kairouz et al., 2012; Salonen et al., 2020a).

Compared to non-interactive gamblers, interactive gamblers reported higher frequency and expenditure on most gambling forms. They reported spending approximately two-thirds of their gambling expenditure online (66.1%), nearly one-third in venues (31.1%) and 2.7 per cent on telephone gambling. Most interactive gamblers on each form reported placing the majority of their bets online when engaging in sports betting (86.0%), race betting (70.4%), lotteries (61.4%), novelty betting (80.6%), esports betting (96.2%), fantasy sports betting (84.2%), and skin gambling (100.0%). However, only a minority of their gambling on poker (11.6%), keno (4.0%), bingo (3.8%), instant scratch tickets (3.0%), EGMs (2.6%) and casino games (2.2%) was reportedly conducted online. Reflecting the rise of mobile gambling, interactive gamblers reported spending a little over half of their total gambling expenditure using smartphones. Smartphones were reported as the most used device to bet on sports, novelty events, fantasy sports and esports. Computers and tablets were also widely used to bet on skin gambling, fantasy sports and esports. Gaming consoles are a relatively new interactive gambling device and were particularly used for loot box purchasing and skin gambling.

Based on the 2019 National Online Survey, the most common payment methods for interactive gambling in this self-selecting sample were a debit card (45.2%), credit card (40.1%) and PayPal (25.4%). These payment mechanisms are directly linked to online betting accounts enabling nearly instantaneous deposits and bets. Credit cards also provide immediate access to additional gambling funds and create debt. However, only 6.1 per cent of interactive gamblers in this sample reported having their bank block or limit their gambling transactions. Most interactive gamblers in this sample reported gambling online at home (91.7%), and some also reported gambling in licensed venues (16.8%), private homes (14.4%) and at work (12.9%), reflecting the ease of accessing interactive gambling.

Objective 3. Examine participation in interactive gambling using offshore sites

The 2019 National Online Survey examined use of sites for interactive gambling. Respondents in this sample reported mainly using Australian-licensed operators to bet on sports, races, lotteries, novelty events, esports and fantasy sports, all of which can be legally provided to Australian residents. However, use of illegal offshore sites for other gambling forms was commonly reported. More than one-quarter of interactive gamblers in this sample used an illegal site to purchase instant scratch tickets (26.3%), approximately one-in-six to gamble on EGMs (15.8%), casino games (15.7%) and poker (15.0%), 13.9 per cent to play bingo, and 9.0 per cent to engage in skin gambling. In total, 47.1 per cent of interactive gamblers in this sample reported using an illegal offshore gambling site in 2019.

Awareness of the illegality of offshore sites was low in the National Online Survey sample. Between one-third and one-half of interactive gamblers in this sample thought that online provision of instant scratch tickets, casino games, poker, EGMs and bingo was legal. Only three-in-ten interactive gamblers reported usually checking whether an online gambling operator is licensed in Australia before using it, while nearly one-half never checked. Very few interview participants reported having seen public information about illegal offshore operators.

Also based on the National Online Survey, offshore bettors (on races, sports, novelty events, esports, or fantasy sports), reported placing a little over one-third of their bets offshore. Further, 18.0 per cent reported deliberately choosing to use a betting account with an offshore operator, with their main advantages identified as better prices/odds, more gambling forms available, and more betting options such as in-play betting. The proportion of problem gamblers amongst offshore bettors (38.5%) in this sample was over three times that for non-offshore bettors (11.4%). Two-fifths of sports bettors (41.9%) in this sample reported placing in-play bets in 2019. The proportion of problem gamblers amongst sports bettors who reported placing in-play bets (33.8%) was nearly four times that for sports bettors who did not report placing in-play bets (9.1%). Those who had placed in-play sports bets reported placing a little over half of these bets online with offshore operators. Over three-quarters of these bettors indicated they would use Australian-licensed sites for all or most of their in-play betting if these were available, but approximately half of these bettors indicated that this availability would increase their in-play betting. These results suggest that offering in-play betting online through Australian-licensed sites would increase both participation in and the amount of in-play betting. Nearly three-quarters of interactive gamblers in this sample who reported using offshore sites for poker reported they would play all or most of their online poker with an Australian-licensed operator if this option was available.

Objective 4. Examine the reported impact of marketing on participation in online wagering

Based on the 2019 National Online Survey, interactive gamblers recalled seeing wagering advertising more frequently than non-interactive gamblers, most often on television and in online and social media, as found in other research (e.g., Hing et al., 2018a; O'Brien & Iqbal, 2019). Around one-in-three interactive gamblers in this sample who bet on races or sports reported that this exposure had increased their betting expenditure. Interactive gamblers in this sample also reported seeing wagering inducements significantly more frequently than non-interactive gamblers; mainly bonus bets, money-back guarantees, better odds or winnings, and sign-up bonuses. Amongst race and sports bettors in this sample, a little over half of interactive gamblers who had seen these inducements reported that this exposure had increased their betting. While these self-report measures are weak, these results align with more rigorous findings that increased exposure to wagering advertisements and inducements increases betting expenditure amongst some bettors (Hing et al., 2018a; Russell et al., 2018a).

Objective 5. Compare the prevalence of non-problem, low risk, moderate risk and problem gambling amongst interactive gamblers and non-interactive gamblers

Based on the 2019 and 2010/11 National Telephone Surveys, there has been a statistically significant increase in problem gambling. The estimated prevalence of problem gambling in the adult population has doubled from 0.6 per cent in 2010/11 to 1.23 per cent in 2019 (margin of error = 0.24%). In 2019, the estimated prevalence of moderate risk (3.1%) and low risk (6.6%) gambling remained similar to 2010/11 figures.²

Consistent with 2010/11, interactive gamblers in 2019 were nearly three times more likely than non-interactive gamblers to be problem gamblers and approximately twice as likely to be at-risk gamblers. In 2019, an estimated 3.9 per cent of interactive gamblers met criteria for problem gambling, 9.4 per cent were moderate risk gamblers, and 16.8 per cent were low risk gamblers. That is, about one in three interactive gamblers reported some symptoms of a gambling problem.

Further, problem gambling prevalence amongst interactive gamblers was estimated to increase by nearly 50 per cent from 2.7 per cent in 2010/11 to 3.9 per cent in 2019. These cross-sectional results cannot ascertain whether this increase is due to increased migration of problem gamblers to interactive gambling or whether

² The estimated problem gambling rate of 1.23% aligns closely with that found in the representative national Household Income and Labour Dynamics in Australia Survey 2015 (1.1%; Armstrong & Carroll, 2017), which is mainly conducted in person at the home of respondents. It is also within the margin of error of the rate identified in the most populous state, NSW (1.0%; Browne et al., 2019). These alignments increase the confidence that can be afforded to the current estimate.

interactive gambling is causing more gambling problems than previously. However, it is important to note that 47.3 per cent of at-risk/problem interactive gamblers reported that land-based gambling was their most problematic mode. Gambling problems amongst interactive gamblers are not solely attributable to online gambling.

Objective 6. Determine the drivers of gambling problems amongst interactive gamblers

Based on the 2019 National Telephone Survey, characteristics that uniquely predicted higher problem gambling severity amongst interactive gamblers were being male, never married, of Aboriginal or Torres Strait Islander descent, mainly speaking a non-English language at home, lower mental health and lower physical health. Participation in a greater number of gambling activities (specifically instant scratch tickets, sports, races, novelty events, keno, poker, casino games, EGMs, esports and skin gambling) were also unique predictors, consistent with findings that engagement in more gambling activities is a strong predictor of problem gambling (Baggio et al., 2017; Hing et al, 2014a; LaPlante et al., 2014; Welte et al., 2009). The 2019 National Online Survey identified similar predictors of higher problem gambling severity in multivariate models that included additional variables. Additional predictors identified in those models were higher reported exposure to wagering advertising and promotions, lower wellbeing, higher impulsivity and betting offshore.

Objective 7. Examine the harm associated with interactive gambling, including harm to self and harm to affected others, and for different gambling products

Amongst respondents to the 2019 National Telephone Survey, 9.1 per cent reported experiencing at least one of the 26 gambling-related harms to self that were included in the survey.³ Amongst gamblers only, 21.8 per cent reported experiencing at least one of these 26 harms. Consistent with their higher estimated prevalence of at-risk and problem gambling, interactive gamblers were significantly more likely to report experiencing at least one harm (34.0%) compared to non-interactive gamblers (15.6%). The most common harms reported were reduced spending money (18.2%), reduced savings (14.8%), regrets about gambling (13.6%), less recreational expenditure (12.7%), using work or study time to gamble (9.2%), and feeling ashamed (6.8%) and/or distressed (5.9%) about their gambling. Less severe harms

³ This was measured using the Short Gambling Harms Screen (SGHS; Browne et al., 2018) which has been the subject of some speculative criticism. Critiques in the literature of the SGHS amount to two opinion pieces by Delfabbro and King (2017, 2019). No empirical evidence has been provided to support their speculation that certain items on the SGHS may reflect a trivial degree of harm, or rational costs. On the other hand, the SGHS has been the subject of a number of validation and psychometric studies, and over the last decade has been the most widely employed measure of gambling harm by a large margin (Browne et al, 2021). Two recent validation studies in particular, by Murray-Boyle et al (2021, in review) show that milder items on the SGHS, and also low (1-2) scores are associated with significant decrements of key benchmarks of psychological distress and personal wellbeing. These results show no support for the concerns raised by Delfabbro and King (2017, 2019), and are inconsistent with their suggestion that low scores on the SGHS do not reflect a meaningful quantum of harm.

were more common, but interactive gamblers were also significantly more likely to report experiencing severe harms, including increased credit card debt, selling personal items, and domestic and other violence.

Based on the 2019 National Telephone Survey, interactive gamblers experiencing gambling-related harm most commonly nominated EGMs (27.5%) as their most harmful gambling form, followed by race betting (17.1%), sports betting (15.3%) or lotteries (13.9%). Slightly more of these 'harmed' interactive gamblers nominated an interactive mode (52.7%) as their most harmful, compared to those nominating a land-based mode (45.1%). Those identifying smartphones as their most harmful mode of gambling more than doubled from 11.7 per cent in 2010/11 to 25.2 per cent in 2019.

In the first national estimate amongst Australian adults, based on the 2019 National Telephone Survey, 6.0 per cent indicated being harmed by another person's gambling, most often a friend, partner or former partner. Similar to previous research (Rockloff et al., 2019), the harms most commonly reported were anger about the person not controlling their gambling, distress about their gambling, greater tension and conflict in their relationship, and feeling hopeless about their gambling.⁴

Objective 8. Identify factors associated with transitions into and out of interactive gambling, problem gambling, and gambling-related harm

The Longitudinal Cohort Study found that increases in the proportion of online sports betting and online race betting in this sample between the 2012 and 2019 National Online Surveys were associated with increased frequency of betting on these forms (in any mode). In turn, increased frequency of betting over time was associated with increased likelihood of gambling problems (for race betting) and gambling harms (for race betting and sports betting). Thus, frequency of gambling on race betting and sports betting, rather than the proportion of online gambling, was the key driver of changes in harmful gambling over time in this sample. This supports previous findings that gambling engagement, rather than online gambling per se, is a stronger predictor of gambling problems amongst interactive gamblers (Afifi et al., 2014; Baggio et al., 2017; Gainsbury et al., 2015e; LaPlante et al., 2014; Philander & Mackay, 2014; Welte et al., 2009). Nonetheless, the current findings suggest that increased engagement in online betting increases harmful gambling by enabling increased betting frequency.

⁴ We did not estimate the extent of harm from others specifically from interactive gambling. This was because it was unrealistic to expect respondents to accurately distinguish between how much harm was due to the other person's interactive gambling compared to their non-interactive gambling.

Objective 9. Explore how gamblers perceive that changes in, and contemporary features of, interactive gambling impact on gambling behaviour, gambling problems and gambling-related harm

Interviews with 20 regular gamblers with lengthy experience of online gambling identified that increased mobile and internet access had enhanced the appeal of online gambling for them. It was now faster, more convenient, enabled them to bet anywhere, any time and facilitated chasing losses. Increased industry competition had catalysed a proliferation of gambling inducements, expanded options for financial transactions, the banning of successful punters, and a plethora of new betting options. In response, some participants had opened additional betting accounts and engaged in more exotic bets, particularly multi bets. A few participants found that these expanded betting opportunities facilitated chasing losses. Exposed to a proliferation of wagering advertising and inducements, push marketing through direct messaging was said to particularly raise awareness of betting opportunities. Many participants took up wagering inducements and some opened additional betting accounts to obtain the best inducements. Inducements increased participants' attraction to online gambling, sometimes resulting in them betting more than planned.

Ten interactive gamblers who had sought gambling help reported that numerous features of online gambling elevated their temptation to gamble and undermined their control. Similar to previous studies (Corney & Davis, 2010; Drakeford & Hudson Smith, 2015; Hing et al., 2015b; Lopez-Gonzalez et al., 2020; McCormack & Griffiths, 2012), these features included fast and easy access, 24/7 availability, and the convenience of gambling from home or any location. Participants discussed how their gambling increased due to the private, immersive and solitary nature of online gambling and use of electronic money which had less immediate value than cash and could be instantly transferred. Prolific advertising and frequent and enticing inducements were also said to increase betting amongst these participants.

Nineteen consumers of newer interactive gambling products (esports betting, skin gambling, fantasy sports betting) and loot boxes were interviewed. They reported no serious harm from these activities but discussed how various features posed potential for harm. For esports betting, these included the popularity of playing esports video games, easy accessibility, numerous betting events each day, and use of electronic money. Potentially risky features of loot boxes included their continual availability, the unknown cost of chasing desired items, their addictive potential, prolific in-game promotions, the low cost per transaction which facilitated continued purchasing, and easy access by minors. Skin gambling could also be easily accessed by minors. Loot boxes lack consumer protection features such as age restrictions, information on the odds of winning and responsible gambling tools. Participants considered that fantasy sports betting posed little risk of harm due to its low frequency and social nature. Of note is that the 2019 National Telephone Survey

estimated very low rates of adult participation in each of these newer forms of gambling, as well as the purchasing of loot boxes.

Objective 10. Examine the use of consumer protection tools and help seeking for gambling problems amongst interactive gamblers

Only a minority of interactive bettors in the 2019 National Online Survey reported using consumer protection tools in the past year. A little over one-third reported reading responsible gambling messages, reading terms and conditions for promotions, or unsubscribing from direct marketing. A little over one-quarter reported they had accessed regular financial statements, read information about customer verification, set deposit limits, or set bet/spend limits. In contrast, most of the 10 interviewees who had sought gambling help reported using consumer protection tools, most commonly deposit limits, activity statements, time out and self-exclusion. They found these tools useful to some extent, but also noted it was easy to waive deposit limits and open accounts with different operators after self-excluding. Player activity statements were said to have limited value as they only listed the most recent transactions. Nearly all these participants considered it unrealistic to expect people experiencing a gambling problem to be able to self-regulate their gambling. Instead, they generally considered that consumers would be better protected by improved operator practices. These practices included affordability checks, imposed betting limits, timers on betting websites, and a dashboard summarising wins, losses and financial transactions. Participants also thought that operators should proactively monitor for problem gambling behaviours, and where detected, intervene by checking on the customer's welfare and excluding them if necessary. Participants thought that government regulation was needed to improve operator practices because operators would otherwise do little to deter their most profitable customers.

Consistent with previous research (Hing et al., 2012; Lubman et al., 2015), respondents to the 2019 National Online Survey who had experienced gambling harm reported being most likely to use informal help from family or friends (25.7%), followed by online help (14.3%), face-to-face help (13.8%) and telephone help (9.9%). Interviews with online gamblers who had sought gambling help revealed varying patterns of help-seeking from a range of sources, combined with consumer protection tools and self-regulatory strategies. A few participants reported difficulties when seeking support, but considered that shame, stigma and unwillingness to change were the main barriers, as also found in other research (Hing et al., 2012, Rockloff, 2004). Participants who had reduced their gambling reported that strong social and family support was of critical assistance in managing their gambling.

Data from help services across Australia revealed that clients who preferred or who had problems relating to online gambling were mainly young adult males whose problems were associated with race betting or sports betting. The proportion of clients who preferred or who had problems relating to online gambling appears to

have increased, consistent with the increased estimated prevalence of interactive gambling since the 2014 Interactive Gambling Study (Hing et al., 2014).

Implications for policy, practice and research

Key implications are listed here with a more detailed discussion in Chapter 11.

- Given its continued growth, ongoing attention to policy, practice and research relating to interactive gambling would be beneficial, focusing on race betting and sports betting as these were reported to be the most popular and harmful online gambling activities. Nevertheless, the popularity of esports betting, skin gambling and loot boxes amongst young people suggests these may be future growth markets. Regulation to improve consumer protections for loot boxes is needed. Longitudinal research could ascertain whether these products act as a gateway to other forms of gambling and to gambling problems and harm.
- Smartphone gambling has reportedly increased fourfold, with continued growth expected. Further research is needed into the contribution of smartphone betting to increased gambling and gambling-related harm, including research examining access to consumer protection tools on smartphone gambling apps and how this may be optimised.
- Nearly one-half of interactive gamblers in the self-selecting National Online Survey sample reported gambling through illegal offshore operators in 2019 and this was higher amongst moderate risk/problem gamblers. Additional measures could be considered in order to raise consumer awareness of the legal restrictions on online gambling and to deter the use of illegal operators.
- Reported exposure to wagering advertising and inducements is associated with increased betting expenditure and gambling problems. Further policy development in this area could be considered, such as further restrictions on this marketing, especially on television, in online and social media and in push marketing.
- The 2019 National Telephone Survey identified a statistically significant increase in problem gambling since 2010/11. It estimated that gamblers are now 2.2 times more likely to experience problem gambling than in 2010/11, despite a range of consumer protection measures. Policy development for further consideration may include more proactive measures that reduce harmful features of gambling products, settings, marketing and access, such as mandatory limit-setting, given that voluntary measures are often ineffective for people experiencing gambling addiction.
- Consistent with a biopsychosocial model, risk factors for gambling problems amongst interactive gamblers encompass personal, psychological, health and

experiential factors. Reducing these risk factors requires a multifaceted approach. There is an opportunity for further policy development that focuses on safer gambling products, environments and consumption.

- Measuring only problem and at-risk gambling greatly underestimates the extent of gambling-related harm in the community, given that an estimated 9.1 per cent of Australian adults reported being harmed by their own gambling and 6.0 per cent by another person's gambling. Prevalence studies would be more informative if they measured the total burden of gambling harm rather than only the prevalence of problem gambling as a mental health condition.
- Only a minority of interactive bettors reported using consumer protection tools for online wagering and many perceive them as useful only for people with a gambling problem. Consumer education and greater prominence on betting websites and apps may encourage greater use of these tools as a harm prevention measure. Continued efforts could reduce the stigma associated with gambling problems to reduce barriers to help-seeking and encourage greater uptake of consumer protection tools.
- Additional measures used in other countries to help reduce gambling harm include mandatory betting limits, affordability checks, a universal pre-commitment system that enables customers to set binding aggregate limits across all their accounts, player tracking systems that trigger appropriate interventions including exclusion, customer verification before gambling is allowed, prohibiting credit card use for online gambling, tighter restrictions on advertising and inducements such as free bets, and blocking illegal gambling sites and financial transactions with these sites.

Limitations

Comparisons with previous surveys, including state-based and overseas surveys, should be made with caution as differences in methodologies can affect results. Some changes were made to the methodology of the 2019 National Telephone Survey which may limit its comparability with the 2010/11 National Telephone Survey. These included noting that Gambling Research Australia was the study's funding agency in the survey introduction, as required for ethics approval, whereas the 2010/11 survey introduction did not mention gambling. Screening questions were expanded in the 2019 survey to ask about participation in each form of gambling individually, rather than the 2010/11 approach which grouped all gambling activities into five categories. This change was made to improve accuracy. Binary yes/no responses for gambling participation may also underestimate past-year estimates (Williams et al., 2017), but this approach was retained for consistency with 2010/11. In contrast to the 2010/11 survey which used only a landline sample, the 2019 survey included only mobile phone numbers. This change was made to reflect

current best practice in telephone surveys, in recognition that less than half of Australian households now have a landline (Roy Morgan Single Source, 2019). While a mobile-only sample excludes the ~2 per cent of the adult population with only a landline, using a single frame mobile design reduced the sample error overall.⁵ Nonetheless, a single frame mobile design may introduce contact bias where, for example, older people may be less likely to always carry their phone and hear it ring. It does however overcome the limitation of landline-only samples that are skewed towards people who are more likely to be at home when called and who are less likely to be interactive gamblers. Conversely, mobile-only samples are biased towards a higher prevalence of interactive gamblers.

The 2019 National Telephone Survey had a low response rate (4.5%), although weighting against standard population variables was used to improve its representativeness. The main impact of non-response is to decrease the degree of certainty that the sampled population matches the desired population. Weighting cases with respect to key demographic characteristics only partially addresses this issue, as those participants who are contactable, and agree to take part in the survey, may differ in unknown and unmeasurable ways from those who do not. Declining response rates in general population surveys have been recognised as a significant issue for some time (National Research Council, 2013). In the United States (US), average response rates have declined by 40 per cent since 2008, to 9.3 per cent for landline and 7.0 per cent for mobile in 2015 (American Association for Public Opinion Research, 2017). Future prevalence surveys may need to consider innovative ways in which to improve the degree to which inference can be made from the obtained sample to the desired population or be funded to enable multimodal data collection methods. Unfortunately, an alternative data collection method was not available for the current study within the project budget.

The 2019 National Online Survey enabled additional questions to be asked but the sample was self-selecting and therefore non-representative. The National Online Survey was not weighted because no population data exist against which to weight these data. The response bias for the interactive and non-interactive gamblers may have been different and subsequently biased the comparisons between these groups. To avoid the data being affected by COVID-19 restrictions, the National Online Survey asked about the 2019 calendar year, which may have introduced some recall error.

Both the National Telephone Survey and the National Online Survey elicited self-report data which may be subject to recall and social desirability biases. Questions about gambling expenditure and self-reported impacts of gambling advertising are known to be especially prone to inaccurate responses (Binde, 2014; Wood &

⁵ Please see the Technical Report for the 2019 National Telephone Survey for a detailed explanation.

Williams, 2007). These variables should be treated with caution because they may have considerable measurement error. The two surveys provided only cross-sectional data which cannot determine causality.

The longitudinal cohort study examined transitions over time but was based on a relatively small self-selecting sample which was predominantly male. There were some small differences in the characteristics of those who agreed to follow-up and the 19.7 per cent who responded to both the 2012 and 2019 National Online Surveys. The small purposive interview samples were not population-representative and limit the generalisability of these findings and may be subject to recall and social desirability biases. Data from treatment agencies were incomplete and did not allow national estimates because of variations in the data collected. These issues limit the usefulness of these data in the current context.

Suggestions for the design of future prevalence research

Given the overall decline in response rates to telephone surveys, achieving a sample in future research that is completely representative of the population requires a different approach. One approach is multimodal address-based sampling providing online, telephone and mail-back response options (American Association for Public Opinion Research, 2016). While higher response rates may be achieved compared to a telephone survey, substantial weighting is likely to be required and does not overcome response bias. Alternatively, a doorknock household survey is likely to optimise the response rate but requires a very large budget. Another option is to include gambling in new or existing doorknock household surveys that cover a range of topics, but this would allow only a limited number of gambling questions to be asked. If comparability with current gambling estimates is desired, future studies would need to have very similar recruitment procedures (i.e., introductory script), questionnaires, response rates and weighting procedures. A change in sampling frame would also limit comparability.

Strengths of the study

This study has several notable strengths. First, mixed methods and multiple sources of data were used which generally triangulated results and added to their depth and credibility. That is, similar results from different methods indicate a robustness and credibility of the effect. Further, these results generally aligned with those found in previous studies, including those with representative samples. Both the National Telephone Survey and the National Online Survey obtained large samples of respondents which increased statistical power. Further, the National Telephone Survey obtained a sample that was weighted to standard population variables to improve its representativeness. The National Online Survey enabled more detailed

questions to be asked than was possible in the telephone survey and obtained larger sub-samples of particular interest (e.g., at-risk and problem gamblers; onshore and offshore gamblers) which allowed more detailed analyses to be presented. Notably, the within-sample comparisons and analyses presented for each survey are not affected by any sampling biases, as any such biases would apply to all subgroups within the sample (i.e., between state differences, differences between online and non-online gamblers, multivariate prediction of online gamblers). Another strength was the prospective longitudinal analysis of respondents to both the 2012 and 2019 National Online Surveys which allowed the study to examine transitions in interactive gambling. The interviews conducted with 49 interactive gamblers added further depth and insights to the study's findings.

Conclusion

Interactive gambling has changed substantially since the last national study was published (Hing et al., 2014a). Notable trends include rapidly growing participation, the emergence of new products, the rise of smartphone betting which has increased accessibility, prolific wagering advertising and inducements, substantial use of illegal offshore operators, limited use of consumer protection tools and help services, and increased rates of problem gambling amongst interactive gamblers. These changing trends indicate that regular national studies could ensure that policy developments, industry regulations, public health measures and gambling help services are informed by current knowledge and awareness of shifting trends that relate to interactive gambling.

Further, the estimated prevalence of problem gambling has increased since 2010/11 despite declining gambling participation. The first decade of the 21st Century witnessed a decline in the estimated prevalence of gambling problems in Australia (Storer et al., 2009), whereas the most recent decade revealed some backtracking in progress. The estimated statistically significant increase in problem gambling in the population since 2010/11, and evidence of harm to gamblers and affected others, indicate that gambling harm has not decreased in the context of current policy, practice and regulations. This increase in problem gambling in Australia stands in contrast to many overseas jurisdictions where problem gambling prevalence is static or declining. Stronger policy, regulatory and public health responses are areas for further consideration to reduce the harm associated with both interactive and non-interactive gambling. The findings indicate that people experiencing a gambling problem find it difficult to self-regulate their gambling. Instead, consumers may be better protected by mandatory and improved practices for both the safer provision and consumption of gambling.

About this report

This report is structured into 11 chapters. Chapter 1 introduces the study, including a brief background, aims and objectives and an overview of the study's design. Chapter 2 presents the literature review, Chapter 3 presents the methods and results for the environmental scan, Chapter 4 focuses on the methods and results for the National Telephone Survey, and Chapter 5 for the National Online Survey. Chapter 6 presents methods and results for the Longitudinal Cohort Study. Chapters 7 through 9 present the interview analyses. Chapter 10 compiles treatment agency data from each jurisdiction in relation to online gambling. Chapter 11 integrates and discusses the study's findings, limitations and implications.

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Chapter 1. Introduction to the study

Consistent with the 2014 study (Hing et al., 2014a), interactive gambling was defined as gambling activities that take place on broadcasting, datacasting and online platforms (Department of Communications and the Arts, 2019). It most commonly refers to gambling via services that are provided using the internet; and the term 'interactive gambling' is largely interchangeable with internet, remote or online gambling (Australian Communications and Media Authority [ACMA], 2019a). In Australia, the Interactive Gambling Act 2001 prohibits the provision or advertising of online casino-style games, online slot machines and online wagering services that accept in-play betting on sports events, and of services without a licence from an Australian state or territory government. The provision of wagering and lotteries through Australian-licensed providers is legal, and these are the most popular online gambling activities (Hing et al., 2014a). In Australia, interactive gambling is now the fastest growing form of gambling, particularly for wagering. In 2018, 34% of Australians making a bet used the internet, more than double the proportion (16%) in 2012 (Roy Morgan Research, 2018). The legal age for gambling in Australia is 18 years or over.

There has only been one national study with an exclusive focus on interactive gambling – the 2014 Interactive Gambling Study (Hing et al., 2014a). That study estimated its past-year prevalence; compared problem gambling prevalence and gambling attitudes, preferences and behaviours between interactive and non-interactive gamblers; and examined the negative consequences associated with interactive gambling. However, numerous changes to the interactive gambling environment have occurred since the 2014 study, which have catalysed the growth of online gambling, impacted on its potential to contribute to gambling problems and harm, and accompanied changes in gambling behaviour.

1.1. Aims and objectives of the study

This study aims to update and expand upon the findings of the 2014 Interactive Gambling Study and evaluate how the interactive gambling environment has changed since that time.

The study addresses the following research objectives:

1. Determine the prevalence of interactive gambling in the Australian adult population overall, per state/territory, and for different gambling products.
2. Determine the characteristics and behaviours of interactive gamblers and make comparisons to non-interactive gamblers.
3. Examine participation in interactive gambling using offshore sites.

4. Examine the reported impact of marketing on participation in online wagering.
5. Compare the prevalence of non-problem, low risk, moderate risk and problem gambling amongst interactive gamblers and non-interactive gamblers.
6. Determine the drivers of gambling problems amongst interactive gamblers.
7. Examine the harm associated with interactive gambling, including harm to self and harm to affected others, and for different gambling products.
8. Identify factors associated with transitions into and out of interactive gambling, problem gambling, and gambling-related harm.
9. Explore how gamblers perceive that changes in, and contemporary features of, interactive gambling impact on gambling behaviour, gambling problems and gambling-related harm.
10. Examine the use of consumer protection tools and help seeking for gambling problems amongst interactive gamblers.

1.2. Definition of interactive and non-interactive gamblers

To ensure comparability, this 2019 study adopted the same definition, in essence, of interactive and non-interactive gambling/gamblers as used in the 2014 study (Hing et al., 2014a):

- Interactive gambling includes all forms of gambling with money or cryptocurrency that are conducted via the Internet using a computer, mobile phone, tablet, or other electronic device, including gambling via interactive television, excluding free play activities.
- Interactive gamblers are adults (aged 18 years or over) who have gambled with money or cryptocurrency using interactive media at least once in the previous 12 months, excluding free play activities.
- Non-interactive gamblers are adults who have gambled with money or cryptocurrency using land-based venues or via telephone calls at least once in the previous 12 months, but who have not gambled online.

1.3. Types of gambling activities examined

Thirteen gambling activities were examined, including new activities that have emerged since 2014. The list below identifies if each of these can be legally provided online to Australian residents (L) or if their online provision is illegal (IL) or

unregulated as gambling (UR). Loot box purchasing and social casino games were also examined but not included in gambling prevalence estimates.

1. Lottery, lotto and pools tickets (L)
2. Instant scratch tickets (IL)
3. Horse and dog race betting (L)
4. Sports betting (L)
5. Electronic gaming machines (EGMs; IL)
6. Keno (L)
7. Casino table games (IL)
8. Poker (IL)
9. Bingo (IL)
10. Betting on novelty events (L)
11. Betting on fantasy sports (L)
12. Betting on esports (L)
13. Skin gambling (UR)

1.4. Overview of the research stages

The study was approved by CQU Human Research Ethics Committee (approval numbers 21992, 22157, 22230). The stages conducted for the 2019 Interactive Gambling study aligned with the 2014 study to provide maximal comparability. Two new stages (2 and 5) were added to fully address the research aims and add value to the project.

Stage 1: Literature review. A review of Australian and international literature was conducted on areas of relevance including: the prevalence and growth of interactive gambling; characteristics and behaviours of interactive gamblers; problem gambling associated with interactive gambling; the impact of interactive gambling on gambling-related harm; harm minimisation for online wagering; gambling on illegal offshore sites; wagering marketing; and new interactive gambling products.

Stage 2: Environmental scan of policy interventions for interactive gambling. An environmental scan was completed to identify a wide range of policy interventions implemented to enhance consumer protection and harm minimisation in interactive gambling, both in Australia and across several international jurisdictions. The scan aimed to identify some more rigorous measures implemented in international jurisdictions that can inform future policy developments in Australia.

Stage 3: National telephone survey. Consistent with the 2014 Interactive Gambling Study, we conducted a national telephone survey of adult residents in Australia (N = 15,000), weighted to standard population variables to improve its representativeness. This provided national estimates of: the prevalence of interactive gambling as a whole, and for each interactive gambling product; problem gambling risk amongst interactive and non-interactive gamblers; the characteristics and

behaviours of interactive and non-interactive gamblers; and harm to self and others associated with interactive gambling. Results were compared to the 2014 results.

Stage 4: National online survey. Consistent with the 2014 Interactive Gambling Study, we conducted an online survey (N = 5,019) with participants recruited through an online panel aggregator, Qualtrics, as well as invitations to previous research participants who had consented to being recontacted. This survey administered additional questions to those included in the National Telephone Survey. This enabled more detailed comparisons between interactive and non-interactive gamblers, as well as several aspects of interactive gambling behaviour, use of Australian and offshore gambling sites, exposure to wagering marketing, help-seeking behaviour, and use of consumer protection tools for interactive gambling.

Stage 5: Longitudinal cohort study of interactive and non-interactive gamblers.

This stage identified factors associated with transitions into and out of interactive gambling, problem gambling, and gambling-related harm at an individual level. We emailed the 2,547 participants from the previous national online survey conducted in 2012 who had consented to being recontacted. We invited them to the 2019 National Online Survey and requested permission to match their data for the two time periods. We obtained 437 valid responses, which formed the basis of the longitudinal analyses between the two time periods. These analyses examined: 1) whether any demographic characteristics predicted changes in percentage of online gambling, problem gambling status and gambling-related harm; 2) whether changes in frequency of gambling predicted changes in problem gambling status and gambling-related harm; and 3) whether changes in the degree to which someone gambled on a form online was related to changes in their frequency of gambling on that form.

Stage 6: Interviews with interactive gamblers. This stage provided rich qualitative insights into how changes in, and contemporary features of, interactive gambling products, operator practices, environments and consumer protection measures, are perceived to impact on problem gambling, gambling-related harm, and gambling behaviour. The interview samples comprised 10 people who had sought help for online gambling problems; 20 people with lengthy experience of regularly engaging in interactive gambling; and 19 people who engage in esports betting, daily fantasy sports betting, skin gambling and/or loot box purchasing.

Stage 7: Analysis of treatment agency data. Consistent with the 2014 study, we collected available data compiled by relevant government agencies from gambling treatment services and gambling helplines across Australia, as well as from Gambling Help Online. The main aim was to examine help seeking for gambling problems amongst interactive gamblers.

Chapter 2. Literature review

This chapter reviews recent research on interactive gambling, with a primary focus on Australian jurisdictions. It details the prevalence and growth of interactive gambling in Australia, describes the characteristics and behaviours of interactive gamblers and compares these to non-interactive gamblers. It examines problem gambling associated with interactive gambling, and the impact of interactive gambling on gambling-related harm to self and others. It also focuses on two key areas of policy interest in Australia – harm minimisation for online wagering and gambling on illegal offshore sites. Research into the impact of wagering marketing on interactive gambling and studies of new interactive gambling products are also reviewed, as these are two key aspects of online gambling that may be driving its growth. Some information from international jurisdictions is also included to provide some additional context to the Australian findings.

2.1. Methods

Interactive gambling is relatively new and subject to ongoing technological changes, and therefore the literature in this area can be quite limited in scope and relevance. Research on new technologies can become outdated quickly due to the introduction of new products and services that supersede activities or disrupt the market. In recognition of these issues, this review employed a focused search of peer-reviewed scholarly papers and research reports, sourced from bibliographic databases including PsycINFO, ScienceDirect, Web of Science, and Google Scholar, to identify recent literature, with a focus on studies published from 2014 onwards.

Searches were conducted using a range of keywords and logic (Boolean operators), including 'Internet OR online AND gambling; social media AND gambling; gambling AND harm; skin AND gambling; simulated gambling; gambling AND marketing OR advertising; gambling AND harm', and filtering results to identify studies conducted in Australia where possible. Reference lists of publications included in this review were also searched to identify further relevant publications. This search process identified the key authors and teams who were then sought using searches conducted in Scopus. Reference lists of relevant reviews of gambling were also examined.

Some additional search methods were employed to identify literature outside traditional academic sources, including: (1) government websites (e.g., ACMA); (2) industry reports, such as reports published by the IGEA, SuperData and Newzoo and other companies that specialise in gambling and related market research; and (3) review of media articles, including coverage of presentations by industry experts, and reports on policy and industry developments relevant to interactive gambling.

2.2. The prevalence and growth of interactive gambling in Australia

Prevalence studies have classified interactive gamblers as individuals who have gambled using the internet at least once during the past 12 months. The 2014 Interactive Gambling Study (Hing et al., 2014a) estimated the past-year prevalence of interactive gambling at 8.1 per cent in the Australian adult population. However, recent state gambling prevalence studies indicate substantial growth since then. The most recent past-year prevalence estimates for interactive gambling are 10.8 per cent in Tasmania (ACIL Allen Consulting et al., 2018), 12.3 per cent in Queensland (Queensland Office of Regulatory Policy, 2018), 13.0 per cent in South Australia (Woods et al., 2018), 19.0 per cent in NSW (Browne et al., 2019), 19.2 per cent in Victoria (Rockloff et al., 2019), and 20.9 per cent in the Australian Capital Territory (Paterson et al., 2019). A prevalence of 9.3 per cent was found in the Northern Territory (Stevens et al., 2020) but this survey only measured online gambling for EGMs, racetrack betting, sports betting, keno, and casino table games.

Several developments have catalysed the growth of interactive gambling and impacted on the interactive gambling market and consumer behaviour. Key facilitators of growth have included increased access to the internet, faster internet speeds, and the uptake of mobile devices. In 2018-19, 90 per cent of Australian adults were active internet users, including near universal internet access amongst those aged 18-34, with smartphones being the most popular and frequently used device for accessing the internet (ACMA, 2020a). Further, Australians have become more intense internet users, downloading 47 per cent more online content in 2019 than in the previous year. The vast majority (90%) of Australians use more than one device to go online, and 40 per cent use five or more communications services (ACMA, 2020a). Relatedly, a 2019 Deloitte Consumer Survey conducted in Australia reported that 70 per cent of adults aged 18 to 24 years and 63 per cent of adults aged 25 to 34 years believed they used their mobile phone 'too much'. In 2019, 83 per cent of Australian adults had a smartphone (ACMA, 2020a).

This increased usage of online services is reflected in the growing use of online channels for gambling. Over half of Australians placing bets on sports or races in 2019 did so online (Roy Morgan Research, 2020), and this proportion is highest amongst sports bettors. For example, in Queensland, 67 per cent of sports bettors placed a bet online in 2016/17, compared to 28 per cent of race bettors and 11 per cent of lottery players (Queensland Office of Regulatory Policy, 2018). These proportions were 75 per cent, 31 per cent and 14 per cent, respectively, in the more recent South Australian gambling prevalence survey (Wood et al., 2018). In Victoria, 78.1 per cent of sports bettors placed a bet online compared to 34.7 per cent of race bettors (Rockloff et al., 2019); while these figures were 70.0 per cent and 37.0 per cent, respectively, in NSW (Browne et al., 2019).

In Australia, the number of active online wagering accounts increased fourfold between 2004 and 2014, driven by increasing use of smartphones to place bets. In

fact, increased betting via smartphones accounts for the entire growth in online gambling in recent years. In 2018, 23 per cent of Australian bettors placed bets by smartphone, compared to only 6 per cent in 2012, while use of computers for betting remained steady at 15 per cent (Roy Morgan Research, 2018). Smartphone use for betting is highest amongst sports bettors. For example, in NSW, 64 per cent of sports bettors had placed bets via smartphone in 2018-19, compared to 14 per cent via desktop computer, while these figures were 34 per cent and 7 per cent, respectively, for race bettors (Browne et al., 2019). Thus, more bettors are taking advantage of the convenience and 24/7 accessibility that interactive gambling provides compared to land-based gambling, and increasingly, the added convenience of using mobile internet-enabled devices.

Access to betting has also increased due to the global expansion in the number of 'bettable' sporting and racing events, and their increased broadcast coverage on a growing number of platforms (Hing et al., 2014a; Sproston et al., 2015). Reviews have referred to the distinguishing characteristics of internet gambling, which are thought to contribute to its popularity and higher frequency of involvement (Chagas & Gomes, 2017; Gainsbury, 2015d; Lawn et al., 2020; McCormack & Griffiths, 2013). These include: 24-hour accessibility; ease of use and convenience; the wide array of betting options; and, the capacity for continuous and simultaneous play. As discussed later, other developments have also contributed to the growth of online gambling and gambling-like activities. These include the prolific advertising and inducements for online betting, and the emergence of new forms of gambling including esports betting, fantasy sports betting, skins betting and loot boxes.⁶

2.3. International prevalence of interactive gambling

The prevalence of interactive gambling varies across international jurisdictions and reflects differences in the legality and provision of online gambling activities. Furthermore, direct comparisons across jurisdictions are compromised by a scarcity of regular studies employing nationally representative samples, lack of consistent reporting, and methodological differences. Nevertheless, some recent figures provide an indication of the relative popularity of interactive gambling activities. These studies indicate that the prevalence of past-year online gambling among adults varies from less than 2 per cent to 37 per cent and has typically increased over time in jurisdictions where this has been measured.

⁶ As discussed later in this review, loot boxes have many of the distinguishing features of gambling but are not regulated as gambling in Australia. They are therefore not considered a form of gambling in the empirical stages of this study where prevalence rates for gambling, problem gambling and interactive gambling are estimated.

Nordic countries have reported the highest prevalence of online gambling. In 2019, this prevalence was 37.1 per cent in Norway amongst people aged 16-74 years (Pallesen et al., 2019) and 36.3 in Finland amongst those aged 15-74 years (Salonen et al., 2020a). The United Kingdom (UK) also has a relatively high prevalence (21% in 2019) amongst people aged 16 years and over (Gambling Commission, 2020). A 2018 survey reported a prevalence of 13 per cent amongst New Zealanders aged 15 years and over (Rendall et al., 2019). Lower prevalence of online gambling has been reported in North America: 6.4 per cent in Canada in 2018 amongst those aged 15 and older (Williams et al., 2020), and 2.1 per cent in the United States (US) in 2011; although this may have increased since then (Welte et al., 2015). In Spain, a representative study reported a past-year prevalence of 6.1 per cent (Chóliz et al., 2020). Rates of less than 2 per cent have been found in some Asian countries, including in Singapore (National Council on Problem Gambling, 2018), Japan (Ino et al., 2020) and South Korea (Williams et al., 2013). Overall, these figures suggest that the prevalence of online gambling in Australia may be more comparable to the UK and New Zealand than to other countries.

2.4. The characteristics and behaviours of interactive gamblers, and compared to non-interactive gamblers

Research on interactive gambling has attempted to identify some typical profiles of users and determine how they may differ from land-based gamblers (Hing et al., 2014a; Hollén et al., 2020; Lopez-Gonzalez et al., 2019). Research has sometimes assumed that online and offline gamblers may represent mutually exclusive groups. However, studies have shown that exclusively online gambling is relatively rare, and that online gambling more commonly overlaps with land-based gambling activities (Blaszczynski et al., 2015; Hing et al., 2014a). This includes participation in the same gambling activity (i.e., online and offline poker) or different activities (e.g., buying lottery tickets in a retail outlet and playing online poker). An important consideration and caveat to synthesising this research is, first, that internet gamblers are not a homogenous group (Khazaaal et al., 2017), and second, online gambling activities have changed greatly in their structure and opportunities over time, thus it can be difficult to compare these activities across different studies.

Studies have identified some common demographic profiles of interactive gamblers, including the consistent finding that online gamblers tend to be young, male, better educated and employed full-time (e.g., Conolly et al., 2017; Kairouz et al., 2012; Wood & Williams, 2011). In Australia, representative data from the 2014 Interactive Gambling Study (Hing et al., 2014a) found that 62 per cent of interactive gamblers were male, with a mean age of 37 years. They were most likely to be married with no children, have a university or Year 12 qualification, and be employed full-time. However, as seen with some other forms of gambling over time, more women may now be engaging in online gambling (Castrén et al., 2018; Wardle, 2017). This

demographic profile may also be shifting with the introduction of new forms of online gambling that appeal to a younger cohort (i.e., older adolescents, emerging adults; see Calado et al., 2017) such as esports betting, fantasy sports betting and skins betting, as well as loot boxes.

Studies have also found that online gamblers tend to be quite involved gamblers (Wood & Williams, 2011). In Australia, the 2014 Interactive Gambling Study (Hing et al., 2014a) found that online gamblers engaged in an average of 3.6 different gambling activities and tended to report higher gambling expenditure. Highest participation rates, including both online and land-based gambling, were for lottery-type gambling (68%), race betting (64%), sports betting (54%) instant scratch tickets (52%), and EGMs (43%). Smaller proportions of interactive gamblers engaged in casino table games (29%), poker (20%), keno (19%) and bingo (7%). Most interactive gamblers (78%) used online modes for at least half of their gambling, but 81 per cent also gambled in land-based venues.

Participation rates in different online gambling activities vary by jurisdiction, depending on which forms are legal and available. In Australia, wagering on sports and races were the two most popular interactive gambling activities in the 2014 study (Hing et al., 2014a), followed by lotteries and poker, respectively. Over half (54%) of the interactive gamblers had an account with only one online gambling operator, one-fifth (21%) had two accounts, and the remainder had multiple accounts. Most interactive gamblers used credit or debit cards to deposit funds, followed by direct bank transfer. Most interactive gamblers preferred to access online gambling using a computer or laptop, but as noted earlier, there has since been significant growth in gambling via smartphone, particularly amongst sports bettors (Browne et al., 2019; Jenkinson et al., 2019; Roy Morgan Research, 2018).

Key reasons for choosing to gamble online rather than in land-based venues relate mainly to: convenience, fast and easy access, better prices and bonuses, and privacy (Gainsbury, 2012; Griffiths et al., 2005). For example, interactive gamblers in the 2014 study (Hing et al., 2014a) nominated convenience as the major reason for gambling online, which also enabled faster betting, the avoidance of queues, and less risk of missing out on placing bets immediately before events. Price differential, including more bonuses, free credits, better odds and payout rates, was the second most cited advantage, followed by the physical comfort of gambling from home. However, the most cited disadvantages of interactive gambling were that it was easier to spend money and that this mode was too convenient, more addictive, and facilitated higher expenditure (Hing et al., 2015b). In addition, interactive gambling lacks the physical and social atmosphere of land-based gambling venues. A minority of participants were concerned about online security of funds and personal information, and about the integrity of sites. Price, including free credits and bonuses, was the most common factor influencing choice of individual online gambling sites, followed by site reputation, and the number of betting options. Other

research has noted that the site being easy to use, promotional bonuses and offers, bets being easy to place, ability to bet in Australian dollars, and the site being licensed in Australia are key influences on the choice of online sites amongst sports bettors (Gainsbury et al., 2017a)

The 2014 Interactive Gambling Study (Hing et al., 2014a) also compared the characteristics of interactive gamblers to non-interactive gamblers. In terms of demographic characteristics, multivariate analyses revealed that interactive gamblers were more likely to be younger, male, self-employed, married, not a full-time student, and living in Victoria, Queensland or Western Australia. In terms of betting behaviours, interactive gamblers were significantly more likely to participate in sports betting, race betting and poker, while non-interactive gamblers were significantly more likely to use EGMs. A significantly higher proportion of interactive gamblers were low risk, moderate risk or problem gamblers compared to non-interactive gamblers. Finally, interactive gamblers were significantly less likely to consume alcohol while gambling, or to experience psychological distress, compared to non-interactive gamblers.

Blaszczynski et al.'s (2016) analysis of 4,594 respondents from the 2014 Interactive Gambling Study (Hing et al., 2014a) evaluated different groups of exclusively online, land-based, and mixed mode gamblers. Participants were surveyed on their participation in all forms of gambling, problem gambling and psychological distress, as well as use of alcohol, tobacco and drugs, help-seeking, and personal problems experienced due to gambling. The exclusively online gamblers were the smallest group in the study (13% of total N) and were less psychologically complex than land-based and mixed mode gamblers. Their findings were consistent with Wardle et al. (2011) who reported that mixed mode gamblers reported more frequent gambling involvement, and greater psychological distress and alcohol consumption while gambling than exclusively online gamblers. Land-based gamblers experienced higher psychological distress, greater self-acknowledged need for treatment, and help-seeking behavior. The authors suggested that several factors may contribute to lower levels of gambling and associated problems among internet gamblers, including their lower alcohol consumption rates during gambling, lower general psychological distress, and possible use of responsible gambling features when online to minimise the extent of their losses.

Gainsbury et al. (2019b) investigated the associations between specific gambling activities and modalities (internet and land-based) and problem gambling and psychological distress. The authors surveyed 998 Australian adults who had gambled online in the past 30 days. They observed that those who engaged in an online version of a gambling activity were likely to have also engaged in the offline version of the activity. When controlling for overall gambling frequency, problem gambling was significantly positively associated with the frequency of online gambling and land-based gambling using EGMs and sports betting. Psychological

distress was uniquely associated with higher frequency of land-based gambling using EGMs, sports betting, and casino card/table games. Although higher overall gambling engagement was an important predictor of problem gambling, the authors noted that participation in venue-based EGMs, sports betting and casino games among internet gamblers was uniquely positively associated with distress.

2.5. Problem gambling associated with interactive gambling, and compared with non-interactive gambling

The relative risks of technology-driven gambling activities to users, including risks relating to problem gambling, have been difficult to assess and track over time, particularly in studies that fail to differentiate between different types of users and activities. Although research has reported that gamblers who engage in online forms of gambling tend to report higher rates of problem gambling (e.g., Kairouz et al., 2012), this association may be explained by demographic or other characteristics of these users, or their involvement in a wider range of activities (including land-based gambling) rather than as a consequence of the technology itself (Blaszczynski et al., 2016). At the same time, the public health risks and harms associated with interactive gambling have been debated. Different terminology and ways of differentiating types of online gambling activities have sometimes complicated this discussion. For example, there has been critical discussion of the nature of the internet as an object of addiction versus a virtual environment for existing gambling activities (Griffiths, 2003; Shaffer et al., 2000). Some studies have differentiated between online-only, mixed mode and land-based only gamblers in attempting to distinguish how problem gambling differs by gambling mode (Blaszczynski et al., 2016; Lawn et al., 2020; Salonen et al., 2020a). The latest edition of the International Classification of Diseases (ICD-11) has reinforced this view with its inclusion of specifiers for 'predominantly online' and 'predominantly offline' to differentiate these broad types of gambling behaviours.

Studies have consistently found higher rates of problem and at-risk gambling amongst online gamblers (Philander & Mackay, 2014; Wood & Williams, 2011). The 2014 Interactive Gambling Study (Hing et al., 2014a) found that rates of problem gambling were three times higher amongst interactive gamblers, and over double the rate for moderate risk and low risk gambling, compared to non-interactive gamblers. Elevated rates of problem and at-risk gambling amongst online gamblers have also been found in Australian state prevalence studies. In South Australia, the prevalence of problem/moderate risk gambling was over four times higher amongst internet gamblers (Woods et al., 2018), and in Queensland, moderate risk gamblers were twice as likely as non-problem gamblers to have placed a bet using the internet (Queensland Office of Regulatory Policy, 2018). The NSW Gambling Survey 2019 (Browne et al., 2019) found problem gambling prevalence among internet gamblers to be twice as high as non-internet gamblers (4% vs 2%). Similarly, internet gamblers

were more than three times more likely to be in the moderate-risk category than non-internet gamblers (14% vs 4%). The most recent Victorian prevalence study also found that moderate risk/problem gamblers were significantly more likely than non-problem gamblers to have gambled using the internet during the past 12 months (Rockloff et al., 2019). The 2018 Northern Territory (NT) Gambling Prevalence and Wellbeing Survey found that amongst gamblers who gambled online, 6.4% were classified as experiencing problem gambling, compared with 1.9% all gamblers, while 43% of gamblers who gambled online were classified as at-risk gamblers compared with 20% of all gamblers (Stevens et al., 2020). However, in the NT survey it was not known whether online gamblers only gambled online, and it is more likely they gambled on a mixture of online and land-based activities.

These elevated rates of problem and at-risk gambling amongst interactive gamblers are not surprising given that many interactive gamblers also gamble on land-based forms, which may be the source of gambling problems for some. Indeed, the National Telephone Survey in the 2014 Interactive Gambling Study found that 58.3 per cent of problem/moderate risk interactive gamblers reported that their problems related most to land-based gambling (Hing et al., 2014a). Further analysis of these data compared problem gamblers by their most problematic mode of gambling. Problem gamblers who nominated interactive modes of gambling as most problematic were significantly more likely than problem gamblers nominating land-based modes to be male, younger, experiencing problems with sports and race wagering, experiencing lower levels of psychological distress, and less likely to seek gambling help (Hing et al., 2015d).

Several characteristics of using an online gambling platform have been proposed as potentially facilitating heightened engagement in gambling. These include: increased access; faster transactions; use of digital money; enhanced privacy; its immersive, anonymous and solitary nature; the ability to engage in several games simultaneously; and being able to watch sports and racing events on the same device (Gainsbury, 2012; Griffiths et al., 2005; Hing et al., 2014a). With its greater convenience and accessibility, online gambling may give rise to more frequent gambling behaviours which, in turn, may contribute to higher rates of problem gambling (Effertz et al., 2018). This may be attributed to the fact that the internet can be accessed almost anywhere and can be engaged in for long periods while in psychological states that impair decision-making (e.g., depressed, intoxicated) with no responsible oversight or intervention. However, one counterargument is that many forms of land-based gambling are also highly accessible, including EGM gambling in venues where there may be more incentives (e.g., amenities, free drinks/food, comfort) to visit and stay in the venue than exists in an online casino. Some research evidence suggests that internet gambling may not be inherently more harmful than land-based gambling activities that enable similar continuous forms of gambling (e.g., EGMs). Instead, any harms that appear to be associated

with internet gambling (e.g., financial) could arise from the cumulative involvement in a range of activities.

Recent international studies provide some support for this notion. Wardle et al.'s (2011) prevalence study in the UK found no problem gamblers in a subsample of online-only gamblers classified based on DSM-IV pathological gambling criteria, although it must be noted that most online-only gamblers gambled only on the National Lottery. For comparison, prevalence rates were 0.9 per cent for land-based-only gamblers, 2.4 per cent for mixed mode same activity gamblers and 4.3 per cent for mixed mode different activity gamblers. In their study of 9,910 French adolescents (aged 17 years), Baggio et al. (2017) reported that 10.5 per cent of participants had gambled online at least once during the previous 12 months. These internet gamblers had significantly higher levels of problem gambling, spent more time and money gambling, and reported a wider range of gambling activities than land-based gamblers. However, these relationships weakened and become non-significant when participation in other gambling forms and time spent gambling were controlled separately. The authors reported that time spent gambling and the diversity of gambling formats, rather than internet gambling, were the strongest predictors of problem gambling. Longitudinal analysis can also help to disentangle the relationship between problem gambling and online gambling. For example, Wood, Williams and Parke (2012) found that 44 per cent of people initiated online gambling prior to becoming problem gamblers, 30 per cent were problem gamblers who added online gambling to their repertoire, and 26 per cent developed gambling problems simultaneously with their transition into online gambling.

Another analysis of data from the 2014 Interactive Gambling Study (Hing et al., 2014a) examined how problem online gamblers differed from non-problem online gamblers (Gainsbury et al., 2016c). This analysis examined different groups in a sample of 4,482 Australian gamblers according to preferred modes for accessing online gambling as well as personal and behavioural factors. Gamblers who preferred to gamble online on computers had lower rates of gambling problems, compared to those using mobile and supplementary devices. Problem gamblers were younger, gambled on more activities, had more irrational beliefs about gambling, and were more likely to use drugs while gambling than non-problem and at-risk gamblers. However, consistent with previous studies, a significant proportion of these respondents also had problems related to land-based gambling. These findings suggest that gambling-related problems may often arise from engagement in many gambling activities rather than internet gambling being the principal cause of problem gambling.

Nonetheless, online gamblers report several features of online gambling that can contribute to excessive gambling. For example, in qualitative interviews, 25 treatment-seekers identified the main contributing factors to their loss of control over online gambling as use of digital money, access to credit, lack of scrutiny, ready

accessibility, and the offering of wagering inducements (Hing et al., 2015b). Research also suggests there may be unique features of certain online gambling activities that contribute to greater gambling frequency and gambling problems. Lopez-Gonzalez et al. (2019) surveyed 659 online sports gamblers to examine online betting characteristics in relation to problem gambling. Measurement of these characteristics included coverage of: (1) live in-play betting; (2) cash out feature use; (3) fantasy sports gaming; (4) location of betting; and (5) device or platform used to make bets. They reported that participants who scored higher on gambling problems engaged more often with these structural characteristics than low risk and non-problem gamblers, and that this difference was not fully accounted for by their higher overall gambling activity.

Together, the above findings suggest that there is a minority of exclusively online gamblers who report gambling-related problems, but that gambling problems tend to be more common among mixed mode gamblers (i.e., those who engage in a range of activities and via different platforms). Studies suggest that gambling problems are predicted by the level of involvement in multiple forms of gambling activities and that some specific features of interactive gambling are more strongly associated with gambling problems. Internet gambling offers another means of accessing gambling activities and this may contribute to gambling problems amongst interactive gamblers in addition to their involvement in land-based gambling.

2.6. Impact of interactive gambling on gambling harm

In Australia, the 2014 Interactive Gambling Study (Hing et al., 2014a) measured the harmful consequences of gambling using an unvalidated measure adapted from the Productivity Commission (1999), and then compared these results amongst interactive and non-interactive gamblers. Compared to non-interactive gamblers, interactive gamblers were more likely to report a range of harmful consequences from their gambling, for example, life being less enjoyable, having difficulty controlling their gambling, preoccupation with gambling and gambling to escape worries. They were also more likely to attribute a range of interpersonal, work-related and financial problems to their gambling. However, because the majority of interactive gamblers also bet on land-based forms of gambling, it is important to avoid assuming that all negative consequences of their gambling are due solely to their online gambling activities. In fact, non-interactive gamblers in the 2014 study were more likely to report some more serious gambling-related consequences, for example major relationship breakdown, loss of contact with children, change or loss of employment, bankruptcy and loss of savings.

Gambling prevalence studies have only recently included measures of gambling-related harm to self and others (Calado & Griffiths, 2016). However, no studies have specifically compared the level of gambling-related harm experienced by interactive

and non-interactive gamblers, or by their family and friends. Using a non-validated measure of severe gambling harms, the NSW Gambling Survey 2019 found that by far the strongest impact on severe harm to self was observed for EGM gambling, having almost double the per-person impact than the next largest effect for online poker games, followed by betting on sporting events (Browne et al., 2019). Using the validated Short Gambling Harms Screen (Browne et al., 2018), the most recent prevalence study in Victoria found that the gambling activities individually predicting the most harm were esports, informal private betting, keno and EGMs. Due to their high prevalence, however, the gambling forms with the greatest population impact were EGMs, casino table games and keno (Rockloff et al., 2019), which are forms mainly used in land-based venues. The 2019 ACT Gambling Survey (Paterson et al., 2019) also administered the Short Gambling Harms Screen (Browne et al., 2018). Significant predictors of the number of gambling harms experienced by ACT gamblers were participation in EGM gambling, sports and special events betting, informal games, and online casino and poker games. Being male and under the age of 45 were also significant predictors of the number of harms experienced.

In another Australian study of 5,076 wagering account holders (Jenkinson et al., 2019) that included the Short Gambling Harms Screen (Browne et al., 2018), the most endorsed items were reduction of available spending money (24%) and reduction of savings (22%), followed by regrets that made them feel sorry about their gambling (18%) and having less spending for recreational purposes (15%). Around 10% of respondents endorsed that they felt ashamed of their gambling, felt like a failure, felt distressed about their gambling, and spent less time with people they care about. Fewer respondents (4-8%) endorsed the remaining items. However, these results were not able to be compared to non-interactive gamblers.

2.7. Harm minimisation for online wagering

Analysis of gambling-related harm and its key drivers are important to inform gambling policy, especially given that the National Consumer Protection Framework for Online Wagering (Department of Social Services [DSS], 2018) is currently being implemented. Some studies have examined the use of consumer protection tools for online gambling, as discussed below.

A baseline study of 5,076 wagering account holders (Jenkinson et al., 2019) investigated awareness and use of consumer protection measures included in the National Consumer Protection Framework for Online Wagering (DSS, 2018). While over three-quarters (77.4%) of respondents had seen at least one measure, less than half reported having seen each individual measure. A little over 40 per cent of respondents had seen measures related to deposit limits, bet/spend limits, and unsubscribing from direct marketing. Over 30 per cent had seen clear and consistent responsible gambling messaging, and clear information about the terms and

conditions for offers of any credit, voucher, reward or other benefit. Over 20 per cent had seen measures relating to access to financial statements, temporary self-exclusion, customer verification periods, closing their account, and responsible gambling training for wagering staff. Only 15.5 per cent had seen measures about permanent self-exclusion. Highest use of these features was for deposit limits (13.2%) and unsubscribing from direct marketing (11.0%), with less than 10 per cent of respondents using any other measure. At least half of all respondents who reported having used a feature found it either somewhat or very useful. While use of these consumer protection features was low, about two-thirds of respondents reported using at least one self-control strategy, with the most common being monitoring their betting expenditure (38.8%) and setting weekly expenditure limits (33.6%).

Gainsbury et al. (2020) surveyed 564 users of Australian internet gambling sites to examine: usage of consumer protection tools, characteristics of those using these tools, and perceptions and attitudes towards tool use, including barriers to use. Most participants were aware of the tools and had accessed activity statements, but few had used deposit limits (24.5%) or time-outs (8.1%). The use of restrictive tools was higher among those at-risk of gambling problems. Satisfaction with tools was generally high, however, only moderate changes in behaviour were reported. Consistent with Jenkinson et al.'s findings (2019), the main reason that participants reportedly did not use these tools was they were seen to be relevant and intended specifically for people with gambling problems rather than as a preventative measure for recreational or low risk gambling. Mixed support for harm minimisation tools among online gamblers has been reported in international studies (e.g., Luquiens et al., 2018; Michalska et al., 2020). Further, a review by Delfabbro and King (2020) reported that harm minimisation technologies, particularly when applied as voluntary systems rather than as mandatory measures, appear to have little empirical support because of low uptake rates and due to methodological limitations in research studies.

2.8. Interactive gambling on illegal offshore sites

Of key policy interest is the provision of illegal offshore gambling to Australian residents (ACMA, 2018). Illegal gambling sites pose risks for consumer protection, potential fraud, money-laundering and sporting integrity, along with loss of revenue to governments and licensed gambling operators (Podesta & Thomas, 2017).

Analysis of data from the 2014 Interactive Gambling Study (Hing et al., 2014a) indicated that 26 per cent of the 3,199 interactive gamblers surveyed had gambled on an offshore site in the previous 12 months (Gainsbury et al., 2018). Of these, 20 per cent reported only offshore sites amongst their three most frequently used sites. Offshore gamblers were more likely to be male, younger, less educated, unemployed

or a student, speak a non-English language at home, and have access only to a mobile phone. They were more likely to gamble on more activities, be early adopters of online gambling, use more diverse payment methods, have more online gambling accounts, gamble online at night, and meet criteria for at-risk or problem gambling. Offshore gamblers had less accurate knowledge about the illegality of offshore sites, and this knowledge was quite low amongst the overall sample. They were more likely to select gambling sites based on reputation, recommendation, price/payouts/bonuses, more gambling options, preferred software, and a better gambling experience. However, they also acknowledged illegality, difficulty verifying fairness of games, and concerns about account integrity as disadvantages of these sites.

Podesta and Thomas (2017) found that gamblers also opt to use offshore sites due to restrictions placed on their betting by domestic sites when their wins are too high, or losses too low; to access better odds; and to place in-play bets online that cannot be offered by Australian-licensed operators. Research has highlighted the popularity of in-play betting amongst sports bettors and its association with problem gambling (Hing et al., 2016, 2018b), especially in-play micro-bets (Russell et al., 2018b). The popularity of in-play and micro-bets is clearly a factor driving some Australian gamblers to offshore sites.

A study of sports bettors, including a subset who also bet on esports, found that the esports bettors were more likely to use and prefer offshore sites compared to the non-esports sports bettors, although both groups mainly used licensed domestic sites (Gainsbury et al., 2017a). About one-half of the non-esports sports bettors (51.5%) indicated they saw no advantages of using an online gambling site which was not licensed in Australia, while just over one-quarter of esports bettors (27.0%) indicated the same. More products/games available was the most endorsed advantage of gambling on an offshore site amongst both groups. A recent Australian study of wagering account holders recruited via operators and an online panel found that 12.7 per cent of 5,039 participants had specifically chosen to use/open a betting account with an offshore wagering company (Jenkinson et al., 2019).

Following the Review of Illegal Offshore Wagering (O'Farrell, 2015), the Interactive Gambling Amendment Act 2017 was passed with reforms to combat illegal offshore gambling. These reforms aim to reduce the provision of illegal online gambling services to Australians, principally through empowering the ACMA to implement a range of disruption and enforcement mechanisms and penalties for offending services. During 2018/19, the ACMA received a total of 288 related complaints and enquiries, resulting in 114 breach findings (ACMA, 2020a). The ACMA has also published a register of licensed wagering providers and a list of blocked operators to help consumers avoid illegal services.

2.9. The impact of marketing on interactive gambling, especially wagering

A proliferation of wagering advertising has accompanied the growth of interactive gambling. Facing intense industry competition, betting companies harness a range of marketing strategies to secure brand recognition and market share. Research has documented these strategies in several studies. These include content analyses of advertising in live and broadcast sporting events (Lopez-Gonzalez et al., 2017c; Milner et al., 2013; Sproston et al., 2015; Thomas et al., 2012a) and social media (Gainsbury, et. al., 2016a; Thomas et al., 2015); environmental scans of this marketing (O'Brien & Iqbal, 2019; Sproston et al., 2015); and an audit of wagering inducements offered by Australian and offshore operators (Hing et al., 2015c). Studies have also conducted interviews with online bettors to explore marketing effects (Hing et al., 2014b, 2018a; Thomas et al., 2012b); and cross-sectional and longitudinal surveys with bettors examining exposure to, and effects of, wagering advertisements and inducements (Binde & Romild, 2019; Hing et al., 2014c, 2018a, 2018b;). Key findings are summarised below.

Wagering advertising is particularly prominent during commercial breaks in televised sports and racing broadcasts, and in sports entertainment shows, that promote betting brands and products (Lamont et al., 2016; Sproston et al., 2015; Thomas et al., 2012a). This has raised concerns in Australia, particularly in relation to its potential effects on children and young people (ACMA, 2019; O'Brien & Iqbal, 2019; Pitt et al., 2016). In response, gambling advertising in live sporting events has now been restricted across all platforms to reduce the exposure of children to gambling. A recent study monitoring the effects of these restrictions revealed a marked decrease in the volume of gambling advertising broadcast during live sport and during pre- and post-game coverage (ACMA, 2019c). However, the study also observed a shift in gambling advertising to later times, generally after 8.30 pm, and an increase in gambling advertising in non-sports programs, generally between 6.00 pm to 10.30 pm.

Aside from using paid advertisements, wagering operators are also major sponsors of sport and racing, and their extensive brand exposure at sporting stadia, during TV and radio broadcasts, and in print, online and social media has been documented (Lamont et al., 2011; Milner et al., 2013; Sproston et al., 2015; Thomas et al., 2015). This exposure is most noticeable during live and broadcast sports and racing events, where betting logos are abundant and clearly visible on player uniforms, scoreboards, stadium tiers, perimeter fencing, vehicles and signage (Hing et al., 2014c; Sproston et al., 2015; Thomas et al., 2012a). Betting brands and products are also advertised via radio, print, and outdoor and storefront signage (Sproston et al., 2015). A recent study found high levels of recall of gambling advertising in social media, outdoor sources and print media (ACMA, 2019).

Wagering advertising is also extensive in digital media (Gainsbury et al., 2015a; Hing et al., 2018b; Thomas et al., 2015), enabling operators to circumvent some restrictions on advertising in traditional media. Digital media also present opportunities for customised, unmediated communication to account holders via direct messages sent by SMS, email, in-app notifications, phone and social media (Gainsbury et al., 2015a; Hing et al., 2018b). These messages usually contain a direct link to the betting website and app, which contain additional advertising content and an immediate opportunity to place the promoted bet. A recent longitudinal study found that this push marketing is intense, received by wagering account holders almost daily, usually contains an inducement to bet, and is particularly influential in prompting more, larger and riskier bets (Russell et al., 2018a). This longitudinal analysis found that receiving emails was positively associated with betting intention, whereas receiving text messages predicted higher likelihood of betting and higher betting expenditure.

Promotional inducements for wagering are also widely used by operators (Lopez-Gonzalez et al., 2017a, 2017b; Newall, 2015, 2017). An audit of wagering inducements promoted by Australian and international operators (Hing et al., 2015c) developed a typology of 15 generic types, and documented their proliferation and the different incentives offered, such as 'something for nothing' (e.g., bonus bets, improved odds, cash rebates) and reduced risk (e.g., refunds). Commonly advertised wagering inducements include sign-up, stake-back, multi bet, early cash-out, and match your stake/deposit offers (Hing et al., 2017b). When advertisements are embedded within digital media, consumers can respond instantaneously by clicking on a link in the inducement message. By facilitating loss of control and impulse betting, these inducements are conducive to increasing the uptake, continuation and intensification of betting (Hing et al., 2017b, 2018b; Lopez-Gonzalez et al., 2017a, 2017b). A study of impulse betting with 1,813 sports bettors found that wagering inducements appear to be particularly effective in stimulating impulse in-play betting among problem gamblers and frequent sports viewers (Hing et al., 2018c).

Several Australian studies have found positive associations between exposure to wagering advertising and wagering attitudes, intentions, and behaviour. For example, greater exposure to wagering advertising during televised sport has been positively associated with gambling intentions in surveys with 212 university students (Hing et al., 2013), 131 adolescents (Hing et al., 2014d), and 1,000 adults (Hing et al., 2015e). Amongst 544 sports bettors, those with higher problem gambling severity reported more influence on their betting from these advertisements, including increased frequency, expenditure, and betting more than intended (Hing et al., 2015a). Using conjoint analysis to examine the effects of different message attributes in wagering advertisements, research has also found that the type of bet promoted was the most persuasive attribute, with a risk-free bet being the most persuasive; and further, that micro-bets were particularly attractive to problem gamblers (Hing et

al., 2017a). A more recent study specifically on micro-bets confirmed this result (Russell et al., 2018b).

The influence of advertising on consumer behaviour is difficult to ascertain, because individuals are usually not conscious of its effects (limiting self-report) and because causal relationships are unclear. Most studies in this area are limited by self-report data that assume accurate recall of the influence of advertising material, although participants may generally express strong confidence in their survey responses (Binde & Romild, 2019). A recent study therefore used a range of innovative longitudinal, experimental and psychophysiological methods to better assess causal directions in the relationship between exposure to wagering marketing and betting behaviour (Hing et al., 2018a). Based on convergent results across these studies with Australian sports bettors and race bettors, this research found that wagering advertisements and inducements: encourage riskier betting; increase betting expenditure; elicit attention, excitement, and desire to bet, particularly amongst at-risk and problem gamblers; and have negative effects on all gambler risk groups. Aggregate exposure across all of the nine types of advertisements and 11 types of inducements examined was associated with increased betting expenditure. Those with most influence were: direct messages from wagering operators; advertisements on betting websites and apps; betting brands promoted during live and broadcast race/sports events; betting-related commentary during events; stake-back offers; multi bet offers; and inducements for rewards points.

2.10. New regulated interactive gambling products

Since the 2014 Interactive Gambling Study (Hing et al., 2014a), some new forms of interactive gambling have emerged and are regulated, notably esports betting and daily fantasy sports betting.

2.10.1. Esports betting

Esports are organised competitions between skilled video game players or teams, which audiences view online or live in-venue (Jenny et al., 2016). Esports competitions are easily accessible to Australian residents via online streaming and television, and increasingly via in-venue events. Approximately 15 per cent of Australians watch esports; and 47 per cent of those aged 18-24 years and 64 per cent of heavy video gamers watch esports regularly (YouGov, 2018). Further, 30 per cent of video gamers have attended an esports event in person (Brand et al., 2019). Esports are most popular amongst young adults, minors and males (Nielsen, 2018).

The rising popularity of esports has attracted the provision of esports betting services, which are now available from the majority of regulated wagering operators in Australia (Greer et al., 2019; Macey & Hamari, 2019). Esports betting is also available through offshore sports betting sites and sites offering esports betting

exclusively. In addition to the usual payment methods for online gambling, offshore operators often allow esports betting with cryptocurrencies, such as Bitcoin and Ethereum, which allow gamblers greater anonymity (Gainsbury & Blaszczynski, 2017). Further, unregulated websites allow the use of in-game virtual items, known as 'skins', to bet on esports and games of chance – collectively known as 'skin gambling' or 'skin betting' (Grove, 2016a). Skin gambling, which is not always connected to esports, is discussed in more detail later.

Reliable data on the characteristics and gambling behaviours of esports bettors are hard to obtain, because few studies exist, studies are often based on non-representative samples, and a large part of esports betting occurs offshore, is illegal, or unregulated. Further, Australian studies measuring esports participation have focused only on esports betting using money, finding a very low prevalence amongst adults. The most recent estimates are 0.6 per cent in NSW (Browne et al., 2019) and 0.5 per cent in Victoria (Rockloff et al., 2019). These studies have found that the vast majority of esports bettors are male, and esports betting is common among younger adults (Browne et al., 2019; Rockloff et al., 2019). One study (Gainsbury et al., 2017b) comparing sports bettors who also bet on esports with money, to sports bettors who did not engage in esports, found that the former group was younger, better educated, had higher incomes, and had a higher proportion of women and people from Asian backgrounds. This group also reported starting gambling more recently and frequently and were more likely to prefer gambling on illegal offshore sites, compared to the sports bettor-only group. Some Australian studies have found that esports bettors have elevated rates of gambling problems and harm (Gainsbury et al., 2017b; Rockloff et al., 2019), but causal links are unclear.

While the above studies identify some characteristics of esports cash bettors, they have not included esports betting with skins, which is a larger market than esports cash betting (Grove, 2016b). The prominence of using skins to bet on esports is evident from UK research, with 90 per cent of esports bettors gambling with skins, 88 per cent with money, and 78 per cent with both (Gambling Commission, 2017a). In this UK sample, nearly two-thirds of esports bettors were aged 18-34 years, confirming the attraction of this type of betting to younger adults. Similarly, a recent study in the UK (Wardle et al., 2020) surveyed 3,549 people aged 16–24 years to compare the profiles of esports bettors with those who bet on other sports and non-gamblers. Those who bet on esports were more likely to be male, from non-white ethnic groups, be more involved in playing digital games, and have higher rates of gambling involvement and problem gambling. There was a positive association between engaging in gambling-like practices within digital games and esports betting (e.g., purchasing loot boxes for money, or betting skins on external websites).

2.10.2. Fantasy sports betting

Fantasy sports (including its faster-paced subtype 'daily fantasy sports') refer to an online-facilitated structured competition, involving both chance and skill, where

participants compete by assembling a virtual team of players of a professional sports league. Each player deposits money into a prize pool, which is awarded to the competition's winner, determined by the statistical performance of each virtual player as it corresponds to the real-life player in actual games (King, 2018). Daily fantasy sports players are required to pay entry fees that can range from 25c to \$5,000, depending on the league's rules and requirements (Pickering et al., 2016). Daily fantasy sports are faster paced, being conducted over a single game or round of competition, as opposed to a corresponding real-time sports season. The main aspect of interactivity involves deciding which virtual players to select, trade, or delist from a player's team. This is where players more familiar or knowledgeable of the scoring systems and/or the status of the professional competition and its players have a marked competitive advantage over other participants in the fantasy sports league. Although fantasy sports have a considerable chance element (e.g., real world players may get injured or be unfit), a large proportion of the winnings tends to be awarded to the more highly skilled or knowledgeable players.

Increased marketing of daily fantasy sports has seen a dramatic increase in participation, with the total amount spent on entry fees tripling between 2014 and 2015 (Udland, 2015; Woodward, 2016). In Australia, there were an estimated 1.65 million daily fantasy sports players in 2016, compared to 1.8 million sports bettors (Swinson, 2016). However, some contests are free to play, and the number of fantasy sports bettors appears much lower than those who enter contests. For example, 2018-19 prevalence studies in Australia indicated that only 0.3 per cent of NSW adults (Browne et al., 2019) and 0.4 per cent of Victorian adults (Rockloff et al., 2019) had bet on fantasy sports games for money in the past 12 months.

Little research has been conducted into gambling on fantasy sports (Nelson et al., 2019). However, researchers have noted that the fast pace of daily fantasy sports, where events occur over a single day or weekend, allows more opportunities to bet and more betting options than traditional fantasy sports, and this facilitates excessive play and more gambling (Nelson et al., 2019; Pickering, et al, 2016). International research on fantasy sports has indicated an association with gambling problems in both adolescent (Marchica et al., 2017) and adult populations (Martin et al., 2018; Nower et al., 2018). An Australian prevalence study in Victoria also found that fantasy sports players experience elevated rates of gambling-related harm (Rockloff et al., 2019). Fantasy sports players are more likely to be male and younger (Browne et al., 2019, Nower et al., 2018; Rockloff et al., 2019), while one study found they are also more likely to be employed, single, use substances, have drug or alcohol problems, engage in suicidal ideation and attempts, participate in other gambling activities and gamble more frequently (Nower et al., 2018). One study analysed data from 10,385 participants in American National Football League contests operated by a major fantasy sports operator (Draftkings). It identified a heavily involved subgroup of players but found modest median entry fees of US\$87 and player losses of US\$30.70 throughout the 2014 NFL contests (Nelson et al., 2019). A longitudinal

analysis of data of 11,338 Draftkings participants in NFL contests revealed increasing engagement over time amongst a minority of the most involved players, but the vast majority of participants exhibited elevated initial engagement followed by decreasing engagement over time (Edson & LaPlante, 2020).

In Australia, daily fantasy sports are defined and regulated as gambling, with many operators licensed in the Northern Territory. Prominent daily fantasy sports providers include Draftkings, Moneyball, and DraftStars (Gouker, 2018). However, there has been minimal Australian research into this form of gambling.

2.11. Emerging interactive products

Since the 2014 Interactive Gambling Study (Hing et al., 2014a), two emerging online activities have grown in popularity – loot boxes and skin gambling. Some researchers have argued that these activities have characteristics of gambling (Haskell, 2017; King & Delfabbro, 2018; McLeod, 2017; Stark et al., 2020).

2.11.1. Loot Boxes

A loot box is a feature within monetised games that has received growing regulatory and research attention for its resemblance to gambling (Delfabbro & King, 2020; Drummond et al., 2020; Zendle et al., 2019a). Loot boxes are virtual ‘boxes’ that can be opened within a video game and which contain a randomly determined virtual item for use in-game. This use can be functional (e.g., weapon) or cosmetic (e.g., skins). Loot boxes can be acquired in the game as a reward for achievement, offered during play and opened with a key (another virtual item), or purchased outright and opened (Commonwealth of Australia, 2018; Macey & Hamari, 2018). Loot boxes approximate EGMs or scratch tickets in their design of a random in-game reward, of which there is a low probability of obtaining certain items (e.g., rare and expensive skins), encouraging continued play and expenditure to obtain the desired reward (Drummond & Sauer, 2018; King & Delfabbro, 2018; Rockloff et al., 2020, 2021). The virtual items obtained from loot boxes for some video games can also be used on third party websites to engage in skin gambling on esports or other games of chance. Some skin gambling websites also offer their own loot boxes, known as ‘case openings’, in which players use skins, real-money, or digital currencies to purchase cases to win skins.

Purchasing loot boxes appears to be highly normalised amongst video gamers. A study of 1,025 young people aged 11-24 years in the UK found that 90 per cent believed that buying a loot box is normal for someone their age (Royal Society for Public Health, 2019). In the same study, 55-60 per cent of respondents classified purchasing a loot box as a form of gambling; and believed that playing a mobile or video game could lead to a young person gambling. In the week prior to the survey,

27 per cent of respondents aged between 11-14 had bought a loot box, compared to 16 per cent of those aged 18 and above.

Other research has examined the characteristics of loot boxes for their similarities with gambling. For example, Drummond and Sauer (2018) assessed 22 online video games containing loot boxes according to a five-component definition of gambling (Griffiths, 1995), which included: (1) the exchange of money or valuable goods; (2) an unknown future event determines the exchange; (3) chance at least partly determines the outcome; (4) non-participation can avoid incurring losses; and (5) winners gain at the sole expense of losers. They reported that 10 (45%) of the 22 games met all five criteria for gambling. In four of these 10 games, players could cash out winnings, albeit via websites unaffiliated with the company that published the game. In Denmark, Kristiansen and Severin (2020a, 2020b) surveyed a representative sample of 1,137 adolescents aged 12–16 years. They reported that 45.6 per cent of the sample who were involved in gaming in the past year also engaged in loot box activities. Most males (93%) had earned, bought, or sold items from a loot box compared to 15 per cent of females. There was a significant positive correlation between loot box engagement and problem gambling severity.

Several studies have also noted the diversity of loot boxes. Zendle et al. (2020) identified seven key ways in which loot boxes may vary. They may: involve paid or unpaid openings; give opportunities for cashing out; allow gamers to pay to win; involve use of in-game currency; feature crate and key mechanics; show near misses; and contain exclusive items. This study also found that being able to cash out, showing near-misses, and letting players use in-game currency to buy loot boxes weakly strengthened the relationship between loot box spending and problem gambling. Regardless of the presence or absence of these specific features, purchasing loot boxes for real money was linked to problem gambling. This conclusion is supported by their earlier research amongst both adults and adolescents. In a large UK survey of adult gamers (N = 7,422), as well as a replication study (N = 1,172), the amount spent on loot boxes was significantly related to problem gambling severity (Zendle & Cairns, 2018, 2019c). In a small study to assess whether loot boxes are a causal factor for gambling problems and harm, players of one game were surveyed before and after it removed loot boxes. It found that problem gamblers spent significantly less money in-game compared to other groups after loot boxes were removed (Zendle, 2019). Another study by Zendle and colleagues found that the link between loot box spending and problem gambling amongst older adolescents was of moderate to large magnitude and was stronger than relationships observed in adults (Zendle et al., 2019a).

Other research teams have examined loot box spending and its association with gambling-related indicators. Brooks and Clark (2019) surveyed a MTurk population (n=144) and an undergraduate student population (n=113). They investigated gaming and loot box-related variables including estimated time spent gaming and

monthly expenditure, problematic gambling and gaming, and perceptions and behaviours related to loot boxes. Most participants considered loot boxes a form of gambling (68.1% and 86.2%, for each sample). The authors used a subset of survey items to create a 'Risky Loot-box Index' (RLI). Consistent with Zendle and Cairns' studies, participants' RLI scores were significantly associated with problem gambling severity scores. Similarly, an Australia study of 1,954 adolescents and young adults found that those who had either opened, bought or sold loot boxes within the last 12 months were also more likely to have experienced a greater number of gambling problems (Rockloff et al., 2020).

Several studies have reported positive associations between problem gambling severity and loot box spending, with a small to medium effect (Rockloff et al., 2021; Salonen et al., 2020b). For example, a Finnish prevalence study (Salonen et al., 2020b) found a problem gambling prevalence rate of 11.1 per cent amongst those who had purchased loot boxes, compared to 3.9 per cent amongst those who had played any digital games. However, causality cannot be inferred. As Delfabbro and King (2020) have pointed out, people who have a pre-existing interest in gambling may be more likely to migrate towards loot box playing because of its gambling-like content. For loot boxes to be considered a possible 'gateway' to gambling, one would need to show a direct link between external gambling activities and loot box use. However, the limited available research has relied on self-report (Kristiansen & Severin, 2019b).

Nevertheless, there have been calls for regulation and consumer protection measures for monetised games across jurisdictions, which have highlighted the lack of clarity regarding the legal status and associated risks of certain types of in-game purchases (Drummond et al., 2020; King & Delfabbro, 2020). Proposed regulatory measures have included age-appropriate marketing, greater transparency and consumer advice on odds for random in-game rewards, limit-setting and parental controls (Drummond et al., 2019; King & Delfabbro, 2018; Király et al., 2018). A 2018 Australian Government inquiry raised concerns that loot boxes: expose and normalise gambling for children; provide items for skin gambling; cause real-world financial losses; pose risks to underage players; and create risks for gambling problems and harms (Commonwealth of Australia, 2018). This inquiry recommended: further research; a review of the Classification Scheme for video games containing loot boxes; identifying regulatory and policy gaps; and alignment of consumer protection measures with international responses. Loot boxes are now regulated as a form of gambling in several international jurisdictions, but not in Australia.

2.11.2. Skin gambling

Skins are video game items (e.g., weapon, avatar, equipment) that offer purely cosmetic differences to the base models of these items. Skins have a monetary value in that they are purchased with cash, won, traded, and can be exchanged for

cryptocurrency or cash on a skin exchange (Gambling Commission, 2017a; Grove, 2016a). Skins are highly prized by many gamers and some rare skins can be worth thousands of dollars. Once acquired, skins can be used on third party websites to engage in skin gambling on esports or other games of chance (e.g., roulette, coin flip, slots, cards). Skins have a market value and skin gambling can be a means of making financial profit, accumulating an inventory of skins as financial assets. In this respect, gambling with skins offers a financial incentive, analogous to traditional online gambling activities.

Skins first became available in 2013, with video gaming developer Valve releasing skins for the game Counter-Strike: Global Offensive (CSGO) via their online Steam marketplace, where skins could be purchased, sold or traded (Haskell, 2017). Third party websites began offering a secondary marketplace for Steam skins and skin gambling. The ensuing proliferation of underage skin gambling (Gambling Commission, 2017b, 2018; Parent Zone, 2018), and recurring news stories of underage participants developing gambling problems and incurring large monetary losses (Assael, 2017; Brustein & Novy-Williams, 2016; Campbell, 2016; Kollar, 2016), prompted Valve to issue cease-and-desist notices to skin gambling websites in late-2016. Class action lawsuits were brought against Valve for allowing third party operators to conduct illegal gambling with their skins, facilitating unfair contests, corruption, and exploitation of minors (Holden et al., 2016). Gambling on esports matches has also led to corruption and scandals, with players being caught match-fixing and having a financial stake in skin gambling websites (Holden et al., 2016; Holden & Ehrlich, 2017).

A 2016 survey of over 100 skin gambling websites revealed that approximately 45 per cent offered betting on esports, 45 per cent on games of chance, and 10 per cent on other products such as mystery boxes containing skins (Grove, 2016a). In 2016, the global skin gambling market was estimated at US\$4.8 billion, seven times higher than cash betting on esports (Grove, 2016b). A more recent estimate is that the global skins economy is worth over US\$7 billion (Commonwealth of Australia, 2018). In the UK, Wardle's (2019) analysis of the 2017 Youth Gambling Survey (N=2,881 youth aged 11-16 years) reported that skin betting participation ranged from 4 per cent among those aged 11-12 years to 7 per cent among those aged 15-16 years. About one-third (39 per cent) of youth who bet on skins in the past month had also gambled on other activities. Those who bet with skins had higher rates of at-risk and problem gambling than those who did not (23% vs. 8%). However, skin gambling alone was not significantly associated with at-risk gambling when the analysis accounted for other gambling activities. The NSW Youth Gambling Survey 2020 (Hing et al., 2021) found that 14.5 per cent of a sample (N=551) aged 12-17 years used in-game items for gambling – 7.9 per cent to bet privately with friends, 6.2 per cent to bet on esports, 5.8 per cent to bet on another site, and 4.8 per cent to bet on the outcome of other competitive events.

The UK Gambling Commission has been one of the strongest advocates for regulating skin gambling. It considers in-game items to be money or money's worth if they can be won, traded or sold, or converted into cash or exchanged for items of value (2017a, p.1). Operators providing such services in Britain require a licence from the Gambling Commission (Gambling Commission, 2016). In 2018, the Netherlands prohibited online skin gambling, esports betting, and loot box purchases inside their country (Luongo, 2018).⁷

2.12. Summary

State prevalence studies indicate substantial growth in interactive gambling in Australia since the 2014 Interactive Gambling Study (Hing et al., 2014a). Faster and increased online access and the uptake of mobile technologies have facilitated this growth, along with new interactive gambling products, prolific marketing, and the integration of interactive gambling activities with gaming and social media.

Interactive gamblers tend to be young, male, married, better educated, and employed full-time, although women may be increasingly attracted to online gambling. Compared to non-interactive gamblers, interactive gamblers tend to be more involved gamblers and gamble on a greater diversity of activities, including land-based forms. The most popular online gambling activities in Australia are those that are legally provided – race betting, sports betting and lotteries.

Higher rates of problem and at-risk gambling have been consistently found amongst online gamblers, but these problems are sometimes related to their land-based gambling and moreover, may reflect demographic and other differences between interactive and non-interactive gamblers. Gambling problems may often arise from engagement in many gambling activities rather than interactive gambling being the principal cause. Nonetheless, several aspects of interactive gambling may undermine control, including fast convenient access, use of digital money, enhanced privacy, access to credit, online betting inducements, and the ability to engage in several activities simultaneously. Problem/at-risk interactive gamblers tend to be male and younger, and in Australia experience problems mainly with sports and race wagering. No research has been conducted into harm from online gambling using validated measures.

Consumer protection tools for online gambling, such as deposit limits and player activity statements, have had limited uptake mainly because they are considered relevant only for people with a gambling problem. Substantial minorities of online gamblers appear to use illegal offshore sites, mainly to access better odds, to place

⁷ Loot boxes are typically not considered gambling as they are not played for money or anything of monetary value except in circumstances where there is a secondary market that would allow the exchange of products gained from loot boxes for monetary value.

in-play bets online, and due to restrictions placed on their betting by domestic sites if they win too much. Advertising and inducements for online wagering are prolific. While difficult to establish causal links between exposure to this advertising and gambling behaviour, research indicates that wagering advertisements and inducements are associated with increased betting expenditure and riskier betting.

Three new regulated interactive gambling products have been introduced since the 2014 Interactive Gambling Study – esports betting, skins gambling and fantasy sports betting. Only small proportions of the population currently bet on these products using real money, but esports betting using skins appears to be a bigger market. Other emerging online activities include purchasing loot boxes and skin gambling, with research to date suggesting their use is associated with gambling problems, although causal relationships are unclear.

Chapter 3. Environmental scan of harm minimisation measures for interactive gambling

After online gambling services began to emerge in the mid-1990s, the first national inquiry into gambling in Australia (Productivity Commission, 1999) acknowledged the difficulties of prohibiting the activity, and instead advised managed liberalisation, including licensing of operators, consumer protection measures and taxation. The Australian Government's Interactive Gambling Act (IGA) 2001 was subsequently introduced and prohibited the provision of internet gambling to Australian residents, with the exception of licensed lotteries and wagering (not including in-play betting). Unlike the US and some European countries, the IGA has no legal provisions prohibiting consumers from gambling with unlicensed providers. Instead, the IGA makes it illegal to provide many gambling online gambling products to Australian residents, including online slots and casino games; however, licensed operators can provide online services for lotteries as well as wagering products including betting on races, sports, esports, fantasy sports and novelty events. The legal age of gambling in Australia, including for online gambling, is 18 years or over.

Gambling policy and regulation has traditionally been the responsibility of Australian states and territories. However, the rapid adoption of online communications technologies by the gambling industry prompted more involvement from the Commonwealth, including through the IGA. Nevertheless, the IGA allows states and territories to independently regulate online gambling in order to preserve individual regulatory practices and economic policies (Gainsbury & Wood, 2011). However, a High Court decision in 2008 effectively overturned state laws that restricted interstate gambling operators from competing within a jurisdiction. This decision enabled online operators licensed in one jurisdiction to provide gambling services to customers located in other Australian jurisdictions (Hing et al., 2014a). This decision greatly increased the attractiveness of the Australian online gambling market, heralding the entry of large corporate bookmakers and a proliferation of wagering advertising (Hing et al., 2018a).

Several subsequent public inquiries and stakeholder consultations into the effectiveness and appropriateness of the IGA (DBCDE, 2013; JSCGR, 2011, 2013; O'Farrell, 2015) highlighted concerns relating to harm minimisation, consumer protection, education and awareness, deterrence and enforcement, and advertising and promotion. The Interactive Gambling Amendment Act 2017 introduced several reforms. These included prohibiting wagering service providers from offering lines of credit to customers. However, unlike in the US, customers can bet using their own credit cards. To combat illegal offshore gambling, the amendments authorised the ACMA to implement a range of disruption and enforcement mechanisms and penalties for offending services. However, unlike several European countries, there is no ISP blocking of foreign online sites. The ACMA has also published a register of licensed wagering providers to help consumers avoid illegal services.

The environmental scan presented in this chapter focuses on the range and types of harm minimisation measures that apply to interactive gambling in Australia, and compares them to measures in selected international jurisdictions. This comparison can inform further measures to ameliorate harm and enhance consumer protection for interactive gambling in Australia.

3.1. Methods

The environmental scan involved a targeted search of relevant Australian and international policy documents, legislation, regulations, codes of practice, government reports, industry reports, media articles and websites. The scan focused on detailing the range and types of harm minimisation measures for interactive gambling in Australia, with comparisons made to measures in selected international jurisdictions.

In Australia, state and territory legislation, regulations and codes of practice for gambling harm minimisation were established many years ago, often in the 1990s. These include very similar harm minimisation measures which have been adapted to apply to interactive gambling. As an example of these measures, the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) was a key source document for this scan, as the Code applies to the vast majority of Australian-licensed online wagering operators because they are licensed through that jurisdiction. Another important source document was the National Consumer Protection Framework for Online Wagering (Department of Social Services [DSS], 2018) which represents recent measures agreed upon at the Commonwealth level.

The scan did not involve an audit of all international jurisdictions; instead, the focus was on identifying additional or more rigorous international measures where these were apparent. Jurisdictions examined included New Zealand (NZ), the United Kingdom (UK), Sweden, Norway, Finland, Singapore, Italy, Belgium, Spain and the Canadian province of Ontario. However, the international jurisdictions examined varied for different types of harm minimisation measures. In addition, the International Association of Gaming Regulators (IAGR) e-gambling guidelines (2018) were reviewed as these were developed with the aim of identifying good practice measures in the regulation of online gambling that were agreed upon by regulators across numerous countries.

The scan involved four main steps:

- An organising framework was developed to capture the range and types of harm minimisation measures for interactive gambling in Australia. This involved documenting measures in Australia that support or impact upon consumer

protection and harm minimisation in interactive gambling. Key measures in Australia were then summarised.

- Harm minimisation measures for interactive gambling that have been implemented in a range of international jurisdictions were examined.
- The organising framework was iteratively revised and expanded to reflect newly identified measures as the scan and review progressed.
- The findings cover 15 broad categories of harm minimisation measures for interactive gambling. Appendix A presents 15 tables that detail how each measure is implemented in Australia and selected international jurisdictions. This chapter summarises key findings for each of these 15 areas.

3.2. Results

Fifteen broad areas were identified that comprised the framework used to categorise harm minimisation measures for interactive gambling:

- Customer registration and verification
- Pre-commitment tools
- Activity statements and account history
- Gambling messaging
- Self-exclusion and time-out options
- Account closure
- Restrictions on operator provision of credit for gambling
- Use of credit cards for online gambling
- Staff training in responsible gambling
- Restrictions on advertising and inducements
- Operator detection systems and interventions for problematic gambling behaviour
- Restrictions on interactive gambling products and services
- Measures to prevent the provision of illegal interactive services
- Customer education about illegal services
- Operational and technical specifications

3.2.1. Customer registration and verification

Consistent with Australia, most international jurisdictions impose an 18+ age limit on participation in commercial gambling, including for interactive gambling. A higher age limit is imposed in some jurisdictions, such as Singapore and some US states where the age limit is 21+ years.

Interactive wagering services providers (IWSPs) licensed in Australia must verify the identity of every customer who opens a wagering account by verifying their full legal name, date of birth and current residential address within 14 days of depositing funds. The customer can gamble with deposited funds during the verification period, but any winnings cannot be paid out. If a customer is verified as under 18 years of age, all deposited funds must be returned and the account immediately closed (Table A1). The 14-day verification period, introduced as part of the National Consumer Protection Framework for Online Wagering (DSS, 2018), is a substantial reduction from the previous 90-day limit that applied.

Verification periods vary greatly amongst international jurisdictions (Table A1). The UK and Singapore maintain the tightest and arguably best practice regulations, as they require verification before a customer can open an account and gamble. The most consistent view put to the Australian Inquiry into Age Verification for Online Wagering and Online Pornography (House of Representatives Standing Committee on Social Policy and Legal Affairs, 2020) was the need for Australia to also move to a mandatory verification system that prevents any online gambling from occurring until a person's identity has been verified. This would also introduce consistency between online and in-venue gambling.

3.2.2. Pre-commitment tools

In Australia, the National Consumer Protection Framework for Online Wagering (DSS, 2018) introduced a voluntary opt-out pre-commitment scheme (Table A2), and requirements in the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) are largely consistent with this. This measure provides consumers with a tool to help them monitor and manage their gambling by pre-committing to deposit limits. A voluntary opt-out binding deposit limit is the only type of limit which must be provided by IWSPs (although some IWSPs offer additional types of limits). Customer requests to lower a deposit limit must be applied immediately, while a seven-day cooling-off period is required for requests to increase a deposit limit. Requirements are also specified in relation to promoting the scheme, prompts to set and review limits, and options for the time period the limit applies to. Deposit limits apply on an operator basis. However, the National Framework states an intention to assess the feasibility and costs of a centralised pre-commitment system. A centralised system would have the benefit of enabling customers to set a binding aggregate limit across all accounts they have with IWSPs in the system, which should enhance consumer protection.

Some international jurisdictions impose numerous types of limits on online gambling accounts, including prescribed mandatory caps (Table A2). Loss limits are applied in Norway (for certain games) and Finland (for horse racing), with Finland delivering notifications once a customer has reached 80 per cent and 100 per cent of their limit.

Spend limits are applied in Norway and New Zealand, and time limits in Norway. Generally, in international jurisdictions where operators provide limit-setting functions, requests to lower limits are applied immediately; however, a waiting period usually applies to requests to increase a limit. The UK is expected to consider mandatory limits, with affordability checks for customers wanting a higher limit, as part of its current review of the UK Gambling Act 2005. The IAGR e-gambling guidelines (2018) set out recommended practices in pre-commitment, and the Australian voluntary opt-out pre-commitment scheme for online wagering appears to adhere to these.

3.2.3. Activity statements and account history

Jurisdictions in Australia have had requirements for some time for IWSPs to provide customer activity statements (e.g., Northern Territory Government, 2019), and this requirement is also included in the National Consumer Protection Framework for Online Wagering (DSS, 2018). The Framework provides for activity statements to ensure customers receive meaningful information on their wagering activity from each IWSP at least once every 12 months, or more frequently if requested (Table A3). Information must include: each bet; account balance; deposits and withdrawals; wins and losses; net win/loss for the specified period of the statement; and the date, time and unique transaction identifier of each transaction. In addition, a record of betting account transactions containing the same information must also be available immediately in the customer's account window, and by email or post within 14 days of the customer's request. Requirements are also specified for the available formats of the statement, that they are only to be sent to active accounts, and that transactions records must be available for seven years. A trial in Australia is currently testing the optimum design of activity statements for online wagering customers.

The provision of account activity to customers also appears to be a widespread practice internationally (Table A3). While some minor variations may exist in implementation, all jurisdictions examined (e.g., Norway, New Zealand, Sweden) require that an account history is available to customers (e.g., relating to balances and transactions) at least for the past 12-month period.

3.2.4. Gambling messaging

Regulations and codes of practice in Australian jurisdictions established requirements several years ago for gambling operators to provide certain information and messages relating to responsible gambling and problem gambling. For example, the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) stipulates that IWSPs must make available information that will allow their customers to make informed decisions

regarding their gambling. This includes responsible gambling information, odds and win rates, and terms and conditions, as well as information on request on the operator's responsible gambling policies, the nature of the events, games, game rules, odds and returns to players for all products offered, and the IWSP's self-exclusion process (Table A4).

The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for consistent gambling messaging for use in industry advertising nationwide, including on websites, apps, direct marketing materials, print and broadcast advertising, sponsorships and promotional activities (Table A4). While this measure prescribes where the messages must be located, the measure does not currently prescribe what information the message(s) must contain. Research is currently being conducted to inform this messaging. State and territory governments will be able to tailor the gambling message(s) to their own campaigns.

International jurisdictions also generally require operators to include a safe gambling or responsible gambling message in their marketing (Table A4). In Singapore, operators must provide information packages containing information on responsible gambling and gambling help services to all players before they are allowed to gamble using their accounts and thereafter on a periodic basis (Ministry of Social and Family Development, 2020).

However, current industry practices in both Australia and internationally indicate that safe messages are typically not prominently displayed, are often located in small font in the margins of websites or in very small print on industry advertising and convey relatively 'soft' advice to 'gamble responsibly' or similar. Further, responsible gambling messaging has been found to be stigmatising and can deter acknowledgement of a gambling problem and related help-seeking (Hing, Nuske & Gainsbury, 2012; Brown & Russell, 2020; Livingstone & Rintoul, 2021; Miller & Thomas, 2018). Designing messages supported by evidence-based research is optimal. Additionally, online gambling operators are increasingly using dynamic personalised messages linked to behavioural tracking systems (see later section on Operator detection systems and interventions for problematic gambling behaviours).

3.2.5. Self-exclusion and time-out options

Jurisdictions in Australia have had requirements for some time for IWSPs to provide self-exclusion processes for customers. For example, the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) requires all IWSPs to provide options for temporary or permanent self-exclusion. It also includes requirements for publicising the self-exclusion process, paying out funds in the excluder's gambling account, offering contact information for gambling support services, providing support and encouragement to seek self-exclusions from other Australian gambling providers,

and refraining from sending the excluder correspondence or promotional material (Table A5).

The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for an industry-funded National Self-Exclusion Register that enables customers to self-exclude from all IWSPs licensed in Australia through a single online registration (Table A5). Australian-licensed IWSPs already offer self-exclusion (and many also provide time-out options), but customers currently need to self-exclude individually from each IWSP. Once implemented, the new system will have the advantage of enabling self-exclusion from all licensed operators in one process. The National Framework also includes requirements for promotion of the system, platform availability, options for exclusion periods, the ability for the self-excluder to nominate a sponsor, provision of help service information, cessation of operator marketing, return of account balances, closure of accounts, requirements for revocation and re-opening an account, the ability to exclude from specific products, and a review of the system after 12 months of operation.

The proposed Australian system is similar to the approach used in the UK (GAMSTOP), but the Australian system will have some additional benefits. These include that self-exclusion will be effective immediately, it allows for permanent self-exclusion (as well as shorter periods), and it prohibits IWSPs from providing any marketing or promotional materials to self-excluded customers. Other differences are apparent when comparing the proposed Australian system to some international systems. A few international jurisdictions examined allow for third-party exclusion (e.g., Norway, Singapore) but this is not available in Australia. Singapore also automatically excludes people who are excluded from its casinos under a Family Exclusion Order, a Third-Party Exclusion Order or Automatic Exclusion by Law (e.g., welfare recipients, undischarged bankrupts). The Australian system also allows for self-exclusion orders to be revoked, subject to support from a counsellor and a seven-day cooling off period, whereas revocation is not available in some overseas systems (e.g., UK, Norway). The proposed Australian self-exclusion system broadly aligns with recommended practices in the IAGR e-gambling guidelines (2018).

3.2.6. Account closure

Similar to requirements already established in regulations and codes of practice in Australian states and territories (e.g., Northern Territory Government, 2019), the National Consumer Protection Framework for Online Wagering (DSS, 2018) includes requirements for account closure to ensure that closing/cancelling an online wagering account is readily available, simple to do, and accessible by all customers (Table A6). Requirements are also included for IWSPs' provision of prominent advice on the process, channels customers can use to close their account, its immediate implementation, and cessation of operator marketing.

The process outlined for Australia shares many similarities to those observed internationally, including being able to close an account through a variety of channels and the prohibition of marketing after closure. One difference observed was a 12-month waiting period imposed before an account can be re-opened in Norway, whereas no such restriction is required under the National Framework in Australia.

3.2.7. Restrictions on operator provision of credit

The National Consumer Protection Framework for Online Wagering (DSS, 2018) prohibits the offering or provision of credit by IWSPs for wagering purposes, except for certain on-course bookmakers; and discourages the use of payday lending for online wagering (Table A7).

The restriction on the provision of credit for gambling by gambling operators is consistent with restrictions in the international jurisdictions examined (NZ, Sweden, UK, some Canadian provinces). It is also consistent with restrictions on the provision of credit by land-based gambling operators. However, unlike land-based gambling, customers can still use credit cards for online gambling as highlighted below.

3.2.8. Use of credit cards for online gambling

Australian customers can use credit cards to gamble online (Table A8). This is inconsistent with the prohibition of credit card use for land-based gambling and with not being able to withdraw cash from credit card accounts from ATMs and EFTPOS facilities located in gambling venues.

Recently, some banks have voluntarily introduced measures to restrict gambling purchases on credit cards, although this is not a regulatory requirement. Some banks block transactions with all businesses registered under a gambling and lottery merchant code, while other banks provide a feature enabling customers to block gambling transactions on their bank card or if the card has reached 85 per cent of the credit limit. The Australian Banking Association (ABA) recently held a community consultation on the use of credit cards for gambling and the role of banks in addressing this issue. Most respondents to the consultation thought the use of credit cards for online gambling should be prohibited. The ABA did not make recommendations or suggestions regarding the restriction or banning of credit cards for gambling, but instead requested banks to assess the consultation report and make their own decisions regarding any changes.

In contrast, some international jurisdictions (e.g., UK, NZ) now prohibit the use of credit cards for interactive gambling. This is consistent with the prohibition on credit card use for land-based gambling in many international jurisdictions.

3.2.9. Staff training in responsible service of online gambling

Regulations and codes of practice in individual Australian jurisdictions have established requirements for staff who provide gambling services to customers to be trained in responsible gambling. For example, the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) requires all new staff, engaged in customer interaction, to complete appropriate responsible gambling training within one month of commencing employment. All staff involved in the provision of gambling services or with the capacity to influence the wagering service, must complete refresher training courses regularly, but at least every 12 months, to maintain optimum understanding of harm minimisation strategies and promote a responsible gambling environment (Table A9).

The National Consumer Protection Framework for Online Wagering (DSS, 2018) includes certain requirements for industry-funded staff training in the responsible service of online gambling (Table A9). These include that all staff involved in the provision of wagering services, or with the capacity to influence the wagering service must be trained and must undertake annual refresher training. New staff must be trained within one month of commencement and before any interactions with customers, while existing staff must be trained within six months of the training coming into effect. The national training competency for Australian online wagering staff is currently under development so the specific nature of the training (e.g., content, modules, and assessment) and refresher courses are currently not known. The training will be delivered online (e.g., as in Norway) as opposed to a face-to-face element (e.g., as in the UK and Ontario).

One key element for consideration will be whether specific modules will be available which are tailored to specific roles. For example, in Ontario supplementary training is delivered to staff performing certain functions (e.g., those directly working with customers, compared to corporate staff). Another important consideration is the degree to which interventions are specified for IWSPs in responding to customers displaying problematic gambling behaviours. Given the Australian program will be new, it is important that the training is evaluated and refined as needed.

3.2.10. Restrictions on advertising and inducements

In Australia, individual jurisdictions have established regulations and codes of practice relating to gambling advertisements and inducements, some of which have tighter provisions than those established by the Commonwealth, especially relating to inducements. At the Commonwealth level, restrictions and guidelines for gambling advertising and inducements, including for interactive gambling, are specified in the National Consumer Protection Framework for Online Wagering (DSS, 2018), rules governed by the Australian Communications and Media Authority (ACMA), and the Code for Wagering Advertising and Marketing Communication of the Australian

Association of National Advertisers (AANA, 2016). These restrictions share many similarities with those in the international jurisdictions examined (e.g., NZ, UK; Table A10). These include prohibiting attributes which may appeal to minors, and the restriction of advertising around children's programming or in timeslots when children are likely to be watching. Other similarities include restrictions so that gambling is not portrayed as a way to alleviate financial concerns and that the chances of winning are not misrepresented.

In contrast to Australia, some international jurisdictions have stronger restrictions on gambling advertising. For example, some have implemented a complete ban (e.g., Italy) whereas others have banned advertising through certain channels (e.g., Norway via television), for certain products (e.g., Sweden: online casinos) or have much more restrictive timeslots (e.g., Spain: 1am to 5am only). Other variations include prohibiting the use of celebrities in gambling advertising (e.g., Belgium), and prohibiting the display of gambling sponsorship logos (e.g., Spain). In Singapore, advertisements and promotional activities require approval from the Ministry of Social and Family Development and must not encourage persons to engage in remote gambling (Ministry of Social and Family Development, 2020).

In Australia, the National Framework (DSS, 2018) prohibits certain types of wagering inducements, including those that target new customers (similar to Spain) and bonuses with turnover requirements (similar to the UK). Some overseas jurisdictions have more stringent restrictions on inducements. Norway prohibits the offering of free games, bonuses and VIP programs for online gambling, while in Italy all online gambling inducements are banned, including direct marketing. Direct marketing from IWSPs is allowed in Australia but only to customers who have consented to receive this material. Additional restrictions on inducements may apply in individual Australian states and territories.

3.2.11. Operator detection systems and interventions for problematic gambling behaviours

There is no requirement in Australia for IWSPs to use behavioural analysis software to detect problem gambling behaviours, although some IWSPs may use automated systems to flag customers of concern. Instead, Australian states and territories have requirements for staff to be trained in recognising problem gambling behaviours, and codes of practice typically encourage operators to monitor patrons of concern and intervene appropriately. For example, the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (Northern Territory Government, 2019) stipulates that IWSPs must have a responsible gambling liaison role to assist customers and staff with gambling-related issues, establish policies and procedures to allow customers to limit their gambling, and make details of gambling support services available. IWSPs must also record all actions taken by staff in assisting

customers in accordance with the code through a Gambling Incident Register. They must also establish and promote mechanisms to recognise and resolve issues relating to customer problem gambling incidents, which should be dealt with quickly and efficiently and all resolutions recorded in the Gambling Incident Register. The Code also stipulates that, where appropriate, a customer who displays some or a repetition of problem gambling behaviours should be monitored by the IWSP and appropriate customer interaction should take place to assist or protect that customer. IWSPs should ensure responsible gambling policies and procedures are in place to allow staff to detect and assist customers who may be experiencing problems with gambling (Table A11).

In contrast, online gambling operators in numerous international jurisdictions (e.g., UK, Norway, Canada) implement some form of behavioural analysis software (e.g., Playscan, Mentor, BetBuddy) to aid in the detection and intervention of customers displaying at-risk or problem gambling behaviours. Interventions based on this risk assessment include cessation of gambling marketing, automated red flag warnings, provision of personalised feedback, and dynamic messaging.

Use of this type of technology is not required in Australia. This is an area where Australia could improve its practices for enhancing consumer protection for online wagering. At present, Australian practices do not align well with the IAGR e-gambling guidelines (2018), which state that operators should proactively monitor player behaviour for problem gambling and intervene as necessary.

3.2.12. Restrictions on interactive gambling products and services

Restrictions on the provision of interactive gambling products and services vary greatly across jurisdictions and can be placed on a continuum. At one extreme is a blanket ban on the provision of online gambling (e.g., China, Cambodia). Other jurisdictions such as the UK and many European countries have greatly liberalised online gambling and allow the provision of licensed online casino games, wagering and lotteries. Australia is in between these approaches, allowing only the provision of online wagering (betting on races, sports, novelty events, esports and fantasy sports) and lotteries through licensed operators. In addition, in-play betting is prohibited through online channels, although these bets can still be placed in-venue and via a telephone call (Table A12).

3.2.13. Measures to prevent the provision of illegal interactive services

The provision of illegal offshore gambling can have adverse impacts on consumers (through minimal consumer protection and security measures) and the economy (through lost revenue) (Department of Communications and the Arts, 2017). Most

jurisdictions require operators to be locally licensed to provide services to residents. Key measures observed in Australia and internationally to disrupt illegal offshore providers mainly include payment blocking and website blocking through internet service providers (ACMA, 2019b). Belgium is distinct from Australia with respect to penalties, as residents of Belgium can be fined for using illegal services. In Australia it is not illegal for consumers to use offshore gambling sites, as they do this at their own risk. Penalties in Australia do, however, apply to the operators, with the possibility of directors/principals being restricted from entering Australia (Table A13). In the US, previous measures to block financial transactions with internet gambling service providers appeared to be effective in curtailing online gambling before it was legalised.

3.2.14. Customer education about illegal services for interactive gambling

To increase awareness about illegal gambling, the Australian Government has implemented numerous consumer awareness strategies (Table A14). ACMA maintains public registers of licensed operators and blocked operators, promotes these registers, provides information to consumers about the risks of using illegal operators (such as poor customer protection measures and the withholding of winnings), and provides a complaints mechanism (ACMA, 2019a). Other international jurisdictions also provide educational information relating to illegal wagering (e.g., New Zealand). Jurisdictions such as Norway and Sweden have implemented warning messages when residents access unlicensed sites. These warning messages do not prohibit access. However, they serve as reminders that the site they are accessing is not operating under local laws.

3.2.15. Operational and technical specifications

Consumer protection in interactive gambling is also enhanced by operational and technical specifications that specify the design of online games, systems, security and anti-money laundering requirements. Assessing these specifications in Australia and internationally was beyond the scope of this study. However, the IAGR (2018) specifications are summarised in Table A15 to indicate their general scope.

3.3. Summary

This chapter has reviewed the main harm minimisation measures for interactive gambling in Australia and compared these to measures in selected international jurisdictions to identify key variations. More rigorous measures identified in some international jurisdictions not currently operating in Australia that may improve harm minimisation and consumer protection in interactive wagering in Australia include:

- A mandatory verification system that prevents any online gambling from occurring until a person's identity and age are verified.
- A universal pre-commitment system that enables customers to set binding aggregate limits across all IWSPs.
- Mandatory default limits with affordability checks for customers wanting a higher limit.
- Prohibiting the use of credit cards for interactive gambling.
- Tighter restrictions on advertising and inducements for interactive gambling.
- An operator detection system for problematic gambling behaviours that triggers appropriate and mandated interventions based on a customer's risk level, including exclusion if appropriate.
- Continued blocking of illegal offshore gambling sites and blocking financial transactions with these sites through financial institutions.

Chapter 4. Results from the National Telephone Survey

This chapter presents the methods and results for the National Telephone Survey. CQU contracted the social research agency Engine to conduct this survey, with data then weighted to standard population variables. It attained a single frame mobile sample of N=15,000, with data collected between October and December 2019. The results of this survey should be read in conjunction with the limitations which are detailed in the Executive Summary and at 11.13.1 in Chapter 11.

The results of the National Telephone Survey mainly address the following objectives of the study:

- Determine the prevalence of interactive gambling in the Australian adult population overall, per state/territory, and for different gambling products.
- Determine the characteristics and behaviours of interactive gamblers and make comparisons to non-interactive gamblers.
- Compare the prevalence of non-problem, low risk, moderate risk and problem gambling amongst interactive gamblers and non-interactive gamblers.
- Determine the drivers of gambling problems amongst interactive gamblers.
- Examine the harm associated with interactive gambling, including harm to self and harm to affected others, and for different gambling products.

4.1. Methods

Approval for this stage of the study was obtained from CQUniversity Human Research Ethics Committee (approval number 21992).

The National Telephone Survey used a Random Digit Dialling mobile sample provided by SamplePages. SamplePages mobile sample is derived from a database of mobile prefixes in Australia (maintained by the Australian Communication and Media Authority [ACMA]) and this sample frame currently represents best practice in providing full unbiased coverage of all active mobile phone numbers in Australia. Declining landline ownership and increasing mobile phone ownership now mean that a single frame mobile design provides significantly greater overall sample quality than even a dual-frame sample. The following protocols were used to help maximise response rates,

- From the sample, calls were made to new or 'virgin' numbers. If no contact was made for a particular number, the CATI telephone management system

(using a customised algorithm) re-allocated that number for the next day at a different time.

- Up to six call attempts were made to 'no answers', 'answering machines' and 'busy' numbers'. Additional calls were made if call backs or appointments were scheduled through the life of the record.
- All appointments for call backs were presented to the interviewer who made the appointment, at least one minute before the appointment time. If the interviewer who made the original appointment was not available, it was presented to the next available interviewer.
- Engaged numbers were rescheduled to be recalled in 10 minutes. If still engaged the number was again rescheduled in another 10 minutes.
- Numbers which were not answered were rescheduled to be called back in two hours' time and then on another day.
- Non-English interviewing was available in six languages (Arabic, Italian, Greek, Cantonese, Mandarin and Vietnamese). A total of 66 interviews were completed in languages other than English.

Other key aspects of the methods are described below, with details in the accompanying Technical Report.

4.1.1. Call outcomes, co-operation rate and response rate

Table 4.1 shows the response categories and call outcomes for the National Telephone Survey. Table 4.2 shows the response rate and cooperation rate. The overall response rate was 4.5 per cent.

Table 4.1 – Call outcomes of the 2019 National Telephone Survey

Call Outcomes	Count	% of Total
(A) Contact Not Made - Eligibility unknown	168,955	42.4
Answering machine/Voicemail	99,353	24.9
Non-contact	69,602	17.5
(B) Contact not made - Not eligible (out-of-scope)	59,580	14.9
Invalid/disconnected	59,580	14.9
(C) Contact made - Eligibility unknown	19,716	4.9
Final answer machine/Voicemail	8,368	2.1
Final non-contact	11,348	2.8
(D) Contact made - Not eligible	2,901	0.7
Under 18	2,901	0.7
(E) Contact made - Eligible (non-complete)	132,585	33.3
Final language/not available	3,207	0.8
Final non-contact	242	0.1
Refusal	129,136	32.4
(F) Contact made - Eligible (completed interviews)	15,000	3.8
Completed	15,000	3.8
Total	398,737	100.0

Table 4.2 – Cooperation rate and response rate of the 2019 National Telephone Survey

	N
Eligible sample contacted (K=E+F)	147,585
Cooperation rate (F/K)	10.2%
Eligibility rate (G=(E+F)/(D+E+F))	98.1%
Estimated eligible of contacts/non-contacts with unknown eligibility (H=(G x (A+C)))	185,034
Estimated total eligible (J=(H+E+F))	332,619
Response rate (F/J)	4.5%

4.1.2. Definition of gamblers

The 2014 Interactive Gambling Study conducted a national telephone survey in 2010/11. It considered ten forms of gambling. In the 2019 survey, nine of these ten forms were included: betting on games of skill was removed to limit the length of the survey, due to its low prevalence in 2010/11. Five new forms were added in the 2019 (Table 4.3) survey due to their emergence or increased popularity since 2010/11: novelty betting, esports betting, fantasy sports betting, skin gambling, and purchasing loot boxes. Purchasing loot boxes was not considered a form of gambling for the classification of gamblers during the present study, because not all loot box prizes have monetary value. Respondents who engaged in any of the remaining 13

forms of gambling during the last 12 months prior to the 2019 survey were classified as gamblers.

Table 4.3 – Forms of gambling included in the 2010/11 and 2019 surveys

Form of gambling	2010/11	2019
Lotteries	Included	Included
Instant scratch tickets	Included	Included
Race betting	Included	Included
EGMs	Included	Included
Sports betting	Included	Included
Keno	Included	Included
Casino games	Included	Included
Poker	Included	Included
Bingo	Included	Included
Games of skill	Included	Not included
Novelty betting	Not included	Included
Esports betting	Not included	Included
Fantasy sports betting	Not included	Included
Skin gambling	Not included	Included
Purchasing loot boxes*	Not included	Included*

*Note: *Loot boxes were included in the 2019 survey but were not counted towards calculations such as gambling prevalence. If respondents only purchased loot boxes but did not participate in any other surveyed forms of gambling, they were classified as non-gamblers.*

4.1.3. Definition of interactive and non-interactive gamblers

For the purpose of subsampling (see below), after participants responded whether or not they had taken part in each of the 13 forms of gambling, they were asked if they had done any of these online during the 12 months prior to the survey. Online was described to the respondents as using ‘the Internet, via a computer, smartphone, tablet, smart TV, gaming console or other device.’ If they said that they had, they were classified as an interactive gambler. If not, they were classified as a non-interactive gambler. This classification is consistent with the 2010/11 classification of interactive and non-interactive gamblers.

4.1.4. Introductory script

The introductory script for the survey was as follows and based on the script used for the 2014 Interactive Gambling Study (Hing et al., 2014). However, the 2019 introductory script identified the project funding agency, in accordance with ethical requirements. It was also modified to remove the previous text required to sub-sample with the household because the 2019 survey was conducted with a mobile phone sample, whereas the previous survey was conducted with a landline sample.

Good morning/afternoon/evening, my name is (INTERVIEWER NAME) from Engine, a social research agency. We are carrying out an important national study on behalf of the CQUniversity and Gambling Research Australia looking at some popular leisure activities. The information you provide will help government and other decision-makers to better understand the needs of Australians. The survey will take approximately 10 minutes to complete, depending on your answers.

4.1.5. Measures

Screening and weighting questions

Age: Respondents were asked their exact age, or if they refused, they were asked their age bracket. If respondents refused to give their age, they were thanked for their willingness to take part, but were excluded from the survey, because age was a necessary variable for weighting.

Gender: Respondents were asked their gender if the interviewer was unable to determine this, in line with Engine's standard telephone interview practices. Respondents were coded into male, female or other.

Location: Respondents were asked the postcode of where they live. If they refused, they were asked which broader region they lived in, such as Sydney or NSW other than Sydney.

Mobile phone ownership: To account for differential selection probability, respondents were asked if they had another mobile phone on which they regularly took calls, and if so, how many other phones.

All the above variables were used to calculate weights.

Gambling participation

Respondents were initially asked (no/yes) if they had gambled on each of 13 forms of gambling, and also if they had purchased loot boxes, during the past 12 months. These forms are listed in Table 4.3 above. Because skin gambling is not necessarily clear to everyone, anyone who indicated yes to skin gambling but no to all other forms was then asked to confirm that they had used skins from video games to win more skins and/or money. One respondent was reclassified as a non-gambler based on this check. Respondents were then asked if they had gambled via the internet for any of the above forms, including gambling via a computer, smartphone, tablet, smart TV, gaming console or other device. As noted above, these questions were used to classify respondents as non-gamblers and gamblers, and amongst gamblers, as interactive or non-interactive gamblers.

Gambling behaviour

For each form that they reported participating in during the past 12 months, respondents were asked how frequently they had gambled on that form, how much money they had spent (defined as the net cost of paying for that form, after deducting any winnings), the percentage that was done online (except for skin gambling, which is all online), and which modes of access they used to gamble on this form. Respondents who had gambled online were also asked which year they first used the internet for gambling purposes.

Gambling problems and gambling-related harms to self

Respondents who had gambled on any of the 13 forms in the past 12 months, except for people who only gambled on lotteries or bingo on a less-than-weekly basis, were asked to complete the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001). Response options were never (0), sometimes (1), most of the time (2) or almost always (3), and responses across the nine items were summed. The PGSI was scored based on the original scoring criteria: people with a score of 0 were classified as non-problem gamblers, 1-2 as low risk gamblers, 3-7 as moderate risk gamblers and 8-27 as problem gamblers. This approach aligned with the 2010/11 survey to allow direct comparison of results.

These respondents were also asked to answer which of 26 harms they had experienced in the past 12 months due to their own gambling (no/yes). These 26 items included the ten items from the Short Gambling Harms Screen (SGHS; Browne et al., 2018), and an additional 16 items. The 26 items included a spectrum of mild to more severe harms and covered all domains of harm.⁸

Respondents who endorsed one or more of the 26 harms were asked which gambling form and mode of access had contributed most to the harm they had experienced from their gambling, and whether any harm had started before or after they first gambled online. If they indicated before, then they were then asked to what extent they agreed or disagreed that online gambling had exacerbated the harm they experienced. If they indicated after, they were asked to what extent they agreed or disagreed that online gambling had contributed to the harm they experienced.

⁸ The SGHS has been the subject of some speculative criticism. Critiques in the literature of the SGHS amount to two opinion pieces by Delfabbro and King (2017, 2019). No empirical evidence has been provided to support their speculation that certain items on the SGHS may reflect a trivial degree of harm, or rational costs. On the other hand, the SGHS has been the subject of a number of validation and psychometric studies, and over the last decade has been the most widely employed measure of gambling harm by a large margin (Browne et al, 2021). Two recent validation studies in particular, by Murray-Boyle et al (2021, in review) show that milder items on the SGHS, and also low (1-2) scores are associated with significant decrements of key benchmarks of psychological distress and personal wellbeing. These results show no support for the concerns raised by Delfabbro and King (2017, 2019), and are inconsistent with their suggestion that low scores on the SGHS do not reflect a meaningful quantum of harm.

Gambling-related harm from others

Respondents were asked whether they had been personally affected by another person's gambling in the past 12 months (no/yes). If they indicated yes, they were asked how many people had personally affected them, and who the person was who had affected them the most (e.g., spouse/partner, father, mother, etc). They were then asked to indicate which of 25 harms they had experienced due to the person who had affected them the most (no/yes). They indicated whether the person who affected them the most had gambled online in the past 12 months, and what type of gambling they did that caused most harm, including whether this gambling was online.

Health and wellbeing

Respondents completed the one-item Personal Wellbeing Index (International Wellbeing Group, 2013), which asks respondents to rate how satisfied they feel, from 0 (no satisfaction at all) to 10 (completely satisfied). Respondents also completed the 12-item Short Form Health Survey (SF-12). The SF-12 consists of 12 questions, resulting in two subscales: a measure of mental health and a measure of physical health. Higher scores on each scale indicate better mental or physical health.

Demographics

Respondents were asked to indicate their marital status, household composition, highest educational qualification, work status, country of birth, main language spoken at home, Aboriginal or Torres Strait Islander status, and personal pre-tax income.

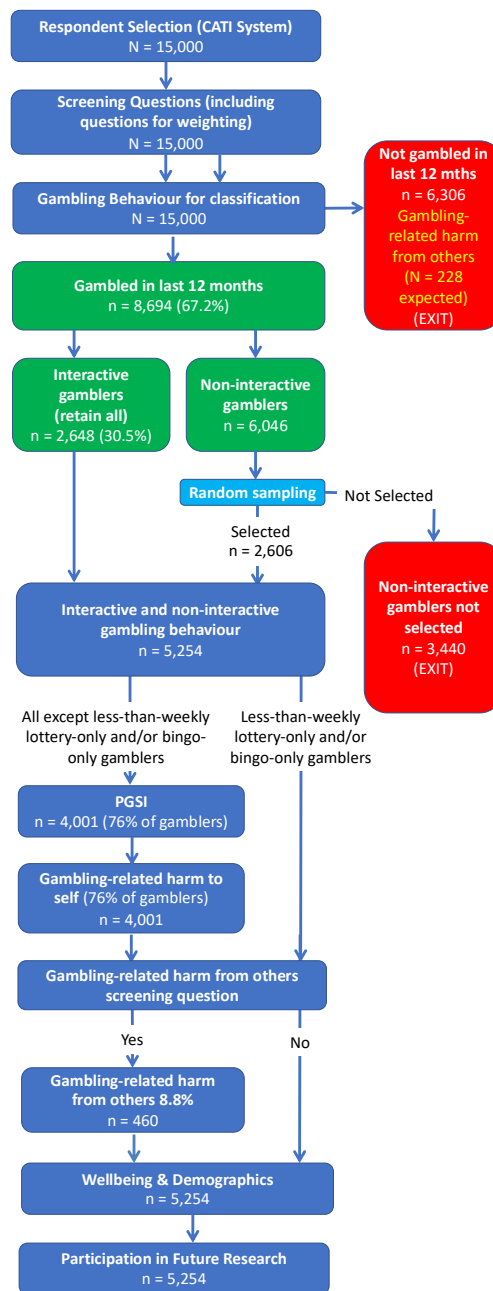
Future participation

Respondents were given the option to be invited to take part in future studies. If they agreed, they were asked to provide and confirm their email address.

4.1.6. Sampling and subsampling

Due to the length of the survey, and to constrain costs, not all eligible respondents completed the entire survey. All interactive gamblers were asked to answer all questions that were relevant to them. In contrast, non-interactive gamblers were expected to be more numerous, and were therefore subsampled so that the final number of interactive and non-interactive gamblers would be approximately equal (see weighting below). This subsampling was done to contain costs. Figure 4.1 shows the flow of the survey, including for the subsamples.

Figure 4.1 – Survey flow for the 2019 National Telephone Survey



4.1.7. Data weighting

Data weighting was different in the present survey to the 2010/11 National Telephone Survey, due to the differences in the sampling frame, and subsampling in the 2019 survey. The 2010/11 survey was administered to landlines only, but the 2019 survey was administered only to mobile phones (see Technical Report for the rationale). In 2010/11, it was possible to sample by state using area codes, but mobile phone numbers in Australia do not have an area identifier. Thus, random digit dialling was used to sample across Australia, with weights applied for age (group), gender (male or female) and location (based on a survey question instead of area code). There were two people in the sample who identified as a gender other than male or female. There are no population-representative data available for weighting purposes for genders other than male or female. If these respondents could not have been weighted, then they would have been excluded from all results. Thus, for the purposes of weighting only, these two respondents were randomly allocated to a gender. For all gender analyses, where possible, these two respondents were not treated as male or female, but as an 'other' group. We recognise that this might be a sensitive issue and clarify that the only reason for random allocation was for weighting purposes, not analytic purposes.

In 2010/11, it was necessary to consider weights that corrected the sample (by age, gender and location) against data from the Australian Bureau of Statistics. This was true in 2019 as well. However, it was also necessary to consider the probability of selection. In 2010/11, that was done by understanding how many people lived in each household, and who could reasonably have answered the landline phone. In 2019, this was done by asking if the respondent had access to any other mobile phones.

One additional consideration was weighting for the subsample. All interactive gamblers were asked all questions that were relevant to them, but non-interactive gamblers were subsampled so that approximately equal numbers of interactive and non-interactive gamblers were surveyed on certain questions. This subsampling aimed to minimise average survey time per respondent, and thus cost. However, subsampling weights were applied to correct the proportion of interactive and non-interactive gamblers in these analyses.

A special third set of weights was calculated for the harms from others section, because non-subsampled non-interactive gamblers were not asked this section, but interactive gamblers, subsampled non-interactive gamblers, non-gamblers and loot box only respondents were asked this section.

Weights were normed so that the total number of people in the analyses equalled the total number of people answering the question, to maintain an appropriate level of power for statistical comparisons.

4.1.8. Data analysis

The analyses for this results chapter have been weighted, as described above. Questions that were asked of the entire sample, such as screening questions and gambling behaviour, were weighted using population weights appropriate for the entire sample. In contrast, questions asked of subsamples, e.g., the PGSI, harms to self, wellbeing and most demographics, were weighted using the subsample weights. Harms from others were weighted with special subsample weights.

The first reported analyses are descriptive statistics, reporting the estimated prevalence of gambling, interactive gambling and gambling-related problems for the entire sample. Then, results compare interactive gamblers and non-interactive gamblers on relevant variables, using chi-square tests of independence or Mann-Whitney U-tests. For harms from others, non-gamblers were also included in the analyses, resulting in three groups being compared (non-gamblers, non-interactive gamblers, interactive gamblers). All these analyses were conducted using Bonferroni-adjusted chi-square tests of independence.

A small number of respondents refused to answer certain questions. Because the missing data accounted for a small number of cases and imputing missing data would make little difference to the results, these respondents were treated as missing for each analysis.

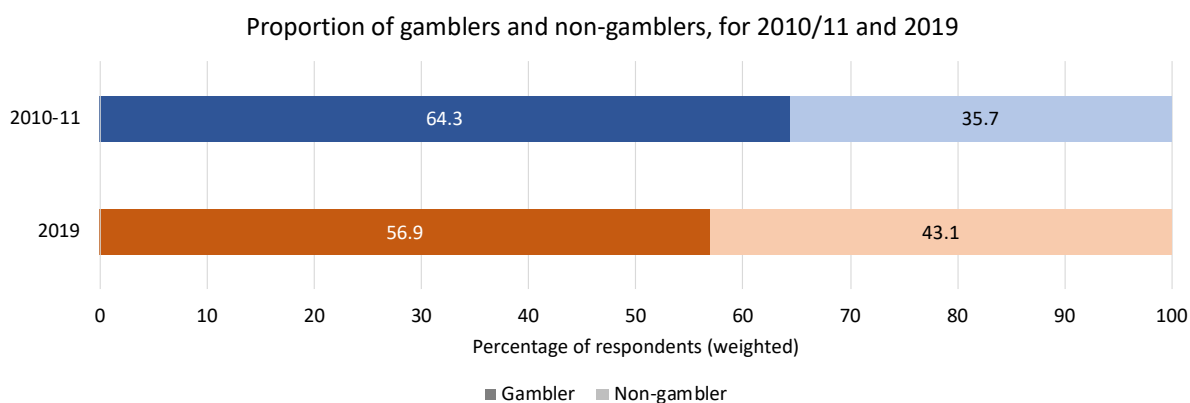
A p -value of 0.05 was used throughout and effect sizes are reported to assist with interpretation of results. Any reference to 'significance' refers to statistical significance.

4.2. Prevalence estimates

4.2.1. Estimated prevalence of gambling in Australia

The estimated prevalence of gambling in Australia in 2019 was **56.9 per cent** (Figure 4.2). This reflects the proportion of the adult population who participated at least once in the past 12 months in at least one of the 13 surveyed forms of gambling. In 2010/11, estimated gambling prevalence was 64.3 per cent. The proportion of people classified as gamblers has decreased by 7.4 per cent, despite the 2019 survey including new forms of gambling.

Figure 4.2 – Proportion of gamblers and non-gamblers in 2010/11 and 2019



Note: The grey coloured legend applies to both time periods, where the darker shade of each colour applies to gamblers and the lighter shade applies to non-gamblers. This convention is used in many subsequent figures. Base: All gamblers. 2019 data from B1.

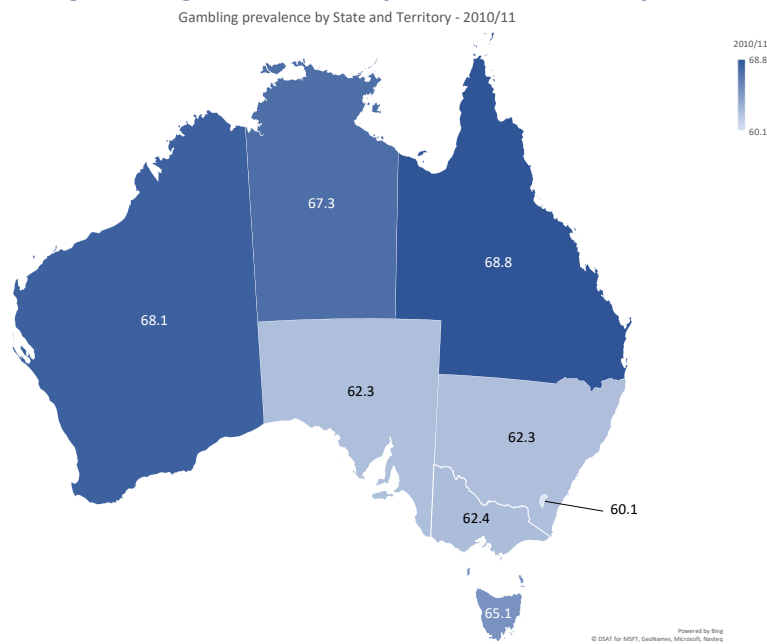
4.2.2. Estimated prevalence of gambling in Australia by state and territory

Comparing Figures 4.3 and 4.4 below, the estimated prevalence of gambling in 2019 has decreased in every state and territory since 2010/11. Western Australia (62.9%) and Queensland (60.8%) are still the two states with the highest proportion of gamblers. The Northern Territory previously had the third highest estimated prevalence but has dropped by 11.3 per cent to be in fourth place (56.0%) behind South Australia (56.8%). New South Wales (55.3%) and Tasmania (55.2%) were comparable in terms of estimated prevalence. The lowest estimated prevalence was for the Australian Capital Territory (52.8%) and Victoria (54.2%). These are descriptive results, and do not indicate statistically significant differences.

We note a large discrepancy between the estimated prevalence figure in this study for Victoria (54.2%) compared to the recent Victorian Population Gambling and Health Study 2018-19 (Rockloff et al., 2019), which estimated gambling prevalence to be 69 per cent. This is due to a different list of gambling forms included in the surveys. Notably, the Victorian study included raffle tickets, sweeps or other competitions, with 37.4 per cent of Victorians engaging in this form. This form,

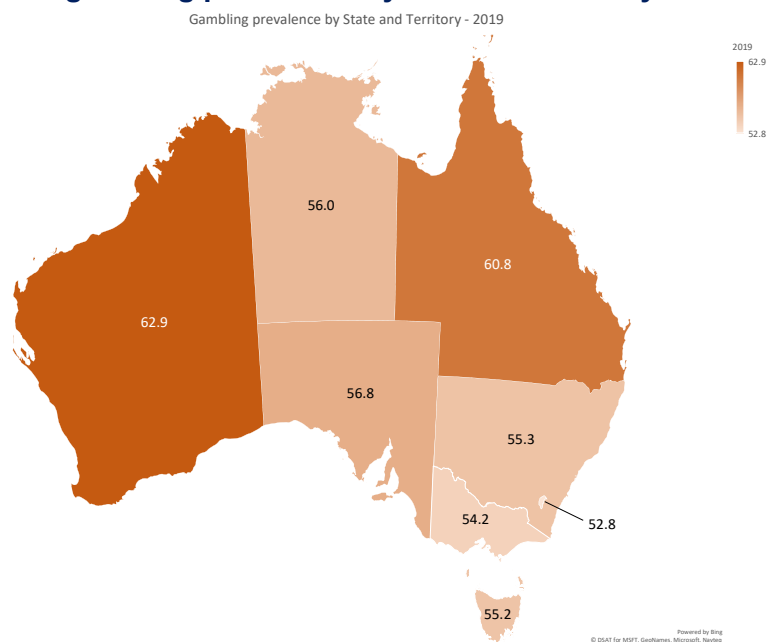
however, was not included in the current study. The prevalence estimates of other forms in Victoria were similar between the two studies, so we believe that this accounts for the discrepancy. The NSW Gambling Study 2019 (Browne et al., 2019) did not include raffles, sweeps or other competitions, and the figures between the NSW Gambling Study 2019 and the NSW prevalence estimates in this study are consistent.

Figure 4.3 – Estimated gambling prevalence by state and territory in 2010/11



Base: All gamblers.

Figure 4.4 – Estimated gambling prevalence by state and territory in 2019



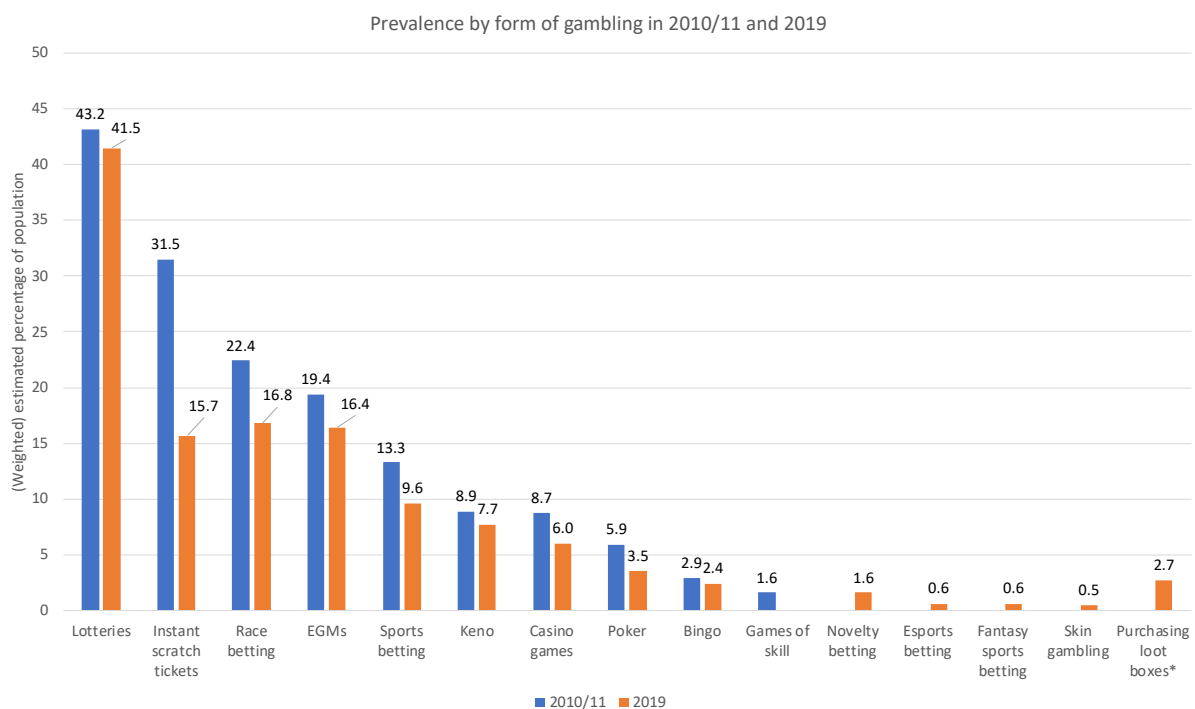
Base: All gamblers.
2019 data from A3 and B1.

4.2.3. Estimated prevalence of gambling in Australia by form

Figure 4.5 shows a decline in the proportion of the population participating in every form of gambling surveyed in both 2010/11 and 2019. The most notable decrease was for instant scratch tickets, which dropped from being the second most popular form, to fourth. Lotteries remained the most popular form of gambling in 2019 (41.5%), followed by race betting (16.8%), EGMs (16.4%), instant scratch tickets (15.7%) and sports betting (9.6%).

The newer forms, such as esports betting, fantasy sports betting and skin gambling were reported by less than 1 per cent of the sample (weighted).

Figure 4.5 – Estimated prevalence of participation by gambling form in 2010/11 and 2019



Base: All gamblers on each form.

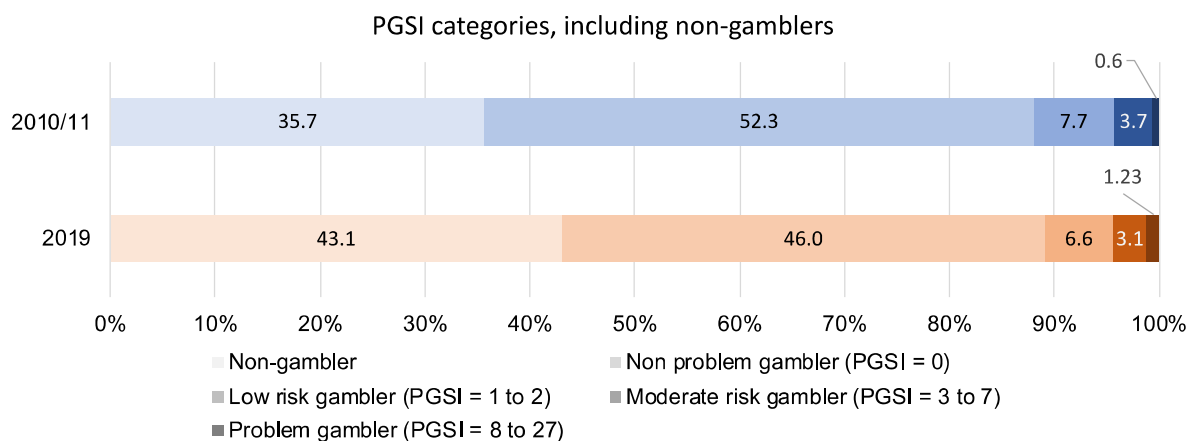
2019 data from B1. * Purchasing loot boxes is not included in other gambling prevalence estimates.

4.2.4. Estimated prevalence of problem gambling in Australia

As shown in Figure 4.6, the proportion of the adult population classified as problem gamblers in 2019 was estimated to be **1.23 per cent** (0.24% margin of error) and 2.2 per cent amongst gamblers (Figure 4.7), with both rates double those found in 2010/11 of 0.6 per cent (0.23% margin of error) and 1.0 per cent, respectively. The margins of error for the 2010/11 and 2019 figures do not overlap, indicating a statistically significant increase in the problem gambling rate in the population. In 2019, the proportion of moderate risk gamblers in the adult population was estimated

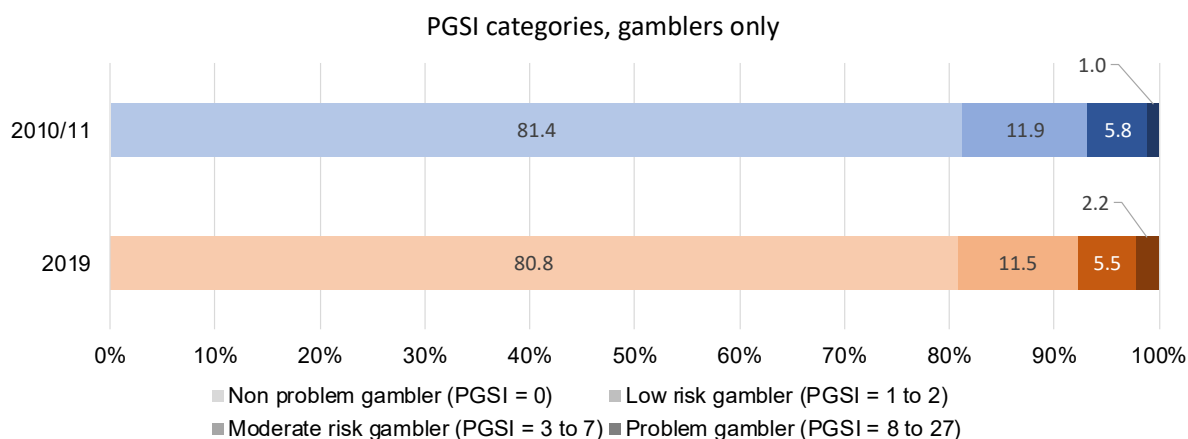
to be 3.1 per cent and 6.6 per cent were low risk gamblers, with these rates being similar to those found in 2010/11.

Figure 4.6 – Population estimates of gambling problems in 2010/11 and 2019 amongst adults



Base: Australian adult population.
2019 data from D1-D9.

Figure 4.7 – Population estimates of gambling problems in 2010/11 and 2019 amongst gamblers

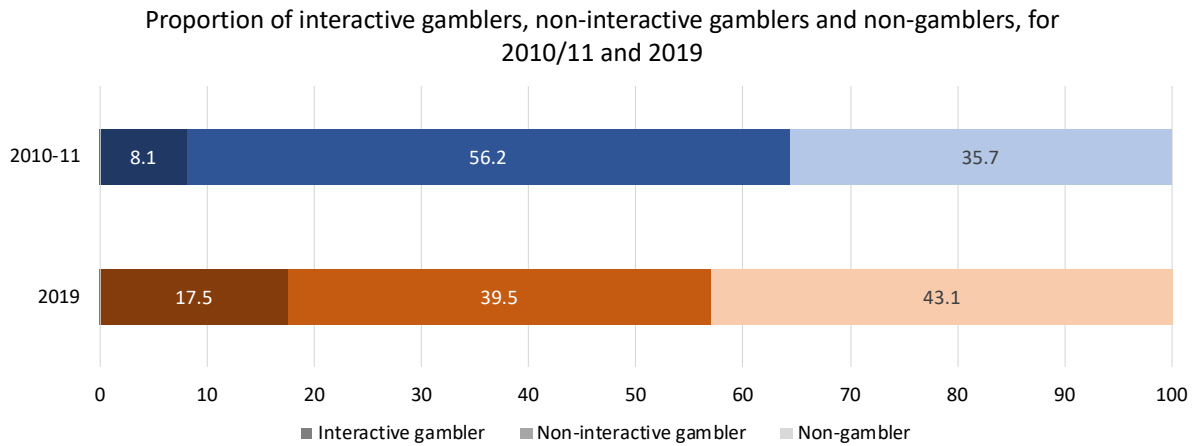


Base: Gamblers in the Australian adult population.
2019 data from D1-D9.

4.2.5. Estimated prevalence of interactive and non-interactive gambling in Australia

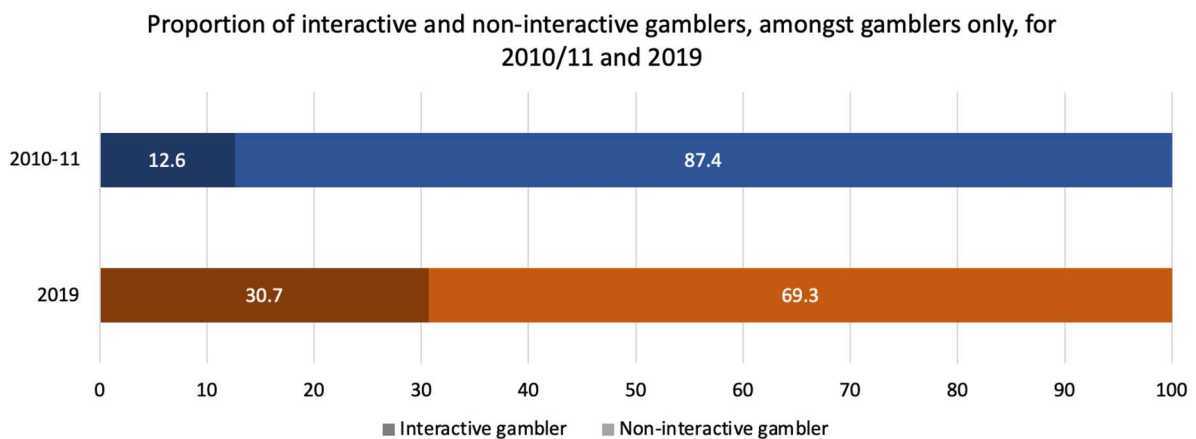
The proportion of Australian adults who gambled online was estimated as **17.5 per cent** in 2019 compared to 8.1 per cent in 2010/11 (Figure 4.8). Amongst gamblers only, **30.7 per cent** gambled online in 2019 compared to 12.6 per cent in 2010/11 (Figure 4.9).

Figure 4.8 – Estimated proportion of interactive gamblers, non-interactive gamblers and non-gamblers in the Australian adult population



Base: Australian adult population.
2019 data from B3.

Figure 4.9 – Estimated proportion of interactive and non-interactive gamblers amongst Australian gamblers



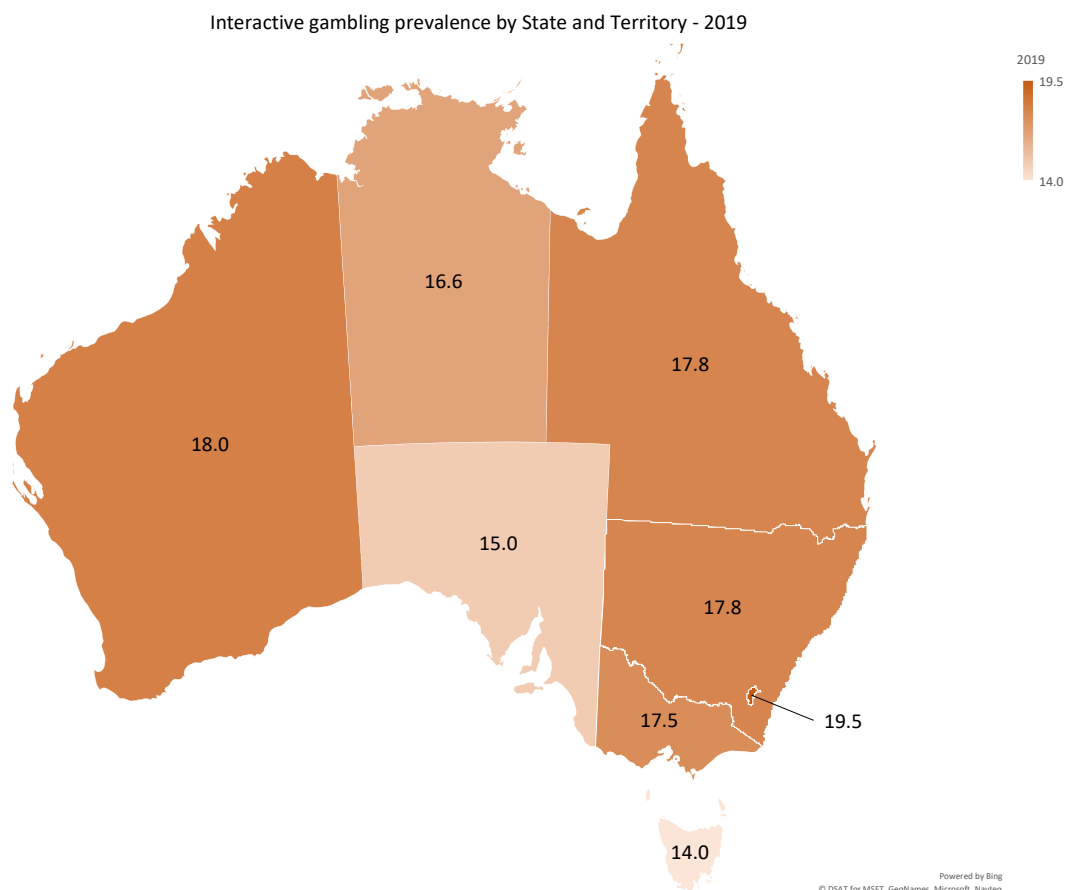
Base: Gamblers in the Australian adult population.
2019 data from B3.

4.2.6. Estimated prevalence of interactive gambling by state and territory

As indicated in Figure 4.10, the estimated prevalence of interactive gambling by state and territory varied from 19.5 per cent (Australian Capital Territory) to 14.0 per cent (Tasmania). It is important to note that the figures for the Australian Capital Territory, Northern Territory (16.6%) and Tasmania are based on relatively small numbers and should be treated with caution. Amongst states with a larger population, the interactive gambling rate showed minimal variance: 18.0 per cent in Western Australia, 17.8 per cent in New South Wales and Queensland, and 17.5 per

cent in Victoria. These are descriptive results, and do not indicate statistically significant differences.

Figure 4.10 – Estimated interactive gambling prevalence by state and territory in 2019



*Base: Australian adult population.
2019 data from B3 and State.*

4.2.7. Estimated prevalence of interactive gambling by form

Table 4.4 shows the prevalence estimates of interactive gambling for each form in the population – that is, the proportion of the Australian adult population who gambled online on each form at least once in the past 12 months. Lotteries were the most prevalent online form, followed by race betting, sports betting and novelty betting. Participation in all other forms was less than 1 per cent.

Table 4.4 – Estimated prevalence of online gambling in the population by form, 2019

Form	Interactive gambling prevalence	
	%	
Lotteries	10.1	
Race betting	5.9	
Sports betting	5.8	
Novelty betting	1.0	
Esports betting	0.5	
Poker	0.3	
Instant scratch tickets	0.3	
Fantasy sports betting	0.3	
EGMs	0.3	
Keno	0.2	
Casino games	0.1	
Bingo	<0.1	

Base: Total sample.
2019 data from C1c through C12c.

4.3. Bivariate comparisons between interactive and non-interactive gamblers

4.3.1. Demographic comparisons between interactive and non-interactive gamblers

Gender split by interactive and non-interactive gamblers in 2019 was similar to that found in 2010/11. Similar proportions of males and females were non-interactive gamblers, while interactive gamblers were significantly more likely to be male (Table 4.5).

Table 4.5 – Gender comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Gender	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Male	62.4*	48.0	61.2*	47.9
Female	37.6	52.0*	38.8	52.1*
Other	-	-	0	<0.1
Inferential statistics	$\chi^2 (1, N = 2,011) = 42.51, p < 0.001, \Phi = 0.15$		$\chi^2 (2, N = 8,542) = 129.74, p < 0.001, \Phi = 0.12$	

Base: All gamblers.
2019 data from A2 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

As found in 2010/11, interactive gamblers in 2019 were significantly more likely to be younger than non-interactive gamblers (Table 4.6).

Table 4.6 – Age group comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Age group	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
18 to 19 years	4.9	6.1	4.5*	2.9
20 to 24 years	17.5*	10.6	11.6*	5.7
25 to 29 years	16.0*	7.8	11.2*	5.9
30 to 34 years	10.6*	6.2	13.3*	7.8
35 to 39 years	12.1*	9.1	11.7*	8.0
40 to 44 years	9.0	10.0	9.8*	7.4
45 to 49 years	8.5	9.8	10.6*	9.0
50 to 54 years	7.4	9.6	6.7	8.5*
55 to 59 years	6.1	8.8*	6.9	9.7*
60 to 64 years	3.7	6.7*	4.8	8.9*
65 years and over	4.2	15.4*	8.8	26.2*
Inferential statistics	$\chi^2 (10, N = 2,009) = 146.58, p < 0.001, \Phi = 0.27$		$\chi^2 (10, N = 8,541) = 596.86, p < 0.001, \Phi = 0.26$	

Base: All gamblers.

2019 data from A1 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

Differences in marital status between interactive and non-interactive gamblers have also remained relatively stable since 2010/11, likely reflecting age differences between these groups. Interactive gamblers in 2019 were significantly more likely to be living with a partner/de facto or had never been married, while non-interactive gamblers were significantly more likely to be married, widowed, divorced or separated (Table 4.7).

Table 4.7 – Marital status comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Marital status	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Married	45.4	59.0*	39.9	48.7*
Living with partner/de facto	14.9*	8.4	19.4*	12.9
Widowed	1.0	3.8*	1.8	6.0*
Divorced or separated	5.5	5.8	10.3	13.3*
Never married	33.3*	23.0	28.6*	19.0
Inferential statistics	$\chi^2 (4, N = 2,007) = 71.88, p < 0.001, \Phi = 0.19$		$\chi^2 (4, N = 5,221) = 146.27, p < 0.001, \Phi = 0.17$	

Base: All gamblers.

2019 data from H1 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

Compared to non-interactive gamblers, interactive gamblers in 2019 were significantly more likely to be better educated, specifically in terms of completing a postgraduate degree, an undergraduate degree, or year 12. Non-interactive gamblers were significantly more likely to have completed year 10 or less as their highest level of education (Table 4.8). These results are similar to the 2010/11 results.

Table 4.8 – Education comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Education	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Postgraduate degree	9.3	11.3	18.5*	16.2
University/college	28.0*	22.5	28.8*	23.6
Apprenticeship, technical cert., diploma	22.7	25.8*	26.2	27.5
Year 12 or equivalent	28.3*	19.9	18.2*	15.7
Year 10 or equivalent	11.0	18.1*	7.0	14.2*
Less than year 10	0.8	2.4*	1.1	2.9*
Inferential statistics	$\chi^2 (5, N = 2,007) = 71.88, p < 0.001, \Phi = 0.19$		$\chi^2 (5, N = 5,108) = 81.03, p < 0.001, \Phi = 0.13$	

Base: All gamblers.

2019 data from H3 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

Interactive gamblers in 2019 were significantly more likely to be employed full time, or to be a full-time student, compared to non-interactive gamblers. In contrast, non-interactive gamblers were significantly more likely to be retired. These results are similar to those found in 2010/11 (Table 4.9).

Table 4.9 – Work status comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Work status	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Full-time employment	51.0*	35.2	52.0*	37.2
Part-time or casual employment	17.7	22.0*	16.7	17.8
Self employed	8.2	7.6	10.1	8.6
Unemployed and looking for work	2.8	3.8	2.9	2.9
Full-time student	8.2*	5.9	4.7*	3.1
Full-time home duties	3.8	5.1	2.0	2.8
Retired	5.3	16.2*	8.0	22.8*
Sick or disability pension	1.8	2.5	1.9	2.6
Other	1.3	1.8	1.7	2.3
Inferential statistics	$\chi^2 (8, N = 2,011) = 99.77, p < 0.001, \Phi = 0.22$		$\chi^2 (8, N = 5230) = 210.91, p < 0.001, \Phi = 0.20$	

Base: All gamblers.

2019 data from H4 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

Interactive gamblers in 2019 were significantly more likely to live in a group household, but they were significantly less likely to be living as a single person alone or as a couple with no children, compared to non-interactive gamblers (Table 4.10).

Table 4.10 – Living arrangement comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Living arrangement	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Single person	7.5	10.7*	16.8	21.2*
One parent family with children	7.7*	4.9	6.8	6.2
Couple with children	52.1	57.8*	35.0	32.8
Couple with no children	16.2	19.3	25.4	28.7*
Group household	14.2*	4.7	13.8*	8.8
Intergenerational/extended family	-	-	2.0	2.1
Other	2.3	2.6	0.1	0.1
Inferential statistics	$\chi^2 (5, N = 2,006) = 63.85, p < 0.001, \Phi = 0.18$		$\chi^2 (6, N = 5,221) = 43.97, p < 0.001, \Phi = 0.09$	

Base: All gamblers.

2019 data from H2 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

No significant differences were observed between the proportion of interactive and non-interactive gamblers born in Australia or overseas in the 2019 sample, consistent with the results from 2010/11 (Table 4.11).

Table 4.11 – Country of birth comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Country of birth	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Australia	82.0	80.1	74.2	73.6
Other	18.0	19.9	25.8	26.4
Inferential statistics	$\chi^2 (1, N = 2,010) = 1.12, p = 0.29$		$\chi^2 (1, N = 5,229) = .17, p = 0.683$	

Base: All gamblers.

2019 data from H5 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

In 2010/11, non-interactive gamblers were significantly more likely than non-interactive gamblers to reside in Western Australia, while interactive gamblers were significantly more likely than non-interactive gamblers to reside in Victoria (Table 4.12). In 2019, interactive gamblers were slightly more likely to reside in New South Wales, and non-interactive gamblers in South Australia.

Table 4.12 – State and territory comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

State or territory	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
New South Wales	32.8	32.6	32.6*	30.5
Victoria	31.8*	22.5	26.3	24.4
Queensland	17.1	19.4	20.2	21.6
South Australia	6.8	8.5	5.9	7.3*
Western Australia	7.9	12.1*	10.5	11.6
Tasmania	1.9	2.4	1.7	2.2
Northern Territory	1.1	0.9	0.9	0.9
Australian Capital Territory	0.6	1.6	1.9	1.4
Inferential statistics	$\chi^2 (7, N = 2,011) = 33.93, p < 0.001, \Phi = 0.13$		$\chi^2 (7, N = 8,541) = 18.92, p = 0.008, \Phi = 0.05$	

Base: All gamblers.

2019 data from A3 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

In 2019, interactive gamblers were significantly more likely to identify as being of Aboriginal descent compared to non-interactive gamblers (Table 4.13). However, we note that this is a small effect and should be treated with caution.

Table 4.13 – Aboriginal and Torres Strait Islander status comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Indigenous status	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
Not Aboriginal or Torres Strait Islander	98.3	98.0	96.8	97.6
Aboriginal or Torres Strait Islander	1.7	2.0	-	-
Aboriginal	-	-	3.0*	1.9
Torres Strait Islander	-	-	0.1	0.4
Both Aboriginal & Torres Strait Islander	-	-	0.1	0.1
Inferential statistics	$\chi^2 (1, N = 2,007) = 0.22, p = 0.64$		$\chi^2 (3, N = 5,208) = 8.27, p = 0.041, \Phi = .04$	

Base: All gamblers.

2019 data from H7 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

In 2019, interactive gamblers were significantly more likely to mainly speak a language other than English at home, compared to non-interactive gamblers (Table 4.14). In 2011, no significant difference was observed.

Table 4.14 – Main language spoken at home comparisons between interactive and non-interactive gamblers in 2010/11 and 2019

Main language spoken at home	2010/11		2019	
	Interactive gambler (%)	Non-interactive gambler (%)	Interactive gambler (%)	Non-interactive gambler (%)
English	89.7	87.8	82.6	85.3*
Other	10.3	12.2	17.4*	14.7
Inferential statistics	$\chi^2 (1, N = 1,230) = 1.10, p = 0.300$		$\chi^2 (1, N = 5,225) = 6.40, p = 0.011, \Phi = .04$	

Base: All gamblers.

2019 data from H6 and B3.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

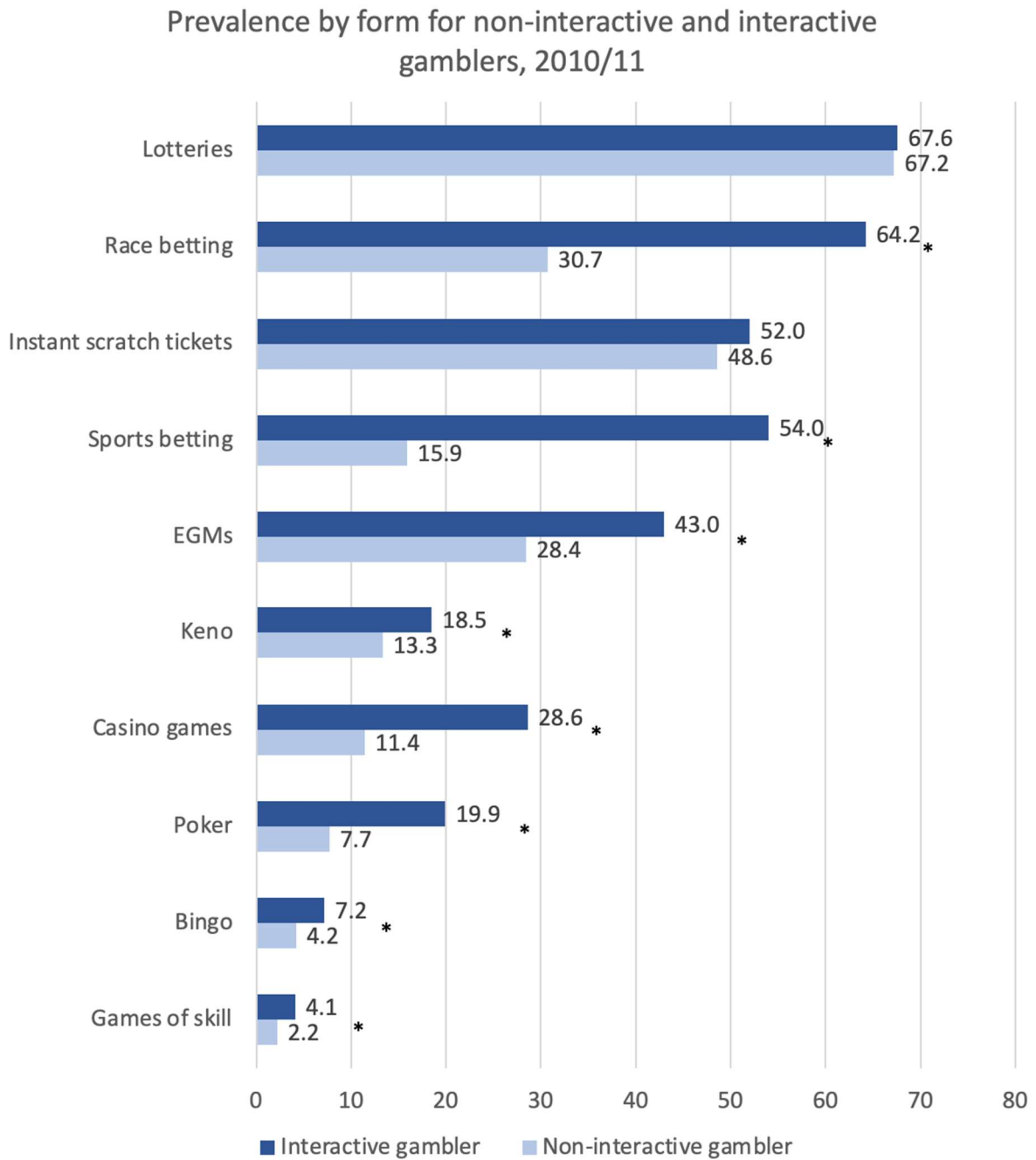
In 2019, interactive gamblers had significantly higher personal annual income (median = \$70,000) compared to non-interactive gamblers (median = \$55,000), Mann-Whitney $U = 1609961, Z = -7.95, p < .001$.

4.3.2. Gambling behaviour: Comparisons between interactive and non-interactive gamblers

Participation in each form: Comparisons between interactive and non-interactive gamblers

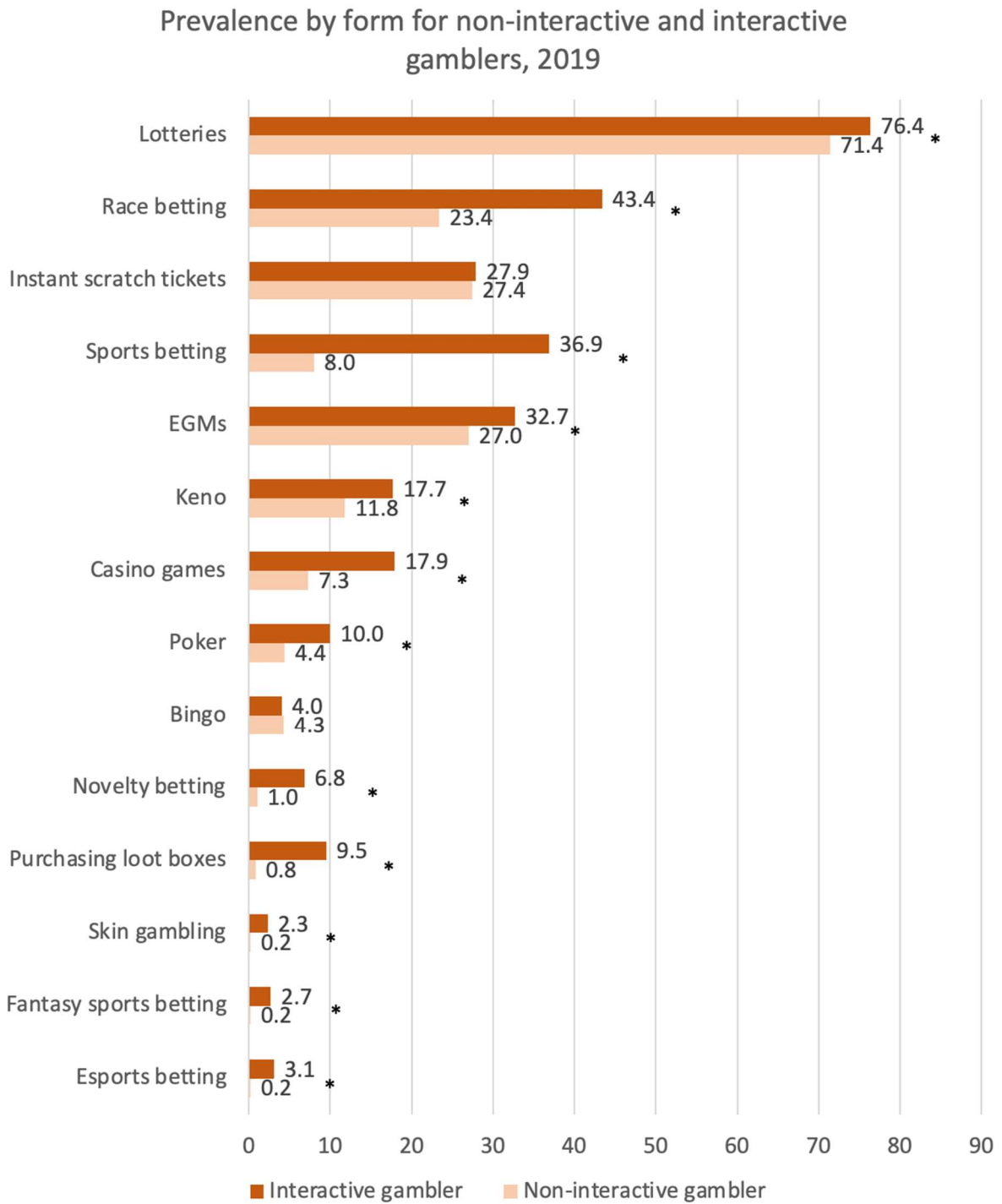
In 2019, interactive gamblers were significantly more likely to take part in most gambling forms, specifically: lotteries, race betting, sports betting, EGMs, keno, casino games, poker, novelty betting, skin gambling, fantasy sports betting and esports betting (Figure 4.12). Interactive gamblers took part in 2.82 gambling forms on average ($SD = 1.79$), which was significantly higher than the average number of gambling forms for non-interactive gamblers ($M = 1.87, SD = 1.20$), *Welch* $t(3695.40) = -24.79, p < .001$. These results largely mirror those of 2010/11 (Figure 4.11). While not treated as a form of gambling for gambling prevalence estimates in this report, Figure 4.12 also shows that interactive gamblers were also significantly more likely to purchase loot boxes than non-interactive gamblers in 2019. Inferential statistics for these analyses are reported in Appendix C.

Figure 4.11 – Estimated participation in each gambling form during the last 12 months by interactive and non-interactive gamblers in 2010/11



Base: All gamblers.

Figure 4.12 – Estimated participation in each gambling form during the last 12 months by interactive and non-interactive gamblers in 2019



Base: All gamblers.
2019 data from CXc.

Frequency of gambling in each form: Comparisons between interactive and non-interactive gamblers

Amongst those who took part, the median frequency of gambling on each form was less than monthly for both interactive and non-interactive gamblers. Significant differences in frequency were observed for lotteries, sports betting, race betting, poker, casino games and EGMs. For all these forms, interactive gamblers took part significantly more frequently than did non-interactive gamblers. These results largely mirror results from 2010/11, except that frequency of gambling on keno was not significantly different between the groups in 2019. A significant difference was observed for novelty betting, with non-interactive gamblers engaging in this form significantly more frequently. Novelty betting was not surveyed in 2010/11.

Very few non-interactive gamblers took part in esports betting, fantasy sports betting and skin gambling in 2019. Statistical analyses could not be run, due to the severe imbalance between groups; however, the descriptive results indicate that these forms are engaged in more frequently by interactive gamblers. Please see Appendix C for the inferential analyses that could be conducted.

Reported expenditure on each form: Comparisons between interactive and non-interactive gamblers

Reported expenditure was captured in different ways in the 2019 and 2010/11 surveys. As such, no comparisons between the results can be made. We also caution that self-reported expenditure on gambling is typically unreliable. However, looking at the 2019 results, interactive gamblers reported significantly higher expenditure on instant scratch tickets (despite the medians being identical), lotteries, sports betting and race betting: the three main forms that are offered online (Table 4.15). Very few non-interactive respondents took part in esports betting, fantasy sports betting or skin gambling, so no statistical analyses could be conducted for those forms. Inferential statistics are presented in Appendix C.

Table 4.15 – Median reported expenditure on each gambling form by interactive and non-interactive gambler status in 2019

Form	2019	
	Interactive gambler	Non-interactive gambler
Instant scratch tickets	\$20*	\$20
Lotteries	\$150*	\$100
Sports betting	\$100*	\$40
Race betting	\$100*	\$30
Bingo	\$50	\$48
Keno	\$40	\$30
Poker	\$200	\$50
Casino games	\$200	\$100
Games of skill	-	-
EGMs	\$100	\$50
Novelty betting	\$35	\$50
Esports betting	\$50	^
Fantasy sports betting	\$100	^
Skin gambling	\$60	^
Purchasing loot boxes	\$50	\$60

Base: All gamblers.

2019 data from CXb.

Note: Expenditure was asked differently in each year, so figures are not comparable, and only 2019 data are shown. * Indicates a significantly higher expenditure in each year per form. ^ Indicates fewer than 6 respondents. Median is not reported for these cells. While median expenditure is reported, differences are based on ranked data, so medians may be the same, but a statistically significant difference can still be observed. The medians are reported for illustrative purposes.

4.3.3. Modes of accessing gambling for each form

Respondents were asked to indicate which modes they had used to access each form of gambling they participated in. Multiple selections were possible for these questions, so percentages may sum to more than 100 per cent.

For instant scratch tickets, almost all respondents indicated retail outlets, although some indicated online modes (Table 4.16). Since instant scratch tickets are not available online in Australia, these respondents were presumably accessing offshore sites to take part.

Table 4.16 – Modes of access for instant scratch tickets, 2019

Modes of access for instant scratch tickets	% of those who gamble on this form
A retail outlet	99.1
Smartphone	1.0
Computer or laptop	0.8
iPad or tablet	0.2

Base: All gamblers on this form.
2019 data from C1d.

The preferred mode of access for lotteries was also retail outlets (Table 4.17). However, 18.8 per cent reported using their smartphone, and 10.3 per cent their computer or laptop to participate in lotteries.

Table 4.17 – Modes of access for lotteries, 2019

Modes of access for lotteries	% of those who gamble on this form
A retail outlet	80.9
Smartphone	18.8
Computer or laptop	10.3
iPad or tablet	3.0
Among friends/office sweepstake	0.3
By making a telephone call	0.2
Smart TV	0.1
Group/syndicate betting	0.1

Base: All gamblers on this form.
2019 data from C2d.

As shown in Table 4.18, most respondents indicated accessing sports betting via their smartphone (59.6%), followed by sports betting at a venue (36.4%) and betting via computer or laptop (17.7%).

Table 4.18 – Modes of access for sports betting, 2019

Modes of access for sports betting	% of those who gamble on this form
Smartphone	59.6
A venue	36.4
Computer or laptop	17.7
iPad or tablet	5.5
By making a telephone call	4.9
Among friends/office sweepstake	1.9
Smart TV	0.3
Private residence	0.2
Group/syndicate betting	0.2

Base: All gamblers on this form.
2019 data from C3d.

For race betting, respondents were most likely to indicate betting at a venue (65.7%), followed by betting on a smartphone (32.6%), as shown in Table 4.19.

Table 4.19 – Modes of access for race betting, 2019

Modes of access for race betting	% of those who gamble on this form
A venue	65.7
Smartphone	32.6
Computer or laptop	8.6
iPad or tablet	3.5
Among friends/office sweepstake	2.7
By making a telephone call	2.3
Smart TV	0.3
Group/syndicate betting	0.1

*Base: All gamblers on this form.
2019 data from C4d.*

Table 4.20 indicates that the results for novelty betting were similar to those for sports betting, with smartphones being the preferred mode of access (60.6%), followed by betting at a venue (20.4%), and betting on a computer or laptop (16.3%).

Table 4.20 – Modes of access for novelty betting, 2019

Modes of access for novelty betting	% of those who gamble on this form
Smartphone	60.6
A venue	20.4
Computer or laptop	16.3
Among friends/office sweepstake	2.9
By making a telephone call	2.7
iPad or tablet	1.9
Smart TV	0.6
Private residence	0.2

*Base: All gamblers on this form.
2019 data from C5d.*

Most respondents bet on bingo in venues (92.0%), with few respondents betting via other means (Table 4.21).

Table 4.21 – Modes of access for bingo, 2019

Modes of access for bingo	% of those who gamble on this form
A venue	92.0
Among friends/office sweepstake	3.2
Smartphone	1.5
Private residence	1.5
Computer or laptop	0.4
iPad or tablet	0.3

*Base: All gamblers on this form.
2019 data from C6d.*

Keno was also mostly popular in venues (97.8%), although Keno has recently moved online in some Australian jurisdictions, and a small proportion of respondents indicated betting via smartphone on Keno (Table 4.22).

Table 4.22 – Modes of access for keno, 2019

Modes of access for keno	% of those who gamble on this form
A venue	97.8
Smartphone	2.0
Computer or laptop	0.3
iPad or tablet	0.1

*Base: All gamblers on this form.
2019 data from C7d.*

Poker was mostly played in venues (59.3%) or in private residences (45.1%), with just under 6 per cent reporting using smartphones or computers/laptops for playing poker (Table 4.23).

Table 4.23 – Modes of access for poker, 2019

Modes of access for poker	% of those who gamble on this form
A venue	59.3
Private residence	45.1
Smartphone	5.8
Computer or laptop	5.4
iPad or tablet	1.2
Smart TV	0.2

*Base: All gamblers on this form.
2019 data from C8d.*

As indicated in Table 4.24, casino games were almost exclusively played in venues (97.4%).

Table 4.24 – Modes of access for casino games, 2019

Modes of access for casino games	% of those who gamble on this form
A venue	97.4
Private residence	1.8
Computer or laptop	0.8
Smartphone	0.7
iPad or tablet	0.4

*Base: All gamblers on this form.
2019 data from C9d.*

Table 4.25 shows that EGMs were also played almost exclusively in venues (98.2%).

Table 4.25 – Modes of access for EGMs, 2019

Modes of access for EGMs	% of those who gamble on this form
A venue	98.2
Smartphone	1.9
Computer or laptop	0.5
iPad or tablet	0.3

*Base: All gamblers on this form.
2019 data from C10d.*

Esports betting was mostly done online via smartphones (52.7%) or via computer/laptop (45.2%), as shown in Table 4.26.

Table 4.26 – Modes of access for esports betting, 2019

Modes of access for esports betting	% of those who gamble on this form
Smartphone	52.7
Computer or laptop	45.2
Gaming console	11.9
iPad or tablet	4.1
A venue	2.1

*Base: All gamblers on this form.
2019 data from C11d.*

Fantasy sports betting was also mostly done via smartphones (55.9%) or computers/laptop (48.6%), as Table 4.27 shows.

Table 4.27 – Modes of access for fantasy sports betting, 2019

Modes of access for fantasy sports betting	% of those who gamble on this form
Smartphone	55.9
Computer or laptop	48.6
A venue	6.2
Among friends/office sweepstake	4.8
iPad or tablet	2.4

*Base: All gamblers on this form.
2019 data from C12d.*

Skin gambling was mostly conducted on a computer/laptop (61.3%), but also on gaming consoles (27.1%), indicating the emergence of a new mode of access for some forms (Table 4.28). Some skin gambling was also done via smartphone (22.0%).

Table 4.28 – Modes of access for skin gambling, 2019

Modes of access for skin gambling	% of those who gamble on this form
Computer or laptop	61.3
Gaming console	27.1
Smartphone	22.0
iPad or tablet	4.3

*Base: All gamblers on this form.
2019 data from C13d.*

Table 4.29 shows that purchasing loot boxes, as part of video games, was also done mostly on gaming platforms, including gaming consoles (42.8%), computers/laptops (39.7%) and smartphones (28.6%).

Table 4.29 – Modes of access for purchasing loot boxes, 2019

Modes of access for purchasing loot boxes	% of those who gamble on this form
Gaming console	42.8
Computer or laptop	39.7
Smartphone	28.6
iPad or tablet	6.3

*Base: All gamblers on this form.
2019 data from C14d.*

4.3.4. Estimated proportion of gambling done online by gambling form

Respondents who gambled on each form were asked what percentage of their gambling on that form was done online (compared to gambling on that form in land-based venues, or gambling on that form via telephone call). Table 4.30 indicates the *percentage of gambling on each form* that was reportedly done online, reported based on all respondents who gambled on each form (i.e., a measure of how much gambling on that form is done online amongst those who take part), and by interactive gamblers only (i.e., a measure of how much interactive gamblers engage in each form online). Amongst those who gambled on each form, the percentage of bets that was placed online was highest for newer forms such as esports and fantasy sports betting, followed by novelty betting, sports betting, race betting and lotteries. All these forms are available from Australian-licensed sites. All other forms were below 6.0 per cent. As indicated by the medians, amongst those who bet on sports betting, novelty betting, esports betting and fantasy sports betting, more than half bet exclusively online.

When considering interactive gamblers only, more than half of those who gambled on sports betting, race betting, novelty betting, esports betting and fantasy sports betting reported doing so exclusively online, and more than half of the respondents who bought lottery tickets bought at least 90 per cent of them online.

Table 4.30 – Mean and median percentage of reported gambling on each form that is done online, 2019

Form	% gambling online							
	All gamblers on each form				Interactive gamblers on each form			
	n	Mean	SD	Median	n	Mean	SD	Median
Instant scratch tickets	1,436	0.9	8.4	0	446	3.0	15.0	0
Lotteries	3,911	19.2	37.5	0	1,223	61.4	43.7	90
Sports betting	851	58.7	47.6	100	581	86.0	31.1	100
Race betting	1,545	31.5	44.7	0	692	70.4	41.6	100
Bingo	209	1.1	9.7	0	62	3.8	17.6	0
Keno	714	1.6	12.0	0	282	4.0	18.8	0
Poker	317	5.6	21.1	0	155	11.6	29.1	0
Casino games	547	1.1	9.4	0	277	2.2	13.2	0
EGMs	1,506	0.9	7.9	0	517	2.6	13.3	0
Novelty betting	133	64.4	47.5	100	106	80.6	38.8	100
Esports betting	51	87.8	31.8	100	46	96.2	17.0	100
Fantasy sports betting	32	74.5	43.4	100	29	84.2	35.9	100

Base: Respondents who had engaged in each form of gambling (n varies by form).
2019 data from C1c through C12c.

Note: Question not asked for skin gambling or loot boxes because these are online only.

4.3.5. Estimated proportion of people who gamble online by gambling form

Table 4.31 provides two interpretations of the estimated proportion of people who gamble online for each form. The first results column shows the *percentage of people who engage in this form* who do so online. It considers anyone who indicated 1 per cent or more online gambling on each form as an interactive gambler *for that form*. As can be seen in this table, more than 90 per cent of people who bet on esports betting did so online at least some of the time. More than 75 per cent had bet online for fantasy sports betting, and more than 60 per cent for novelty betting and sports betting. Amongst race bettors, 35.1 per cent had bet online to some extent. For lotteries, 23.9 per cent had bought tickets online. Figures for the other forms are lower, presumably because they are not available from Australian-licensed operators, with the exception of online keno (2.2%) which is relatively new and is only legally available to some Australian residents.

Amongst those who bet online on each form, the majority did *all* of their gambling online for lotteries, sports betting, race betting, keno, novelty betting, esports betting and fantasy sports betting, as shown in the second results column in Table 4.31 (median = 100% online).

Table 4.31 – Estimated proportion of respondents who gamble online and percentage of online gambling by gambling form, 2019

Form	% of all respondents who engage in this form who do so online	Median % of online gambling on each form, amongst respondents who gamble online on that form
Instant scratch tickets	1.9	49.3
Lotteries	23.9	100
Sports betting	62.6	100
Race betting	35.1	100
Bingo	1.6	78.6
Keno	2.2	100
Poker	9.4	62.9
Casino games	2.1	39.6
EGMs	2.0	37.7
Novelty betting	66.4	100
Esports betting	90.3	100
Fantasy sports betting	77.5	100

Base: All gamblers (1st results column) and all interactive gamblers on each form (2nd results column). 2019 data from CXc.

Note: Percentage online was not asked for skin gambling or loot boxes, because these forms were considered to be only available online.

4.3.6. Year of uptake of interactive gambling

Table 4.32 indicates that more than half of the interactive gamblers in both the 2010/11 and 2019 surveys reported first betting online within the four years prior to the survey.

Table 4.32 – Year in which respondents reported they first took part in interactive gambling

Year	2010/11 Interactive Gamblers (%)	2019 Interactive Gamblers (%)
< 1991	0.5	0.2
1991 - 1994	0.3	0.0
1995 - 1999	2.8	0.9
2000	2.9	1.1
2001	2.5	0.2
2002	1.6	0.4
2003	1.3	0.4
2004	1.5	1.2
2005	7.3	1.6
2006	7.2	0.4
2007	5.7	0.7
2008	11.6	1.0
2009	20.8	5.3
2010	15.5	3.2
2011	18.6	1.4
2012		2.6
2013		3.1
2014		8.3
2015		9.4
2016		10.4
2017		13.2
2018		15.6
2019		19.6

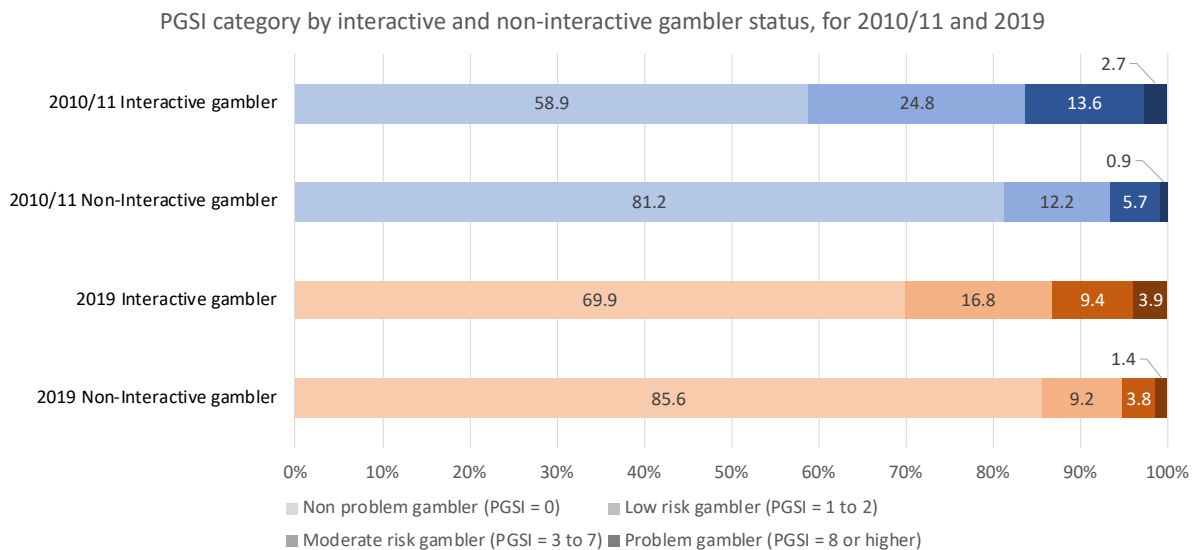
Base: All interactive gamblers.
2019 data from C15.

4.4. Gambling problems, harm and wellbeing amongst interactive and non-interactive gamblers

4.4.1. Gambling problems amongst interactive and non-interactive gamblers

In 2019, the estimated proportion of problem gamblers amongst interactive gamblers was **3.9 per cent**, compared to **1.4 per cent** amongst non-interactive gamblers. As in 2010/11, interactive gamblers were significantly more likely to be in the low risk, moderate risk or problem gambler groups based on their PGSI scores, compared to non-interactive gamblers, $\chi^2(3, N = 5,223) = 185.30, p < 0.001, \Phi = 0.19$. The estimated proportion of interactive gamblers in any at-risk category has dropped by 11.0 per cent since 2010/11. This is accounted for by a decrease in the proportion of interactive gamblers categorised as low risk or moderate risk gamblers; however, the proportion of problem gamblers has increased (Figure 4.13).

Figure 4.13 – Problem gambling severity by interactive and non-interactive gamblers in 2010/11 and 2019



Base: All gamblers.
2019 data from A3 and D1-D9.

4.4.2. Gambling harms to self amongst interactive and non-interactive gamblers

Weighted to the population, **9.1 per cent** of respondents reported experiencing at least one of the 26 harms to self in the survey. Amongst those who reported experiencing at least one harm, the mean number of harms experienced was 3.7 ($SD = 4.2$, median = 2).

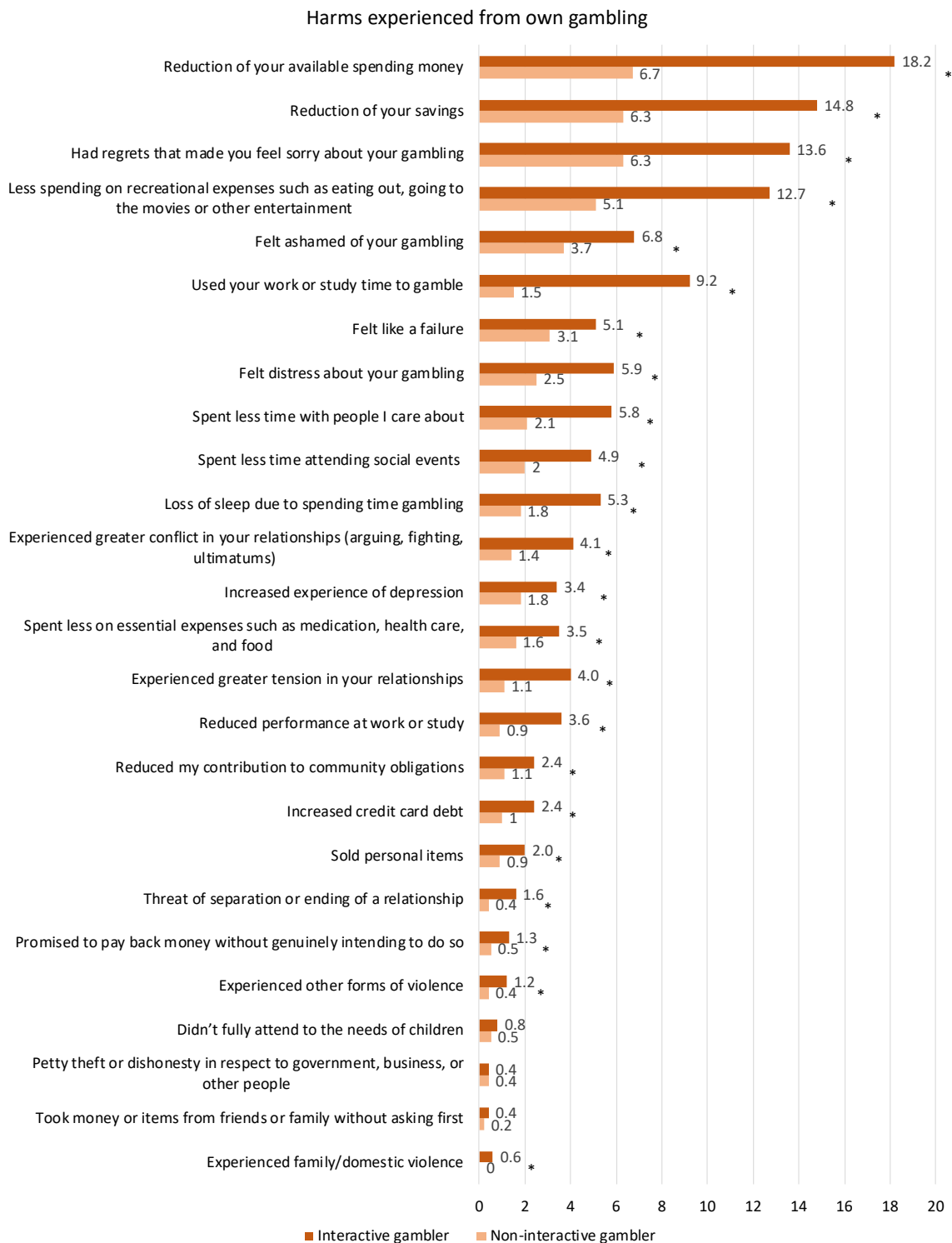
When considering only gamblers in the survey, **21.8 per cent** reported experiencing at least one of the 26 harms to self. Because the respondents who reported at least one harm in the population were all gamblers, the mean, standard deviation and

median number of harms experienced amongst gamblers is the same as that for the population reported above.

Interactive gamblers were significantly more likely to report experiencing at least one harm (34.0%) compared to non-interactive gamblers (15.6%, $\chi^2(1, N = 3,863) = 172.52, p < 0.001, \Phi = 0.21$). Amongst those who reported experiencing harm, interactive gamblers reported significantly more harms (mean rank = 525.8, mean number of harms = 3.94, $SD = 4.25$, median = 2) compared to non-interactive gamblers (mean rank = 460.6, mean number of harms = 3.42, $SD = 4.08$, median = 2, Mann-Whitney $U = 103719.0, Z = -3.61, p < 0.001$).

Of the 26 harms to self in the survey, interactive gamblers were significantly more likely to report experiencing all but three harms compared to non-interactive gamblers (Figure 4.14). These harms were amongst the least reported harms by both interactive and non-interactive gamblers. Inferential results are presented in Appendix C.

Figure 4.14 – Reported harms to self by interactive and non-interactive gamblers in 2019

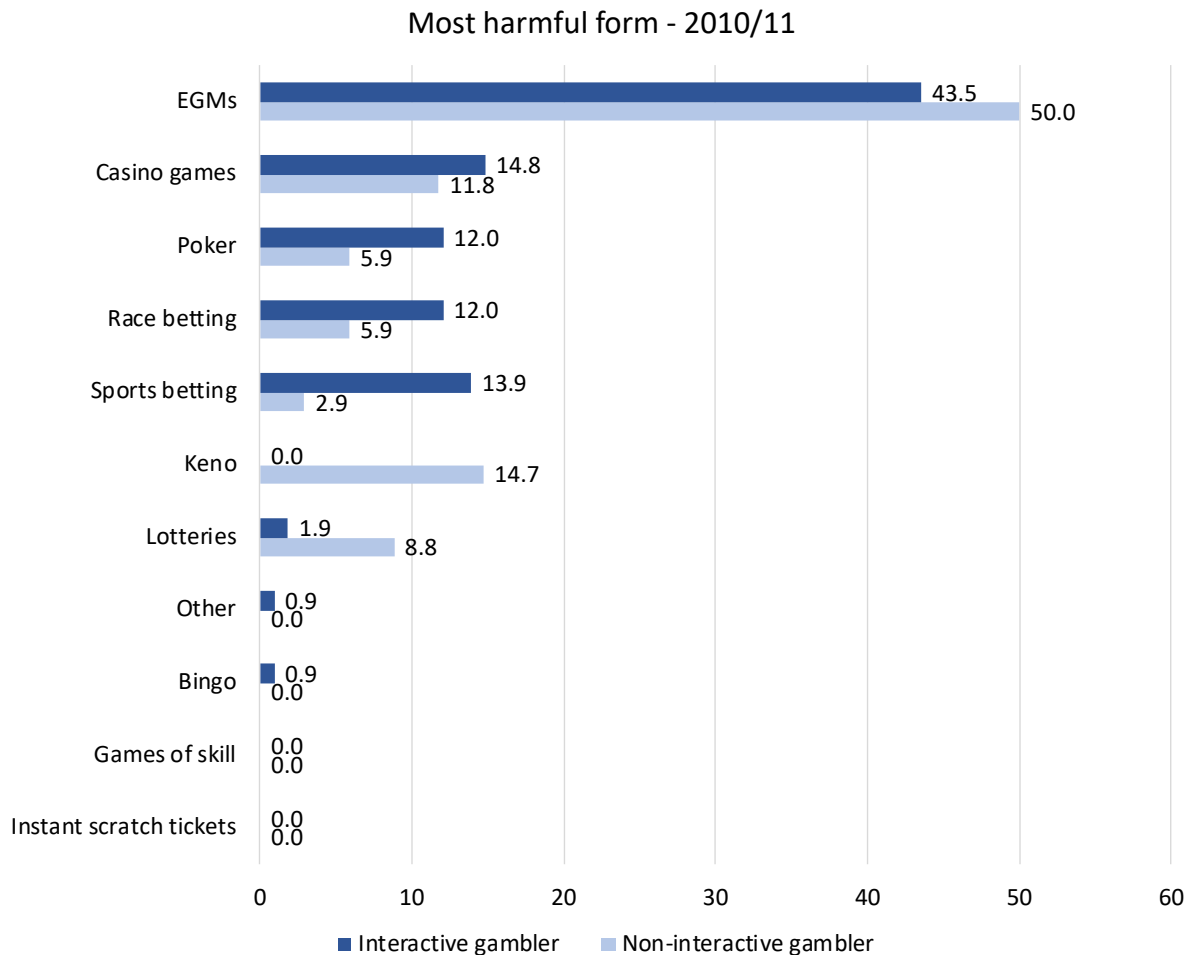


Base: All gamblers.
2019 data from A3 and E1-E2.

4.4.3. Most harmful gambling form amongst interactive and non-interactive gamblers

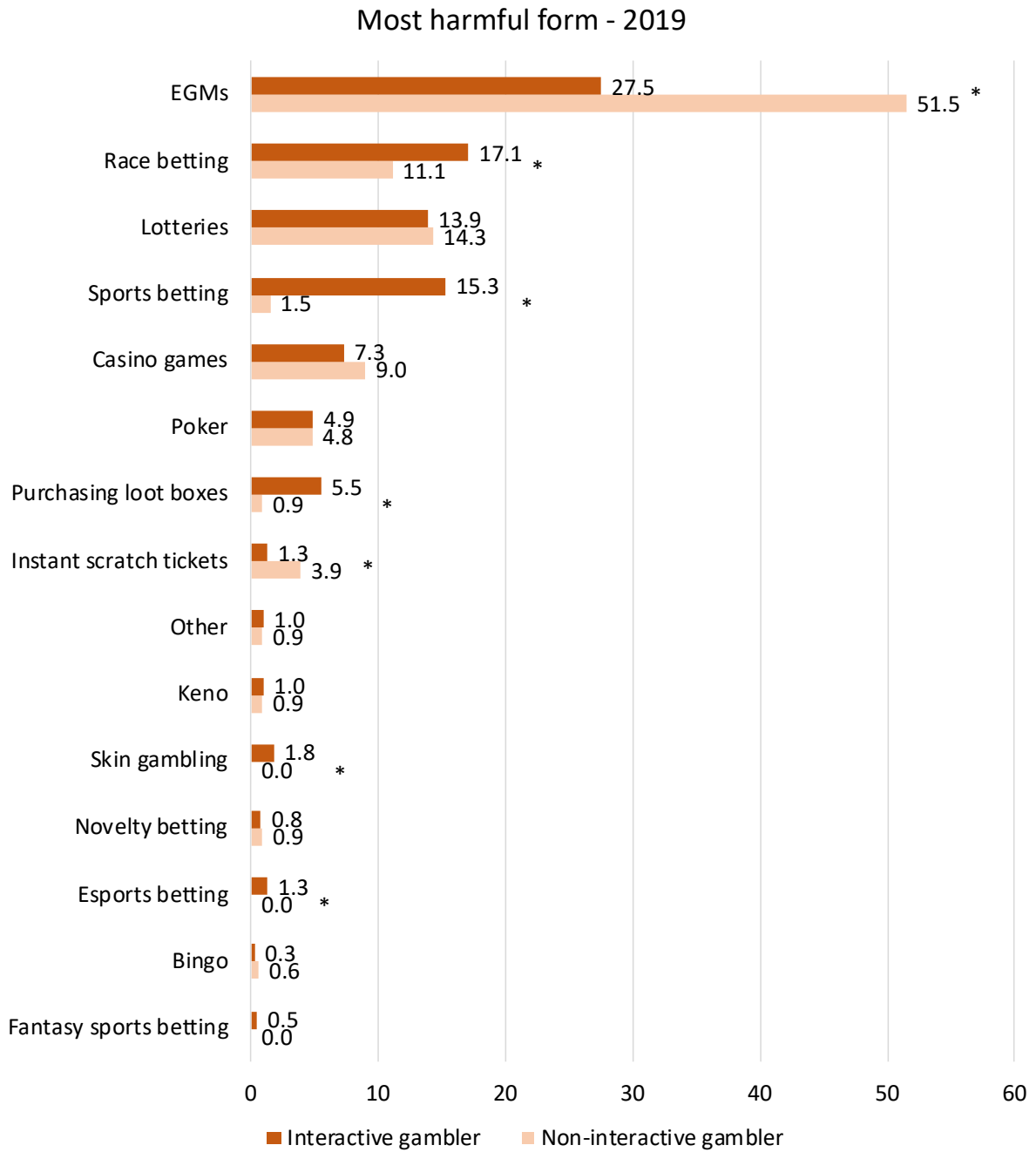
In 2010/11, EGMs was the most common response when respondents were asked which gambling form was most problematic for them (Figure 4.15). In 2019, EGMs were still the most commonly reported harmful form for both interactive and non-interactive gamblers (Figure 4.16). However, a lower proportion of interactive gamblers were likely to nominate EGMs as their most harmful form compared to 2010/11, and compared to non-interactive gamblers in 2019. Interactive gamblers were significantly more likely than non-interactive gamblers in 2019 to nominate race betting, sports betting, purchasing loot boxes, skin gambling and esports betting as their most harmful form. Non-interactive gamblers were significantly more likely to nominate instant scratch tickets as their most harmful form compared to interactive gamblers. Inferential results are presented in Appendix C.

Figure 4.15 – Most harmful gambling form reported by interactive and non-interactive gamblers, 2010/11



Base: All gamblers.

Figure 4.16 – Most harmful gambling form reported by interactive and non-interactive gamblers, 2019

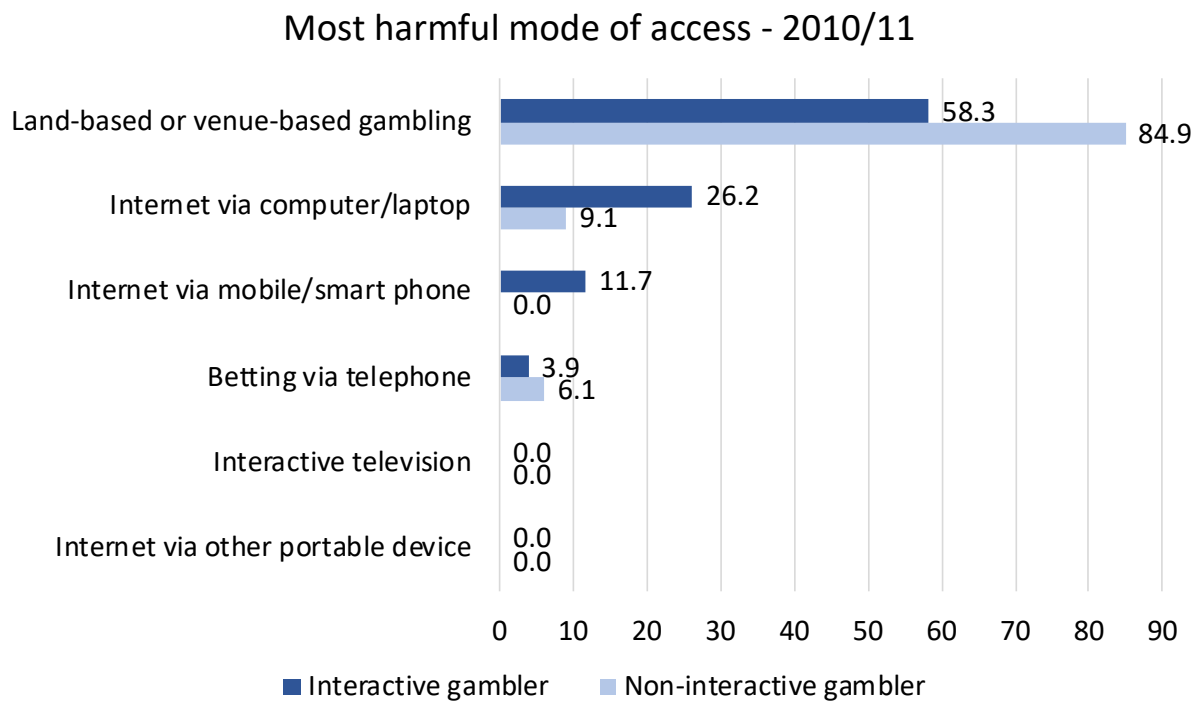


*Base: All gamblers.
2019 data from A3 and F1.*

4.4.4. Most harmful mode of access for gambling amongst interactive and non-interactive gamblers

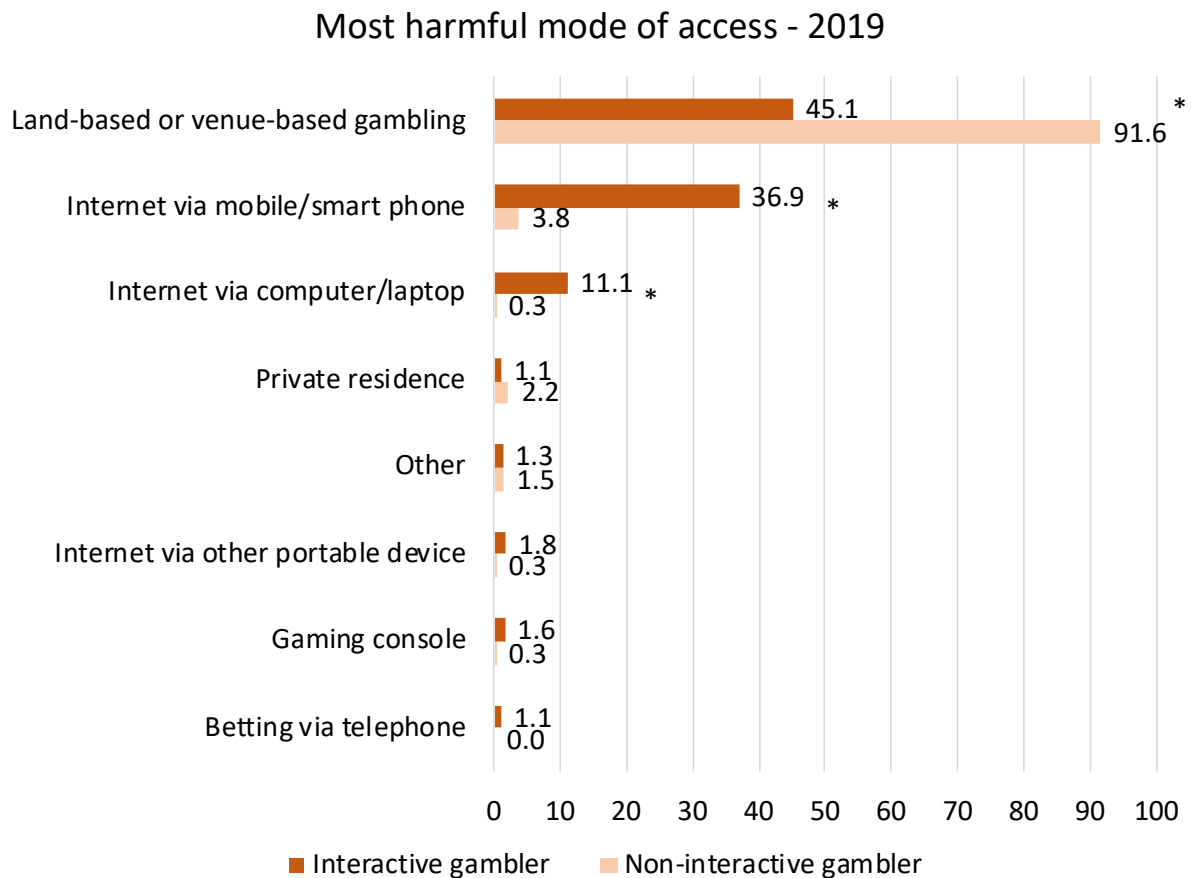
In 2019, land-based or venue-based gambling was the most common response when respondents were asked their most problematic mode of access for gambling, although this was significantly more so for non-interactive gamblers than interactive gamblers. In 2010/11, 11.7 per cent of interactive gamblers who were experiencing harm nominated smartphones as their most harmful mode of access (Figure 4.17). In 2019, this figure was 36.9 per cent (Figure 4.18). Interactive gamblers were significantly more likely to nominate interactive modes of access as their most harmful way to access gambling, as might be expected. Inferential results are presented in Appendix C.

Figure 4.17 – Most harmful gambling mode of access reported by interactive and non-interactive gamblers, 2010/11



Base: All gamblers.

Figure 4.18– Most harmful gambling mode of access reported by interactive and non-interactive gamblers, 2019

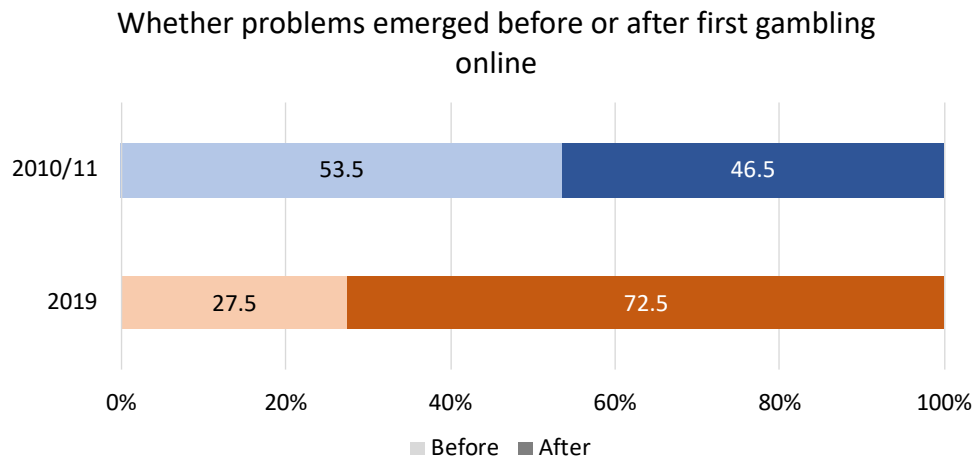


*Base: All gamblers.
2019 data from A3 and F2.*

4.4.5. Contribution of an interactive medium to gambling problems amongst interactive gamblers

Respondents who had experienced harm from their gambling were asked whether their problems had emerged before or after they first gambled online. In 2010/11, close to half said either before or after. In 2019, 72.5 per cent stated that their gambling-related problems had emerged *after* they first gambled online (Figure 4.19).

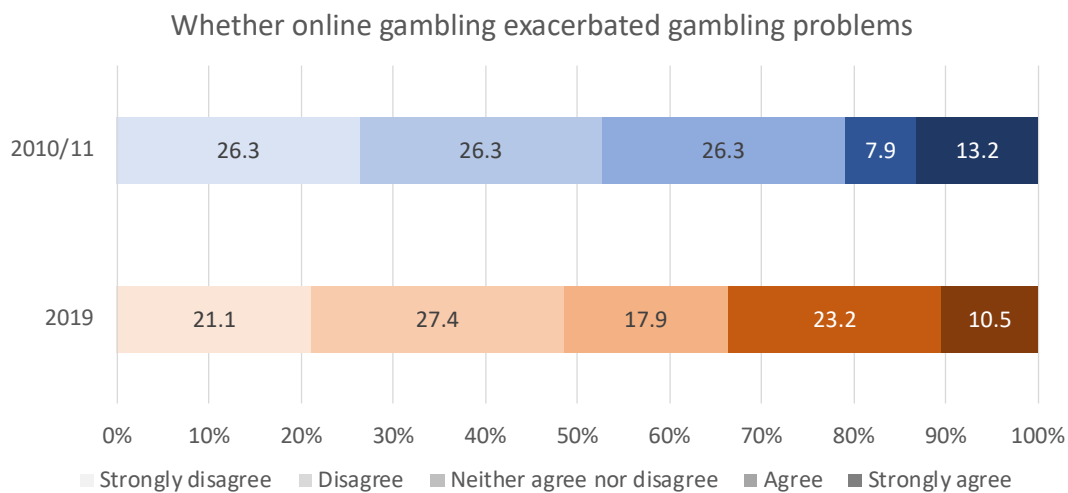
Figure 4.19 – Whether problems had emerged before or after first gambling online, in 2010/11 and 2019



Base: All interactive gamblers.
2019 data from A3 and F3.

Those who stated that their gambling problems emerged before gambling online were asked if online gambling had exacerbated their existing gambling problems. In 2019, a higher proportion of respondents agreed that their online gambling had exacerbated their gambling problems, compared to 2010/11 (Figure 4.20).

Figure 4.20 – Whether online gambling exacerbated existing gambling problems, in 2010/11 and 2019

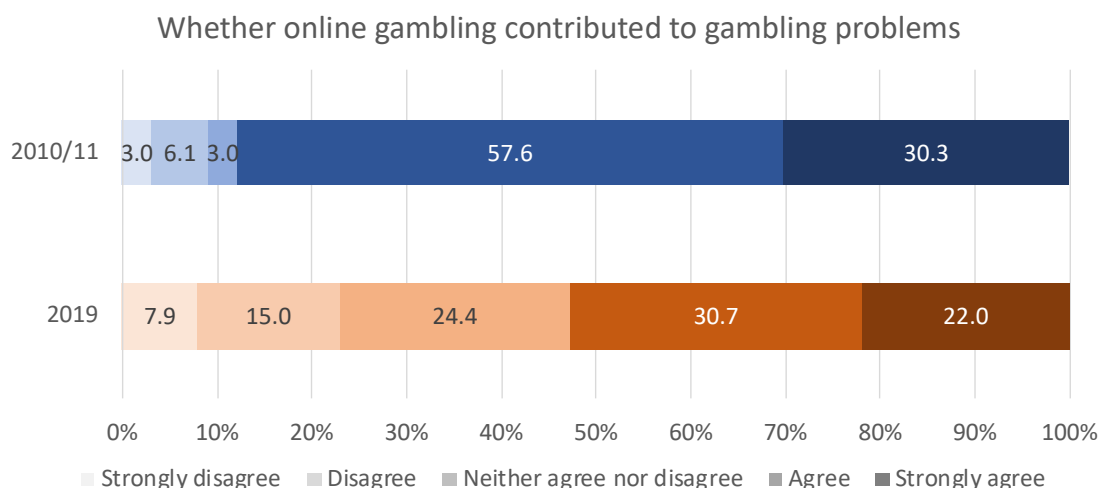


Base: All interactive gamblers who stated that their gambling problems emerged before gambling online.
2019 data from A3 and F4.

Respondents who stated that their gambling problems emerged after first gambling online were asked if online gambling had contributed to their gambling problems. In 2019, just over half agreed or strongly agreed that online gambling had contributed to their gambling problems, and 22.9 per cent disagreed or strongly disagreed. This

represents a shift from results in 2010/11, when interactive gamblers experiencing problems were more likely to indicate that online gambling had contributed to their gambling problems (Figure 4.21).

Figure 4.21 – Whether online gambling contributed to gambling problems, in 2010/11 and 2019

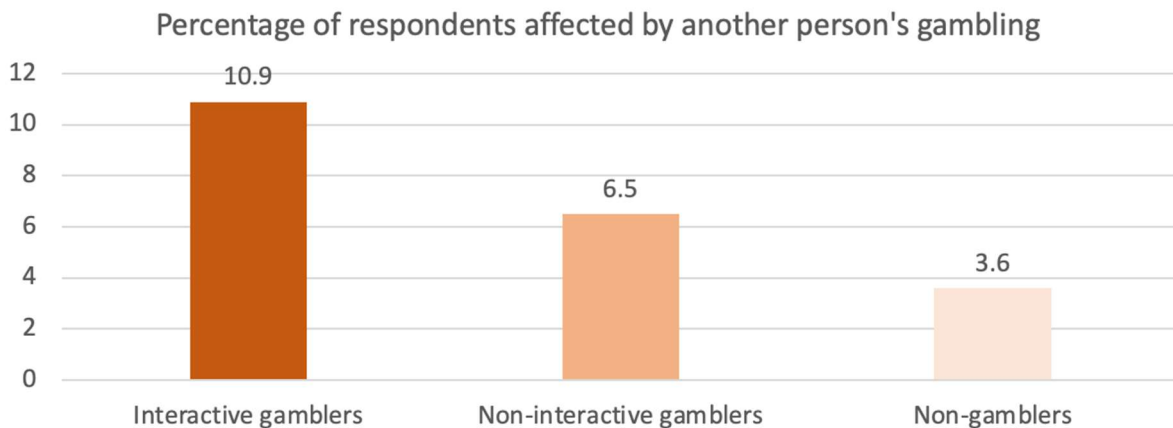


Base: All interactive gamblers who stated that their gambling problems emerged after first gambling online. 2019 data from A3 and F5.

4.4.6. Harm from another person’s gambling amongst interactive and non-interactive gamblers

Respondents were asked if they had been personally and negatively affected by another person’s gambling during the last 12 months. Results indicated that **6.0 per cent** of the sample reported being harmed by someone else’s gambling (Figure 4.22). This was significantly higher for interactive gamblers (10.9%) compared to non-interactive gamblers (6.5%) and non-gamblers (3.6%), $\chi^2(2, N = 11,539) = 135.54, p < 0.001, \Phi = 0.11$.

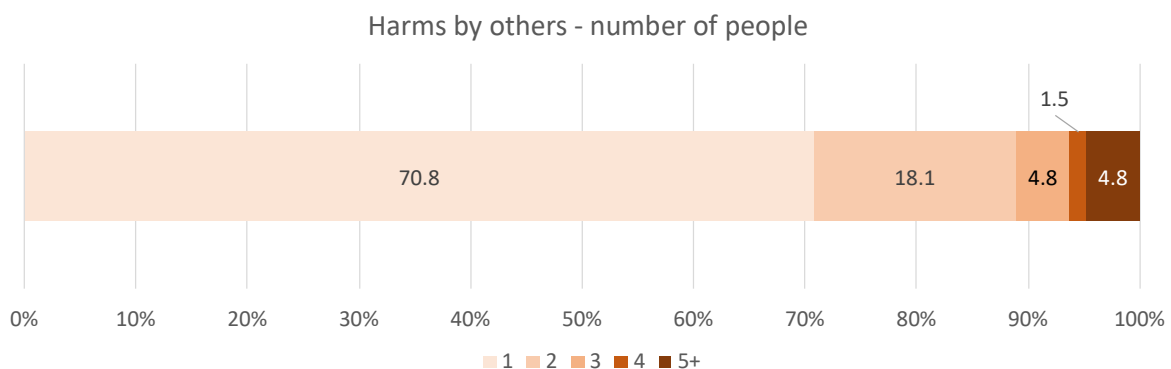
Figure 4.22 – Proportion of interactive gamblers, non-interactive gamblers and non-gamblers who reported being negatively affected by another person’s gambling, in 2019



Base: All respondents.
2019 data from G1.

Of those who reported being affected by another person’s gambling, 70.8 per cent reported being affected by 1 person, 18.1 per cent by 2 people, 4.8 per cent by 3 people, 1.5 per cent by 4 people, and 4.8 per cent by 5 or more people (Figure 4.23). There were no significant differences in terms of the number of people affecting them between interactive gamblers, non-interactive gamblers and non-gamblers, $\chi^2 (2, N = 684) = 7.27, p = 0.508$.

Figure 4.23 – Number of people whose gambling negatively affected the respondent, in 2019



Base: All respondents who reported being negatively affected by another person’s gambling.
2019 data from G1a.

Of those affected, 58.7 per cent reported that the person who had caused them the most harm from their gambling had gambled in the last 12 months (Figure 4.24). This was significantly higher for interactive gamblers (66.3%) compared to non-gamblers (55.9%) and non-interactive gamblers (53.9%), $\chi^2 (2, N = 566) = 7.22, p = 0.027, \Phi = 0.11$.

Figure 4.24 – Whether the person harming them due to gambling had gambled in the last 12 months, in 2019



Base: All respondents who reported being negatively affected by another person's gambling. 2019 data from G4.

When asked if the person who had caused them the most harm had bet *online* in the last 12 months, 46.6 per cent of the total sample said that they had. This did not differ by interactive and non-interactive gambler status, $\chi^2 (2, N = 612) = 2.74, p = 0.255$.

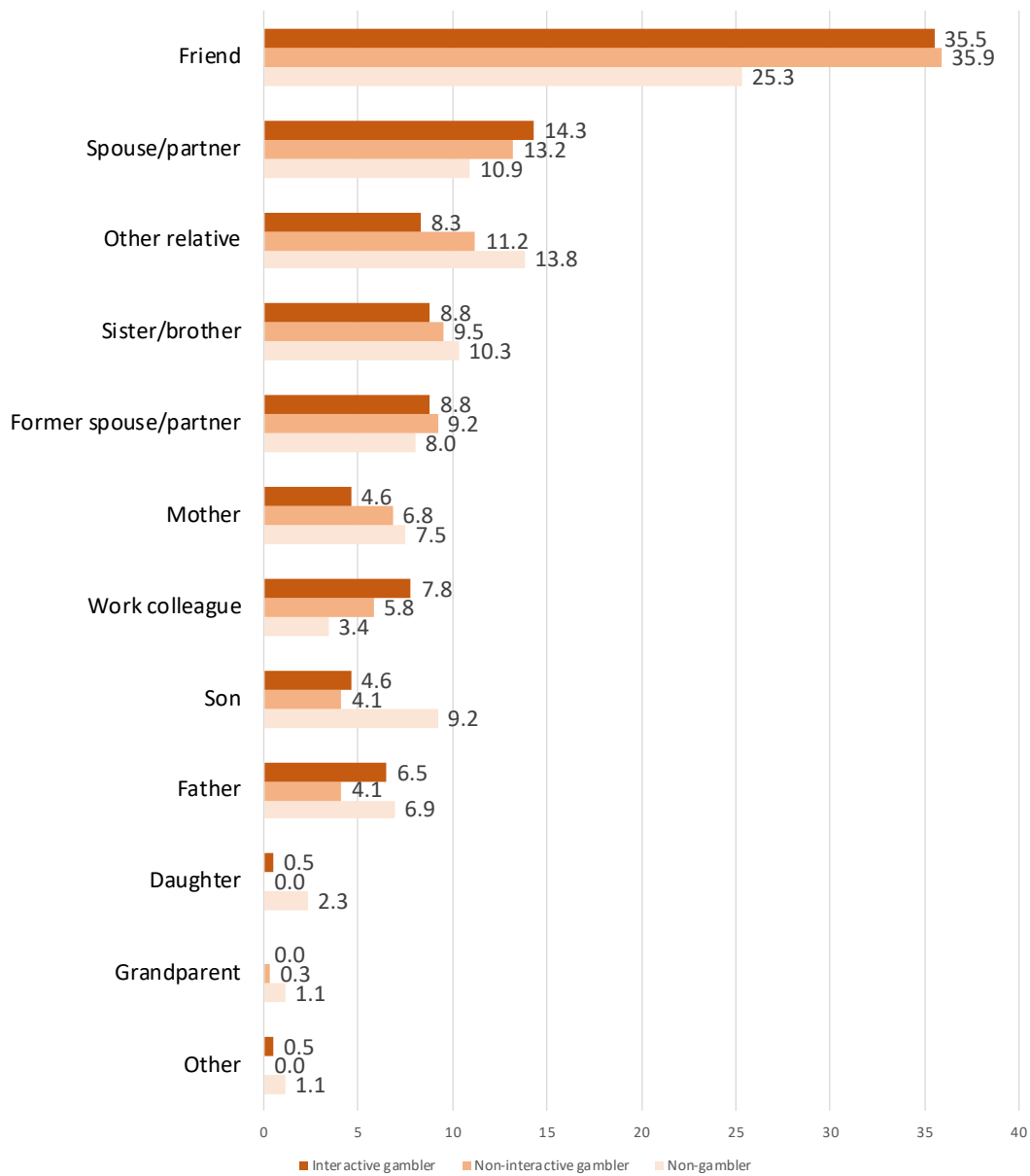
The most common person whose gambling negatively affected respondents the most were friends, followed by family members such as spouses/partners, other relatives, sisters/brothers, or former spouse/partners (Figure 4.25). Non-gamblers were significantly less likely than the other groups to nominate a friend, and significantly more likely to nominate their son, $\chi^2 (22, N = 686) = 35.29, p = 0.036, \Phi_C = 0.16$.

EGMs were the most common form of gambling reported as causing harm from another person's gambling, followed by race betting and sports betting (Figure 4.26).

The most common harms experienced due to another person's gambling were reported to be feeling angry, distressed or hopeless about their gambling, and experiencing greater tension and conflict in their relationships (Figure 4.17). Reduction of available spending money or savings, loss of sleep and less enjoyment from time spent with people they care about were also commonly reported harms.

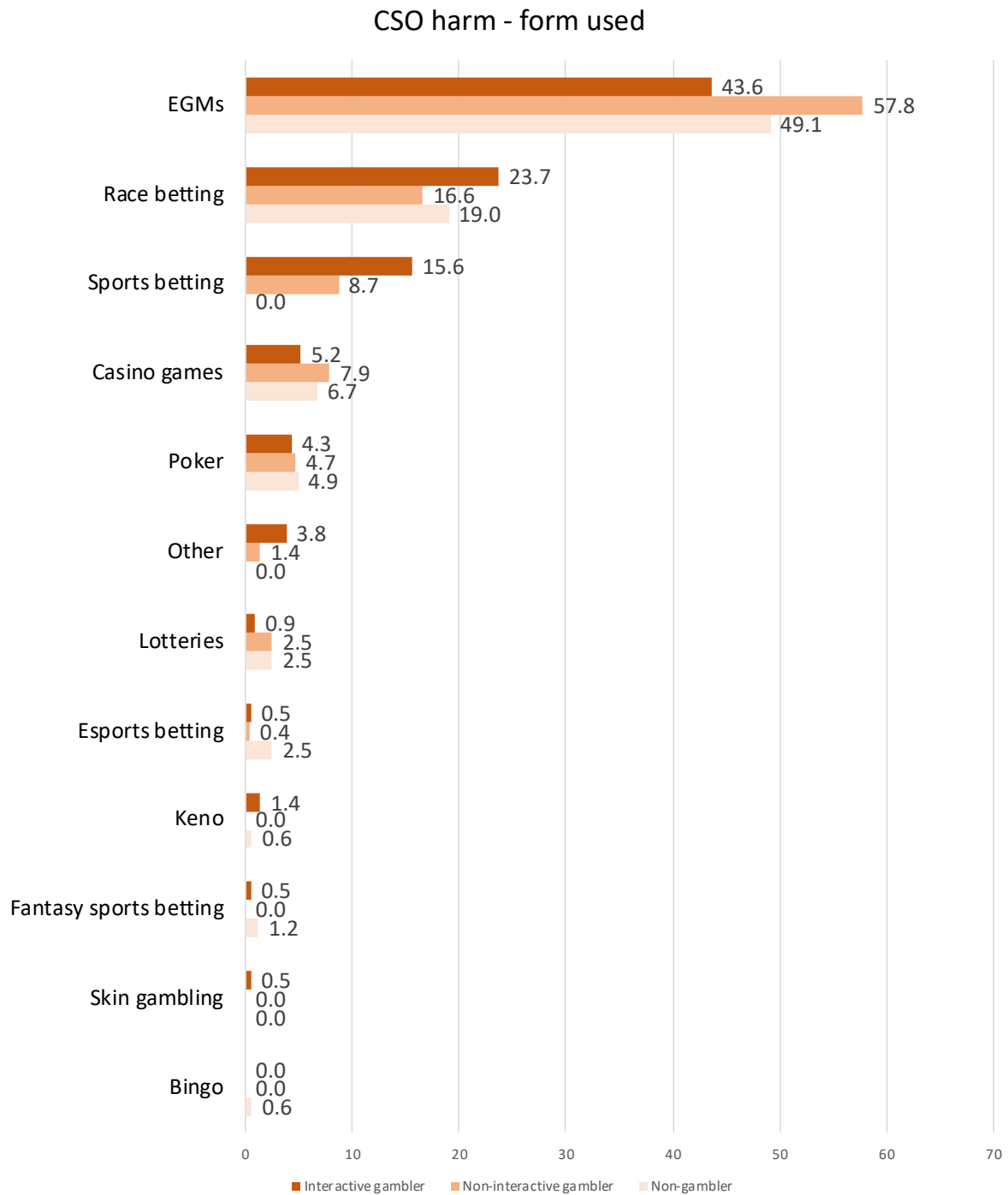
Figure 4.25 – Person whose gambling most harmed respondents, in 2019

CSO harm - who respondent was most harmed by



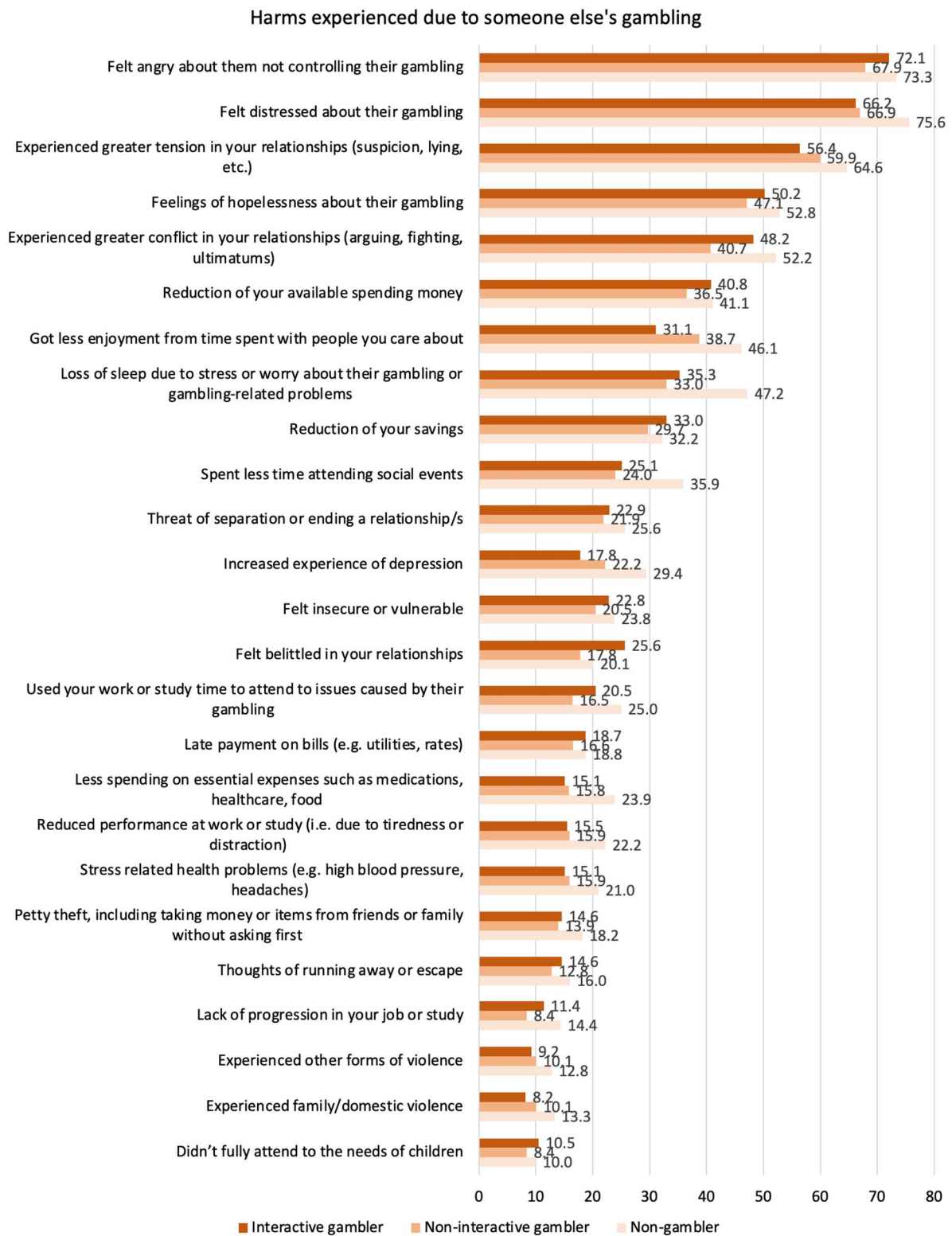
Base: All respondents who reported being negatively affected by another person's gambling. 2019 data from G2.

Figure 4.26 – Most harmful gambling form of the person whose gambling most harmed respondents, in 2019



Base: All respondents who reported being negatively affected by another person's gambling. 2019 data from G5.

Figure 4.27 – Reported harms experienced from another person’s gambling, in 2019



Base: All respondents who reported being negatively affected by another person’s gambling. 2019 data from G3.

4.4.7. Wellbeing amongst interactive and non-interactive gamblers

Three measures of wellbeing were used: the one-item PWI, and two subscales of the SF-12: mental health and physical health. No significant difference was observed between the groups in terms of the PWI; however, differences were observed based on the subscales of the SF-12. Interactive gamblers had significantly better mental health than non-interactive gamblers, but non-interactive gamblers had significantly better physical health than interactive gamblers (Table 4.33). Inferential results are presented in Appendix C.

Table 4.33 – Wellbeing, mental health and physical health amongst interactive and non-interactive gamblers, 2019

Wellbeing measure	Interactive gambler		Non-interactive gambler	
	Mean	SD	Mean	SD
Personal Wellbeing Inventory	8.4	8.1	8.5	6.7
SF-12 – Mental health subscale	55.3*	8.5	53.5	9.6
SF-12 – Physical health subscale	46.8	9.6	47.6*	9.1

Base: All gamblers.

2019 data from PW1.

Note: Asterisk (*) indicates significantly higher proportion across a row for each year.

4.5. Multivariate predictors of differentiating interactive gamblers from non-interactive gamblers

The previous bivariate analyses presented in this chapter do not control for other factors, so multivariate analyses were conducted in order to determine which factors uniquely differentiate interactive and non-interactive gamblers.

Logistic regression was used to model the relationships of measured and calculated variables, with interactive or non-interactive gambling as the response variable. Demographic variables and other variables of known importance for the analysis of interactive gambling were entered into the equation simultaneously. Not all variables could be included due to issues relating to multicollinearity, or due to missing data (e.g., income), or because some variables were only asked of interactive gamblers. State/territory was omitted because it was unclear which reference group to use, and adding it to the analysis provided little information, and made no difference to the other results.

Due to low numbers in certain categories, the following variables were recoded:

- Education – all respondents with less than year 10 education were grouped together.
- Aboriginal and Torres Strait Islander descent – was recoded into ‘Non-Indigenous’ and ‘Indigenous.’

- Marital status – those who were widowed were combined with those divorced or separated.

Categorical variables were coded with the following reference groups:

- Gender (male).
- Marital status (never married).
- Country of birth (Australia).
- Language at home (English).
- Indigenous status (non-Indigenous).
- Engagement in each gambling form (ref = no).

In addition to the predictors above, the following predictors were used: PGSI score (log + 1 due to skew); age (in brackets); highest level of education; and mental health and physical health (SF-12 subscales, treated as continuous). We also considered the total number of forms in which respondents engaged as a predictor, but this was problematic when we also included engagement in each form, due to complete overlap (multicollinearity). However, Appendix C presents the analyses with the total number of forms instead of each individual form, and results were very similar to those reported in Tables 4.34 and 4.35.

Overall, the model in Table 4.34 correctly categorised 70.9 per cent of interactive and non-interactive gamblers (using a cut value of .2665) and was significant, $\chi^2(26, N = 5024) = 1,301.08, p < 0.001$. Cox and Snell pseudo-R-square was .229 and Nagelkerke pseudo-R-square was .322. The dependent variable was coded as 0 'non-interactive gambler' and 1 'interactive gambler', such that odds ratios (ORs) higher than 1 indicate that those with higher levels of that independent variable are more likely to be interactive gamblers. As seen in Table 4.34, the variables that significantly predicted being an interactive gambler were:

- Being male.
- Being younger.
- Living with a partner/ de facto.
- Having a higher education.
- Engagement in lotteries, sports betting, race betting and novelty betting.
- Engagement in esports betting, fantasy sports betting, skin gambling, purchasing loot boxes.
- Having a higher PGSI score.

Table 4.34 – Weighted logistic regression of characteristics differentiating Australian interactive gamblers from non-interactive gamblers, 2019

	Unstd coeff	SE unstd coeff	Odds ratio	95% CI LL	95% CI UL	Wald	p
Gender (ref = male)	-.180	.075	.835	.722	.967	5.828	.016
Age (groups)	-.156	.016	.856	.830	.882	98.972	<.001
Marital status (ref = never married)						6.435	.092
Married	-.015	.106	.985	.801	1.212	.020	.887
Living with partner/de facto	.232	.118	1.261	1.001	1.588	3.883	.049
Divorced, separated or widowed	-.027	.138	.973	.743	1.275	.039	.843
Education (higher = more)	.178	.030	1.195	1.125	1.268	34.086	<.001
Country of birth (ref = Australia)	.000	.091	1.000	.836	1.196	.000	.998
Indigenous status (ref = no)	-.078	.225	.925	.595	1.437	.121	.728
English as main language at home (ref = yes)	-.186	.112	.831	.667	1.033	2.771	.096
Instant scratch tickets (ref = no)	-.136	.083	.873	.742	1.028	2.668	.102
Lotteries (ref = no)	1.084	.096	2.955	2.448	3.568	126.910	<.001
Sports betting (ref = no)	1.481	.101	4.397	3.604	5.364	212.980	<.001
Race betting (ref = no)	.637	.083	1.891	1.607	2.226	58.719	<.001
Novelty betting (ref = no)	1.718	.275	5.573	3.251	9.554	39.020	<.001
Bingo (ref = no)	-.041	.193	.960	.657	1.403	.044	.834
Keno (ref = no)	.180	.111	1.197	.964	1.487	2.646	.104
Poker (ref = no)	-.171	.163	.843	.612	1.161	1.091	.296
Casino games (ref = no)	.081	.127	1.084	.845	1.391	.405	.525
EGMs (ref = no)	-.141	.090	.869	.728	1.036	2.444	.118
Esports betting (ref = no)	2.500	.669	12.180	3.283	45.184	13.967	<.001
Fantasy sports betting (ref = no)	2.273	.694	9.713	2.495	37.818	10.746	.001
Skin gambling (ref = no)	1.609	.596	4.997	1.553	16.077	7.283	.007
Purchasing loot boxes (ref = no)	2.095	.226	8.126	5.220	12.650	86.062	<.001
PGSI score (log +1)	.264	.072	1.303	1.132	1.499	13.589	<.001
Mental health (higher = better)	-.001	.004	.999	.990	1.007	.094	.759
Physical health (higher = better)	.003	.004	1.003	.995	1.011	.501	.479
Constant	-1.610	.346	.200			21.683	<.001

*Significant predictors are shown in bold. Unstd = unstandardised, Std = standardised, Coeff = coefficient, 95% CI LL and UL refer to lower and upper limits of 95% confidence intervals respectively.

4.6. Multivariate predictors of problem gambling severity amongst interactive gamblers

A similar model to the one used above was run to determine which characteristics predict higher levels of problem gambling severity amongst interactive gamblers. The dependent variable for this linear regression was problem gambling severity (PGSI score), treated as a continuous variable, and log-transformed due to skew.

The model accounted for 29.4 per cent of the variance in PGSI scores amongst interactive gamblers and was statistically significant, $F(25, 1533) = 25.58, p < .001$. As shown in Table 4.35, the variables that significantly predicted higher problem gambling severity amongst interactive gamblers were:

- Being male.
- Being never married (vs married).
- Being of Aboriginal or Torres Strait Islander descent.
- Speaking a language other than English as their main language at home.
- Purchasing instant scratch tickets.
- Betting on sports, races or novelty events.
- Playing keno, poker, casino games or EGMs.
- Betting on esports or skin gambling.
- Having lower mental or physical health.

Table 4.35 – Weighted linear regression predicting level of problem gambling severity for interactive gamblers, 2019

Predictor	Unstd Coeff	SE Unstd Coeff	Std Coeff	t	p
(Constant)	1.344	.145		9.291	<.001
Gender (ref = male)	-.096	.033	-.068	-2.884	.004
Age (groups)	-.012	.007	-.051	-1.737	.083
Married (ref = never married)	-.088	.043	-.063	-2.055	.040
Living with partner/de facto (ref = never married)	-.054	.045	-.031	-1.211	.226
Divorced, separated or widowed (ref = never married)	.021	.058	.010	.363	.716
Country of birth (ref = Australia)	.056	.038	.036	1.473	.141
Education (higher = more)	-.012	.013	-.021	-.926	.355
Indigenous status (ref = no)	.211	.087	.053	2.411	.016
English as main language at home (ref = yes)	.147	.045	.081	3.255	.001
Instant scratch tickets (ref = no)	.096	.035	.063	2.770	.006
Lotteries (ref = no)	-.013	.039	-.008	-.337	.736
Sports betting (ref = no)	.113	.038	.080	2.998	.003
Race betting (ref = no)	.110	.034	.079	3.195	.001
Novelty betting (ref = no)	.064	.060	.024	1.063	.288
Bingo (ref = no)	-.062	.077	-.018	-.796	.426
Keno (ref = no)	.180	.043	.100	4.214	<.001
Poker (ref = no)	.166	.055	.072	3.025	.003
Casino games (ref = no)	.167	.045	.094	3.753	<.001
EGMs (ref = no)	.181	.036	.124	5.046	<.001
Esports betting (ref = no)	.298	.090	.075	3.306	.001
Fantasy sports betting (ref = no)	.175	.097	.040	1.803	.072
Skin gambling (ref = no)	.413	.104	.090	3.958	<.001
Purchasing loot boxes (ref = no)	.079	.056	.034	1.407	.160
Mental health (higher = better)	-.007	.002	-.084	-3.694	<.001
Physical health (higher = better)	-.015	.002	-.215	-9.640	<.001

*Significant predictors are shown in bold. Unstd = unstandardised, Std = standardised, Coeff = coefficient.

Chapter 5. Results from the National Online Survey

This chapter presents the methods and results for the National Online Survey. The National Online Survey was not intended to be representative. Instead, this survey aimed to explore interactive gambling in more detail than was possible during the telephone survey, where time was more limited. The results of the National Online Survey should be read in conjunction with the limitations which are detailed in the Executive Summary and at 11.13.2 in Chapter 11.

The results contribute mainly to addressing the following objectives of the study:

- Determine the characteristics and behaviours of interactive gamblers and make comparisons to non-interactive gamblers.
- Examine participation in interactive gambling using offshore sites.
- Examine the reported impact of marketing on participation in online wagering.
- Determine the drivers of gambling problems amongst interactive gamblers.
- Examine the use of consumer protection tools and help seeking for gambling problems amongst interactive gamblers.

5.1. Methods

Approval for this stage of the study was obtained from CQUniversity Human Research Ethics Committee (approval number 22157).

5.1.1. Participant recruitment

Participants were recruited to the survey from the 6th April 2020 to the 12th May 2020. This period coincided with the first wave of COVID-19 across Australia. In order to avoid the results being affected by venue closures, suspension of sporting events, and lockdowns due to the pandemic, the survey was adjusted in consultation with Gambling Research Australia (GRA) to refer to the 2019 calendar year instead of the past 12 months. While this may have introduced some recall bias, this adjustment was considered the best solution given the circumstances.

The sample comprised 5,019 respondents. Most respondents (n = 4,060) were recruited with assistance from Qualtrics, via market research panels, and were compensated for their time according to these panels' usual practices. These panels are standard non-representative opt-in panels, rather than being probability online panels (please see American Association for Public Opinion Research, n.d. for an

explanation of opt-in panels). A total of 959 respondents from previous gambling studies conducted by CQU also completed the survey, including 437 respondents from the 2012 National Online Survey conducted for the original Interactive gambling study (Hing et al., 2014a). Including respondents from the 2012 National Online Survey enabled a longitudinal analysis (Chapter 6). All participants could opt to enter a draw to win one of 10 x \$100 shopping vouchers.

5.1.2. Inclusion and exclusion criteria

Respondents were eligible to take part in the survey if they were 18 years or over and lived in Australia at the end of 2019.⁹ For the Qualtrics sample, respondents were required have gambled for money at least once in the last 12 months on any of the following: EGMs, races, sports, novelty events, casino games, poker, keno, daily fantasy sports or esports. Quotas were set for up to 60 per cent interactive gamblers and up to 60 per cent non-interactive gamblers.

Participants from CQU's previous studies, including the 2012 National Online Survey, were eligible to participate whether or not they gambled during 2019. This was because participants who had gambled in 2012, but not gambled in 2019, were still of interest for the longitudinal component (Chapter 6). However, the 25 respondents who were recruited from CQU's previous gambling studies and who had not gambled in 2019 were not included in the analyses in the current chapter, because the main purpose was to compare interactive and non-interactive gamblers. Including 25 non-gamblers as a third group in the analyses in this chapter would not have been relevant to these questions. The survey also included two 'attention check' questions, where respondents were asked to reply to the question with a particular answer, to show that they were paying attention.

With the Qualtrics sample, 13,352 respondents started the survey. A total of 2,273 exited the survey before completion and were considered to have withdrawn from the study. Respondents were excluded for: not gambling at all within the last 12 months (n = 2,802), failing the attention check questions (n = 2,295), not being Australian residents (n = 845), a particular quota having been met (n = 644), being aged under 18 (n = 196), completing the survey in less than one-third of the median response time from the pilot (n = 70), being outside of Australia when completing the survey (n = 45), and being a duplicate respondent (n = 27). In addition, checks of the data indicated 88 respondents who reported suspicious answers (e.g., incongruent answers across multiple questions, or open-ended responses that indicated a non-serious attempt) and seven were excluded for straight-lining through question

⁹ All eligible respondents reported living in Australia at the end of 2019 but some may not have been permanent residents.

responses, leaving a total of 4,060 respondents. It is unknown how many respondents were invited by Qualtrics, and thus the response rate cannot be calculated. However, the completion rate can be estimated by considering the 4,060 final respondents against the 2,273 who withdrew, for a completion rate of $4,060/(4,060+2,273)*100 = 64.1$ per cent. This assumes that all 2,273 who withdrew would not have been excluded for other reasons outlined above and may therefore underestimate the completion rate.

For the sample recruited from respondents to previous CQU gambling studies, including the 2012 National Online Survey, a total of 9,235 emails were sent and 1,463 respondents started the survey, for a response rate of 15.8 per cent. In addition to the 25 non-gamblers in 2019 removed (described above), additional reasons for exclusion included not completing the survey (n = 245), failing an attention check (n = 138), not living in Australia in 2019 (n = 78), speeding through the survey (n = 15), indicating they were under 18 years of age (n = 1), and straight-lining through portions of the survey (n = 2), leaving a total of 959 respondents (completion rate = 65.6%).

The total achieved sample size for the online survey was 5,019 respondents, with 3,260 classified as interactive gamblers (65.0%) and 1,759 classified as non-interactive gamblers (35.0%). Median completion time for these respondents was 16.28 minutes.

5.1.3 Respondent characteristics

Based on their demographic characteristics at the end of 2019, the respondents included slightly more females (56.6%) than males (43.3%) and represented a spread of age groups. The most common marital statuses were married (43.2%), single/never married (24.1%) or living with a partner/de facto (18.2%). Most lived as a couple with children (31.6%) or without children (27.7%), and 66.9 per cent had completed some post-secondary education, including 25.7 per cent with an undergraduate degree and 9.8 per cent with a postgraduate qualification. The most common employment statuses were working full-time (35.9%), working part-time or casual (19.7%) or retired (18.2%). The median income bracket was \$70,000 to \$79,999. Most respondents (80.0%) were born in Australia and almost all (96.7%) spoke English as their main language at home. A relatively small proportion (2.6%) reported being of Aboriginal and/or Torres Strait Islander descent. Almost all owned a smartphone either without a landline (55.2%), or a smartphone along with a landline (40.3%). The most common states of residence were the most populous states: New South Wales (27.4%), Victoria (25.8%) and Queensland (22.4%). Around 6 in 10 (61.7%) reported gambling online at least once during 2019. Table 5.1 details these characteristics of respondents.

Table 5.1 – Demographic characteristics and interactive gambling status for the 2019 National Online Survey sample

Factor	Level	n	%
Gender	Male	2,172	43.3
	Female	2,839	56.6
	Other	8	0.2
Age group	18-19	164	3.3
	20-24	371	7.4
	25-29	461	9.2
	30-34	568	11.3
	35-39	529	10.5
	40-44	356	7.1
	45-49	348	6.9
	50-54	384	7.7
	55-59	435	8.7
	60-64	446	8.9
	65-69	426	8.5
	70-74	311	6.2
	75+	220	4.4
Marital status	Single/never married	1,212	24.1
	Living with partner/de facto	915	18.2
	Married	2,168	43.2
	Divorced or separated	559	11.1
	Widowed	165	3.3
Household type	Single person	971	19.3
	One parent family with children	319	6.4
	Couple with children	1,585	31.6
	Couple with no children	1,389	27.7
	Group household	537	10.7
	Other (please specify)	218	4.3
Highest level of education	Year 10 or equivalent or less	752	15.0
	Year 12 or equivalent	906	18.1
	A trade, technical certificate or diploma	1,579	31.5
	A university or college degree	1,291	25.7
	Postgraduate qualification	491	9.8
Employment status	Work full-time	1,801	35.9
	Work part-time or casual	991	19.7
	Self-employed	304	6.1
	Unemployed and looking for work	250	5.0
	Full-time student	155	3.1
	Full-time home duties	294	5.9
	Retired	915	18.2
	Sick or disability pension	230	4.6
	Other (please specify)	79	1.6
Pre-tax annual household income	\$0 to \$9,999	105	2.1
	\$10,000 to \$19,999	171	3.4
	\$20,000 to \$29,999	423	8.4
	\$30,000 to \$39,999	400	8.0
	\$40,000 to \$49,999	378	7.5
	\$50,000 to \$59,999	444	8.8
	\$60,000 to \$69,999	294	5.9

Factor	Level	n	%
	\$70,000 to \$79,999	330	6.6
	\$80,000 to \$89,999	267	5.3
	\$90,000 to \$99,999	275	5.5
	\$100,000 to \$109,999	297	5.9
	\$110,000 to \$119,999	182	3.6
	\$120,000 to \$129,999	169	3.4
	\$130,000 to \$139,999	103	2.1
	\$140,000 to \$149,999	183	3.6
	\$150,000 to \$159,999	134	2.7
	\$160,000 to \$169,999	59	1.2
	\$170,000 to \$179,999	62	1.2
	\$180,000 to \$189,999	75	1.5
	\$190,000 to \$199,999	78	1.6
	\$200,000 or more	249	5.0
	Don't know (treated as missing for analysis)	341	6.8
Country of birth	Australia	4,013	80.0
	Other	1,006	20.0
Main language spoken at home	English	4,854	96.7
	Other	165	3.3
Indigenous status	Not Aboriginal or Torres Strait Islander origin	4,886	97.4
	Yes, Aboriginal	113	2.3
	Yes, Torres Strait islander	14	0.3
	Yes, both Aboriginal & Torres Strait islander	6	0.1
Ownership of smartphone and/or landline	Smartphone only	2,770	55.2
	Landline only	185	3.7
	Both smartphone and landline	2,025	40.3
	Neither smartphone nor landline	39	0.8
State of residence	ACT	65	1.3
	NSW	1,373	27.4
	VIC	1,293	25.8
	QLD	1,124	22.4
	SA	475	9.5
	WA	545	10.9
	TAS	114	2.3
	NT	30	0.6
Interactive gambler status	Offline only (non-interactive gambler)	1,759	35.0
	Any online (interactive gambler)	3,260	65.0

Base: All respondents (N = 5,019).

Questions: Dem_Gender, Dem_Age, D3 through D11, State (derived from Postcode).

Note: All demographics as at the end of 2019. Age: Mean = 46.51, SD = 17.20, range: 18-92.

5.1.4. 2019 data reporting timeframe

The COVID-19 pandemic resulted in temporary but major changes in the availability of gambling, including the closure of gambling venues, the suspension of almost all major sporting events, and cancellation of a small number of horse racing events. Because of these changes, the survey asked about gambling during the calendar year of 2019, rather than the usual time frame of 'the last 12 months' that is regularly employed for many measures in gambling surveys. For questions that can vary over

the year, such as a respondent's age, they were asked to answer that question about their status at the *end* of 2019 so that the data applied to a consistent timeframe. Respondents were shown an information screen at the start of the study that outlined some key events in 2019, both in sport and more generally. These were intended as memory cues to help respondents contextualise their answers (see Appendix D).

5.1.5. Comparisons with the 2012 National Online Survey

The original Interactive Gambling Study (Hing et al., 2014a) conducted a National Online Survey in 2012. In the 2019 National Online Survey, efforts were made to keep questions consistent with the 2012 National Online Survey where possible to allow for comparisons. However, some key questions were changed, such as gambling expenditure because the question format used in the 2012 National Online Survey yielded demonstrably unreliable data. Furthermore, GRA members and the ACMA requested some additional questions in the 2019 National Online Survey, which necessitated removing several questions that had been included in the 2012 survey, to contain survey length. Thus, the main questions that remained for comparison were gambling participation, gambling frequency, mode of gambling, and gambling problems. These data have been more reliably compared between the two time periods using the 2010/11 and 2019 National Telephone Surveys, which are nationally representative samples (Chapter 4). Further, the longitudinal analysis (Chapter 6) analysed changes in gambling behaviour, gambling problems and gambling-related harm for participants who completed both the 2012 and 2019 National Online Surveys. Therefore, the current chapter does not compare results with the 2012 National Online Survey data because the analyses in Chapter 4 and Chapter 6 provide more reliable comparisons.

5.1.6. Measures

Appendix D contains the information sheet and survey instrument. At the start of the survey, we defined online gambling, gambling using telephone calls, and land-based gambling. The instructions also clarified that gambling includes gambling using money as well as cryptocurrency, with these terms also defined. The survey contained the measures outlined below. All demographic and behaviour questions pertained to 2019.

Screening questions: Respondents were asked whether they lived in Australia, and their age, gender, and postcode of their usual place of residence (not a screener).

Gambling behaviour: Respondents were asked their frequency of gambling on each of 13 forms, plus frequency of purchasing loot boxes¹⁰, typical monthly expenditure

¹⁰ Loot boxes were not treated as a form of gambling for this survey.

on each form¹¹, percentage of bets placed online, via telephone calls, or via land-based venues¹², and sites used. The list of sites for each form included Australian-licensed sites¹³ if that form was legally offered by Australian-licensed online operators¹⁴. Approximately 10 of the more popular offshore sites were listed for each form, selected in consultation with the ACMA. Respondents could also indicate and list 'other' sites. Respondents were classified as offshore gamblers if they indicated betting on any offshore or 'other' sites for any form, since the list of Australian-licensed sites was comprehensive.

Additional sports betting questions: Sports bettors were asked the proportion of their sports betting that was in-play (0-100%), the proportion of in-play betting done online, via telephone calls, or in land-based venues, and their typical monthly expenditure. All sports bettors were asked how likely they would be to place in-play bets online with Australian-licensed operators if these were offered, and if this would increase or decrease their in-play betting. Respondents who indicated in-play sports betting via telephone and/or land-based venues were asked how much of their in-play betting they would do online, if in-play betting was offered by Australian-licensed operators. Respondents who indicated sports betting online in-play (and therefore through offshore operators) were asked how much of their in-play betting online they would do with an Australian-licensed operator, instead of offshore operators.

Additional poker questions: Respondents who had played poker in land-based venues were asked how much of their poker they would play online if it was offered by Australian-licensed operators. Respondents who had played poker online (and therefore through offshore sites) were asked how much of their poker they would play online with an operator licensed in Australia, compared to offshore operators.

Additional skin gambling question: Skin gamblers were asked how often they a) bet on another site with in-game items ('skin betting') on a game of chance (e.g., roulette, coin flip, jackpot), b) bet on another site with in-game items (skins) on the outcome of a competitive video gaming contest (esports betting), and c) used in-game items to bet privately with friends.

¹¹ Expenditure was not asked for skin gambling, as this may not be clear to respondents. Because self-reported expenditure tends to be unreliable, we were reluctant to ask this in the survey. However, GRA wanted to include expenditure. To try to minimise the unreliability of these data, we used the optimum question format found in previous research (Wood & Williams, 2007).

¹² The percentage of their bets placed online, via telephone calls, or via land-based venues was asked for all forms apart from skin gambling, which is only online. Telephone calls was not offered as an option for bingo, keno, casino games or EGMs.

¹³ The list of Australian-licensed sites was confirmed with the ACMA.

¹⁴ These comprised buying lottery tickets, sports betting, race betting, novelty betting, keno, esports betting and fantasy sports betting.

Loot boxes: Respondents were asked their typical monthly expenditure on loot boxes or loot box keys, and the extent to which they agreed or disagreed that loot boxes are a form of gambling.

Simulated gambling behaviour: Respondents were asked how often they had played gambling activities online where they cannot win money (i.e., simulated gambling) and which forms they had engaged in.

Online gambling behaviour: Respondents who had gambled online on any form were asked: the proportion of their gambling expenditure placed online, using telephone calls or at land-based venues; where they were when they gambled online; the percentage of online gambling done using different devices (e.g., smartphone, tablet); methods used to pay for online gambling; the number of online gambling accounts they had; preferences for betting online, using telephone calls or in land-based venues; factors influencing their choice of online site; and how often, and how, they check if an online gambling site or app is licensed in Australia. Respondents who had gambled offshore were asked if they had deliberately chosen to use or open a betting account with an offshore betting operator.

All online gamblers were presented with a list of offshore sites they had reported using in 2019 for betting on sports, races, novelty events, esports and fantasy sports (i.e., wagering forms that can legally be offered online in Australia). They were asked their preference for Australian-licensed vs offshore sites for these forms of gambling, and the proportion of gambling that they did on these forms using offshore sites. All respondents who indicated they gambled on offshore sites were asked to select advantages and disadvantages of offshore sites from a list (or other, please specify).

Legality of online gambling forms in Australia: All respondents were asked which forms of gambling they thought could be legally offered by Australian-licensed operators.

Wagering advertising: All respondents were asked how often they had seen sports or race betting advertising on each of seven different channels (e.g., television, radio), and whether these had increased or decreased their betting expenditure. All respondents were asked how often they had seen each of five types of promotions (e.g., sign-up bonuses, bonus bets), and whether these had increased their betting.

Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001): All respondents who indicated gambling on any form (apart from loot boxes) were asked to complete the PGSI, as described in Section 4.1.4. The PGSI was modified to refer to 2019.

Short Gambling Harms Screen (self; SGHS; Browne et al., 2018): All respondents who gambled on any form (apart from loot boxes) completed the 10-item SGHS, based on their gambling in 2019. Response options are 'no' vs 'yes', with 'yes' responses summed for a total score.

Harm from others' gambling (adapted from Browne et al., 2018): All respondents were asked if they were negatively affected by another person's gambling in 2019; if so, how many people; and who had impacted them the most (e.g., current spouse/partner, former spouse/partner, father or father-in-law, etc). These respondents completed the SGHS (CSO) about this person. The SGHS (CSO) is a modified and validated version of the SGHS for concerned significant others (CSOs). Respondents were also asked if this person bet online, using telephone calls, and/or in land-based venues, which form of gambling had caused the most harm, and if they did most of their gambling on that particular form online, using telephone calls or at a land-based venue.

Use of harm minimisation tools: All online sports or race bettors were asked which of 10 consumer protection features they had used during 2019 (e.g., set deposit limits). All gamblers were asked whether they had used each of another four consumer protection measures during 2019 (e.g., software to block gambling websites).

Help-seeking: All respondents who had a PGSI or SGHS score of one or more were asked which gambling form had contributed most to their harms, including an option to indicate they had not experienced any harms. Respondents who indicated a form were asked which gambling medium had contributed most to gambling harms (e.g., smartphone, land-based gambling, etc). Interactive gamblers were then asked whether online gambling contributed to any harms they experienced from gambling. All respondents who had a PGSI or SGHS score of one or more were asked whether they sought help for their gambling in any of four ways (online, telephone, face-to-face professional help, support from family or friends, or self-help).

Wellbeing: All respondents completed the one-item version of the Personal Wellbeing Index (PWI; International Wellbeing Group, 2013), which asked them how satisfied they were with their life and personal circumstances as a whole in 2019 (response options 0 = no satisfaction at all to 10 = completely satisfied).

Impulsivity: All respondents completed the eight-item Barratt Impulsiveness Scale – Brief (Steinberg et al., 2013). An example item was 'I plan tasks carefully', with response options of rarely/never (1), occasionally (2), often (3), almost always/always (4). Four items were reverse-coded so that higher scores indicated higher impulsivity.

Demographics: In addition to the screening questions, respondents were asked the number of adults aged 18+ in their household (including them), the number of people aged less than 18 in their household, their current marital status, household type, highest level of education, employment status, pre-tax annual household income, country of birth, main language spoken at home, Aboriginal and/or Torres Strait islander status, and whether they owned a smartphone, landline, both or neither.

5.1.7. Definition of interactive and non-interactive gamblers

Consistent with the 2014 Interactive Gambling study (Hing et al., 2014a), and the 2019 National Telephone Survey, respondents were classified as interactive gamblers if they indicated that they had gambled with money or cryptocurrency on at least one of 13 surveyed activities (excluding loot boxes) using the internet during 2019, while non-interactive gamblers were defined as respondents who had gambled with money or cryptocurrency within the last 12 months, but not online. As with the 2014 study, this meant that respondents who were classified as interactive gamblers were not necessarily *exclusively* interactive gamblers and may also have bet using offline modes. However, non-interactive gamblers were exclusively offline gamblers during 2019, based on their answers.

5.1.8. Representativeness and weighting

Because the survey respondents were recruited from an online market research panel and through a mailing list of previous research participants, the sample is not representative of the general population. While the 2012 National Online Survey was weighted against the 2012 National Telephone Survey, we do not believe that this is the best approach for the current study. Weighting the data may lead to the impression that the sample is representative of the population, when instead it was recruited in a way that makes it non-representative. Further, weighting can be problematic in cases where strong (very large or very small) weights are applied (see Lavellée & Beaumont, 2015), because these can introduce instability, which would have been the case with this sample, given that interactive gamblers were overrepresented. As such, we decided not to weight the data for this study. This has little impact on the results, given that the aim is to compare interactive and non-interactive gamblers, and the analyses achieve this without weighting applied.¹⁵

5.1.9. Data analysis

Initial bivariate analyses of the results compared those classified as interactive gamblers to those classified as non-interactive gamblers, using independent samples t-tests, Welch t-tests (when assumptions of equal variances between the groups were violated), Mann-Whitney U-tests or chi-square tests of independence with Bonferroni-adjusted pairwise tests of proportions, depending on the nature of the dependent variable. Some questions were only asked of particular respondents (e.g., interactive gamblers only), and in these cases descriptive results are reported

¹⁵ Not weighting the data is considered a strength because it allowed comparisons between large numbers of respondents in groups of low prevalence in the broader population, e.g., at-risk and problem gamblers. These comparisons would not have been possible if the data had been weighted.

as there was no comparison group. The base for each question, the N, and the question number in the 2019 survey is reported with each table.

In line with the 2012 National Online Survey, we also conducted multivariate analyses to determine which factors uniquely distinguished between interactive and non-interactive gamblers, which factors were uniquely associated with gambling problems and gambling-related harm amongst interactive gamblers, and which factors uniquely differentiated interactive and non-interactive gamblers classified as moderate risk or problem gamblers on the PGSI (i.e., PGSI 3+). These multivariate analyses are described in further detail in the relevant sections of the results.

A p -value of 0.05 was used throughout and effect sizes are reported to assist with interpretation of results. Any reference to 'significance' refers to statistical significance.

5.2. Demographic characteristics of interactive and non-interactive gamblers

This section compares the demographic characteristics of the interactive and non-interactive gamblers who responded to the 2019 National Online Survey. Appendix E presents the detailed results for each characteristic as well as the inferential results.

Interactive gamblers were significantly more likely to be male (48.2%) than non-interactive gamblers (34.2%) and significantly less likely to be female (51.6%) than non-interactive gamblers (65.7%). Interactive gamblers ($M = 42.99$, $SD = 16.41$) were significantly younger than non-interactive gamblers ($M = 53.04$, $SD = 16.70$; $t(5017) = 20.58$, $p < 0.001$); interactive gamblers were more likely to be aged 18 to 44 years, and non-interactive gamblers more likely to be 50 years or older. Reflecting their younger age, interactive gamblers were significantly more likely to be single/never married or living with a partner/de facto, whereas non-interactive gamblers were more likely to be married, divorced or separated, or widowed. Interactive gamblers were significantly more likely to live in a group household, or as a couple with children, compared to non-interactive gamblers, who were more likely to live in a household comprising a couple with no children, or 'other'. Many 'other' responses indicated older families, such as multigenerational households.

Interactive gamblers were generally better educated. They were significantly more likely to have a university or college degree, whereas non-interactive gamblers were significantly more likely to have a trade, technical certificate or diploma, or to have studied until year 10 or less. Interactive gamblers were significantly more likely to be working full-time or be a full-time student, while non-interactive gamblers were more likely to be working part-time or casual, on full-time home duties, on a sick or disability pension, or be retired. Interactive gamblers reported significantly higher pre-tax household income than non-interactive gamblers. The median income

bracket for interactive gamblers (\$70,000 to \$79,999) was significantly higher than the median income bracket for non-interactive gamblers (\$60,000 to \$69,999), Mann-Whitney $U = 2125346.5$, $Z = -7.94$, $p < 0.001$.

There was no significant difference in terms of country of birth, with 80.6 per cent of interactive gamblers and 78.8 per cent of non-interactive gamblers born in Australia. Interactive gamblers were significantly more likely to speak a language other than English as their main language at home (4.0%), compared to non-interactive gamblers (1.9%). Interactive gamblers were significantly less likely to be neither Aboriginal nor Torres Strait Islander (96.9%) compared to non-interactive gamblers (98.2%), and more likely to report being Aboriginal (2.6% for interactive gamblers; 1.6% for non-interactive gamblers).

Interactive gamblers were significantly more likely to own a smartphone but no landline, while non-interactive gamblers were more likely to have both a landline and smartphone, or a landline only (i.e., no smartphone). Interactive gamblers were significantly more likely to reside in Victoria and Western Australia, whereas non-interactive gamblers were more likely to reside in Queensland, South Australia and Tasmania.

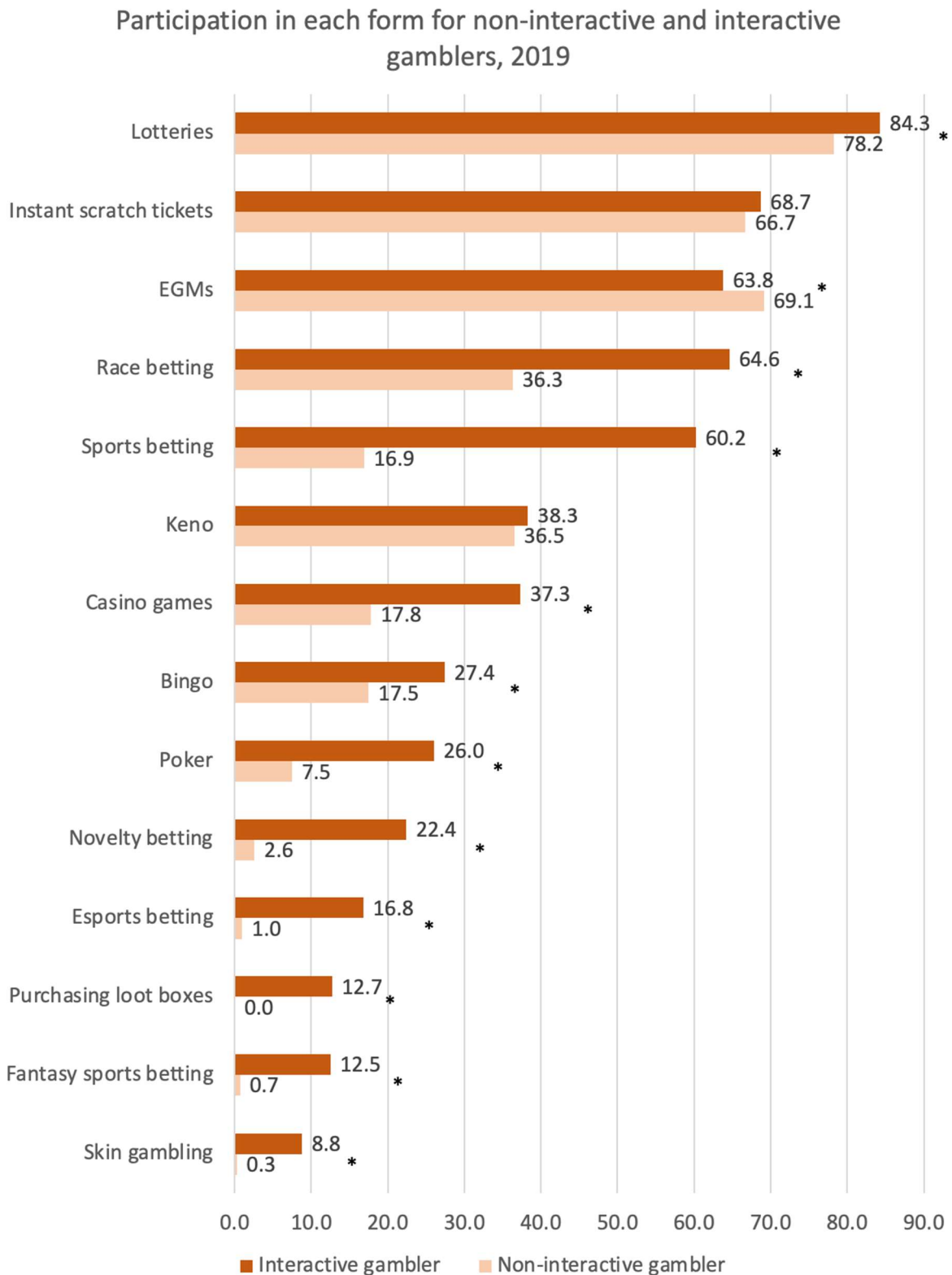
5.3. Gambling behaviour of interactive and non-interactive gamblers

This section compares gambling participation, gambling frequency, reported gambling expenditure, and modes of gambling for each gambling form between interactive and non-interactive gamblers in this sample.

5.3.1. Gambling participation amongst interactive and non-interactive gamblers

Of the 13 gambling forms surveyed (not including loot boxes), interactive gamblers in this sample participated in an average of 5.31 ($SD = 2.91$) different gambling forms during 2019, which was significantly higher than non-interactive gamblers ($M = 3.51$, $SD = 1.67$; $Welch(4996.90) = 27.86$, $p < 0.001$). Interactive gamblers were significantly more likely to participate in almost all forms apart from EGMs (which non-interactive gamblers were more likely to participate in), and instant scratch tickets and keno (where no significant differences were observed; Figure 5.1). Appendix E presents the inferential results for these analyses. Note that Figure 5.1 presents the proportion of interactive and non-interactive gamblers who participated in each gambling form in 2019. It includes all modes of gambling they participated in, including any land-based gambling engaged in by interactive gamblers. Results by mode of gambling are presented later in this chapter.

Figure 5.1 – Participation in each gambling form in 2019 by interactive and non-interactive gamblers



Base: All respondents (N = 5,019).

Questions: GB1a through GB17a.

Note: Asterisk (*) indicates significant difference between interactive and non-interactive gamblers. While loot boxes are included in this figure, they were not considered a form of gambling for the analyses in this chapter.

5.3.2. Gambling frequency amongst interactive and non-interactive gamblers

Frequency of participation was examined amongst respondents who participated in each gambling form. Interactive gamblers in this sample participated more frequently in all forms apart from novelty betting and fantasy sports betting, where there were no significant differences between interactive and non-interactive gamblers. There was also no significant difference in the frequency of purchasing loot boxes. This analysis was conducted both using a chi-square analysis (see Table 5.2) and with non-parametric Mann-Whitney U-tests (see Appendix E).

Table 5.2 – Frequency of participation in each gambling form in 2019, by interactive and non-interactive gamblers

Form	Frequency	Interactive gambler		Non-interactive gambler	
		n	%	n	%
Instant scratch tickets	Less than once a month	1129	50.4	731	62.3*
	Once a month	444	19.8*	174	14.8
	2-3 times a month	297	13.3*	113	9.6
	Once a week	252	11.3	121	10.3
	2-3 times a week	82	3.7*	24	2.0
	4 or more times a week	36	1.6*	10	0.9
$\chi^2 (5, N = 3413) = 49.39, p < 0.001, \Phi = 0.12$					
Lotteries	Less than once a month	852	31.0	581	42.3*
	Once a month	565	20.6*	218	15.9
	2-3 times a month	401	14.6*	133	9.7
	Once a week	655	23.8	365	26.5
	2-3 times a week	200	7.3*	56	4.1
	4 or more times a week	75	2.7*	22	1.6
$\chi^2 (5, N = 4123) = 84.04, p < 0.001, \Phi = 0.14$					
Sports betting	Less than once a month	777	39.6	213	71.7*
	Once a month	345	17.6*	37	12.5
	2-3 times a month	277	14.1*	16	5.4
	Once a week	267	13.6*	23	7.7
	2-3 times a week	162	8.3*	5	1.7
	4 or more times a week	135	6.9*	3	1.0
$\chi^2 (5, N = 2260) = 116.46, p < 0.001, \Phi = 0.23$					

Form	Frequency	Interactive gambler		Non-interactive gambler	
		n	%	n	%
Race betting	Less than once a month	913	43.3	500	78.2*
	Once a month	258	12.2*	50	7.8
	2-3 times a month	264	12.5*	24	3.8
	Once a week	244	11.6*	39	6.1
	2-3 times a week	207	9.8*	15	2.3
	4 or more times a week	221	10.5*	11	1.7
$\chi^2 (5, N = 2746) = 253.48, p < 0.001, \Phi = 0.30$					
Novelty betting	Less than once a month	440	60.3	33	71.7
	Once a month	152	20.8	8	17.4
	2-3 times a month	64	8.8	3	6.5
	Once a week	50	6.8	2	4.3
	2-3 times a week	14	1.9	0	0.0
	4 or more times a week	10	1.4	0	0.0
$\chi^2 (5, N = 776) = 3.35, p = 0.646$					
Bingo	Less than once a month	407	45.6	181	58.8*
	Once a month	217	24.3*	46	14.9
	2-3 times a month	120	13.4	32	10.4
	Once a week	77	8.6	29	9.4
	2-3 times a week	46	5.2	19	6.2
	4 or more times a week	26	2.9*	1	0.3
$\chi^2 (5, N = 1201) = 26.41, p < 0.001, \Phi = 0.15$					
Keno	Less than once a month	663	53.0	408	63.6*
	Once a month	259	20.7	110	17.1
	2-3 times a month	151	12.1*	52	8.1
	Once a week	117	9.4*	46	7.2
	2-3 times a week	43	3.4	20	3.1
	4 or more times a week	17	1.4	6	0.9
$\chi^2 (5, N = 1892) = 20.48, p < 0.001, \Phi = 0.10$					
Poker	Less than once a month	402	47.3	75	56.8*
	Once a month	197	23.2*	21	15.9
	2-3 times a month	117	13.8	18	13.6
	Once a week	76	9.0	11	8.3
	2-3 times a week	37	4.4	6	4.5
	4 or more times a week	20	2.4	1	0.8
$\chi^2 (5, N = 981) = 6.27, p = 0.281$					

Form	Frequency	Interactive gambler		Non-interactive gambler	
		n	%	n	%
Casino games	Less than once a month	689	55.8	241	77.0*
	Once a month	252	20.9*	39	12.5
	2-3 times a month	125	10.5*	16	5.1
	Once a week	80	6.8*	9	2.9
	2-3 times a week	47	4.0	6	1.9
	4 or more times a week	24	2.0	2	0.6
$\chi^2 (5, N = 1530) = 44.29, p < 0.001, \Phi = 0.17$					
EGMs	Less than once a month	1,053	50.6	731	55.6*
	Once a month	385	18.5	242	18.5
	2-3 times a month	291	14.0*	141	11.5
	Once a week	187	9.0	112	8.6
	2-3 times a week	124	6.0	61	5.0
	4 or more times a week	41	2.0*	11	0.8
$\chi^2 (5, N = 3296) = 15.03, p = 0.010, \Phi = 0.07$					
Esports betting	Less than once a month	220	40.1	12	66.7*
	Once a month	107	19.5	4	16.7
	2-3 times a month	109	19.9*	0	0.0
	Once a week	68	12.4	1	5.6
	2-3 times a week	26	4.7	1	5.6
	4 or more times a week	18	3.3	0	0.0
$\chi^2 (5, N = 566) = 7.92, p = 0.161$					
Fantasy sports betting	Less than once a month	149	36.6	6	50.0
	Once a month	92	22.6	3	25.0
	2-3 times a month	64	15.7	2	16.7
	Once a week	71	17.4	0	0
	2-3 times a week	18	4.4	1	8.3
	4 or more times a week	13	3.2	0	0.0
$\chi^2 (5, N = 419) = 3.47, p = 0.628$					
Skin gambling	Less than once a month	99	34.5	4	80.0*
	Once a month	68	23.7	0	0.0
	2-3 times a month	57	19.9	1	20.0
	Once a week	34	11.8	0	0.0
	2-3 times a week	14	4.9	0	0.0
	4 or more times a week	15	5.2	0	0.0
$\chi^2 (5, N = 292) = 5.17, p = 0.396, \Phi = 0.13$					

Form	Frequency	Interactive gambler		Non-interactive gambler	
		n	%	n	%
Purchasing loot boxes	Less than once a month	172	41.6	-	-
	Once a month	89	21.5	-	-
	2-3 times a month	71	17.2	-	-
	Once a week	36	8.7	-	-
	2-3 times a week	27	6.5	-	-
	4 or more times a week	18	4.4	-	-
No test was possible, as no non-interactive gamblers took part in this form					

Base: Respondents who had engaged in each form of gambling (N varies by form).

Questions: GB1a through GB17a.

Note: Asterisk (*) indicates significantly higher proportion across a row. Note that while the omnibus tests for poker and esports were not statistically significant, more sensitive test of proportions found some statistically significant differences. Note that chi-square test assumptions were violated for esports betting, fantasy sports betting, skin gambling and purchasing loot boxes. However, see alternate analyses in Appendix E where assumptions were not violated. While loot boxes are included in this table, they were not considered a form of gambling for the analyses in this chapter.

5.3.3. Reported gambling expenditure amongst interactive and non-interactive gamblers

For all gambling forms, interactive gamblers in this sample reported significantly higher monthly expenditure compared to non-interactive gamblers (Table 5.3). For interactive gamblers, median reported expenditure was highest for lotteries, followed by casino games, sports betting, race betting, poker and EGMs. Self-reported gambling expenditure is highly unreliable, and typically under-reported. We therefore consider it most useful to focus on the finding that there are significant differences between interactive and non-interactive gamblers, and between different forms, rather than on the raw median amounts reported.

Table 5.3 – Median reported monthly expenditure on each gambling form in 2019, by interactive and non-interactive gamblers

Form	2019		
	Interactive gambler	Non-interactive gambler	Inferential statistics
	AU\$	AU\$	
Instant scratch tickets (n = 3,414)	15	10	$U = 1004630.5, Z = -11.40, p < 0.001$
Lotteries (n = 4,123)	35	24	$U = 1537615.5, Z = -9.78, p < 0.001$
Sports betting (n = 2,260)	30	10	$U = 166348.0, Z = -11.99, p < 0.001$
Race betting (n = 2,746)	30	10	$U = 433944.0, Z = -13.67, p < 0.001$
Bingo (n = 1,201)	20	15	$U = 114759.5, Z = -4.35, p < 0.001$
Keno (n = 1,892)	10	10	$U = 328881.5, Z = -6.50, p < 0.001$
Poker (n = 981)	25	20	$U = 48652.0, Z = -2.45, p = 0.014$
Casino games (n = 1,530)	30	20	$U = 148348.5, Z = -6.07, p < 0.001$
EGMs (n = 3296)	25	20	$U = 1162667.5, Z = -3.87, p < 0.001$
Novelty betting (n = 776)	15	0	$U = 10013.5, Z = -4.63, p < 0.001$
Esports betting (n = 566)	20	3	$U = 2640.5, Z = -3.37, p = 0.001$
Fantasy sports betting (n = 419)	20	12.5	$U = 1628.0, Z = -1.98, p = 0.048$
Purchasing loot boxes (n = 413)	20	-	

Base: Respondents who had engaged in each form of gambling (N varies by form).

Questions: GB1b through GB17b.

Note: Medians are provided for interpretation. In one case, the medians for the two groups was the same, but a significant difference was still observed. This is because significant differences are determined based on mean ranks, which are not particularly interpretable. We have therefore reported medians. While loot boxes are included in this table, they were not considered a form of gambling for the analyses in this chapter.

5.3.4. Gambling modes used amongst interactive and non-interactive gamblers

The percentage of bets placed online, via telephone calls and in land-based venues is reported separately for interactive and non-interactive gamblers in Table 5.4 below. Because this variable was used to define the groups, it is not appropriate to conduct statistical comparisons between the groups. Amongst interactive gamblers, the activities that were reported to be mostly done online were: sports betting, novelty betting, esports betting, fantasy sports betting and race betting. Telephone calls were rarely used to place bets, especially amongst non-interactive gamblers in this sample.

Table 5.4 – Mean percentage of reported expenditure on each gambling form by mode in 2019, by interactive and non-interactive gamblers

Form	Interactive gamblers (%)			Non-interactive gamblers (%)		
	Online	Phone	Venue	Online	Phone	Venue
Instant scratch tickets (n = 3,414)	21.7	2.8	75.5	0	0.3	99.7
Lotteries (n = 4,123)	52.6	1.9	45.5	0	0.5	99.5
Sports betting (n = 2,260)	76.7	3.2	20.1	0	1.2	98.8
Race betting (n = 2,746)	71.4	2.9	25.7	0	1.4	98.6
Bingo (n = 1,201)	37.6	-	62.4	0	-	100
Keno (n = 1,892)	19.5	-	80.5	0	-	100
Poker (n = 981)	43.4	-	56.6	0	-	100
Casino games (n = 1,530)	31.2	-	68.8	0	-	100
EGMs (n = 3296)	16.8	-	83.2	0	-	100
Novelty betting (n = 776)	74.5	6.2	19.3	0	4.4	95.7
Esports betting (n = 566)	72.9	8.5	18.6	0	0	100
Fantasy sports betting (n = 419)	71.9	9.8	18.3	0	8.3	91.7

Base: Respondents who had engaged in each form of gambling (N varies by form).

Questions: GB1c through GB17c.

Note: Because this variable was used to define the groups, it is not appropriate to conduct statistical comparisons between the groups. While loot boxes are included in this table, they were not considered a form of gambling for the analyses in this chapter.

5.4. Gambling problems, harm and help-seeking amongst interactive and non-interactive gamblers

This section compares PGSI groups, harm to self, help-seeking behaviours and use of consumer protection features amongst interactive and non-interactive gamblers in this sample, along with wellbeing and impulsivity. It also presents findings on harm experienced from other people's gambling.

5.4.1. Problem gambling amongst interactive and non-interactive gamblers

Interactive gamblers in this sample were significantly more likely to be classified as low risk, moderate risk or problem gamblers based on the PGSI classification, compared to non-interactive gamblers who were significantly more likely to be non-problem gamblers (Table 5.5). The interactive gamblers also had significantly higher mean raw PGSI scores ($M = 3.40$, $SD = 5.09$) on average compared to the non-interactive gamblers ($M = 1.36$, $SD = 3.11$; $Welch(4941.15) = 17.64$, $p < 0.001$).

Table 5.5 – Problem Gambling Severity Index group in 2019, by interactive and non-interactive gamblers

PGSI group	Interactive gamblers (n = 3,260)		Non-interactive gamblers (n = 1,759)	
	n	%	n	%
Non-problem gambler	1,366	41.9	1,179	67.0*
Low risk gambler	691	21.2*	291	16.5
Moderate risk gambler	669	20.5*	200	11.4
Problem gambler	534	16.4*	89	5.1

Base: All respondents (N = 5,019).

Questions: PGSI.

Note: $\chi^2(3, N = 5019) = 328.10$, $p < 0.001$, $\Phi = 0.26$. Asterisk (*) indicates significantly higher proportion across a row.

5.4.2. Moderate risk or problem gambling status by gambling form

For ease of interpretation, the PGSI was reclassified into two groups: non-problem and low risk gamblers (PGSI = 0 – 2) and moderate risk and problem gamblers (PGSI = 3 – 27). This was cross-tabulated first with participation in each form (not at all in the last 12 months, at least once in the last 12 months), and then with online engagement on each form (see below). These analyses are further explored in the multivariate analyses later in this chapter. Participation in any form apart from lotteries was associated with being classified as a moderate risk or problem gambler (Table 5.6).

Table 5.6 – Moderate risk and problem gambler status in 2019, by gambling form, plus loot boxes and social casino games

Gambling form	Respondents who do not gamble on this form, who are MR/PG		Respondents who do gamble on this form, who are MR/PG		Inferential statistics
	n	%	n	%	
Instant scratch tickets (n = 3,414)	365	22.7	1,127	33.0*	$\chi^2 (1, n = 5019) = 55.39, p < 0.001, \Phi = 0.11$
Lotteries (n = 4,123)	265	29.6	1,227	29.8	$\chi^2 (1, n = 5019) = 0.01, p = 0.913$
Sports betting (n = 2,260)	535	19.4	957	42.3*	$\chi^2 (1, n = 5019) = 313.34, p < 0.001, \Phi = 0.25$
Race betting (n = 2,746)	532	23.4	960	35.0*	$\chi^2 (1, n = 5019) = 79.48, p < 0.001, \Phi = 0.13$
Bingo (n = 1,201)	934	24.5	558	46.5*	$\chi^2 (1, n = 5019) = 211.64, p < 0.001, \Phi = 0.21$
Keno (n = 1,892)	771	24.7	721	38.1*	$\chi^2 (1, n = 5019) = 102.10, p < 0.001, \Phi = 0.14$
Poker (n = 981)	954	23.6	538	54.8*	$\chi^2 (1, n = 5019) = 368.17, p < 0.001, \Phi = 0.27$
Casino games (n = 1,530)	781	22.4	711	46.5*	$\chi^2 (1, n = 5019) = 295.37, p < 0.001, \Phi = 0.24$
EGMs (n = 3,296)	343	19.9	1,149	34.9*	$\chi^2 (1, n = 5019) = 121.11, p < 0.001, \Phi = 0.16$
Novelty betting (n = 776)	1,040	24.5	452	58.2*	$\chi^2 (1, n = 5019) = 357.42, p < 0.001, \Phi = 0.27$
Esports betting (n = 566)	1,092	24.5	400	70.7*	$\chi^2 (1, n = 5019) = 511.95, p < 0.001, \Phi = 0.32$
Fantasy sports betting (n = 419)	1,196	26.0	296	70.6*	$\chi^2 (1, n = 5019) = 366.39, p < 0.001, \Phi = 0.27$
Skin gambling (n = 292)	1,254	26.5	238	81.5*	$\chi^2 (1, n = 5019) = 397.92, p < 0.001, \Phi = 0.28$
Loot boxes (n = 413)	1,206	26.2	286	69.2*	$\chi^2 (1, n = 5019) = 336.50, p < 0.001, \Phi = 0.26$
Social casino games (n = 2,038)	606	20.3	886	43.5*	$\chi^2 (1, n = 5019) = 310.41, p < 0.001, \Phi = 0.25$

Base: All respondents

Questions: GB1a through GB17a.

Note: Percentages are those who are classified as moderate risk or problem gamblers. If a percentage is, say, 35.1%, then the remaining 64.9% in that cell are classified as non-problem or low risk gamblers. Ns in the 'form' column refer to the number who do gamble or participate in that form. MR/PG = moderate risk or problem gambler based on the PGSI.

5.4.3. Moderate risk or problem gambling status by online engagement with each gambling form

Further analyses were conducted to determine if gambling online on each form was associated with being classified as a moderate risk or problem gambler in this sample (Table 5.7). Participation in any form online (apart from fantasy sports

betting) was associated with being classified as a moderate risk or problem gambler. Most fantasy sports bettors reported taking part in that form online, which may explain this result. It is important to note that people who are classified as gambling online on that form can also gamble in land-based venues on that form.

Table 5.7 – Moderate risk and problem gambler status in 2019, for online vs land-based gamblers on each gambling form

Gambling form	Respondents who do not gamble online on this form, who are MR/PG		Respondents who do gamble online on this form, who are MR/PG		Inferential statistics
	n	%	n	%	
Instant scratch tickets (n = 3,414)	623	24.4	504	58.9*	$\chi^2 (1, N = 3414) = 345.41, p < 0.001, \Phi = 0.32$
Lotteries (n = 4,123)	502	23.6	725	36.4*	$\chi^2 (1, N = 4123) = 81.19, p < 0.001, \Phi = 0.14$
Sports betting (n = 2,260)	155	30.1	802	46.0*	$\chi^2 (1, N = 2260) = 40.98, p < 0.001, \Phi = 0.14$
Race betting (n = 2,746)	239	24.1	721	41.1*	$\chi^2 (1, N = 2746) = 81.15, p < 0.001, \Phi = 0.17$
Bingo (n = 1,201)	249	33.3	309	68.1*	$\chi^2 (1, N = 1201) = 136.91, p < 0.001, \Phi = 0.34$
Keno (n = 1,892)	472	30.3	249	75.0*	$\chi^2 (1, N = 1892) = 232.36, p < 0.001, \Phi = 0.35$
Poker (n = 981)	211	42.8	327	67.0*	$\chi^2 (1, N = 981) = 58.04, p < 0.001, \Phi = 0.24$
Casino games (n = 1,530)	372	36.5	339	66.3*	$\chi^2 (1, N = 1530) = 121.78, p < 0.001, \Phi = 0.28$
EGMs (n = 3,296)	806	29.0	343	66.5*	$\chi^2 (1, N = 3296) = 269.23, p < 0.001, \Phi = 0.29$
Novelty betting (n = 776)	63	45.3	389	61.1*	$\chi^2 (1, N = 776) = 11.63, p < 0.001, \Phi = 0.12$
Esports betting (n = 566)	49	60.5	351	72.4*	$\chi^2 (1, N = 566) = 4.72, p < 0.001, \Phi = 0.09$
Fantasy sports betting (n = 419)	37	61.7	259	72.1	$\chi^2 (1, N = 419) = 2.72, p = 0.099$

Base: All respondents who gamble on each form

Questions: GB1a through GB17a.

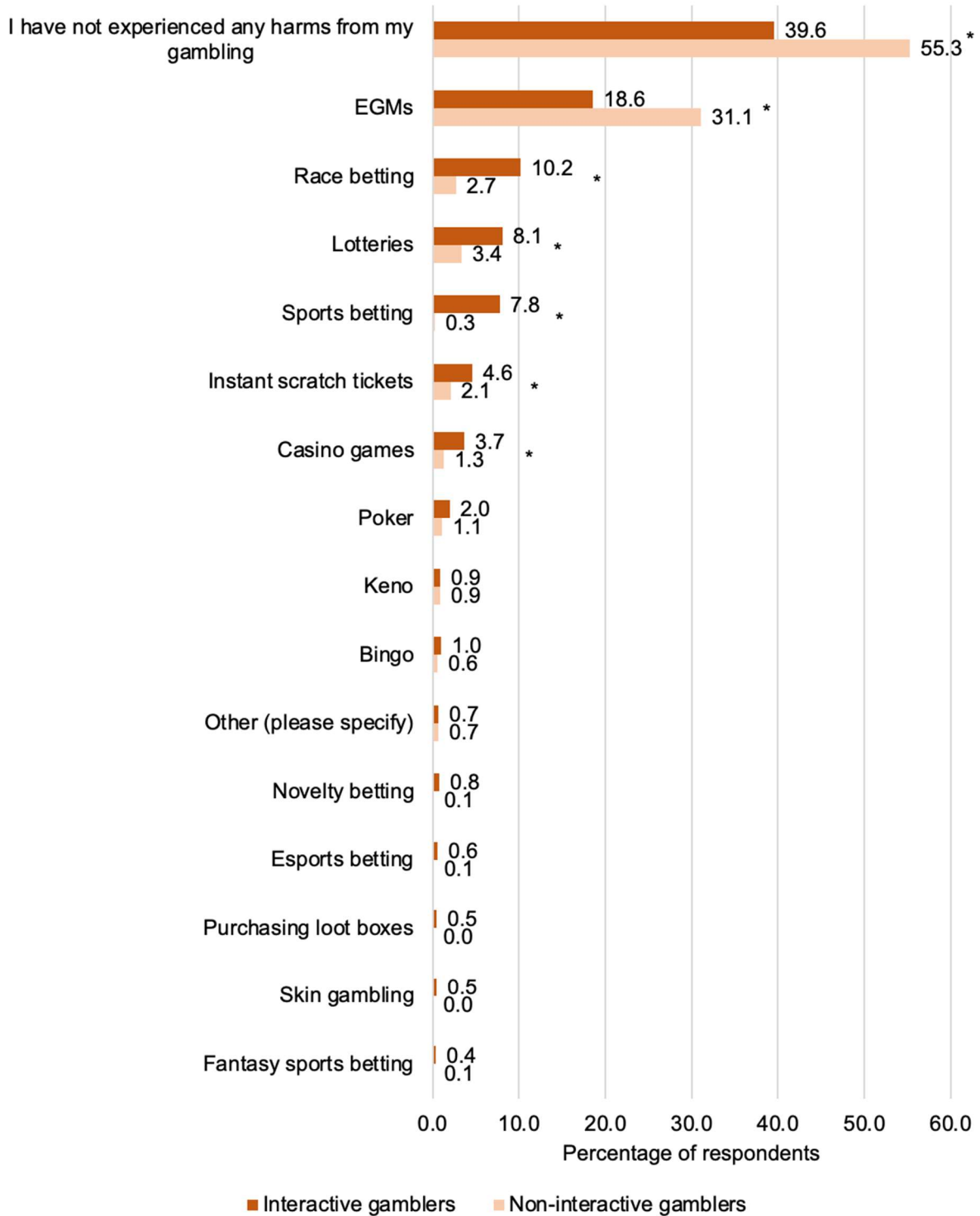
Note: Percentages are those who are classified as moderate risk or problem gamblers. If a percentage is, say, 35.1%, then the remaining 64.9% in that cell are classified as non-problem or low risk gamblers. Ns in the 'form' column refer to the number who do gamble or participate in that form. MR/PG = moderate risk or problem gambler based on the PGSI. Analyses not conducted for skin gambling, loot boxes or social casino games, since they are all exclusively online.

5.4.4. Gambling-related harm to self by interactive and non-interactive gambling status

On average, interactive gamblers in this sample had significantly higher scores on the Short Gambling Harms Screen ($M = 1.90$, $SD = 2.75$) compared to non-interactive gamblers ($M = 0.94$, $SD = 2.01$; $Welch(4577.63) = 14.19$, $p < 0.001$).

Respondents were asked which forms of gambling had contributed most to any harms they may have experienced from their gambling during 2019 (Figure 5.2). Respondents most commonly reported experiencing no harms from their gambling (43.5%), followed by harms from EGMs (21.7%) and race betting (8.3%). Interactive gamblers were significantly less likely to report experiencing no harms from their gambling, or having EGMs as their most harmful form, but were more likely to report that race betting, lotteries, sports betting, instant scratch tickets or casino games were their most harmful gambling form.

Figure 5.2 – Most harmful gambling form reported by respondents in 2019, by interactive and non-interactive gamblers



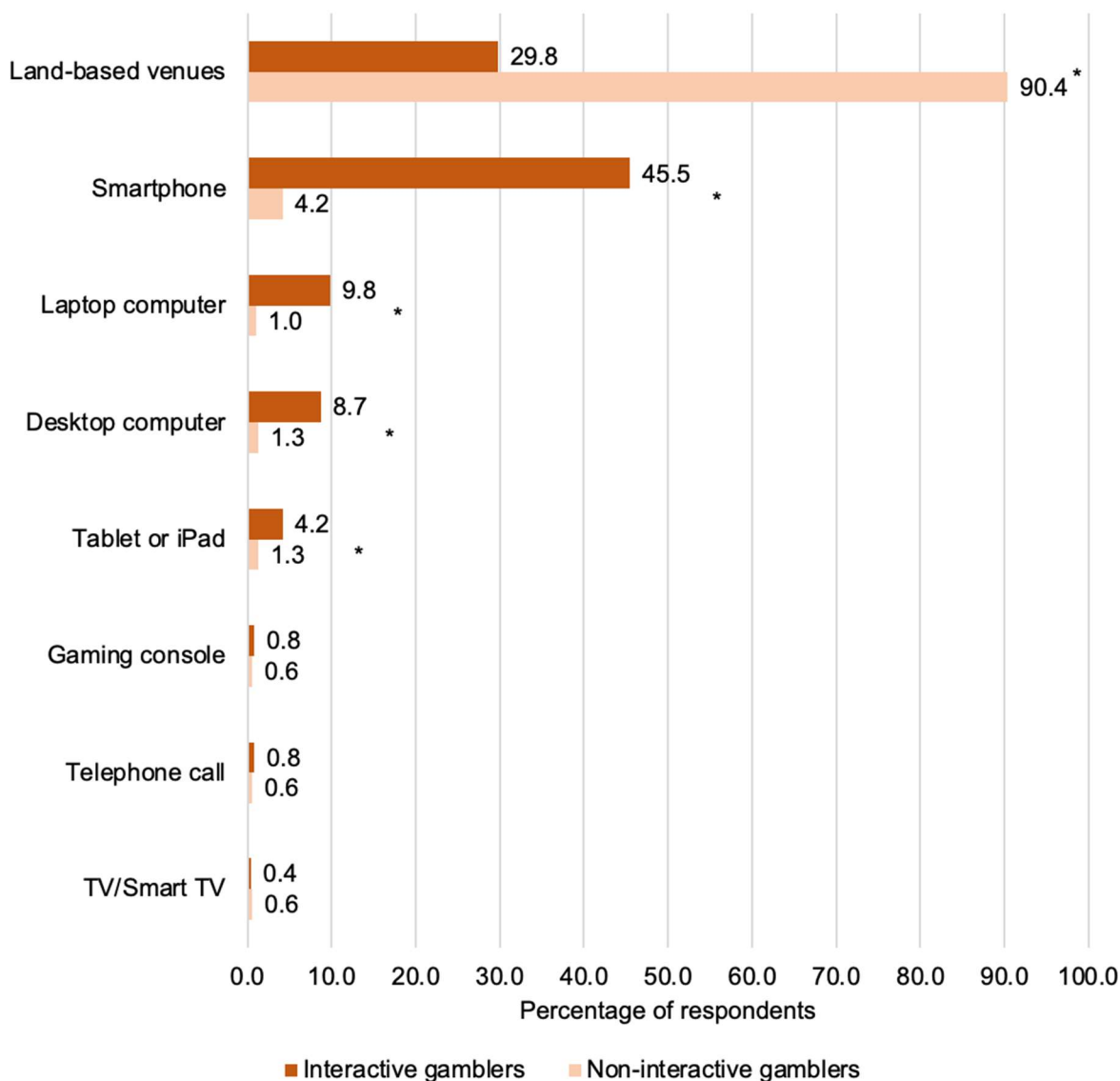
Base: All respondents with a PGSI score of 3 or higher, or a Short Gambling Harms Screen score of 1 or higher (N = 2,782).

Question: PG1.

Note: $\chi^2 (15, N = 2782) = 203.74, p < 0.001, \Phi = 0.27$. While loot boxes are included in this figure, they were not considered a form of gambling for the analyses in this chapter.

Amongst those who reported experiencing any gambling harm (N = 1,571), the most common modes associated with this harm were reported to be land-based venues (41.8%) and smartphones (37.3%). Specifically, amongst interactive gamblers, the most harmful mode was reported to be smartphones (45.5%), with 29.8% indicating that they mostly experienced harm due to gambling in land-based venues (Figure 5.3).

Figure 5.3 – Most harmful gambling mode reported by respondents in 2019, by interactive and non-interactive gamblers



Base: All respondents with a PGSI score of 3 or higher, or a Short Gambling Harms Screen score of 1 or higher and who indicated in PG1 that they had experienced harm from a form of gambling (N = 1,571).

Question: PG3.

Note: $\chi^2(7, N = 1571) = 383.88, p < 0.001, \Phi = 0.49$. Asterisk (*) indicates significant difference between interactive and non-interactive gamblers.

Interactive gamblers who reported experiencing any harm (N = 1,259) were asked to what extent they believed that online gambling had contributed to the harms they experienced. Over one-third of these respondents agreed (28.8% or strongly agreed (8.1% that online gambling had contributed to their problems. A further 34.3 per cent neither agreed nor disagreed, while 17.3 per cent disagreed and 11.4 per cent strongly disagreed (11.4%).

5.4.5. Help-seeking for own gambling amongst interactive and non-interactive gamblers

Respondents who indicated that a gambling form had caused them harm were asked about four types of help-seeking (Table 5.8). Interactive gamblers in this sample were significantly more likely to report engaging in each of the four help-seeking behaviours in 2019, compared to the non-interactive gamblers.

Table 5.8 – Help-seeking behaviours for gambling in 2019, by interactive and non-interactive gamblers

Type of help-seeking for gambling	Interactive gamblers (N = 1,259)		Non-interactive gamblers (N = 312)		Inferential statistics
	n	%	n	%	
Support from family or friends or do something by yourself to limit or reduce your gambling	323	25.7*	50	16.0	$\chi^2 (1, N = 1571) = 12.81, p < 0.001, \Phi = 0.09$
Help or advice online to limit or reduce your gambling	180	14.3*	16	5.1	$\chi^2 (1, N = 1571) = 19.25, p < 0.001, \Phi = 0.10$
Professional help or advice in person to limit or reduce your gambling	174	13.8*	13	4.2	$\chi^2 (1, N = 1571) = 22.22, p < 0.001, \Phi = 0.12$
Help or advice by telephone to limit or reduce your gambling	125	9.9*	11	3.5	$\chi^2 (1, N = 1571) = 12.96, p < 0.001, \Phi = 0.09$
Any of the above help-seeking behaviours	426	33.8*	62	19.9	$\chi^2 (1, N = 1571) = 22.77, p < 0.001, \Phi = 0.12$

Base: Respondents who indicated that a gambling form had contributed to harm. (N = 1,571).

Questions: PG7_1 through PG7_4.

Note: Response option reported in the table is 'yes'. Asterisk (*) indicates significantly higher proportion across a row.

All respondents were asked whether they had used various ways to prevent themselves from accessing gambling and gambling advertising. Interactive gamblers in this sample were significantly more likely than non-interactive gamblers to use software to block gambling or betting websites, to have their bank block or limit gambling transactions, to block or hide gambling or betting advertising on social media and/or search engines, and to exclude themselves from a land-based venue (Table 5.9).

Table 5.9 – Taking steps to block or exclude from gambling in 2019, by interactive and non-interactive gamblers

Taking steps to block or exclude from gambling	Interactive gamblers (N = 3,260)		Non-interactive gamblers (N = 1,759)		Inferential statistics
	n	%	n	%	
Blocked or hid gambling or betting ads on social media and/or search engines	355	10.9*	71	4.0	$\chi^2 (1, N = 5019) = 69.08, p < 0.001, \Phi = 0.12$
Excluded myself from a land-based venue (e.g. club, hotel, casino, TAB outlet)	304	9.3*	72	4.1	$\chi^2 (1, N = 5019) = 45.13, p < 0.001, \Phi = 0.10$
Used software to block gambling or betting websites	243	7.5*	44	2.5	$\chi^2 (1, N = 5019) = 51.98, p < 0.001, \Phi = 0.10$
Had my bank(s) block or limit my gambling transactions	200	6.1*	20	1.1	$\chi^2 (1, N = 5019) = 68.10, p < 0.001, \Phi = 0.12$
Any of the above steps	588	18.0*	138	7.8	$\chi^2 (1, N = 5019) = 95.91, p < 0.001, \Phi = 0.14$

Base: All respondents (N = 5,019).

Questions: Harm_min2_1 through Harm_min2_4.

Note: Response option reported in the table is 'yes'. Asterisk (*) indicates significantly higher proportion across a row.

5.4.6. Use of consumer protection features for online wagering

Interactive gamblers who bet on sports or races in 2019 were asked about their use of consumer protection features (Table 5.10). The most common consumer protection features engaged in by interactive gamblers in this sample who bet on sports and races online were reading responsible gambling messages (39.2%), reading information about terms and conditions for promotions (34.7%), and using features to unsubscribe from direct marketing (33.6%).

All ten of these behaviours were engaged in by a higher proportion of sports or race bettors in this sample who were classified as moderate risk or problem gamblers, rather than non-problem or low risk gamblers (smallest χ^2 (1, N = 2203) = 55.00, $p < 0.001$, $\Phi = 0.16$).

Table 5.10 – Use of consumer protection features on apps and websites in 2019, interactive gamblers who bet on sports and/or races online

Consumer protection feature	Interactive gamblers who bet on sports and races online	
	n	%
Read responsible gambling messages	864	39.2
Read information about the terms and conditions for offers of any credit, voucher, reward or other benefit	764	34.7
Features to unsubscribe from direct marketing (e.g., emails, text messages)	740	33.6
Accessed regular financial statements	655	29.7
Read information about customer verification periods and waiting times	602	27.3
Features to set limits on how much I want to deposit in my account	592	26.9
Features to set limits on how much I want to bet/spend	576	26.1
Features to close my account	512	23.2
Features to exclude myself from the app/website for a period of time (i.e., time out/take a break)	422	19.2
Features to permanently exclude myself from the app/website	379	17.2

Base: Interactive gamblers who bet on sports and races online (N = 2,203).
 Questions: Harm_min_1 through Harm_min_10.

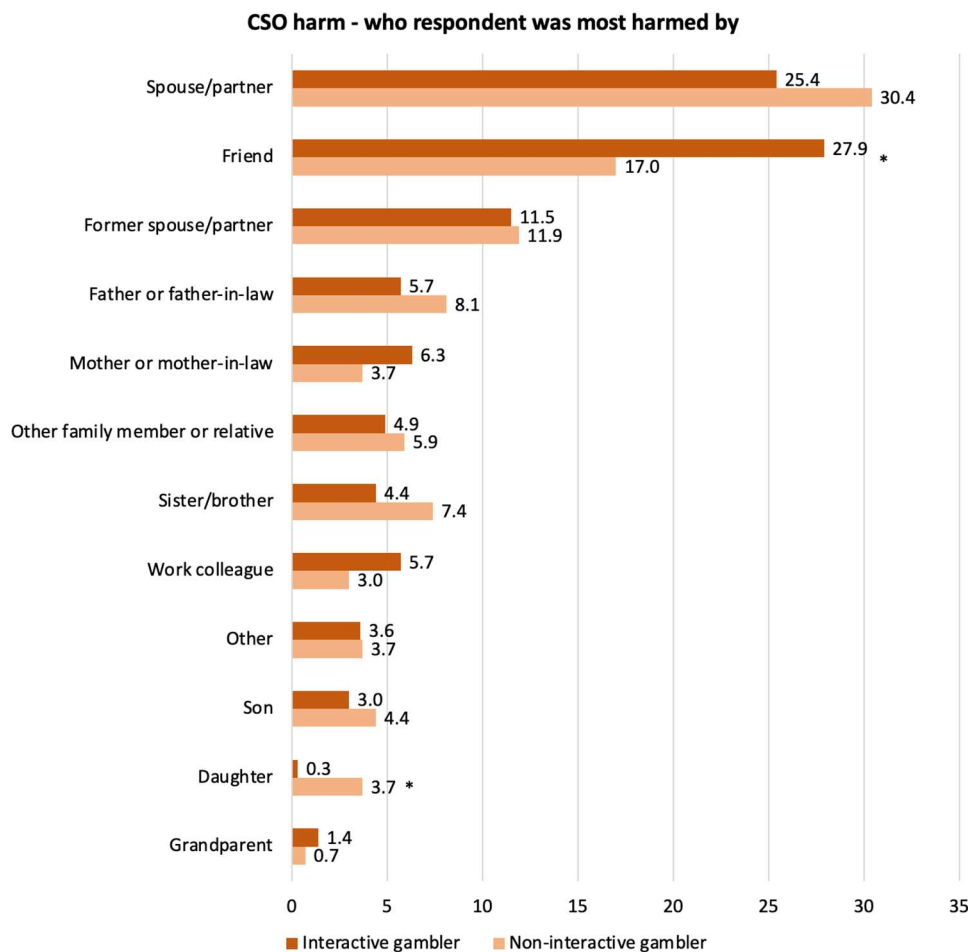
5.4.7. Harm due to someone else’s gambling amongst interactive and non-interactive gamblers

Interactive gamblers (11.2%) in this sample were significantly more likely to report being personally affected by another person’s gambling in a negative way, compared to non-interactive gamblers (7.7%; χ^2 (3, N = 5019) = 16.04, $p < 0.001$, $\Phi = 0.06$). Amongst those who had been negatively affected, most reported being affected by one person, although non-interactive gamblers (75.6%) were significantly more likely to report only being affected by one person compared to interactive gamblers (60.4%; χ^2 (1, N = 501) = 13.78, $p = 0.017$, $\Phi = 0.17$).

When asked whose gambling had caused them the most harm, the most common responses were a current spouse/partner, a friend, and a former spouse/partner (Figure 5.4). ‘Other’ responses included customers at work (by a respondent who worked in a casino), and more distant acquaintances. Interactive gamblers were significantly more likely to indicate being harmed by a friend (27.9% vs 17.0% for non-interactive gamblers), and non-interactive gamblers by a daughter (3.7% vs 0.3%); $\chi^2(11, N = 501) = 21.72, p = 0.027, \Phi = 0.21^{16}$.

Based on the Short Gambling Harms Screen for CSOs, there was no significant difference in the number of harms experienced from the other person’s gambling by interactive ($M = 5.11, SD = 2.81$) and non-interactive gamblers ($M = 4.65, SD = 2.46, Welch(270.93) = 1.77, p = 0.078$) in this sample.

Figure 5.4 – Whose gambling had most caused harm for respondents by interactive and non-interactive gambler status in 2019



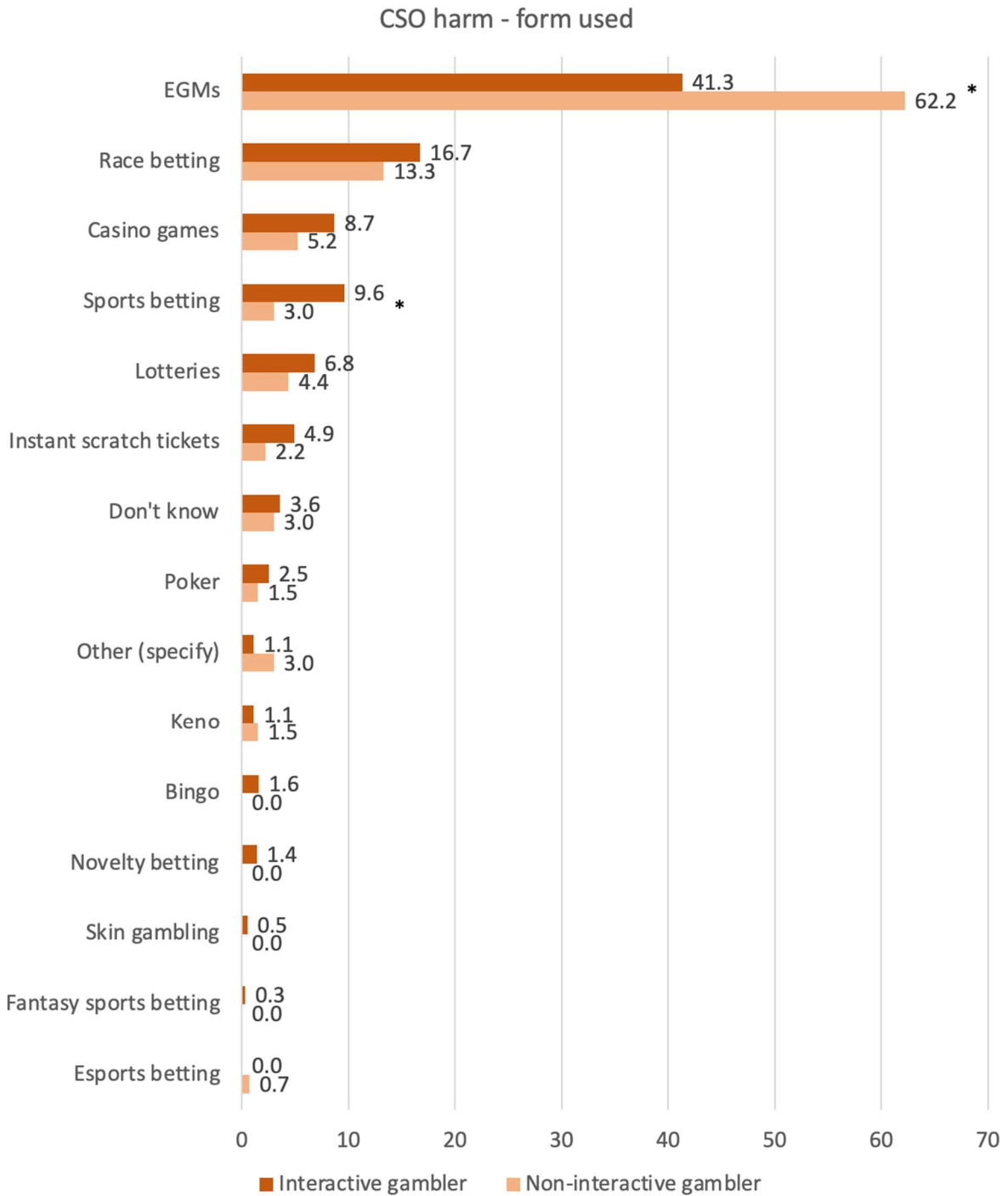
Base: All respondents who indicated being harmed by another’s gambling (N = 501).
Question: CSO_other_who.

16 Assumptions for the omnibus chi-square test of independence were violated. However, the interpretation of the difference for ‘friend’ was based on a test of proportions, where assumptions were not violated.

Interactive gamblers in this sample were significantly more likely to report that the person whose gambling had most affected them gambled mostly online (54.9% vs 25.2% for non-interactive gamblers; $\chi^2(2, N = 501) = 39.04, p < 0.001, \Phi = 0.28$), or via telephone calls (18.6% vs 5.9% for non-interactive gamblers; $\chi^2(2, N = 501) = 12.87, p < 0.001, \Phi = 0.16$). In contrast, non-interactive gamblers were significantly more likely to report being most affected by someone who gambled mostly in venues (85.9% vs 69.7% for interactive gamblers; $\chi^2(2, N = 501) = 14.34, p = 0.001, \Phi = 0.17$).

Respondents who were harmed by another person's gambling were asked which gambling form had caused the most harm (Figure 5.5). The most common response was EGMs, followed by race betting, casino games and sports betting. 'Other' forms included activities which are not normally considered forms of gambling, including cryptocurrency trading, foreign exchange rate, shares and other high-risk investments. Interactive gamblers were significantly less likely to report being harmed by the gambling of someone who gambled on EGMs (41.3% vs 62.2% for non-interactive gamblers), but significantly more likely to report being harmed by another person's sports betting (9.6% vs 3.0% for non-interactive gamblers). Interactive gamblers were significantly more likely to report being most affected by someone who did most of their gambling *on their most harmful form* online (41.3% vs 16.3% for non-interactive gamblers) or via telephone calls (4.4% vs 0.7% for non-interactive gamblers), while non-interactive gamblers were significantly more likely to report being most affected by someone who did most of their gambling at venues (83.0% vs 54.4%; $\chi^2(2, N = 501) = 34.61, p < 0.001, \Phi = 0.26$).

Figure 5.5 – Which gambling form by another had caused most harm to the respondent in 2019



Base: All respondents who indicated being harmed by another's gambling (N = 501).
 Question: CSO_form.

5.4.8. Wellbeing amongst interactive and non-interactive gamblers

Interactive gamblers in this sample reported significantly lower wellbeing ($M = 6.75$, $SD = 2.29$) compared to non-interactive gamblers ($M = 7.10$, $SD = 2.22$; $Welch(3700.55) = 5.33$, $p < 0.001$), where 0 = no satisfaction at all and 10 = completely satisfied with their life and personal circumstances as a whole in 2019.

5.4.9. Impulsivity amongst interactive and non-interactive gamblers

Interactive gamblers reported significantly higher impulsivity ($M = 7.66$, $SD = 2.38$) compared to non-interactive gamblers ($M = 7.32$, $SD = 2.11$; $Welch(3992.26) = 5.11$, $p < 0.001$). Impulsivity scores in this sample ranged from 4 to 16, although scores do not have anchors like the wellbeing scale above and should not be interpreted as 'high' or 'low' impulsivity based on that range.

5.5. Interactive gambling behaviour: Proportion, preference, location, devices and payment methods

This section focuses on several additional aspects of interactive gambling behaviour, including proportion of gambling done online, preferences for different modes of gambling, and location, devices and payment methods used for interactive gambling.

5.5.1. Proportion of money gambled by mode amongst interactive gamblers

Those classified as interactive gamblers were asked what the proportion of their *total* gambling expenditure was done online, using telephone calls and at land-based venues in 2019. On average, online gambling was reported to account for approximately two-thirds of their gambling expenditure (66.1%, $SD = 35.70$), followed by venue-based gambling ($M = 31.1\%$, $SD = 34.75\%$), and betting via telephone calls ($M = 2.7\%$, $SD = 10.65$).

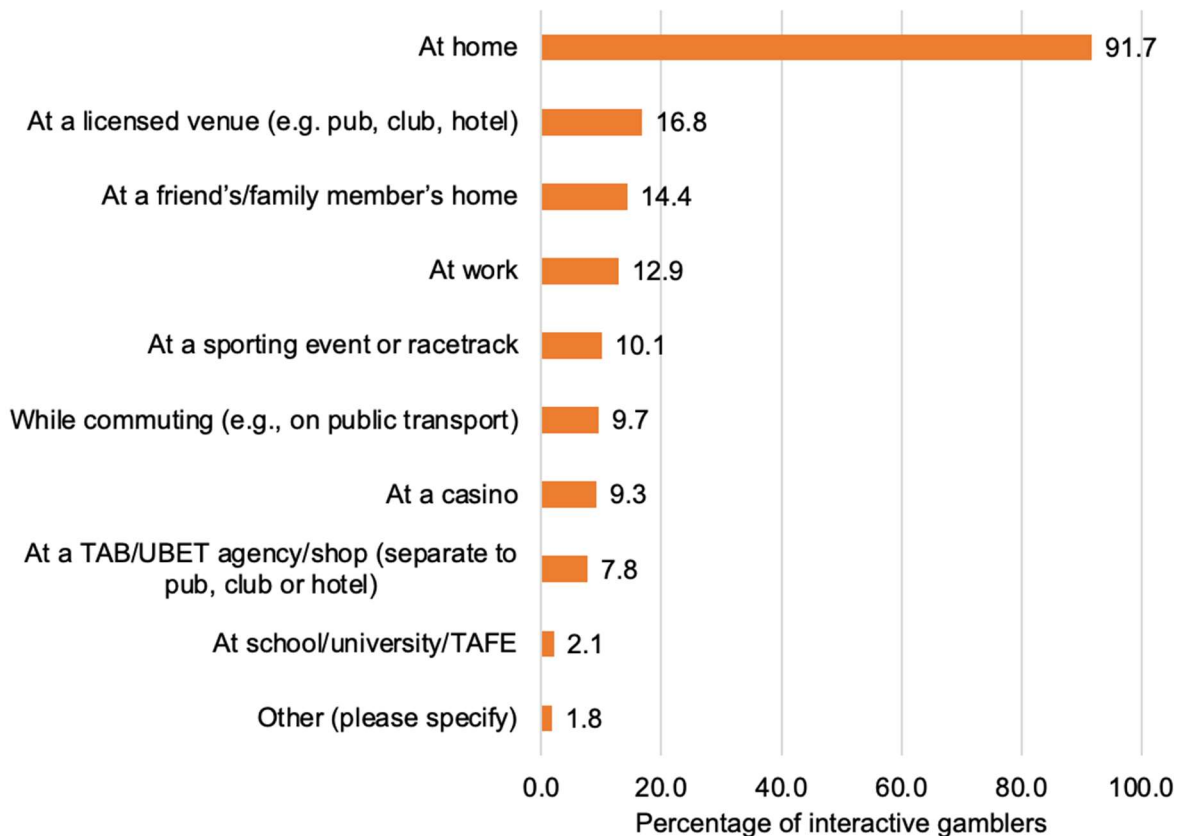
5.5.2. Preference for gambling by mode amongst interactive gamblers

Interactive gamblers were asked if they preferred gambling online, using telephone calls, or in land-based venues during 2019. Most (75.6%) reported that they preferred gambling online, 23.4% preferred gambling in land-based venues, and 1.0% preferred gambling using telephone calls.

5.5.3. Location of interactive gambling

Interactive gamblers were asked where they were when they gambled online, and they could indicate multiple responses. As seen in Figure 5.6, the most common response was at home (91.7%), followed by at a licensed venue (16.8%), at a friend's/family member's home (14.4%) and at work (12.9%). 'Other' responses included while travelling, in hospital, and on holidays.

Figure 5.6 – Where interactive gamblers were when they bet online in 2019

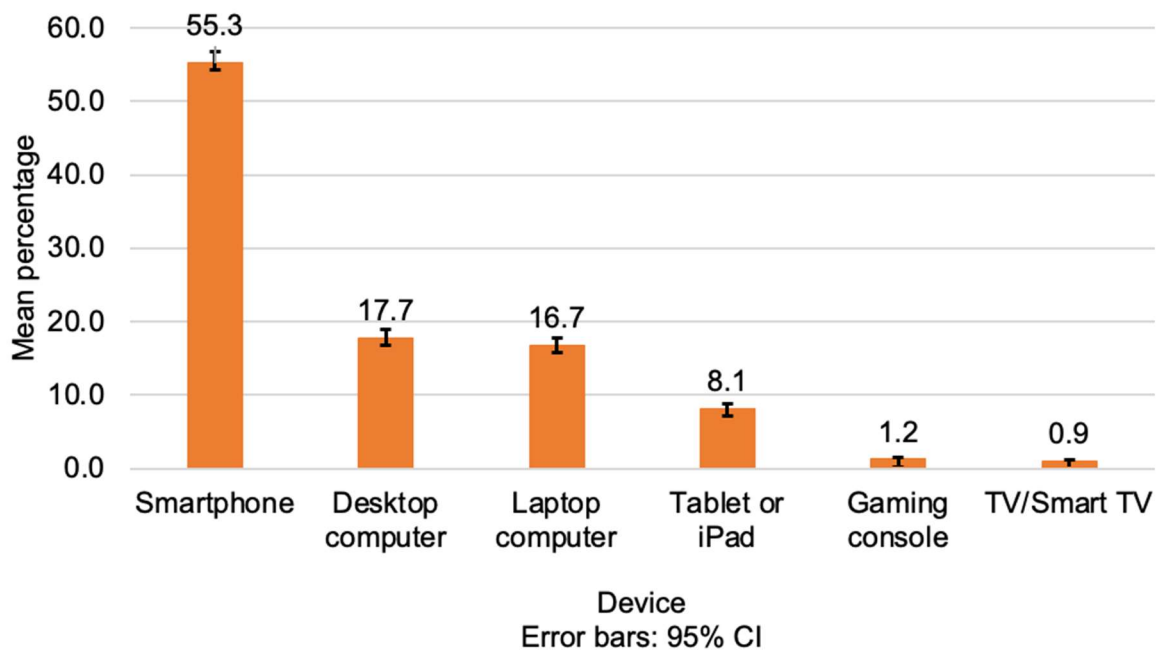


Base: Interactive gamblers (N = 3,260).
Question numbers: IB_where_1 through IB_where_10.

5.5.4. Preferred devices for interactive gambling

Interactive gamblers were asked what proportion of their online gambling expenditure was spent using each of six devices. Smartphones were the most popular, with respondents indicating that, on average, 55.3 per cent of their expenditure was spent via smartphone ($SD = 43.54$). Further, 72.0 per cent of interactive gamblers in this sample had bet at least once with their smartphone during 2019. The next most popular devices were desktop computer ($M = 17.7\%$, $SD = 34.70$) and laptop computer, followed by tablet/iPad. Only a small proportion of betting was reportedly done via a gaming console and TV/smart TV (Figure 5.7).

Figure 5.7 – Percentage of interactive gambling in 2019 by type of device

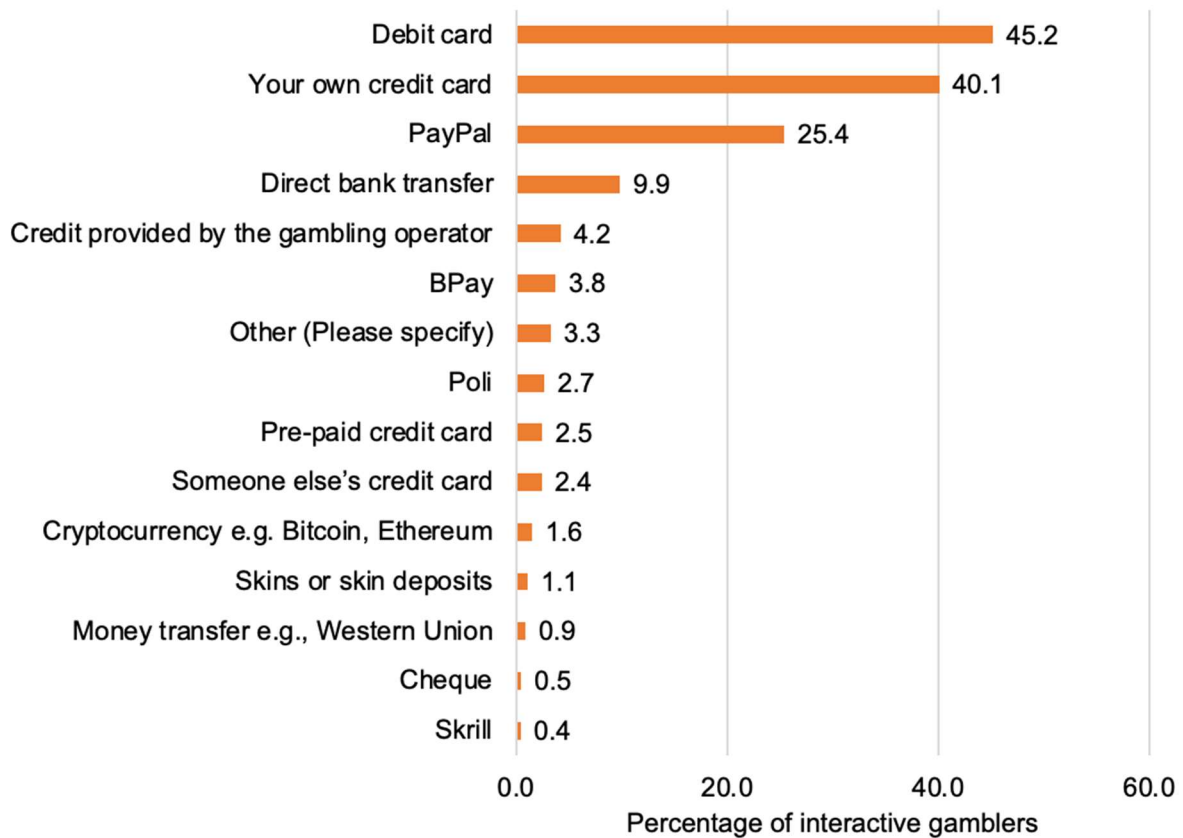


*Base: All interactive gamblers (N = 3,260).
Qu: IB_device_1_2019 through IB_device_6_2019.*

5.5.5. Payment methods for interactive gambling

Interactive gamblers were asked which payment methods they had used for online gambling during 2019 and could select multiple options (Figure 5.8). The most common were a debit card (45.2%) and their own credit card (40.1%), followed by PayPal (25.4%) and a direct bank transfer (9.9%). The remaining options were indicated by less than 5 per cent of interactive gamblers in this sample. The most common 'other' responses (nominated in open-ended text by a total of 3.3% of interactive gamblers) included using their account balance, through cash deposited at a local land-based venue (e.g., TAB), and through a Neosurf voucher.

Figure 5.8 – Payment methods used for online gambling by interactive gamblers in 2019



Base: Interactive gamblers (N = 3,260).
Question numbers: IB_pay_1 through IB_pay_15.

5.6. Use of interactive gambling sites

This section presents results relating to the use of interactive gambling sites, including number of accounts with different operators, sites used, factors influencing choice of sites, knowledge about which forms of interactive gambling can be legally provided to Australian residents, and use of offshore sites.

5.6.1. Number of interactive gambling accounts with different operators

Just over half of the interactive gamblers (53.9%) in this sample indicated having an account with only one operator. A further 22.4 per cent indicated two operators, 10.3 per cent three operators, 4.6 per cent four operators, 4.1 per cent five operators, and 4.7 per cent six or more operators.

5.6.2. Sites used for interactive gambling

All interactive gamblers on each form were asked which operators' sites or apps they had used to gamble online on that form during 2019. Overall, Australian-licensed sites were the most popular for gambling forms that are legally provided to Australian residents (sports betting, race betting, lotteries, novelty betting, esports betting and fantasy sports betting). Across all forms of gambling, 47.1 per cent (n = 1,534) of the 3,260 interactive gamblers in the sample reported gambling on at least one offshore site in 2019.

Amongst the 1,726 interactive gamblers who gambled on domestic sites only, 22.6 per cent (n = 390) were classified as moderate risk or problem gamblers, and 77.4 per cent as non-problem or low risk gamblers. In contrast, amongst the 1,534 interactive gamblers who conducted at least some of their gambling via offshore sites, 53.0 per cent (n = 813) were classified as moderate risk or problem gamblers, and 47.0 per cent as non-problem or low risk gamblers, $\chi^2(1, N = 3260) = 322.42, p < 0.001, \Phi = 0.31$.

Appendix E presents detailed results for sites used for each gambling form, including for specific Australian-licensed sites, as well as offshore sites not licensed in Australia. These detailed results may be of particular interest to gambling regulators seeking to curb the illegal provision of interactive gambling to Australian residents. Key results are summarised below.

Instant scratch tickets

Instant scratch tickets cannot be purchased online from Australian-licensed operators, and thus all sites that respondents reported using were those of offshore operators which are not licensed in Australia. Amongst the 856 respondents who reported purchasing instant scratch tickets online in 2019, the most popular sites were Scratch2Cash (49.8%), followed by 'Other' sites (18.3%), Fair Go Casino (18.2%) and CasinoChan (18.2%).

Lotteries

The four most popular sites for buying lotteries online were all domestic sites. Amongst the 1,992 respondents who reported purchasing lottery, lotto or pools tickets online in 2019, the most popular sites were The Lott (53.6%), Oz Lotteries (29.0%), LotteryWest (15.5%) and Lottoland (13.1%). The most popular offshore site was Agent Lotto (10.5%).

Sports betting

Amongst the 1,745 respondents who reported placing sports bets online in 2019, the 18 most popular sites were all domestic sites, led by Sportsbet (54.0%), BetEasy (28.4%), Ladbrokes (AU) (21.0%) and Bet365 (20.5%). Offshore sites were relatively

unpopular. William Hill (UK) was the most popular offshore site but it was used only by 1.5 per cent of respondents who placed sports bets online in 2019.

Race betting

Amongst the 1,753 respondents who reported placing race bets online in 2019, the 20 most popular sites were all domestic sites, again led by Sportsbet (44.7%), followed by BetEasy (25.3%), Ladbrokes (AU) (19.1%) and Bet365 (16.1%). Offshore race betting sites were relatively unpopular. William Hill (UK) was the most popular offshore site but it was used only by 1.1 per cent of respondents who placed race bets online in 2019.

Betting on novelty events

Amongst the 637 respondents who reported placing novelty bets online in 2019, the 14 most popular sites were domestic sites, led by Sportsbet (40.0%), followed by BetEasy (22.1%), Bet365 (22.0%) and Ladbrokes (AU) (15.2%). Offshore sites were relatively unpopular for novelty betting. The most popular offshore site was BetUS, which was used by 3.0 per cent of those who had place a novelty bet online in 2019.

Bingo

There are no Australian-licensed online bingo sites. Amongst the 454 respondents who reported gambling on online bingo in 2019, the most popular site was Bingo Australia (55.7%), followed by Bingo for Money (16.1%), Bingo Billy (14.1%) and CyberBingo (13.2%).

Keno

The most popular online options to play Keno were those licensed in Australia. Amongst the 332 respondents who reported gambling on online Keno in 2019, the Keno app (40.7%) and keno.com.au (32.5%) were the most popular. All other Keno operators were offshore, led by Emu Casino (19.3%) and Fair Go Casino (18.4%).

Poker

There are no Australian-licensed online poker sites. Amongst the 488 respondents who reported gambling on online poker in 2019, the most popular sites were 888 Poker (19.9%), Grand Poker (18.9%) and Poker Kings (18.2%).

Casino games (not including poker)

All online casino game sites are offshore. Amongst the 511 respondents who reported gambling on online casino games in 2019, the most popular site was Fair Go Casino (29.4%), followed by Emu Casino (25.6%) and Raging Bull Casino (20.4%).

EGMs

All EGM sites are offshore. Amongst the 516 respondents who reported gambling on online EGMs in 2019, the most popular sites were accessed on Fair Go Casino (27.1%), Emu Casino (26.9%) and Raging Bull Casino (21.9%).

Esports betting

The top four esports betting sites were domestic sites. Amongst the 485 respondents who reported betting online on esports in 2019, the most popular sites were Bet365 (33.0%), Sportsbet (31.8%), BetEasy (27.8%) and Ladbrokes AU (13.2%). The most popular offshore site was BetOnline (12.6%) followed by CSGOFast and ArcaneBet (7.0% each).

Fantasy sports betting

Amongst the 359 respondents who reported betting online on fantasy sports during 2019, the most popular site was the domestic site DraftKings (18.7%), followed by two offshore sites in Fantasy NFL (15.9%) and Yahoo (14.2%) and a domestic site, Moneyball (14.2%).

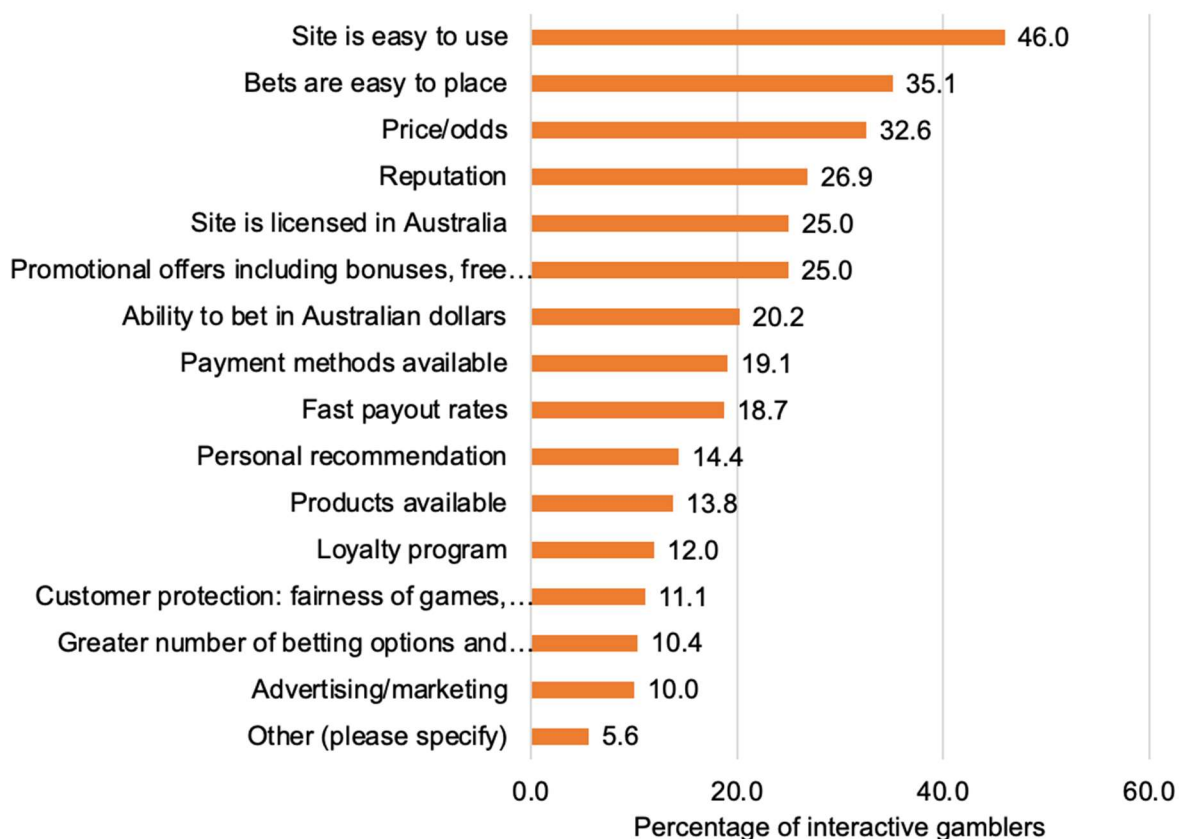
Skin gambling

All skin gambling sites are offshore. Amongst the 292 respondents who reported gambling with skins during 2019, the most popular site was Skinbet (17.1%), followed by Betspawn (15.8%), CSGOatse.com (15.1%), CSGOempire (14.7%) and CSGOfast (14.4%).

5.6.3. Factors influencing choice of interactive gambling sites

Interactive gamblers were asked the main reasons that influenced their decision to gamble at one online site or app over another and were asked to select all options that applied. The most popular answer was that the site was easy to use, followed by bets were easy to place. Price/odds and reputation were the next most popular answers, followed by the site being licensed in Australia and promotional offers (see Figure 5.9). 'Other' options included convenience, already having an account with a particular site, loyalty, the site was local, and it was a site that friends used.

Figure 5.9 – Reasons for choosing one online gambling site over another



Base: Interactive gamblers (N = 3,260).
Question numbers: IB_sitechoice_1 through IB_sitechoice_16.

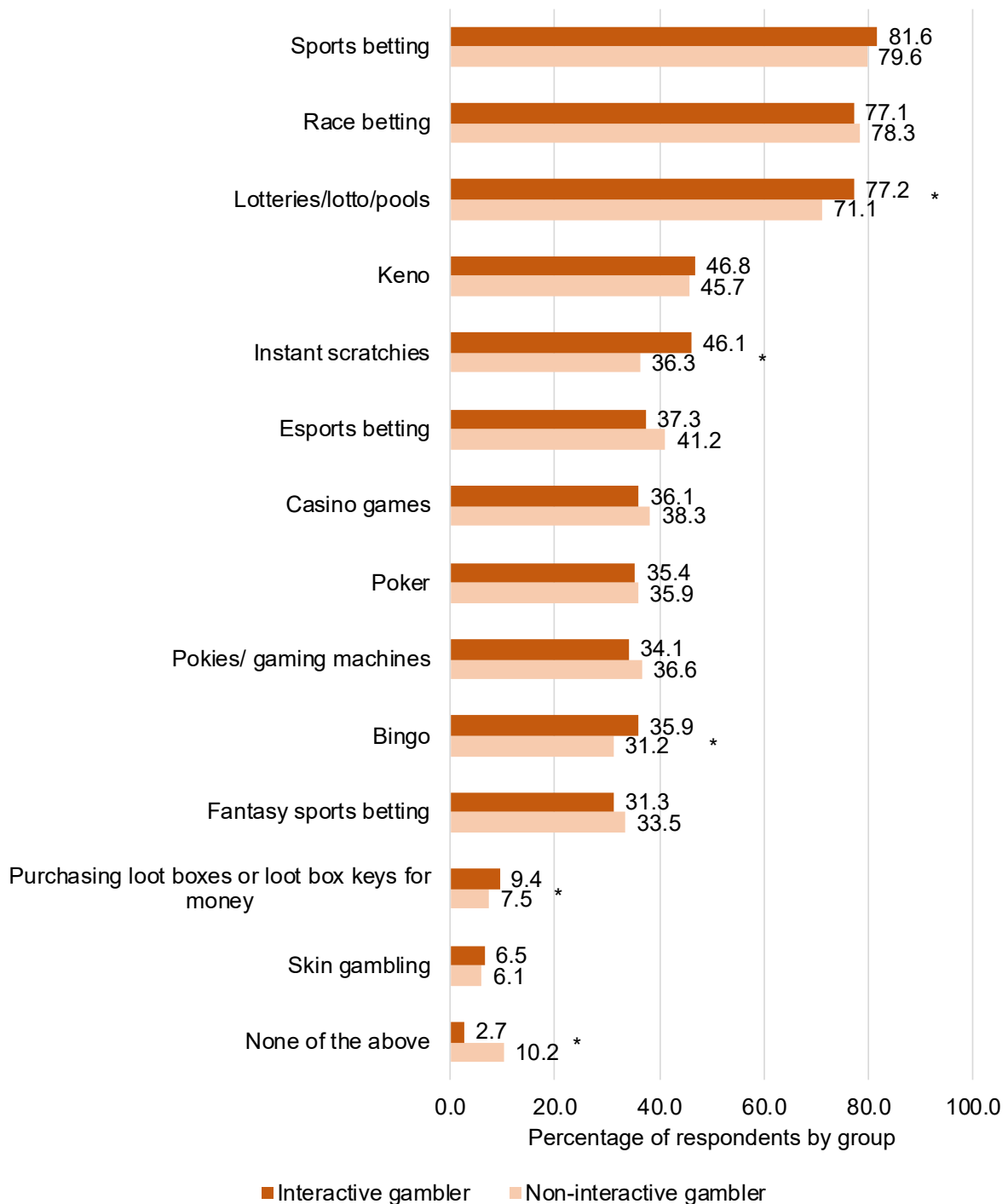
5.6.4. Knowledge about the legality of providing interactive gambling forms to Australian residents

All respondents, including non-interactive gamblers, were asked which gambling forms they thought could legally be offered by online gambling operators to Australian residents (Figure 5.10). Around three-quarters of respondents correctly identified that sports betting (80.9%), race betting (77.5%) and lotteries (75.1%) could legally be offered online to Australian residents. While esports and fantasy sports betting can also be legally offered online to Australian residents, fewer respondents (38.7% and 32.0%, respectively) correctly identified these forms. At the time of the survey, Keno was a relatively new form legally available online to some Australian residents and was identified as such by 46.4 per cent of respondents. A little over one-third of respondents thought that each of casino games (36.8%), poker (35.5%), pokies/EGMs (35.0%) and bingo (34.2%) could be legally provided online to Australian residents.

Relatively few differences were observed between interactive and non-interactive gamblers across the forms, with these inferential statistics presented in Appendix E.

Interactive gamblers in this sample were significantly more likely to correctly report that lotteries were legally available online to Australian residents, but also most likely to incorrectly report that instant scratch tickets and bingo were legally available online to Australian residents. They were also significantly more likely to correctly report that loot boxes or loot box keys could be legally offered to Australian residents, although few respondents believed this was the case in general (< 10%). In contrast, non-interactive gamblers were significantly more likely to report that none of the forms could be legally offered to Australian residents, compared to interactive gamblers.

Figure 5.10 – Which forms of gambling do respondents believe are legally available to Australian residents, by interactive and non-interactive gamblers



Base: All respondents (N = 5,019).

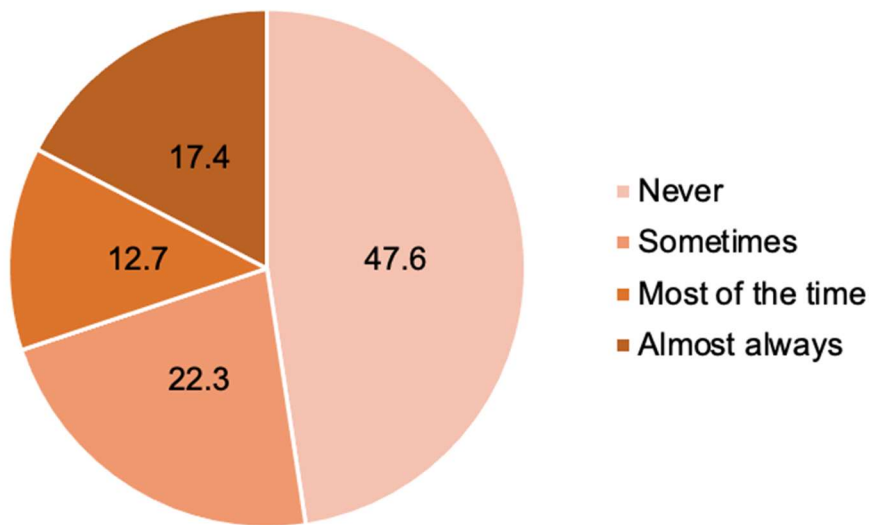
Question numbers: IB_off_legal_1 through IB_off_legal_14.

Note: Asterisk (*) indicates significant difference between interactive and non-interactive gamblers. While loot boxes are included in this figure, they were not considered a form of gambling for the analyses in this chapter.

5.6.5. Checking whether an online gambling site or app is licensed in Australia

Interactive gamblers were asked how often they checked whether an online gambling site or app is licensed in Australia before using it (Figure 5.11). Almost half (47.6%) indicated that they never checked, 22.3 per cent indicated that they sometimes checked, 12.7 per cent indicated they checked most of the time, and 17.4 per cent indicated they almost always checked.

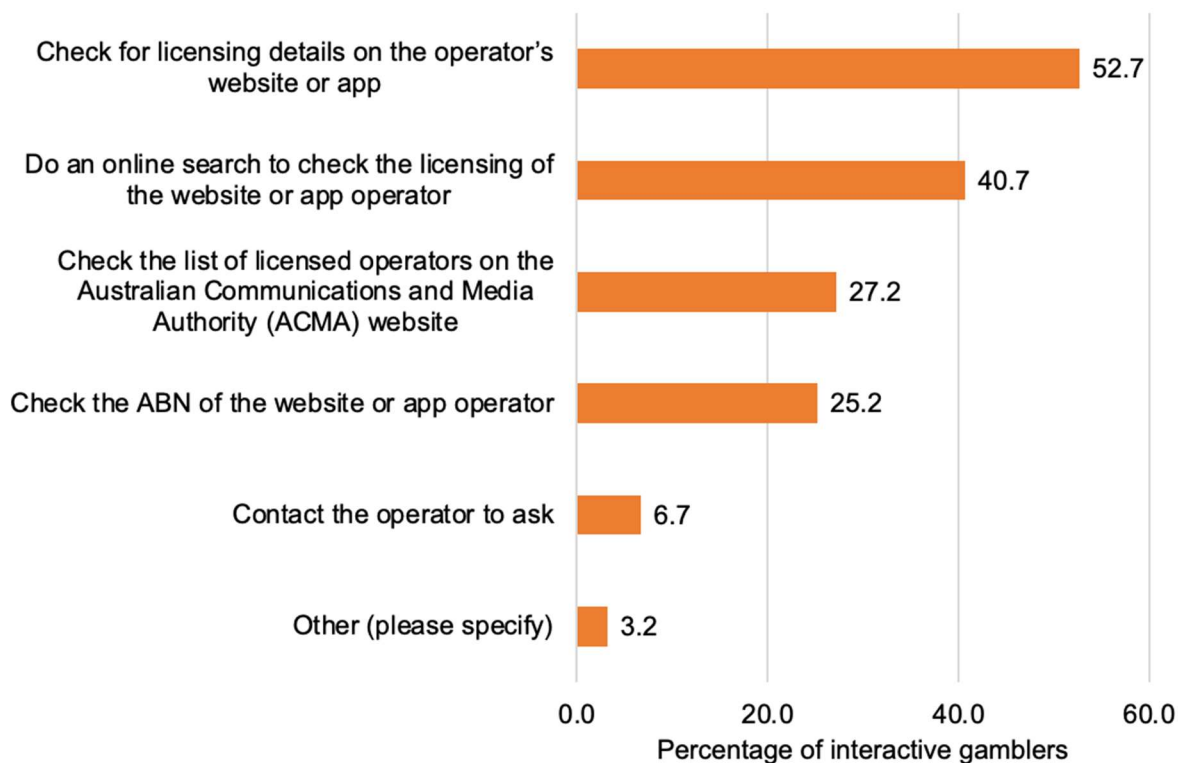
Figure 5.11 – How often interactive gamblers check whether an online gambling site or app is licensed in Australia before using it



Base: Interactive gamblers (N = 3,260).
Question: IB_off_checkny.

Amongst those who checked this information at least sometimes, the most commonly reported ways of checking were by looking for licensing details on the operator's website or app (52.7%), doing an online search to check the licensing (40.7%), checking the list of licensed operators on the ACMA website (27.2%) and checking the ABN of the website or app operators (25.2%; Figure 5.12). 'Other' options include asking a friend who referred them to the site, checking the 'about us' page, checking comparison websites, and checking the website address (.au).

Figure 5.12 – How interactive gamblers who check the licensing of online operators do so



Base: Interactive gamblers who reported checking whether online gambling sites or apps were licensed in Australia before using them (N = 1,709).

Questions: IB_off_check_how_1 through IB_off_check_how_6.

5.6.6. Interactive betting on offshore sites

Respondents who indicated that they had used any of the offshore sites in the survey, or indicated any 'other' sites, for betting on races, sports, novelty events, esports, or fantasy sports, were classified as offshore bettors (N = 477). These respondents were asked five questions about offshore betting.

First, offshore bettors were asked if they had ever *deliberately* chosen to use or open a betting account with an online betting operator who was not licensed in Australia. Almost two thirds (62.3%) reported that they had not, 18.0 per cent reported that they had, 17.2 per cent did not know, and 2.5 per cent opted not to say.

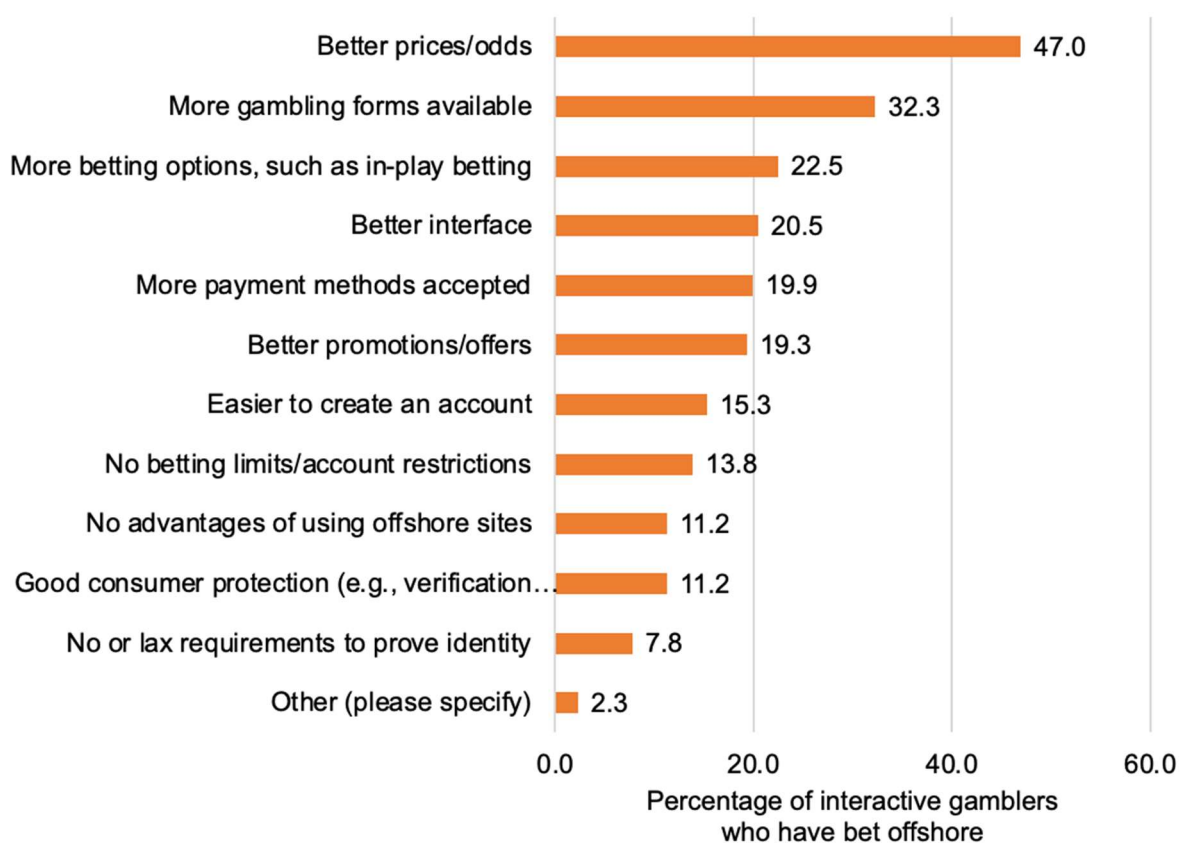
Offshore bettors who had used betting sites were then asked their preference for Australian-licensed sites vs offshore sites. Almost three quarters (73.2%) indicated that they either strongly (49.5%) or somewhat (23.7%) preferred Australian-licensed sites. A further 22.9 per cent equally preferred domestic and offshore sites, while only 2.5 per cent somewhat preferred and 1.5 per cent strongly preferred offshore sites.

Of the 477 respondents who had ever bet offshore on races, sports, novelty events, esports or fantasy sports, 130 (27.3%) reported not doing so in 2019. Of the remaining 347 offshore bettors who had bet offshore in 2019, the average proportion of their bets placed offshore was 35.5 per cent ($SD = 28.65$).

5.6.7. Perceived advantages of offshore sites

Interactive gamblers who had bet offshore on races, sports, novelty events, esports, or fantasy sports in 2019 were asked their perceptions about the advantages of using offshore sites (Figure 5.13). The most common response was better prices/odds (47.0%), followed by more gambling forms available (32.3%), more betting options such as in-play betting (22.5%), and a better interface (20.5%). ‘Other’ advantages included different markets, betting on racetracks not covered by Australian operators, or betting with friends who are overseas.

Figure 5.13 – Perceived advantages of offshore sites compared to domestic sites, amongst interactive gamblers who bet offshore in 2019

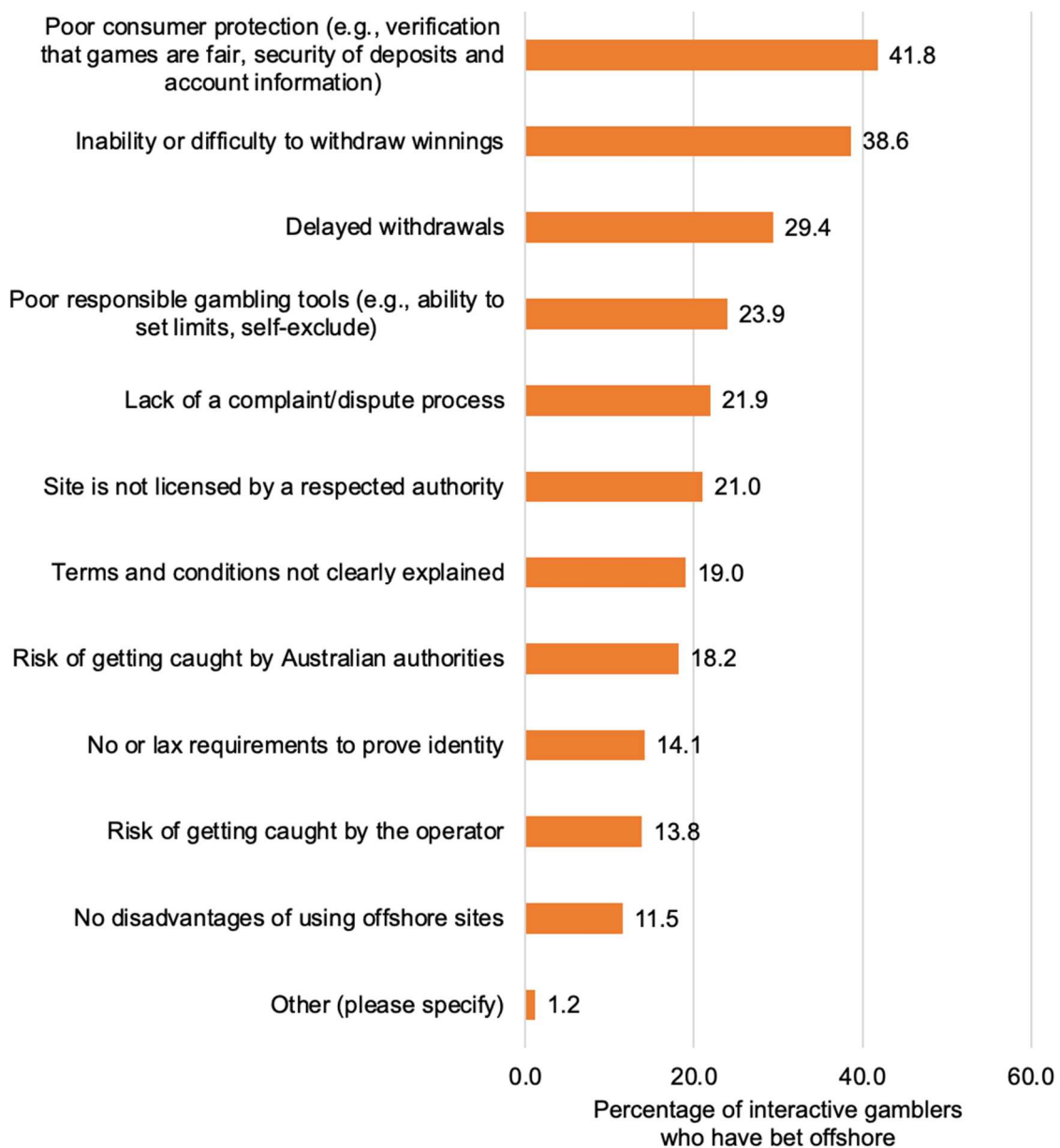


Base: Interactive gamblers who reported betting offshore ($N = 347$).
 Questions: IB_off_adv_1 through IB_off_adv_12.

5.6.8. Perceived disadvantages of offshore sites

The same interactive gamblers who had bet offshore on races, sports, novelty events, esports, or fantasy sports in 2019 were asked about the disadvantages of using offshore sites (Figure 5.14). The most commonly cited disadvantage was poor consumer protection (41.8%), followed by inability or difficulty of withdrawing winnings (38.6%), and delayed withdrawals (29.4%). ‘Other’ disadvantages included foreign currency exposure and transaction fees, and a previous experience of being scammed by an offshore site.

Figure 5.14 – Perceived disadvantages of offshore sites compared to domestic sites, amongst interactive gamblers who bet offshore in 2019



Base: Interactive gamblers who reported betting offshore (N = 347).
 Questions: IB_off_disadv_1 through IB_off_disadv_12.

5.6.9. Gambling problems and harms amongst offshore bettors

Amongst respondents who bet on wagering products (betting on sports, racing, novelty events, esports or daily fantasy sports), those who did any of these activities with offshore operators were significantly more likely to be classified as moderate risk or problem gamblers compared to those who bet on wagering products but only did so with Australian-licensed operators (Table 5.11). Further, those who did any wagering with offshore operators were significantly more likely to experience one or more gambling harms (69.3%) compared to those who did not bet with offshore operators (41.8%, Table 5.12).

Table 5.11 – PGSI category by offshore wagering status in 2019

PGSI category	2019	
	No offshore wagering (%)	Any offshore wagering (%)
Non-problem	48.6*	17.6
Low risk	21.7*	14.4
Moderate risk	18.3	29.5*
Problem	11.4	38.5*

Base: All bettors (N = 3,355).

2019 data from PGSI.

Note: $\chi^2(3, N = 3355) = 330.97, p < 0.001, \Phi = 0.31$. Asterisk (*) indicates significantly higher proportion across a row. For this analysis, offshore referred to offshore betting only on wagering products, so it is possible that a respondent was classified as an offshore gambler, but not as an offshore wagerer.

Table 5.12 – SGHS category by offshore wagering status in 2019

SGHS category	2019	
	No offshore wagering (%)	Any offshore wagering (%)
No harm (SGHS = 0)	58.2*	30.7
Some harm (SGHS 1+)	41.8	69.3*

Base: All bettors (N = 3,355).

2019 data from SGHS.

Note: $\chi^2(1, N = 3355) = 129.67, p < 0.001, \Phi = 0.20$. Asterisk (*) indicates significantly higher proportion across a row. For this analysis, offshore referred to offshore betting only on wagering products, so it is possible that a respondent was classified as an offshore gambler, but not as an offshore wagerer.

5.6.10. In-play sports betting

This section presents results about in-play betting on sports, and likely changes in betting behaviour if in-play sports betting was offered online by Australian licensed operators.

In-play sports betting amongst interactive and non-interactive gamblers

All respondents who bet on sports (N = 2,260) were asked what proportion of their sports betting was in-play betting (i.e., bets placed after the match had started). Around four in ten (41.9%,) reported placing in-play bets during 2019, with interactive gamblers (45.1%) significantly more likely to report placing in-play sports bets compared to non-interactive gamblers (21.2%, see Table 5.13).

Table 5.13– In-play sports betting in 2019, by interactive and non-interactive gamblers

In-play sports betting	Interactive gamblers who bet on sports (n = 1,963)		Non-interactive gamblers who bet on sports (n = 297)	
	n	%	n	%
No in-play sports betting	1,015	54.9	234	78.8*
Any in-play sports betting	948	45.1*	63	21.2

Base: All sports bettors (N = 2,260).

Questions: PGSI.

Note: $\chi^2(1, N = 2260) = 60.37, p < 0.001, \Phi = 0.16$. Asterisk (*) indicates significantly higher proportion across a row.

Respondents were asked what percentage of their bets were placed in-play. Of the 2,260 sports bettors, most (58.1%) reported placing 0 per cent of their bets in-play. Amongst those who placed in-play bets, the median percentage of in-play bets was 36.5 per cent (mean = 42.8%, *SD* = 32.9). The mean percentage of in-play bets did not differ significantly between the interactive and non-interactive gamblers in the sample (interactive gamblers *M* = 42.46, *SD* = 32.49; non-interactive gamblers *M* = 45.26, *SD* = 36.26; $t(946) = -0.82, p = 0.413$).

Gambling problems and harm amongst in-play sports bettors

In-play betting was associated with gambling-related problems in this sample. Amongst the 948 respondents who reported betting in-play, 61.2 per cent were classified as moderate risk or problem gamblers based on the PGSI (Table 5.14). In contrast, amongst the 1,312 who had not bet in-play, 28.8 per cent were classified as moderate risk or problem gambling, $\chi^2(1, N = 2260) = 237.32, p < 0.001, \Phi = 0.32$. Respondents who engaged in in-play sports betting also had significantly more gambling harms (*M* = 2.99, *SD* = 3.17) compared to those who did not (*M* = 1.49, *SD* = 2.50), $Welch(1736.14) = -12.17, p < 0.001$. Overall, 65.1 per cent of those who bet on sports in-play reporting at least one harm, compared to 40.9 per cent of sports bettors who did not bet in-play (Table 5.15)

Table 5.14 – PGSI category by in-play sports betting status in 2019

PGSI category	2019	
	No in-play sports betting (%)	Any in-play sports betting (%)
Non-problem	47.6*	19.8
Low risk	23.6*	19.0
Moderate risk	19.7	27.4*
Problem	9.1	33.8*

Base: All sports bettors (N = 2,260).

2019 data from PGSI.

Note: $\chi^2(3, N = 2260) = 310.86, p < 0.001, \Phi = 0.37$. Asterisk (*) indicates significantly higher proportion across a row.

Table 5.15 – SGHS category by in-play sports betting status in 2019

SGHS category	2019	
	No in-play sports betting (%)	Any in-play sports betting (%)
No harm (SGHS = 0)	59.1*	34.9
Some harm (SGHS 1+)	40.9	65.1*

Base: All sports bettors (N = 2,260).

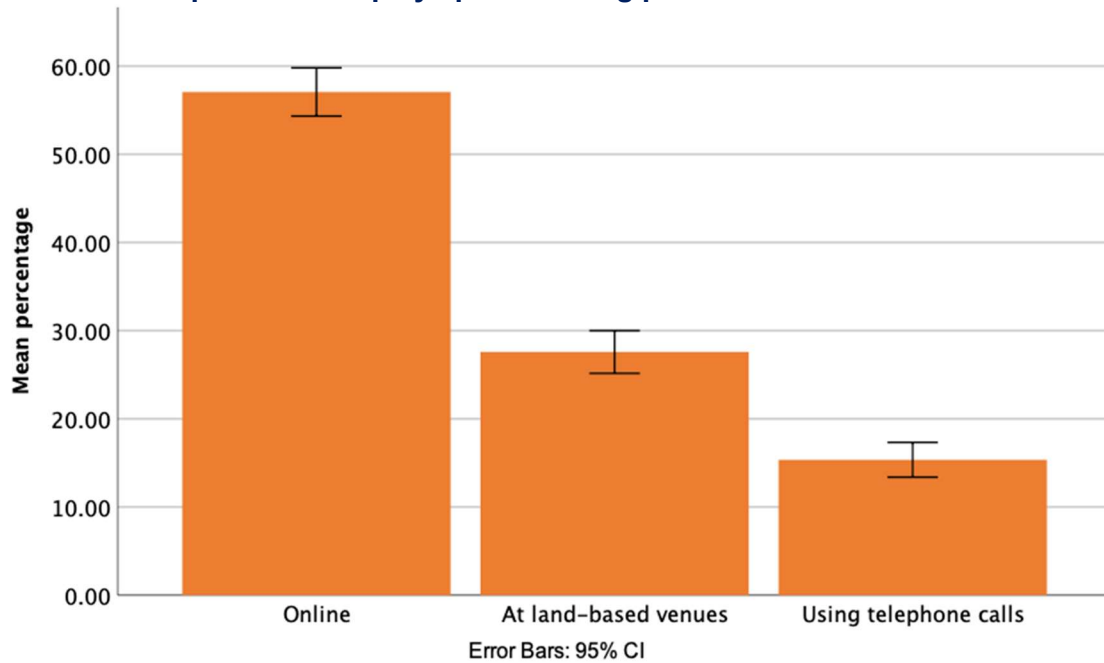
2019 data from SGHS.

Note: $\chi^2(1, N = 2260) = 129.30, p < 0.001, \Phi = 0.24$. Asterisk (*) indicates significantly higher proportion across a row.

Mode used for in-play sports betting

Respondents who had engaged in in-play sports betting (N = 948) were asked what proportion of their in-play betting had been done online, using telephone calls, and in land-based venues. The highest proportion was for online betting (57.1%), followed by land-based venues (27.6%), and via the telephone (15.4%, Figure 5.15).

Figure 5.15 – Proportion of in-play sports betting per mode in 2019



*Base: All respondents who reported placing in-play sports bets in 2019 (N = 948).
Qu GB3h_1 through GB3h_3.*

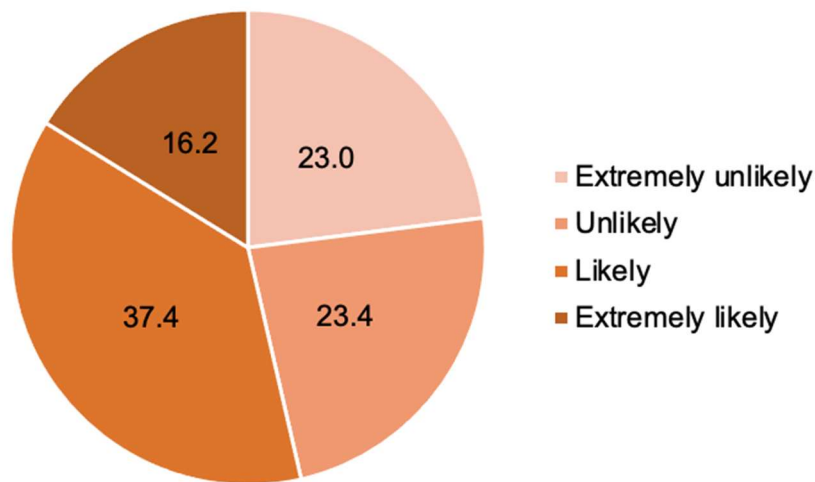
Reported expenditure on in-play sports betting

Respondents who had bet in-play (N = 948) were asked how much money they usually spent on in-play sports betting in a typical month. Values ranged from \$0 to \$8,000, with 80 per cent of responses being \$100 or less. Median reported in-play expenditure in a typical month was \$35. We reiterate our caution here about the unreliability of gambling expenditure data based on self-report.

Likely changes if Australian-licensed operators offered in-play sports betting online

All sports bettors (N = 2,260) were asked how likely they would be to place in-play bets online with Australian-licensed operators if this was legally available (Figure 5.16). Results were approximately evenly split, with 46.4 per cent indicating extremely unlikely (23.0%) or unlikely (23.4%), and 53.6 per cent indicating likely (37.4%) or extremely likely (16.2%).

Figure 5.16 – Likelihood of placing in-play bets online with Australian-licensed operators, if legally available

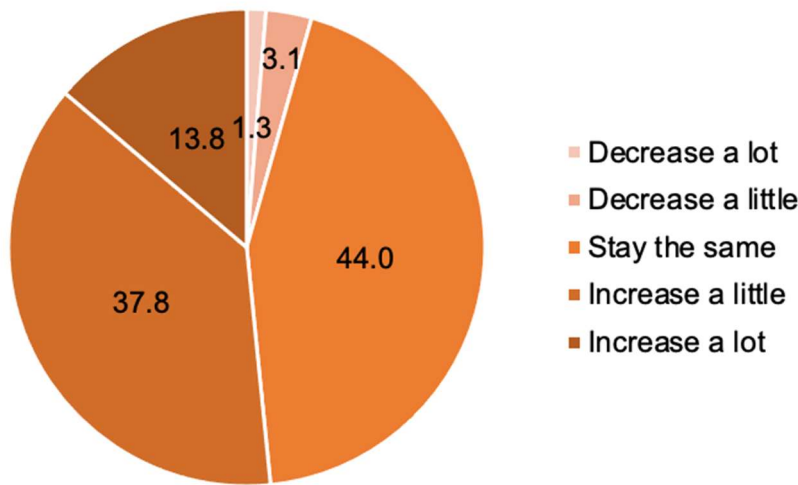


Base: All sports bettors (N = 2,260).
Question: GB3j.

Amongst those who indicated that they would be likely or extremely likely to bet in-play with Australian-licensed operators (N = 1,211), most indicated that their level of in-play betting would stay the same (44.0%), increase a little (37.8%) or increase a lot (13.8%). Only a small proportion indicated that they thought their in-play betting would decrease a little (3.1%) or decrease a lot (1.3%) if in-play betting was offered by Australian-licensed operators (Figure 5.17).

Those who indicated that they were likely or extremely likely to place in-play bets online with Australian-licensed operators if this were legally available were significantly more likely to be classified as moderate risk or problem gamblers (52.6%, n = 637 of 1,211 respondents), compared to those who said they were unlikely or extremely unlikely (30.5%, n = 320 of 1,029 respondents), $\chi^2(1, N = 2260) = 112.41, p < 0.001, \Phi = 0.22$.

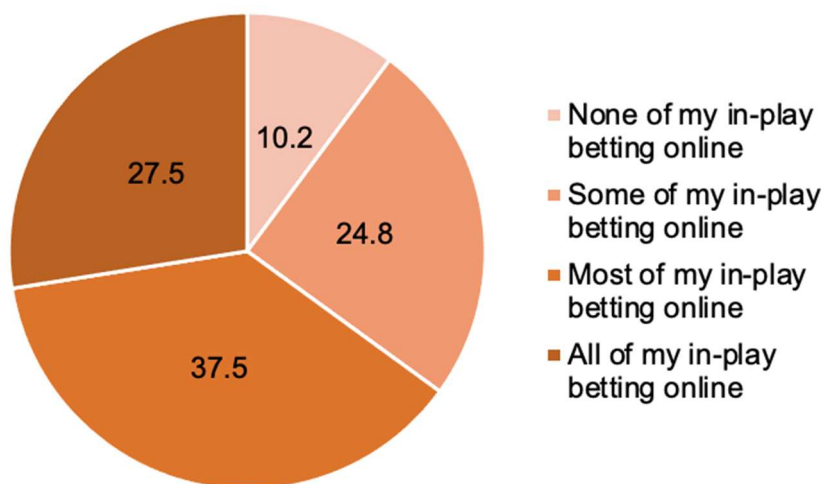
Figure 5.17 – Likely changes to in-play betting if respondents could place in-play bets online with Australian licensed operators



*Base: All sports bettors who indicated they would be likely or extremely likely to place in-play online bets with Australian-licensed operators (N = 1,211).
Question: GB3k.*

Sports bettors who had bet in-play via either the telephone or in land-based venues (N = 560) were asked if in-play online betting was offered by Australian-licensed operators, how much of their in-play betting they would do online (Figure 5.18). Almost two thirds indicated that they would do all (27.5%) or most (37.5%) of their in-play betting online, with a further 24.8 per cent reporting they would do some in-play betting online, and 10.2 per cent indicating that they would not do any of their in-play betting online.

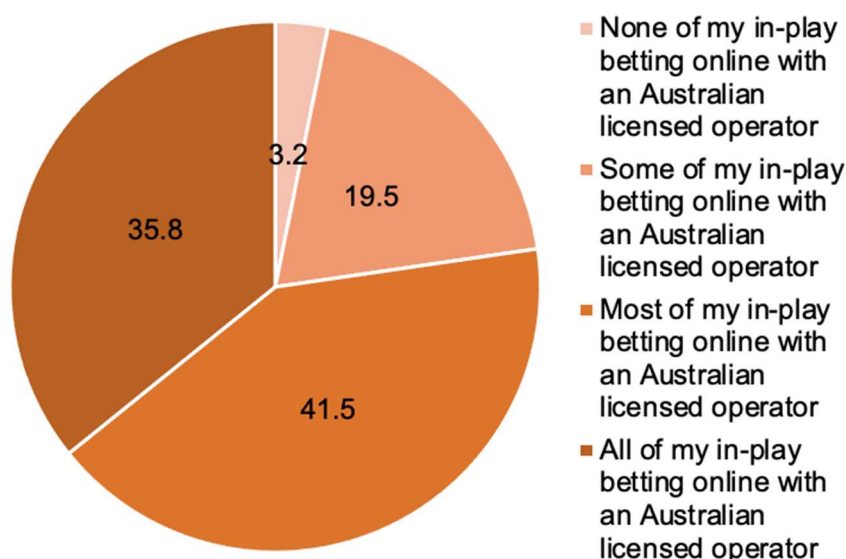
Figure 5.18 – Amount of in-play betting that would be done online if it were available from Australian-licensed operators, amongst those who bet in-play, but not online



*Base: Sports bettors who had bet in-play either via telephone or in land-based venues (N = 560).
Question: GB3l.*

Sports bettors who had bet in-play online (N = 692) were asked if Australian operators offered in-play betting online, whether they would do their in-play betting with an operator licensed in Australia, rather than with offshore operators (given that in-play online betting is currently only offered by offshore operators). Three quarters indicated that they would do all (35.8%) or most (41.5%), 19.5 per cent indicated they would do some, and 3.2 per cent indicated they would do none of their in-play online betting with an Australian-licensed operator (Figure 5.19).

Figure 5.19 – Amount of in-play betting that respondents would do online via Australian-licensed operators, rather than offshore operators, if it were available from Australian-licensed operators



*Base: Sports bettors who had bet in-play online (N = 692).
Question: GB3m.*

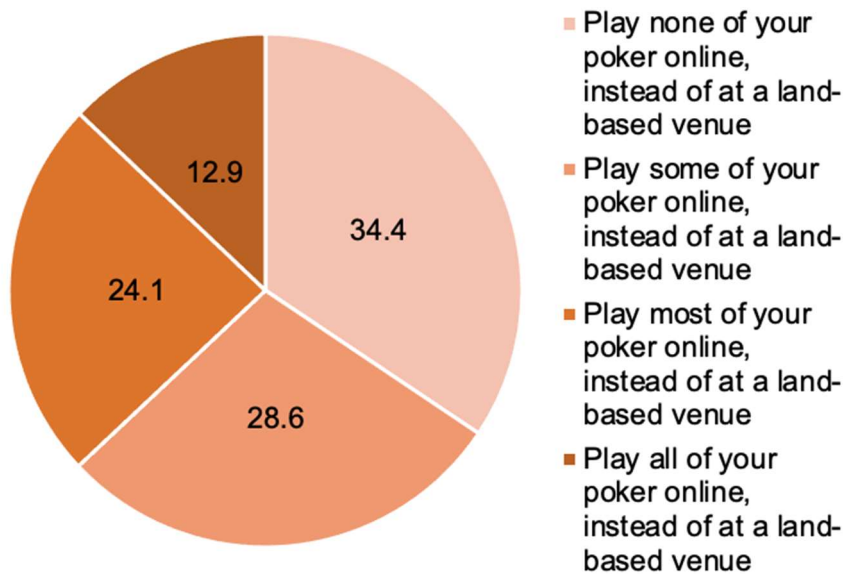
5.6.11. Likely changes if Australian-licensed operators offered online poker

Respondents who had gambled on poker in land-based venues (N = 727) were asked if they would play poker online if poker was legally offered by Australian operators (Figure 5.20). The most common answer was that they would do none of their poker playing online in favour of a land-based venue (34.4%), followed by some of their poker online (28.6%), most (24.1%) or all (12.9%) of their poker online, instead of at a land-based venue.

Respondents who reported that they would do some, most or all of their poker playing online if Australian-licensed operators could legally offer it were more likely to be moderate risk or problem gamblers (61.0%, n = 291 from 477 respondents)

compared to those who said they would do none of their poker play online (36.8%, n = 92 from 250 respondents), $\chi^2(1, N = 727) = 38.56, p < 0.001, \Phi = 0.23$.

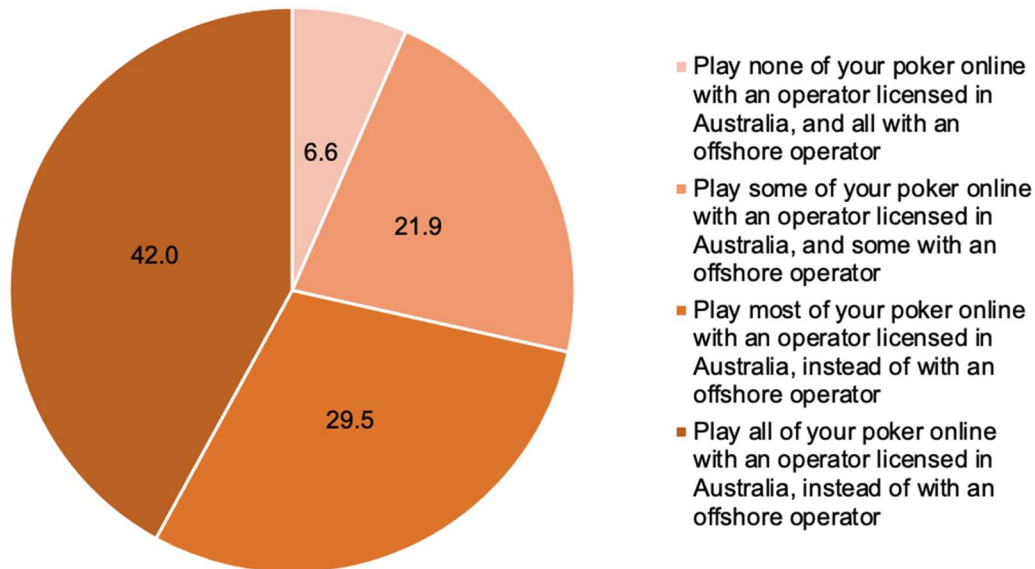
Figure 5.20 – Amount of poker that would be done online if it were available from Australian-licensed operators, amongst those who play poker in land-based venues



*Base: Respondents who played poker in land-based venues (N = 727).
Question: GB7I.*

Respondents who had bet on poker online were asked if they would play poker with an Australian-licensed poker operator if one existed, rather than offshore poker sites (Figure 5.21). Seven in ten indicated that they would play all (42.0%) or most (29.5%) of their poker online with an Australian-licensed operator, 21.9 per cent some, and 6.6 per cent none of their online poker with an Australian-licensed operator.

Figure 5.21 – Amount of poker respondents would play online via Australian-licensed operators, rather than offshore operators, if it were available from Australian-licensed operators



*Base: Respondents who played poker online (N = 488).
Question: GB7m.*

5.7. Reported exposure to and effects of wagering advertisements and promotions

This section focuses on self-reported exposure to wagering advertisements and promotions, and its reported effects on betting behaviour.

All respondents were asked how often they had seen or heard advertisements, promotions or commentary about sports or race betting in seven different types of media. Interactive gamblers recalled seeing wagering advertising through all types of media significantly more frequently than non-interactive gamblers, although the evidence for differences for television was relatively weak (Table 5.16).

Table 5.16 – Reported frequency of exposure to wagering advertising and promotions by type of media in 2019, by interactive and non-interactive gamblers

Media	Frequency	Interactive gamblers		Non-interactive gamblers	
		n	%	n	%
At live sports or racing events	4 or more times a week	194	6.0*	57	3.2
	2-3 times a week	165	5.1*	64	3.6
	Once a week	242	7.4*	64	3.6
	2-3 times a month	303	9.3*	80	4.5
	Once a month	366	11.2*	98	5.6
	Less than once a month	501	15.4*	195	11.1
	Not at all in 2019	1,489	45.7	1,201	68.3*
$\chi^2 (6, N = 5019) = 245.97, p < 0.001, \Phi = 0.22$					
On television	4 or more times a week	739	22.7	386	21.9
	2-3 times a week	484	14.8	297	16.9
	Once a week	376	11.5	216	12.3
	2-3 times a month	431	13.2	208	11.8
	Once a month	336	10.3*	146	8.3
	Less than once a month	371	11.4	210	11.9
	Not at all in 2019	523	16.0	296	16.8
$\chi^2 (6, N = 5019) = 11.13, p = 0.084$					
On the radio	4 or more times a week	290	8.9*	113	6.4
	2-3 times a week	328	10.1*	143	8.1
	Once a week	343	10.5*	137	7.8
	2-3 times a month	330	10.1*	131	7.4
	Once a month	336	10.3*	132	7.5
	Less than once a month	420	12.9	222	12.6
	Not at all in 2019	1,213	37.2	881	50.1*
$\chi^2 (6, N = 5019) = 86.15, p < 0.001, \Phi = 0.13$					
In print advertising (e.g., newspapers)	4 or more times a week	185	5.7	92	5.2
	2-3 times a week	206	6.3	98	5.6
	Once a week	305	9.4	159	9.0
	2-3 times a month	296	9.1*	110	6.3
	Once a month	347	10.6*	138	7.8
	Less than once a month	508	15.6	246	14.0
	Not at all in 2019	1,413	43.3	916	52.1*
$\chi^2 (6, N = 5019) = 42.84, p < 0.001, \Phi = 0.09$					

Media	Frequency	Interactive gamblers		Non-interactive gamblers	
On outdoor advertising (e.g., billboards)	4 or more times a week	101	3.1*	34	1.9
	2-3 times a week	150	4.6	62	3.5
	Once a week	287	8.8*	101	5.7
	2-3 times a month	308	9.4*	119	6.8
	Once a month	456	14.0*	187	10.6
	Less than once a month	591	18.1	286	16.3
	Not at all in 2019	1,367	41.9	970	55.1*
$\chi^2 (6, N = 5019) = 87.59, p < 0.001, \Phi = 0.13$					
In online and social media	4 or more times a week	341	10.5*	90	5.1
	2-3 times a week	335	10.3*	103	5.9
	Once a week	309	9.5*	105	6.0
	2-3 times a month	425	13.0*	117	6.7
	Once a month	407	12.5*	133	7.6
	Less than once a month	442	13.6	246	14.0
	Not at all in 2019	1,001	30.7	965	54.9*
$\chi^2 (6, N = 5019) = 319.85, p < 0.001, \Phi = 0.25$					
In direct messages (e.g., emails, SMSs)	4 or more times a week	147	4.5*	10	0.6
	2-3 times a week	216	6.6*	24	1.4
	Once a week	298	9.1*	36	2.0
	2-3 times a month	304	9.3*	25	1.4
	Once a month	314	9.6*	39	2.2
	Less than once a month	402	12.3*	120	6.8
	Not at all in 2019	1,579	48.4	1,505	85.6*
$\chi^2 (6, N = 5019) = 697.07, p < 0.001, \Phi = 0.37$					

Base: All respondents (N = 5,019).

Questions: MK_1.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Amongst race or sports bettors who reported seeing wagering advertisements or promotions in any media, interactive gamblers were significantly more likely to report that the advertisements or promotions had increased their betting expenditure by a little or a lot compared to non-interactive gamblers. In contrast, non-interactive gamblers were more likely to say that advertisements and promotions had neither increased nor decreased their betting expenditure, or had decreased their betting expenditure a lot (Table 5.17).

Table 5.17 – Reported effect of wagering advertisements and promotions on betting expenditure in 2019, by interactive and non-interactive gamblers who bet on races and/or sports

Self-reported effect of advertisements and promotions on betting expenditure	Interactive gamblers (n = 2,336)		Non-interactive gamblers (n = 654)	
	n	%	n	%
Increased a lot	159	6.8*	20	3.1
Increased a little	554	23.7*	49	7.5
Neither increased nor decreased	1,517	64.9	537	82.1*
Decreased a little	70	3.0	19	2.9
Decreased a lot	36	1.5	29	4.4*

Base: All race or sports bettors who reported seeing any type of advertisement during 2019 (N = 2,990).

Question: MK_2.

Note: $\chi^2(4, N = 2990) = 120.29, p < 0.001, \Phi = 0.20$. Asterisk (*) indicates significantly higher proportion across a row.

Interactive gamblers in this sample reported seeing all five types of wagering promotions they were asked about (sign-up bonuses, refer-a-friend bonuses, bonus bets, better odds or winnings, money-back guarantees) significantly more frequently than non-interactive gamblers (Table 5.18).

Table 5.18 – Reported frequency of exposure to wagering promotions in 2019, by interactive and non-interactive gamblers

Promotion	Frequency	Interactive gamblers		Non-interactive gamblers	
		n	%	n	%
Sign-up bonuses	4 or more times a week	173	5.3	107	6.1
	2-3 times a week	255	7.8	127	7.2
	Once a week	304	9.3*	110	6.3
	2-3 times a month	412	12.6*	133	7.6
	Once a month	517	15.9*	157	8.9
	Less than once a month	502	15.4*	181	10.3
	Not at all in 2019	918	28.2	814	46.3*
	Don't know	179	5.5	130	7.4*
$\chi^2(7, N = 5019) = 220.14, p < 0.001, \Phi = 0.21$					
Refer-a-friend bonuses	4 or more times a week	71	2.2*	20	1.1
	2-3 times a week	122	3.7*	36	2.0
	Once a week	215	6.6*	42	2.4

	2-3 times a month	270	8.3*	34	1.9
	Once a month	383	11.7*	88	5.0
	Less than once a month	529	16.2*	134	7.6
	Not at all in 2019	1,493	45.8	1,253	71.2*
	Don't know	177	5.4	152	8.6*
$\chi^2 (7, N = 5019) = 405.40, p < 0.001, \Phi = 0.28$					
Bonus bets	4 or more times a week	339	10.4*	151	8.6
	2-3 times a week	385	11.8	181	10.3
	Once a week	360	11.0*	113	6.4
	2-3 times a month	449	13.8*	166	9.4
	Once a month	445	13.7*	134	7.6
	Less than once a month	432	13.3*	173	9.8
	Not at all in 2019	736	22.6	753	42.8*
	Don't know	114	3.5	88	5.0*
$\chi^2 (7, N = 5019) = 260.76, p < 0.001, \Phi = 0.23$					
Better odds or winnings	4 or more times a week	253	7.8	151	8.6
	2-3 times a week	358	11.0	184	10.5
	Once a week	382	11.7*	114	6.5
	2-3 times a month	417	12.8*	176	10.0
	Once a month	450	13.8*	130	7.4
	Less than once a month	408	12.5*	165	9.4
	Not at all in 2019	836	25.6	741	42.1*
	Don't know	156	4.8	98	5.6
$\chi^2 (7, N = 5019) = 191.14, p < 0.001, \Phi = 0.20$					
Money-back guarantees	4 or more times a week	345	10.6	156	8.9
	2-3 times a week	381	11.7	207	11.8
	Once a week	339	10.4*	126	7.2
	2-3 times a month	424	13.0*	185	10.5
	Once a month	440	13.5*	128	7.3
	Less than once a month	384	11.8*	168	9.6
	Not at all in 2019	812	24.9	701	39.9*
	Don't know	135	4.1	88	5.0
$\chi^2 (7, N = 5019) = 152.88, p < 0.001, \Phi = 0.18$					

Base: All respondents (N = 5,019).

Question: MK_3.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Amongst race and sports bettors who reported seeing wagering promotions, interactive gamblers were significantly more likely to agree that these promotions had increased their betting during 2019, while non-interactive gamblers were significantly more likely to strongly disagree (Table 5.19).

Table 5.19 – Agreement or disagreement that promotions for sports or race betting had increased their betting in 2019, by interactive and non-interactive gamblers who bet on races and/or sports

Agreement or disagreement that promotions for sports or race betting had increased their betting during 2019	Interactive gamblers (n = 2,184)		Non-interactive gamblers (n = 533)	
	n	%	n	%
Strongly agree	181	8.3	45	8.4
Agree	935	42.8*	101	18.9
Disagree	763	34.9	200	37.5
Strongly disagree	305	14.0	187	35.1*

Base: All race or sports bettors who reported seeing any type of promotion during 2019 (N = 2,717).

Question: MK_4.

Note: $\chi^2(3, N = 2717) = 170.33, p < 0.001, \Phi = 0.25$. Asterisk (*) indicates significantly higher proportion across a row.

5.8. Additional questions on skin gambling and loot boxes

Some additional questions were asked about skin gambling and loot boxes, with the results presented below. Please note that skin gambling, but not loot boxes, was considered a form of gambling in this chapter’s analyses (e.g., in determining interactive and non-interactive gambler status).

5.8.1. How skins are used for gambling

Respondents who had engaged in skin gambling were asked some questions about how exactly they had used skins. Three options were presented: betting on another site with in-game items (‘skin betting’) on a game of chance; betting on another site with in-game items (skins) on the outcome of a competitive video gaming contest (esports betting); and using in-game items to bet privately with friends (Table 5.20).¹⁷ Responses were generally similar across the three questions, with more than 80 per cent reporting doing each option. Amongst those who did take part, the most

¹⁷ Skins can also be used to gamble on forms other than esports or casino games, such as sports or race betting. However, this was not included here due to low prevalence and concerns about survey length.

common responses were rarely or sometimes for skin betting on games of chance or esports, and sometimes or often for using skins to bet privately with friends.

Table 5.20 – How often in-game items (skins) were used for gambling in 2019, amongst respondents who had engaged in skin gambling

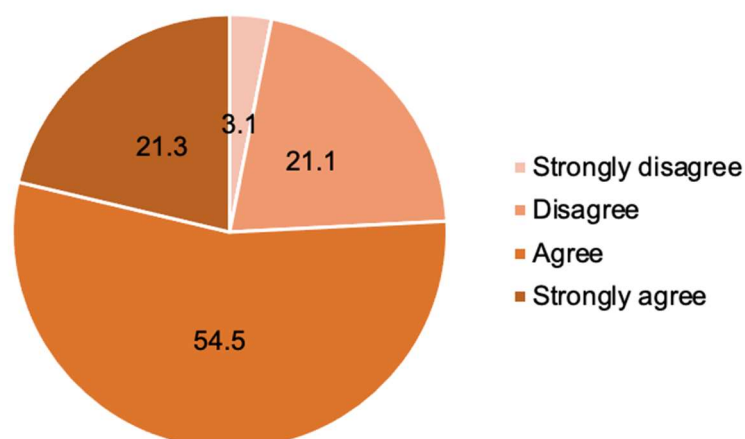
Frequency of using skins to... (%)	Never	Rarely	Some-times	Often	Always
Bet on another site with in-game items ('skin betting') on a game of chance (e.g., roulette, coin flip, jackpot)	16.8	21.9	36.0	17.8	7.5
Bet on another site with in-game items (skins) on the outcome of a competitive video gaming contest (esports betting)	17.8	18.5	39.4	17.8	6.5
Used in-game items to bet privately with friends	16.4	14.0	32.9	27.4	9.2

Base: Respondents who had engaged in skin gambling (N = 292).
 Questions: GB16f_1 through GB16f_3.

5.8.2. Loot boxes as a form of gambling

Respondents who had bought loot boxes (N = 413) were asked to what extent they agreed or disagreed that loot boxes are a form of gambling (Figure 5.22x). Around three quarters indicated that they strongly agreed (21.3%) or agreed (54.5%) that loot boxes are a form of gambling, with 21.1 per cent disagreeing and 3.1 per cent strongly disagreeing.

Figure 5.22 – Agreement or disagreement that loot boxes are a form of gambling



Base: Respondents who had bought loot boxes in 2019 (N = 413).
 Question: GB17f.

5.9. Online social casino games

All 5,019 respondents were asked how often they had played any gambling activities online where you can't win money (i.e., just for fun). These activities are commonly referred to as online social casino games. Overall, around 6 in 10 (59.4%) indicated that they had not played online social casino games in 2019 (Table 5.21). Interactive gamblers in this sample reported taking part in these activities significantly more frequently than non-interactive gamblers. Social casino game frequency was positively correlated with PGSI group, with higher risk groups more likely to take part, and to do so more frequently, $\chi^2(18, N = 5019) = 497.94, p < 0.001, \Phi_c = 0.18$.

Table 5.21 – Frequency of playing gambling activities online where you cannot win money in 2019, by interactive and non-interactive gamblers

Frequency of playing gambling activities online just for fun	Interactive gamblers		Non-interactive gamblers	
	n	%	n	%
4 or more times a week	283	8.7	154	8.8
2-3 times a week	247	7.6*	64	3.6
Once a week	244	7.5*	59	3.4
2-3 times a month	186	5.7*	40	2.3
Once a month	181	5.6*	41	2.3
Less than once a month	388	11.9*	151	8.6
Not at all in 2019	1,731	53.1	1,250	71.1*
$\chi^2(6, N = 5019) = 191.37, p < 0.001, \Phi = 0.20$				

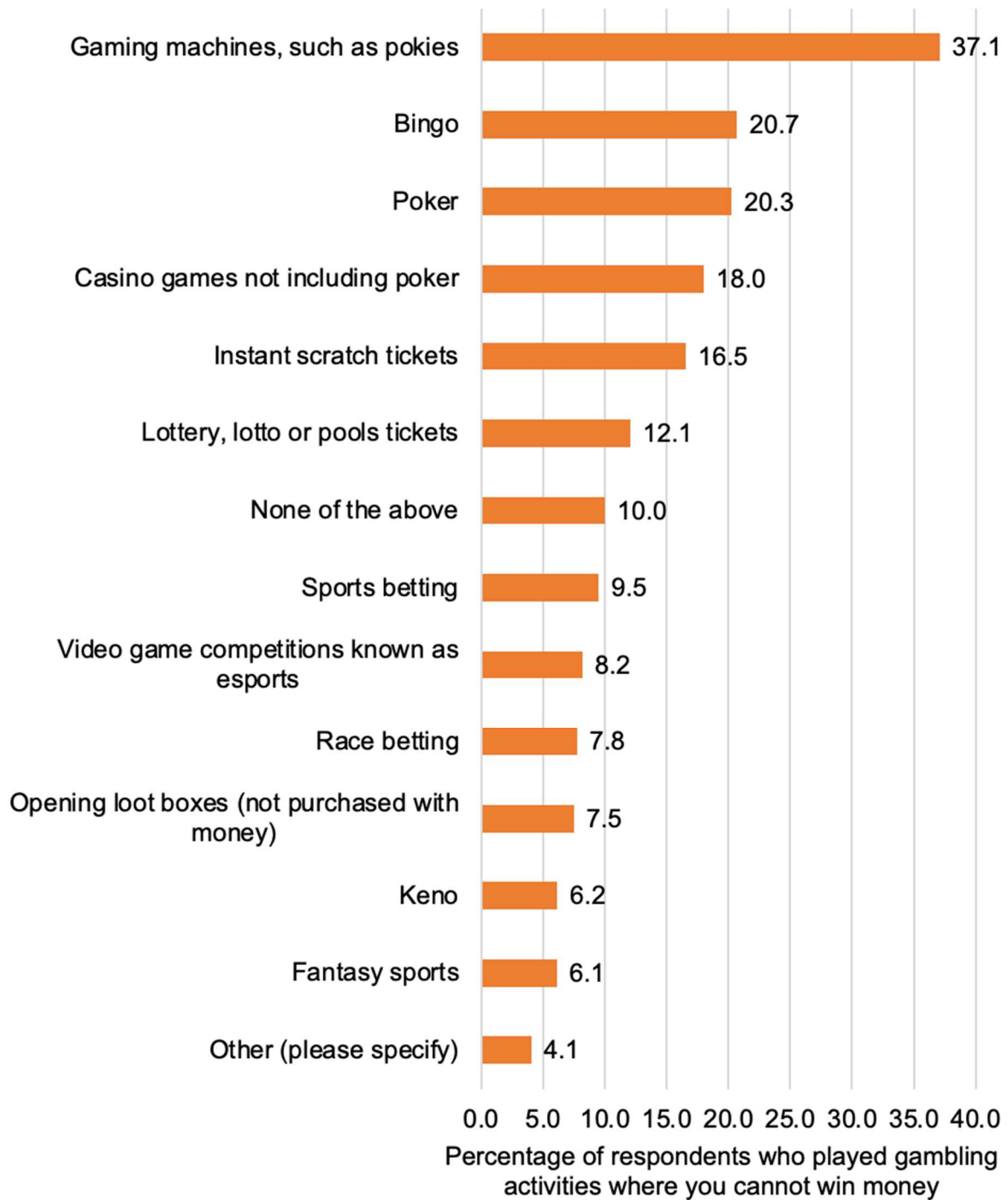
Base: All respondents (N = 5,019).

Question: GB14.

Note: Asterisk (*) indicates significantly higher proportion across a row.

As indicated in Figure 5.23, the most popular gambling activities played in social casino games were EGMs (37.1%), followed by bingo (20.7%), poker (20.3%), casino games (18.0%) and instant scratch tickets (16.5%).

Figure 5.23 – Proportion of respondents indicating taking part in each form of gambling activity in online social casino games



Base: All respondents who played gambling activities where you cannot win money (N = 2,038).
 Questions: GB15_1 through GB15_14.

5.10. Multivariate analyses

The preceding bivariate analyses for the National Online Survey presented in this chapter do not control for other factors, so multivariate analyses were conducted in order to determine which factors uniquely differentiated interactive and non-interactive gamblers in this sample. Like the bivariate analyses in this chapter, the multivariate analyses are unweighted.

Three main dependent variables were considered:

- Interactive and non-interactive gambling status amongst all respondents.
- PGSI score amongst interactive gamblers only.
- Interactive and non-interactive gambling status amongst those with a PGSI of 3 or higher (moderate risk or problem gamblers only).

The first and last models were conducted using logistic regression models, as the outcome variable was binary (interactive vs non-interactive gambling status as the dependent variable). The second model was conducted using linear regression, as the dependent variable was continuous (and log +1 PGSI transformed to minimise skew as the dependent variable). The second model was also run with (log +1 transformed) Short Gambling Harms Screen scores as the dependent variable (Appendix E). Assumptions for all models were checked. Tolerance checks showed no issues with multicollinearity, with all tolerance values greater than 0.4.

Demographic variables and other variables of known importance were entered into the equation simultaneously. Due to low numbers in certain categories, the following independent variables were recoded:

- Education – all respondents with less than year 10 education were grouped together.
- Aboriginal and Torres Strait Islander descent – was recoded into 'Non-Indigenous' and 'Indigenous'.
- Marital status – those who were widowed were combined with those who were divorced or separated.

Categorical variables were coded with the following reference groups:

- Gender (male).
- Marital status (never married).
- Country of birth (Australia).
- Main language spoken at home (English).
- Indigenous status (non-Indigenous).
- Engagement in each gambling form (ref = no).

- Offshore bettor status (ref = no).

Purchasing loot boxes was not included in some models due to inflated coefficients.

In addition to participation in each gambling form, we also considered the total number of forms that respondents participated in. This variable could not be included in the analyses along with participation in each form due to multicollinearity. Instead, we conducted separate analyses with the total number of forms, and these are reported in Appendix E. Results were very similar.

In addition to the predictors above, the following predictors were used: PGSI score (log + 1 due to skew, only used in the first analysis), age (in years), highest level of education, exposure to wagering marketing via different channels (mean frequency across channels)¹⁸, exposure to wagering promotions (mean frequency across promotions), wellbeing (PWI) and impulsiveness (BIS Brief). Due to the small number of people classified as a gender other than male or female (n = 8), these respondents could not be included in these particular analyses.

5.10.1. Multivariate predictors differentiating interactive gamblers from non-interactive gamblers

The multivariate analyses (Table 5.22) found that *unique* predictors of being an interactive gambler in this sample were:

- Being male, being younger.
- NOT gambling on instant scratch tickets, keno, or EGMs.
- Gambling on lotteries, sports betting, race betting, novelty betting, poker, esports betting and fantasy sports betting.
- Having a higher PGSI score.

The overall model was statistically significant (χ^2 (24, N = 5011) = 1,590.64, $p < 0.001$) and correctly predicted 74.3 per cent of cases (based on a cut-value of 0.587). Cox and Snell pseudo-R-square was .272 and Nagelkerke pseudo-R-square was .374.

¹⁸ For both exposure to wagering marketing via different channels and exposure to wagering promotions, the individual variables were highly correlated and could not be included in the same models due to multicollinearity. It was necessary to reduce these items for inclusion. While the response scales are ordinal, it is not unusual in gambling research to create scores from items using ordinal response scales, such as with the Problem Gambling Severity Index. Factor analyses indicated a single factor solution for both channels and promotions, and reliability analyses indicate satisfactory reliability (Cronbach's alpha = .84 and .90 respectively). We therefore used scale scores for these items so that advertising channels and promotions could be included in the models, as the alternate solution was to not include them at all.

Table 5.22 – Logistic multivariate regression of characteristics differentiating Australian interactive gamblers from non-interactive gamblers, 2019

Variable	Unstd coeff	Std error	Odds ratio	95% CI LL	95% CI UL	Wald	p
Gender (ref = male)	-0.431	0.079	0.650	0.556	0.759	29.545	<0.001
Age (in years)	-0.028	0.003	0.972	0.967	0.978	102.862	<0.001
Marital dummy - never married vs married	0.040	0.103	1.040	0.850	1.274	0.148	0.700
Marital dummy - never married vs de facto	0.218	0.114	1.244	0.994	1.556	3.646	0.056
Marital dummy - never married vs divorced, separated, widowed	0.182	0.127	1.200	0.936	1.538	2.058	0.151
Education (higher = more)	-0.032	0.030	0.969	0.913	1.028	1.091	0.296
Country of birth (ref = Australia)	0.064	0.092	1.066	0.891	1.276	0.485	0.486
Indigenous status (ref = no)	0.173	0.240	1.188	0.742	1.903	0.516	0.473
English as main language spoken at home (ref = yes)	0.004	0.239	1.004	0.628	1.603	0.000	0.988
Instant scratch tickets (ref = no)	-0.390	0.082	0.677	0.576	0.795	22.555	<0.001
Lotteries (ref = no)	0.830	0.099	2.293	1.890	2.782	70.803	<0.001
Sports betting (ref = no)	1.152	0.087	3.166	2.669	3.754	175.486	<0.001
Race betting (ref = no)	0.621	0.077	1.861	1.601	2.164	65.339	<0.001
Novelty betting (ref = no)	0.979	0.174	2.663	1.895	3.742	31.840	<0.001
Bingo (ref = no)	-0.019	0.097	0.982	0.812	1.187	0.037	0.848
Keno (ref = no)	-0.192	0.078	0.826	0.708	0.962	6.003	0.014
Poker (ref = no)	0.307	0.124	1.359	1.066	1.731	6.155	0.013
Casino games (ref = no)	0.116	0.093	1.123	0.936	1.346	1.560	0.212
EGMs (ref = no)	-0.249	0.080	0.780	0.666	0.912	9.637	0.002
Esports betting (ref = no)	1.340	0.267	3.817	2.262	6.442	25.168	<0.001
Fantasy sports betting (ref = no)	0.983	0.332	2.672	1.394	5.120	8.766	0.003
Skin gambling (ref = no)	0.893	0.502	2.443	0.914	6.532	3.167	0.075
PGSI score (log +1)	0.289	0.048	1.335	1.215	1.467	35.974	<0.001
Wellbeing (higher = more)	-0.022	0.017	0.979	0.947	1.011	1.641	0.200
Impulsivity (higher = more)	-0.022	0.017	0.978	0.946	1.011	1.756	0.185
Constant	1.274	0.314	3.575			16.455	<0.001

Note: Unstd = unstandardised, Std = standardised, Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors.

Poor well-being and impulsivity can be considered part of the construct of problem gambling, and so may dominate the model and diminish the importance of the other interesting and important variables.

5.10.2. Multivariate predictors of problem gambling severity (PGSI score) amongst interactive gamblers

The following model predicted problem gambling severity (PGSI score) amongst interactive gamblers only. PGSI was skewed, and thus log (+1) transformed. We used the PGSI as the outcome variable to be consistent with the 2014 Interactive Gambling study. The results using the Short Gambling Harms Screen as the outcome variable are presented in Appendix E.

When controlling for other variables in the model, the multivariate analysis (Table 5.23) found that interactive gamblers with higher PGSI scores in this sample were significantly more likely to:

- Be male, be younger, be divorced/separated/widowed, to be born outside of Australia, to be of ATSI origin, and mainly speak a language other than English at home.
- Gamble on sports betting, novelty betting, bingo, keno, casino games, EGMs, esports betting and skin gambling.
- NOT gamble on lotteries.
- Be more exposed to wagering advertising and promotions.
- Have lower wellbeing and higher impulsivity.

The overall model accounted for 37.0 per cent of variance in (log +1) PGSI scores and was statistically significant ($F(28,3224) = 67.50, p < 0.001$).

Table 5.23 – Linear multivariate regression predicting higher problem gambling severity (PGSI score) (log +1) for interactive gamblers, 2019

Variable	Unstd coeff	Std error	Std coeff	t	p
(Constant)	0.433	0.125		3.449	0.001
Gender (ref = male)	-0.114	0.032	-0.058	-3.575	<0.001
Age (in years)	-0.005	0.001	-0.088	-4.491	<0.001
Marital status (ref = never married) - married	-0.036	0.039	-0.018	-0.935	0.350
Marital status (ref = never married) - living with partner/de facto	0.011	0.042	0.004	0.255	0.799
Marital status (ref = never married) - divorced, separated or widowed	0.126	0.054	0.041	2.316	0.021
Education (higher = more)	-0.007	0.012	-0.008	-0.536	0.592
Country of birth (ref = Australia)	0.114	0.038	0.046	2.974	0.003
Indigenous status (ref = no)	0.339	0.082	0.059	4.138	<0.001
English as main language spoken at home (ref = yes)	0.248	0.077	0.049	3.217	0.001
Instant scratch tickets (ref = no)	0.043	0.035	0.020	1.230	0.219
Lotteries (ref = no)	-0.098	0.042	-0.036	-2.343	0.019
Sports betting (ref = no)	0.145	0.034	0.072	4.252	<0.001
Race betting (ref = no)	0.027	0.033	0.013	0.816	0.414
Novelty betting (ref = no)	0.084	0.040	0.035	2.083	0.037
Bingo (ref = no)	0.105	0.038	0.047	2.795	0.005
Keno (ref = no)	0.085	0.033	0.042	2.608	0.009
Poker (ref = no)	0.064	0.040	0.028	1.586	0.113
Casino games (ref = no)	0.119	0.035	0.058	3.365	0.001
EGMs (ref = no)	0.151	0.033	0.073	4.609	<0.001
Esports betting (ref = no)	0.249	0.053	0.094	4.704	<0.001
Fantasy sports betting (ref = no)	0.038	0.063	0.013	0.606	0.545
Skin gambling (ref = no)	0.362	0.075	0.104	4.855	<0.001
Purchasing loot boxes (ref = no)	-0.029	0.059	-0.010	-0.493	0.622
Offshore bettor (ref = no)	0.067	0.053	0.024	1.255	0.210
Marketing - mean exposure via different advertising channels	0.088	0.013	0.127	6.970	<0.001
Marketing - mean exposure to different promotions	0.019	0.010	0.035	1.990	0.047
Wellbeing (higher = more)	-0.088	0.006	-0.203	-13.693	<0.001
Impulsivity (higher = more)	0.090	0.006	0.217	14.566	<0.001

Note: Unstd = unstandardised, Std = standardised, Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors.

Poor well-being and impulsivity can be considered part of the construct of problem gambling, and so may dominate the model and diminish the importance of the other interesting and important variables.

5.10.3. Multivariate predictors differentiating moderate risk/problem interactive gamblers from moderate risk/problem non-interactive gamblers

Amongst those classified as moderate risk or problem gamblers (PGSI score of 3 or higher), the multivariate analyses (Table 5.24) found the following unique predictors of being an interactive gambler in this sample:

- Being younger.
- Gambling on sports betting, race betting, novelty betting, and poker.
- NOT gambling on EGMs.

The overall model was statistically significant ($\chi^2(21, N = 1487) = 399.16, p < 0.001$) and correctly predicted 78.0 per cent of cases (based on a cut-value of 0.804). Cox and Snell pseudo-R-square was .235 and Nagelkerke pseudo-R-square was .376.

Table 5.24 – Logistic multivariate regression of characteristics differentiating moderate risk/problem interactive gamblers from moderate risk/problem non-interactive gamblers, 2019

Variable	Unstd coeff	Std error	Odds ratio	95% CI LL	95% CI UL	Wald	p
Gender (ref = male)	-0.303	0.175	0.738	0.524	1.041	2.994	0.084
Age (in years)	-0.035	0.006	0.966	0.954	0.978	31.039	<0.001
Marital status (ref = never married) - married	0.056	0.218	1.058	0.689	1.623	0.066	0.798
Marital status (ref = never married) - living with partner/de facto	0.390	0.238	1.478	0.927	2.355	2.696	0.101
Marital status (ref = never married) - divorced, separated or widowed	0.143	0.260	1.154	0.693	1.923	0.303	0.582
Education (higher = more)	-0.046	0.068	0.955	0.836	1.090	0.467	0.494
Country of birth (ref = Australia)	0.083	0.212	1.087	0.718	1.646	0.154	0.695
Indigenous status (ref = no)	0.614	0.430	1.847	0.795	4.293	2.034	0.154
English as main language spoken at home (ref = yes)	0.295	0.482	1.343	0.522	3.457	0.375	0.540
Instant scratch tickets (ref = no)	-0.277	0.199	0.758	0.513	1.120	1.933	0.164
Lotteries (ref = no)	0.396	0.219	1.485	0.967	2.281	3.264	0.071
Sports betting (ref = no)	1.260	0.196	3.525	2.399	5.179	41.191	<0.001
Race betting (ref = no)	0.390	0.186	1.477	1.026	2.128	4.390	0.036
Novelty betting (ref = no)	1.176	0.300	3.240	1.798	5.839	15.310	<0.001
Bingo (ref = no)	-0.071	0.189	0.931	0.644	1.348	0.142	0.706
Keno (ref = no)	-0.162	0.170	0.850	0.610	1.185	0.916	0.338
Poker (ref = no)	0.569	0.232	1.766	1.120	2.783	5.999	0.014
Casino games (ref = no)	0.355	0.188	1.426	0.987	2.062	3.569	0.059
EGMs (ref = no)	-0.771	0.229	0.462	0.295	0.724	11.343	0.001
Wellbeing (higher = more)	-0.009	0.032	0.991	0.930	1.055	0.085	0.771
Impulsivity (higher = more)	-0.031	0.032	0.970	0.910	1.033	0.915	0.339
Constant	2.862	0.695	17.500			16.964	<0.001

Note: Unstd = unstandardised, Std = standardised, Coeff = coefficient, SE = standard error. 95% CI LL and UL refer to lower and upper limits of 95% confidence intervals respectively. All variables unstandardised. Bold text indicates statistically significant predictors. Loot boxes, skin gambling and esports betting could not be included in the model due to inflated coefficients.

Chapter 6. Longitudinal Cohort Study of respondents to the 2012 and 2019 National Online Surveys

The Longitudinal Cohort Study was designed to identify factors, including demographics and changes to gambling via the internet, that contributed to people's gambling problems, gambling harm and gambling intensity. The results should be read in conjunction with the limitations which are detailed in the Executive Summary and at 11.13.3 in Chapter 11.

The Longitudinal Cohort Study addressed Aim 9 of the overall study: to identify factors associated with transitions in interactive gambling, problem gambling, and gambling-related harm at an individual level, from 2012 to 2019. Specific objectives were to determine:

1. whether any demographic characteristics predicted changes in percentage of online gambling, problem gambling status and gambling-related harm, from 2012 to 2019;
2. whether changes in frequency of gambling predicted changes in problem gambling status and gambling-related harm, from 2012 to 2019; and
3. whether changes in the degree to which someone gambled on a form online was related to changes in their frequency of gambling on that form, from 2012 to 2019.

The longitudinal study was designed to take advantage of being able to follow up the same respondents over two time points, to understand how these people have changed over time. The sample was not designed to be representative.

6.1. Methods

6.1.1. Approach

In 2012, a National Online Survey of Australian gamblers was conducted as part of the original Interactive Gambling Study (Hing et al., 2014a). The survey asked respondents to provide their email address if they were willing to be recontacted for future research. We recontacted these people to take part in the 2019 National Online Survey. Appendix D contains the email solicitation.

Inclusion criteria for the 2012 survey were: living in Australia, aged 18 years or over, and had gambled for money in the past 12 months. Inclusion criteria for the 2019 survey for those who had responded to the 2012 survey and consented to follow-up were: living in Australia and aged 18 years or over. Respondents did not need to

have gambled in the past 12 months to allow for respondents who may have ceased gambling since the 2012 survey and who were still of interest in the longitudinal analysis.

Given both the 2012 and 2019 National Online Surveys contained many of the same questions (by design), these data could be compared between the two surveys. This allowed us to examine how the gambling behaviour of individual respondents had changed in the intervening years. We were able to match everyone's 2019 answers to his/her 2012 answers, allowing for longitudinal analyses of the combined datasets.

6.1.2. Sample

We emailed the 2,547 respondents who had agreed to follow-up contact in 2012 to invite them into the 2019 survey. To optimise the response rate, we sent several reminder emails and offered entry into a prize draw for 10 x \$100 shopping vouchers. A total of 316 emails were returned as undeliverable, nine emails failed, and 1,172 emails were opened (open rate = $1,172 / (2,547 - 316 - 9) * 100 = 52.7\%$). Of the 1,172 respondents who opened the emails, 571 started the survey and we received 437 valid responses after data cleaning (valid response rate = $437 / (2,547 - 316 - 9) * 100 = 19.7\%$).

Bivariate logistic regressions between those who consented to be followed up from the 2012 study showed that those who also completed the 2019 study were more likely to be older (OR = 1.024, $p < .001$), non-problem gamblers (compared to moderate risk gamblers, non-problem as reference group; OR = .660, $p = .003$), and to not participate in instant scratch ticket (vs buyers; OR = .765, $p = .009$), casino table games (vs players; OR = .732, $p = .006$), and games of skill (vs players; OR = .478, $p = .002$). They also participated in fewer gambling activities (OR = .942, $p = .021$). No differences were found for: gender ($p = .075$), low-risk or problem gamblers (compared to non-problem gamblers; $p = .222$ and $.069$ respectively), buying lottery tickets ($p = .938$), sports betting ($p = .286$), race betting ($p = .051$), playing bingo ($p = .164$), playing keno ($p = .614$), playing poker ($p = .053$), gambling on EGMs ($p = .575$), or interactive gambling status ($p = .075$). These differences are relatively small and it is notable that most are not significant given the sample size. Observed differences involve many of the less frequent gambling activities. All of these comparisons are based on 2012 data, because 2019 data do not exist for those who did not complete the follow-up survey. Together these results indicate few differences between those who did and did not complete the follow-up, based on these particular variables.

Matching cases between the two waves resulted in 437 respondents (360 male, 82.4%) who provided data at both time points. As measured in 2012, the mean age was 46 years old (median = 46), with the youngest participant being 19 years and the oldest being 80 years old. A total of 184 (42.1%) had a tertiary or advanced

degree, and 94 (21.5%) were born overseas. Among participants, there were 196 (44.8%) married people, 111 (25.4%) who had never married, and the remainder (130, 29.7%) were in a de-facto relationship, separated or widowed.

6.1.3. Data matching

The data from the 2012 National Online Survey were anonymised, but this was done in a re-identifiable manner. Specifically, each survey response was given a unique ID code, and these ID codes were linked to the respondents' email addresses in a separate file, thus preserving data anonymity in the original 2012 data file. Identical ID codes were attached to the 2019 survey responses from these respondents via embedded data in the survey invitation link and used to match the 2012 and 2019 data. When recontacting these participants to invite their participation in the 2019 National Online Survey, we specifically requested their permission to match their 2012 and 2019 data.

6.1.4. Measures

A series of analyses were conducted to examine changes in online gambling behaviour and gambling related outcomes – particularly *gambling problems* (PGSI; Ferris & Wynne, 2001) and gambling harms.

Gambling problems were measured using the PGSI (Ferris & Wynne, 2001). A description of this measure can be found in Section 4.1.1 of this report.

Gambling harms were measured using a different series of probes in the two surveys. The *Short Gambling Harms Screen* (Browne et al., 2018) was used in 2019 whereas the *Gambling Consequences Scale* (Productivity Commission, 1999) was used in 2012. After normalisation, we found that the sum scores calculated from the two waves had a similar distribution and were moderately highly correlated within subjects ($r = .63$). It is known that indicators of gambling-related harm tend to be strongly unidimensional and homeogenous. Further, the harm probes used across the two waves had a high degree of content similarity. Thus, while the necessary use of varying measures represents an important limitation that should be noted, we consider it valid to consider changes in the normalised scores within subjects across the two time points.

Percentage gambled online. Respondents were asked in both surveys what proportion of their total gambling expenditure was done online. Responses could range from 0 to 100 per cent.

Percentage gambled online on each gambling form. Respondents were asked in both surveys what proportion of their gambling expenditure was done online for each

gambling form they had gambled on (in the previous 12 months for the 2012 survey and during 2019 for the 2019 survey). Responses could range from 0 to 100 per cent.

Frequency of gambling on each form via any mode. Respondents were asked in both surveys how often they had gambled on each form in (in the previous 12 months for the 2012 survey and during 2019 for the 2019 survey). Seven response options ranged from '4 or more times a week' to 'not at all'.

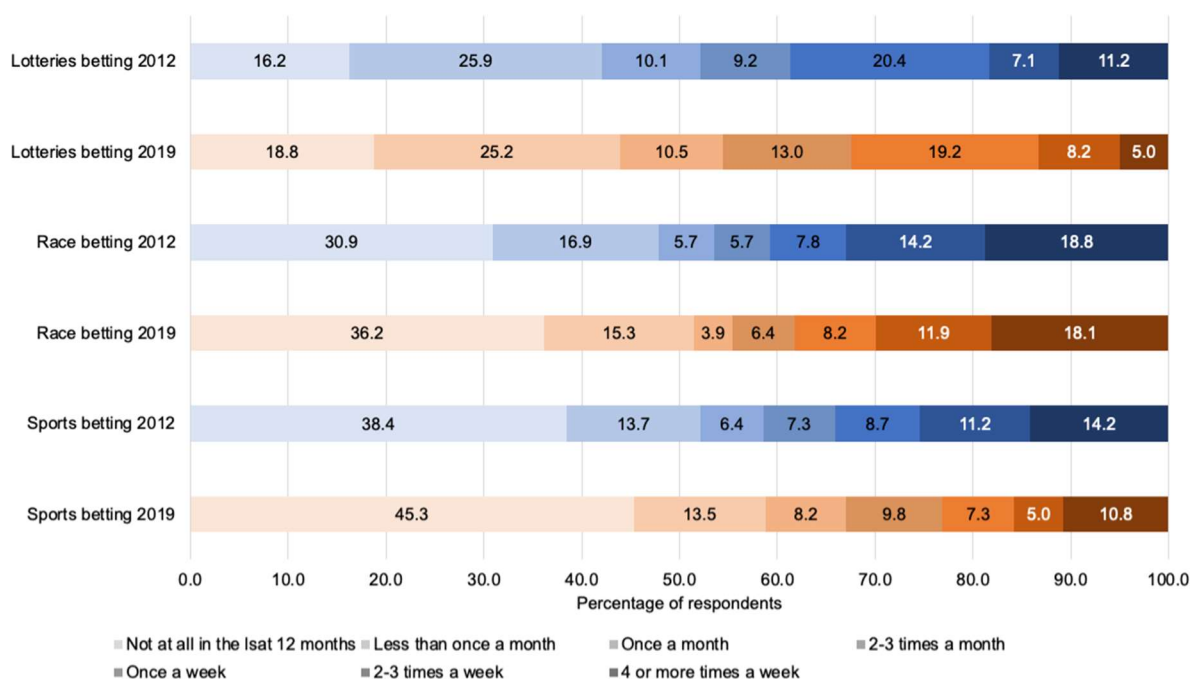
Demographic characteristics. The demographics for the following analyses included gender (male, female), age (calculated from date of birth), marital status ('married', 'living with partner/de facto', 'widowed', 'divorced or separated', 'never married'), highest educational qualification (8 response categories ranging from 'no schooling' to 'postgraduate qualifications'), pre-tax annual household income (in brackets), and country of birth. These were based on the 2012 survey responses.

6.2. Analyses and results

6.2.1. Changes in online gambling from 2012 to 2019

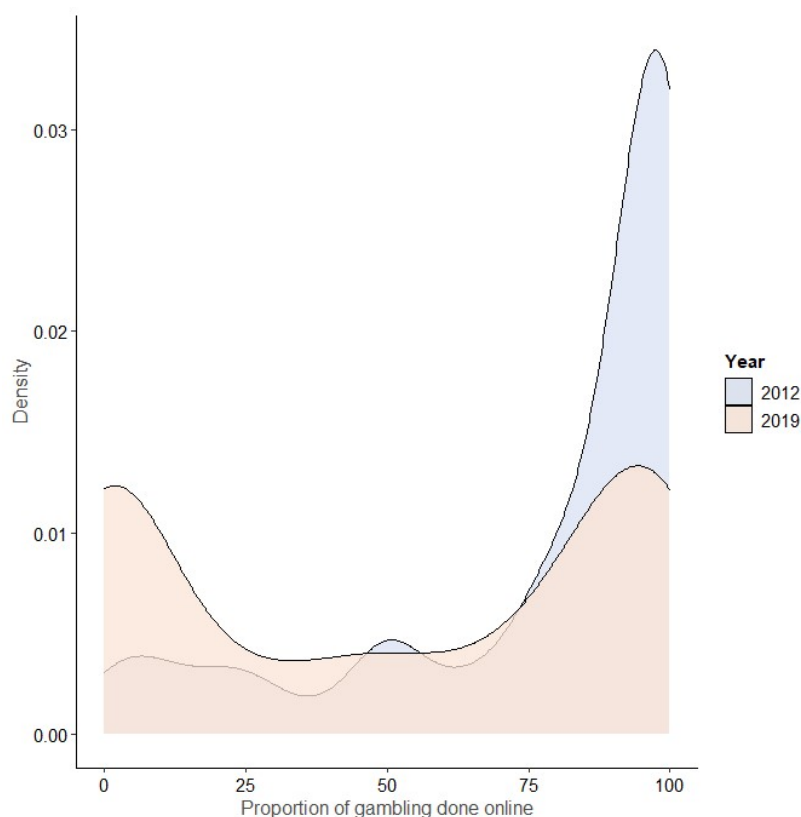
Figure 6.1 shows the changes in betting frequency for the three forms from 2012 to 2019. Figure 6.2 shows the proportion of gambling expenditure spent online in both waves. The average proportion of gambling done online in 2012 was 78 per cent, dropping to 51 per cent in 2019. As illustrated in Figure 6.2, this mean difference is largely due to changes at the margins; i.e. those who did close to 0 per cent or close to 100 per cent of their gambling online. It should be emphasised that these figures describe only the subset of respondents who completed both waves of the survey. Therefore, the cross-sectional results of the entire sample given elsewhere in the report provide a better account of general changes over time.

Figure 6.1. Changes in frequency of lotto, race, and sports betting from 2012 to 2019



In 2012, there were 145 participants (33.2%) classified as at-risk gamblers (PGSI > 2). This figure dropped to 125 (28.6%) in 2019. A total of 104 participants showed an increase in their PGSI score (23.7%), compared to 149 people (34.1%) who showed a decrease. Of the 365 participants for whom it was possible to calculate a change in the proportion of their gambling expenditure online, 223 (61.1%) showed a decrease, compared to 74 (33.2%) who showed an increase.

Figure 6.2. Comparison of proportion of gambling expenditure spent online from 2012 to 2019



6.2.3. Objective 1. Whether any demographic characteristics predicted changes in percentage of online gambling, problem gambling status and gambling-related harm, from 2012 to 2019

It has been well documented that gambling participation, gambling problems and gambling harm can change substantially across the lifespan. Internet use also changes as people age as well as being subject to cohort effects (e.g., millennials differ from Gen X with respect to internet use). Consequently, demographic variables including changes in age and life circumstances were anticipated to be factors likely to affect interactive gambling uptake and consequent problems and gambling harm.

Our first analysis in Table 6.1 (columns 1a and 1b) considered change in the percentage of online gambling between the two time points. Inspection of the histogram of changes (from +100% to -100%) showed an approximately leptokurtic normal distribution around zero (i.e., a fat-bodied distribution with contracted tails, compared to the standard normal), plus another smaller cluster of 49 cases near the negative limit of -100 per cent. This cluster was composed of people who transitioned from near-entirely online (>90%) to near-entirely offline (<10%) gambling. Given this heterogeneity (i.e., largely normal with 49 outliers), we decided to analyse membership of this 49-case category separately using a logistic model

(column 1b), and did not include them in the analysis of the change in the proportion of online gambling (1a).

The analysis in Table 6.1 aimed at determining whether there were any demographic predictors as sourced from the 2012 dataset, of subsequent changes in 2019 with respect to: 1) percentage of gambling online, 2) PGSI status, and 3) gambling harms. Because each of the response variables showed a leptokurtic but symmetric distribution, we employed robust linear regression rather than ordinary least squares, which has the effect of weighting outliers appropriately by preventing their disproportionate influence on the coefficient estimates. This reduced the potential for inflation of Type I errors - that is, erroneously declaring significance when it is not warranted.

As shown in Table 6.1 (see column 1b), males were less likely to transition out of heavy (>90%) online gambling to minimal (<10%) online gambling. Older gamblers were also less likely to transition from mostly online to mostly offline gambling. A 'regression to the mean' effect was apparent, with those who gambled more online in 2012 tending to reduce the proportion of gambling online (see column 1a) and being more likely to quit almost entirely (see column 1b). Importantly, however, people who conducted a higher proportion of their gambling online in 2012 necessarily had more scope to reduce their online gambling in the intervening years. Thus, it is important to control for this structural effect when estimating the influence of other variables.

Table 6.1. Regressions predicting changes (2012-2019) in percentage gambled online (1a), probability of transitioning from fully online to offline gambling (1b), gambling problems (2) and harms (3)

	<i>Dependent variable:</i>			
	(1a) % increase in online gambling <i>robust</i> <i>linear</i> (1)	(1b) <i>P</i> ('quit' ^a online gambling) <i>logistic</i> (2)	(2) PGSI increase <i>robust</i> <i>linear</i> (3)	(3) Harms increase <i>robust</i> <i>linear</i> (4)
% gambled online 2012	-0.269** (0.050)	0.133** (0.035)	0.003 (0.003)	0.0001 (0.001)
Male	11.049 (4.602)	-1.551** (0.416)	0.294 (0.245)	-0.066 (0.068)
Age (decades)	0.620 (1.173)	-0.288* (0.138)	0.063 (0.068)	-0.024 (0.019)
Married	4.852 (3.273)	0.543 (0.383)	0.068 (0.193)	-0.066 (0.054)
Income	-0.208 (0.373)	-0.030 (0.044)	0.005 (0.022)	-0.003 (0.006)
Tertiary graduate	4.485 (3.098)	-0.055 (0.355)	0.342 (0.182)	-0.021 (0.050)
Born OS	-6.001 (3.905)	0.244 (0.474)	-0.189 (0.230)	-0.008 (0.064)
Constant	-0.804 (8.096)	-11.696** (3.303)	-1.172* (0.473)	0.233 (0.131)
Observations	316	365	365	365
Log Likelihood		-110.570		
Akaike Inf. Crit.		237.140		
Residual Std. Error	22.550 (df = 308)		1.241 (df = 357)	0.361 (df = 357)

* $p < 0.05$; ** $p < 0.01$. Coefficients are unstandardised.

^a 'quit' is defined as changing from >90% online gambling to < 10% online gambling.

6.2.3. Objective 2. Whether changes in frequency of gambling predicted changes in problem gambling status and gambling-related harm, from 2012 to 2019

The second set of analyses focused on how changes in frequency of gambling from 2012 to 2019 assessed influence on the outcome variables of gambling problems and gambling harm. The presumption of these analyses is that if gambling products contribute to problems and harm, then increases in use of these gambling products across these intervening years should predict changes in these gambling outcomes.

The power of these analyses is that the effects are entirely estimated within-subjects. Thus, in contrast to a cross-sectional design, estimated effects reflect changes in both behaviour and consequent gambling outcomes within individual gamblers. We handled the repeated measures using a mixed effects regression (MER) framework. A random intercept per participant accounted for variation due to individual differences. Robust estimation methods are not available for this form of model, so we transformed PGSI scores to binary categories: at-risk (moderate risk or problem gamblers) or not (non-problem or low risk gamblers), and transformed the total harms score using a natural logarithm to stabilise the error variance. We focused on three gambling forms that are often played both online and offline: sport betting, race betting, and lotteries. For brevity, we do not report the full details for every bivariate model, but instead summarise the key beta coefficients in Table 6.2.

As expected, increases in the frequency of race betting (in-person, online, and telephone calls combined) were significantly associated with increases in both the risk of gambling problems and harms (see Table 6.2, Frequency). Moreover, an increase in sports betting (in-person, online, and telephone calls combined) was similarly associated with increased risk of harm, with the effect on PGSI not quite meeting the $p < .05$ threshold but nevertheless trending in the expected direction. Increased frequency of lottery (in-person and online) gambling was not associated with gambling problems or harms.

It is important to emphasise that, while the frequency of engagement in race and sports betting is often associated with harm in cross-sectional data (Hing et al., 2014), the current results provide stronger inference regarding the causal nature of this relationship. Increases in gambling frequency by individual gamblers are accompanied by increases in their experiences of gambling harm over a 7-year study period.

While it is useful to document, per the above, that overall increases in gambling frequency on sports and race betting are associated with increase in harms (and gambling-problems for race-betting), one of the factors that may also contribute to harm is betting on these products online. Betting online can potentially intensify harms and gambling-problems if people spend more time and bet more money online than they would otherwise spend in-person.

Consequently, changes in the proportions of bets made online for sports, race and lottery gambling were used to likewise predict changes in gambling problems and likelihood of experiencing gambling harm. Table 6.2 (% Online) shows that a higher proportion of race betting taking place online was associated with increases in gambling harm from 2012-2019.

Conversely, increases in the proportion of lottery played online was associated with a *decreased* likelihood of being a moderate risk/problem gambler. Although this finding was not hypothesised, lottery gambling is rarely associated with gambling problems (Browne et al., 2019; Rockloff et al., 2018). Additionally, the use of lottery products is often associated with more casual and less-intensive gamblers who in turn have less harmful outcomes (Costes et al., 2018).

No effects for increases in the proportion of sports betting done online were found for gambling problems and gambling harm. The popularity of sports betting on mobile apps has risen dramatically in recent years, however, and its relatively recent ubiquity may interfere with our ability to detect effects when so many gamblers use these modes now exclusively.

Table 6.2. Bivariate repeated measures regression effects of specific forms (Freq. & % Online) on probability of being at at-risk or problem gambler (1) and log-harms (2)

	<i>Dependent variable:</i>	
	<i>P(At Risk)</i>	<i>Ln (Harms +1)</i>
	<i>Binomial</i>	<i>Linear MER</i>
	<i>GLMER</i>	
Frequency:	(1)	(2)
Sports Freq. (in-person, online and telephone)	1.282 (0.301)	0.026* (0.010)
Race Freq. (in-person, online and telephone)	1.010** (0.275)	0.034** (0.011)
Lotteries Freq. (in-person and online)	-0.093 (0.229)	-0.016 (0.010)
% Online:		
Sports % Online	-0.100 (0.179)	0.001 (0.012)
Race % Online	0.230 (0.187)	0.025* (0.011)
Lotteries % Online	-1.190** (0.388)	-0.008 (0.009)

* $p < 0.05$; ** $p < 0.01$. Coefficients are unstandardised.

6.2.4. Objective 3. Whether changes in the degree to which someone gambled on a form online was related to changes in their frequency of gambling on that form, from 2012 to 2019

The final question of interest was whether moving to gambling in an online format was associated with greater involvement in gambling, as represented by gambling frequency. If people increase the proportion of their gambling which is online, and they subsequently gamble more frequently, it necessarily exposes the gambler to greater risk of potential gambling-related problems and harm.

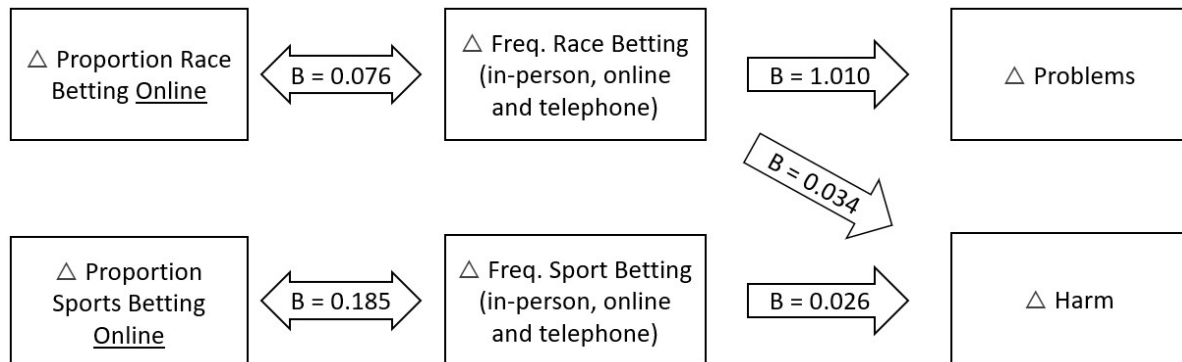
We found that people with an increasing proportion of their sports betting done online were significantly more likely to have a higher frequency of sports betting in 2019, $B = 0.076$ (0.036), $t(505.7) = 2.1$, $p = 0.0361$. Likewise, people who increased the proportion of race betting done online were also more likely to increase in frequency of their race betting, $B = 0.185$ (0.030), $t(550.2) = 6.2$, $p < 0.001$. Lastly, this was also true of betting on lotteries, $B = 0.122$ (0.032), $t(702.3) = 3.8$, $p < 0.001$, supporting the notion that increases in online gambling support greater gambling frequency, which when all other factors are held constant, would contribute to greater gambling problems and harm for the more intensive forms of gambling.

6.5. Summary

In summary, in this sample increases in the proportion of sports betting and race betting done online over the 7-year period was associated with increased frequency of gambling on these forms (in-person, online and telephone combined), which in turn was associated with increased likelihood of gambling problems (for race betting) and gambling harms (for race and sports betting).

Figure 6.3 below illustrates the significant relationships found in these analyses. Importantly, there is a relationship between the increased proportion of sports and race betting done online and the frequency of betting on sports and racing, respectively, overall; inclusive of in-person, online and telephone betting. In a separate analysis, there was a discovered relationship between the overall frequency of race betting and gambling problems and harm, and sports betting and harm. Thus, online betting in this sample was related to overall frequency of betting, and overall frequency of betting (and not just necessarily online betting) was related to poorer gambling outcomes.

Figure 6.3. Summary diagram of observed relationships



Lastly, increases in the proportion of lotteries gambling done online over the 7-year period was associated with increased frequency of gambling on this form, but this increased frequency was not reliably associated with increased likelihood of gambling problems or harm. These results indicate that frequency of gambling on risky forms, such as race betting and sports betting, rather than the proportion of online gambling, was the key driver of changes in gambling problems and harms in this sample (see the second half of Figure 6.3). However, the proportion of gambling done online was in turn a significant positive indicator of more frequent gambling for all forms examined. In the case of risky forms, it may therefore result in negative consequences due to the facilitation of more frequent gambling. That is, respondents in this sample who did more of their gambling online also gambled more frequently, and higher frequency of gambling was associated with poor gambling outcomes.

Our results also show that male participants and older gamblers in this sample were less likely to transition away from betting online across the 7 years of our study. In addition, people who had a higher percentage of interactive gambling in 2012 were the most likely to make a change to gambling in venues instead, although they logically had more scope to change.

Chapter 7. Interviews with participants who had sought professional help for interactive gambling

This chapter analyses interviews conducted with 10 gamblers who had sought professional help for their online gambling. The sample was self-selecting so the findings may not be generalisable to the broader population of those seeking professional help for interactive gambling. Instead, the analysis aims to provide rich qualitative insights into 1) how features of contemporary interactive gambling products, operator practices, marketing and environments may contribute to problem gambling and gambling-related harm, and 2) the utility of harm minimisation tools and help services for gamblers experiencing problems with interactive gambling.

7.1. Methods

Approval for this stage of the study was obtained from CQUniversity Human Research Ethics Committee (approval number 22230).

Inclusion criteria for the interviews were: being aged 18 years or over; living in Australia; and having sought treatment for problems relating to their own online gambling in the past few years. Participants were recruited via an online panel maintained by CQUniversity's Experimental Gambling Research Laboratory (EGRL). This panel comprises individuals who have previously participated in research with the EGRL and who have agreed to be recontacted for future research. From the panel database, 452 people who met the inclusion criteria were sent an email inviting them to participate in the study. The email invitations were sent out in batches to avoid oversampling and to try recruit a sample which varied in age, gender and state of residence. People who expressed interest in participating were sent the project information sheet and consent form, which included contact details for gambling help services. Each individual was phoned to confirm eligibility and book an interview time. Interviews were conducted by a provisional clinical psychologist under the supervision of a qualified clinical psychologist, and informed consent was given prior to the formal start of the interview. Gambling Helpline information was given to those who requested this at the end of the interview. Participants were compensated with a \$50 shopping voucher. Appendix F contains the recruitment and interview materials.

The 10 participants were aged between 21 and 68 years (mean 41.8 years), resided across five Australian states, and 9 were male. Table G.1 in Appendix G summarises the key demographic characteristics and gambling behaviours of each participant. Data were analysed using thematic analysis, following the procedure outlined by Braun and Clarke (2006). Quotes below are tagged T (treatment-seekers) along with the participant number.

7.2. The participants' gambling behaviour

7.2.1. Current gambling

Six participants gambled online on races and five on sporting events. Two gambled on online pokies and one on online poker through offshore casinos. Most participants had previously gambled on their preferred form of gambling at land-based venues but had transitioned completely or mainly to online gambling – some because of the COVID-19 restrictions on land-based venues, but also because they now preferred online gambling. A smartphone was the main device used, although some participants also used a computer or iPad.

One participant had ceased online gambling (T3), several had reduced it, while others reported that their gambling was escalating. Accordingly, there was wide variation in their current gambling frequency and expenditure. Amongst the nine participants who were still gambling, the frequency of their online gambling ranged from one day per week to long sessions every day. Current expenditure ranged from \$35-\$45 per week to a turnover of \$7,000-\$10,000 per week. Some participants gambled only with one operator, some with several operators, while others had self-excluded from, or closed their accounts with, numerous operators. One participant reported having had accounts with 'every Australian online bookmaker possible' but had self-excluded from all except one he was still betting with (T6).

7.2.2. Changes in online gambling behaviour over time

All participants reported that their gambling had escalated after they commenced online gambling and this had contributed to their gambling problem, although some participants also had difficulties controlling their land-based gambling. When interviewed, participants were at varying stages of problem development, escalation and recovery. One participant had quit her online pokies playing over 12 months earlier and no longer gambled at all (T3). Others had sought help and had reduced but not stopped their gambling. For example, one participant had reduced his betting after putting betting limits in place and self-excluding from sites:

I can only access one site...[In] the early days I could've gone on any of 15 sites and gambled and now I can only get onto one. Now, I hit a restriction button on how much I can spend a fortnight...So there's less opportunities, accessibility, less money I can spend in a given fortnight. So, that's a big change. (T6)

Some participants reported that they had experienced a gambling problem for nearly all of their adult lives and that their gambling involvement had fluctuated during that time. Other interviewees reported that their betting was still escalating in terms of frequency, bet size, expenditure and in the range of online gambling products they bet on. For example:

When I first started, it was exciting to put \$1 or \$2 on something...but the amount of money being bet and the frequency of bets increased to get that same kind of excitement or rush...At first, it was just horse racing. I wouldn't bet any dog racing or chariots or anything. Then it went to those. And from there, it kind of spilled over into sports. And from there, it went into...novelty stuff like I was betting on the Triple J Aus 100 of the year...even for sports that I don't personally watch...like ping pong...if I can get a screen up and watch it, I'll put \$5, \$10, \$50 on something...the last six months I'd say, I've kind of got into the live betting thing as well. (T2)

7.2.3. Changes in online gambling during COVID-19 restrictions

Participants were asked how the restrictions on pokies venues, casinos, retail betting outlets and sports betting opportunities due to COVID-19 had affected their gambling. One interviewee reported it had made no difference to his race betting because he had moved to online betting some time ago and racing events had continued throughout the lockdown (T10). Another participant, interviewed soon after sporting events recommenced, had reduced his online gambling because there had been fewer sporting events to bet on (T1). The following participant explained that he had also reduced his overall gambling because he was not able to place cash bets through the TAB and had set limits on his online betting:

I've got two pub TABs that are very close to my house and the lure of just being able to duck down there with physical cash...that's been gone for quite a few months now...I'm gambling online but because I've got a restriction set with that gambling company, I can't lose too much money in a short period of time...It's 50 bucks every second week. (T6)

Other participants had moved some or all of their gambling to online modes in response to the COVID-19 restrictions. One participant reported playing online pokies much more than land-based ones since the restrictions, and this had led to a period of intensified gambling:

I put less in the [physical] machines now because half of them are closed with COVID...It's more the phone now...this is my main poison now...I did notice a spike actually. Then I got it under control. But, yes, there was an impact. (T7)

Some participants spoke about gambling more online during COVID-19 because they were at home much more and they also had more spare time: 'But now with all this free time probably playing more...10-15% [more]' (T8). Another explained:

The Coronavirus has hit, you can't go out. You can't go to friends' places. You're in a bubble. You go to work, you come home, sports on...I'll have bet on it. That's the way it is at the moment. (T4)

Two other participants had found it particularly hard to limit their online gambling because they were at home most of the time due to the restrictions. This participant felt that he should be reducing his gambling expenditure because of future uncertainties brought about by the pandemic, but was finding this very difficult:

Because now it's difficult and it's harder...with this situation I prefer to save money and not spend it on gambling...I'm more concerned now about [my employment]. That's why before I had the ability to play and now I'm thinking I have to stop, slow down for a while...We don't know what's going to happen. (T8)

Another participant described how his online gambling had started when the pandemic started, with venue closures prompting him to start betting online. Since then, his betting frequency and expenditure had greatly increased, and he was also now betting on races as well as sports:

Before Coronavirus, it was exclusively land based...as soon as Coronavirus hit, I got an app, Sportsbet, and pretty well I have a bet every day. A series of bets...I used to leave it more to a Friday night...And now, it's every day...Usually I would keep it to \$200 or \$300 a week at the most. And now, it's thousands...So I turnover maybe \$7,000, \$8,000, \$10,000 a week...Since Coronavirus, it's on everything. It's on horses...Now I think I can win on anything and I'm deluding myself. I've never bet this much in my life before...I've got to do something about it...I know the damage I could do. I just know it. It's around the corner if I keep going. (T9)

7.2.4. Harms experienced from online gambling

Participants reported a wide range of harms from their online gambling. Financially, online gambling had resulted in not being able to pay bills, not being able to buy enough food, debts, no money to socialise or go out, and 'borrowing money from friends, credit cards and debts and loans' (T5). One participant recalled:

I just didn't have any money at all to pay for expenses and even food...So it was very stressful...I got into such deep financial problems...I had no extra money for anything...So if something went wrong with like the washing machine or something, I couldn't get it repaired. (T3)

Online gambling had also impacted on relationships due to preoccupation with gambling, lying about gambling, and the financial and emotional stress it caused. One participant explained the relationship and emotional impacts of his gambling:

My wife and I are not the same and we probably never will be...she's lost a lot of trust in me...I've been on the end of many abusive messages and verbals...many times where I've been in such a zone that the kids, it doesn't feel like they're real around me...I can be very short with them, angry...I can be really depressed and down on myself for 24 hours after losing ...So it affects your mind and your behaviour. It affects your relationships with the people around you. So yeah, definitely, there have been significant impacts. (T6)

Other participants referred to the shame, guilt, conflict, and self-disappointment they felt because of their gambling, which was another source of stress for them:

I feel like a real hypocrite and devious guy...I've become reduced to an idiot...I'm just too distracted on a daily basis...I'm doing devious things which is not a good to be doing, for your self-esteem...I've had heart issues and problems. So even my heart is stressed now...A massive amount of stress each and every week...so the conflict is gambling and you think you're going to stop...it's on your mind all the time. (T9).

It has led me to lie...to cover the shame or the embarrassment about what I'm doing with my pay each week...Terrible lies that aren't sustainable...people know you're no longer trustworthy and it's destroyed two relationships...You see the people the same age around you and they're moving forward. They've saved [home] loan deposits or used their money for something productive...But I have none of that to show for me. (T7)

7.3. Aspects of online gambling that can exacerbate harmful gambling

Participants identified numerous aspects of online gambling that appealed to them more than land-based gambling. However, many of these same features had also contributed to their harmful gambling.

7.3.1. Fast and easy access

All participants noted that a major advantage of online gambling was that it was easily accessible, quick and convenient to be able to gamble from home without making the effort of going to a venue:

You've got to make an effort to go to a pub, TAB or something. You've got to get up, you've got to get changed, you've got to drive down there...Where you can just sit in your pyjamas, you know, bet at 6am on your couch. (T4)

Participants commented on how quick and easy it is to open a betting account, deposit money and start betting. Easy and fast access also enabled participants to respond rapidly to betting opportunities, information and tips. The process of placing a bet was described as very fast, 'within 30 seconds' (T6). Another interviewee described how quick and easy it was to place a bet on his phone:

Number one, it's very easy. I can go from turning my phone on to having a bet on in the space of 20 seconds. If I'm scrolling through Facebook and I see a tip...I can very quickly go to it. I don't need to be getting anywhere or making a phone call. (T2)

Interviewees explained that betting online also enabled them to easily access betting information, watch sports and racing events, and bet at the same time, which increased their engagement in the activity. The following online sports bettor described how this easy accessibility increased the temptation to bet, which had led to his increased sports betting:

You can be sitting on your couch, got the TV on watching the game...and you have the device in front of you and you're betting and you don't even have to move...Now that's a good thing but then also it's a bad thing...I could be somewhere, and I'd see a game starting in half an hour and it would be easier just to deposit money in the bookmaker account and bet it. Whereas in the old days, I'd have to find a TAB, 'oh it's going to take half an hour', well I just can't do that. (T4)

Another interviewee also explained that being able to bet while watching the races and sourcing betting information had greatly increased his online race betting:

I work at home...I've got a shed [with] a really big television...I've got the racing channel on...So that's what's really enticed me, by watching it. I quite often work by myself...And I'm watching the races and it's a good way to while away the time...I'm actually really intently listening to the expert advice...and I try and decode the value in that race. (T9)

Other participants also noted that online gambling was too easily accessible, and that its convenience and ease of access had increased their gambling frequency and expenditure. One participant estimated that: 'If I didn't have access to online gambling, my gambling would be reduced by 80 per cent' (T2).

7.3.2. 24/7 availability

Several participants discussed how 24/7 access had increased their online gambling because there were no constraints like the closing times at land-based venues. Participants who played online pokies noted this difference, with one commenting:

When you go to a regular club, they close at such and such a time...With these ones [online pokies], it was all the time...24 hours a day. Seven days a week...So that certainly contributed to me doing it more. (T3)

Several participants discussed that fast, easy, 24/7 access to online betting at home, combined with more betting opportunities, had increased their betting. There were more events to bet on, especially because access to international events provided betting opportunities all day and all night. This was discussed in relation to race betting: 'Now, it's like 24 hours. Back when I was younger, it stopped and there was no international racing (T10)'. Sports betting opportunities had also greatly increased:

And sport is on every day of the week, mate. 24/7 virtually...the carrot dangling in front of you, to have a bet on it...because there's sport going on all round the world. And you can watch it and you can bet on it. (T4)

7.3.3. Comfort of gambling from home

Some participants commented on the comfort of gambling from home, compared to the time, effort and inconvenience of betting in a venue: 'You can just be in the comfort of your own home. Throwing your money in the bin there instead' (T7). Two interviewees discussed medical conditions that prevented them from driving, so gambling from home was their only option. This had led one participant to take up playing online pokies on her phone, instead of going to venues (T3). Another participant had starting betting solely online since he had not been able to drive. He also hinted that his social isolation may be a factor in his online betting:

It's been a lot harder for me to get out and sit down and go to places. But I was already online gambling before then, so that wasn't a reason, but that's another factor...because I don't drive, it's impossible for me to get to a TAB...I've become a bit of a recluse. (T10)

7.3.4. Can bet from any location

Only a few interviewees referred to the portability of online gambling through a smartphone, which enabled them to bet from any location. All participants reported that they mainly gambled online at home, but this may have been because the interviews were conducted during COVID-19 restrictions when land-based venues were closed, many people were working from home, and some jurisdictions had restrictions on people's movements. One participant talked about betting in other locations, including while driving and walking his dog, while another noted he bet on his phone when he was in land-based venues where he also sometimes gambled on keno and the pokies:

I do it a lot driving in the car...you've got the radio on and yeah, I could be leaning over and pushing buttons. If I know I'm going for a 20-minute drive, I can put four or five online bets on so I know I can sit back on the radio and listen to those four or five races...I've done that many times down here where I'm walking now...there are other times I do it, and places. (T6)

When I am actually at the pub, I'll still gamble, like land based...[and] I'll be watching the races that are there but I'll be like doing it on my phone rather than using the [betting] machines there...you can sit there, sink a beer and put your bets on all at once. (T2)

7.3.5. Avoidance of land-based venues

Two participants noted that they preferred online betting because it enabled them to avoid aspects of land-based venues that they particularly disliked. One poker player felt safer playing online because he could avoid unpleasant people at poker tables in the casino and could choose who to play with by playing online instead. Another participant appreciated being able to avoid cigarette smoke and noisy people:

I feel more safe. You don't have to be with anyone – like drunk people; at Crown [Casino] at a table with a bunch of rednecks and the kind of people that I don't want to be with...You never know who's going to sit next to you...That's why I prefer playing with friends and using online. (T8)

I used to hate how smoky the TABs were and I'd come home stinking of cigarettes and I hate that. And then just fed up with other people in the TABs, yelling and screaming. (T10)

7.3.6. Enhanced privacy

Four participants referred to the privacy of betting online as an appealing feature, compared to gambling in land-based venues. This allowed them to avoid feeling watched and judged by others for gambling too much:

It's very private and that's a good feeling. No one's watching you, no one's judging you...Because of my history, I've still got this paranoia that I don't want to run into anyone I know. I don't want people to see me. (T6)

It's the anonymity if I reflect on it honestly. You don't have to sit in a room around a bunch of people drinking and wonder if people have noticed how long you've been at that machine. (T7)

While these participants appreciated the privacy that online gambling provided, they also recognised that this made it easier to hide their gambling from their family:

You can gamble online more sneakily than having to sneak out to go to the TAB...and explain where you've been...because you can just do it on your phone and you could be saying, 'I'm just texting a friend'. (T10)

Lack of social constraints on their gambling was also said to remove further deterrents to long online gambling sessions, compared to gambling in venues:

[With] a land based pokie, you've got all the deterrents like imagining the judgment you're getting because the staff know how long you've been in there and you need to eat. You need to drink and all those things. You can only press reserve so many times...So it forces you out eventually. (T7)

7.3.7. Immersion and escape

Three participants discussed how online gambling was appealing because of its immersive and seductive qualities, allowing them to escape into a 'zone' to take their mind off worries. Two of these participants played online pokies, with one commenting that the mesmerising qualities of poker machines were the same whether playing in a venue or online. The third participant bet mainly on the races:

I could lose myself in it...Like it was a totally different world...And you know, it seems to take me out of myself for a while...Oh, I would do every day...And

hours at a time...Like I would do it late at night and into the next morning mostly. (T3)

It's really seductive the way it gets you....all your troubles and your worries of the day or the world have gone. You're off in your own little zone of this world of watching races and getting buzzes. (T6)

7.3.8. Financial aspects of online gambling and electronic money

Participants discussed various financial advantages of gambling online. One noted that it was cheaper because you did not have to travel (T8). Another interviewee found it was easier to keep track of his online betting expenditure, compared to his previous cash betting, and also that he was less tempted to spend winnings because they were in his bank account rather than paid to him in cash:

Because I can put the money straight back into my bank account...So if I win any money, I'll see it on my statement...And it's somehow more real than at a TAB location...you think, wow, that's \$1,000 I've got in my account, let's do something with it. Whereas if it's in my hand, it doesn't have that same feeling...I start having \$50, \$60 bets...and it doesn't take long until you've lost the whole lot. (T9)

A poker player was initially hesitant to play online poker because he was concerned that his funds might not be secure, but he instead found that the payback percentage was higher in online casinos than in land-based venues:

I used to play poker face-to-face, but I was not very keen to play online because I had my concerns about security [of funds]. But once I start that's fine and when I won the profit in playing online it's higher than the casinos and I just start moving step by step to more playing online. (T8)

However, spending electronic money on online gambling was said to not feel as real as spending physical cash in a venue. This meant it could be easy to assign less value to electronic money, which facilitated overspending and chasing losses:

It's not cash out of your wallet...it doesn't feel real. Yeah, pushing buttons and not exchanging anything...you don't feel like you're losing as much money...it's so easy to hit another button and deposit a bit more and chase your losses. (T6)

Another participant also explained that land-based gambling could be limited by taking only a certain amount of cash to the venue, whereas this was not possible with online betting:

When you go to the TAB, you just go with the cash on you and if you lost it, you'd go home. But now, you might put \$100 in and might put another \$100 in and keep chasing. Bloody trap, online...that is the killer about the online betting (T10)

Spending more money when gambling online was also facilitated because money was held in a betting account, which meant it was readily available. It was also quick and easy to deposit more funds into a gambling account from a bank account, and

from the same device. This participant explained the temptation posed by having money available in his online betting account:

When you do decide to cash out and make your run for it, it's not really cashing out. It's just holding the money there till the temptation gets you again, unless you are much stronger than I am and get past a few days. (T7)

7.4. Operator practices that can exacerbate harmful gambling

The participants discussed several operator practices that can potentially exacerbate harmful online gambling. These included advertising, inducements, rewards programs, bet types, and how operators manage financial transactions.

7.4.1. Advertising of online gambling

Exposure to prolific advertising across numerous forms of media

All participants discussed the proliferation of advertising for online gambling across a wide range of media. One summarised his exposure to this advertising as follows:

Is there a day where you don't see it? It's in your face. It's everywhere. It's on the radio station you listen to. It's on the shows you watch. I love my sport...Foxtel. It's everywhere. You open up a newspaper and there's gambling advertising. You go on certain websites and all their bloody ads pop up...I am on Facebook and I get notifications...I've seen them pop up on TV...on your computer...I've even opened up the paper and seen a big page spread...I've been to a footy match...and seen advertising physically on posters around the stadium...I just don't reckon there's a day where you don't see something. (T6)

While participants noted a wide range of media where they saw advertisements for online gambling, advertisements on television during broadcast sporting events were frequently mentioned: 'TV, so especially with the sports betting. So I'll watch a game of rugby league and that's got it all. You'll see Sportsbet...being the sponsor of rugby league' (T9). Participants who bet on sports or races also watched television programs and networks that focused on sports and racing, which increased their exposure to gambling advertising:

I see it everywhere, because I've got Skytell on a lot and TVN. You just get pumped with all the corporate advertising and a lot of my Twitter. What I follow is gambling related, so I see it on Twitter. Even my Facebook page. I see it everywhere. (T10)

Online and social media were also identified as platforms where participants frequently saw gambling advertisements, including those of gambling sponsors. Actively searching for gambling sites and information online increased the online gambling advertising a person receives:

Facebook a lot. I see a little bit on Instagram as well. Snapchat as well actually. A couple of ads. Obviously when I'm watching Sky Racing on the weekend, I see a lot of advertising there for bookies and stuff. Watching the footy even, on the jerseys and stuff they're sponsored by Ladbrokes...A little bit on YouTube as well. (T2)

Participants also discussed receiving direct marketing from gambling operators through emails, texts and phone calls, but these were mostly to advertise specific inducements, as discussed later.

Reported effects of gambling advertising on online gambling

A few participants maintained that their online gambling was not affected by gambling advertising, because they did not take much notice of it, had stopped using social media, or felt they made their online gambling decisions independent of any influence from advertising. However, other participants reported various ways that the advertising had influenced their online gambling. One of these was signing up to betting websites. A few participants explained how advertising and sports sponsorship by betting sites tempted them to sign up after they had self-excluded from other sites:

I certainly signed up to websites 100 per cent based on seeing new ones pop up. When a betting site pops up on an ad and I go, 'Shit, I haven't joined that one. I'm self-excluded on the others. This is a new one I can join up on. Beauty'...You get this adrenaline rush...So, advertising has certainly sucked me in to joining gambling sites...definitely. (T6)

One participant explained how an advertisement for an online casino had popped up when he was playing social casino games and resulted in him starting to play monetary pokies online, instead of the free pokies he was playing for points. Another participant reported that she receives emails from online casinos. Even though she had stopped using them to play online pokies after experiencing devastating financial consequences, she was concerned that she could still be enticed by these advertisements.

Several participants called for regulation to reduce gambling advertising, for example:

It's overwhelming the advertising. It should be regulated because it's too much, especially if you have a problem and you try to get rid of gambling and they are showing you every five minutes, on your phone and in Instagram or Facebook... 'Oh look this is a new app, you can make huge money here'. (T8)

7.4.2. Inducements for online gambling

Exposure to prolific gambling inducements across numerous forms of media

Participants reported a wide range and proliferation of inducements that were advertised by all operators: 'They all do the same promotions' (T10). Those mentioned included deposit bonuses, bonus bets, bonus credit, prize freezes, money-back offers, odds boosts, protest payouts, double your winnings, and free spins and credits on online pokies. Advertisements for these inducements were seen in a wide range of media, but were often received through direct marketing, including emails, texts and phone calls. For example:

Like I got an email yesterday from the West Australian TAB saying, you know, 'deposit \$75 and we'll give you \$75 bonus bets'. (T4)

Neds call me maybe every month or so...They'll actually physically call my mobile and they'll offer me a 200% deposit bonus and say, 'Yeah, look, if you deposit \$100 this weekend we can triple it in bonus bets.' (T2)

I'm with so many corporates, one might do it [text me] one week, one might do it the next week...Especially on a Friday, because that's when they pump out all the text messages and the promos, because most guys will bet on Saturday. (T10)

One participant who played online pokies on an offshore site reported receiving text messages not only from the casino he had signed up with, but from other online casinos offering welcome bonuses. He assumed that his phone number had been sold to them (T7).

Reported effects of gambling inducements on online gambling

Participants typically reported being very enticed by gambling inducements: 'They're the lure. They're the big ones...you're always looking for bonus bet signups and this and that...Yeah, you jump' (T6). Interviewees discussed numerous impacts of gambling inducements on their online gambling. One was spending more on betting than planned. This could occur though being enticed into spending more to get the maximum matching deposit that was offered:

If I get a phone call saying, 'Look, we'll give you up to \$250 in bonus bets', I'll act straight away, immediately...So I'd say that one is by far the most potent. As soon as I get that phone call, I know I'll be doing it...I could only afford \$50 and I ended up spending \$250 because they called me and said, 'Here you go'. (T2)

Participants also discussed spending more to meet the turnover requirements of certain bonuses: 'So as soon as you deposit, that money needs to be turned over, so you need to bet it at least once before you can withdraw it again' (T2). Some participants had been caught out by not reading or understanding the terms and conditions of some inducements, and subsequently found they could not withdraw

their winnings without meeting stringent conditions. One participant who had gambled on online pokies through an offshore site recalled, 'I had...a good win with some of that promotional bonus and it turned out you have to win a real shitload of money before you can actually withdraw from a promotional bonus' (T7). Not reading the terms and conditions also led one participant to open a new account only to them realise he was ineligible for the bonus: 'at times I've made a mistake and didn't read it properly and you join up a site and you find out they won't give you the bonus because you're not a Northern Territory resident' (T6).

One participant provided an example of being enticed by inducement offers to impulsively commence a betting session before he had researched his bets, and then chasing his losses after that:

Even at nine o'clock this morning because of these bonus bets that you get, I've already put my \$150 on the first three races already. That's something I've never done before. I used to wait until I get the last bit of information, then maybe...Now, I couldn't wait to just go bang, bang, bang, that's it. And if that loses, then I'm in the same old spiral that I'm in every single day. (T9)

Some participants noted that money-back offers in particular enticed them to place riskier bets on outside options at longer odds, or to place bets they would not have otherwise considered:

Having a second chance at getting it is quite enticing, especially if you go more outside horses. So something that's paying a higher amount of money, I would tend maybe to put more money on that rather than a favourite...if it does run second or third, I'll get the money back, but if it does run first then it's a larger payout. So I guess betting on rougher horses in those kind of races. (T2)

Inducements also encouraged participants to shop around to select the operator offering the best bonus for the betting opportunity: 'Not change the way I gamble but they change which company I gamble with' (T5). This shopping around increased the number of accounts individuals had, the time they spent on betting-related activities, and the number of subsequent inducements they received. One participant explained that a promotion for a matching deposit would influence his choice of operator: 'So, instead of putting \$100 in this account, you put it in that account because you know you have \$200 there to bet' (T4). He also explained how odds boosts offered once a day by operators influenced which one he placed a bet with:

So, if you're betting on the races...if I see a horse in Western Australian TAB and it's \$2.50...then I put the boost on TopSport and it takes the \$3.00. So, I'm going to bet on TopSport...you'd be a mug if you took the lowest price. (T4)

While sign-up bonuses have been restricted for Australian-licensed online betting operators, these might be offered by offshore operators. One participant described how these bonuses had enticed her to take up online pokies: 'to get you in the first time, they'd say oh, "we'll give you \$25 to try it"...Yeah, I'd get texts...all the time'

(T3). However, the offering of other types of inducements to registered players is not restricted for Australian-licensed operators.

Reported effects of rewards/loyalty clubs on online gambling

Some online gambling operators offer loyalty programs where betting activity attracts rewards points that can be exchanged for bonus bets, rebates, free slots play, or entry into satellite poker tournaments. Some participants opted not to use loyalty programs, while others felt they did not impact at all on their online gambling. Other participants noted that rewards programs mainly influenced them to bet with that operator, and one participant felt they encouraged him to bet more to earn enough points to get a reward:

I was getting like a rebate on my money, so I think I was getting 3 per cent back or whatever. So if I had, whatever, a \$100 bet, I'd get a \$3 rebate...Definitely would make me bet with them. (T10)

It made me certainly want to gamble more and stay with them...You find yourself clicking on the loyalty points to see how many you've accrued...and how far off you are in getting an extra dollar in your account or whatever, yeah. (T6)

7.4.3. Bet types

Operators offer a wide array of exotic betting options, in addition to the traditional win and place bets in racing and head-to-head bets in sports. One participant summarised these options as follows:

Well the racing, you've got all your exotic bets like first two across the line, first three across the line, first four across the line. The winner of five races in a row, winner of 12 races in a row, placing...And then sports, same kind of thing, just head to heads and same day multi where you pick 15 different things to happen in the game or first try scorer. There's no limit to what you can do...In one game you can say whether the first score is going to be 59 seconds or later, or seven minutes or sooner. And there's...pick your own line where you pick how many points a team starts with...It's basically customisable. (T2)

A few participants consistently placed traditional types of bets, while others engaged in exotic betting options. Multi bets were popular because they provided a chance of placing bigger bets if wins were attained from smaller earlier bets. However, some participants said that multi bets did not increase the amount of money they bet, although they did appear to increase some participants' engagement in betting:

When I first start...I'm betting \$2 a race...and I'm hoping and dreaming that I can get above \$50, \$60. Then I start betting \$10 and then \$20 and then I put a \$50 on something and then before you know it, you've lost it all again...That's pretty much the pattern of my betting behaviour. (T6)

Another participant felt that multi bets were particularly enticing, as the many options available provided greater choice and could be selected based on preferences for certain teams or players. This may increase engagement in the activity or the sense of skill or control over the outcomes of bets:

You can pick it, the legs that you want, exactly how you think it's [the game's] going to go. And if you obviously follow a team specifically, you can be able to pick who's going to be the try scorers and when the time of the try is going to be and if they're going to even convert it. (T2)

7.4.5. Financial transactions

Participants discussed numerous aspects of how online gambling operators manage financial transactions. Several participants considered that these processes had improved over time, with shorter delays in withdrawing funds from their betting accounts. Speciality cards that certain bookmakers offered enabled fast transfer of funds to a bank account. One participant explained the benefits of this for him in retaining this money instead of betting it again:

The bookie that I use, I've actually got a cash card for it. So, I can put it [withdrawals] straight on the cash card and then go to an ATM and pull it out. So, if I win any substantial amount of money, I will go to an ATM and pull it out in cash straight away so it's not like in my account at all. I can't deposit it back into my account from my card, can't put it back into my account from a cash card, nothing. So, I've got that cash physically and then I don't touch it. (T2)

However, participants also noted that it was much easier to deposit money into a betting account than to withdraw it. Some participants commented that instant betting, sometimes without having to even provide a passcode, made it far too easy and enticing to spend large amounts:

It's like giving candy to a baby. It's too enticing...all it is, is a button. I don't even have to sometimes put my code in...It's only when I...deposit money, then you have to put in your three-digit code...I just press \$100, bang, it goes in. It's way too easy...And that's why the amount of money I turn over is massive. (T9)

One participant commented that previous delays in depositing into betting accounts had helped him control his betting, but deposited money was now instantly available for betting:

You used to have to wait a day for your money to go in...that's been changed where it just goes in straight away now...Massive impact, because then I couldn't chase until the next day...I see why they changed that. The turnover is massive for that. (T10)

It was also much easier to deposit than withdraw money because some operators accept deposits without requiring any account verification, but verification is needed before money can be withdrawn and this may take several days. This means that

bettors may gamble the money in their account while waiting for their account to be verified to enable a withdrawal:

So easy to deposit money. So easy. In five seconds, bang...then some of them make it very hard to withdraw because you've got to...scan documents, send the documents in, back of the credit card, passport photos...it can be 24 hours to verify your account...by the time that 24 hours is up, your money has been spent already. So, I've fallen for that one a few times, definitely. (T6)

Another participant reported that some bookmakers provide an eight-hour window in which withdrawals can be cancelled to immediately have the money back in the betting account. This participant explained that this facility can lead to chasing losses:

So, say you put \$50 in, you win \$150, you pull out \$100, you burn through your \$50 and you're like 'oh, I should probably just put that \$100 back in'. You can cancel the withdrawal straight away...And people that are gambling do that kind of thing. (T2)

Participants gambling with offshore casinos provided some cautionary tales where they were unable to withdraw money from their betting account or when delays in withdrawals resulted in them gambling their winnings:

I've never actually made a cash out...there's a process to get the money back and it takes a number of days, but it never gets to that stage. I always get the balance to zero in the end...I loathe them for it...For all I know you can't even get money back. (T7)

I got it up to about \$800 and I pulled it out. And my account was verified, everything was fine...It took five days and then it [the withdrawal] didn't even work. Then it took another five days and didn't work... And then obviously sitting in the account, drunk, it goes all back through (T2)

7.5. Responsible gambling tools

7.5.1. Use and reported impact of responsible gambling tools

Most participants had used some responsible gambling tools offered by online gambling operators. They often used a range of tools, including deposit limits, player activity statements, time out and self-exclusion. Some participants had also closed betting accounts but had subsequently re-opened them or opened new accounts.

Deposit limits were used by some participants. One interviewee told of being prevented from depositing more due to this limit, and that this had stopped him from placing an intended bet (T4). Another interviewee felt that deposit limits had stopped him impulsively betting more than he had intended:

I have set limits on how much I can deposit...annoying sometimes, at the time when you want to get on, but just the impulse betting is a killer. You want to

chase a bet but if you can't get the money into your account, well you just can't do any more damage. (T10)

Another participant had closed most of his accounts and had placed a deposit limit of \$50 per fortnight on his remaining account. This, he explained, was helping him. However, he was still concerned that he might be tempted to increase his limit, as he had done in the past:

I still worry...you've just got to sit out three weeks and then you can go back to setting whatever limit you want again...I've blown that over the years, thinking I'm going to be a good boy and I'm going to set a limit. Then a month down the track, you're punching in, 'No, I want to change it'. (T6)

Two participants discussed that player activity statements had been useful for them, although one interviewee had used this tool only once, after a weekend of big losses. This same participant discussed how difficult it was to obtain a player activity statement that covered an extended period of time. The statement available on the website included only a limited number of his most recent transactions:

I have requested via email a full printout of my entire deposit and withdrawal history...Seeing the total was a bit like, oh geez, got to cut down a bit. And I did actually after that. I stopped for like a week, just stopped and kind of took stock. And I guess I've got it under control a bit more now...It was actually extremely difficult to get a full printout. Because on their website, you can only see so much of your history...I had to actually directly contact them to get the information. (T2)

Several participants had self-excluded from numerous operators, but later opened accounts with other operators. One interviewee reported opening new accounts with operators he had excluded from by using his wife's details. Betting operators may also try to dissuade them from self-excluding by pointing out how difficult and costly it is to re-open the account because they would need a letter of support from a mental health professional, or that they could never re-open an account with them:

The sports bet agencies I had, I basically rang them and said, 'Look, I've got a problem. I need to close my account' and yeah, [they said] to re-open it, you'd need a letter by a psychologist or a counsellor or whatever. So basically, it would be costly for you to follow it up and do it...Saying that, I just joined a different one [operator]. (T5)

While self-exclusion could be useful if available from every operator and if no new operators opened for business, participants talked about needing to reach the point of wanting to stop gambling and having the willpower to self-exclude. This interviewee explained how instead he had used a facility to temporarily take time out, but this had limited effectiveness:

I wasn't strong enough to self-exclude so I thought, 'I'm just going to have a three-month break from this company'...It could be two days, a week, two weeks later I'm back into it again because I'm finding another company. So, that doesn't work, the rest periods. You've got to self-exclude permanently. (T4)

The offshore casinos that two participants gambled with appeared to have more limited responsible gambling features or had none:

They didn't have anything to say oh, you know, you're gambling too much or are you aware of how much you're gambling or anything at all. Nothing...I never saw anything that said I could be banned or whatever. (T3)

Participants also identified some self-regulatory strategies that had been useful for them. These included not having credit cards, not linking credit cards to betting accounts, closing betting accounts, deleting betting apps, limiting access to money, setting a time limit on a betting session, reading books on gambling recovery, talking to friends and family, and taking up alternative leisure activities.

7.5.2. Adequacy of and improvements to operators' responsible gambling tools

Only one participant considered that operators were doing enough to protect players from harm (T1). The remaining participants were far more critical because operators 'make no proactive effort to help' (T2), 'they should have some accountability for these people that obviously gamble a bit over the top' (T4), and 'they don't have that moral, social compass or justice' (T6). These participants had numerous suggestions for changed practices that could be implemented at sign up, as ongoing harm minimisation tools, and as a way to monitor and intervene for gambling problems.

Several participants thought that operators should do checks on how much people could afford to gamble when they signed up, and use that information to alert them to potential problem gambling behaviours:

You'd be asked questions like if you're employed or not, what kind of job, what kind of income yearly roughly you make, you know. Sports bet agencies can see if you're making a \$2,000 bet a week but you're only making \$20,000 a year, there's got to be a problem there, you know, they should be controlling that. (T5)

One participant who had self-excluded from all sites, but then later lifted his exclusion at one site, also thought that betting operators should have improved background checks. He felt that operators should screen to see if a person signing up has a history of gambling problems, because it was so easy to join up to a new site after self-excluding from others:

Surely more of a background check on the client joining you. 'Hey, have you a history of gambling problems on another site? Have you ever self-excluded from somewhere else? We would like to do a check. Oh, mate, you've self-excluded from seven other sites. We're not going to take you on.' (T6)

Some participants thought that an increased number, and more prominent, cautions and signage on betting websites were needed and criticised messages and tools as being hidden in small print in the margins of websites. This was in stark contrast to all the features that encouraged gambling:

Right down the bottom in the corner of the very little fine print, there's an information button that you hit where it refers to responsible gambling...everything you see on the face on the app, once you get into the app, there's offers and banners and stuff everywhere that encourages you to gamble, not to slow down or watch it. (T2)

Participants also thought that operators should impose limits on betting, such as on the number of bets, expenditure, or the amount of time spent on the site. This could be a universal limit that could only be exceeded once a 'different kind of company checks that you have the means first' (T7), or based on a person's income:

The number of bets you could have in a day, have that at a number...The size of a bet you can have...cap it at \$500 or something...or maybe the time you can be logged onto their site...After two hours, we cut you off for two hours, something like that (T10).

One participant felt that at least having timers displayed on all betting websites would help people keep track of the time spent gambling and allow them to set a stopwatch, especially given that people could become so immersed in gambling sessions:

I've seen a couple [of sites] lately, they have a clock and it starts ticking once you log on...That's not a bad idea...I could have 10, 12 hour sessions, but I think I've been on for three hours...Just set at the time and like a stopwatch. (T10)

Another suggestion was for operators to email player activity statements to all account holders each month or have a dashboard in the betting app that displayed wins, losses and financial transactions. This participant felt this would greatly help people keep track of their spending:

A section within the app where you can see your total wins, losses, deposits, withdrawals, just like a dashboard...that would be extremely helpful. 100 per cent. I'd be looking at that constantly. I'd like to see the last 24 hours, the last seven days and then an all-time section where I could...monitor and make sure I'm not overspending...I think that would be incredibly helpful. (T2)

Many interviewees felt that operators should be more responsible by proactively monitoring for problem gambling behaviours, intervening to check on the patron's welfare, and excluding them if necessary:

If these guys are betting every day 'x' amount of dough, there's got to be questions asked... 'this bloke is betting a lot of money...this bloke's turnover...this week has gone through the roof. Why is that? You know, maybe we should give him a call and touch base with him...just to make sure he's okay...if he's gambled over the top, maybe we should put an expulsion on him?' (T4)

One participant commented that active monitoring of problem gambling could be achieved through an automated system that detected unusual or escalating patterns of gambling and that triggered an intervention when these occurred:

A way to recognise... 'This doesn't look like social gambling. This guy's look like he's in trouble'... patterns of the way they're physically gambling, the amount they're gambling, the times they're entering, the amount of races they're betting on... when someone hits one of these criteria, they go, 'Warning bells. Let's just hold this bloke for a moment.' (T6)

However, participants thought that operators would not improve their practices without government regulation, because 'they don't care because they're in the business of gathering as much money as they can' (T7). Another said:

I think the government has a big part in this. They really need to make it tougher... I don't think the laws are strong enough to stop people, the problem gamblers, definitely not... It has to be with the government... because problem gamblers are the ones that most of these companies make their money from. (T5)

7.6. Help-seeking for online gambling

Participants had sought help for their gambling from a range of sources and had widely varying patterns of help-seeking. One participant had ceased playing online pokies several months prior to being interviewed and appeared to have resolved her gambling problem (T3). She attributed this success to support from friends, telephone counselling which helped her to set goals and talk through issues, practical strategies from her psychologist, and the ability to call the gambling helpline when she had gambling urges. She reported that her neighbour was a critical circuit breaker:

My neighbour... thought it [gambling] was what I was doing... she approached me and we talked about it... and she helped me to get my debts paid down by setting me up with a budget... once I started to have money again, it felt good... and that stopped me as well. (T3)

The other participants were still gambling, although some had cut down. One had attended gambling counselling many years ago which 'gave me a fresh perspective on it, changed a lot of the habits at the time' (T1), and he had also self-excluded to try to maintain control over his online gambling. Another participant who had reduced his gambling had been to a psychologist, had received gambling help counselling, and had also rung the gambling helpline a few times. He felt that professional help needed to start with:

...the band aid stuff, stop the bleeding, so stop the gambling, stop the loss of money... put some of those strategies in, such as changing bank accounts... really strong, direct ideas about that in the early stages... but then work on the reasons why... identifying those triggers and stopping the triggers. Yeah, there's the initial short-term impact of stop the bleed, and then there's the longer-term impacts of just the essence of why you do this. (T6)

This same participant said that professional help was useful for him, but he mainly attributed his ability to reduce his gambling to the support from his family, and the strategies they had put in place to manage the family's finances and limit his access to money:

I think it's the people around you; having a wife that's stayed by me and supporting me, but still, we've lost a lot of trust. My mum's very understanding and helpful. One of my brothers is very [supportive]...so it's got a lot to do if you trust the people around you. (T6)

Other participants had sought help and stopped their gambling, only to relapse later. After being urged by his wife, one participant went to Gamblers' Anonymous and lasted over 300 days without gambling (T4). He started going to gambling counselling but stopped when the counsellor cancelled two sessions without letting him know in advance: 'Like, why would I bother coming back? You can't even ring me' (T4).

Participants who were still highly involved in online gambling had also tried a range of help and support. Some talked about calling the gambling helpline as a harm minimisation measure, to help take their mind off gambling, to redirect their gambling urges or to stop them from gambling more. For example, this participant related how he started calling the helpline to debrief, confess his lies and to vent, but now calls them before or during a gambling session to try to limit the damage:

I call sometimes when I am about to play, or if I'm in the thick of it, or sometimes once I've lost far too much and I need to speak to someone because I haven't been honest in those occasions with my then partners. So, it's someone you can actually disclose what's happened and how terrible and horrible you feel and how stupid you feel. Other times...I needed to vent to someone...But now I call them beforehand sometimes and they will try and redirect those urges and when that doesn't work, inevitably, they help minimise the harm. 'Can you transfer money? Are there any ways you can make sure that money's not available?...they've not cured me by any means. I've still got a problem. But they have helped me look at it a different way or put less through that night' (T7)

Other participants whose gambling was escalating had less helpful experiences with help-seeking. One talked to his psychologist but 'he didn't seem to be too experienced in what to do about it...if I don't have confidence in the professional, then I won't believe in anything he or she says' (T9). Another participant went to Gamblers' Anonymous a few times 'But they drove me insane, really, just the same guys, you'd hear the same sad stories...There was nothing ever on an uplifting thing' (T10). Another participant became frustrated being referred onwards by a telephone service and 'just gave up' (T5). He said:

They just sent me from referral to referral. When you're a problem gambler, and you're thinking of ending your life because of gambling and then you get referred to another place every time, it just doesn't help, and you just give up on that too...gamblers are junkies...If you're a junkie and you need help, they'll lock you

up and put you into rehab but if you're a gambler, they just send you somewhere and you just get referred to other places...if you have an addiction, you need immediate help, you can't wait. (T5)

Many male participants were reticent to talk to their male friends about the problem, because 'It's only really encouragement [to gamble] coming from my peers' (T2), and 'It's a feeling of embarrassment about it, shamefulness, regret, guilt' (T6). A female participant also commented that people avoided seeking support because they feared judgment, as the public does not understand that problem gambling 'is an addiction and sometimes people just can't help it' (T3).

A few participants felt it would be useful to have support from a person with lived experience of a gambling problem: 'a role model that has stopped...I need a success story and I need someone that has thought it through and can tell you the benefits of stopping' (T9); and 'someone who kind of knows what I'm talking about, because they've been through it themselves...a sponsor so you can ring them when you're in trouble or you think you're going to be' (T10).

While some participants had experienced some shortcomings when they had tried to seek professional help for their online gambling, many considered that help was readily available. Instead, a key barrier to seeking help was the person not being ready or willing to change their gambling, because: 'They have to be honest and want to seek help' (T3). For example, these two participants explained their conflicted views on their gambling and gambling problem and how this undermined their willingness to want to stop:

It's an internal battle in my own head. Like I know it's not good and I know I need to stop, but it's also so much fun that it's like, I can't really be bothered trying to stop, kind of thing. I don't know. That's why they call it a bad habit, hey? (T2)

I don't want to stop punting, to be honest. That's the truth...It's no use me ringing them now and half arsed, don't really care, knowing I'm not going to really try. I have to be 100 per cent committed to getting off the punt, I would guess. (T10).

7.7. Summary

This analysis of interviews with 10 online gamblers who had sought professional help for their gambling aimed to provide rich insights into 1) how features of contemporary interactive gambling may contribute to gambling problems and harm, and 2) the utility of harm minimisation tools and help services for gamblers experiencing problems with online gambling.

The nine participants who were still gambling talked about their continual struggles in trying to maintain control over their gambling, often over decades. While some had reduced their gambling at the time of their interview, other participants' gambling was still escalating and causing significant harm. The majority of interviewees talked

about their gambling fluctuating in intensity over many years, along with the harms it caused, and how they continued to battle against the temptations that were elevated by numerous characteristics of online gambling. These features included fast and easy access, 24/7 availability, the convenience of being able to gamble from home or any location, being able to avoid unpleasant aspects of land-based venues, enhanced privacy when gambling, the immersive quality of the activity, and use of electronic money that had less perceived value than physical cash. Participants also discussed several operator practices that exacerbated harmful gambling. These included prolific advertising, frequent and enticing inducements such as bonuses, the ease and speed of betting and of depositing money into betting accounts, and delays in being able to withdraw money from accounts.

Most participants had used some responsible gambling tools offered by online operators. They often used a range of tools, including deposit limits, player activity statements, time out and self-exclusion, and these were reported to be useful to some extent. However, participants identified several limitations. These included being able to waive deposit limits, player activity statements only listing the most recent transactions, and the ability to easily open accounts with different operators after self-excluding from others. Nearly all participants suggested that relying on people with a gambling problem to have the willpower to self-exclude or self-regulate their gambling was unrealistic, and that operators needed improved practices. Suggested practices at sign up included checking what the person could afford to gamble and whether they had a history of problem gambling. They suggested that ongoing harm minimisation measures should include more prominent cautions and signage, imposed betting limits, timers on betting websites, and a dashboard in the app that summarised wins, losses and financial transactions. Participants also thought that operators should proactively monitor for problem gambling behaviours, and where detected, intervene by checking on the customer's welfare and excluding them if necessary. However, participants thought that operators would not improve their practices without regulation because they had little social responsibility, they wanted to maximise profits, and most of their profits were derived from problem gamblers.

Participants had widely varying patterns of help-seeking and had sought help from a range of sources. These included the gambling helpline, gambling counselling, psychologists, Gamblers' Anonymous, and social and family support. One participant had ceased online gambling, several had reduced it, while others reported that their gambling was still escalating, or they had relapsed. A few participants reported difficulties when seeking support, such as repeated referrals, the counsellor cancelling appointments, limited professional knowledge of problem gambling, and an aversion amongst some participants to the approach used by Gamblers' Anonymous. However, most interviewees thought that help was adequately available, but that other factors such as shame, stigma and unwillingness to change

were barriers to people using this help. Strong social and family support was reported as a critical factor that had helped those who had reduced their gambling.

Chapter 8. Interviews with long-term regular interactive gamblers

This chapter analyses interviews conducted with 20 people with regular and lengthy experience of online gambling. The sample was self-selecting so the findings may not be generalisable to the broader population of long-term regular interactive gamblers. Instead, the analysis aims to provide insights into changes in interactive gambling products, operator practices, environments and consumer protection measures over the last several years and their reported influence on interactive gambling behaviour.

8.1. Methods

Approval for this stage of the study was obtained from CQUniversity Human Research Ethics Committee (approval number 22230).

Inclusion criteria for the interviews were: being aged 18 years or over; living in Australia; and had reported gambling online at-least fortnightly in both our 2012 and 2020 National Online Surveys. These surveys were conducted for the 2014 Interactive Gambling Study (Hing et al., 2014) and the current study, respectively. Individuals meeting these criteria and who had consented to being recontacted were sent an email invitation for an interview. Potential participants were selected to include a range of genders, ages, states of residence and PGSI scores. Email invitations were sent to 102 potential participants in batches of 20 to avoid oversampling. People who expressed interest in participating were phoned to check eligibility and to book an interview time. The telephone interviews were conducted by an experienced member of the research team. Participants were compensated with a \$50 shopping voucher. Appendix F contains the recruitment and interview materials.

The 20 participants were aged between 32 and 87 years (mean 55.9 years), resided across five Australian states, and 19 were male. Table G.2 in Appendix G summarises the key demographic characteristics and gambling behaviours of each participant. Data were analysed using thematic analysis, following the procedure outlined by Braun and Clarke (2006). Quotes below are tagged LT (long-term online gamblers) along with the participant number.

8.2. The participants' gambling behaviour

8.2.1. Current gambling

Twelve participants mainly bet online on races and eight on sports, with 16 participants betting on both of these forms. Four also gambled online on novelty events, and four participated in informal punting clubs, betting online in rotation with pooled funds. The interviewees gambled almost exclusively online, although four purchased lottery/lotto tickets, three occasionally bet at a TAB or racetrack, and one played poker machines in venues.

Most participants gambled online twice a week, with four betting almost every day. The most popular betting operators were Sportsbet, TAB, Ladbrokes, Bet365 and Bet Easy. Betfair, a betting exchange, was used by seven participants, most of whom were barred from betting with other operators due to their previous betting success. Of note is that operators can ban any customer if they wish or reduce the inducements they offer them, and this may occur where a customer is not considered sufficiently profitable due to his or her success at betting. Gambling expenditure varied widely, from \$50-\$700 per week for fixed odds betting up to a turnover of \$12,000 per week for arbitrage betting. Participants nearly always engaged in online gambling at home most often using a smartphone, with computers and tablets also used.

8.2.2. Changes in participants' online gambling and harmful gambling

Most participants commenced gambling online in the early 2000s, while seven participants began in the past ten years. Many had previously gambled on land-based activities, including five who had gambled during childhood. Five participants noted they had previously gambled at harmful levels, but their gambling had changed, usually due to life events. Generally, for participants who gambled as young single people, a marriage, a mortgage, or the arrival of children were accompanied by reduced gambling as their other responsibilities increased:

I had a couple of years of semi-serious betting, probably heavy betting you could say, but now it's just recreational and I've got different commitments now, a mortgage and kids. (LT8)

Three participants clearly recognised the potential harms from gambling, having seen others impacted by problem gambling: 'one of my best friends lost everything through gambling...I'm very aware of the dangers and certain personality types not being suited to gambling' (LT9). A few participants said they took an occasional break from gambling when their betting account was exhausted: 'when my balance hit zero again. I thought, right, I'll hold off until November. I'll just let everything settle down for a bit, and I'll pick it up again' (LT11).

8.2.3. Changes in online gambling during COVID-19 restrictions

Three participants ceased gambling during the COVID-19 restrictions when their favourite sports competitions were cancelled. Ten participants reduced their gambling to just racing, indicating they did not have the knowledge or experience to bet on the unfamiliar sports that were still being played: ‘during the COVID it probably did drop off...there were sports out there that I knew nothing about...but if I didn’t know something about it, I don’t punt on it’ (LT4). A retired participant found that, as his living expenses rose due to home deliveries, his gambling had to decrease. Generally, all 13 participants who had ceased or reduced their gambling during the COVID-19 restrictions reverted to previous or lower levels of gambling once their preferred sports resumed.

In contrast, five participants increased their gambling during the COVID restrictions. Betting pools on Betfair increased as gamblers experimented with the platform. One person described a ‘flood of money’ (LT16) into Betfair during this time. For a few months, three participants with extensive experience with Betfair increased their stakes to win money from naïve gamblers making errors in pricing bets. Another two participants increased their gambling to compensate for lost income, with one saying:

Pre-COVID probably two or three times a week and now...I’m doing it daily...I got retrenched due to COVID so I’m at home. I’m trying to effectively create a new source of income, so I’ve been doing a little bit each day...the bet size is around the same, but the turnover has magnified definitely. (LT7)

8.3. Changes in the ease, speed and accessibility of interactive gambling

Over the past decade, changes in the ease, speed and accessibility interactive gambling affected how many of the participants engaged in online gambling and increased its appeal.

8.3.1. Increased speed and ease of online gambling

Eleven participants mentioned increased internet speeds which made online gambling practically instantaneous, facilitated easy use of gambling websites and apps, and enabled access to up-to-date information on any event, including the latest betting odds. One participant explained that the main appeal of online gambling was its efficiency as a streamlined system: ‘It’s predominantly because of the ease of actually placing a bet. But it’s so efficient as an industry...extraordinary’ (LT20). Another participant compared the contemporary speed of transactions to earlier times, and noted this speed also enabled in-play betting:

It's quite fast paced...years ago...you had to wait for the results to come in...whereas now...everything...is instantaneous. You can bet even while they're playing or if they're four goals...up and your team loses. (LT1)

Another participant described that a plethora of betting information was instantly available, and could be accessed from anywhere using his smartphone:

You've got so much information now...on the app on the phone, you can get the form...the replays...podcasts...when I go for my walk...I usually put something on...to do with racing or what horses are coming back or how they're going. What the trainer thinks and that type of stuff. (LT17).

8.3.2. Increased accessibility to online gambling

Participants commented on dramatic changes in accessibility to online gambling so that it is now available at any time and from any location:

You've got a smartphone so if you're not at home...out on the golf course for instance talking to my mates there...we can put a bet on...so you've got a bit more freedom. I guess 10 years ago, I just had to come home and do it on the laptop...time and place that you can place a bet [have increased]. (LT8).

Most participants preferred the ease, comfort, convenience, anonymity and quieter environment when betting online at home, in contrast to betting at a busy sports event or noisy venue. One person explained his preference as: 'It's convenience...you don't have...to go anywhere so that certainly makes it easy...you can take a little bit more [time]' (LT8). Some participants noted that gambling at home allowed them to research betting markets, think quietly and make informed decisions, record their bets and results, and quickly place bets based on the movement of odds or prices. For a few others, gambling at home heightened their discipline and control over betting, compared to betting with friends in venues where alcohol consumption could result in more frequent and larger bets and loss chasing.

8.3.3. Reported effects of increased ease, speed and access to online betting

Some participants noted that the increased ease and speed of online betting increased the potential for harm. One participant explained that the reduced cooling-off period between bets heightened opportunities to chase losses:

The ease of the transaction and the immediacy of it. I guess if you've got to ring up...you've got a bit more of a cooling-off period than if you're sort of doubling down...If you can put the punts online...it sort of speeds things up and it creates that possibility (LT19).

Another participant also described how betting online facilitated 'going on tilt' (LT2), where escalating losses resulted in emotional frustration, abandonment of planned betting strategies, and uncontrolled gambling: 'When...you're on tilt whatever you're

losing...you then try to make your money back. You're betting recklessly and you're out of control really' (LT2).

Twelve participants reported no harmful effects from these changes to online gambling. While acknowledging that it would be easy to let their gambling grow out of control, they noted they prioritised their family's welfare and avoided harm because they knew when to stop: 'if it was costing me or affecting me in any other way...I wouldn't be doing it' (LT20). Other participants described taking a methodical, affordable approach, setting limits on their betting accounts and taking a break when their accounts were exhausted: 'I'm generally pretty good...with what I can afford to lose' (LT8). Another person was personally aware of potential adverse consequences, having witnessed close friends lose everything through uncontrolled gambling online.

Four participants reported experiencing increased harm due to changes in online gambling, explaining that their gambling had been out of control at times, and one had gone into treatment. All four reported that they were now much more aware of the signs of harmful gambling. Although they were still gambling online, they all felt that their gambling was currently under control.

8.4. Newer forms of online gambling

Online gambling has expanded in the last decade to now include completely new products, such as esports betting, daily fantasy sports betting and skin gambling.

8.4.1. Awareness and usage of newer forms of online gambling

Fifteen participants reported seeing some of these newer gambling forms on betting websites and apps. Seven people said that esports betting was almost ubiquitous on the gambling sites they used, while six people had noticed daily fantasy sports betting advertisements. One person had heard of skin gambling but did not know what it was. A few participants commented that there were enough gambling opportunities already without the need to create more in the virtual realm.

The overall sentiment of the 18 participants who had not bet on these newer forms was that they preferred to bet on longstanding recognisable forms that they followed and understood. They felt this was advantageous because their betting decisions were informed by statistical information they had collated over many years from form guides, replays and ground reports. Reflecting on the perceived value of using more traditional gambling products, one participant said:

The esports, they seem to sort of be encouraging that as a new market...it tends to overwhelm me...I'll stick to my horses and the footy because I sort of know

what I'm doing...I didn't want to try some exotic sport that I knew absolutely nothing about because I just didn't see the value in that. (LT10)

Many of these 18 participants were circumspect about these newer forms as they did not understand how they worked. Three participants noted that they preferred betting on real-world events as opposed to virtual ones. A few commented that they were stuck in their ways and did not want to try new gambling products. Some of these themes are highlighted here:

I like horse racing and I like American football...I will only gamble on something where I actually believe that I have chances of winning...Esports I don't follow it so I don't know anything about it so I'm not going to just gamble on it and the same thing with the daily fantasies and stuff. I'm kind of aware of it but it doesn't interest me...I'm pretty old-fashioned with my gambling. (LT3)

Only two participants had gambled on these newer products. Both had tried daily fantasy sports betting out of curiosity, but neither had continued. One participant had enjoyed the fun and challenge: 'it does make sport more fun...At least now if you think you're good you can put your money where your mouth is' (LT2). The other participant explained that he did not continue because he realised that his chances of winning were very low:

There were people just pouring in a whole lot of money almost on a professional level versus me. So, they had 50 options in a game where I'd only put in five bucks or 10 bucks and I only had one option in the game, so my chances were just pretty limited...basically a futile exercise really. (LT8)

8.4.2. Reported effects of newer forms of online gambling

Newer online gambling products had no effect on the participants because they largely ignored them. However, one participant raised concerns about the appeal of some newer products for young people who may have little awareness about the potential consequences of gambling. This participant was critical of operators using manipulative tactics to lure young people into gambling or put them at risk of harm, particularly in relation to esports:

It's just really worrying...I feel like they're trying to bring in even younger crowds...the 18, 19, early 20s who maybe don't know a lot about budgeting or...the traps of gambling and that's where they trap them...they're trying to get people drawn into that, it's actually raised some red flags for me. I feel like it's almost manipulative in a way...if you're into esports (LT1).

8.5. New online gambling operators and a new business model

Sixteen participants had noticed many new online gambling operators entering the market over the last decade, accompanied by changes in the business model of

wagering operators to be more competitive. They reported appealing and unappealing aspects of this new environment.

8.5.1. Appealing aspects of the new business model

The entry of additional corporate bookmakers into the online betting market had increased competition and the provision of attractive inducements to gain and retain market share. In addition, a wide range of betting options became available, including novelty and exotic bets. Betting transactions were also facilitated through additional ways to deposit and withdraw money. Two participants noted that the past stigmatised images of bettors were superseded by more socially acceptable images associated with glamorous lifestyles:

They're accepting a lot of different ways of depositing...You can use POLi, BPAY, operators even offer you a debit card so you can transfer your winnings immediately...the whole industry has probably got more attractive...I want to use the word 'lifestyle'. If you're a sports spectator or a follower, punting is hand in hand with it. It becomes a bit of a lifestyle...it's become...a bit glamorous to be a punter now because there's so many ways of doing it. (LT7)

8.5.2. Unappealing aspects of the new business model

Participants also reported unappealing aspects of the more competitive business model. These included receiving regular unsolicited direct communications (emails, notifications, texts, phone calls), along with inducements offering money back offers, matching bet stakes and rewards, with potentially misleading terms and conditions.

With the increased entry of corporate bookmakers into the industry, concern had increased about the apparent sharing of customer details and data between linked online gambling companies, and the banning of successful punters. One of the five participants who bet only with Betfair observed:

The mainly Australian operators who 10 years ago were quite happy to have you as a customer, 90 per cent of them have been taken over by English/Irish/European operations and they...were fairly quick in banning you from participating with them...even when they had me as a customer, they tended to exclude me from any reward offerings...rewards [were] offered to potential losers to give them money which they would then turnover many times. So, it is very targeted who they give rewards to...So that's been a change. (LT13)

Other participants expressed their disappointment with how the industry had changed and their distrust of corporate bookmakers now that the industry was dominated by multinational companies 'looking to grind out a profit...and banning everyone else' (LT9):

We go back 15 years ago...and all the online bookmakers are owned by Australian companies. They'd all pretty much take a bet and be prepared to let the punters on...very few...[now] are interested in actually bookmaking as Australians traditionally know bookmaking. So that's been a huge change because that's...locked a lot of punters out of dealing with those firms. Because from those firms' perspective, it's not only about whether they...think you might potentially be a winner or...you don't meet their baseline profitability levels. So, they want to generate 10 per cent profit out of a customer. And they think they can only generate 2 per cent off you, it's a waste of time dealing with you because they might lose. So, I suppose that's been a huge, huge change. (LT9)

Other participants also reported their growing distrust of corporate bookmakers over time. One participant had moved to Betfair after a corporate bookmaker closed off an unresolved novelty betting market after accepting bets on it: 'It was only \$10, but they've closed it off and they're not going to finish it off. So, to hell with them' (LT5). Another person implied that the business model of corporate bookmakers was unethical and had severely limited his betting options:

To me they're almost like criminals...they analyse you, you're a profitable punter you get barred, restricted, you can't bet. They basically want you know losers, people that lose money...I cannot bet online with the New South Wales or Victorian TAB at all. I cannot bet online on anything. (LT16)

These participants considered betting with Betfair to be far less exploitative, because even though Betfair takes a commission on bets placed: 'It's not between a bookmaker. You're not betting with Betfair. You're betting with somebody who's got the opposite view to you' (LT5).

8.5.3. Reported effects of the new business model on betting behaviour

Participants reported altering some aspects of their betting in response to the entry of new operators and increased industry competition. Some participants indicated that attractive rewards would prompt them to sign up with a new operator: "hey, we're a new company...if you sign up today we'll give you 100% match deposit" or something...So yeah that would get me in' (LT4). More ambivalent others reported that, although they were always interested in new operators and their offers, they first investigated their terms and conditions and did some research to inform their decision to accept or ignore the sign-up offer. One person described this process:

I won't open an account straight away. I'll probably go onto their website or their app...and just suss out exactly what they're offering...It's usually looking at promos and deposit bonuses and things like that. So, I've used the same two companies for the last few years...so it's got to be something that really catches my eye for me to think about opening an [additional] account. (LT6)

Other participants were comfortable with their current operators, familiar with their betting platforms, and remained loyal to them: 'So just loyalty, familiarity, ease I suppose' (LT8).

Participants who had their bets rejected or limited were the most critical of corporate bookmakers. Those who won regularly had been banned by these operators, some only two or three weeks after opening an account: 'Gradually I got banned...I got limited down to sort of \$10 bets with a lot of them' (LT19). Due to the bans, some participants were limited to betting with Betfair. One person observed that corporate bookmakers just want to make money from unsuccessful gamblers: 'They basically want, you know, losers, people that lose money' (LT16). As noted above, several successful punters had their betting options restricted by corporate bookmakers or had lost trust in them, and now bet only with Betfair.

8.6. Changes in bet types

A plethora of new betting options have become available over the past ten years or so. These include in-play betting, exotic bets, novelty bets, a wider range of betting events, and new online lottery products. Seventeen participants reported that they were aware of these innovations, but only about half of this group had used them. Nonetheless, most participants indicated that new betting products and expanded betting markets attracted people to online gambling and provided many more opportunities to gamble. The most popular of these new bet types amongst this cohort were multi bets, other kinds of exotic bets and novelty bets, and a few engaged in in-play betting and arbitrage betting.

8.6.1. Multi bets

Multi bets combine a series of single bets into one large pooled bet where the odds multiply with each bet added. Winnings from a single bet are wagered on the next bet, increasing the risk or reward. Winning every leg produces a large win, but the odds of winning are low. Four participants discussed multi bets. One person described his approach to selecting legs for his multi bets and explained it was a logical addition as he had already researched the market and had a fair grasp of his possible success:

They've put out that same race multi, and yeah, that's chewed through a few 50 cents for me...No, it's in addition...I...put my bets down, normally two horses a race, and go through the races...and then...see what mults my numbers reckon are going to come in, and yeah, put a couple of mults. Normally, it's only about two, maybe three, in a day...I think it's a dollar [each leg]. (LT11)

8.6.2. Other exotic bets

Other types of exotic bets involve betting on in-game contingencies, such as first try-scorer or penalty, and bets on combined contingencies, such as betting that a team will be ahead at half-time but lose the match. Reflecting the difficulties of knowing the true odds of these types of bets, three participants commented that they considered these bets very carefully, as well as their terms and conditions. Working out the real odds was a priority for these three punters. One participant considered the choice of exotic bets to be overwhelming and might encourage riskier betting and chasing losses, which he had personally experienced:

To me, it's a bit overwhelming...some of the bets are quite exotic and they're not things that I'd normally [do]...they encourage you to spend money on...a long shot...you might bet on a particular player to score a try, or make a certain number of tackles...it's just too many options...if you're starting to lose, you get a bit more desperate so you're more inclined to take up something like that...I tend to try and be quite disciplined...sometimes it is a struggle...they put out offers that are designed to induce you to take them up. (LT10)

Other exotic bets can be very simple, such as Odds and Evens, where punters pick whether the saddlecloth numbers of placegetters in a race will be odd or even numbers. One participant was dismissive of these bets: 'you bet on the horses where you're either getting one, three, five...or two, four, six...it's really just a stupid toss of the coin' (LT18).

8.6.3. In-play betting

In-play bets are bets placed after an event has commenced. Australian-licensed wagering operators cannot offer in-play bets online; they can only be placed by telephone and in venues. A few participants had experimented with in-play betting by phone but found it to be cumbersome. They gave up in-play betting as the time taken for the phone call system to work often exceeded the time the betting opportunity was available or events occurring during the match while they placed the bet might change the odds.

Two other participants found that pressure to gamble within games, on the next goal or the next score, added to their stress levels and their gambling expenditure. One remarked: 'I would just find it really quite stressful because it's like, "Okay, look, I've put money on here and okay. What if they get four goals up?". And I just actually found it more stressful' (LT1).

8.6.4. Novelty bets

Four participants occasionally placed novelty bets, mostly on election results and to a lesser extent on entertainment award winners, interest rate movements and weather events. These participants regarded novelty bets as a small side interest, especially during the COVID-19 restrictions when other gambling opportunities were limited. One person commented that online operators manufactured gambling opportunities to keep their business buoyant during the lockdown:

During the lockdown, I noticed there was betting on temperatures, on all this stupid stuff because I guess they had nothing for the punters to bet on, and I think they were targeting the problem they needed to fix. No one was giving them anything to bet on...I know you can bet on the outcome of political events, TV and stuff like the winner of certain shows...It doesn't really jump out at the moment. (LT7)

8.6.5. Arbitrage betting through Betfair

Betfair was used by seven participants who mostly were prevented from betting with other operators due to their history of winning. Several of these participants used the betting exchange for arbitrage betting, as explained by this participant:

If you're adopting an arbitrage approach, you would be looking at backing and laying the same runner or the same competitor in a sporting event with a fairly significant outlay to make a small profit irrespective of the result...it is a lot easier to arbitrage when you've only got two options...for sporting events...if it is two outcomes, it might be a couple thousand dollars to win \$10, that sort of thing. (LT13)

Thus, arbitrage betting requires a large outlay for a small reward, entails risk in being able to place bets on both results, and requires payment of a commission to the operator on both bets.

8.6.6. Reported effects of new bet types on betting behaviour

A few participants noted that the wide variety of exotic bets offered had facilitated chasing losses because of the expanded range of betting opportunities available to them.

8.7. Changes in the advertising of online gambling

Participants discussed key changes in the advertising of online gambling over the past decade, including its increased volume, changed style, and growth in social media and push marketing.

8.7.1. Increased advertising

Every participant reported seeing a wide array of advertisements for online wagering in various media, particularly television, online, social media, apps, emails, texts and phone calls. Describing an overload of gambling advertising on primetime television, one participant commented that the business model of operators was based on losses: 'they're in the business to have losers and to make money...got these offers and there's catches' (LT16). However, while participants reported frequent exposure to wagering advertisements, they typically ignored them unless a particular feature caught their attention, such as their changed style, increased advertising in social media, and direct advertising from wagering operators.

8.7.2. Changed style of advertising

About one-third of participants described changes in the general style of wagering advertising that had caught their attention. For example, Sportsbet's advertising style reflected a general shift in wagering advertising from a conservative, information-based focus to an entertainment focus. In Sportsbet's case, this was based on humour and larrikinism. Participants saw these advertisements as having broad appeal, raising brand awareness and potentially enticing new customers. While participants remembered and recounted details of these advertisements, they mostly said it did not affect their gambling decisions:

Sportsbet have become more entertaining in that...they've got a bit of humour in it, you know? So, it doesn't make me want to bet more. None of it would want to make me bet more. Obviously if it was...a new player [operator], it may want me to, oh, investigate it. (LT17)

8.7.3. Increased advertising on social media and push marketing

Targeted advertising in social media and push marketing through emails, notifications, texts and phone calls reflected strategies by online gambling operators to reach, persuade and retain their existing customer base. One participant noted this trend that had started when television advertising was restricted and included being allocated a personal account manager:

I think fewer ads on TV...[because of] some law about ads during live sport... But you certainly see heaps of them on Facebook and social media...they're targeted ads based on what you already look at...heaps of gambling ads on my Facebook feed...more on social media...which I guess are on your smartphone, which...I use to gamble...one of the companies...PointsBet, you get assigned an account manager...who bugs you and sends you text messages and calls...I certainly get a phone call every now and then and I get a text from him pretty much every Friday night...I certainly get a few emails...The account manager thing is a bit strange. (LT6)

Six participants blocked or deleted texts and emails from wagering operators, but one of the six remarked that after a few weeks, they seemed to reappear. Some participants disregarded this advertising and found it irritating, persistent and offensive:

I ignore them because...I feel pissed off [more] than anything else...you get emails and you get more enticing betting odds...because they are trying to be greedy and trying to get you in. (LT1)

8.7.4. Reported effects of advertising on online gambling

Most participants remarked that the advertising did not influence their gambling. However, one said it enticed him to bet, and another replied he normally investigated further to assess the advertised offer. Others simply said that advertising information did not encourage them to bet any more or less than they usually would:

The different ways that they can entice you to gamble, some of them are really quite ingenious in that sense. They're quite clever with their marketing and stuff. But I guess I'm old enough and sometimes wise enough to think, 'No, look, that's just not for me. It will just get me in trouble', so avoid it. (LT10)

Participants recognised that the operators were raising name and brand awareness by advertising, and one person thought that novice gamblers might be influenced. Some participants acknowledged that the advertising must be reasonably effective as most wagering operators appeared to be successful businesses.

One concern raised by a few participants was that advertising was normalising gambling, especially sports betting. Historically, sports involvement has meant playing, following or watching sports, but betting was now becoming a normal part of this involvement:

It encourages people to gamble and see having a bet on a game as a normal part of being involved in the sport and I'm not sure that that's a healthy thing for society. You should be able to go out and just watch a game without having to put a bet on. (LT10)

Further, one participant indicated that, although gambling sponsorship might provide funding, gambling was not integral to a sport such as football. Football is not owned or operated by gambling interests and can exist without gambling, unlike racing. Another concern was allowing gambling advertising to be linked to sports events and the unacceptable public health risks this raised:

Cigarette companies originally capturing sports advertising, that was banned. Alcohol then capturing sports advertising, that been banned. It's only natural that gambling was going to step into that void. That is something that's not socially unacceptable, but in a grey sort of an area. (LT9)

In addition, six participants stated it was unacceptable that children were being exposed to gambling advertisements: '[I have] an issue with it, if it's during children's TV programs...or targeting them' (LT15). As well as restrictions on gambling advertising during children's television programs, mentioned by two participants, one participant recommended banning gambling advertising on all free-to-air television: 'they shouldn't be advertising on free-to-air TV...that children are watching' (LT10). A few participants noted it is difficult for parents to restrict children's exposure to gambling advertisements as many popular sports are broadcast live at weekends when children are watching television. Participants were uneasy about children growing up assuming that gambling is an integral part of their favourite sport.

8.8. Changes in inducements for online gambling

Every participant reported noticing inducements for online wagering. Sixteen people used them, some regularly and others only occasionally when they represented potential value for money. Those not using them indicated that wagering operators no longer offered inducements to them after their earlier gambling wins or they were not distracted from their gambling decisions by inducements.

8.8.1. Amount and types of inducements

Over the last decade, inducements for online wagering have remained prolific, although they probably peaked a few years ago when competition amongst operators was particularly aggressive. According to participants, there are now fewer operators, resulting in less competition but greater market share. Some participants reported that recent government regulations had restricted some inducements, especially those that might be misleading. One participant reflected on the unfettered approach taken previously: 'with all the bonuses...back in the day, they were unregulated then. They were so rigged it was ridiculous...It was craziness' (LT2). Participants noticed that inducements have become stricter in their terms and conditions of use, such as time limits for using bonuses.

Participants described shopping around to find the best inducements which required having accounts with multiple operators. For dedicated gamblers, logging onto the operators' apps regularly kept them in touch with current promotions:

I'm across multiple platforms...I will find the provider that offers the best incentive...I like betting on the AFL on PointsBet. If your team's leading at halftime, they pay out early even if they go on to lose. BetEasy, certain games, they'll double your winnings. If your team leads at any quarter and ends up losing, they'll give you a bonus bet up to \$50....NRL boosts on multis, money back if one leg of your multi loses...got to do your research to keep up...You've

got to log on every day to the operator's app and go to their promos page and find out what they're offering that day or that week. (LT7)

8.8.2. The value of inducements

Participants generally said they were careful in assessing the real potential value of inducements as they could be very persuasive and potentially misunderstood by novices. One participant explained the real value of a \$10 money back offer:

Essentially a \$10 money back as a free bet is really the equivalent of \$4.50 and with the added requirement that you have to re-punt that \$4.50...devalued that to a large degree...If they give you \$10 back and you bet it on a genuine even money bet, the bookie's only going to give you \$1.90 for that when you've got an equal chance. So, you've got a half chance of getting \$9 back instead of \$10 cash. You're really getting \$4.50 back in your account. (LT19).

Several participants said they researched individual elements of a promotion for a combined contingency and then compared that with the inducement offered. If the comparison was not advantageous, they would not use it. One participant also explained the importance that the promoted bet was appropriately priced and his dismissal of highly promoted but under-priced offers:

There's one company...Top Sport...one of the few bookmakers that actually gives all punters a fair go...but I'm only going to use that if I'm getting the appropriate odds...I'm not going to take unders just to get a promotion...So, if it's under-priced because it's promoted...there's no value there for the punter. It's the illusion. (LT9)

Although most participants exercised caution in responding to inducements, they found some too tempting to dismiss in the hope that they would come out ahead:

It makes it a lot more attractive and more enticing to have a go... sometimes you might have a go when it's 50-50 because of the promotions. You're hoping that the promotions will get you over the line. It's targeted for people that think they can get an advantage with the promotions. (LT7)

Other participants were attracted to bonus bets because they extended their betting funds. Other options, such as cash-out early, were said to provide flexibility in betting choices without spending more money:

You can cash out a bet early if you think you're going to lose...I do that sometimes because I think, 'Well, if I take this now, then I've got an extra five or six bets.' (LT10)

8.8.3. Limits and bans on inducements

Operators limit successful customers to maximum bet amounts on inducements that are lower than those offered to less successful punters. This was said to be based

on: 'an algorithm looking at...who bets exactly to the limit on these promotions' (LT18). These limits were imposed on several participants after winning:

On those racing ones, they used to have a \$50 limit...they were effectively a free bet once you qualified for it...So I bet on a few longshots and two memorable ones came in with a \$50 free bet and next thing they cut me down to a \$25 limit on it' (LT19).

Other participants were no longer offered any inducements due to their past success: 'I've obviously got something in my customer profile [with] all the corporate bookmakers...not to be offered promotions' (LT13). Another person explained that the operators selectively target promotions to less experienced gamblers in order to maximise revenue by incentivising them to bet more:

These promotions [are] trying to get new clients on board. Whether it be the bonus dollars...or...money back promotions...What they don't tell you is, they don't actually offer that to every client. They don't offer that to me...they profile the clients...those clients...that they think have no idea what they're doing, they offer those promotions to, to try to get them to gamble more. (LT9)

In order to circumvent these limitations, a few participants used bowler accounts. Bowler accounts are where regular high spending punters use other people to do their betting and have been traditionally used in bookmaker rings on racetracks. However, they can also be used for online wagering. Two participants reported that another person had simply set up an account for them to use.

Five participants suggested that wagering operators should have minimum bets they will accept without closing a successful gambler's account, as the current practice is discriminatory:

So, they need to bring in minimum bet limits for sports because how can an operator say 'oh we'll give you \$2 for Richmond to beat Western Bulldogs'. I'll log in and they won't take my bet. Someone else logs in and they'll take my bet. It should be illegal. It's like going to a shop. 'We'll sell you this TV for 600 bucks. Oh, no, you can't buy this TV. But the bloke standing next to you can'. (LT18)

Other participants felt that minimum bets would level the field and allow everyone a small wager, instead of 'just picking and choosing' (LT19) who could access an inducement:

They're basically just saying 'you good punters, we'll let you bet 10 bucks and any mug that doesn't know what they're doing, they can get 10,000 bucks'...they should have a minimum level that if they want to put out a market then they have to be willing to take a bet from someone to that level. (LT19)

Another person commented that minimum bets would 'be a fairly sensible pragmatic recommendation' (LT13) that would deter bettors from using offshore gambling sites and keep gambling expenditure and taxes in Australia.

8.8.4. Reported effects of inducements on online betting behaviour

Most participants commented that inducements increased their attraction to online gambling. One person attributed this to clever marketing: 'I guess they've got good marketing teams...so they know how to get people's attention...I'm usually drawn in' (LT6). Other participants responded to targeted calls and emails offering bonuses, with one person regarding these inducements as tantalising propositions as long as he maintained control over his betting:

The ones where you...deposit a \$1,000, get a \$200 bonus. Why wouldn't I use it? I mean, I'd be mad not to...If you can control your gambling. I think you're mad not to use it. If you can't control your gambling, then it's maybe not a good idea. (LT9)

Participants discussed particular changes in their online betting in response to inducements. At least half the participants noted betting more than they had budgeted for by either placing larger bets or more numerous bets. Several people placed larger bets because they bet to the maximum limit on betting promotions: 'because usually they're limited to 50, 100, 200 bucks. I max out to get the maximum' (LT2). Similarly, another person explained their extra spending as follows:

PointsBet, they'll cover the first \$150 on their promo. If your team leads at halftime, they'll pay out \$250. So, I might only want to put \$50 or \$100 on the game, but because of the bonus, I'll max out the available bonus of \$150. So, it does encourage me to bet a little bit more. (LT7)

Wagering inducements encouraged some participants to place more numerous bets. One participant said he responded to attractive inducements to place an extra bet, over and above his usual betting budget:

'Oh that looks like a good thing'...let's say I only gave myself 50 bucks to get on any particular week. If I whack that 20 bucks on, I probably would still have another 50 bucks elsewhere. It wouldn't really come out of my gambling budget. (LT8)

Participants also responded to inducements by placing bets across multiple providers: 'I'll bet more and bet across multiple providers to take advantage of all their promotions rather than just betting on that one event with one operator' (LT7). One person used the differences in inducements as an opportunity to lay off bets. This involved placing more bets but also trying to cut his losses: 'If one of them is offering something and somebody else is offering something, I'll back them both and technically the margin to lose is very low' (LT17). In addition, a few sports bettors were swayed by inducements to extend their gambling to race betting. One explained: 'I'm not really into horse racing but they all do the...million ads...Even I started getting on racing for the simple fact that it seemed like free money' (LT2).

Some participants described how promotions were used for customer retention, to entice them to recommence betting after a break. Those who had not bet for a while remarked that their absence was obviously noticed by the operator, who then

targeted them with special offers which they found appealing. One participant described these inducements from Ladbrokes as motivating his betting: 'They generally offer me free bets if I don't use them for a while...they emailed...two days ago, and I've put \$50 in to get 50 free bets, so it definitely works' (LT15). Another participant described a similar situation:

I was on holiday for a few weeks and didn't use my account and they went 'Oh no we've lost a customer.' And they sent this thing where any money I make on certain races they'll boost the profit by 20 per cent...it changed the way I bet for about three weekends...that was good. I liked that...It was beneficial. (LT16)

Some participants reported that their betting was not affected by inducements: 'it doesn't make me want to gamble but it may make other people want to gamble' (LT2). Other participants were cynical about inducements, for example: 'I've realised how manipulative it is. It just gets me frustrated' (LT1). Two others said they do their own assessments and bet when they think they have a reasonable chance of a win, rather than being swayed by promotions:

It doesn't prompt me into saying...'I should look at this horse and bet on those races', no. Normally the way I bet is just a single course in a day...go through all the races at that one place, so you know it's either there or it's not. I don't go looking for it. (LT11)

8.9. Changes in harm minimisation measures

Eighteen of the 20 participants were aware of various harm minimisation measures which online gambling operators have introduced over time. The most common types used were activity statements, deposit limits and self-exclusion, respectively. Responsible gambling messages were mentioned by a few people but were considered ineffective. Instead, some participants advocated for personalised dynamic messages that would pop up on the website or app after a certain time period or monetary amount spent on betting.

8.9.1. Activity statements

Eleven participants regularly used activity statements. These statements provided a record of their betting over a month, summarising deposits, bets, results and withdrawals. Some people found these statements useful and likened them to receiving a monthly bank statement: 'I look at the activity statements fairly often...maybe once a week...I like that' (LT6). A few participants kept their own gambling records instead: 'I keep my own spreadsheets, which I sort of update every day...but I think it's a good thing what they're doing' (LT9). One person used both to compare and reconcile their gambling spending each month.

Some participants who did not access activity statements criticised the clumsy download system on some sites, while others stated that the sheer volume of information on statements make them hard to read and understand. Nevertheless, participants recognised the value of having up-to-date statements and made practical recommendations:

I find that very hard to follow, and when you do, it's very hard to read, but I'd like it if bookmakers were proactively forced to give you a weekly statement, with basically your profit and loss. I think that's only fair, and really does give you a clear indication of how you're tracking. (LT10)

Others said it was easier to monitor online gambling in real time and a monthly statement was too old to be useful: 'Because you gamble online you can see...how I went today and see what's happened...I have an understanding [of] what the situation is' (LT3).

8.9.2. Deposit and other limits

Deposit limits were mentioned by 14 participants, but only three people used them. One person commented:

Most of the websites that I use have got that. You do get emails from them about setting a deposit limit...I've done that, but...usually if I put something in the account it's \$100 and I'll try and spread that out for a while. (LT4)

One or two operators were reported to insist new clients set a maximum deposit limit as a condition of opening an account. One participant with multiple online gambling accounts who used deposit limits explained how they reduced his losses from chasing bets and removed mental stress for him:

I do have deposit limits across all providers, so they're all small deposit limits. So, if I do get in that frame of mind where I'm chasing and I want to log onto another provider, the deposit limit is already there...I have a whole figure that I'm prepared in total for that day, spread across multiple providers in the worst-case scenario...I've got five operators and I'm prepared to have a loss of 500. Each operator's deposit limit is around the 100 mark, so I cannot go over the 500 that I pre-decided on when I was in a better frame of mind. (LT7)

Participants who did not use deposit limits said either that they only bet small amounts or that they had a limited budget and could control their gambling. For example:

I have seen them. I don't use them because I've sort of made a conscious decision, look, it's just a bit of fun. I'm on a limited budget in terms of how much I've got to spend on entertainment...and if I don't stick to those limits, it will impact on other things I might want to do. (LT10)

Some participants also commented that they did not want pre-determined limits on their betting because they might miss a good opportunity when it became available:

I like that there are the limiting options and self-exclusion...I think it's a good idea...but I wouldn't be able to bring myself to use them...I think it's just the fact that if...you put a limit on yourself and then...what if a really good bet comes up and then you've got a limit on yourself? I think that's the main reason why I avoid that sort of stuff. It's quite interesting, because I think it's a good idea, but I would never use it. (LT6)

Twelve participants were aware of maximum bet limits but did not use them. Most said they set their own bet limits and had the self-control to remain within them:

I'm aware that they probably exist but since I'm reasonably level headed about my gambling I haven't resorted to this type of action...I only gamble what I can afford to lose and more often than not I have a few winners every time I do it...So that's why I don't necessarily have to...I mean if it becomes an issue, yes, I would consider it but so far I haven't had to worry about it. (LT3)

8.9.3. Self-exclusion

Eight participants stated that self-exclusion was a helpful tool for other people but felt that they did not need to use it. However, two people had used self-exclusion, with one explaining that he sets limits and short-term exclusions to help maintain his control over chasing losses by providing a cooling off break:

Yeah, they work. They definitely work. Yeah, the time that they come into effect is when you're chasing...when you're flustered and your blood's boiling, you've had some close losses...that's when they kick in. Because of the convenience of my tapping deposits, the view of money goes out the window. It's just figures on the screen. There's no substance to the numbers on the screen and that's when you keep on deposit, deposit, whereas having those tools now, you reach a certain point and it just locks you out for 24 hours and gives you that time to cool down and come back to reality and say, 'Okay, that's enough. Let's forget about it for today and worry about it tomorrow'. (LT7)

8.9.4. Responsible gambling messages

Responsible gambling messages on operator websites were barely mentioned. When they were acknowledged, some participants regarded them with cynicism: 'There's "gamble responsibly", they give you messages...when you log in which is rather amusing' (LT12). Similar feelings were expressed by another person:

I think there's a lot of, well, apparent corporate responsibility. I'm not sure how real it is...every bookie at least is going through the process of telling you that gambling can be harmful. Those are the messages. (LT20)

8.9.5. Suggested improvements to harm minimisation tools

Eight participants made suggestions for improving harm minimisation measures for online gambling. One popular suggestion was a regulatory requirement to add an alert, alarm or flashing message on gambling websites to encourage customers to take a break after a couple of hours of gambling or to remind them that their spending had reached a significant level. Participants said these measures would be a catalyst for breaking concentration and could reduce further harm. Explaining the value of this suggestion, one participant who, over time, had needed to use all the harm minimisation tools discussed above said:

Sometimes I'm on there for several hours at a time and time just goes out the window. They should have a reality check feature when...after two or three hours that you've been on it continuously, a warning or something pops up and says, 'Hey, you've been on for three hours...Do you want to continue?' or, 'I think you should take a break'...but I guess that's against good business sense. The idea is they want you to be on constantly. (LT7)

A few participants suggested that improved access to activity statements and their provision in real time would be a useful addition for people to monitor their gambling. With an instant activity statement in front of them highlighting cumulative losses, some people might be deterred from continuing to gamble or chase losses. Other participants advocated improvements to identity verification processes to discourage people from switching to another operator in order to continue gambling.

8.10. Public health messages and campaigns

Participants were also asked about public health messages and campaigns for gambling and their perceived usefulness.

8.10.1. Exposure to public health messages and campaigns

About half the participants reported having seen some public health messages in gambling advertisements. A few participants commented that these messages were helpful: 'the betting ads always finish up with the disclaimer of "gamble responsibly and lose what you can afford"...I think that's understandable' (LT3). Another participant commented: 'most of the ads are either prefaced with a statement about gambling responsibly or end with it and they put up helpline numbers...which is certainly something that was never sort of around [before]' (LT10).

A few participants remembered either the name or content of recent public health campaigns relating to gambling. One person recalled a campaign slogan, 'Don't know when to stop, don't go over the top' (LT1), while another said:

Yeah, I actually saw a Gamble Aware one from, I think, NSW Liquor and Gaming on Instagram the other day, just trying to teach people...to not bet above their limits. (LT15)

Other participants could not recall seeing any public health campaigns or messages for online gambling or had mentally blocked them out as they did not apply to them. A couple of participants had seen messages in the past, such as public health television campaigns and posters in venues about responsible gambling, but they could not recall anything more recent.

8.10.2. Usefulness of public health messages and campaigns

Seven participants considered that responsible gambling messages were useful. Helpline numbers were reported as valuable for being able to assist gamblers and their families quickly. Supporting the use of helplines, one participant commented: 'There's obviously a lot of people in dire straits, especially after reading the story about this guy who ploughed through \$8 million. I mean, that's ridiculous' (LT15). Several people considered that responsible gambling messages acted as a reminder for people to avoid harmful gambling situations such as chasing losses. For instance, one person who had previously had problems with online gambling said:

It probably makes it [online gambling] less attractive knowing what it can do to people...I just know what it had done to me in the past...It does make it less appealing, but also reinforces not to let yourself get to that state...just yeah a quick check. I've probably forgotten about it five minutes later. (LT6)

Another participant found comfort in the fact that there were government public health campaigns on gambling, as well as regulation of wagering inducements:

So, if they're not adhering to those policies, then they [operators] can get in trouble with, I think it's the government...I find it comforting that the government are now starting to realise that betting agencies aren't exactly always above board. (LT1)

8.10.3. Limited usefulness of public health messages and campaigns

In contrast, some participants felt that responsible gambling messages were almost useless because they could not compete with the high volume of wagering advertising:

They're letting people advertise all over the place but yet they've got this little message at the end...Well, that's a little bit silly. Who's going to pay attention to that little message at the end? No one. (LT1)

Similarly, another participant regarded the responsible gambling messages as providing the bare minimum of information. Warnings are very small and are contradicted by the force of an attractive, targeted message to gamble:

They all say at the end 'gamble responsibly'...They are forced to do these warnings now, but to them, would you notice the 'gamble responsibly' when you see that?...It is funny...they talk about betting nonstop then 'gamble responsibly'. (LT2)

Another participant felt that interventions should focus on vulnerable people, those experiencing difficulties controlling their gambling and people susceptible to gambling inducements and pressure from operators to gamble:

They've banned credit betting...a great idea...you're probably seeing more people who...probably shouldn't be betting and have a real problem. Like...bookies pushing them to bet, so if there's anything in that space that could be done...I'd agree that should be done, but...I'm just not aware of it. (LT15)

8.11. Illegal offshore gambling operators

8.11.1 Use of Australian-licensed operators

The majority of participants only used operators licensed in Australia. One person checked this as follows: 'I usually do my research and find out...when I go into About Me' (LT17). Another participant explained: 'If they've got the .com.au...that sort of stands out as being Australian' (LT4). Participants reported using Australian-licensed operators because they provided legally approved gambling services and they trusted them to protect their funds and pay out winnings:

It's controlled by the government basically and you know it's legitimate and it's not something that just pops up...registered in the Caribbean...You know there's no dodginess whatsoever...taking all your funds out. (LT16)

Another participant commented that by being a loyal but disciplined customer with an Australian-licensed company, he felt more secure and in control of his online gambling. He also expressed concerns about protection of funds, disclosure of private details, account manipulation, disputes over recovery of winnings, and illegalities that might be encountered with offshore operators:

You've got to give card details...and I'm a bit reluctant to give them to overseas operators...I have concerns around privacy...and it seems every few months I see a story about someone who's been hacked from overseas...I'm also unsure as to what legislation they operate under. So if there's ever a dispute, I don't really feel comfortable with trying to get money back from overseas...and I guess I'm a bit loyal too...I stick to the local product and I guess that's partly a discipline thing...I don't need more than one gambling account. (LT10)

Other participants avoided offshore operators due to similar concerns, but also because Australian-licensed operators met their needs: 'I've never actually bothered going out and looking for any other websites. What Sportsbet and TAB do for me is all I need' (LT11).

8.11.2. Uncertainty about which sites were licensed in Australia

A few participants were unsure which sites were Australian-licensed and found it hard to keep up with changes in the market. After various mergers, takeovers and acquisitions, some previously Australian-owned companies had become branches of much larger organisations which had their headquarters overseas. One participant described this complexity:

Over the last few years with a lot of the smaller guys emerging...being eaten up and taken over by the larger operators overseas...Betfair and Paddy Power, they teamed up and they're pretty big...the Stars Group that acquired BetEasy...More than half of them are overseas operators now or owners are overseas operators...the Australian market is starting to shrink and getting acquired by these overseas operators...eventually we'll probably have only one or two Australian operators. The rest are foreign owned, whether it's English based...I noticed on the EPL, the soccer, I noticed a lot of Chinese-based betting sites are starting to come out...I wouldn't be surprised if they start because of the Chinese community in Australia...China getting into Australia as well. (LT7).

8.11.3. Bad experiences with offshore operators

A few participants had previously been cheated by offshore gambling operators: 'I've been scammed and lost some money with a Vanuatu bookmaker previously, which was unregulated' (LT9). Another person provided more details:

I know what to look for but an inexperienced person who's not maybe used to it could get done time and time again because some are very, very good. I mean the sites look perfect. If you're naïve, you'll get done...I mean I got done...I won 20 grand. If you can imagine how upsetting it is when you realise...you're not getting paid at all and it's a nightmare. (LT2)

Another participant relied on his own experience as a poker player to ascertain that the online poker games offered were probably fixed and the gambling operation a scam:

When online poker was banned in Australia...I found this US one and it seemed a bit dodgy, but I'm like 'I'll give it a try'...I played that for a couple of days...I just had strong suspicions that it was fairly heavily rigged. I'm not sure if that's true...then pulled the pin...I haven't played...poker since (LT6).

8.11.4. Public consumer information and warnings about offshore operators

Only one participant could recall seeing some warnings about gambling with offshore operators and this was linked to stories about expenditure with these operators:

'Yeah mainly when there's a new article about how much money is going to offshore wagering, which I think some estimates have it about 20 per cent' (LT15). Another

person had not seen any public warnings, but had also noticed stories and publicity about legal disputes over recovery of winnings from offshore operators:

Not public warnings. I've seen stories...where punters thought this might be a good option for them but then when they tried to withdraw money, because there wasn't any protection that's provided by the Australian regulatory authorities, they had difficulties. It was a fairly painful process and I kind of decided from that this would not be a path that I would go down. That the pain of withdrawing any sum was not worth it. (LT13)

The remaining participants had not seen any information or warnings or had ignored them: 'they might read it, but they never take any notice about it' (LT5). One person who in the past had played online poker with an overseas operator said: 'I can't remember any particular official warnings about it or anything' (LT6).

8.11.5. Consumer information and warnings from offshore operators

Some participants recalled being advised by offshore operators they had an account with that the operator could no longer provide services to Australian residents. Two participants used Pinnacle for horse racing until their accounts were stopped. One person commented that he was fortunate to have his accounts refunded:

I used...Pinnacle...some change in federal legislation where I think they could be prosecuted and I couldn't...access their websites anymore...they shut the account...but they refunded it...But I know a lot of them, particularly the ones in [Macau], I know a lot of people that have just lost their money. (LT15)

Similarly, another participant used a UK company until his account was closed when the operator could no longer provide its services to Australian residents. He explained how this occurred and why he felt somewhat cynical about the rationale behind the increased regulatory restrictions:

I was joined up with one in the UK but for some legislative restrictions...they could no longer have customers from Australia. So you just had to close your account and withdraw...I heard various politicians talking about trying to make sure that people could only gamble via the registered bookies in Australia...it sounded fairly hot air...I didn't feel like they had a good prospect of being able to police that. They want their tax. They want all the gambling going through places that they can get their excise or tax. (LT19)

Two participants used an offshore operator for online poker about five years ago. One person received a warning and the other did not. The first participant recalled:

I remember the last time I tried to access an overseas site. It was...888 Poker...several years ago, and I tried to log in to their platform and it came up with their message, not a government message saying that, 'We no longer operate in Australia.' That's probably the last time...I heard from people that we can't do it. (LT7)

8.11.6. Continued operation of illegal offshore operators

Many illegal operators continue to provide services to Australian customers, and some were said to have gone underground, concealing their operations from public view and government regulators. They were reported as having large pools of money circulating, with one participant describing them as also having low profit margins and potentially high rewards for winners. This may be very appealing for regular gamblers, particularly those banned by Australian-licensed operators for being successful bettors. This person, who no longer uses these operators, explained:

I can bet with overseas bookmakers if I like. The problem now is because it's underground, they [the government] have less chance of getting information about those bets now than they had three or four years ago...there's some big Asian betting exchanges that a lot of money goes through that the government would have no visibility around. Huge money goes through, a lot more than goes through the TABs and all the registered bookmakers. More gets put through those businesses on Australian racing than the businesses the government has access to and can see from an integrity point of view. (LT9)

Another participant pondered why financial institutions were not required to block transactions from Australian residents to offshore gambling sites, as occurs in the US. This person was concerned about the amount of money being lost overseas because of this gap in regulation and monitoring:

Technically it's always been illegal, the online casinos. So, you're betting online so you go to a site. The bank will literally see of course it's illegal...[but] it's not illegal for them to do the transaction...The government should have just picked up on that as you could try and regulate it. Because remember that money's going overseas. At least you want them losing it here...the banks, they know it's a gambling [transaction]...in America the banks just won't process it but here...ring each one and they'll tell you whether they'll process it. (LT2)

8.12. Summary

This analysis of interviews with 20 regular gamblers with lengthy experience of online gambling has provided insights into changes in interactive gambling products, operator practices, environments and consumer protection measures since 2012 and their perceived influence on online gambling behaviour.

Increased mobile and internet access and faster speeds had heightened the appeal of online gambling. This was because it was now faster, provided user-friendly and entertaining services, allowed consumers to bet and watch events anywhere and at any time, was more convenient and anonymous, and enabled betting from the comfort of home. Some participants found that the increased ease, speed and accessibility of online gambling facilitated chasing losses, but most prioritised the welfare of their family and maintained control over their gambling.

Most participants were aware of new online gambling products including esports betting and daily fantasy sports betting. Most were cautious about trying them and preferred the traditional betting products they were familiar with. All participants avoided these newer forms except two participants who had tried daily fantasy sports. Some concern was raised about potential harm from new online gambling products for young people.

Participants had noticed many new online gambling operators entering the market over the last decade, resulting in increased competition. This change was accompanied by a proliferation of attractive inducements, a wider range of betting products, expanded options for financial transactions, and a glamorisation of betting. This increased appeal of online betting had encouraged some participants to open additional betting accounts. Several participants described their growing distrust of corporate bookmakers over the last decade as the industry became dominated by multinational companies who quickly banned or limited successful punters. Banned customers typically moved their betting to Betfair but were annoyed that their other betting options had been limited.

Most participants were aware of the plethora of new betting options introduced over the past ten years although fewer than half had used them. Exotic bets such as multi bets were the most popular by far. To a much lesser extent, novelty bets filled a gap for some participants during the COVID-19 restrictions when other gambling opportunities were limited. A few participants engaged in arbitrage betting through Betfair. In-play betting was uncommon. A few participants noted that exotic bets facilitated chasing losses because of the expanded range of betting opportunities available to them. Nevertheless, the majority of participants said they did not experience any increased harm from these new betting options.

All participants had noticed increased advertising for online wagering across a wide range of media, especially television, online, social media, apps, emails, texts and phone calls. Although they said they mostly ignored advertisements, they did notice new features when they were appealing, entertaining or targeted at them through push marketing. One concern was that advertising was normalising sports betting, with particular unease about the exposure of children to this advertising.

Every participant had noticed prolific inducements for online wagering over the last decade. Sixteen participants said they took up these offers, some regularly and others only occasionally. Some had accounts with multiple operators so they could access the best inducements. Participants generally said they were careful in assessing the real value of inducements as they could be very persuasive and potentially misunderstood. Most participants commented that inducements increased their attraction to online gambling. At least half the participants reported betting more than they had budgeted for by either placing larger or more numerous bets in response to inducements, although they felt they had experienced little resulting harm. Some participants were barred from inducements or had lower limits imposed

because they had previously been successful. They suggested an acceptance of minimum bets would resolve this discriminatory practice.

Eighteen participants were aware of various harm minimisation measures that online gambling operators have introduced over time, but most said they did not use them as their gambling was under control. Participants most commonly used activity statements, deposit limits and self-exclusion, respectively. Just over half the participants regularly accessed activity statements, but some felt their presentation and download mechanisms need improving. Although most participants were familiar with deposit and bet limits, very few felt they needed to use them but acknowledged they may be suitable for others. Two people had used self-exclusion. To improve responsible gambling messaging, some participants advocated for personalised dynamic messages that would pop up on the website or app after a certain time period or monetary amount spent on betting.

A few participants thought responsible gambling messages in gambling advertisements were useful, especially the provision of helpline numbers, but others were cynical that these messages were overwhelmed by the high volume, constant repetition and reinforcement of gambling messages by operators. A few people could recall public health campaign names and slogans relating to responsible gambling. Several people regarded these as useful to remind people to avoid harmful gambling. Others felt these communications should focus on vulnerable groups.

Most participants avoided using offshore wagering operators. However, some were unsure which companies were licensed in Australia because several Australian companies had merged with or been acquired by overseas operators. A couple of participants described their adverse experiences of gambling with offshore operators. Very few participants had seen any public information and warnings about illegal offshore operators. Some offshore operators, but not all, had advised customers they were closing their accounts and refunded the balance when restrictions tightened on their provision of gambling services to Australian residents. Some offshore operators were said to have gone underground, concealing their operations from public view and government regulators. They were reported as having large pools of money circulating and offering high rewards for winners. Some participants suggested that banks should prevent expenditure with offshore gambling operators.

Chapter 9. Interviews with gamblers engaging in new interactive gambling products

This chapter analyses interviews conducted with 19 people who had engaged in purchasing loot boxes, skin gambling, esports betting and/or fantasy sports betting online. The sample was self-selecting so the findings may not be generalisable to the broader population of gamblers engaging in new interactive gambling products. Instead, the analysis aims to provide insights into 1) the features, usage and experiences associated with these newer interactive gambling products, and 2) their potential to increase gambling-related harm and provide a gateway to other forms of gambling. Of note is that these new interactive gambling products currently have low participation, as indicated in earlier chapters. However, they are of interest because they are emerging activities which are likely to become more prevalent in the future, especially given higher current rates of adolescent participation in many of these activities (Hing et al., 2021).

9.1. Methods

Approval for this stage of the study was obtained from CQUniversity Human Research Ethics Committee (approval number 22230).

Inclusion criteria for the interviews were: being aged 18 years or over; living in Australia; and engagement in esports betting, daily fantasy sports betting, skin gambling and/or loot box purchasing. People who had previously participated in research conducted by CQUniversity's Experimental Gambling Research Laboratory, had consented to being recontacted, and had indicated that they had gambled on any of these newer online products were emailed an invitation to participate in an interview. Invitation emails were initially sent out in batches to avoid over-recruitment. A total of 885 email invitations were sent. People who expressed interest were telephoned to check eligibility and schedule an interview time. The interviews were conducted by a researcher with expertise in newer online gambling products. Participants were compensated with a \$50 shopping voucher. Appendix F contains the recruitment and interview materials.

The 19 participants were aged 20-68 years (mean 34.3 years), resided across four Australian states, and four were female. Table G.3 in Appendix G summarises the key demographic characteristics and gambling behaviours of each participant. Thirteen participants had purchased loot boxes (LB), and 10 had gambled on esports (ES), four on skin gambling (SG), and four on fantasy sports (FS), two of whom had bet on daily fantasy sports (DFS). Data were analysed using thematic analysis, following the procedure outlined by Braun and Clarke (2006). Quotes below are tagged NP (new products) along with the participant number.

9.2. Loot boxes

9.2.1. Is it gambling?¹⁹

Participants held varying views on whether purchasing loot boxes is a form of gambling. Some participants unequivocally considered it gambling as it involved spending money for a chance to gain an unknown item of unknown value. Other participants disagreed and considered the activity to be simply a purchase transaction. Some interviewees had a more nuanced view and considered that purchasing loot boxes only constituted gambling if the loot box contents could be traded for something of value, or if the contents of the loot box were unknown and there was an element of chance involved in what would be attained:

I don't believe it's a form of gambling, unless there's a way to transfer or trade that with other users...it doesn't have a currency value until there's a market in store...and then you can trade that to people for either real life currency, or for better skins...if the system doesn't have the ability to...enable that market, I don't think it's gambling. (NP6)

If you purchase a box...where it says you get 30 minutes unlimited lives, you get this booster, this booster and this booster. That's a transaction and that's not gambling. However, if you go, 'If you give us a \$2.99 and you have a chance of getting this, this, this or this,' as soon as you say 'chance'...it becomes gambling in my view because you're not guaranteed a result. (NP18)

9.2.2. Participants' engagement in loot boxes purchasing

Participants had been purchasing loot boxes for varying lengths of time, with some starting up to eight years ago. Frequency and expenditure also varied, from \$50 per week to much smaller amounts, or occasional larger purchases only for special events. All participants usually purchased loot boxes as an individual activity, although often while chatting with friends who were also playing online. Interviewees nearly always purchased loot boxes when at home, although one participant reported purchasing loot boxes in a range of locations:

If it's on the phone, then you just buy it there and then. If you're sitting on the train, going into the office...or you just manage to hide away from the kids for a little bit, you're taking a break or you get bored in a meeting, you might have the game running. (NP18)

¹⁹ Loot boxes are typically not considered gambling as they are not played for money or anything of monetary value except in circumstances where there is a secondary market that would allow the exchange of products gained from loot boxes for monetary value.

9.2.3. Key features of loot boxes

Items acquired from loot boxes included cosmetic items (skins) to enhance the visual appearance of a player's in-game content (i.e., a character, weapon), and functional items such as weapons or power-ups that can enhance game performance. Loot boxes can be purchased with in-game currency earned within the game or with real money. Purchasing loot boxes also provides the opportunity to acquire 'bigger and better' (NP19) items than are typically available in free loot boxes.

Depending on the game, loot boxes can be purchased by directly buying the loot box or crate or buying a key to open the box/crate. One participant described purchasing loot box keys, providing insights into the mechanics of opening loot boxes, prices and payment, and also how it was easy to spend more than intended. While each key cost only a few dollars, costs could add up quickly due to the temptation to buy more keys and the ease of payment linked to a credit card:

When a box drops, there's, 'You can't open this unless you have a key,' and those keys are only available if you purchase or pay a fee...you get one key per day...You might, by the end of the day, have 15 boxes, but you only get one key...the first one I got gave me this awesome weapon, which made it [the game] so much easier...So you spend 10 bucks to buy another set of keys and you go... 'That's crap, that's crap, that's crap, oh wow! This one's awesome!' Then you go, 'I want to know what's in the other 300 boxes or 500'...and because they're \$2.99 or \$5.99 or \$10.99 and you've already linked your credit card to the place, it adds up really quickly...Over a six or seven-week period, I'd done \$290. (NP18)

The participant above (NP18) had stopped buying loot boxes after realising how much he was spending. However, other participants said their loot box purchasing had remained fairly consistent and involved small or affordable amounts of money. A few said their purchasing had increased as they became more involved in the game:

As you get more into the game and you play more you feel you need more upgrades...more resources to actually get further, and then it's more tempting to get some more. (NP1)

9.2.4. Motivations for buying loot boxes

Motivations for purchasing loot boxes included for cosmetic items 'to customise my characters, the way I want to represent my flair' (NP6), and to be 'unique' (NP11). Additional motivations were to acquire weapons or powers as 'game boosts' (NP13), 'a unique item to make game playing easier' (NP18) improve performance.

Participants discussed the hope, anticipation, excitement and fun of opening the crate, as well as the thrill of 'winning the chase' (NP11) when a rare or special item is revealed. Bragging rights also arose from gaining a rare or highly valued item: 'an

ego thing really. 'I've got this, and you don't.'" (NP3). Another participant described the thrill and fun:

If you hit something big, you know, photos are taken, social media messages are sent. Yeah, there is a flex element of it, even if I'm...on my own, doing it. And then, sometimes, someone will be at my house. And it just comes from that old-school card collector mentality, where that thrill of the chase is the excitement, more than the end product. Like, it's a fun afternoon, to sit there with other collector mates...to drop, you know, \$40 or \$50, and do it virtually, and get that endorphin rush. (NP17)

Other participants also described collecting player cards as a hobby, which might be shared with like-minded friends and also linked to their interest in the real-world sport:

I need to buy loot boxes so I can get...a certain type of basketball player that I want to add into my collection...If I open the packs, then people join my stream and we can see what player I got. I am very into certain basketball teams so if I can open some players on that team, I will be really happy. (NP9)

Purchasing loot boxes could also bring financial gain by selling unwanted items acquired from loot boxes, or when the value of an item had increased and was sold for profit. Items could be sold on the Steam platform for real money that is credited to the person's Steam Wallet and that can be spent on games. Items could also be sold for cash on third-party websites:

You could usually put it up in the auction house...and people can purchase it for whatever they want to spend on it. Then you get game currency. (NP18)

I unboxed a knife a few months ago and I would rather \$200 than the knife....so I sold the knife for \$200...[through] CSGO Skins or CSGO Vault, a third-party site that's international. (NP3)

Others purchased loot boxes to support the game and its community of players, especially if games were free. This participant felt that charging for loot boxes was justified because this was the only way that game developers can earn revenue to keep enhancing the game:

It supports the developer. I think if games are going to be free...loot boxes are perfect to motivate people to continue playing a game. It brings an update...when there's new weapons or new skins or something you can get...if a company's going to offer their services for free, their platform, then how are they supposed to make money [otherwise]? (NP3)

A few participants commented that the reasons motivating loot box purchasing were the same as for other forms of gambling, that 'gambling hit of pull something good, don't pull something good' (NP17), as further explained here:

It's the potential reward, which is the same for all gambling. You put down a small amount of money for the potential to get more money, or in this case you put down a small amount of payment to potentially get a super relic. (NP13)

9.2.5. Influences from or on other forms of gambling

Most participants who had purchased loot boxes had previously engaged in other forms of gambling. This ranged from the occasional lotto ticket to much greater involvement in land-based gambling and online betting. Only one participant thought his previous gambling may have influenced his loot box purchasing. As his expenditure on online race betting had increased over the years, 'maybe it became easier to spend \$4 on a digital item' (NP11). No participants considered that their loot box purchasing had any meaningful influence on their subsequent gambling on other activities.

9.2.6. Influences on loot box purchasing from video game playing

Clearly, all participants who purchased loot boxes played video games, sometimes starting when they were young children. Some participants considered that the extent of their video game playing directly affected their loot box purchasing. This was because increased involvement in a game increased the desire to advance in the game, which might be assisted by items obtained in loot boxes: 'The more you play the more you want to purchase, the more you want to advance up the ranks in the game' (NP1). Other participants noted that playing more increased their exposure to desirable skins and weapons, which may not be available for direct purchase and are only available in loot boxes. Playing more could also increase confidence that loot boxes sometimes contained valuable items:

As you're playing the game, you see someone that has a rare skin...and that is very appealing. It's a status symbol...inside the game, Overwatch...or you see an action by a ship...where you're like, I want to try that...in World of Warships there are ships that you can only get via loot boxes. (NP19)

A few participants felt that the extent of their video game playing did not affect how frequently they purchased loot boxes, because their video playing was only 'a hobby' (NP3) or because they restricted their loot box purchases.

9.2.7. Influences on loot box purchasing due to the COVID-19 restrictions

Participants varied as to whether they purchased loot boxes more, less or about the same during the national COVID-19 lockdown from March to May 2020. One participant increased her loot box purchasing because she was confined at home. Conversely, two participants reported spending less on loot boxes because their income had decreased due to the pandemic. Other participants explained that their loot box purchasing varied according to whether there was a special event on for the game, or depending on their progress in the game, not because of the lockdown.

One participant also explained that he had more time to play the game during the lockdown, so could earn in-game currency to spend on loot boxes instead of spending real money:

I think the loot boxes really depends on how the game progresses. I've almost finished the game so I don't really buy loot boxes anymore...because I have lots of time again so then I don't need to pay for the loot boxes because I can...play in-game, so I get more virtual currency. (NP9)

9.2.8. Gambling advertising and promotions linked to loot boxes

Participants most commonly discussed seeing and being influenced by advertisements for loot boxes in the game app itself, which might also advertise special promotions such as price reductions and limited time offers. These advertisements sometimes could not be avoided or required closing before the next page could be viewed:

Soon as you open the app, it's one of the first things that pops up...Sometimes it's videos and you have to wait for that to finish and then it'll have an ad for a loot box or a special deal, '\$2.99 for the next 24 hours'...Or sometimes they would just pop up...'Christmas day: purchase yours now'. You have to close that to then get to the next page...I suppose if the price is good or it's...a limited-edition thing that I can then use that's cool. (NP13)

Participants described how some games advertised new items and content, which could tempt them to purchase loot boxes. Some clarified that pop-ups and videos within the game app advertised new skins rather than loot boxes themselves, although players might need to open or purchase loot boxes to acquire these new skins: 'Sometimes, they have game updates...which has new skins in it...So, you open the homepage of the game, and there's usually, like, new offers this month' (NP11). Another participant opened the game app as he was being interviewed and described what he saw, providing insights into the user experience:

It's a popup...when you're loading the game, and it's, 'Do you want to buy this?'...I'll click on the little device here...that blows up some things. When I go to collect the reward for that, it goes, 'Claim double rewards'...Okay, well now I've got a subscription for \$39.99. But I get double the rewards for everything for that period, but that's only for 30 days. If I click on something else, okay there's a \$15.99...I get a specialist golden character ticket. So, I have a better chance of getting a gold character if I use that...or surprise chest \$7.99. 'Three types of surprise chest. What rare items will you get?' That's sitting in that game right now and that happens quite a lot. (NP18)

Promotions for loot boxes might also be advertised on the game website, the PlayStation Store that is connected to the game, and through emails containing direct links to purchase them.

9.2.9. Harm from loot boxes

A few participants reported occasionally spending more than intended on loot boxes or feeling frustrated when they did not gain desired items. They used a range of strategies to keep their purchasing within affordable limits, including only purchasing loot boxes in certain games or special events, adhering to an expenditure limit or budget, and only purchasing loot boxes after other expenses had been paid. However, several participants spoke about friends who spent excessively on loot boxes and identified reasons that loot boxes could potentially cause harm. One reason was the ease of chasing desired items because: 'there's no stopping a person to keep purchasing loot boxes...no barriers...some people can go overboard' (NP16). Participants also emphasised the temptation to keep chasing the thrill of gaining a desirable item:

If the joy or the thrill or the rush of getting the reward...is what's stimulating you, then it's very easy to get out of hand, and pump more and more money in...for the thrill of the chase. I think that's the risk of it. (NP17)

Further, the end point in the chase and the final cost was not known in advance, because attaining a desired item was based on chance:

If you want a particular item, you keep buying till you get that item. There's no real end point that you could set. \$2,000 before you get that item...It's potentially more harmful because you could get it on your second purchase, or you could get it on your 20th purchase. (NP13)

Persisting at loot box purchasing was also facilitated by the low cost of each transaction: 'if I spend \$4 more, I could get something that's worth \$80...it's only another \$4' (NP19). Spending was also easy because payment was automatically linked to a credit card, PayPal or other electronic payment mechanism that the player had linked to the platform. Multiple small transactions also made it difficult to keep track of expenditure:

I have a look at my PayPal: 'I bought some extra lives for an online game and there's \$2.99,' or, 'there's \$1.49,'...I didn't realise I just spent ten bucks...You don't notice it because it's just one click, buy, one click, buy. (NP18)

The potential of getting something valuable for a low price means that purchasing loot boxes is similar to a lottery. However, in contrast to lotteries, loot boxes are continuously available and therefore are more conducive to persistence. Success in gaining a valuable item for a low price may also motivate further purchasing. Some participants also pointed out that there was no financial return from loot boxes, unlike other forms of gambling where some wins might offset some losses:

If you got a really high-priced item, without spending much at all, that would give you that rush, and then they'd be chasing more of that, even though it's probably one in a thousand chances they got that. (NP11)

Several participants raised the potential risks and harm associated with young people's access to loot box purchasing: 'you could have an addiction of buying loot boxes and you're underage and you're using your parents' credit card' (NP3). Another interviewee noted the stories circulating about 'kids, in Fortnite for example, spending hundreds or thousands of dollars on their parents' cards' (NP6). Overall, participants largely agreed that loot box purchasing had more potential harm for young people and children than for adults.

9.2.10. Responsible gambling tools

Participants noted that games with loot boxes do not provide responsible gambling tools. These are not required because loot boxes are not regulated as gambling. However, two related issues were raised – information about the odds and contents of loot boxes, and age restrictions.

Most participants noted that specific odds are usually not displayed, although the relative chances of winning items could be inferred from information about the rarity of items:

There's different levels of each item. They don't give you specific odds, but you know it's very rare to get a high-priced item...it gives you a list of 15 guns you could get, all progressively more rare and therefore more valuable. (NP11)

The contents of some loot boxes might also not be specified: 'They say like, 'high chance of a rare'...but you don't know what you're getting. It could be something that they deem as rare like gold shoes' (NP13). However, one participant observed that information on loot box contents was more commonly provided than information on the odds:

The odds...they don't put pretty much on any game that's got loot boxes...I think it depends on the game, but for the loot boxes that I've purchased, they usually have a list of content that you may be able to obtain. (NP14)

Participants also discussed that pressure had been increasing for games to display the odds of winning, and some jurisdictions were now requiring this:

They've started to, but they're incredibly vague still. It's a bit of a wild west...it's getting a little bit better...Belgium has outlawed loot boxes, and they then just grey out that whole game mode for that market. So, they do the absolute bare minimum they can, to be able to operate without restrictions. (NP17)

One participant described how one game he plays does show specific odds of winning, but these were not displayed prominently: 'You're going to have to look for it. It never just pops up and says, 'Hey, look, you have a 5 per cent chance of getting this' (NP18).

Some participants pointed out that games might be rated as M (15+), but ‘no one follows that’ (NP6), meaning that ‘even 12 year olds...any age can access loot boxes’ (NP14). Further, there was no age limit specifically for purchasing loot boxes:

There is no age limit. The game itself says you should be 15 plus to play the game, but at least I’ve never seen anywhere...saying hey, this is gambling, you need to be this age...I don’t think I’ve ever seen a warning on any loot box system, in any game. (NP6)

9.2.11. Improving responsible provision of loot boxes

The interviewees identified numerous ways to improve the responsible provision of loot boxes, at the same time pointing to current inadequacies. One participant considered that loot boxes should not be in games at all (NP14). Several discussed the need for improved education for players and parents relating to ‘what loot boxes are’ (NP3), how they work, and that purchasing loot boxes is a form of gambling that uses ‘the same tricks that they use on pokies’ (NP19). For example:

Raising awareness that it is a form of gambling because I hadn’t really thought about it until the study came up...which means other people that are probably less involved...probably wouldn’t have made that link. So, raising awareness and saying, ‘Hey. This is something that our kids are getting into...it is a form of gambling.’...A lot of parents that I meet don’t actually know the mechanics of the games their kids are playing, and then they’re surprised when their children will spend \$200. (NP13)

Interviewees also identified the need for more specific information about the odds and contents of loot boxes: ‘they should be more open about what your chances are, what’s involved when you purchase them’ (NP1) and ‘show that you only have X per cent chance of getting this’ (NP18).

One participant suggested that players should be able to set their own limits (NP18), while others thought that ‘some high-spending limits’ (NP10) should be imposed to stop people from over-spending:

Limit daily purchases down to an x amount of money, x number, or yearly purchase...There’s no stop to them. There needs to be some kind of either enforced limits, or kind of consents, where it tells you how much you’ve spent, because these games won’t tell you how much you spent. (NP6)

Another suggestion was for games to provide the chance to win items without having to purchase them. Some items can only be obtained through purchasing loot boxes. Instead, players should be able to earn loot box keys through game play that does not involve spending cash. A further suggestion was for the classification board to require game packaging to clearly state that the game offers in-game purchases.

Several participants raised the need for better protections for children. One interviewee highlighted that some children may be confused about the use of real

money instead of in-game currency to purchase loot boxes, and that game companies need to raise awareness of this difference. Some considered that children should not be able to buy loot boxes at all because they could potentially spend a great deal of money as ‘they usually use a card belonging to their parents...So they usually don’t know how much they are spending’ (NP10). One said:

I definitely think for people under 18...If they’ve got access...they’ve got the potential to waste thousands of dollars on these skins. I think that’s a really serious concern. I think there should be an age limit...government regulation. It shouldn’t be okay for 10-year-olds to spend thousands of dollars on nothing. (NP11)

A participant who used video games to teach social skills to vulnerable youth pointed to the lack of ethics in encouraging children to gamble and that this risks financial losses for parents as well as encouraging positive gambling attitudes amongst youth:

You’re effectively selling gambling to children...having the experience of seeing it year on year on year, they’ve ratcheted up the reliance on paying money, and you could link a credit card...could jump on, get addicted to that sort of gambling mentality, and can do it without any real consequence for themselves. You know, they’re just churning money through dad’s credit card. It happens – that’s gross, and that’s not ethical, and that’s not right. (NP17)

9.3. Skin gambling

9.3.1. Is it gambling?

All participants were in agreement that skin gambling was a form of gambling, because something of value was risked on an unknown outcome which could involve winning or losing. For example:

Skin gambling is definitely gambling because if there’s a marketplace where you can bet on acquiring more loot or losing the lot, that is definitely a form of gambling. (NP3)

9.3.2. Participants’ engagement in skin gambling

Only four interviewees engaged in skin gambling, usually from home. Time since commencement ranged from six months to several years ago. One participant bet with skins quite regularly, but the others were only occasional skin gamblers or had decreased their skin gambling over time.

9.3.3. Key features of skin gambling

Skins can be used to gamble on esports and also on websites offering games of chance such as jackpots, coinflips and roulette. The following participant described how skin gambling on esports started and its initial appeal:

CSGO Lounge...was one of the greatest websites for gambling...better than all the corporates in Australia. It was better than the national tote...lower commissions and you can actually win...you could put on big bets which was unheard of at that time to bet on esports...they closed down eventually...because of manipulations and there were teams actually throwing games...What started as harmless fun turned into people's livelihoods, so there were people betting upwards of \$50,000, \$60,000 on a match in skins wealth...that's where it all stemmed from. The interest of CSGO Lounge is what created the esports marketplaces we know now. (NP3)

The following participant described that skins were the main currency he used for esports betting. His uptake of esports skin gambling was mainly connected to two games that were very popular at the time:

I first started esports skin gambling...about nine years ago. It was close to the release of Dota2 which encouraged a large [esports] competitor scene. I followed the scene quite heavily, so I was able to understand the teams, how good they were...The other very large, popular one, CSGO, so, I followed that a lot. I was...using CSGO skins to bet on a lot of the Dota2 matches. (NP6)

Skins can also be used to gamble on random draw websites. This participant explained how the Rustypot website he uses offers two skin gambling activities based on games of chance:

So with Coinflip, I gamble with another gambler and then you choose one side and they choose the other side...You deposit a skin and then other people will deposit a relatively like value equal skin into the Coinflip and then there's 50 per cent chance to win...Or you can join a jackpot. That means you put your skin into a jackpot and...the chance of winning this jackpot is based on the value of your skin...[The prize is] all the skins that other people put in. (NP9)

9.3.4. Influences on skin gambling due to the COVID-19 restrictions

One participant reduced his skin gambling during the COVID-19 lockdown due to concerns about his finances, but two others increased their skin gambling due to boredom and in the hope of increasing their income. This participant described betting on roulette using skins transferred from the Steam platform to CSGO500:

So, before lockdowns, it was just occasionally, just to pass a bit of time, and see what I can win, just a bit of fun. Since the lockdown, I pretty much can't go out, so passing time – it's more appealing, because you just like to find something to do, and some extra income. (NP4)

9.3.5. Motivations for skin gambling

Participants were often encouraged to try skin gambling by a friend's recommendation or positive word-of-mouth, which made them curious to 'see what the fuss was about' (NP8). One interviewee explained: 'I heard a lot of positive things about it, and you know, curiosity always gets the better of you' (NP4). Three participants described the excitement of winning more skins or more precious skins, which could be an 'adrenalin rush' (NP8). This participant explained:

You might use your normal skins to gamble and then maybe get some really precious skins...I found it quite addictive...When you win, you get really excited. So basically, I would bet with skins once a month, regularly...[spending] \$50 a month. (NP9).

The following participant discussed how his interest in watching professional esports competitions prompted his uptake of skin betting, and this heightened his engagement in the esports competitions he bet on:

I used to watch a lot of professional esports...It does make you more interested in watching the match, obviously because you have something on the line, you've got something that you're potentially going to lose, so there's that kind of feeling that it pays off or it doesn't. (NP6)

Another interviewee commented on the appeal of being able to obtain desirable skins in games of chance for little outlay, so that he could 'show them off', trade them for other skins, or 'sell them for a profit' (NP9). He also noted that winning a jackpot encouraged him to chase other rewards:

I want to get cool skins in-game so I will try gambling because you can use relatively less money to get the same skin if you win the jackpot...Because once you win the jackpot...you keep trying again to try to win another jackpot. (NP9)

In contrast, another participant had tried skin betting on esports competitions, but: 'I didn't find it particularly enjoyable, so I've probably only done it maybe two or three times' (NP8).

9.3.6. Advertising and promotions for skin gambling

Advertisements for skin gambling were said to appear across a range of platforms and to offer various promotions. Advertisements appeared on streaming platforms with inducements such as sign-up bonuses, although this participant thought they might be decreasing:

All over the place, especially...on the Twitch streams, [they] always had 'sign up now and get x amount of value of your skin', or 'get an extra skin'...that was their primary strategy of getting people onto the sites...I've seen a lot less advertisement these days. I think it's starting to get a little bit frowned upon in the communities. (NP6)

Two participants discussed online influencers who promoted skin gambling websites through YouTube and Twitch:

I watch lots of game-play on YouTube and some of the YouTubers will start their video with promoting this website... 'This video is sponsored by Rustypot' and then talk about how you can use this website. (NP9)

Popular or professional players that do have a little banner on their Twitch streams, that say, hey, 'sign up to esportsbet.com or esports.gg' or something, and 'use my promo code and you get 5 per cent'. (NP6)

One participant described how some game operators waived the commission charged for exchanging skins on the Steam platform: 'You can add Rustypot at the end of your Steam profile name and then they will waive the commission for you' (NP9). Players' names that included the game title helped to publicise the game. This same participant also commented on notifications about jackpot winners, and his doubts that they were real:

They will have the pop-up message on the website, 'Someone has won the jackpot' but I don't really know if this person is real or not. I really doubt it. (NP9)

9.3.7. Harm from skin gambling and responsible gambling tools

Skin gambling websites are not licensed in Australia and remain unregulated. However, participants were typically unaware and unconcerned about this. One commented: 'I've never sort of looked into that... I'm assuming that they were... I don't really care, to be honest' (NP4); and another: 'I'm not aware whether it's licensed in Australia, and it doesn't matter to me' (NP6).

Given their lack of regulation, it was not surprising that skin gambling websites reportedly had few, if any, responsible gambling tools: 'I haven't noticed any' (NP4). Another participant explained:

They do little, because... it's not really regulated. It is a grey market... I don't believe they really feel entitled to care too much about their customers, or they don't really have those rules to enforce... I think they do too little. (NP6)

One participant had noticed customers could unsubscribe from emails (NP6), but no other tools were provided, in contrast to some monetary esports betting sites he had used:

I never saw any pop-ups, mentioning of limits... links to different gambling help websites... I did notice when I was using actual currency that it would show those kinds of things. When I was using just skins, I did not see any of those, except for the unsubscribe. (NP6)

While participants felt they had not experienced any harm from their skin gambling, some raised concerns that these sites were easily accessible by minors because

using the website required 'just an email...And you're pretty much ready to go' (NP4) without having to verify ID or even tick an 18+ box:

They should have a more stringent ability to sign up to the systems, because there's people easily under the age of 16, even, that are able to jump onto these websites and gamble away...there should be more ways to personally identify these users...I don't really feel like there's enough checks there to stop at least underage gambling. (NP6)

Other interviewees suggested improved responsible gambling tools, including 'signs to warn people that you might be spending too much on gambling' (NP9), 'a 24-hour support line and just make some tools more accessible for customers' (NP4).

9.4. Esports betting

9.4.1. Is it gambling?

Participants recognised that betting on esports constituted gambling, because money was risked on an unknown outcome which could involve winning or losing. For example:

It is definitely is a form of gambling because you're gambling on who's going to win something. So, you're taking the chance with money...hoping to win money. So absolutely a form of gambling. (NP12)

9.4.2. Participants' engagement in esports betting

Participants had been engaged in esports betting for varying lengths of time, ranging from less than one year to five or six years ago when esports betting markets were first offered. Frequency of esports betting ranged from 'almost every second day' (NP2) to far less frequently. Expenditure ranged from less than \$5 per week to 'four, five times a week...upwards to about \$300 or \$400 each match' (NP3). Several participants noted spending \$100-\$200 each time they bet on esports, but they did not necessarily bet very often and might restrict their betting to major events. Most interviewees bet on esports online and from home. Most bet on their own, although some participants reported sharing bets with friends and watching the events together. One participant noted he was a member of a WhatsApp group created with the primary purpose of sharing esports bets and betting information. A few participants reported increasing their esports betting over time as markets and events expanded, although one participant bet less often 'because obviously when you're winning on esports, you're going to get barred by a lot of the bookies...When they find out someone's a winning player, they limit them.' (NP3).

9.4.3. Features of esports betting

The following participant provided insights into how esports betting has evolved since commencement, with operators targeting young people to introduce them to gambling. This participant previously competed in esports competitions and had initial success with esports betting because he had a good understanding of the market. However, operators ban customers who are too successful, so he now bets on betting exchanges instead:

Markets didn't necessarily start being offered until around 2015-16, and the markets were very minimal bets...because obviously the bookmakers didn't necessarily have anyone that was knowledgeable or enough data to create lines and work out what the probable chance of teams for winning and handicapping. So, there was a lot of sharp money early because a lot of people were in the know. But now with four, five years down the track, there's a lot of exotic markets there to take people's money in the long term...it's quite controlled by the bookmaker market...they'll only let a certain amount of gamblers on at a certain price and if you are beating the book, then they're going to ban you...They look at it as recreation to get a younger crowd in so they get introduced to gambling. But it is a big market. Esports is huge. (NP3)

Participants identified various types of bets they placed on esports, including bets on top and bottom score, winning team, number of kills and remaining undefeated:

First, there is a certain amount that you can decide to allocate to be undefeated till the end of the game. Second most amounts depend on the number of kills or the maximum number of kills to be done by which player. And then third, there are different teams as well in those events, so which team will win the entire competition. (NP14)

They have the player ones...which player is going to do the bottom score. They've got the player with the most points. You can bet on how many points they're going to accumulate. (NP8)

Several participants noted they placed multi bets, where one or more legs are on esports with the remainder on other sporting events. For example:

I use them more as multi fillers and novelty than anything else...esports is more me padding things out or trying to hit a certain payout on a multi, and adding on a pretty safe leg, usually. (NP17)

9.4.4. Motivations for esports betting

The participants noted several motivations for their esports betting and its particularly appealing features. Its novelty and popularity meant that esports betting was widely promoted by word-of-mouth amongst friendship groups as well as in other media:

I wanted some change from the traditional way of betting, so it was a new concept and it was in the news all around the world and it was quite famous within my friend network. Esports is more trending these days...more

exciting...many of my friends are also involved...they always seem to motivate me...The social engagement with friends. (NP2)

Other participants also endorsed the social aspects of esports betting as a reason they engaged in it: 'I usually bet with friends, so we just watch the games and we actually bet as well' (NP16). Taking up esports could be a way of bonding with new work colleagues based on their common interest in the activity:

I knew about...esports...but then I wanted to be involved and it was a new work environment. It was a nice way to share a rapport outside work with my colleagues...obviously it was a shared interest. (NP14)

Several interviewees explained they were attracted to esports betting because of their existing interest in gaming and watching esports events: 'So actually I like gaming and I follow quite a few channels on YouTube for gaming as well' (NP14). Further, they were already familiar with the video games played in esports competitions on which they could bet. Other participants referred to the wide variety of games played in esports competitions that they could bet on. Related to this, were the numerous betting options in esports and their frequent availability:

So, if you get on rugby league, NRL you got eight games a week and esports can have 20 events a day or more...The flexibility and the fact there's more events, so if I'm doing it from home I can look any time on the computer and there's always something to bet on. (NP7)

Three participants had previously competed in esports events, so were highly involved in the sport and familiar with the games, teams and players. The opportunity to win money and the challenge of beating the bookie were particularly salient motivations for the following interviewee who had previously competed in esports competitions and reported being a successful esports bettor:

If you're betting on esports in my situation, it's knowing that I can beat the bookie. When I was on, knowing that I've got an edge and the more money I bet in the long term, I'm going to win more money...it was basically building a bank roll. (NP3)

9.4.5. Influences from or on other forms of gambling

Participants often gambled on other forms, including online wagering, which made it easier to take up esports betting. Participants explained that this earlier experience had built their trust in online gambling, as well as their familiarity with different betting markets:

For esports betting...the majority of the markets are very similar...to sports betting. So, I was already kind of familiar with betting on sports, so it wasn't too hard to transition to esports...So, different betting options...But very, very similar to the different games. (NP14)

Some participants had transitioned from sports and race betting to esports betting, because they had tired of traditional forms of wagering and were 'looking for something different' (NP12). Some participants considered esports betting outcomes to be easier to pick.

9.4.6. Influences on esports betting from video game playing

Playing video games mainly influenced participants' esports betting because playing increased their familiarity and interest in the games, which extended their interest to betting on esports competitions: 'They complement each other and that makes them more attractive' (NP2). Another commented:

It kind of gave me perspective in terms of...what they go through, because you played the game before, so I guess you're in their shoes...I kind of got into esports, because I knew what the players were going through when they're playing the games. (NP8)

Conversely, a few interviewees felt that their video gaming had not influenced their esports betting because they did not play video games much or did not play the games that were the basis of esports competitions: 'They're all too hard. And a lot more first-person shooter ones, I'm not into the shooting ones at all' (NP13). Another commented: 'I occasionally just muck around with...games that are from my era, vintage arcade games...not games that they're using for esports betting' (NP7).

9.4.7. Influences on esports betting due to the COVID-19 restrictions

The COVID-19 lockdown influenced participants' betting on esports in varied ways. Some reported increasing their esports betting because other sports betting opportunities had been limited:

I usually bet on sports in general and now there's not many sports happening [during the lockdown], so I tend to go more with the esports betting...My betting diverted from sports to there. (NP16)

The following participant also reported increasing his esports betting due to the suspension of other sports and noted that esports was promoted more. However, once other sports recommenced, he reverted back to his previous betting preferences:

During the first lockdown there was hardly any sports to bet on...Esports has been promoted more by the betting agencies and I was probably betting on it a bit more. And now I've probably gone back to normal, because rugby league has come back. (NP7)

In contrast, other participants' esports betting did not change or it decreased during the lockdown due to loss of interest, financial stress, or working from home away from the work colleagues they usually bet with.

9.4.8. Gambling advertising and promotions linked to esports betting

Participants discussed various media through which esports betting is promoted. However, they generally agreed that it is advertised far less than other forms of gambling and that specific inducements for esports betting were rare: 'I think that it's more word of mouth at the moment' (NP3). The websites of Australian-licensed esports betting operators tended to promote sports betting rather than esports betting, unless there is a league championship finals or world finals. One participant noted that listing esports betting as an option on the operator's website constituted point-of-sale advertising which he could sometimes find tempting:

It is promoted within its own platform, as an option...on the Sportsbet website itself...So, I'm looking at upcoming sports quite often...And if, you know, it's a Tuesday night at 11 o'clock, and there is an esports competition on that night, and it's sort of sitting there, without having to search for it...it's immediacy and accessibility. (NP17)

Participants observed that operators offered inducements that can be used on any type of betting through their website or app, including esports betting. These included sign-up bonuses, deposit bonuses and special deals on multi bets which can include esports bets:

They're always advertising multi bets. It doesn't matter which sport it is you can add a lot of different categories in...I combined a multi bet of esports and normal sports together to get a higher win back...the percentage is higher so you can win more money from esports matches than regular matches. (NP16)

Esports betting appeared to be more prominently advertised on specialist esports betting websites, as explained by this participant in relation to skin betting on esports. Skin betting sites also provide sign-up bonuses that offer extra value for a skin or an extra skin, and these can be used as currency to bet on esports:

A lot of esports betting sites tend to have advertisements, or little banners, or some kind of sponsorship, with a lot of esports tournaments...Outside of that, I never saw any esports advertisement on websites. I never saw it on social media. I think the only primary spot I ever saw it was...the advertisement for skin gambling. (NP6)

This same participant observed that specialist esports betting sites were now offering similar inducements for esports betting as were available for sports betting:

Recently, I've seen some ads across different places on Twitch streams...if your team loses by this much, or if they're winning by 10 minutes in the game or something, and they end up losing, you don't lose anything...it looks like they are employing those kinds of tactics. (NP6)

Participants noted that esports betting and esports betting operators were advertised during streamed esports matches through platforms such as Twitch.tv, Steam and the game app itself:

Twitch.tv. That would be generally the primary location people watch the esports tournaments...a banner might come up, and an advertisement might play through Twitch itself, or the production team for that tournament might have...an intermission, where there might be 15 minutes, they might run their own ads...Twitch might have its own ads, which also might have the esports gambling in it...sometimes, the Twitch streamer itself would have banners. (NP6)

If you're watching through the Steam app or actually watching the game through the online game, you'll actually see a live stream for betting apps or betting advertisements...kids are under 18 ...they're seeing gambling ads on their video games that they're playing. (NP3)

Betting on esports through operators offering other types of betting exposed participants to advertising for sports and race betting, including on their website or apps, and also through social media and direct messages. The following participant saw this as an attempt to engage esports bettors in other forms of betting:

Yes, I do [see wagering advertising], on social media and via text messages but not for esports...It's for a lot of the racing and for boxing or NRL or AFL...it's targeted to be able to get involved in that sport since you're already a member of the betting agency. (NP16)

The vast majority of interviewees thought they were not influenced by advertising, either for esports betting or for other gambling products they were exposed to on esports betting platforms. This was because they wanted to make their own decisions about betting that was based on information they had researched.

9.4.9. Importance of being licensed in Australia

Most participants reported that they bet on esports through Australian-licensed operators and one participant used the betting exchange, Betfair. Betting with an Australian-licensed operator was important to most, but not all, of these bettors as expressed in these contrasting views:

Yes, it matters...No, I wouldn't use offshore bookmaker...I go with the bookmakers with the higher ranks or the good reviews because I don't want to waste my money. (NP2)

I don't know that it matters to me or not. As long as they're a fair system, and they stick by their own rules without ripping people off. No, I've never taken notice if the company's licensed in Australia or not. (NP12)

A few participants reported betting on esports with skins (discussed earlier), using unregulated offshore sites, and seemed unconcerned that they were not licensed in Australia.

9.4.10. Other operator features

Several other features of operators' websites influenced participants' choice of esports betting operator, and these were similar to those reported by sports and race bettors (discussed earlier): ease and speed of financial transactions, more payment methods, ease of placing bets, quality and professionalism of the user-interface, ability to watch the events live on the platform, and the markets offered. Many esports bettors used the same operator as they used for sports and race wagering and were attracted by features relating to these betting forms such as inducements.

A participant who bet on esports with skins on a specialist site noted the following features that were important in his choice of site:

The ability to see the outcomes of the teams, so their history of what they've played, their performance in their previous games, kind of trends. So, I guess, statistics of their players and teams. (NP6)

9.4.11. Harms from esports betting

No participants reported experiencing any serious harm from their esports betting, although one participant was a little concerned that it was decreasing the time he spent engaging with his family. Nevertheless, only one participant felt that esports betting had very low potential for harm because: 'esports is a very low market. I don't really see it being a problem for anyone' (NP3).

However, other participants pointed to several characteristics of esports betting that might heighten its potential for harm. One was the popularity of playing esports video games which may then attract these players to betting on esports, especially when young players enter adulthood:

I think the gambling company is quite smart, because all the kids are video gaming, so I can see where this is going. They're going to hopefully see those kids will then gamble on it when they become adults. (NP7)

[It's not] just betting on something that's enjoyable to watch, but it's also betting on something that you can actually play yourself...it's probably more appealing ...particularly for younger generations as traditional sports betting isn't as appealing as esports, because esports is a lot more relatable...there's probably more risk. (NP14)

Participants observed that the ease of understanding esports games, being able to watch esports competitions live and the strong community culture around esports meant that some people could become very involved in the activity, which could potentially increase their involvement in esports betting:

With esports you can watch that live. Even with YouTube, people will just watch people play video games... You just get addicted because you get carried away with the emotions of the player... it's just really easy to watch and I guess it's really easy to understand at the beginning pretty quickly. There's not five million rules that you have to learn. (NP8)

A few participants noted that easy accessibility to esports betting was a risk factor for harmful gambling, as it is available online, offers numerous events to bet on every day, and skin gambling websites can be easily accessed by underage people for esports betting:

Younger kids... they're a lot easier to get into the scene, because there's no way to stop them from getting into it, where traditional gambling, you have age verification when you go into the pub, or a betting place... For the younger lot, it's a lot easier, and potentially more harmful, because it's more accessible. (NP6)

The use of electronic money in esports betting was a further potential risk factor for harmful gambling, as explained by this participant:

The second you convert hard dollars – which you work for and you have an aversion to giving away for nothing – the second that transaction goes from converting that money into points or tokens or chips... that's where the reaction to loss happens. Everything that happens thereafter, happens without consequence, in a way. (NP17)

Several participants considered that governments had a role in minimising the potential harm from esports betting. Suggestions including limiting esports betting, limiting its advertising and promotions, having gamble responsibly messages promoted by popular esports players, increasing the legal gambling age to 25 years, and better prevention of underage gambling on esports.

9.4.12. Responsible gambling features

Most participants bet on esports through Australian-licensed wagering operators and therefore had access to responsible gambling tools such as deposit limits, self-exclusion, activity statements, information about gambling help, and being able to unsubscribe from direct marketing. Some participants reported having used limit-setting, self-exclusion, unsubscribing from direct marketing and time out functions.

Only a minority of participants considered that betting operators are currently doing enough to protect their customers from harmful gambling. Two felt that operators provided sufficient responsible gambling tools, but that they should be far more prominent: 'all websites have the little in teeny teeny print like at the bottom of their website, 'gamble responsibly' (NP8). Similarly:

You have to go through the menu... go out of your way to find those things... you can tell they're wanting people to actually gamble... because that's where they

make money. So, I think they do offer things, but...They're not pushed forward, like the bonuses and all the exciting stuff is sort of pushed forward (NP12)

Other interviewees also explicitly noted that wagering operators who offered esports betting were not doing enough because it was contrary to their profit motive. Participants suggested operators could do more, such as providing tools so customers could assess whether they are gambling excessively, and improved messaging about gambling helplines:

I definitely think more communication around...helplines, maybe a little quiz...and they give you a result...Could be questions like 'how often do you feel anxious if you don't put a bet on', those kind of things that make you determine if you're an excessive gambler or not. (NP8)

9.5. Fantasy and daily fantasy sports betting

9.5.1. Is it gambling?

Participants recognised that betting on daily fantasy sports was a form of gambling. Even though some skill was involved, money was risked on an unknown outcome:

There's an element of skill to it, but it's assuming something will happen, and hoping that it does, for financial reward. So, that would be the textbook definition of gambling. (NP17)

9.5.2. Participants' engagement in fantasy sports betting

Four participants had engaged in fantasy sports, although two had engaged more in seasonal rather than daily fantasy sports. Some had commenced several years ago and advanced from engaging in free fantasy sports to paid subscription competitions, and to betting with agencies such as Draftstars and Draftkings. Some participants engaged in fantasy sports betting on their own, while others did so with groups of friends or work colleagues. Engagement varied from weekly to an occasional activity. One participant explained how the frequency of his engagement depended on the length of the sports season and the type of engagement required in the competition:

It can be a longer-term type of sort of challenge that you are in...a monthly thing...But you need to still participate weekly in order to make adjustments to your team...based on the fixtures and which teams are playing well and stuff like that. So approximately weekly, but not every week I have to spend. So, on a monthly figure it's roughly around \$400-\$500. (NP5)

9.5.3. Key features of fantasy sports betting

While the basic structure was the same for seasonal and daily fantasy sports, they differed in terms of payment mechanisms, payment frequency, prize payouts and

types of bets. This interviewee described payment and prize payouts for seasonal fantasy sports:

It was just like a paid subscription for fantasy sports...you enter the competition...NRL...AFL type of competition, and there's a ticket price that you have to purchase to enter...At the end of the season...the first five or ten winners are awarded something...It's just different prizes you can get as part of the winning pool...So it's not really a day to day gambling thing. (NP5)

Even though this participant did not consider seasonal fantasy sports to be gambling, he did view his selection of which competitions to enter as a type of gamble, because it required estimating his chances of being in the group of winners, with the number of winners then determining the prize amount:

Some of them...you have to be in the top 200...to get a share of the prize pool. Some of them, you have to get top two or three. So, depending on the difficulty or the nature of the game, and how well you think you can do, that's sort of the gambling part. So, basically you need to gamble on your chances that, okay I think that I can do better and I can be in the top three. That improves your chances of getting a bigger prize. (NP5)

In contrast to seasonal fantasy sports, daily fantasy sports involve more frequent engagement and betting throughout the competition. One participant described how he engages in daily fantasy sports with a group of friends, their group's expenditure, how prizes are distributed, and the operator's commission:

We do it throughout the season...IPL is 30 days long, Big Bash is 22 days, so we would bet on them every day...\$4 for the morning game or the afternoon game and \$4 for the evening game so that's the amount that we [each] put in...it's around \$100 that day [for the group]...At the end of the day or the end of the game, the points are calculated based on how your player or how the team that you selected performs and then the first second and third prizes are declared with the maximum points. So, the first person gets 50% of the pot size and then 25% is for the second person and 15% for the third winner, and the remaining margin amount is taken by the Dream11, the operator, the platform. (NP14)

This same participant described some of the different types of bets that can be placed in daily fantasy sports:

One is where there is a pot...where the percentage is pre-decided and the winner gets the set percentages. Another is one-on-one or...head-on betting wherein you select your team for the match, it's a fifty per cent chance in that group...I'll be playing against you. You put in \$20, I put in \$20, so either you'll get \$30 out of it or you lose your \$20. (NP14)

9.5.4. Influences from or on other forms of gambling

All four fantasy sports bettors had previously engaged in sports betting. Their interest in particular sports motivated both their sports betting and fantasy sports betting.

Their previous experience with sports betting was also said to provide 'a bit of prior understanding of how things would work' in fantasy sports betting (NP5), and 'what the chances are or what is a safe bet' (NP14). One participant noted that his uptake of fantasy sports betting had led to a reduction in his race betting to compensate for the time and money he now spent on fantasy sports betting.

9.5.5. Influences on fantasy sports betting due to the COVID-19 restrictions

Participants noted that the suspension of professional sport during the COVID-19 lockdown had affected fantasy sports betting opportunities, although this depended on the timing of the season for different sports: 'Some of the providers...were not providing the service...There was a bit of blank at that time' (NP5). Another interviewee explained:

There were so many sporting events cancelled including cricket. So, there was a tournament that was supposed to happen in Australia which got cancelled...next month I think that IPL is scheduled to happen in Dubai and that's the time that I think we'll start betting again. (NP14)

9.5.6. Motivations for fantasy sports betting

The participants highlighted several motivations for engagement in fantasy sports betting. One was interest in the real-world sport which informed their fantasy sports betting. Their fantasy sports betting also motivated them to stay up to date with what was happening in the real sport:

It's about how close I feel to a certain sport or a certain game. I obviously love cricket...I will definitely make sure that I am updated about it on the news, about what's happening in the world of cricket so that's probably why I would go for it. (NP14)

We've got quite a serious sort of fantasy group...we chip in – I think it's up to about 400 each a year, and that's just a lot of laying into each other, and questioning others' choices, and doing it to keep our knowledge of basketball pretty sort of up to date. (NP17)

Related to an interest in the real-world sport was that engagement in fantasy sports betting added excitement when watching the real matches: 'I get a bit of excitement when the matches actually happen' (NP5). A few participants referred to the challenge and competitiveness involved. This participant noted that fantasy sports betting is fun and that wins are also enjoyable, but that the thrill of competition is his main motivation:

It's...the competitive nature and the thrill that brings was the main motivation...Obviously apart from that on the win side, that is enjoyable ...it's also fun...I am a migrant to Australia so...not many close friends...so I think that

also gives me a bit of a way of spending quality time, I guess, with myself, not surrounded by my friends, but I can still have a good time online. (NP5)

Related to competition was the bragging rights that a win conferred, along with friendly rivalry and banter when betting with a group of friends or work colleagues:

Bragging rights...People doing badly and being able to flex on them. I think that's a large part of what we all enjoy about this particular league. The next best way to do it is to come in swinging with gambling wins you've had, and it's a bit of a social currency between us, I guess. (NP17)

The social aspects of fantasy sports betting were emphasised further by two participants. One spoke about the opportunity to create social bonds with a new group of work colleagues, while another commented that involvement in the activity had extended his social network: 'So, the league itself is half Aussies, half Kiwis...some of them I hadn't met to start with, and they've become pretty good mates' (NP17). One participant talked about the pleasure of a sustained run of winning, which could then enable him to win higher rewards:

I am winning on a trot. It's a positive feeling that you get...it's whatever you are placing a bet on you are winning so there are chances to place a bet on a high risk game, a high reward, I could win that as well...I'm on a golden rush...I don't get that sort of feeling with esports but with fantasy sports definitely I would get that feeling. (NP14)

9.5.7. Advertising and inducements for fantasy sports betting

Advertisements for fantasy sports betting and for specialist fantasy sports betting operators were reportedly scarce in mainstream media. Some other forms of advertising were noted for fantasy sports, however, along with various inducements. The fantasy sports betting websites and apps promoted the pool of prizes that could be won and might offer inducements such as free-to-enter members-only events that still had prize pools. Another interviewee recalled seeing advertisements on the app and receiving promotional emails from a fantasy betting operator that could also be received by SMS:

I disabled the direct SMS...You do get an occasional email or while you're browsing in Dream11 itself, there will be these ads...that you'll have to wait and see that for 10-15 seconds at least before you can exit out of it. Yes, you get these ads on the app and they promote merchandise...Well we can turn off the notifications for advertisements, but there's no option to turn off the notifications for the direct marketing that they do. (NP14)

9.5.8. Importance of being licensed in Australia

The participants had different opinions about the importance of their fantasy sports betting operator being licensed in Australia. One considered this important, in case of

any disputes, while another was unconcerned because he only outlaid small amounts:

That's important because if there is like some sort of dispute, obviously you're putting your hard-earned money in, so you want a fair outcome...I have fallen for a couple of online scamming websites previously. So that's why I do check who is licensed and who is a dodgy website. (NP5)

Dream11...is based out of Mumbai so I'm pretty sure it's not licensed and to be honest, it doesn't really matter to me because I'm not putting in huge sum...it is promoted by one of the well-known figures in cricket which is why I feel it's a reliable website and reliable to put my money in. (NP14)

9.5.9. Other operator features

Certain features of operator websites were said to be important. One participant stressed the importance of fast financial transactions, particularly deposits and withdrawals:

How soon you can actually make a deposit and a withdrawal...sometimes you might be in need of money and some betting operators take three working days, some take one day...The issue that I have had previously...when you pay with a new card...you have to send a photo of the card, front side, back side, some other documents...it's a bit of a lengthy delay. (NP5)

Another interviewee was attracted to the platform he used because it was user friendly and he found it to be professionally presented with sophisticated graphics:

The user friendliness of Dream11 is quite unmatched. The way it functions, the way you can choose your players...you do get the app friendly version, you do feel that they put in some work, so it's good on the eye. (NP14)

Another participant emphasised the importance of good customer service with chat functionality on the website:

Customer service is also important...chat functions where you can chat to customer service if you have an issue. That helps. That means you're not calling up every time and being told to wait a minute, just hold on the line. (NP5)

9.5.10. Harm from fantasy sports betting

The participants generally felt that the potential harm from fantasy sports betting was lower than for other forms of gambling because the activity was intermittent and a social activity:

I don't think it has caused any harm to anyone...The risk of harm is much less than other forms...your exposure is not that great really...the extent of the losses are not that great...less money involved as well...But yeah, just thinking of the younger generation, people who might overdo it. (NP5)

Another interviewee explained that the social nature of fantasy sports betting provided some constraints on betting excessively:

How I gamble is with a group or it's social...You can just walk into Crown Casino and...you can gamble by yourself and when there's no one else to watch over you, or no one to hold you back. (NP14)

9.5.11. Responsible gambling tools

Participants noted that they had not seen any responsible gambling tools on the fantasy sports betting websites they used: 'Not that I'm aware of' (NP5), and 'Dream11 doesn't give a damn about responsible gambling...they don't do any of that stuff' (NP14). Some respondents felt that that responsible gambling tools were not as necessary for fantasy sports compared to other forms of gambling, because of its reduced potential for harm. However, one participant had a different view and suggested several responsible gambling features that fantasy sports betting operators should have:

They should provide some materials, or some tools or some sort of prompt... that gambling can be an addiction...a statement of privacy...and how they ensure that the data is not leaked...when you are betting in a high game...they should provide some sort of prompt or warning message. Something that would act as a buffer...so that someone doesn't act on impulse. (NP14)

9.6. Summary

This analysis of interviews with 19 online gamblers who had gambled on loot boxes, daily fantasy sports, skin gambling and/or esports betting aimed to provide insights into 1) the features, usage and experiences associated with new interactive gambling products, and 2) their potential to increase gambling-related harm and provide a gateway to other forms of gambling.

Loot boxes

Purchasing loot boxes in video games provides the chance for players to acquire in-game items. Motivations for purchasing loot boxes included obtaining cosmetic items to enhance the player's in-game character, functional items to boost game performance, and items to add to a collection. Players also purchased loot boxes for the excitement and thrill of opening them, to support the game's development, and for potential financial gain if they sold items for cash or in-game currency. A few participants reported sometimes spending more than intended on loot boxes, but most reported no harm from the activity, although some noted having friends who spent excessively. They identified several potentially harmful features of loot boxes. These included the ease of chasing desired items, no set end point to chasing as the cost of gaining a desired item was unknown, their continual availability, their

addictive potential, prolific in-game promotions, and easy access by minors. Additionally, the low cost of each transaction facilitated continued purchasing, especially as an electronic payment mechanism was already linked, and it was difficult to track the cost of multiple transactions. Games with loot boxes do not provide responsible gambling tools, and information on the odds of winning were reportedly absent or unclear. Participants discussed the need for improved education for players and parents about what loot boxes are, how they work, and that they are a form of gambling. They also suggested several responsible gambling tools. These included specific information about the odds of winning, imposed or self-set spending limits, and packaging that advises the game includes in-game purchases. Many participants considered purchasing loot boxes to be a form of gambling, were uneasy that children could participate, and advocated better protections for children. They generally considered that this early access to gambling could normalise and act as a gateway to other forms of gambling.

Skin gambling

Skins obtained in video games can be used to gamble on esports and on websites offering games of chance. Motivations for skin gambling included the excitement of winning skins and being able to obtain desirable skins in games of chance for little outlay. Participants could show off, trade or sell skins for a profit. Skin gambling was advertised on streaming platforms and through professional esports players and online influencers and could also include promotions such as short-term specials. Skin gambling websites are not licensed in Australia and remain unregulated. They did not offer any responsible gambling tools. Suggested improvements included better age verification, warning messages, and links to a gambling helpline. While participants reported they had not experienced any harm from their skin gambling, they were concerned that skin gambling is easily accessed by minors and that this early access could encourage further gambling.

Esports betting

Esports betting involves betting on professional video game competitions. Bet types include bets on the winning team, top and bottom score, number of kills, remaining undefeated, and multi bets. Participants were motivated to bet on esports due to its relative novelty, social aspects, existing interest in gaming, familiarity with the games, the wide variety of games played, and a chance to win money. Esports betting was reportedly advertised less than other forms of gambling but was more prominently advertised on specialist esports betting websites, and during streamed esports matches through Twitch.tv, Steam and the gambling app itself. Specific inducements for esports betting were reportedly rare, but people betting through wagering operators could use the inducements offered, such as sign-up bonuses, deposit bonuses and special deals on multi bets, on esports betting. Most participants bet on esports through licensed operators, except for those who bet using skins. Most participants did not report any serious harm from their esports

betting but noted several characteristics that might heighten its potential for harm. These included the popularity of playing esports video games which may attract players to esports betting, especially when young players entered adulthood. Betting may also be appealing because people become highly involved in esports, it is easy to understand, games can be watched live, and the gaming community has a strong culture. Other risk factors noted were its easy accessibility, availability of numerous betting events each day, and use of electronic money. Further, minors could easily access skin gambling websites for esports betting. Participants betting with licensed operators noted the range of responsible gambling tools provided. However, most participants thought that operators should do more. Suggestions included making these tools more prominent, improving gambling help messaging, and providing self-assessment tools to alert players if their gambling was excessive.

Daily fantasy sports betting

In fantasy sports betting, players assemble online virtual teams of sports or esports players, made up of real-life professional players. Players deposit money into a prize pool which is divided amongst one or more winners according to points awarded based on the player's real-world performance. Daily fantasy sports betting is faster paced, being conducted over a single game or competition round rather than the whole season. In addition to the overall prize pool, bets can be placed one-on-one between players, with a commission retained by the operator. Motivations for fantasy sports betting included interest in the equivalent real-world sport, added excitement when watching real-world matches, the challenge and competitiveness involved, and social bonding through friendly rivalry, bragging rights and having a shared interest. Advertising for fantasy sports betting was reported to occur mostly through fantasy sports betting websites and apps and through emails and texts to players. Some players preferred to use sites licensed in Australia, while others did not care. Participants reported no harm from their fantasy sports betting. They generally felt that the activity's potential harm was low due to the intermittent and typically social nature of the betting. Accordingly, participants were not unduly concerned that the sites had no responsible gambling tools. Fantasy sports were generally not considered to encourage people to take up other forms of gambling. Conversely, players had usually transitioned from sports betting into fantasy sports betting.

Chapter 10. Data from gambling treatment agencies

This chapter further examines help seeking for gambling problems amongst interactive gamblers. It presents data compiled by government agencies from gambling treatment services and helplines in Australia. The research team emailed these government agencies in November 2020, with reminders sent in December 2020 and January 2021. Data requested included: 1) the number of people who presented for help for themselves for a gambling problem; 2) the proportion of these people with some form of online gambling as their primary or most problematic form of gambling; and 3) any aggregate characteristics of online gamblers who present for treatment such as gender breakdown, age breakdown, problematic gambling form/s, and any other relevant statistics. The research team requested this information in relation to the most recent reporting year, and also indicated any information that may have been compiled showing trends in help service usage by online gamblers over time would be welcomed. Agencies in most jurisdictions provided data. Turning Point Alcohol and Drug Centre also provided data from the national Gambling Help Online service they operate.

It is important to note that variations exist across jurisdictions in the type of data collected and provided. For example, the basis on which clients were classified as online gamblers varied and included being based on participation in online gambling or online gambling being the preferred, main, harmful or most harmful form of gambling for the client. There were also variations in the types of gambling included as internet gambling, and also the services reported on (e.g., helpline data were not available for all jurisdictions). These variations are noted for each jurisdiction in the relevant sections in this chapter. The chapter reports the information and data tables as provided, although some information was summarised where appropriate or not included if it did not provide information about online gamblers. Where possible, the chapter also compares the data to that obtained in the same way for the 2014 Interactive Gambling Study (Hing et al., 2014a). However, inconsistencies in the data collected prevented accurate comparisons between the two time periods for all jurisdictions, and in these instances comparisons are avoided to prevent misinterpretation. These inconsistencies also precluded calculating a national estimate of help-seeking amongst interactive gamblers.

10.1. New South Wales

The NSW Office of Responsible Gambling provided data for the three prior financial years. In the 2019/2020 financial year, 4,960 gambling counselling clients accessed NSW Gambling Help Services (Table 10.1). Of these clients, 7.3 per cent stated they preferred to gamble online, up from 6.1 per cent in 2017/18 and 3.4 per cent in

2011/12 (Hing et al, 2014a). The vast majority of the 361 clients who preferred to gamble online in 2019/20 were male (92.8%), aged 18-49 years (87.0%) and preferred gambling on horse/dog races (42.1%) or sports betting (34.3%). Approximately one-third of these clients reported a range of psychiatric comorbidities, particularly depression, anxiety and suicidal thoughts. Since 2011/12, and over the last three financial years, the proportion of clients preferring to gamble on horse/dog races increased, while the proportion preferring to bet on sports decreased.

Table 10.1 – Gambling counselling clients contacting NSW Gambling Help Services, those who preferred to gamble online and their characteristics, 2017/18, 2018/19 and 2019/20

NSW Gambling Help		Year		
		2017/18	2018/19	2019/20
Number of gambling counselling clients		5,653	5,655	4,960
Number of gambling clients who prefer online gambling		347	333	361
Stats of clients who prefer to gamble online:				
Demographics	Male	326	309	335
	Female	21	24	26
	A/TSI	11	14	15
	CALD	35	33	47
Age	<18	0	1	1
	18-34 years	165	168	179
	35-49 years	131	128	135
	50-64 years	40	30	35
	65+ years	8	3	7
Psychiatric comorbidities	Anxiety	108	103	105
	Depression	116	109	122
	Suicidal Thought	120	113	118
	Suicide Attempt	22	21	26
	Alcohol Use	62	56	54
	Drug Use	44	58	46
	Legal Issues	36	42	40
Preferred gambling type	Card games	8	3	5
	Casino table games	3	2	8
	Gaming machines	24	19	34
	Horse/dog races	131	130	152
	Lottery Products	0	0	1
	Other	26	24	28
	Sports Betting	145	141	124

In 2019/20, the NSW Gambling Helpline supported 8,539 clients of whom 4,601 were gambling counselling clients, while NSW Gambling Help Online supported 2,970 clients of whom 1,741 were gambling counselling clients. However, clients with online gambling were not listed in the available datasets and no demographic details are available for these clients.

10.2. Queensland

The Queensland Office of Regulatory Policy provided data for the 2019/20 financial year.

Queensland Gambling Help Services

During the 2019/20 financial year, 663 people attended face-to-face Gambling Help Services (GHS) in Queensland for help for themselves for a gambling problem. Amongst these GHS clients, 167 (25.2%) that indicated that they engaged in some form of internet or online gambling, up from 4.0 per cent in 2012 (Hing et al., 2014a). Of these, 36 clients (5.4%) stated that internet gambling on casino games, EGMs or poker had been problematic, up from 2.6 per cent in 2012. Amongst these 36 clients:

- 14 clients (2.1%) stated that 'Using the internet or mobile apps to play casino games, pokies or poker for money' caused them the most problems.
- An additional 22 clients (3.3%) stated that 'Using the internet or mobile apps to play casino games, pokies or poker for money' was another form of gambling that caused them problems.

A further 108 GHS clients experienced problems with betting on racing or sports. Some proportion of these clients may also gamble online.

Table 10.2 shows the breakdown by sex, age and problematic mode of gambling for the clients who indicated that they engaged in some form of internet gambling, while Table 10.3 shows the characteristics of racing and sports betting gamblers attending GHS.

Table 10.2 – Number and characteristics of online gamblers – QLD Gambling Help Service clients, 2019/20

Client numbers	Most problematic online	Other problematic online	Other gamblers who indicated they gamble online	Total online
Female	5	7	8	20
18 - 24 years		1	2	3
25 - 34 years	1	2	2	5
35 - 44 years		1		1
45 - 54 years	2	2	3	7
55 - 64 years	2	1	1	4
65 - 74 years				
75 years and over				
Age not stated				
Male	7	15	122	144
18 - 24 years	2	4	18	24
25 - 34 years	3	3	46	52
35 - 44 years	1	2	38	41
45 - 54 years		4	14	18
55 - 64 years	1	1	3	5
65 - 74 years		1	1	2
75 years and over			1	1
Age not stated			1	1
No gender stated	2		1	3
Age not stated	2		1	3
Total	14	22	131	167

Table 10.3 – Number and characteristics of racing and sports betting gamblers – QLD Gambling Help Service clients, 2019/20

Betting on racing or sports	Total
Female	5
25 - 34 years	1
35 - 44 years	1
55 - 64 years	3
Male	100
18 - 24 years	9
25 - 34 years	37
35 - 44 years	24
45 - 54 years	13
55 - 64 years	9
65 - 74 years	4
Age not stated	4
No gender stated	3
Age not stated	3
Total	108

Queensland Gambling Helpline

During the 2019/20 financial year, 1,027 Queenslanders made calls to the Gambling Helpline (GHL) requesting help for themselves for a gambling problem. Of these, 83 clients (8.1%) that indicated that they engaged in some form of internet gambling on casino games, EGMs or poker which caused them problems, up from 0.9 per cent in 2012 (Hing et al., 2014a). Amongst these 83 clients:

- 39 GHL clients (3.8%) stated that ‘Using the internet/apps to play casino games, pokies or poker for money’ or ‘Other – online’ caused them the most problems.
- An additional 44 clients (4.3%) stated that ‘Using the internet/apps to play casino games, pokies or poker for money’ was another form of gambling that caused them problems.

A further 237 GHL clients called regarding their problems with betting on racing or sports. Some proportion of these clients may also gamble online.

Table 10.4 shows the breakdown by sex and age for GHL clients who indicated that internet gambling on casino games, EGMs or poker was problematic for them, while Table 10.5 shows the characteristics of racing and sports betting gamblers amongst GHL clients.

Table 10.4 – Number and characteristics of online gamblers – QLD Gambling Helpline clients, 2019/20

Client numbers	Most problematic online	Other problematic online	Total online
Female	5	6	11
18 - 24 years	1		1
25 - 34 years	2		2
35 - 44 years	2		2
45 - 54 years		2	2
55 - 64 years		1	1
Age not Stated		3	3
Male	13	23	36
18 - 24 years	1	5	6
25 - 34 years	4	7	11
35 - 44 years	4	6	10
45 - 54 years	2	2	4
55 - 64 years		1	1
Age not Stated	2	2	4
No gender stated	21	15	36
18 - 24 years	3	2	5
25 - 34 years	7	6	13
35 - 44 years	8	3	11
45 - 54 years	2	2	4
75 or more	1		1
Age not Stated		2	2
Total	39	44	83

Table 10.5 – Number and characteristics of racing and sports betting gamblers – QLD Gambling Helpline clients, 2019/20

Betting on racing or sports	Total
Female	6
18 - 24 years	2
45 - 54 years	2
65 - 74 years	1
Age not Stated	1
Male	138
18 - 24 years	25
25 - 34 years	40
35 - 44 years	32
45 - 54 years	16
55 - 64 years	7
65 - 74 years	2
75 or more	1
Age not Stated	15
No gender stated	93
18 - 24 years	21
25 - 34 years	35
35 - 44 years	17
45 - 54 years	3
55 - 64 years	4
75 or more	1
Age not Stated	12
Total	237

Queensland Gambling Help Online

During the 2019/20 financial year, there were 1,115 Queensland contacts made to Gambling Help Online (GHO) by clients who provided information regarding their most problematic form of gambling. The data collected do not provide specific information relating to internet gambling. There were 318 GHO clients who stated their main problem was with betting on racing or sports. Some proportion of these clients may gamble online. No age or gender breakdown is available for the racing or sports betting clients.

Integrated AOD services

During the last two quarters of the 2019/20 financial year (program only commenced at the start of 2020), 39 Queenslanders entered the recently developed gambling intervention program of a state-wide alcohol and other drug service. Clients are

existing service users with a comorbid alcohol or drug issue who are screened for gambling problems and then referred to an internal gambling intervention program. Amongst these clients, eight (20.5%) that indicated that they engaged in some form of internet gambling:

- Two clients stated that 'Using the internet/apps to play casino games, pokies or poker for money' caused them the most problems.
- An additional six clients stated that 'Using the internet/apps to play casino games, pokies or poker for money' was another form of gambling that caused them problems.

Five clients stated that they had problems with betting on racing or sports. Some proportion of these clients may gamble online. No age or gender breakdown is available for the internet, racing or sports betting clients.

10.3. Victoria

The Victorian Responsible Gambling Foundation provided information for the 2019/20 financial year. The data represent statewide clients reported as receiving counselling (therapeutic counselling and/or financial counselling) from Gambler's Help Services in Victoria. Amongst all clients, 788 (19.9%) nominated 'Internet/Online' as their main gambling mode, up from 5.4 per cent in 2012/13 (Hing et al., 2014a). No other information was available specifically relating to clients whose main gambling mode was 'Internet/Online'. However, amongst all clients, 61.5 per cent identified EGMs as their main gambling activity, 19.3 per cent as race betting, and 10.5 per cent as sports betting, with small proportions nominating other gambling forms.

10.4. South Australia

Information in this section was provided by the Office of Problem Gambling in South Australia. In the 2019/20 financial year, 1,171 clients received support from a gambling help service (GHS) in South Australia, including gamblers, family members/friends and professionals (compared to 1,157 in 2018/19). New service episodes were fewer in 2019/20 (746) than in 2018/19 (915). New service episodes can be started for: 1) people registering with a GHS for the first time and 2) clients with an existing client service record who are re-registering with the provider for a new service episode. The number of first assessments completed in 2019/20 (356) was also less than the number completed in 2018/19 (473). It is not mandatory for a first assessment to be administered to clients when opening a new service episode.

This may explain why there are so fewer first assessments completed than new service episodes commenced.

Table 10.6 shows the number of clients amongst those who completed a first assessment who gambled mainly using an interactive mode – which in this case includes via telephone calls as well as using internet-enabled devices. In 2019/20, 11.5 percent of clients completing a first assessment gambled mainly using the internet, which was a slight increase since 2018/19 (9.4%).

Table 10.6 – Number of unique clients that had a First Assessment completed and identified as being an interactive gambler [4]

	Phone betting	Using the internet, including mobile devices	Total 'interactive gamblers' (Phone betting + Using the internet, including mobile devices)
2018-19	34	45	79
2019-20	12	41	53

[4] Clients are asked: Where do you gamble the most? (Select one ONLY)

Table 10.7 shows interactive gamblers by gender, age group and primary gambling activity. These include both those who gamble mainly using telephone calls as well as those who gamble mainly using an internet-enabled device. Most were male (85%), aged 25-44 years (70%), with the most common forms of problematic gambling being race betting (32%), EGMs (28%) and sports betting (21%). It is important to note that the main type of gambling that is causing problems may not always be participated in online.

Table 10.7 – Interactive gamblers by gender, age group and primary gambling activity

	Interactive gamblers	
	2019-20 [5]	
	(N = 53)	
	N	%
Gender		
Male	45	85%
Female	8	15%
Age Group		
< 18	1	2%
18-24	6	11%
25-34	24	45%
35-44	13	25%
45-54	8	15%
55-64	1	2%
65-74	0	0%
75+	0	0%
missing data	0	0%
Main gambling activity [5]		
Gaming Machines	15	28%
Horse / Greyhound Racing codes	17	32%
Casino Table Games	1	2%
Card Games	0	0%
Lottery Products	2	4%
Keno	0	0%
Private Gambling	0	0%
Sports Betting	11	21%
Other	0	0%
missing data	7	13%

[4] 2019-20 data provided (and not 2018-19) in accordance with data request for most recent FY only.

[5] Clients are asked: What is the main type of gambling that is causing problems for you? (Select one ONLY)

Note: it is not always correct to assume that the main type of gambling that is causing problems is occurring online.

10.5. Tasmania

Information in this section was provided by the Department of Communities Tasmania for the 2019/20 financial year, based on Gamblers Help data. During the reporting period, Gamblers Help had 216 new clients and 376 existing clients, while cases were closed for 452 clients. Amongst the 131 new gambler clients who reported their primary gambling activity, 10 reported 'Internet - sports betting', three reported 'Internet - Betfair' and four reported 'Internet - other'. However, this information was not collected for online gambling on races or other gambling activities.

10.6. Western Australia

The Western Australian Department of Department of Local Government, Sport and Cultural Industries provided statistics for the 2019/20 financial year.

WA Gambling Help Services

Of the clients seen by face-to-face gambling counselling services in 2019/20, 96.0 per cent were gamblers and 4.0 per cent were family/friends/other. Of the 316 gambler clients, 55.0 per cent preferred to gamble online, compared to an estimated 5.0 per cent in 2012/13 (Hing et al., 2014a). No information was available on sex, age or gambling activity of these clients.

WA Gambling Helpline

Amongst people who called the WA Gambling Helpline in 2019/20, 402 (78%) called about their own gambling. Of these, 52.0 per cent preferred to gamble online, compared to 11.7 per cent in 2012/13. Amongst helpline callers in 2019/20, 49% were male.

10.7. Australian Capital Territory

The ACT Gambling and Racing Commission (the Commission) provided information for this section.

ACT Gambling Support Services

The ACT has only one government funded gambling support service – the ACT Gambling Support Service (AGSS) operated by Relationships Australia Canberra and Region (RACR). AGSS provided the below figures to the Commission. The Commission is also aware of a several individuals offering private practice gambling counselling services and through other support services, other than AGSS. However, the Commission does not have access to client data on such populations.

In 2019/20, 154 clients attended RACR for issues relating to their own gambling. Of these 67 were new, 18 were re-presenting and 69 were existing clients. New therapeutic clients presenting to the AGSS most often reported usually gambling in clubs (46%). However, 23 per cent of new therapeutic clients reported usually gambling online, representing an 8 per cent increase since 2018/19.

In 2019/20, clients reporting internet gambling as their primary or most problematic form of gambling comprised 16.5 per cent of all new and re-presenting therapeutic counselling clients, an increase from 4 per cent and 11 per cent in the previous two years (Table 10.8), and 7.4 per cent in 2012/13 (Hing et al., 2014a).

Table 10.8 – Primary or most problematic form of gambling for new and re-presenting therapeutic clients of the ACT’s Gambling Support Service, 2017/18 to 2019/2020

Most problematic form of gambling	2017/18		2018/19		2019/20	
	N	%	N	%	N	%
Gaming machines	85	55	96	68	43	51
Horse/dog racing	20	13	17	12	11	13
Sports betting	12	8	10	7	10	12
Casino table games	12	8	7	5	5	6
Internet (casino and sports betting)	17	11	6	4	14	16
Other	8	5	6	4	2	2
Total	155	100	141	100	85	100

Note that this table does not include existing clients.

ACT Gambling Helpline

The ACT does not have an independent gambling helpline. Relationships Australia Canberra and Region subcontract Relationship Australia Queensland to take the 1800 858 858 calls. Relationships Australia encourages 1800 helpline clients to attend services they offer. Accordingly, they only collect data on mode of gambling from new face-to-face clients and not those only phoning the service.

10.8. Northern Territory

Although the Northern Territory Government provides funding to non-government organisations for gambling help services, it does not hold specific data on clients presenting for help for online gambling.

10.9. Gambling Help Online

Gambling Help Online (GHO) provided information for this section. GHO is funded as part of an agreement between all State and Territory Governments and the Australian Government. GHO provides: free 24/7 chat and email counselling and support services; professional counsellors with expertise in problem gambling and online services; a stepping stone for further help-seeking, including telephone and face-to-face gambling services; and extensive website content, self-help information and weblinks for additional support.

In the 2019/20 financial year, 6,856 people contacted GHO for help for a gambling problem, most commonly relating to themselves (83.2%). The total number of people seeking help was lower than in the 2018/19 financial year when 9,337 people sought assistance. This decline was most likely due to COVID-19.

GHO does not collect specific data pertaining to online gambling, so this has been inferred from gambling location. In 2019/20, 10.9 per cent of GHO clients nominated 'home' or 'work' as their main gambling venue where they presumably gambled online (although some may have gambled by telephone from these locations), while 18.2 per cent nominated another type of venue. However, it should be noted that 70.9 per cent of clients did not provide this (optional) information. Of the 1,998 clients who nominated their main gambling venue, 37.5 per cent nominated 'home' or 'work', a decrease from 42.8 per cent nominating 'home' or 'work' in 2018/10, and from the 57.4 per cent who nominated online gambling in 2012/13 (Hing et al., 2014a). Table 10.9 shows the main gambling activities by venue type for 2019/20 and 2018/19. It indicates that the most common main gambling activities engaged in at home or work were race betting, sports betting and EGM gambling.

Table 10.9 – Main gambling type by venue type, 2018/19 and 2019/20

	2018-19			2019-20		
	in-venue	Home or work	Unknown	in-venue	Home or work	Unknown
Bingo	0	0	38	1	0	2
Card games	18	3	45	11	5	47
Casino table games	75	10	300	53	32	193
Ebay	0	0	1	0	1	6
EGMs / pokies	610	269	4083	957	117	2606
Horse / dog races	91	211	1862	115	380	1077
Illegal gaming	1	0	3	0	3	7
Keno	1	0	15	8	0	21
Lottery products	8	7	142	5	2	50
Other	33	34	269	6	25	153
Sports betting	49	127	972	78	178	509
Stock markets	3	5	41	9	6	17
Trackside	n/a	n/a	n/a	5	1	10
Unknown	0	0	11	0	0	160
Total	889	666	7782	1248	750	4858
% of total	18.2	10.9	70.9	9.5	7.1	83.3

10.10. Limitations

The data in this chapter should be interpreted with several limitations in mind. The data are collected as administrative data and it is not known how consistently data collection procedures were applied, any variability in how questions were asked, the accuracy of data recorded, and use of consistent categories. As noted earlier, the basis for determining whether a client or caller was an interactive gambler or was experiencing problems with interactive gambling varied across jurisdictions. There are also several gaps in the data provided. These include no data for one

jurisdiction, and no helpline data for several jurisdictions. Also, some figures were compiled based on some but not all forms of online gambling, while others were compiled based on gambling conducted both via internet-enabled devices and via telephone calls. Location/mode of gambling was not identified by the vast majority of clients of Gambling Help Online.

10.11. Summary

This chapter has presented information compiled by government departments from treatment services and helplines across jurisdictions in Australia. Several inconsistencies in the way these data were collected prevents the compilation of national statistics to estimate the prevalence of interactive gamblers amongst help-seeking gamblers. These inconsistencies also mean that making any comparisons across jurisdictions would be misleading.

However, the data appear to suggest that in 2019/20, interactive gambling contributed less than non-interactive gambling to gambling problems amongst Australians seeking assistance from face-to-face, telephone help and online services. Consistent with the 2014 Interactive Gambling Study (Hing et al., 2014a), the vast majority of counselling clients and helpline callers nominating interactive gambling as their main form of gambling and/or the main cause of their gambling problems were young adult males. The most common form of problematic online gambling appears to be race wagering, followed by sports betting, although several clients who gambled online also reported problems with EGM gambling (which most likely is conducted in land-based venues). Where comparisons could be made, the proportion of clients with a preference or problem related to online gambling has increased since 2014, consistent with the increased estimated prevalence of online gambling since that time.

Chapter 11. Discussion

This chapter summarises and discusses the study's findings, including in relation to each research objective. It also presents the limitations, strengths and implications of the study.

11.1. Estimated prevalence of gambling

Gambling participation amongst Australian adults has continued to decline over the past 30 years. The first national gambling survey in 1999 (Productivity Commission, 1999) estimated that over 80 per cent of Australians gambled in the past year. Gambling participation declined to 64.3 per cent in 2010/11 (Hing et al., 2014a), 61.3 per cent in 2013 (Dowling et al., 2015a) and to a current estimated prevalence of 56.9 per cent based on the 2019 National Telephone Survey conducted for this study. Gambling prevalence estimates have also decreased in each state and territory. In 2019 the estimated prevalence of gambling was highest in Western Australia (62.9%) and lowest in the Australian Capital Territory (52.8%).

Based on 2019 estimates, and consistent with 2010/11 (Hing et al., 2014a), lotteries remained the most prevalent gambling activity (41.5%). This was followed by race betting (16.8%), EGMs (16.4%), instant scratch tickets (15.7%), sports betting (9.6%), keno (7.7%), casino games (6.0%), poker (3.5%), bingo (2.4%), and betting on novelty events (1.6%). Participation has decreased in all these activities since 2010/11, especially instant scratch tickets, in which participation has halved.

Based on 2019 estimates, very small proportions of adults engaged in the newer forms of esports betting (0.6%), fantasy sports betting (0.6%) and skin gambling (0.5%). However, higher participation in newer activities has been found amongst youth (Hing et al., 2021) and younger adults in Australia (Browne et al., 2019), indicating expected future growth in these markets. Additionally, an estimated 2.7 per cent of Australian adults purchased loot boxes in 2019. Loot boxes are not regulated as gambling in Australia nor included in the gambling prevalence estimates in this study.

11.2. Estimated prevalence of interactive gambling

Objective 1 of this study was to determine the prevalence of interactive gambling in the Australian adult population overall, per state/territory, and for different gambling products.

The estimated prevalence of interactive gambling in the Australian adult population has doubled since 2010/11. The National Telephone Survey estimated the

prevalence of interactive gambling was 17.5 per cent in 2019, up from 8.1 per cent in 2010/11 (Hing et al., 2014a). Further, more gamblers are using interactive modes to gamble than previously. Nearly one-in-three gamblers (30.7%) had gambled online in 2019 compared to approximately one-in-eight gamblers (12.6%) in 2010/11. As expected, this continued growth of interactive gambling is consistent with trends found in all recent Australian state prevalence studies (ACIL Allen Consulting et al., 2018; Browne et al., 2019; Paterson et al., 2019; Queensland Office of Regulatory Policy, 2018; Rockloff et al., 2019; Stevens et al., 2020; Woods et al., 2018).

The current prevalence estimate of interactive gambling in Australia (17.5%) is lower than in Norway (37.1%; Pallesen et al., 2019), Finland (36.3%; Salonen et al., 2020a) and the United Kingdom (21%; Gambling Commission, 2020), but higher than in New Zealand (13%; Rendall et al., 2019), Canada (6.4%; Williams et al., 2018) and Spain (6.1%; Chóliz et al., 2020) where prevalence studies have recently been conducted. Perhaps unsurprisingly, prevalence rates tend to be highest in countries with more liberalised online gambling markets.

In 2019, the estimated prevalence of interactive gambling in each Australian jurisdiction was highest in the Australian Capital Territory (19.5%), followed by Western Australia (18.0%), New South Wales (17.8%), Queensland (17.8%), Victoria (17.5%), Northern Territory (16.6%), South Australia (15.0%) and Tasmania (14.0%). Figures for the Australian Capital Territory, Northern Territory and Tasmania are based on relatively small numbers, however, and should be treated with caution.

The prevalence estimates for participating in each form of interactive gambling in 2019 was highest for those that can be legally provided to Australian residents – lottery products (10.1%), race betting (5.9%), sports betting (5.8%) and novelty betting (1.0%). Participation in all other forms online was less than 1 per cent.

11.3. Characteristics and behaviours of interactive gamblers, with comparisons made to non-interactive gamblers

Objective 2 was to determine the characteristics and behaviours of interactive gamblers and make comparisons to non-interactive gamblers. Results in this section are drawn from the weighted 2019 and 2010/11 National Telephone Surveys. Comparisons are also made between the two surveys where relevant.

11.3.1. Demographic characteristics

The demographic profile of interactive gamblers remained largely consistent between the 2019 and 2010/11 National Telephone Surveys. Both surveys found that interactive gamblers were more likely to be male, younger, living in a de facto relationship or never married, better educated, in full-time employment or a full-time

student, and living in a group household. The 2019 survey also found that interactive gamblers were more likely than non-interactive gamblers to mainly speak a non-English language at home, and to identify as Aboriginal (but not Torres Strait Islander). Studies in the United Kingdom and Canada have also found that online gamblers tend to be young, male, better educated, and employed full-time (e.g., Conolly et al., 2017; Kairouz et al., 2012; Wood & Williams, 2011).

One notable trend between surveys was that interactive gamblers now tend to be somewhat older than a decade ago. In 2010/11, 61.1 per cent of interactive gamblers were aged 18-39 years, but this estimated proportion decreased to 52.3 per cent in 2019. This finding probably reflects greater use of online technologies amongst older age groups compared to previously, as well as the aging of people who first took up interactive gambling when it was introduced several decades ago. However, contrary to suggestions that online gambling is becoming more attractive to women (Castrén et al., 2018; Wardle, 2017), the estimated proportion of female interactive gamblers changed little between 2010/11 (37.6%) and 2019 (38.8%). Nonetheless, the absolute number of female interactive gamblers has increased during this time, in line with the increased estimated prevalence of interactive gambling. That is, interactive gambling has become more popular amongst both women and men in Australia.

11.3.2. Gambling behaviour

Aligned with previous studies in Australia and overseas (Hing et al., 2014a; Wardle et al., 2011; Wood & Williams, 2011), interactive gamblers were more engaged gamblers than non-interactive gamblers, participating in significantly more online and offline gambling forms. However, the estimated mean number of gambling activities amongst interactive gamblers declined from 3.6 in 2010/11 to 2.8 in 2019, despite a wider array of interactive gambling activities being available and included in the survey. The estimated mean number of gambling activities amongst non-interactive gamblers also decreased, from 2.3 in 2010/11 to 1.9 in 2019.

Compared to non-interactive gamblers, interactive gamblers were more likely to take part in most forms of gambling in 2019 – lotteries (76.4%), race betting (43.4%), sports betting (36.9%), EGMs (32.7%), casino games (17.9%), keno (17.7%), poker (10.0%), novelty betting (6.8%), esports betting (3.1%), fantasy sports betting (2.7%) and skin gambling (2.3%). They were also more likely to purchase loot boxes (9.5%) and play social casino games online (mainly EGMs) where no money could be won (46.9%). However, compared to non-interactive gamblers, interactive gamblers were relatively less likely to participate in instant scratch tickets (27.9%) and bingo (4.0%).

Interactive gamblers were also more likely to take part more frequently in the forms of gambling that can be legally provided online – lotteries, sports betting and race betting – as well as poker, casino games and EGMs. They reported significantly higher expenditure on instant scratch tickets, lotteries, sports betting and race

betting. They also spent more on esports betting, fantasy sports betting and skin gambling, although statistical comparisons could not be conducted due to the low numbers of non-interactive gamblers who engaged in these forms. Thus, not only do interactive gamblers participate in a greater diversity of gambling activities, they also report more frequent engagement and higher spending on many of these activities. However, it is important to note that this engagement also includes land-based gambling amongst interactive gamblers. Mixed-mode gamblers who engage in both online and land-based modes tend to gamble on a greater diversity of gambling forms (Gainsbury et al., 2015f; Paterson et al., 2019; Wardle et al., 2011; Salonen et al., 2020a).

11.3.3. Modes of accessing gambling

The vast majority of respondents in the 2019 National Telephone Survey used land-based venues to access the forms of gambling that cannot be legally provided online to Australian residents. Amongst those who gambled on each form, an estimated 92-99 per cent used land-based venues to gamble on instant scratch tickets, EGMs, keno, casino games, poker and bingo as opposed to offshore illegal providers. Additionally, two gambling products that can be legally provided online were nevertheless predominantly engaged in through land-based venues – lottery products (80.9%) and race betting (65.7%).

Most gamblers used online modes to access the other forms of gambling. Reflecting the increased popularity of mobile gambling (Roy Morgan Research, 2018), smartphones were the most used internet-enabled device. Between 52-61 per cent of those who participated in each form used a smartphone to bet on sports, novelty events, fantasy sports and esports. Bettors on these activities tend to be younger (Browne et al., 2019; Gambling Commission, 2017a; Nower et al., 2018; Rockloff et al., 2019) and are ‘digital natives’ who have grown up with smartphones and other digital devices (Prensky, 2001). In contrast, only about one-third of race bettors used a smartphone for betting, which may reflect their typically older age as well as their preference for betting in venues. Computers and tablets were also used by approximately 50-60 per cent of respondents who bet on skin gambling, fantasy sports and esports. This may be driven by a preference for a larger screen to facilitate research and decision-making and to watch the event. Gaming consoles are a relatively new way of accessing interactive gambling and are particularly used for loot box purchasing and skin gambling, presumably because video games where loot boxes and skins are acquired can be also played on this device.

The 2019 National Telephone Survey estimated that most interactive gamblers on each form placed the majority of their bets online when engaging in sports betting (86.0%), race betting (70.4%), lotteries (61.4%), novelty betting (80.6%), esports betting (96.2%), fantasy sports betting (84.2%), and skin gambling (100.0%). However, only a minority of their gambling on poker (11.6%), keno (4.0%), bingo (3.8%), instant scratch tickets (3.0%), EGMs (2.6%) and casino games (2.2%) was conducted online.

11.3.4. Unique predictors of interactive gambling

A multivariate model based on the 2019 National Telephone Survey data found that unique demographic predictors of being an interactive gambler (compared to a non-interactive gambler) were being male, being younger, living with a partner/de facto, and being more educated. These characteristics largely align with those found in previous studies of online gamblers (Conolly et al., 2017; Dowling et al., 2015b; Health Promotion Agency, 2018; Hing et al., 2014a; Kairouz et al., 2012; Paterson et al., 2019; Wood & Williams, 2011).

Unique predictors of interactive gamblers relating to gambling behaviour were engaging in more gambling forms, specifically gambling on lotteries, sports, races, novelty events, esports, fantasy sports and skin gambling, as well as purchasing loot boxes, which reflects the widespread availability and legality of these forms online. Having a higher PGSI score was a further unique predictor of being an interactive gambler, with numerous prevalence studies finding elevated rates of gambling problems amongst online gamblers (Browne et al., 2019; Chóliz et al., 2019; Health Promotion Agency, 2018; Hing et al., 2014a; Paterson et al., 2019; Rockloff et al., 2019; Salonen et al., 2020a).

11.3.5. Preferences, payment methods and location of interactive gambling

The 2019 National Online Survey enabled some more detailed questions to be asked about preferences, payment methods and location of interactive gambling. However, unlike the National Telephone Survey, the sample for the online survey is not representative of the population and included higher proportions of low risk, moderate risk and problem gamblers.

The most common payment methods for interactive gambling in this sample were a debit card (45.2%) and own credit card (40.1%), followed by PayPal (25.4%) and direct bank transfers (9.9%). Having bank cards and PayPal accounts directly linked to betting accounts enables nearly instantaneous deposits and bets which can facilitate impulse betting and chasing losses (Hing et al., 2015b). Of particular concern is that two-fifths of interactive gamblers in this sample reported using their credit card for online gambling, which can provide instant access to additional gambling funds and lead to unaffordable debt. Moreover, only 6.1 per cent of interactive gamblers reported they had their bank block or limit their gambling transactions.

Most interactive gamblers in this sample reported gambling online at home (91.7%). However, substantial proportions reported gambling in other locations instead or as well – a licensed venue (16.8%), a friend's/family member's home (14.4%) and work (12.9%), reflecting the portability of smartphones. Smartphone betting is frequently conducted in social settings, where groups of friends engage in betting in venues and private homes, often while watching the event. Studies have highlighted several

peer group pressures, such as shared values, friendly rivalry, sports team loyalty, and the desire to display betting expertise that can drive risky betting behaviours when gambling with friends (Gordon et al., 2015; Gordon & Reith, 2019; Lamont & Hing, 2020; Waitt et al., 2020). Further, nearly one-in-eight interactive gamblers in this sample reported gambling online while at work. Gambling at work was also reported in the National Telephone Survey, where 9.2 per cent of interactive gamblers reported using work or study time to gamble. These findings reflect the integration of interactive gambling into other daily activities (Drakeford & Hudson Smith, 2015).

11.4. Interactive gambling on onshore and offshore sites

Objective 3 was to examine participation in interactive gambling using offshore sites and this was assessed with data from the non-representative 2019 National Online Survey which contained relatively high proportions of low-risk, moderate-risk and problem gamblers. Specifically, it examined respondents' use of specific sites for interactive gambling, number of online gambling accounts, factors influencing their choice of sites, and their use of Australian-licensed onshore sites and illegal offshore sites.

11.4.1. Number of accounts

Just over half (53.9%) of the interactive gamblers in this sample indicated having an account with only one operator. A further 22.4 per cent indicated two operators, and 10.3 per cent three operators. These results were very similar to those in the non-representative National Online Survey conducted for the 2014 Interactive Gambling Study (Hing et al., 2014a).

11.4.2. Factors influencing choice of sites

The two most important factors influencing choice of site or app amongst interactive gamblers in the National Online Survey reflected ease of use, including that the site was easy to use (46.0%) and bets are easy to place (35.1%). Another study identified ease of use as the most important factor in site selection for online gambling (Gainsbury et al., 2019a), while interviews conducted for the present study also highlighted that ease and speed of betting were important features of online gambling for most participants. Consistent with the 2014 Interactive Gambling Study (Hing et al., 2014a), price/odds were also an important factor for approximately one-third of interactive gamblers in the 2019 National Online Survey, while one-quarter considered promotional offers important. Only one-quarter of interactive gamblers in this sample endorsed the importance of the site's reputation and the site being

licensed in Australia. Other factors endorsed as important in their choice of site, by 10-20 per cent of interactive gamblers in this sample, related to payment methods, payout rates, personal recommendation, products available, loyalty programs, customer protection, betting options and advertising.

11.4.3. Use of onshore and offshore sites

In the National Online Survey, Australian-licensed sites were overwhelmingly the most popular sites for the gambling forms which can be legally provided to Australian residents (sports betting, race betting, lotteries, novelty betting, esports betting and fantasy sports betting). However, substantial proportions of interactive gamblers in this sample reported gambling online on forms that cannot be legally provided to Australian residents and can be accessed only through illegal offshore operators. Amongst these interactive gamblers, over one-quarter used an offshore site to purchase instant scratch tickets (26.3%), with smaller proportions using an offshore site to gamble on EGMs (15.8%), casino games (15.7%) poker (15.0%), bingo (13.9%), and skins (9.0%).

In total, 47.1 per cent of interactive gamblers in this sample reported using an offshore gambling site in 2019. This compares to results based on the 2014 Interactive Gambling Study (Hing et al., 2014a) where 25.8 per cent of online gamblers used offshore sites as one of their three most used sites for any gambling form (Gainsbury et al., 2018). The continued use of offshore gambling sites, despite stronger enforcement and disruption measures introduced to combat it, is of clear policy concern given the associated social and financial impacts on Australian consumers, governments and businesses (ACMA, 2018). These impacts include risks for consumer protection, fraud, money-laundering and sporting integrity, along with loss of revenue to governments and licensed gambling operators (Podesta & Thomas, 2017).

Consumers may use offshore sites if they are unaware of their illegality for provision. Nearly one-half of interactive gamblers in the 2019 National Online Survey thought that instant scratch tickets could be legally sold online to Australian residents. Just over one-third thought that provision of each of online casino games, poker, EGMs and bingo was legal. Further, only three-in-ten interactive gamblers in this sample reported usually checking whether an online gambling site or app is licensed in Australia before using it, while nearly one-half never checked. Consistent with the 2014 Interactive Gambling Study (Hing et al., 2014a), these findings indicate that many interactive gamblers remain unaware that it is illegal to provide most forms of online gambling to Australian residents, except lotteries and wagering, and that many do not check if a site is licensed in Australia. Amongst participants interviewed for this study, very few reported having seen any public information and warnings about illegal offshore operators. These findings point to the opportunity to raise consumer

awareness of these legal restrictions, to supplement the consumer warnings and the register of licensed operators currently provided by the ACMA (ACMA, 2018).

Some consumers may gamble on offshore sites because they are unconcerned about their illegality. Amongst offshore bettors (on races, sports, novelty events, esports, or fantasy sports) in the 2019 National Online Survey, 18.0 per cent reported that they had deliberately chosen to use or open a betting account with an offshore operator. While almost three-quarters of offshore bettors preferred to use Australian-licensed sites, nearly one-quarter equally preferred domestic and offshore sites, whereas a small proportion (4.0%) preferred offshore sites. Of concern is that problem gambling amongst these offshore bettors (38.5%) was over three times higher than for non-offshore bettors (11.4%), indicating that offshore betting sites may disproportionately attract bettors with gambling problems. Offshore bettors in this sample reported that they placed a little over one-third of their bets offshore, which is likely to amount to a substantial amount of revenue being lost to Australian governments and businesses. Other research has also found a substantial proportion of bettors deliberately opt to use offshore sites. In a convenience sample of Australian wagering account holders, for instance, 12.7 per cent had specifically chosen to use/open a betting account with an offshore operator (Jenkinson et al., 2019).

The decision to use an offshore operator is likely to be driven by its perceived advantages. In the 2019 National Online Survey, offshore bettors perceived several advantages of using offshore sites, principally better prices/odds (47.0%), more gambling forms available (32.3%), and more betting options such as in-play betting (22.5%). Based on data from the earlier 2014 Interactive Gambling Study (Hing et al., 2014a), offshore gamblers were significantly more likely to choose a site based on price and a greater number of betting options compared to those who gambled only on domestic sites (Gainsbury et al., 2018). Thus, price and a wider array of gambling options remain important factors driving consumers to offshore sites, as also found in another Australian study (Podesta & Thomas, 2017). Some long-term regular interactive gamblers interviewed for the current study highlighted that some illegal offshore operators had gone underground, concealing their operations from public view and government regulators. They were reported as having large pools of money circulating and could offer favourable prices due to their low profit margins and tax avoidance.

Podesta and Thomas (2017) also highlighted that gamblers opt to use offshore sites if domestic sites restrict their betting because they are not profitable customers. In the 2019 National Online Survey, 13.8 per cent of offshore bettors considered that fewer restrictions on their betting was an advantage of using offshore sites. These restrictions were also widely discussed in the interviews with long-term regular interactive gamblers. Several of these interviewees described that domestic sites had banned them, restricted the amount they could bet, or excluded them from

promotions and rewards after they had been successful at betting. They were highly critical that operators were only interested in more profitable customers who sustained larger losses.

Nearly one-quarter of offshore bettors in the 2019 National Online Survey sample considered that the ability to place in-play bets online was a key advantage of using offshore sites. Around four in ten (41.9%) sports bettors in this sample reported placing in-play bets. A little over half of these in-play sports bets were placed online with offshore operators, indicating a preference for this mode despite its illegality, with the remainder placed in venues and less frequently by telephone. Long-term regular interactive gamblers in interviews discussed their strong preference for betting online rather than in venues, and some noted that in-play betting via a telephone call was cumbersome.

Allowing Australian-licensed operators to offer online in-play betting would be likely to curtail the loss of much of this revenue to offshore sites, with sports bettors in the National Online Survey sample who placed in-play bets online indicating they would do either all (35.8%) or most (41.5%) of this betting with an Australian-licensed operator if this option was available. Nevertheless, while the current restriction may be driving a substantial proportion of in-play betting offshore, it also appears to be substantially curbing in-play betting. A little over half of sports bettors in this sample who indicated that they would place in-play bets online with Australian-licensed operators if this was legally available, reported that their in-play betting would be likely to increase (51.6%). Although based only on stated intentions, these figures suggest that both the proportion of sports bettors who place in-play bets would increase, as well as the overall amount of in-play betting if current restrictions were lifted. Of concern is that problem gambling amongst in-play bettors (33.8%) was nearly four times higher than for non-in-play bettors (9.1%) in this sample, suggesting that in-play betting disproportionately attracts bettors with gambling problems.

Some similar issues were considered for online poker, which currently can be accessed only through illegal offshore operators. Respondents to the National Online Survey who had bet on poker online with illegal operators reported they would play either all (42.0%) or most (29.5%) of their online poker with an Australian-licensed operator if this option was available. These reported intentions suggest that lifting current restrictions would curb much of the poker expenditure currently being spent offshore. However, it is not known whether this change would increase poker gambling overall.

11.5. Reported impact of marketing on participation in online wagering

Objective 4 was to examine the reported impact of marketing on participation in online wagering. Amongst respondents to the 2019 National Online Survey, interactive gamblers recalled seeing wagering advertising through all the types of media they were asked about significantly more frequently than non-interactive gamblers. In accordance with numerous Australian studies noting the proliferation of wagering advertising, particularly on television and in online and social media (e.g., Hing et al., 2018a; O'Brien & Iqbal, 2019; Sproston et al., 2015), substantial proportions of interactive gamblers in this sample reported being exposed to wagering advertising at least weekly: on television (49.0%), in online and social media (30.3%), on the radio (29.5%), in print media (21.4%), in direct messages from wagering operators (20.2%), at live events (18.5%), and in outdoor media (16.5%). Amongst race and sports bettors in this sample, interactive gamblers exposed to wagering advertising were significantly more likely than non-interactive gamblers to report that this exposure had increased their betting expenditure, although most (69.4%) reported no increase. While self-reported effects of advertising on behaviour are a weak indicator, these results are consistent with previous findings based on more rigorous methods that increased exposure to wagering advertising results in increased betting expenditure amongst some bettors (Hing et al., 2018a; Russell et al., 2018a). The interviews with interactive gamblers also confirmed their frequent exposure to advertising for online gambling through a wide range of media, which may act as reminders and triggers to gamble and to sign up to additional wagering operators.

Promotions for wagering inducements are also prolific in Australia and are advertised in a wide range of traditional and digital media (Hing et al., 2017b, 2018a; Sproston et al., 2015). In the 2019 National Online Survey, interactive gamblers reported seeing all five types of wagering promotions they were asked about (sign-up bonuses, refer-a-friend bonuses, bonus bets, better odds or winnings, money-back guarantees) significantly more frequently than non-interactive gamblers. Approximately one-third of interactive gamblers in this sample reported seeing, at least weekly, promotions for each of bonus bets, money-back guarantees and better odds or winnings, nearly one-quarter for sign-up bonuses, and one-in-eight saw refer-a-friend bonuses. Amongst race and sports bettors in this sample, a little over half of interactive gamblers who had been exposed to these promotions reported that these promotions had increased their betting during 2019, which was significantly higher than for non-interactive gamblers. These results also indicate that bettors perceive that wagering inducements have a stronger influence on their betting expenditure than wagering advertising. This sentiment was also conveyed in the interviews with interactive gamblers, who reported being particularly enticed by wagering inducements promoted via push marketing (texts, notifications, emails and phone calls). Receiving these promotions could result in betting more than planned,

chasing losses, opening additional wagering accounts, and placing riskier bets. Again, while self-reported influence is a weak indicator of the influence of these inducements on betting behaviour, these results align with previous and more rigorous research finding that increased exposure to wagering inducements results in increased betting expenditure and riskier betting amongst some bettors (Hing et al., 2018a; Russell et al., 2018a).

11.6. Estimated prevalence of gambling problems

Objective 5 was to compare the prevalence of non-problem, low risk, moderate risk and problem gambling amongst interactive gamblers and non-interactive gamblers.

The estimated prevalence of problem gambling in the Australian adult population has shown a statistically significant increase and doubled since 2010/11, while the estimated prevalence of moderate risk and low risk gambling has remained steady. Based on the 2019 National Telephone Survey, 1.23 per cent of Australian adults met criteria for problem gambling (margin of error = 0.24%). A further 3.1 per cent were moderate risk gamblers, and 6.6 per cent were low risk gamblers. Back in 2010/11, the prevalence of problem gambling was estimated to be 0.6 per cent, 3.7 per cent were moderate risk gamblers and 7.7 per cent were low risk gamblers (Hing et al., 2014a). In contrast, problem gambling rates have remained steady in many overseas jurisdictions. For example, in Finland, problem gambling has remained unchanged since 2007, and at-risk gambling has significantly decreased since 2015, despite large increases in online gambling (Salonen et al., 2020a). Similarly, problem gambling has remained stable in the UK, being 0.5 per cent in 2018 and 0.7 per cent in 2016 (Gambling Commission, 2020).

The 2019 estimated prevalence of problem gambling found in the current study's National Telephone Survey (1.23%) is very similar to that found in the representative national Household Income and Labour Dynamics in Australia Survey 2015 (1.1%; Armstrong & Carroll, 2017), increasing confidence in its accuracy. It is lower than that found in the Northern Territory in 2018 (1.37%; Stevens et al., 2020) and within the margin of error of the NSW rate identified in 2019 (1.0%; Browne et al., 2019). However, the national estimate of problem gambling in the current study is higher than the rate found in the ACT in 2019 (0.8%; Paterson et al., 2019), Victoria in 2018/19 (0.7%; Rockloff et al., 2019), South Australia in 2018 (0.7%; Woods et al., 2018), and Tasmania in 2017 (0.6%; ACIL Allen Consulting et al., 2018). Comparisons with Queensland figures are not valid as Queensland surveys have used different and non-validated response and scoring methods for the PGSI. Differences in sample size, sampling frame, sub-sampling and when the survey was conducted are some factors that may explain variations between current and

previous estimates.²⁰ Please see the Technical Report for the National Telephone Survey that explains our survey methodology.

The increased estimates of problem gambling found between the 2019 and 2010/11 National Telephone Surveys has occurred within the context of declining participation in gambling. Accordingly, a higher proportion of gamblers – in fact over double – now meet criteria for problem gambling than previously. Amongst past-year gamblers, 2.2 per cent were estimated to meet criteria for problem gambling in 2019 compared to 1.0 per cent in 2010/11.

Consistent with 2010/11, interactive gamblers in 2019 were nearly three times more likely than non-interactive gamblers to be problem gamblers and approximately twice as likely as to be at-risk gamblers. In 2019, 3.9 per cent of interactive gamblers met criteria for problem gambling (1.4% for non-interactive gamblers), 9.4 per cent were moderate risk gamblers (3.8% for non-interactive gamblers), and 16.8 per cent were low risk gamblers (9.2% for non-interactive gamblers).

However, it is important to recognise that gambling problems amongst interactive gamblers do not always arise from their interactive gambling and may instead be related to their land-based gambling. In the 2019 National Telephone Survey, 47.3 per cent of at-risk/problem gamblers reported that land-based gambling was their most problematic mode of gambling. This is a lower proportion than found in the 2014 Interactive Gambling Study where 58.3 per cent of problem/moderate risk interactive gamblers reported that their problems related to land-based gambling (Hing et al., 2014a). Another Australian study found that EGM and sports gambling in land-based venues, as well as online EGM gambling, uniquely predicted higher PGSI scores amongst online gamblers (Gainsbury et al., 2019b). As noted earlier, problem gambling tends to be highest amongst mixed-mode gamblers who engage in both online and land-based modes and who also tend to gamble on a greater diversity of gambling forms (Gainsbury et al., 2015f; Paterson et al., 2019; Salonen et al., 2020a; Wardle et al., 2011). Accordingly, it is not surprising that land-based gambling on risky forms accounts for a substantial proportion of problem gambling amongst interactive gamblers.

The estimated prevalence of problem gambling amongst interactive gamblers has increased by nearly 50 per cent since 2010/11, from 2.7 per cent to 3.9 per cent in 2019, although the estimated prevalence of moderate risk and low risk gambling has declined. These cross-sectional results cannot ascertain whether this increased problem gambling rate over time is due to increased migration of problem gamblers to interactive modes of gambling or whether interactive modes of gambling are causing more gambling problems than previously. The longitudinal cohort study

²⁰ For example, most state and territory prevalence studies have used a dual sampling frame of mobile and landline telephone numbers, whereas the current study used a mobile-only sample. Given that mobile phone ownership is now nearly ubiquitous in Australia, a mobile-only sample was selected as now being most representative of the Australian adult population. However, this may affect the comparability of estimates between surveys that have used different sampling frames.

(discussed below) found that increased online betting over time is related to increased frequency of betting (using any mode), and that greater frequency of betting is related to increased gambling problems and harm. Thus, heightened participation in interactive gambling may be driving increased gambling frequency over time, which in turn is driving higher rates of harmful gambling amongst interactive gamblers. This interpretation is consistent with studies finding that increased engagement in gambling amongst interactive gamblers, rather than use of interactive modes per se, is a stronger predictor of problem gambling (Afifi et al., 2014; Baggio et al., 2017; Gainsbury et al., 2015e; Hing et al, 2014a; LaPlante et al., 2014; Philander & Mackay, 2014; Welte et al., 2009).

An alternative explanation is that interactive gambling has a direct causal influence on problem gambling and that this influence has strengthened over time. The interviews with long-term regular gamblers identified several developments over the past decade which may have increased the potential for online gambling to lead to gambling problems. These included increased mobile and internet access, faster internet speeds, increased proliferation of attractive inducements, a wider range of exotic betting products, expanded options for financial transactions, and more social media and direct advertising. The long-term interactive gamblers interviewed reported that these features increased the convenience of gambling, the potential to chase losses, and the likelihood of betting more than intended. In particular, the fourfold increase in smartphone betting since 2012 (Roy Morgan Research, 2018) may at least partially explain the increased prevalence estimates for problem gambling amongst interactive gamblers due to its greater physical, social and financial accessibility (Drakeford & Hudson Smith, 2015). Although not widely researched, studies have found elevated problem gambling rates amongst online gamblers who prefer gambling using a smartphone (Gainsbury et al., 2016c; Lopez-Gonzalez et al., 2019).

11.7. Drivers of gambling problems amongst interactive gamblers

Objective 6 of this study was to determine the drivers of gambling problems amongst interactive gamblers. Based on the weighted 2019 National Telephone survey, demographic characteristics that uniquely predicted higher problem gambler severity amongst interactive gamblers were being male, never married, of Aboriginal or Torres Strait Islander descent, and mainly speaking a non-English language at home. These demographic predictors were also found in the 2010/11 National Telephone Survey, with the exception of being of Aboriginal or Torres Strait Islander descent. These findings indicate the importance of harm reduction strategies that are tailored towards these demographic groups and that are culturally appropriate.

Gambling behaviours that uniquely predicted higher problem gambler severity amongst interactive gamblers in 2019 were gambling on instant scratch tickets, sports, races, novelty events, keno, poker, casino games, EGMs, esports and skin gambling. In fact, the only gambling activities that did not uniquely predict higher

PGSI scores were lotteries, bingo and fantasy sports. This aligns with the finding that participation in more gambling activities also uniquely predicted greater problem gambling severity, as found in previous research (Baggio et al., 2017; Dowling et al., 2015b; Gainsbury et al., 2015e; Hing et al., 2014a; LaPlante et al., 2014; Welte et al., 2009).

Lower mental health and lower physical health were also risk factors that uniquely predicted higher PGSI scores in interactive gamblers in the 2019 National Telephone Survey. Lower mental health may be a contributor to gambling problems, as proposed in the Pathways Model (Blaszczynski & Nower, 2002), but also may be an outcome of problem gambling. A replication study in the US found that problem gambling was predicted by anxiety, mood and impulse-control disorders, while problem gambling predicted the later onset of anxiety disorders (Kessler et al., 2008). An Australian study of treatment-seekers found that women tend to experience mental disorders prior to first onset of problem gambling, whereas men tend to experience the opposite temporal sequence (Haw & Holdsworth, 2016).

Similarly, lower physical health may contribute to, or be consequence of, gambling problems. Some studies have found associations between internet gambling and poor physical health but have not clarified causal directions (Petry, 2006; Petry & Weinstock, 2007). Nonetheless, people with a disability have higher rates of problem gambling (Morasco & Petry, 2005; National Research Council, 1999), particularly those who gamble online who may find this mode easier to access than land-based gambling (Jiménez-Murcia et al., 2011; Volberg et al., 2018). In interviews for the current study, two of the 10 interactive gamblers who had sought gambling treatment discussed how medical conditions preventing them from driving had contributed to their online gambling problems.

The 2019 National Online Survey enabled additional variables to be included in multivariate analyses predicting higher problem gambling severity. Similar predictors were found in relation to demographic characteristics, gambling behaviour and health as for the 2019 National Telephone Survey. These analyses also found that higher reported exposure to wagering advertising and promotions uniquely predicted greater problem gambling severity, consistent with previous research linking this greater exposure to increased betting expenditure and riskier betting (Hing et al., 2018a). Lower wellbeing and higher impulsivity were also additional predictors, as well as having bet with offshore operators.

The above findings are consistent with a biopsychosocial model. Factors increasing the risk of problem gambling amongst interactive gamblers related to personal, psychological, health and experiential factors, including participation in riskier forms of gambling. This finding indicates that reducing these risk factors requires a multifaceted approach that focuses on making gambling products, gambling environments and gambling consumption safer.

11.8. Harm associated with interactive gambling

Objective 7 was to examine the harm associated with interactive gambling, including harm to self and harm to affected others, and for different gambling products.

11.8.1. Harm to self

Amongst respondents to the 2019 National Telephone Survey, 9.1 per cent reported experiencing at least one of the 26 gambling-related harms to self that were included in the survey. Amongst gamblers only, 21.8 per cent reported experiencing at least one of the 26 harms to self. Consistent with their higher estimated prevalence of at-risk and problem gambling, interactive gamblers were significantly more likely to experience at least one harm (34.0%) compared to non-interactive gamblers (15.6%).

Interactive gamblers were also more likely than non-interactive gamblers to experience almost all the 26 harms to self (except three of the rarest harms). The 26 items included a spectrum of mild to more severe harms and covered all domains of harm: financial, health, emotional, relationship, vocational and social deviance (Browne et al., 2016). The most common harms reported by interactive gamblers were reduced spending money (18.2%), reduced savings (14.8%), regrets about their gambling (13.6%), less recreational expenditure (12.7%), using work or study time to gamble (9.2%), feeling ashamed of their gambling (6.8%), feeling distress about their gambling (5.9%), spending less time with people they care about (5.8%), loss of sleep due to time spent gambling (5.3%) and feeling like a failure (5.1%). As expected, less severe harms were more common, but interactive gamblers were nonetheless significantly more likely than non-interactive gamblers to also experience severe harms, including increased credit card debt, selling personal items, and experiencing domestic and other forms of violence.

Almost three-quarters (72.5%) of interactive gamblers who had experienced harm from their gambling indicated that their problems emerged after they first bet online, up from 46.5 per cent in 2010/11. This finding most likely reflects a maturing of the online gambling market where people are now more likely to gamble online earlier in their 'gambling career'.

In 2019, interactive gamblers experiencing gambling-related harm were most likely to indicate that their most harmful gambling form was EGMs (27.5%), race betting (17.1%), sports betting (15.3%) or lotteries (13.9%). Nearly one-half of these 'harmed' interactive gamblers nominated land-based modes of gambling as their most harmful, mainly venue-based gambling (45.1%). A little over half (52.7%) nominated an interactive mode as their most harmful. These findings confirm that the higher prevalence estimates for gambling problems and associated harms found amongst interactive gamblers are not solely attributable to their online gambling.

Compared to non-interactive gamblers, 'harmed' interactive gamblers in 2019 were significantly more likely to indicate race betting, sports betting, skin gambling or esports betting as their most harmful gambling form. In contrast, 'harmed' non-interactive gamblers were more likely to nominate EGMs or instant scratch tickets. These findings reflect the legal availability and popularity of online forms of wagering, whereas EGMs and instant scratch tickets can be legally provided only in land-based venues.

Some changes were apparent between 2010/11 and 2019. Most notably, higher proportions of 'harmed' interactive gamblers nominated race betting, sports betting or lotteries as being their most problematic form in 2019, and lower proportions nominated EGMs, casino games and poker. Thus, the forms of interactive gambling that can be legally provided to Australian residents were estimated to account for a higher proportion of harmful gambling forms in 2019. As discussed above, online race betting, sports betting and lotteries may now present greater potential for harmful gambling due to the rise in smartphone betting, as well as faster internet speeds, more targeted advertising and inducements, and a wider range of exotic betting products. Notably, there was quite a large increase in the proportion of 'harmed' interactive gamblers nominating lotteries as their most harmful gambling form, from 1.9 per cent in 2010/11 to 13.9 percent in 2019.

The most harmful modes of gambling have also changed since 2010/11. The proportion of 'harmed' interactive gamblers nominating smartphones as their most harmful mode of gambling more than doubled from 11.7 per cent in 2010/11 to 25.2 per cent in 2019, while those nominating land-based, computer and telephone gambling decreased. This finding reflects the growth in smartphone gambling that accounts for the entire increase in online gambling in Australia since 2012 (Roy Morgan Research, 2018). Exploratory research has found that smartphone betting is much more accessible than both land-based and computer gambling, and that this constant accessibility can increase gambling frequency, integration of gambling into daily life, and impulsive gambling (Drakeford & Hudson Smith, 2015).

11.8.2. Harm from another person's gambling

Consistent with previous Australian research (Rockloff et al., 2019), 6.0 per cent of respondents in the 2019 National Telephone Survey indicated being harmed by another person's gambling. This finding provides the first national estimate of the proportion of Australian adults negatively affected by another person's gambling. Reflecting that harm from gambling is not confined to the person who gambles but multiplies to affect other people (Browne et al., 2016; Li et al., 2017), this finding indicates that approximately one-in-17 Australian adults are negatively affected by another person's gambling. This harm also extends to children, but no research has quantified the proportion of Australian children affected.

Nearly three-quarters of 'harmed' respondents reported being harmed by the gambling of one other person, most commonly a friend, partner or former partner. The most harmful form of gambling by the person who caused the respondent most harm was EGMs, followed by race betting and sports betting. Nearly one-half of 'harmed' respondents reported that the person had gambled online in the past 12 months, although no causal link can be drawn between this online gambling participation and harm to others. The harms most commonly experienced were anger about the person not controlling their gambling, distress about their gambling, greater tension in their relationship, feeling hopeless about their gambling, greater conflict in their relationship, and reduction of the respondent's available spending money. The most common harms experienced by these affected others were largely consistent with those found in a recent Victorian prevalence study (Rockloff et al., 2019). Overall, these findings emphasise the importance for prevalence studies to measure the total extent of gambling-related harm in the population, including harm to self and to affected others.

11.9. Factors associated with transitions into and out of interactive gambling, problem gambling, and gambling-related harm

Objective 8 was to identify factors associated with transitions into and out of interactive gambling, problem gambling, and gambling-related harm at an individual level. Analyses were based on a Longitudinal Cohort Study of 437 respondents to both the 2012 and 2019 National Online Surveys, with their data matched between the two waves. As noted earlier, this sample was not representative and there were some small biases between respondents and non-respondents amongst those who agreed to be followed-up.

The Longitudinal Cohort Study found that increases in the proportion of online sports betting and online race betting over the seven-year period between surveys were associated with increased frequency of betting on these forms (in any mode). In turn, increased frequency of betting over time was associated with increased likelihood of gambling problems (for race betting) and gambling harms (for race betting and sports betting). In contrast, increases in the proportion of online lottery gambling over the seven-year period was associated with increased frequency of gambling on this form, but this increased frequency was not associated with increased likelihood of gambling problems or harm. These results indicate that frequency of gambling on risky forms, such as race betting and sports betting, rather than the proportion of online gambling, was the key driver of changes in gambling problems and harms over time in this sample. Male participants and older gamblers in this sample were less likely to transition away from betting online across the seven years of the study. These results align with previous research findings that gambling engagement, rather than online gambling per se, helps to explain the higher problem gambling rate found amongst interactive gamblers (Afifi et al., 2014; Baggio et al., 2017;

Dowling et al, 2015b; Gainsbury et al., 2015e; Hing et al, 2014a; LaPlante et al., 2014; Philander & Mackay, 2014; Welte et al., 2009). Nonetheless, increased engagement in online betting may indirectly increase harmful gambling by fostering increased betting engagement.

11.10. Perceived impacts of changes in, and contemporary features of, interactive gambling

Objective 9 was to explore how gamblers perceive that changes in, and contemporary features of, interactive gambling impact on gambling behaviour, gambling problems and gambling-related harm. Addressing this objective drew on interviews with 49 participants with varying experiences of interactive gambling – online gamblers who have sought gambling help, long-term regular interactive gamblers, and consumers of new interactive gambling products.

11.10.1. How people who have sought gambling help perceived that features of interactive gambling have impacted on their gambling problems and harm

The self-selecting interview sample of 10 online gamblers who had sought treatment for a gambling problem talked about their continual struggles in trying to maintain control over their gambling, often over decades, despite utilising various forms of gambling help. Most of these interviewees talked about their gambling fluctuating in intensity over many years, along with the harms it caused, and how numerous features of online gambling elevated the temptation to gamble. These features included those relating to accessibility, including fast and easy access, 24/7 availability, and the convenience of being able to gamble from home or any location. Participants also discussed the private, immersive and solitary nature of online gambling and being able to avoid unpleasant aspects of land-based venues, including feeling more self-conscious about their gambling. Participants perceived that electronic money used for online gambling had less immediate value than physical cash and was easier to spend, facilitated by the ease and speed of online deposits and bets. These participants also highlighted how prolific advertising and frequent and enticing inducements such as bonuses could increase their betting.

These features of online gambling were also identified in interviews with problem and moderate risk gamblers conducted for the 2014 Interactive Gambling Study (Hing et al., 2014a, 2015b) and have been raised in other qualitative studies with online gamblers (Corney & Davis, 2010; Drakeford & Hudson Smith, 2015; Lopez-Gonzalez et al., 2020; McCormack & Griffiths, 2012). For example, online gamblers, including weekly gamblers (Drakeford & Hudson Smith, 2015) and those experiencing gambling problems (Hing et al., 2015b), have noted that instantaneous access to gambling at any time of day facilitates chasing losses, helps to combat boredom and

loneliness, and can lead to constant engagement in gambling and its integration into daily activities, resulting in more frequent and impulsive betting and on a wider array of activities. Participants in these studies also noted that it was easier to hide their gambling when gambling online, especially if using a smartphone in public places, whereas they would bet less if others could see them doing so. They also noted the relative ease of spending electronic money as its value was less immediately obvious. These online gamblers also discussed the temptation of online gambling advertisements and inducements which provide reminders and cues for gambling and could result in impulsive betting and relapse into harmful gambling patterns. This aligns with research indicating that gambling advertising has most influence on people with existing gambling problems (Binde, 2014; Hing et al., 2014b). Overall, while the findings from the interviews with 10 online gamblers who had sought gambling help may not be representative of the broader population, they nonetheless were consistent with previous research into features of online gambling that contribute to impaired control amongst highly engaged gamblers.

11.10.2. How long-term, regular online gamblers perceive that changes in interactive gambling have impacted on their gambling behaviour

A self-selecting sample of 20 participants with lengthy experience of online gambling provided insights into changes they had observed in interactive gambling over the past decade and how these had influenced their gambling behaviour. All were regular gamblers, mainly on online wagering, and all reported no current gambling problems although five had experienced gambling problems in the past.

One widely discussed change was increased mobile and internet access and improved internet speeds. These had enhanced the appeal of online gambling for participants because it was now faster, more convenient and user-friendly, and enabled them to bet anywhere, any time. Some participants also found that the increased ease, speed and access to online gambling made it easier for them to chase losses. Participants had also observed the entry of many new operators into the market and a corporatisation of the industry, with increased competition catalysing a proliferation of gambling inducements, expanded options for financial transactions, the banning of successful punters, and a plethora of new betting options. Some participants had opened additional betting accounts in response to these changes and engaged in more exotic bets, particularly multi bets. A few participants noted that exotic bets had facilitated chasing losses because of the expanded range of betting opportunities available. Many interviewees were critical of the corporatisation of the online wagering industry, which they said had increased its targeting of profitable (losing) customers and the banning of, or reduced offerings to, unprofitable (winning) bettors, as found in previous research (Podesta & Thomas, 2017).

All participants had observed increased advertising for online wagering, especially via television, online and social media, and push marketing. Targeted advertising through emails, texts, notifications and phone calls was said to particularly raise awareness of betting opportunities. All participants had also noticed an increased proliferation of inducements for online wagering, and most participants took up these offers if they considered them to potentially provide value for money. Some opened additional betting accounts to obtain the best inducements. Most participants commented that inducements increased their attraction to online gambling and sometimes led them to bet more than planned. Most participants were aware of various harm minimisation measures that had been introduced by online operators over time but tended not to use them as they felt their gambling was under control.

As noted in other studies (Drakeford & Hudson Smith 2015; Hing, 2016; Hing et al., 2018a), several changes in interactive gambling over the past decade have expanded the range of betting products, advertising and inducements, as well as access to online gambling. While some participants in the current study reported that these changes had increased the appeal of online gambling and occasionally resulted in them increasing their betting or betting more than planned, all participants reported they were currently able to control their gambling and prioritise their own and their family's welfare over their gambling.

11.10.3. How gamblers perceive that new interactive gambling products have impacted on their gambling behaviour

Interviews with a self-selecting sample of 19 online gamblers who had engaged in loot box purchasing, skin gambling, esports gambling and/or gambling on daily fantasy sports provided insights into the features of these new interactive products and their potential to increase gambling-related harm and provide a gateway to other forms of gambling.

Loot boxes

Interviewees purchased loot boxes in video games for the chance to acquire in-game items, potential gain if items are sold for cash or in-game currency, and for thrill and excitement. Loot boxes are not regulated as gambling, even though they resemble gambling because players spend time and/or money for a chance to receive a random reward of uncertain value (Drummond & Sauer, 2018; King & Delfabbro, 2018; Rockloff et al., 2020, 2021). Three-quarters of respondents to the 2019 National Online Survey considered loot boxes to be a form of gambling, as found in other research (Brooks & Clark, 2019). A few interviewees said they sometimes spent more than intended on loot boxes, but most reported no harm from the activity. Nonetheless, participants identified several potentially harmful features of loot boxes. These included the ease and unknown cost of chasing desired items, the continual availability of loot boxes, their addictive potential, prolific in-game promotions, and

easy access by minors. The low cost per transaction and direct link to an electronic payment mechanism facilitated continued purchasing and it was easy to lose track of the accumulating cost. Participants also noted that games with loot boxes do not provide responsible gambling tools or clear information on the odds of winning.

Other studies have found that most popular video games contain loot boxes, they provide limited disclosure of odds, and that loot box purchasing is highly normalised and linked to problem gambling (Brooks & Clark, 2019; Xiao et al., 2020; Zendle et al., 2020; Zendle & Cairns, 2018, 2019). Similar to other studies (Drummond et al., 2019; King et al., 2018; Király et al., 2018), participants discussed the need for improved education for players and parents, information about the odds of winning, responsible gambling tools such as limit-setting, and better protections for children. They generally considered that early access to loot boxes could normalise and act as a gateway to other gambling, although research to date has not established a causal link between loot box use and gambling or gambling problems (Delfabbro & King, 2020). Loot box purchasing had a low prevalence estimate in the National Telephone Survey of adults (18+) (2.7%), but much higher rates (~35%) have been found amongst youth (Hing et al., 2021; Rockloff et al., 2020).

Skin gambling

Interview participants engaged in skin gambling for the excitement of winning skins, and to obtain desirable skins in games of chance for little outlay. Participants could show off, trade or sell skins for a profit. Skin gambling was said to be mainly advertised on streaming platforms, and through professional esports players and online influencers. Even though skin gambling is clearly a form of gambling, skin gambling is not regulated in Australia, but participants were unconcerned by this and did not report experiencing any harm from their skin gambling. Nonetheless, participants considered that skin gambling websites should provide better age verification, warning messages, and responsible gambling tools. Participants were concerned that skin gambling is easily accessed by minors and that this early access could encourage further gambling, although any gateway effect has not been empirically established. While skin gambling had a low prevalence estimate in the current study (0.5%), it appears to be highly normalised amongst young people which may indicate likely future growth. The NSW Youth Gambling Study (Hing et al., 2021) found that 14.5 per cent of respondents had engaged in skin gambling: 7.9 per cent to bet privately with friends, 6.2 per cent to bet on esports, 5.8 per cent to bet on another site, and 4.8 per cent to bet on the outcome of other competitive events.

Esports betting

Interview participants were attracted to esports by its novelty, social aspects, wide variety of games and the chance to win money, and also because of their existing interest in gaming. Participants saw advertising for esports betting mainly on specialist esports betting websites and during streamed esports matches. Most

participants did not report any serious harm from their esports betting but noted several characteristics that might heighten this potential. These included the popularity of playing esports video games, especially amongst young people, and because people become highly involved in esports, it is easy to understand, games can be watched live, and the gaming community has a strong culture. Other risk factors noted were its easy accessibility, including through skin gambling websites, the availability of numerous betting events each day, and use of electronic money. Licensed operators provide responsible gambling tools, but unregulated websites may not. Studies have found associations between esports betting and problem gambling (Gainsbury et al., 2017b; Rockloff et al., 2019; Russell et al., 2020; Wardle et al., 2020; Zendle, 2020), but any causal links have not been established. Estimated prevalence of esports betting amongst Australian adults is low (0.6% in the 2019 National Telephone Survey), but higher amongst younger adults (Browne et al., 2019) and amongst adolescents when both skin and cash betting are included (7.6%; Hing et al., 2021). This suggests likely future growth in esports betting participation.

Daily fantasy sports betting

Only a few interview participants engaged in daily fantasy sports. They were attracted to fantasy sports betting because it added excitement when watching real-world matches, for the challenge and competitiveness involved, as well as peer bonding through friendly rivalry, bragging rights and having a shared interest. They saw advertising for fantasy sports betting mostly on related websites and apps and in emails and texts to players. They variously used Australian-licensed and offshore sites to bet on this activity. All participants reported no harm from their fantasy sports betting and generally felt it posed little risk of harm due to its low frequency and social nature, although previous studies have found associations between fantasy sports betting and problem gambling (Marchica et al., 2017; Nower et al., 2018; Rockloff et al., 2019). Fantasy sports were generally not considered a gateway to other gambling, with players more frequently transitioning from sports betting into fantasy sports betting. The estimated prevalence of fantasy sports betting amongst Australian adults is low (0.6%), as well as amongst adolescents (2.6%; Hing et al., 2021).

Overall, interview participants reported no serious harm from their engagement in newer forms of interactive gambling, although they discussed how various features of loot box purchasing, skin gambling and esports betting posed potential for harm. The 2019 National Telephone Survey found that esports betting and skin gambling were unique predictors of higher problem gambling severity amongst Australian adults, but not loot boxes or fantasy sports. However, this cross-sectional analysis cannot ascertain any gateway effects that engagement in these products may have on future gambling and gambling problems.

11.11. Use of consumer protection tools and help-seeking amongst interactive gamblers

Objective 10 was to examine the use of consumer protection tools and help seeking for gambling problems amongst interactive gamblers.

11.11.1. Use of consumer protection measures amongst interactive gamblers

Several consumer protection measures have been implemented by Australian states and territories in their harm minimisation and responsible gambling codes and regulations, and by the Australian Government as part of the National Consumer Protection Framework for Online Wagering (Department of Social Services, 2018). The non-representative 2019 National Online Survey found that only a minority of interactive bettors in this sample had used these measures in the past year. A little over one-third reported they had read responsible gambling messages, read terms and conditions for promotions, or unsubscribed from direct marketing. A little over one-quarter reported they had accessed regular financial statements, read information about customer verification periods and waiting times, set deposit limits, or set bet/spend limits. Approximately one-fifth reported they had closed their account, excluded themselves from the app/website for a period of time, or permanently excluded themselves from the app/website. While each of these measures was used by only a minority of survey respondents in this sample, their usage was substantially higher than found by Jenkinson et al. (2019). While both analyses were based on past-year online bettors, these variations may reflect other sampling differences, notably nearly twice the proportion of problem gamblers in the current survey. Use of these consumer protection tools may also have increased since Jenkinson's survey in early 2019, although this use still remains low. In the interviews conducted for the current study, most long-term regular interactive gamblers were aware of many of these tools but did not use them as they felt in control of their gambling and considered that the tools were useful only for people experiencing a gambling problem. Survey respondents in Jenkinson et al.'s (2019) study expressed similar views, indicating that a lack of perceived risk of gambling-related harm is a barrier to uptake of consumer protection tools amongst online bettors.

In contrast, most of the interviewed online gamblers who had sought gambling help had used a range of consumer protection tools, most commonly deposit limits, activity statements, time out and self-exclusion. While these participants reported that these tools were useful to some extent, they also identified several limitations. These included being able to waive deposit limits and to easily open accounts with different operators after self-excluding from others, and that player activity statements only listed the most recent transactions. Reflecting the deficiencies in an informed choice model of responsible gambling (Hing et al., 2020), nearly all

participants considered it unrealistic to rely on people experiencing a gambling problem to exercise the willpower to self-exclude or self-regulate their gambling. Instead, they felt that consumers would be better protected by improved operator practices. These included checking at sign up how much the person could afford to gamble and whether they had a history of problem gambling. They felt that ongoing practices should include more prominent warnings, imposed betting limits, timers on betting websites, and a dashboard summarising wins, losses and financial transactions. Participants also thought that operators should proactively monitor for problem gambling behaviours, and where detected, intervene by checking on the customer's welfare and excluding them if necessary. Participants thought that government regulation was needed to improve operator practices because operators would otherwise do little to deter their most profitable customers.

The environmental scan conducted for the current study also found that some international jurisdictions require operators to impose mandatory default betting limits, affordability checks for customers wanting a higher limit, and detection systems for problem gambling behaviours that trigger appropriate interventions based on a customer's risk level. Additional consumer protection measures that were more rigorous in some other jurisdictions included verification systems that prevent gambling before a person's identity and age are verified, prohibiting the use of credit cards for online gambling, tighter restrictions on advertising and inducements, and additional measures to identify and block illegal offshore gambling sites.

11.11.2. Help-seeking for gambling problems amongst interactive gamblers

Respondents to the non-representative 2019 National Online Survey who indicated experiencing any gambling-related problems or harm were asked about their use of four types of help. Reflecting their higher rates of gambling problems, interactive gamblers in this sample were significantly more likely than non-interactive gamblers to report using self-help or informal help from family or friends (25.7%), online help (14.3%), face-to-face help (13.8%) and telephone help (9.9%) to reduce their gambling. This finding is consistent with other Australian research indicating that self-help and informal help for gambling are more commonly used than formal types of help (Hing et al., 2012; Lubman et al., 2015).

Interviews with online gamblers who had sought professional help for their gambling revealed widely varying patterns of help-seeking from a range of sources. Some participants had intermittently used professional help over many years, combined with consumer protection tools and self-regulatory strategies, as their gambling problem fluctuated in intensity. A few participants reported difficulties when seeking support, such as repeated referrals, appointments being cancelled, and limited knowledge of problem gambling amongst some professionals. However, most participants thought that help was adequately available, but that shame, stigma and

unwillingness to change were the main barriers to people getting help, as also found in other research (Hing & Russell, 2017a, 2017b; Rockloff, 2004). Participants who had reduced their gambling reported that strong social and family support were of critical assistance in managing their gambling.

Data from help services across Australia revealed that clients who preferred or who had problems relating to online gambling were mainly young adult males whose problems were associated with race betting or sports betting. This is consistent with previous profiles of online gamblers (Conolly et al., 2017; Hing et al., 2014a; Kairouz et al., 2012; Wood & Williams, 2011). As expected, given the increased estimated prevalence of online gambling since the 2014 Interactive Gambling Study (Hing et al., 2014a), the proportion of clients who preferred or who had problems relating to online gambling appears to have increased since that time. However, inconsistencies in the way help service data were collected prevented the compilation of reliable national statistics to estimate the prevalence of interactive gamblers amongst help-seeking gamblers.

11.12. Implications for policy, practice and research

Informed by all stages of the study, this section identifies key trends in interactive gambling and implications for policy, practice and research.

- The estimated prevalence of interactive gambling has more than doubled in the past eight years to 17.5 per cent of the Australian adult population and is most popular amongst men aged 20-49 years. Nearly one-third of all gamblers are estimated to now engage in online gambling, with continued growth expected. Accordingly, ongoing attention to numerous aspects of policy, practice and research relating to interactive gambling would be beneficial, particularly in the areas identified below.
- Reflecting their legal provision to Australian residents, the most popular interactive gambling activities are lotteries, race betting and sports betting, indicating that these activities are an appropriate focus for future policy considerations for interactive gambling.
- Several newer forms of gambling have emerged, including novelty betting, esports betting, daily fantasy sports betting and skin gambling. Despite their relatively low participation rates, the popularity of the activities linked to video gaming amongst young people suggests that esports betting and skin gambling, as well as loot boxes, will be future growth markets. An interesting area for policy development for further consideration is the regulation of loot boxes and skin gambling, as forms of gambling, to ensure adequate consumer protection and gambling harm minimisation measures, which interview participants noted were currently absent. Longitudinal research could ascertain whether these products

provide a gateway to other forms of gambling and lead to gambling problems and harm.

- Online gambling using a smartphone has increased fourfold and is now the most used device to bet on sports, novelty events, fantasy sports and esports. The portability and convenience of smartphones has increased accessibility to gambling at any time and from any location, including home, work and in social settings. Further research is needed into the contribution of smartphone betting to increased gambling and gambling-related harm, including research examining access to consumer protection tools and interventions on smartphone gambling apps.
- Substantial proportions of interactive gamblers reported gambling through illegal offshore operators in 2019, posing risks for consumer protection, fraud, money-laundering and sporting integrity, along with loss of revenue to governments and licensed operators. Additional measures could be considered to raise consumer awareness of the legal restrictions on online gambling provision and to deter the use of illegal operators.
- Substantial proportions of interactive gamblers reported frequent exposure to wagering advertising and inducements, with this exposure associated with increased betting expenditure and gambling problems. Further policy development in this area could be considered, such as further restrictions on this marketing, especially on television, in online and social media and in push marketing through texts, notifications, emails and phone calls from operators.
- Even though participation in gambling has declined, the estimated prevalence of problem gambling has shown a statistically significant increase since 2010/11. It has doubled over the past eight years to 1.23 percent, while the estimated prevalence of moderate risk (3.1%) and low risk (6.6%) gambling has remained steady. Gamblers are now an estimated 2.2 times more likely to experience problem gambling than in 2010/11. This indicates that gambling problems in the population have not decreased despite a range of consumer protection measures, which are largely based on an informed choice model. Policy development for further consideration may include more proactive consumer protection measures that reduce harmful features of gambling products, settings, marketing and access, such as mandatory limit-setting, given that voluntary measures are often ineffective for people experiencing gambling addiction.
- Interactive gamblers were estimated to be nearly three times more likely than non-interactive gamblers to be problem gamblers and approximately twice as likely as to be at-risk gamblers. Further, the estimated prevalence of problem gambling amongst interactive gamblers has increased since 2010/11 to 3.9 per cent in 2019. However, gambling problems amongst interactive gamblers are not solely attributable to online gambling. Nearly one-half of at-risk interactive

gamblers nominated land-based modes of gambling as their most harmful, notably EGMs. These results indicate that measures to prevent, minimise and treat gambling problems on both online and land-based gambling are important.

- Consistent with a biopsychosocial model, risk factors for gambling problems amongst interactive gamblers related to personal, psychological, health and experiential factors. This finding indicates that reducing these risk factors requires a multifaceted approach. There is an opportunity for further policy development that focuses on safer gambling products, gambling environments and gambling consumption.
- Interactive gamblers who have sought gambling help identified other features of online gambling that made it difficult for them to control it. These included heightened accessibility and convenience, the ease and speed of betting, the private, immersive and solitary nature of online gambling, less perceived value of electronic money, prolific advertising, and frequent and enticing inducements. Consumer education about these risky features of interactive gambling may be beneficial.
- Consistent with their higher estimated prevalence of gambling problems, interactive gamblers were more likely than non-interactive gamblers to experience gambling-related harm. In the first national estimates, 9.1 per cent of Australian adults reported at least one harm from their own gambling (in any mode), while 6.0 per cent indicated being harmed by another person's gambling. These findings emphasise the importance for prevalence studies to measure the total burden of gambling-related harm in the population, including harm to self and to affected others (and ideally to children as well as adults). In contrast, most prevalence studies measure only problem and at-risk gambling, which on their own greatly underestimate the extent of gambling-related harm in the community.
- Some changes since 2010/11 were observed in the contribution of different gambling products and modes to harmful gambling. In 2019, at-risk interactive gamblers were more likely to nominate race betting, sports betting or lotteries as their most problematic form. Notably, the proportion nominating lotteries increased sixfold to 13.9 percent in 2019, suggesting that the availability of lottery products online may increase their potential for harm. This warrants further research, given that lottery products are the most popular gambling activity in Australia. In 2019, at-risk interactive gamblers were over twice as likely to nominate smartphones as their most harmful mode of gambling compared to in 2010/11. As noted above, further research is needed into the contribution of smartphone betting to gambling problems and harm.
- The longitudinal cohort analysis found that increased engagement in online betting over time may indirectly increase harmful gambling by fostering increased frequency of betting, although causal links in these relationships are unclear.

- Only a minority of interactive bettors reported using measures in the National Consumer Protection Framework for Online Wagering. The interviews revealed that most participants felt in control of their gambling and thought that the measures were useful only for people with a gambling problem. Consumer education and greater prominence on betting websites and apps may encourage greater use of these tools as a harm prevention measure. In contrast, most online gamblers interviewed who had sought gambling help had used a range of measures and found them somewhat useful, although they also identified limitations. They considered that current measures were inadequate for people with a gambling problem to be able to self-regulate their online gambling in the face of its many features that can undermine control, and that consumers would be better protected by more proactive operator practices. Measures identified by participants and in the environmental scan that could help reduce gambling harm include mandatory betting limits, affordability checks, player tracking systems that trigger interventions appropriate to risk level, customer verification before gambling is allowed, prohibiting credit card use for online gambling, tighter restrictions on advertising and inducements, and additional measures to identify and block illegal offshore gambling sites.
- Most participants thought that professional help for online gambling problems was adequately available, but that shame, stigma and unwillingness to change were the main barriers to people getting help. Participants who had reduced their gambling reported that strong social and family support was of critical assistance. These findings indicate that continued efforts could reduce the stigma associated with gambling problems and educate and assist people to support a friend or family member to address a gambling problem.

11.13. Limitations of the study

The results of this study should be interpreted with consideration for the following limitations to each stage.

11.13.1. Limitations for the National Telephone Survey

- Comparisons with previous prevalence surveys, including state-based and overseas surveys, should be made with caution as differences in methodologies can affect results. Previous surveys may have varied in terms of sampling frame, introductory script, survey flow and question wording. Overseas prevalence studies of interactive gambling have frequently included people aged under 18 years as well as adults.

- Some changes were made to the methodology of the 2019 National Telephone Survey which may limit its comparability with the 2010/11 National Telephone Survey. These included noting that Gambling Research Australia was the study's funding agency in the survey introduction in 2019, as required for ethics approval, whereas the 2010/11 survey introduction did not mention gambling.
- Screening questions were expanded in the 2019 survey to ask about participation in each form of gambling individually, rather than the 2010/11 approach which grouped all gambling activities into five categories. This change was made to improve accuracy. Binary yes/no responses for gambling participation may also underestimate past-year estimates (Williams et al., 2017), but this approach was retained for consistency with 2010/11.
- In contrast to the 2010/11 survey which used only a landline sample, the 2019 survey included only mobile phone numbers. This change was made to reflect current best practice in telephone surveys, in recognition that less than half of Australian households now have a landline (Roy Morgan Single Source, 2019). While a mobile-only sample excludes the ~2 per cent of the adult population with only a landline, using a single frame mobile design reduced the sample error overall.²¹ Nonetheless, a single frame mobile design may introduce contact bias where, for example, older people may be less likely to always carry their phone and hear it ring. It does however overcome the limitation of landline-only samples that are skewed towards people who are more likely to be at home and who are less likely to be interactive gamblers. Conversely, mobile-only samples are biased towards a higher prevalence of interactive gamblers.
- The 2019 National Telephone Survey had a low response rate (4.5%), although weighting against standard population variables was used to improve its representativeness. The main impact of non-response is to decrease the degree of certainty that the sampled population matches the desired population. Weighting cases with respect to key demographic characteristics only partially addresses this issue, as those participants who are contactable, and agree to take part in the survey, may differ in unknown and unmeasurable ways from those who do not. Declining response rates in general population surveys have been recognised as a significant issue for some time (National Research Council, 2013). In the United States, average response rates have declined by 40% since 2008, to 9.3 per cent for landline and 7.0 per cent for mobile in 2015 (American Association for Public Opinion Research, 2017). Future prevalence surveys may need to consider innovative ways in which to improve the degree to which inference can be made from the obtained sample to the desired population or be funded to enable multimodal data collection methods. Unfortunately, an

²¹ Please see the Technical Report for the 2019 National Telephone Survey for a detailed explanation.

alternative data collection method was not available for the current study within the project budget.

- The National Telephone Survey elicited self-report data which may be subject to recall and social desirability biases. The survey provided only cross-sectional data which cannot determine causality.
- Given the overall decline in response rates to telephone surveys, achieving a sample in future research that is completely representative of the population requires a different approach. One approach is multimodal address-based sampling which provides online, telephone and mail-back response options (American Association for Public Opinion Research, 2016). While higher response rates may be achieved compared to a telephone survey, substantial weighting is likely to be required and does not overcome response bias. Alternatively, a doorknock household survey is likely to optimise the response rate but requires a very large budget. Another option is to include gambling in new or existing doorknock household surveys that cover a range of topics, but this would allow only a limited number of gambling questions to be asked. If comparability with the gambling estimates in the current study is desired, future studies would need to have very similar recruitment procedures (i.e., introductory script), questionnaires, response rates and weighting procedures. A change in sampling frame would also limit comparability.

11.13.2. Limitations for the National Online Survey

- The 2019 National Online Survey enabled additional questions to be asked but the sample was self-selecting and therefore non-representative. The National Online Survey data were not weighted because no population data exist against which to weight these data.
- Response bias for the interactive and non-interactive gamblers may have been different and subsequently biased comparisons between these groups.
- To avoid the data being affected by COVID-19 restrictions, the National Online Survey asked about the 2019 calendar year, which may have introduced some recall error.
- The National Online Survey elicited self-report data which may be subject to recall and social desirability biases. Questions about gambling expenditure and self-reported impacts of gambling advertising are known to be especially prone to inaccurate responses (Binde, 2014; Wood & Williams, 2007). These variables should be treated with caution because they may have considerable measurement error.
- The survey provided only cross-sectional data which cannot determine causality.

11.13.3. Limitations for the Longitudinal Cohort Study

- The longitudinal cohort study examined transitions over time but was based on a relatively small self-selecting sample which was predominantly male. There were some small differences in the characteristics of the 19.7 per cent who agreed to follow-up and responded to both the 2012 and 2019 National Online Surveys.

11.13.4. Limitations for the interviews

- The small purposive interview samples were not population-representative and limit the generalisability of these findings and may be subject to recall and social desirability biases.

11.13.5. Limitations for the treatment agency data

- Data from treatment agencies was incomplete and did not allow national estimates because of variations in the data collected. These issues limit the usefulness of these data in the current context.

11.14. Strengths of the study

This study has several notable strengths. First, mixed methods and multiple sources of data were used which generally triangulated results and added to their depth and credibility. That is, similar results from different methods indicate a robustness and credibility of the effect. Further, these results generally aligned with those found in previous studies, including those with representative samples. Both the National Telephone Survey and the National Online Survey obtained large samples of respondents which increased statistical power. Further, the National Telephone Survey obtained a sample that was weighted to standard population norms to improve its representativeness. The National Online Survey enabled more detailed questions to be asked than was possible in the telephone survey and obtained larger sub-samples of particular interest (e.g., at-risk and problem gamblers; onshore and offshore gamblers) which allowed more detailed analyses to be presented. Notably, the within-sample comparisons and analyses presented for each survey are not affected by any sampling biases, as any such biases would apply to all subgroups within the sample (i.e., between state differences, differences between online and non-online gamblers, multivariate prediction of online gamblers). Another strength was the prospective longitudinal analysis of respondents to both the 2012 and 2019 National Online Surveys which allowed transitions in interactive gambling to be

examined. The interviews conducted with 49 interactive gamblers added further depth and insights to the study's findings.

11.15. Conclusion

Interactive gambling has changed substantially since the last national survey was published (Hing et al., 2014a). Notable trends include rapidly growing participation, the emergence of new products, the rise of smartphone betting which has increased accessibility, prolific wagering advertising and inducements, substantial use of illegal offshore operators, limited use of consumer protection tools and help services, and increased rates of problem gambling amongst interactive gamblers. These changing trends indicate that regular national studies could ensure that policy developments, industry regulations, public health measures and gambling help services are informed by current knowledge and awareness of shifting trends that relate to interactive gambling.

Further, the estimated prevalence of problem gambling has shown a statistically significant increase since 2010/11 despite declining gambling participation. The first decade of the 21st Century witnessed a decline in the prevalence of gambling problems in Australia (Storer et al., 2009), whereas the most recent decade revealed some backtracking in progress. The increase in problem gambling since 2010/11, and evidence of harm to gamblers and affected others, indicate that gambling harm has not declined in the context of current policy, practice and regulations. This significant increase in problem gambling in Australia stands in contrast to many overseas jurisdictions where problem gambling prevalence is static or declining. Stronger policy, regulatory and public health responses could reduce the harm caused by both interactive and non-interactive gambling. The findings indicate that people experiencing a gambling problem find it difficult to self-regulate their gambling. Instead, consumers may be better protected by mandatory and improved practices for both the safer provision and consumption of gambling.

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Appendix A: Detailed results from the environmental scan of harm minimisation measures for interactive gambling

Table A1 – Customer registration and verification for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) specifies:</p> <ul style="list-style-type: none"> • Customers must be verified within a maximum 14 day period to continue using an online wagering account. • IWS (IWS) providers must return all deposited funds and close an account immediately if a person is verified as a person under 18 years of age. • Customers are not able to withdraw winnings prior to positive verification of their identity. • The customer verification period will be subject to review 12 months after the commencement date, with a view to informing a commitment to further reducing this period to 72 hours. <p>Online wagering providers undertake identity verification by cross checking the information provided by customers with various government and non-government data sources. These include but are not limited to: driver licence; passport; Australian Electoral Roll; tenancy roll; the white pages; ASIC; and credit history records. Generally, online wagering providers outsource these verification checks to third party providers (House of Representatives Standing Committee on Social Policy and Legal Affairs, 2020).</p> <p>The Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (NTCPRG; Northern Territory Government, 2019) stipulates that minors (aged under 18 years) are prohibited from gambling and online gambling providers must ensure they have appropriate</p>	<ul style="list-style-type: none"> • In the UK, age verification must occur before customers are able to: deposit funds into an account; access any free-to-play games the licensee may make available; or gamble with the licensee with either their own money or a free bet or bonus (Gambling Commission, 2019). • In Gibraltar, Denmark, Italy and Nevada verification periods range from 72 hours to 30 days (House of Representatives Standing Committee on Social Policy and Legal Affairs, 2020). • In Norway, customers must be aged 18 years for online gambling (Norsk Tipping, 2019). For horse racing, registration and verification occurs online through a BankID (an electronic identification system used by banks for which a passport is required) (Norsk Rikstoto, 2019). • In NZ, players must be aged 18 years or over and age-verified (Lotto NZ, 2019a). The online verification involves entering a NZ driver license number or passport details. The details are matched against the relevant government databases. • The legal gambling age in the US ranges from 18–21 years (Online United States Casinos, 2018). • In Singapore, persons under 21 years are not allowed to open an online gambling account and operators are required to verify the identity and age of the player in person before online accounts can be activated (Ministry of Social and Family Development [MSFD], 2020). • The IAGR e-gambling guidelines for customer registration and accounts include: making the customer aware of where the operator is licensed, the provision of clear and accessible terms and conditions (including a privacy policy), verification of customer age/identity, restriction of minors, establishing a secure process for account security/passwords, and implementing a collusion detection process to restrict customers holding more than one active account (IAGR, 2018).

processes in place to prevent minors from accessing gambling services.

Table A2 – Pre-commitment tools for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for a voluntary opt-out pre-commitment scheme. Key provisions are that:</p> <ul style="list-style-type: none"> • A scheme must be easily accessible and effectively promoted to consumers. • A customer must be prompted to set a deposit limit during the account sign-up process. • Limits must be binding. • An IWSP must at least offer deposit limits, with other types of limits (e.g. spend limit) optional. • An IWSP must not accept further deposits from a customer above the deposit limit set by the customer. • A request by a customer to decrease their deposit limit must be applied immediately. • A request by a customer to increase their deposit limit must not be applied until 7 days after the day the request was received. • All customers must be prompted to set and review their deposit limit yearly at a minimum, including customers who have chosen not to set a limit. • The prompt must occur at the time of a customer’s next bet following each anniversary of the customer’s first bet, except where the customer does not have an active betting account on that date. • The prompt must be made via the same channel being used by the customer for placing their bet at the time the prompt is due. 	<ul style="list-style-type: none"> • In Finland players must set daily and monthly deposit limits with a capped maximum balance that can be held in the account (Rinkinen, 2018). Mandatory daily and monthly loss limits (also capped) must be set for ‘harmful’ games (fast chance games/games with instant payout). • In Norway, capped daily/monthly maximum spend limits must be set for certain high-risk online games (Norsk Tipping, 2019). Daily time limits must also be set. Setting limits occurs immediately, as do requests to lower existing limits. To increase limits a waiting period applies – new limits are applied after 24 hours for daily limits, and new monthly limits are applied from the 1st day of the new month. • Also in Norway, for horse racing, daily, weekly, and monthly loss limits are automatically applied (Norsk Rikstoto, 2019). Upon reaching 80% and 100% of a limit, notifications are delivered via SMS or the operator’s digital platform. • For Lotto products in NZ a weekly and monthly spending limit is imposed, including a spend limit on certain online games (Lotto NZ, 2019). Customers also have the ability to set spending limits which are lower than the default limits. After lowering limits, if a customer requests to increase their limits a ‘stand-down’ period applies to prevent spontaneous betting. Weekly limit changes take effect on the following Sunday, and monthly limits take effect on the 1st of the next month. A maximum account balance of \$999 exists. • In Singapore, customers must set monthly funding and expenditure limits, with any decreases to take effect immediately and increases the next day (MSFD, 2020).

<ul style="list-style-type: none"> • Customers must be able to choose the time period for their deposit limit, including daily, weekly, fortnightly and monthly. • A customer must be able to set and change their deposit limit via the same channels available to them to place a bet, in addition to being able to set or change their deposit limit in writing. • The availability of the pre-commitment scheme should be promoted beyond initial account sign-up, with education and awareness of the scheme shown on an IWSP's website and its promotional material. • Governments will assess the feasibility and costs of a centralised pre-commitment system. <p>The NTCPRG (NT Government, 2019) also has provisions for pre-commitment that is consistent with the National Consumer Protection Framework for Online Wagering (DSS, 2018).</p>	<ul style="list-style-type: none"> • The UK is expected to consider mandatory limits with affordability checks for customers wanting a higher limit as part of its review of the UK Gambling Act 2005. • The IAGR e-gambling guidelines outline that the process for setting limits on gambling must be simple, accessible, and implemented as soon as possible upon receipt (IAGR, 2018). At least one pre-commitment option should be provided (spend limit, loss limit, deposit limit, or time limit). Reducing limits should occur immediately; however, raising limits should not be applied until the existing limit period has ended. If deposit limits are exceeded further wagering must not occur until the player acknowledges the deposit limit. Operators may set their own limits; however, if a customer also applies a limit, the lower of the two should be applied.
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Table A3 – Activity statements and account history for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for activity statements from each IWSP. Minimum requirements are:</p> <ul style="list-style-type: none"> • An IWSP must provide an activity statement to customers with an active betting account at least once a year, and any other periodic basis as requested by the customer (i.e. monthly, quarterly, or every 6 months). • Activity statements must provide clear and easily understood information about: each bet; account balance; deposits and withdrawals; wins and losses; net win/loss for the specified period of the statement; date, time and unique transaction identifier of each transaction. • Activity statements must be accessible by a customer: on request at any time by email or telephone and in a format of the customer's choosing (i.e. e-statement or paper statement); and online via their account at any time. 	<ul style="list-style-type: none"> • In Norway, transactions occurring over the past eight weeks are available to customers through web and mobile modalities (Norsk Tipping, 2019). More detailed information (such as net consumption and expenditure) about the past 12 months can be requested and will be delivered via email. • Lotto NZ (2019a) provides a full transaction history available to customers comprising of games played, and amounts deposited, won, and lost.

<ul style="list-style-type: none"> • Activity statements must not be sent to inactive accounts. • Activity statements must be provided free of charge, except where a customer elects for delivery by mail, where associated costs may be recovered. • A record of betting account transactions must also be available: immediately at all times via a customer's 'My Account' window for customers who bet online; and by email or post for customers who bet through other means within 14 days of the customer's request. This must include the same information required for activity statements. • Customers (including a person whose betting account has been closed) should be able to access a record of their account transactions for the preceding 7 years. <p>The NTCPRG (NT Government, 2019) stipulates that IWSPs must ensure that customer activity statements are available immediately online and within 7 days upon request by the customer. Statements must include the date, time, amount, description of the transaction, account balance, and win and loss information.</p>	<ul style="list-style-type: none"> • In Sweden information relating to account balance, gambling history, deposits, payments, and other transactions must be available to the player for a minimum of 12 months (Ministry of Finance, 2018). • The IAGR e-gambling guidelines specify customer activity statements should be easily available, available for a reasonable timeframe, and include enough information to enable the account holder to review their gambling transactions (IAGR, 2018)
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Table A4 – Gambling messaging for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for consistent gambling messaging. The key principles are:</p> <ul style="list-style-type: none"> • IWSPs must provide a set of gambling messages for industry to use in its advertising nationwide. • The same approved gambling message(s) must be used in connection with any interactive wagering service, including: within their customers' 'My Account' window; on their websites and internet applications; on direct marketing materials; on print and broadcast advertising; and on any sponsorships and promotional activities. • State and territory governments will be able to tailor the gambling message(s) to their own campaigns. • Recognising that terminology of messaging is crucial as a consumer protection measure; the 	<ul style="list-style-type: none"> • In NZ, all electronic communications to customers include a reminder to have fun/play responsibly and a further link to resources (Lotto NZ, 2019a). • In Singapore, operators must provide information packages containing information on responsible gambling and help services (for problem gambling) to all players before they are allowed to gamble using their accounts and thereafter on a periodic basis (MSFD, 2020). • Three international websites (from the UK, Norway and US) were examined for their messaging (Ladbrokes, 2019a; Norsk Tipping 2019; Unibet,

<p>approved gambling message(s) will be designed: in collaboration with experts; in consideration of the jurisdictions in which they will be displayed; and in consideration of the messages being easily understood by the wide range of consumer groups who make up the intended audience.</p> <p>To examine how messaging is currently implemented, the websites of five prominent operators licensed in Australia were examined. Gambling messages were always found at the bottom of the website, often in smaller font and lightly coloured text. Generally, all websites included: an 18+ age limit, 'gamble responsibly' tagline (or similar), details for help services, information about pre-commitment, and information about where the operator was licensed.</p> <p>The NTCPRG (NT Government, 2019) stipulates that IWSPs must make available information that will allow their customers to make informed decisions regarding their gambling. This includes responsible gambling information, odds and win rates, and terms and conditions, as well as information on request on the operator's responsible gambling policies, the nature of the events, games, game rules, odds and returns to players for all products offered, and the IWSP's self-exclusion process.</p>	<p>2019). All messages were placed in the footers of web pages and included information about age limits and links to help services. Operators also used slogans respective to their campaigns (e.g. 'When the fun stops, stop' in UK).</p> <ul style="list-style-type: none"> • The IAGR e-gambling guidelines for RG information specify that consumer protection and messaging must be easily accessible (IAGR, 2018). Entry pages and account-related pages at a minimum should include this information. Links to help services are also to be included (notably on account-related pages) as well as the provision of information relating to self-help options (e.g. pre-commitment). Click through logos may be presented which direct customers to further information about responsible gambling.
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Table A5 – Self-exclusion and time-out options for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering provides for a National Self-Exclusion Register (DSS, 2018). Key requirements for the NSER are that it must:</p> <ul style="list-style-type: none"> • Allow a consumer to self-exclude from all interactive wagering services in a single quick, simple process, and must take immediate effect. • Be effectively promoted so consumers are educated about self-exclusion and aware of the scheme. 	<ul style="list-style-type: none"> • In Finland, customers can optionally restrict certain online gambling games or groups of games available to them (Rinkinen, 2018). A panic button is available which if used will close gambling availability until the end of the next day. Additionally, players have ability to exclude themselves for a certain period or permanently. • The UK has implemented GAMSTOP which is a national online self-exclusion scheme (The National Online Self-Exclusion Scheme Limited, 2019). All British licensed operators are required (by the UK Gambling Commission) to join. Third-party exclusion is not available. To

- Be offered across all phone and web-based digital platforms.
- Allow a consumer to choose their exclusion period, ranging from 3 months to permanent exclusion.
- Afford a consumer the option to enter a sponsor (e.g. A friend or family member), who will be notified at the end of their exclusion period.
- Make available information on gambling support, financial and counselling services, and information about land-based self-exclusion tools when a consumer nominates to self-exclude.
- Make publicly available and accessible information on gambling consumer protections.
- Prohibit an IWSP from providing any marketing and/or promotional material to a consumer during their period of self-exclusion.
- Upon registration for self-exclusion, returns all funds held in active accounts to that consumer once all wagers/bets are settled – the account must then be closed.
- Make available a process for revoking a consumer’s self-exclusion which includes that a consumer must provide evidence of seeing a counsellor, and a 7-day cooling off period applies before revocation can take effect.
- Require a consumer to actively approach each IWSP to open a new wagering account after the customer’s exclusion period has ended.
- Must be industry-funded.
- Be built with the capability to also exclude consumers on the basis of an interactive wagering service/product.

A review of the NSER will be conducted at the end of the first 12-month period of operation to ensure the system is meeting its objectives, and to determine whether any additional inbuilt functionality should be activated.

register, details such as postcode, date of birth, and email address are required. It may take up to 24 hours for the self-exclusion to take effect. The options for exclusion include 6 months, 1 year, or 5 years and it is not possible to revoke this exclusion until the period has elapsed. Even after the period has elapsed the exclusion remains implemented until the customer actively requests the exclusion to be lifted. The system also includes features where customers can update their details and contact information. Processes relating to returning of funds and unsubscribing from marketing must occur directly with the operators; these features are not linked to the self-exclusion system implemented.

- In Norway, for horse racing, accounts can be ‘paused’ for a day, week, month, or other selected period (Norsk Rikstoto, 2019). This cannot be reversed until the selected pause period has lapsed. Direct marketing is not allowed to customers who have paused accounts (Norsk Tipping, 2019).
- In Norway only a player can close the account, however with the permission of the account holder, relatives are able to initiate a third-party exclusion for a certain period of time, but not indefinitely (Norsk Tipping, 2019).
- In Singapore, persons who are excluded from the casinos under a Family Exclusion Order, a Third Party Exclusion Order or Automatic Exclusion by Law are not allowed to open or maintain an account with a remote gambling operator (MSFD, 2020).
- In NZ, customers can ‘block’ themselves from playing certain games (Lotto NZ, 2019b). During this period the block is not able to be cancelled or adjusted, and email communications from the operator are no longer sent.
- The IAGR e-gambling guidelines outline that the mechanism to self-exclude must be easily accessible (IAGR, 2018). Upon receipt of an exclusion request, operators must not accept any new bets/deposits, must return the account balance, and take reasonable steps to ensure marketing is

<p>The NTCPRG (NT Government, 2019) requires all IWSPs to make available to any person the option of excluding themselves temporarily or permanently from the provider’s gambling service and ensure information on how to self-exclude is available on their website and other platforms utilised by their customers. The NTCPRG also includes requirements for paying out funds in the excluder’s gambling account, offering contact information for gambling support services, providing support and encouragement to seek self-exclusions from other Australian gambling providers, and refraining from sending the excluder correspondence or promotional material.</p>	<p>not sent to the customer. Customers must approach the operator if they wish to revoke an exclusion order, and operators must restrict as best as possible the creation of a second account by excluded customers. A multi-operator exclusion scheme should be available in which self-excluding from one operator restricts creating a new account with other operators in the relevant jurisdiction. With respect to time-outs (short periods of exclusion, e.g. 24 hours) and operator-initiated exclusion, no new bets should be accepted upon receipt of exclusion. During the exclusion period customers must not be prevented from withdrawing their account balance (provided the reason for operator-initiated exclusion does not prohibit withdrawal – e.g. fraud).</p>
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Table A6 – Account closure for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) provides for account closure. Key principles are:</p> <ul style="list-style-type: none"> • The process for account closure must be simple and must be prominent and clearly articulated on the IWSP’s website and within each customer’s ‘My Account’ window. • A customer must be able to request the closure of their account via the same channels available to them to place a bet, in addition to via email and telephone. • The account closure process must commence immediately upon receipt of the account closure request and result in the account being closed after all bets have been settled. • A customer must not be encouraged or induced to keep their account open following their request to close their account. However, an IWSP may explain the effects of an account closure and ask the 	<ul style="list-style-type: none"> • In Norway, for horse racing, accounts can be closed through the operator website (Norsk Rikstoto, 2019). Any remaining balance in the account must be transferred to the customer’s bank account. Accounts can only be re-opened after 12 months and occur through written requests to the customer support department. Direct marketing is not allowed to customers who have closed accounts (Norsk Tipping, 2019). • In Sweden customers must not be charged a fee to close an account and upon closing an account remaining funds must be returned to the player (Ministry of Finance, 2018). • By default all wagering operators have a process for account closure however this information was problematic to obtain at a jurisdictional level. Therefore, to discern variation in the implementation of this practice we examined websites for three individual operators licensed outside of Australia: <ul style="list-style-type: none"> ○ Betfair requires account holders to contact the customer service

<p>customer if the customer wishes to proceed.</p> <ul style="list-style-type: none"> • An IWSP must not directly promote or market to a customer following the closure of the customer’s account. <p>The NTCPRG (Northern Territory Government, 2019) is largely consistent with the above requirements.</p>	<p>department in order to close an account (Betfair, 2019).</p> <ul style="list-style-type: none"> ○ William Hill customers are able to close their account online and also through contacting customer service (William Hill, 2019). ○ Ladbrokes provides the option to close an account online (Ladbrokes, 2019b). This process stops the customer from receiving further marketing/promotions.
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Table A7 – Restrictions on operator provision of credit for gambling for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) prohibits the offering or provision of credit by IWSPs for wagering purposes, with the exception of certain on-course bookmakers. Key requirements are:</p> <ul style="list-style-type: none"> • Credit must not be offered or provided by an IWSP to their customer. • An on-course bookmaker, who is an IWSP, is exempt from this measure, but only for that bookmaker’s telephone-based betting service. • A review of the operation of the credit betting prohibition (including its exemption) is to be conducted. <p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) also discourages the use of small amount credit contracts (payday lending) for online wagering. Key requirements are:</p> <ul style="list-style-type: none"> • Small amount credit contracts must not be advertised or marketed on an IWSP’s website. • An online wagering consumer must not be referred to a credit provider to finance their wagering activity. • Information related to an online wagering consumer must not be provided to any credit provider. • The above applies to the affiliated organisations of an IWSP, as well as their related body corporate(s). 	<ul style="list-style-type: none"> • In NZ, payment must be made at point of purchase; credit is not offered (Lotto NZ, 2019a). • In Sweden, the offering or provision of credit for gambling is prohibited (Ministry of Finance, 2018). • The UK Gambling Act prohibits licensees to facilitate or provide credit related to gambling (Crown, 2019). • Some provinces in Canada restrict the extension of credit to patrons (Hincer, 2016).

Table A8 – Use of credit cards for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
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<ul style="list-style-type: none"> • Banks are currently not required to restrict gambling purchases on credit cards, although some banks have implemented this restriction of their own accord (Pro Bono Australia, 2019). For this ban to take effect the business must be registered under a gambling and lottery merchant code (Financial Review, 2019). • It may be possible to purchase a lottery ticket from a newsagent using a credit card, if the terminal merchant code is registered as something other than the gambling category. • Some other banks, again of their own accord, offer for the customer to enable a feature which blocks gambling transactions on their card (NAB, 2019), or automatically blocks transactions if the card has reached 85% of the credit limit (ANZ, 2019). • The Australian Banking Association held a consultation process in late 2019/early 2020 which sought community views on the use of credit cards for gambling, about financial institutions allowing credit cards to be used for gambling and the role of banks in addressing these problems. The ABA did not make recommendations or suggestions regarding the restriction or banning of credit cards for gambling, but instead requested banks to assess the consultation report and make their own decisions regarding any changes. 	<ul style="list-style-type: none"> • The UK has banned the use of credit cards for online gambling (Gambling Commission, 2019). • New Zealand has announced a ban on using credit cards to gamble online (Online Casino Reports, 2019). • In Singapore, gambling on credit is prohibited.
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Table A9 – Staff training in responsible gambling for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) includes the following requirements for staff training in the responsible service of online gambling:</p> <ul style="list-style-type: none"> • All staff involved in the provision of wagering services, or with the capacity to influence the wagering service, must undertake responsible service of gambling training to create a culture of responsible gambling within the organisation. • Of these staff members, online training program must be undertaken by: new staff within one month of commencing work with the IWSP but before interacting with a customer about, or influencing, the 	<ul style="list-style-type: none"> • In Sweden, the Gambling Act (Ministry of Finance, 2018) stipulates licensees must provide training to staff who are involved in product development, marketing, game monitoring, sales and customer service. A key focus of training is to equip staff with knowledge regarding the risks of gambling and factors affecting player behaviour. • In Norway, the introductory program for new staff contains a strong emphasis on responsible gambling (Norsk Tipping, 2019). Staff must pass the online training program and undertake refreshers every two years. Further training is tailored for staff who work in sales, customer service, marketing and business development. • In the UK, YGAM provides nationally recognised training for staff working in the

<p>provision of a service; and existing staff within 6 months of the online training program coming into effect.</p> <ul style="list-style-type: none"> • All staff who have undertaken the approved online training program must undertake an annual refresher training course to refresh content knowledge and information on any recent changes in consumer protection and/or gambling harm. • The approved online training program (including refresher training course) must be industry funded. <p>The NTCPRG (NT Government, 2019) requires all new staff, engaged in customer interaction, to complete appropriate responsible gambling training within one month of commencing employment. All staff involved in the provision of gambling services or with the capacity to influence the wagering service, must complete refresher training courses regularly, but at least every 12 months, to maintain optimum understanding of harm minimisation strategies and promote a responsible gambling environment.</p>	<p>gambling and gaming industry (YGAM Innovation, 2019). Four courses are available, and content topics include: safeguarding and customer care; risk management and harm minimisation; identifying problem gamblers and aftercare providers; safer gambling; duty of care; legal and compliance; conflict resolution and problem solving; concept implementation and change management; and communication skills.</p> <ul style="list-style-type: none"> • In Ontario, all staff must undertake some level of responsible gambling training. Training involves a combination of online and face-to-face modes, and compliance (attendance) is tracked through an online system (Ontario Lottery and Gaming Corporation, 2019). For gambling staff, training sessions have focused on increasing employee awareness of healthy gambling habits, problem gambling, and 'red flag' warning signs. The training program is evaluated periodically, and changes to the program have occurred as a result of these evaluations. In addition to general responsible gambling training, more focused modules are available for specific roles (e.g. call centre staff, corporate employees, and prize centre staff).
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Table A10 – Restrictions on advertising and inducements for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<p>The National Consumer Protection Framework for Online Wagering (DSS, 2018) prohibits all specified inducements in the applicable jurisdictions:</p> <ul style="list-style-type: none"> • The offer of any credit, voucher, reward, or other benefit as an incentive to open an account or refer another person to open an account is prohibited. • Any credit, voucher, reward, or other benefit encouraging customers to gamble that is not part of an approved loyalty program must not be offered in a jurisdiction that only permits such inducements as part of an approved loyalty program. • Winnings from a complementary betting credit or token (i.e. bonus bet) must be able to be withdrawn without any turnover requirements. • All direct marketing to customers may only be sent to customers who provide their express consent to receive this material. • A customer must be able to unsubscribe from receiving direct marketing materials through a functional and easily accessible link, after which no further direct marketing materials may be sent to the consumer. <p>Additional restrictions on inducements may apply in individual jurisdictions. The NTCPRG (Northern Territory Government, 2019) is largely consistent with the above requirements and requires IWSPs to adhere to all relevant codes established by Australian Association of National Advertisers and the Commercial Television Industry Code of Practice.</p> <p>ACMA (2020) has rules about certain aspects of gambling advertising:</p> <ul style="list-style-type: none"> • Programs on commercial free-to-air television <ul style="list-style-type: none"> ○ During programs classified G, C and P, gambling ads are not permitted from 6am to 8.30am and 4pm to 7pm. ○ During programs principally directed to children, gambling ads are not permitted between 5am and 8.30pm. 	<ul style="list-style-type: none"> • Advertising for Lotto NZ (2019b) must comply with the Advertising Standard Authority’s Code for Advertising and Gambling. Marketing and design principles are implemented to avoid being appealing to minors. Attributes avoided in advertising include gambling portrayed as a means to manage financial problems, implying a promise of winning, portraying unrealistic outcomes, exaggerating chances of winning, or implying skill can influence outcomes. • In the UK, restrictions are not imposed on stakes, prizes, or speed of play for online gambling (Gambling Commission, 2018). However, fair trading applies and the terms and conditions must be presented clearly so customers can fully understand the nature of the promotion and what is required. Also, players must not be subject to turnover requirements before they are able to withdraw their own money. • In Norway, advertising for online gambling is governed by state guidelines. There is an emphasis that advertising should be objective and informative, and advertising does not occur on television (iGaming Business, 2019c; Norsk Tipping, 2019). Free games, bonuses and VIP programs are not offered for online gambling in Norway (Norsk Tipping, 2019). • In Italy, a blanket ban exists on gambling advertising (iGaming Business, 2019a). This ban applies to direct and indirect advertising, sponsorship, and promotions. Retail operators are able to promote in-store, however these

<ul style="list-style-type: none"> ○ News, sports and current affairs programs are exempt from this rule. ● Rules that apply at all times <ul style="list-style-type: none"> ○ During a live sporting event, broadcasters must ensure that anyone who represents a gambling organisation is: clearly identified; not part of or a guest of the commentary team; and does not appear to be at the venue. ○ No gambling advertising or promotion of odds is allowed during play. ○ No promotion of odds is allowed during breaks in play. ○ No promotion of betting odds by commentators and representatives from gambling services that appear to be at the venue are allowed from 30 minutes before play until 30 minutes after play. ● Additional rules that apply 5.00am to 8.30pm <ul style="list-style-type: none"> ○ No gambling advertising or promotion of odds is permitted from 5 minutes before the published scheduled start of play, until 5 minutes after play, including during breaks. ● Rules that apply during live sport on TV, radio and online <ul style="list-style-type: none"> ○ Gambling ads during live sport on TV, radio and online are not allowed to contain content that: targets children; makes exaggerated claims; suggests that gambling is a way to achieve success; or makes a connection between betting or gambling and alcohol. ● Ads for interactive gambling services are banned on TV, radio and online. This include online casino-style services and online betting services that accept in-play betting on sports events. <p>The Australian Association of National Advertisers (AANA) has developed a Code for Wagering Advertising and Marketing Communication (AANA, 2016) which applies to licensed operators. The Code prohibits:</p> <ul style="list-style-type: none"> ● Communications targeted to minors. ● Depicting wagering combined with alcohol use. ● Implying a promise of winning. 	<p>must not include inducements to gamble.</p> <ul style="list-style-type: none"> ● In Sweden, operators are not able to offer or provide bonus offers past that of the first occasion when a player participates in a game (Ministry of Finance, 2018). The major operator in Sweden (Svenska Spel) has also restricted all advertising for online casinos (EGR, 2019). ● In Belgium online gambling operators are not able to be advertised on TV, rather only through websites and direct messaging (iGaming Business, 2019b). Only certain licensees (related to sports) will be able to advertise on TV, however this must be after 8pm and not about live sporting broadcasts. Celebrities/ athletes are not able to be used to promote advertising and a cap on bonus offers is to be implemented. ● In Spain, the Royal Decree on gambling advertising restricts broadcast advertising to between 1am-5am, prohibits gambling sponsorship of sports bodies that would display advertising on shirts, equipment, or stadium billboards, and limits operators offering bonuses only to customers who have already made at least three deposits. ● In Singapore, advertisements and promotional activities to encourage people to engage in remote gambling require approval from the Ministry of Social and Family Development and such activities must not encourage persons to engage in remote gambling (MSFD, 2020). ● The IAGR e-gambling guidelines for advertising and marketing identify 'socially responsible' measures for jurisdictions without legislative requirements (IAGR, 2018, p.34). The policy includes guidelines which stipulate against: targeting minors, encouraging
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<ul style="list-style-type: none"> • Depicting wagering as a means to relieve difficulties. • Implying a link between wagering and attractiveness. • Excessive participation in wagering. • Condoning or encouraging peer pressure to wager. 	<p>excessive gambling, and misrepresenting chances of winning. Where bonus marketing is permitted, terms and conditions must be presented clearly and without unnecessary information. Essential terms (e.g. target group, deposit and wager requirements, and time limits) must be shown at first presentation of the offer, with additional information available through a one-click link.</p>
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Table A11 – Operator detection systems and interventions for problematic gambling behaviours for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<ul style="list-style-type: none"> • There is no requirement in Australia for IWSPs to use automated risk management systems based on player data to detect problem gambling behaviours. • The NTCPRG (NT Government, 2019) stipulates that IWSPs must have a responsible gambling liaison role to assist customers and staff with gambling-related issues, establish policies and procedures to allow customers to limit their gambling, and have available for customers and staff details of gambling support services. IWSPs must also record all actions taken by staff in assisting customers in accordance with the code through a Gambling Incident Register. They must also establish and promote mechanisms to recognise and resolve issues relating to customer problem gambling incidents. All incidents are to be dealt with quickly and efficiently and all resolutions must be 	<ul style="list-style-type: none"> • In Norway behavioural analysis of customer data occurs through a tool called Playscan (Norsk Tipping, 2019). The tool utilises past year gambling behaviour data in addition to some answers to ancillary questions. These data are compared to a model underpinned by research and examines risky behaviours indicative of developing gambling problems. The tool measures risk and is not used for diagnostic purposes. Feedback is provided to customers via three 'lights': a green light indicates stable low-risk play, yellow indicates a certain risk, and red warns of high-risk probability for developing a gambling problem (if not already occurring). Those customers who have been classified as at-risk (yellow/red status) are not sent direct marketing. The tool also provides tips for maintaining gambling control. • Also in Norway, for horse racing, a system called Mentor is used to map and analyse customer behaviour (Norsk Rikstoto, 2019). Transactional information, self-tests, and personalised feedback are also features offered through this software. • The province of Ontario, Canada has recently announced BetBuddy technology to be provided for the Ontario Lottery and Gaming Corporation's online platform (iGaming Intelligence, 2019). BetBuddy analyses behavioural data to aid in the identification and management of at-risk players (BetBuddy, 2019). Insights are available to operators (facilitating operator-initiated interventions) and also to players (such as personalised feedback).

<p>recorded in the Gambling Incident Register.</p> <ul style="list-style-type: none"> The NTCPRG (NT Government, 2019) stipulates that, where appropriate, a customer who displays some, or a number, or a repetition of problem gambling behaviours should be monitored by the IWSP and appropriate customer interaction should take place to assist or protect that customer which reasonably corresponds to the circumstances. IWSPs should ensure responsible gambling policies and procedures are in place to allow staff to detect and assist customers who may be experiencing problems with gambling. 	<ul style="list-style-type: none"> The UK Gambling Commission (2018) expects online operators to utilise player data for the identification and intervention of problematic gambling behaviour. GambleAware commissioned research into the potential usefulness of industry-held data and behavioural analytics in the online gambling sector, primarily to indicate markers and patterns of harmful or risk behaviour. The detection framework been validated for the five largest online gambling operators, and uses data common to all those operators. The IAGR e-gambling guidelines state that operators should proactively monitor player behaviour for problem gambling and intervene as necessary (IAGR, 2018). Example behavioural indicators listed by IAGR include multiple deposits in a short timeframe, changes in patterns of depositing, excessive time spent gambling, increased gambling activity, and any problems noted through correspondence between account holders and operators. Player data must not be used by operators to encourage irresponsible gambling.
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Table A12 – Restrictions on interactive gambling products and services for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<ul style="list-style-type: none"> A prohibition exists on offering certain interactive gambling activities (such as online casinos, roulette, poker, craps, online pokies, and blackjack) and in-play wagering online on sports events to Australians (Department of Communications and the Arts, 2017, 2019). Only the provision of online wagering and lotteries are permitted through licensed operators. 	<ul style="list-style-type: none"> In Mainland China, notwithstanding state run lotteries, gambling is prohibited, including online gambling (CalvinAyre.com, 2019b). The Cambodian government has banned online gambling (Bangkok Post, 2019). Licences will no longer be issued, and current licences will not be renewed upon expiry (CalvinAyre.com, 2019a). Licensed operators in NZ are not allowed to offer ‘casino’ style games such as virtual poker or roulette (Health Promotion Agency, 2019). Online sports and race betting are allowed as well as activities provided by Lotto NZ (Lotto, Powerball, Strike, Keno, Bullseye, Play 3, Instant Kiwi and Instant Play). Singapore restricts online gambling to sports betting through Singapore Pools and race betting through the Singapore Turf Club (MSFD, 2020).

Table A13 – Measures to prevent the provision of illegal interactive services in Australia and internationally

Australia	Selected international jurisdictions
<ul style="list-style-type: none"> • One measure to discourage the provision of illegal interactive services to Australian customers requires operators to be licensed by an Australian state or territory (ACMA, 2019a). • As potential disruptive measures, the government has required some Internet Service Providers (ISPs) to block offshore sites offering illegal gambling activities (ACMA, 2018; 2019b). The blocking of financial payments through payment services has also been implemented. • Civil penalties can also be applied for parties in contravention of the Interactive Gambling Act (ACMA, 2018). Directors and principals of illegal operators can also be added to a 'Movement Alert List' and this may disrupt their travel/prohibit them from entering the country (ACMA, 2018). 	<ul style="list-style-type: none"> • Providers must be authorised in NZ to advertise and operate online gambling services (New Zealand Government, 2019). • Licences must be obtained from Swiss authorities to operate in Switzerland (European Digital Rights [EDRi], 2017). • Norway enforces payment blocking through banks, between Norwegian residents and foreign unlicensed gambling operators (CalvinAyre.com, 2017). • It is prohibited in China to offer or use gambling websites (GamblingSites.com, 2019). The country uses geo-blocking to block access to foreign operator websites, and transactions are blocked through financial institutions. • Switzerland prohibits the use of foreign online gambling through blocking access to these sites using IP addresses or domain names (EDRi, 2017). • Belgium also enforces IP blocking, and local players can be fined for using these sites (EDRi, 2017). • Singapore uses IP blocking to prevent access to illegal operators (MSFD, 2020).

Table A14 – Customer education about illegal services for interactive gambling in Australia and internationally

Australia	Selected international jurisdictions
<ul style="list-style-type: none"> • ACMA maintains a publicly available register of licensed interactive wagering services in Australia (ACMA, 2019a). In this they also provide information to consumers about the risks of using illegal operators (such as poor customer protection measures and the withholding of winnings). • Complaints regarding the offering or advertising of prohibited gambling activities can be made by consumers to the ACMA (Department of Communications and the Arts, 2019). 	<ul style="list-style-type: none"> • In Norway, consumers who access unlicensed operator sites are informed that the site is not operating under local authority (CalvinAyre.com, 2018). Customers are still able to proceed if they choose. • Swedish internet service providers are obliged to present warning messages for unlicensed gambling providers (KPMG, 2017). • In NZ, a major health campaign aims to inform consumers about the risks of offshore gambling, including which activities are and are not protected by

<ul style="list-style-type: none"> In addition to the register being available, it is also promoted. In 2018 (during major sporting/racing events) the register received 7,600 page visits after the register was promoted as part of a social media campaign (ACMA, 2018). 	<p>NZ law (Health Promotion Agency, 2019).</p> <ul style="list-style-type: none"> The IAGR e-gambling guidelines outline that operators must provide clear and accessible information on their website regarding how consumers may make a complaint (IAGR, 2018).
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Table A15 – Operational and technical specifications (IAGR, 2018)

<p>The International Association of Gaming Regulators (IAGR, 2018) provides several guidelines relating to operational and technical standards. Due to the highly technical and specific nature of these, the guidelines are summarised generally (including the overall objective and related matters) and without comparison to other jurisdictions. Further information can be viewed in the IAGR (2018) guidelines.</p> <ul style="list-style-type: none"> Generation of random outcomes: Ensures the integrity of games are not compromised, by implementing random number generator (RNG) controls. Guidelines relate to general RNG matters, mechanical RNGs, software RNGs, and RNG failure. Game design: The principles aim to ensure game fairness and relate to game display (e.g. balance and last log in time), provision of information regarding rules and chances of winning, play for fun games, game adaptive behaviour, forced game play, multi-language games, auto-play, game disable, incomplete games, multi-customer games, peer to peer gaming, and monitoring game output. Jackpot guidelines: Identifies controls for operators to implement to maintain the correct operation of jackpots. Guidelines relate to partial jackpot redirection, multiple jackpot winners, jackpot financial liability, jackpot integrity measures, jackpot recovery, and linked progressive games. System disclosure guidelines: Specifies the information required by the governing body (e.g., regulators) to assess the suitability of systems. Guidelines relate to results of in-house testing and system diagrams, source code, and documentation. Security guidelines: These generally relate to the protection of systems against threats. Controls consistent with principles such as ISO 27001 should be applied for matters including confidentiality, integrity, and availability. Guidelines relate to general principles, critical systems, and detailed security guidelines for security policy and training, third party security assessment, other third-party agreements, physical protection of equipment, backup and redundancy, network security, access control, sensitive data and encryption, monitoring, time synchronisation, and protection of critical systems. Data logging: Identifies key information which should be logged and stored by operators. Guidelines relate to customer account information, gambling session information, game information, and significant event information. Shut down and recovery: This practice ensures operator systems maintain data and gambling session integrity following an unexpected event or planned system shutdown. Anti-money laundering guidelines: These controls relate to minimising the potential for money laundering, including detection and subsequent reporting. Regulators need to ensure anti-money laundering requirements comply with local and international requirements (e.g. Financial Action Task Force requirements).
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Appendix B. National Telephone Survey

APPENDIX A: CATI QUESTIONNAIRE

INTERACTIVE GAMBLING STUDY 2019 - CATI

CODE:
Pink = Must be included as this covers both ISO & APP requirements
Green = Interviewer instructions
Red = Headings
Blue = Important things for consultants to note

IF NECESSARY TEXTS

PROGRAMMER NOTE: DISPLAY AT TOP OF CATI SCREEN

BUTTON 1: Attrition risk

I know this intrudes on your time, but this is important for understanding an important social issue and CQUniversity needs the community's views. We'd really appreciate you taking part. Would you help me out? It will only take 10 minutes.

Doesn't gamble

We're just as interested in people who don't gamble, as this study is also exploring the effects of gambling on people who don't gamble.

BUTTON 2: What is the study about?

This is a major study on gambling participation and gambling related harm in Australia. The study will look at both people who don't gamble as well as those who do to see how gambling affects well-being. This is an anonymous study, the data collected will only be presented in aggregated form so no one will be able to tell what your individual answers were.

BUTTON 3: Which Government department?

Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and The Commonwealth.

BUTTON 4: How did you obtain my number?

Your telephone number has been chosen at random from all possible telephone numbers. This is the best way we can get a representative sample of people across the country.

BUTTON 5: Do not call list

We'd really appreciate you taking part but if you wish to be removed, we can add you to our do not call register. This means you won't receive calls from our company but this doesn't stop other market research companies from contacting you.

BUTTON 6: Gambling Help



Details for free confidential services through Gambling Help:

GAMBLING HELPLINE – 1800 858 858 or <https://www.gamblinghelponline.org.au/>

Lifeline – 13 11 14

1800RESPECT – 1800 737 732

INTRODUCTION

[TIMESTAMP]

*(MOBILE SAMPLE)

Good morning/afternoon/evening, my name is (INTERVIEWER NAME) from Engine, a social research agency. We are carrying out an important national study on behalf of the CQUniversity and Gambling Research Australia looking at some popular leisure activities. The information you provide will help government and other decision-makers to better understand the needs of Australians. The survey will take approximately 10 minutes to complete, depending on your answers.

(IF ASKED HOW PHONE NUMBER WAS OBTAINED: Your phone number was randomly generated by a random digit dialling system.)

ASK ALL

X1. For this survey, we need to speak to people living in Australia aged 18 years or more. Are you an Australian resident aged 18 years and more?

Yes [Continue, make appointment, or thank & close as appropriate]	1
No [Terminate & Thank]	2
Refused [Terminate & Thank]	3

[TERMINATE & THANK] - Thank you for your time, however for this survey we wish to talk to Australian residents aged 18 years and over.

IF X1=1 (YES)

X2. Firstly, may I just check that are you able to take this call at the moment? You're not driving are you?

Yes, able to take call	1
No, not able to take call – but OK to call back	2

Refused [Terminate and Thank]	98
-------------------------------	----

ASK IF NOT SAFE/CONVENIENT NOW: That's OK, I will call you back another time.

ASK IF CODE 1 AT X2 SAFE/CONVENIENT TO CONTINUE ON MOBILE:

X3. And are you the main user of this mobile phone?

Yes	1 – CONTINUE
No	2 – ASK TO SPEAK WITH MAIN USER – GO BACK TO INTRO

MONITOR

[TIMESTAMP]

ALL

I would like to assure you that participation is voluntary and you can stop at any time. All responses are confidential and anonymous and it is extremely important that you please answer all questions as honestly as possible.

I just need to let you know that this interview is being recorded for quality control and training purposes, and that my supervisor may listen in to check my work. Is that okay with you?

Yes – OK to record and monitor	1
No – DO NOT record or monitor	2

SECTION A: WEIGHTING QUESTIONS

[TIMESTAMP]

ALL

Firstly, I just need to ask a few questions to make sure we get a good cross section of people.

A1 Firstly, could you please tell me your age?

RECORD EXACT AGE [ALLOWABLE RANGE 18-120]: _____

IF REFUSED EXACT AGE: What is your age group, are you...

SR

READ OUT

Under 18 years	0	THANK & CLOSE
18 – 19 years	1	CONTINUE
20 – 24 years	2	CONTINUE
25 – 29 years	3	CONTINUE
30 – 34 years	4	CONTINUE
35 – 39 years	5	CONTINUE
40 – 44 years	6	CONTINUE
45 – 49 years	7	CONTINUE
50 – 54 years	8	CONTINUE
55 – 59 years	9	CONTINUE
60 – 64 years	10	CONTINUE
65 – 69 years	11	CONTINUE
70 – 74 years	12	CONTINUE
75 – 79 years	13	CONTINUE
80 + years	14	CONTINUE
Refused	98	THANK & CLOSE

IF UNDER 18 YEARS OR REFUSED THANK & CLOSE: ABORT AS "Out of scope – Aged under 18"
OR "Refused – Age"

ALL

A2 RECORD SEX (ASK ONLY IF REQUIRED)

SR

DO NOT READ OUT

Male	1	CONTINUE
Female	2	CONTINUE
Other (DO NOT READ OUT)	96	CONTINUE

ASK ALL

A3 What is the postcode of the suburb/area where you live?

PROGRAMMER: DISPLAY 'SUBURB' ONCE POSTCODE ENTERED AND CONFIRM

-----	1	
Refused (DO NOT READ OUT)	98	GO TO A3a
Don't know (DO NOT READ OUT)	99	GO TO A3a

A3a In which suburb do you live?

PROGRAMMER: DISPLAY 'SUBURBS' ONCE SUBURB ENTERED AND CONFIRM

Record suburb	1	
Refused	98	CONTINUE
Don't know	99	CONTINUE

IF A3A=98 (REFUSED) OR 99 (DON'T KNOW)

A3b In which of the following areas do you live?

SR

READ OUT

Sydney	1	CONTINUE
NSW not Sydney	2	CONTINUE
Melbourne	3	CONTINUE
VIC not Melbourne	4	CONTINUE
Brisbane	5	CONTINUE
Queensland not Brisbane	6	CONTINUE
Perth	7	CONTINUE
Western Australia not Perth	8	CONTINUE
Adelaide	9	CONTINUE
South Australia not Adelaide	10	CONTINUE
ACT	11	CONTINUE

Hobart	12	CONTINUE
Tasmania not Hobart	13	CONTINUE
Darwin	14	CONTINUE
Northern Territory not Darwin	15	CONTINUE
Refused (DO NOT READ OUT)	98	THANK & CLOSE
Don't know (DO NOT READ OUT)	99	THANK & CLOSE

A4 Do you have another mobile phone that you regularly take calls on apart from **this** one?

SR

Yes	1	GO TO A5
No	2	GO TO B1
Refused	98	GO TO B1
Don't know	99	GO TO B1

IF A4=1 (YES) GO TO A5, IF A4=2(NO) OR 98(REFUSED) OR 99(DON'T KNOW) GO TO B1

A5 How many other mobile phones do you regularly take calls on?

SR/NUM (ACCEPT 1-10)

RECORD NUMBER	
Refused	98
Don't know	99

SECTION B: SCREENING QUESTIONS

[TIMESTAMP]

ASK ALL

I am going to read you a list of leisure activities that you may have spent money on in the last 12 months ... that is, since this time last year.

B1 In the last 12 months, have you <INSERT ACTIVITY FROM LIST>, either at a venue, by telephone, smartphone, computer, tablet, smart TV, gaming console or via the internet?

SR FOR EACH ITEM

PROGRAMMER: RANDOMISE CODES 1-14

CODE	ITEM	YES	NO	Don't Know
1	purchased instant scratch tickets for yourself?	1	2	99
2	purchased lottery, lotto, pools tickets for yourself?	1	2	99
3	bet on a sporting event?	1	2	99
4	bet on horse or greyhound races?	1	2	99
5	bet on a non-sporting event, such as who will win an Academy Award, a political election, or a reality TV show?	1	2	99
6	played bingo for money?	1	2	99
7	played keno for money?	1	2	99
8	played poker for money?	1	2	99
9	played casino table games for money?	1	2	99
10	played gaming machines, such as pokies?	1	2	99
11	gambled on video game competitions known as e-sports with money or cryptocurrency? (GAMBLING ON E-SPORTS INVOLVES BETTING ON PROFESSIONAL VIDEO GAME TOURNAMENTS.)	1	2	99
12	gambled on fantasy sports with money or cryptocurrency? (FANTASY SPORTS IS A TYPE OF ONLINE GAME, WHERE PARTICIPANTS ASSEMBLE VIRTUAL TEAMS OF REAL SPORTS PLAYERS. BETTING ON FANTASY SPORTS INVOLVES SPENDING MONEY.)	1	2	99
13	used skins for gambling? (SKINS ARE ENHANCEMENTS TO VIDEO GAME CHARACTERS OR ITEMS, SOME OF WHICH CAN BE USED AS CURRENCY FOR BETTING.)	1	2	99
14	purchased loot boxes? (A LOOT BOX CONTAINS A VIRTUAL ITEM FOR USE IN A VIDEO GAME, PURCHASED EITHER WITH MONEY OR IN-GAME CURRENCY.)	1	2	99

B1FLAG PROGRAMMER: CONSTRUCT BASED ON B1 LOOP ANSWERS

1	YES to ANY in B1 (1-14)
2	NO to (1-14) in B1 (NONE OF THESE)

3	Don't know/Can't recall (REMAINING)
---	-------------------------------------

B14FLAG PROGRAMMER: LOOT BOX ONLY

1	LOOT BOX ONLY (ITEM 14 = YES AND NOT '1' TO ALL OTHER ITEMS 1-13)
2	OTHERS

IF B14FLAG = 1

GO C14A-B-D ---> GO TO G ---> SECTION J

ASK IF B1, OPTION 13=1 (YES to USED SKINS FOR GAMBLING) AND ALL OTHER ITEMS AT B1#1

B1a Just to confirm, in the last 12 months, you have gambled using skins from video games to win more skins and/or money?

SR

Yes	1	GO TO PREB3
No	2	GO TO GAMBLER_TYPE=4 'NON-GAMBLER'

ASK IF B1FLAG=2

B2a That means you have done none of these activities in the past 12 months either in person at a venue, by phone, or via the internet on a computer, mobile phone, tablet, gaming console, smart TV or other device, is that correct?

SR

Yes	1	GO TO GAMBLER_TYPE=4 'NON-GAMBLER'
-----	---	------------------------------------

No	2	GO BACK TO B1
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PREB3 CONTINUE WITH GAMBLERS ONLY

I.E. ASK B3 IF B1 = YES TO ANY IN ITEMS 1-12 OR B1a = YES

B3 In the last 12 months, have you used the Internet, via a computer, smartphone, tablet, smart TV, gaming console or other device, to do any of the activities that we just asked you about?

SR

Yes	1	
No	2	
Don't know/Can't recall (DO NOT READ OUT)	99	

B4 IF B3=2 (NO) OR 99 (DON'T KNOW/CAN'T RECALL), CHECK QUOTA CONTROL. IF QUOTA AVAILABLE GO TO SECTION C, IF QUOTA CLOSED GO TO SECTION J

PROGRAMMING NOTE: CREATE "RAND" A RANDOM NUMBER BETWEEN 0 AND 1 FOR EACH RECORD WHERE B3=1 OR 2 OR 99. CREATE "SUB_SAMPLE" WITH VALUES "Sub-sampled" OR "Non-sub-sampled" USING THE FOLLOWING RULES BASED ON B3 AND RAND. NOTE THAT WHERE B3=1, SUB_SAMPLE ALWAYS TAKES THE VALUE "Sub-sampled" AND NO RAND VALUE IS REQUIRED.

QSUB_SAMPLE (RULES)

B3	RAND	SUB_SAMPLE
1 (Yes) – INTERACTIVE GAMBLER	NA	Sub-sampled
2 OR 99 (No OR DK) – NON-INTERACTIVE GAMBLER	<=0.43	Sub-sampled
2 OR 99 (No OR DK) – NON-INTERACTIVE GAMBLER	>0.43	Non-sub-sampled

BEND:

GAMBLER_TYPE

1. INTERACTIVE GAMBLER – B3 =1 --> GO TO SECTION C
2. NON-INTERACTIVE GAMBLER / SUB-SAMPLED – B3 =2/99 AND QSUB_SAMPLE = SUB-SAMPLED --> 'QUOTA CHECK' THEN GO TO SECTION C
3. NON-INTERACTIVE GAMBLER – B3 =2/99 AND QSUB_SAMPLE = NON-SUB-SAMPLED ---> 'QUOTA CHECK' THEN GO TO SECTION J
4. NON-GAMBLERS - B2A=1 OR B1A=2 OR B1FLAG = 3 ---> GO TO SECTION G AND THEN TO J3
5. LOOT BOX ONLY – FLAG14=1 -->C14A -14d THEN TO SECTION G AND THEN SECTION J

SECTION C: INTERACTIVE AND NON-INTERACTIVE GAMBLING BEHAVIOUR

[TIMESTAMP]

NOTE: GAMBLER_TYPE=1 OR 2 ANSWER C1a-C14d WHERE APPLICABLE. GAMBLER_TYPE=5 ANSWER C14a-C14d

In this next section, we will ask for some details about how you gamble.

ASK IF B1, ITEM 1=1 (YES TO PURCHASED INSTANT SCRATCH TICKETS)

C1a In the past 12 months, how often have you purchased instant scratch tickets?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C1a=99 (DON'T KNOW), GO TO C2a

C1b. In the past 12 months, how much money did you usually spend on instant scratch tickets?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year. Spend refers to the net cost of buying instant scratch tickets after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C1c. What percentage of all your instant scratch ticket purchases was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C1d. In the past 12 months, have you bought instant scratch tickets through any of the following?

INTERVIEWER NOTE: If they ask about what an outlet is, you could give the example of a newsagent.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3

Smart TV	4
A retail outlet	5
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 2=1 (YES to PURCHASED LOTTERY, LOTTO, POOLS TICKETS)

C2a. In the past 12 months, how often have you purchased lottery, lotto or pools tickets?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C2a=99 (DON'T KNOW), GO TO C3a

C2b. In the past 12 months, how much money did you usually spend on lottery, lotto or pools tickets?

INTERVIEWER NOTE: Spend refers to the net cost of buying lottery, lotto or pools tickets after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98

Don't know (DO NOT READ OUT)	99
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ASK IF B3=1 (YES)

C2c. What percentage of all your lottery, lotto or pools ticket purchases was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C2d. In the past 12 months, have you bought lottery, lotto or pools tickets through any of the following?

INTERVIEW NOTE: If they ask about what an outlet is, you could give the example of a newsagent.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A retail outlet	5
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 3=1 (YES to BET ON SPORTING EVENTS)

C3a. In the past 12 months, how often have you bet on sporting events?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C3a=99 (DON'T KNOW), GO TO C4a

C3b. In the past 12 months, how much money did you usually spend on sporting events?

INTERVIEWER NOTE: Spend refers to the net cost of betting on sporting events after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C3c. What percentage of your sports betting was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device. If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C3d. In the past 12 months, have you bet on sporting events through any of the following?

INTERVIEWER NOTE: a venue could include a hotel, pub, club, TAB shop, casino, or similar venues that offer the ability to bet in that venue.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
By making a telephone call	6
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 4=1 (YES to BET ON HORSE OR GREYHOUND RACES)

C4a. In the past 12 months, how often have you bet on horse or dog races?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C4a=99 (DON'T KNOW), GO TO C5a

C4b. In the past 12 months, how much money did you usually spend on horse or dog races?

INTERVIEWER NOTE: Spend refers to the net cost of betting on horse or dog races after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C4c. What percentage of your horse or dog race betting was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device. If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C4d. In the past 12 months, have you bet on horse or dog races through any of the following?

INTERVIEWER NOTE: a venue could include a hotel, pub, club, TAB shop, casino, or similar venues that offer the ability to bet in that venue.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
By making a telephone call	6
Other (please specify _____)	96
Refused (DO NOT READ OUT)	98

Don't know (DO NOT READ OUT)	99
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ASK IF B1, ITEM 5=1 (YES to BET ON A NON-SPORTING EVENT, SUCH AS WHO WILL WIN AN ACADEMY AWARD, A POLITICAL ELECTION, OR A REALITY TV SHOW)

C5a. In the past 12 months, how often have you bet on bet on non-sporting events, such as who will win an Academy Award, a political election, or a reality TV show?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C5a=99 (DON'T KNOW), GO TO C6a

C5b. In the past 12 months, how much money did you usually spend betting on non-sporting events?

INTERVIEWER NOTE: Spend refers to the net cost of betting on non-sporting events after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C5c. What percentage of your betting on non-sporting events was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device. If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C5d. In the past 12 months, have you bet on non-sporting events through any of the following?

INTERVIEWER NOTE: a venue could include a hotel, pub, club, TAB shop, casino, or similar venues that offer the ability to bet in that venue.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
By making a telephone call	6
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 6=1 (YES to PLAYED BINGO FOR MONEY)

C6a. In the past 12 months, how often have you played bingo for money?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C6a=99 (DON'T KNOW), GO TO C7a

C6b. In the past 12 months, how much money did you usually spend on bingo?

INTERVIEWER NOTE: Spend refers to the net cost of playing bingo after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C6c. What percentage of your bingo playing for money was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device. If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

% (specify)	1
Don't know (DO NOT READ OUT)	99

C6d. In the past 12 months, have you played bingo for money through any of the following?

INTERVIEW NOTE: A venue could include a hotel, pub, club, bingo hall, casino, or any venue where bingo is played in person.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Other (please specify _____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 7=1 (YES to PLAYED KENO FOR MONEY)

C7a. In the past 12 months, how often have you played keno for money (excluding electronic keno on gaming machines)?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

_ _ per week	1
_ _ per month	2
_ _ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C7a=99 (DON'T KNOW), GO TO C8a

C7b. In the past 12 months, how much money did you usually spend on keno?

INTERVIEWER NOTE: Spend refers to the net cost of playing keno after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C7c. What percentage of your keno playing for money was done online?

INTERVIEW NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C7d. In the past 12 months, have you played keno for money through any of the following?

INTERVIEW NOTE: A venue could include a hotel, pub, club, casino, or any venue that offers Keno betting in person.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 8=1 (YES to PLAYED POKER FOR MONEY)

C8a. In the past 12 months, how often have you played poker for money?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C8a=99 (DON'T KNOW), GO TO C9a

C8b. In the past 12 months, how much money did you usually spend on poker?

INTERVIEWER NOTE: Spend refers to the net cost of playing poker after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C8c. What percentage of your poker playing for money was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____% (specify)	1
Don't know (DO NOT READ OUT)	99

C8d. In the past 12 months, have you played poker for money through any of the following?

Interview note: A venue could include a hotel, pub, club, casino, or any venue where poker can be played for money.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Private residence	7
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 9=1 (YES to PLAYED CASINO TABLE GAMES FOR MONEY, NOT INCLUDING POKER, SUCH AS BLACKJACK, ROULETTE, CRAPS, OR BACCARAT)

C9a. In the past 12 months, how often have you played casino table games for money, not including poker, such as blackjack, roulette, craps, or baccarat?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98

Don't know (DO NOT READ OUT)	99
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IF C9a=99 (DON'T KNOW), GO TO C10a

C9b. In the past 12 months, how much money did you usually spend on casino table games?

INTERVIEWER NOTE: Spend refers to the net cost of playing casino table games after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C9c. What percentage of your casino table games play for money, not including poker, was done online?

INTERVIEWER NOTE: If not previously explained, say: including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C9d. In the past 12 months, have you played casino table games for money, not including poker through any of the following?

INTERVIEWER NOTE: a venue could include a hotel, pub, club, or casino, or any venue where these games can be played for money.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Private residence	7
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 10=1 (YES to PLAYED GAMING MACHINES, INCLUDING POKIES, CARD MACHINES AND OTHER GAMING MACHINES FOR MONEY)

C10a. In the past 12 months, how often have you played gaming machines, including pokies, card machines and other gaming machines for money?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C10a=99 (DON'T KNOW), GO TO C11a

C10b. In the past 12 months, how much money did you usually spend on gaming machines?

INTERVIEWER NOTE: Spend refers to the net cost of playing gaming machines after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C10c. What percentage of your gaming machine play was done online?

INTERVIEW NOTE: If not previously explained, say: Including through your smartphone, tablet, computer or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C10d. In the past 12 months, have you played gaming machines for money through any of the following?

INTERVIEW NOTE: A venue could include a hotel, pub, club, casino, bowling club, or any other venue that contains poker machines.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Other (please specify ____)	96
Refused (DO NOT READ OUT)	98

Don't know (DO NOT READ OUT)	99
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ASK IF B1, ITEM 11=1 (YES to GAMBLED USING MONEY OR CRYPTOCURRENCY ON VIDEO GAME COMPETITIONS, KNOWN AS E-SPORTS)

C11a. In the past 12 months, how often have you gambled using money or cryptocurrency on video game competitions, known as e-sports?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C11a=99 (DON'T KNOW), GO TO C12a

C11b. In the past 12 months, how much money (including cryptocurrency) did you usually spend on e-sports?

INTERVIEWER NOTE: Spend refers to the net cost of betting on e-sports after deducting any winnings. Betting on e-sports here refers to bets placed on professional video game competitions.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C11c. What percentage of your e-sports gambling was done online?

INTERVIEW NOTE: If not previously explained, say: Including through your smartphone, tablet, computer, gaming console or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
Don't know (DO NOT READ OUT)	99

C11d. In the past 12 months, have you gambled on e-sports for money through any of the following?

INTERVIEW NOTE: A venue could include a hotel, pub, club, casino, stadium, or any venue where e-sports can be bet on.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Gaming console	8
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 12=1 (YES to GAMBLED USING MONEY OR CRYPTOCURRENCY ON FANTASY SPORTS, INCLUDING DAILY FANTASY SPORTS)

C12a. In the past 12 months, how often have you gambled using money or cryptocurrency on fantasy sports, including daily fantasy sports?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C12a=99 (DON'T KNOW), GO TO C13a

C12b. In the past 12 months, how much money (including cryptocurrency) did you usually spend on fantasy sports?

INTERVIEWER NOTE: Spend refers to the net cost of betting on fantasy sports after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C12c. What percentage of your betting on fantasy sports was done online?

INTERVIEW NOTE: If not previously explained, say: Including through your smartphone, tablet, computer, gaming console or other device? If can't say/don't know, encourage best guess.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED 0-100

_____ % (specify)	1
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Don't know (DO NOT READ OUT)	99
------------------------------	----

C12d. In the past 12 months, have you bet on fantasy sports for money through any of the following?

INTERVIEW NOTE: A venue could include a hotel, pub, club, TAB shop, casino, or any venue where fantasy sports can be bet on.

READ OUT

MR

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
A venue	5
Gaming console	8
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 13=1 (YES to USED SKINS FOR GAMBLING)

C13a. In the past 12 months, how often have you used skins for gambling?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C13a=99 (DON'T KNOW), GO TO C14a

C13b. In the past 12 months, how much money did you usually spend on skins used for gambling?

INTERVIEWER NOTE: Spend refers to the net cost of using skins for gambling after deducting any winnings.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

PROGRAMMER NOTE: THIS FORM OF GAMBLING IS ALL DONE ONLINE, SO WE'VE DELETED QUESTION C13c ABOUT PERCENTAGE ONLINE. WE WILL RETAIN C13d SO IT'S CONSISTENT WITH THE OTHERS AND WILL BE EASIER FOR ANALYSIS. C14c IS ALSO DELETED FOR THE SAME REASON.

C13d. In the past 12 months, have you gambled with skins through any of the following?

INTERVIEWER NOTE: We are not expecting venues for this question.

MR

READ OUT

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
Gaming console	8
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B1, ITEM 14=1 (YES to USED MONEY TO PURCHASE LOOT BOXES)

C14a. In the past 12 months, how often have you used money to purchase loot boxes?

INTERVIEWER NOTE: Enter week/month/year then record frequency. If can't say, encourage best guess. For example, number of times you played per week, per month, per year.

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

IF C14a=99 (DON'T KNOW), GO TO C15

C14b. In the past 12 months, how much money did you usually spend on purchasing loot boxes?

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF \$1

__ per week	1
__ per month	2
__ per year	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

C14D. In the past 12 months, have you purchased loot boxes through any of the following?

INTERVIEWER NOTE: We are not expecting venues for this question.

READ OUT

MR

Smartphone	1
Computer or laptop	2
iPad or tablet	3
Smart TV	4
Gaming console	8

Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF B3=1 (YES)

C15. What year did you first start using the Internet for gambling purposes?

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO BE A FOUR-DIGIT NUMBER (VALID YEAR 1980-2019)

Specify: _ _ _ _	1
Refused	98
Don't know	99

IF B1, ALL ITEMS 1-13=2 (NO) GO TO SECTION G, COMPLETE SECTION G, THEN GO TO SECTION J

IF AT B1, AT LEAST 1 ITEM 1-13=1 (YES), GO TO SECTION D

SECTION D: PROBLEM GAMBLING SEVERITY INDEX (PGSI)

[TIMESTAMP]

THIS SECTION IS ONLY APPLICABLE TO GAMBLER_TYPE=1 AND 2

PROGRAMMER NOTE – SCREENING: IF SUM C2a + C6a < 52 TIMES PER YEAR AND C1a AND C3a AND C4a AND C5a AND C7a AND C8a AND C9a AND C10a AND C11a AND C12a AND C13a AND C14a ARE ALL < 1, GO TO SECTION G, COMPLETE SECTION G, GO TO SECTION H AND COMPLETE SECTION H, AND THEN GO TO SECTION J.

I am now going to read some questions about the kinds of experiences some people may have, which are related to their gambling. As I read out each statement, please tell me whether it has applied to you personally in the last 12 months. Remember that all the information you provide is anonymous and confidential, so I need your honest answers.

ROTATE QUESTIONS D1-D9

D1 Thinking about the past 12 months, how often have you bet more than you could really afford to lose? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D2 Thinking about the past 12 months, how often have you felt guilty about the way you gamble or what happens when you gamble? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D3 Thinking about the past 12 months, how often have you needed to gamble with larger amounts of money to get the same feeling of excitement? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3

Always	4
Refused	98
Don't know	99

D4 Thinking about the past 12 months, when you gambled, how often have you gone back another day to try to win back the money you lost? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D5 Thinking about the past 12 months, how often have you borrowed money or sold anything to get money to gamble? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D6 Thinking about the past 12 months, how often has your gambling caused any financial problems for you or your household? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D7 Thinking about the past 12 months, how often has your gambling caused you any health problems, including stress or anxiety? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

D8 Thinking about the past 12 months, how often have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4

Refused	98
Don't know	99

D9 Thinking about the past 12 months, how often have you felt that you might have a problem with gambling? Would you say:

SR

READ OUT

Never	1
Sometimes	2
Most of the time	3
Always	4
Refused	98
Don't know	99

SECTION E: HARMS TO SELF

[TIMESTAMP]

THIS SECTION IS ONLY APPLICABLE TO GAMBLER_TYPE= 1 OR 2

E1 These next questions are about how gambling can affect people in a negative way. In the last 12 months, have you experienced any of the following issues **as a result of your gambling?**

SR FOR EACH STATEMENT A-M

READ OUT

#	STATEMENT	YES	NO	Refused	Don't know
a	Reduction of your available spending money	1	2	98	99
b	Less spending on recreational expenses such as eating out, going to the movies or other entertainment	1	2	98	99
c	Reduction of your savings	1	2	98	99
d	Sold personal items	1	2	98	99
e	Increased credit card debt	1	2	98	99
f	Used your work or study time to gamble	1	2	98	99

g	Reduced performance at work or study	1	2	98	99
h	Loss of sleep due to spending time gambling	1	2	98	99
i	Increased experience of depression	1	2	98	99
j	Had regrets that made you feel sorry about your gambling	1	2	98	99
k	Felt like a failure	1	2	98	99
l	Felt ashamed of your gambling	1	2	98	99
m	Felt distress about your gambling	1	2	98	99

E2 As a reminder, we're asking whether you have experienced any of the following issues as a result of your gambling

SR FOR EACH STATEMENT N-Z

READ OUT

#	STATEMENT	YES	NO	Refused	Don't know
n	Spent less time with people I care about	1	2	98	99
o	Spent less time attending social events	1	2	98	99
p	Experienced greater tension in your relationships	1	2	98	99
q	Reduced my contribution to community obligations	1	2	98	99
r	Promised to pay back money without genuinely intending to do so	1	2	98	99
s	Spent less on essential expenses such as medication, health care, and food	1	2	98	99
t	Experienced greater conflict in your relationships (arguing, fighting, ultimatums)	1	2	98	99
u	Experienced family/domestic violence	1	2	98	99
v	Experienced other forms of violence	1	2	98	99
w	Didn't fully attend to the needs of children	1	2	98	99
x	Threat of separation or ending of a relationship	1	2	98	99
y	Took money or items from friends or family without asking first	1	2	98	99
z	Petty theft or dishonesty in respect to government, business, or other people	1	2	98	99

E3 SCREENING:

IF E1, AT LEAST 1 STATEMENT (E1a THROUGH E1m)=1 (YES) AND/OR IF E2, AT LEAST 1 STATEMENT (E2n THROUGH E2z)=1 (YES), GO TO SECTION F

IF ALL STATEMENTS (E1a THROUGH E1m) ≠1 AND ALL STATEMENTS (E2n THROUGH E2z) ≠1, GO TO SECTION G

SECTION F: HARMFUL GAMBLING FORMS AND MODES

[TIMESTAMP]

THIS SECTION IS ONLY APPLICABLE TO GAMBLER_TYPE=1 OR 2

F1 You've said you've experienced some harm from your gambling.

Which type of gambling has contributed MOST to the harm you experienced from your gambling?

SR

READ OUT IF NECESSARY. Do not accept DON'T KNOW response without probing.

DISPLAY ALL WHERE, AT B1, ITEMS 1-13=1 (YES)

DISPLAY CODES 96, 97, 98 AND 99 TO ALL AT THIS QUESTION

CODE	ITEM	YES
1	Instant scratchies	1
2	Lotteries/lotto/pools	1
3	Sports betting	1
4	Race betting	1
5	Betting on non-sporting events	1
6	Bingo	1
7	Keno	1
8	Poker	1
9	Casino table games	1
10	Pokies/electronic gaming machines	1
11	Betting on video game competitions, known as e-sports	1
12	Betting on fantasy sports	1
13	Gambling using skins	1

96	Other (Specify)_____	1
97	None – Not experienced harm from gambling (DO NOT READ OUT)	1
98	Refused (DO NOT READ OUT)	1
99	Don't know (DO NOT READ OUT)	1

IF F1=97 GO TO SECTION G

F2 What type of gambling channel or device has contributed MOST to the harm you experienced from your gambling?

DISPLAY CODE 1 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 1 (YES to SMARTPHONE)

DISPLAY CODE 2 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 2 (YES to COMPUTER/LAPTOP)

DISPLAY CODE 3 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 3 (YES to IPAD OR TABLET)

DISPLAY CODE 4 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 4 (YES to SMART TV)

DISPLAY CODE 5 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 5 (YES to VENUE or RETAIL OUTLET)

DISPLAY CODE 6 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 6 (YES to BY MAKING A TELEPHONE CALL)

DISPLAY CODE 7 IF ANY OF C8d OR C9d = 7 (YES to PRIVATE RESIDENCE)

DISPLAY CODE 8 IF ANY OF C1d OR C2d OR C3d OR C4d OR C5d OR C6d OR C7d OR C8d OR C9d OR C10d OR C11d OR C12d OR C13d = 8 (YES to GAMES CONSOLE)

DISPLAY CODES 96, 97, 98 AND 99 TO ALL AT THIS QUESTION

SR

READ OUT IF NECESSARY. Do not accept DON'T KNOW response without probing.

CODE	ITEM	YES
1	Smartphone	1
2	Computer/laptop	1
3	iPad or tablet	1
4	Smart TV	1
5	Gambling in venues or buying gambling products from outlets	1

6	Betting using telephone calls	1
7	Private Residence	1
8	Gaming console	1
96	Other (Specify) _____	1
97	None – Not experienced harm from gambling (DO NOT READ OUT)	1
98	Refused (DO NOT READ OUT)	1
99	Don't know (DO NOT READ OUT)	1

ASK IF B3=1 (YES), OTHERWISE GO TO SECTION G

F3 Did the harm you experienced from your gambling emerge before or after you first gambled online?

SR

Before	1	GO TO F4
After	2	GO TO F5
Don't know (DO NOT READ OUT)	99	GO TO SECTION G

ASK IF F3=1 (BEFORE)

F4 How strongly do you agree or disagree that online gambling has exacerbated the harm from your gambling? Would you say you?

SR

READ OUT

Strongly agree	1
Agree	2
Neither agree nor disagree	3
Disagree	4
Strongly disagree	5
Don't know (DO NOT READ OUT)	99

ASK IF F3=2 (AFTER)

F5 How strongly do you agree or disagree that online gambling has contributed to the harm from your gambling? Would you say you?

SR

READ OUT

Strongly agree	1
Agree	2
Neither agree nor disagree	3
Disagree	4
Strongly disagree	5
Don't know (DO NOT READ OUT)	99

SECTION G: HARMS TO OTHERS

[TIMESTAMP]

ASK IF GAMBLER_TYPE=1 OR 2 OR 4 OR 5

These next questions are about how another person's gambling can affect you in a negative way.

G1 In the past 12 months, have you been personally affected by another person's gambling?

INTERVIEWER NOTE: By "affected" we mean in regards to finances, relationships, emotional and mental health, physical health, work or study

SR

Yes	1	CONTINUE
No	2	IF GAMBLER_TYPE=1 OR 2 GO TO SECTION H IF GAMBLER_TYPE=4 GO TO J3 IF GAMBLER_TYPE=5 GO TO SECTION J
Refused (DO NOT READ OUT)	98	IF GAMBLER_TYPE=1 OR 2 GO TO SECTION H IF GAMBLER_TYPE=4 GO TO J3 IF GAMBLER_TYPE=5 GO TO SECTION J
Don't know (DO NOT READ OUT)	99	IF GAMBLER_TYPE=1 OR 2 GO TO SECTION H IF GAMBLER_TYPE=4 GO TO J3 IF GAMBLER_TYPE=5 GO TO SECTION J

ASK IF G1=1

G1a How many people personally affected you because of their gambling?

SR/NUM

DO NOT READ OUT

__ (number of people)	1
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF G1=1

G2 Thinking about the person whose gambling affected you most, are they your:

SR

Spouse/partner	1
Former spouse/partner	2
Father	3
Mother	4
Son	5
Daughter	6
Sister/brother	7
Grandparent	8
Friend	9
Work colleague	10
Other (please specify____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF G1=1

G3 Thinking about this person...

In the last 12 months, have you been impacted by this person's gambling in any of the following ways?

SR for each item

READ OUT

	Yes	No	Refused	Don't Know
--	-----	----	---------	------------

a) Felt distressed about their gambling	1	2	98	99
b) Felt angry about them not controlling their gambling	1	2	98	99
c) Feelings of hopelessness about their gambling	1	2	98	99
d) Felt insecure or vulnerable	1	2	98	99
e) Thoughts of running away or escape	1	2	98	99
f) Reduction of your available spending money	1	2	98	99
g) Reduction of your savings	1	2	98	99
h) Late payment on bills (e.g. utilities, rates)	1	2	98	99
i) Less spending on essential expenses such as medications, healthcare, food	1	2	98	99
j) Loss of sleep due to stress or worry about their gambling or gambling-related problems	1	2	98	99
k) Stress related health problems (e.g. high blood pressure, headaches)	1	2	98	99
l) Increased experience of depression	1	2	98	99

ASK IF G1=1

G3a As a reminder, we're asking if you have been impacted in any of these ways by the gambling of this other person you mentioned:

SR for each item

READ OUT

	Yes	No	Refused	Don't Know
m) Experienced greater tension in your relationships (suspicion, lying, etc.)	1	2	98	99
n) Experienced greater conflict in your relationships (arguing, fighting, ultimatums)	1	2	98	99
o) Spent less time attending social events	1	2	98	99
p) Got less enjoyment from time spent with people you care about	1	2	98	99
q) Felt belittled in your relationships	1	2	98	99
r) Threat of separation or ending a relationship/s	1	2	98	99
s) Petty theft, including taking money or items from friends or family without asking first	1	2	98	99
t) Experienced family/domestic violence	1	2	98	99
u) Experienced other forms of violence	1	2	98	99
v) Didn't fully attend to the needs of children	1	2	98	99

w) Reduced performance at work or study (i.e. due to tiredness or distraction)	1	2	98	99
x) Used your work or study time to attend to issues caused by their gambling	1	2	98	99
y) Lack of progression in your job or study				

ASK IF G1=1

G4 Still thinking about the person who affected you most, did they gamble online in the past 12 months? This includes using a computer, smartphone, tablet, smart TV, gaming console or other internet-enabled device.

SR

Yes	1
No	2
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF G1=1

G5 Still thinking about the person who affected you most, what type of gambling did they do that caused most harm?

IF NECESSARY: would it be...?

READ OUT IF NECESSARY

INTERVIEWER NOTE: probe for type that caused most harm, do not accept DK too easily

SR

Activity	Codes
Purchased instant scratch tickets	1
Purchased lottery, lotto, pools tickets	2
Bet on sporting events	3
Bet on horse or greyhound races	4
Bet on non-sporting events, such as who will win an Academy Award, a political election, or a reality TV show	5
Played bingo for money	6
Played keno for money	7

Played poker for money	8
Played casino table games for money	9
Played gaming machines, such as pokies	10
Gambled on video game competitions known as e-sports (with money or cryptocurrency)	11
Gambled on fantasy sports (with money or cryptocurrency)	12
Used skins for gambling	13
Other (please specify_____)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF G1=1

G6 And did they do this gambling online? This includes using a smartphone, computer, tablet, smart TV, gaming console or other internet-enabled device.

SR

Yes	1
No	2
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

SECTION H: WELLBEING & DEMOGRAPHICS

[TIMESTAMP]

ASK IF GAMBLER_TYPE=1 OR 2

We now have some questions about your health and wellbeing.

PW1 I am now going to ask how satisfied you feel, on a scale from zero to 10, where zero means you feel no satisfaction at all, and 10 means you feel completely satisfied.

Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO INCLUDE VALUE RANGE OF 0 to 10 (inclusive)

__ (number)	1
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

SF1. In general, would you say your health is:

SR

READ OUT

Excellent	1
Very good	2
Good	3
Fair	4
Poor	5
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

The following two questions are about activities you might do during a typical day. We'd like to know whether your HEALTH now limits you in these activities.

SF2. In MODERATE ACTIVITIES, such as moving a table, pushing a vacuum cleaner, bowling, or playing golf are you:

SR

READ OUT

Limited a lot	1
Limited a little	2
Not limited at all	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

SF3 In climbing SEVERAL flights of stairs are you:

SR

READ OUT

Limited a lot	1
Limited a little	2
Not limited at all	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

During the PAST 4 WEEKS have you had any of the following problems with your work or other regular activities AS A RESULT OF YOUR PHYSICAL HEALTH where you:

SR for each item

READ OUT

		Yes	No	Refused	Don't Know
SF4	ACCOMPLISHED LESS than you would like	1	2	98	99
SF5	Were limited in the KIND of work or other activities you did	1	2	98	99

ASK IF GAMBLER_TYPE=1 OR 2

During the PAST 4 WEEKS, were you limited in the kind of work you do or other regular activities AS A RESULT OF ANY EMOTIONAL PROBLEMS (such as feeling depressed or anxious), where you:

SR for each item

READ OUT ITEMS

		Yes	No	Refused	Don't Know
SF6	ACCOMPLISHED LESS than you would like	1	2	98	99
SF7	Didn't do work or other activities as CAREFULLY as usual	1	2	98	99

ASK IF GAMBLER_TYPE=1 OR 2

SF8. During the PAST 4 WEEKS, how much did PAIN interfere with your normal work (including both work outside the home and housework)?

SR

READ OUT

Not at all	1
A little bit	2
Moderately	3
Quite a bit	4
Extremely	5
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

The next three questions are about how you feel and how things have been DURING THE PAST 4 WEEKS. For each question, please give the one answer that comes closest to the way you have been feeling. How much of the time during the PAST 4 WEEKS:

SF9. Have you felt calm and peaceful?

SR

READ OUT

All of the Time	1
Most of the Time	2
A Good Bit of the Time	3
Some of the Time	4
A Little of the Time	5
None of the Time	6
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

SF10. How much of the time did you have a lot of energy?

IF NECESSARY: During the last four weeks

SR

READ OUT IF NECESSARY

All of the Time	1
-----------------	---

Most of the Time	2
A Good Bit of the Time	3
Some of the Time	4
A Little of the Time	5
None of the Time	6
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

SF11. And how much of the time have you felt downhearted and blue?

IF NECESSARY: During the last four weeks

SR

READ OUT IF NECESSARY

All of the Time	1
Most of the Time	2
A Good Bit of the Time	3
Some of the Time	4
A Little of the Time	5
None of the Time	6
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

SF12. During the PAST 4 WEEKS, how much of the time has your PHYSICAL HEALTH OR EMOTIONAL PROBLEMS interfered with your social activities (like visiting with friends, relatives, etc.)?

SR

READ OUT IF NECESSARY

All of the Time	1
Most of the Time	2
A Good Bit of the Time	3
Some of the Time	4

A Little of the Time	5
None of the Time	6
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

[TIMESTAMP]

ASK IF GAMBLER_TYPE=1 OR 2

Finally, a few questions about you so that we can better understand groups in our community ...

H1 Which of the following best describes your current marital status?

SR

READ OUT

Married	1
Living with partner/de facto	2
Widowed	3
Divorced or separated	4
Never married	5
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H2 Which of the following best describes your household?

SR

READ OUT

Single person	1
One parent family with children	2
Couple with children	3
Couple with no children	4
Group household	5
Other _____ (specify)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H3 What is your highest educational qualification?

SR

READ OUT

Postgraduate qualifications	1
A university or college degree	2
A trade, technical certificate or diploma	3
Year 12 or equivalent	4
Year 10 or equivalent	5
Completed primary school	6
Did not complete primary school	7
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H4 Which of the following best describes what you currently do?

SR

READ OUT

Work full-time	1
Work part-time or casual	2
Self-employed	3
Unemployed and looking for work	4
Full-time student	5
Full-time home duties	6
Retired	7
Sick or disability pension	8
Other _____ (specify)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H5 In which country were you born?

SR

DO NOT READ OUT

Australia	1
Other	2
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H6 Do you speak a language other than English at home?

SR

DO NOT READ OUT

No, English only	1
Yes, _____ (please specify)	96
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H7 For statistical purposes, are you of Aboriginal or Torres Strait Island origin?

SR

DO NOT READ OUT

No	1
Yes, Aboriginal	2
Yes, Torres Strait islander	3
Yes, both Aboriginal and Torres Strait islander	4
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF GAMBLER_TYPE=1 OR 2

H10a. For statistical purposes, what is your approximate total personal income? (weekly, fortnightly or annual personal income - before tax – including any government payments)

INTERVIEWER NOTE: ROUND VALUE TO WHOLE DOLLARS

SR/NUM

DO NOT READ OUT

PROGRAMMER NOTE: VALIDATED TO MINIMUM OF 1 AND NO DECIMAL PLACES FOR NUMBER ENTRIES

Nil or negative income	0
\$ ____ PER WEEK	1
\$ ____ PER FORTNIGHT	2
\$ ____ PER YEAR	3
Refused (DO NOT READ OUT)	98
Don't know (DO NOT READ OUT)	99

ASK IF H10a = 98 (Refused) OR 99 (Don't know)

H10b What is your approximate total personal income? (weekly, fortnightly or annual personal income - before tax – including any government payments)

INTERVIEWER NOTE: READ OUT PER WEEK RANGES, BUT CHANGE TO FORTNIGHTLY OR YEARLY, OR CLARIFY USING THOSE IF RESPONDENT IS UNSURE OR INDICATES A PREFERENCE FOR FORTNIGHTLY OR YEARLY

PROGRAMMER NOTE: PLEASE DISPLAY RANGES IN A WAY (GRID) THAT ALLOWS INTERVIEWERS TO READ DOWN COLUMNS OR ACROSS ROWS FOR EQUIVALENT RANGES

Per week	Per fortnight	Per year	Code
\$1-\$399	\$1-\$799	\$1-20,799	2
\$400-\$799	\$800-\$1599	\$20,800-\$41,599	3
\$800-\$1,499	\$1600-\$2999	\$41,600-\$77,999	4
\$1,500-\$2,999	\$3000-\$5999	\$78,000-\$155,999	5
\$3000 or more per week	\$6000 or more per fortnight	\$156,000 or more per year	6
Refused (DO NOT READ OUT)			98

Don't know (DO NOT READ OUT)

99

SECTION J: CONCLUDING COMMENTS

[TIMESTAMP]

ASK IF GAMBLER_TYPE=1 OR 2 OR 3 OR 5**ASK ALL EXCEPT ((G1=2 OR 98 OR 99) AND (B1, ITEM 99=1 OR B2a=1))**

J1 Would you be willing for CQUniversity to invite you to participate in future research on gambling, including paid research studies?

IF NECESSARY: These studies include online and telephone surveys, and invitations to participate in telephone interviews and focus groups. You are free to refuse any of these invitations when you receive them.

SR

Yes	1
No	2

ASK IF J1=1

J2 Thank you. In order for CQUniversity to do that, could we please have your email address? Your survey answers will remain anonymous and your email address will be provided to CQUniversity separately. Your email address will be stored in accordance with Australian Privacy laws and will not be distributed to anyone other than CQUniversity, who will only use it to contact you for future gambling research studies.

SR/EMAIL

PROGRAMMER NOTE: VALIDATED TO EMAIL ADDRESS FORMAT

__@__ (email address)	1
Refused (DO NOT READ OUT)	98

INTERVIEWER NOTE: PLEASE ALWAYS USE MILITARY ALPHABET TO CONFIRM EMAIL ADDRESS SPELLINGS

ASK ALL

J3 Thank you for participating in this survey. This research is being conducted in keeping with the Australian Privacy Principles and the industry Privacy Code.



Our privacy policy is available on our website (www.enginegroup.com/apac)

This research has been approved by the CQUniversity Human Research Ethics Committee. Would you like to know more about this project or about counselling services that help people with the issues we've discussed?

READ OUT IF WANTED: The ethics approval number for this project is 21992. You are welcome to contact the Ethics Coordinator at CQUniversity's Office of Research. The phone number is 07 4923 2603.

READ OUT IF WANTED: There is a national telephone helpline (Lifeline) that provides free and confidential counselling advice. Their number is 13 11 14. The national gambling helpline number is 1800 858 858 or go to gamblinghelponline.org.au. It is also free and confidential.

ASK ALL

As part of quality control procedures, someone from Engine Research may wish to re-contact you to ask a couple of questions verifying some of the information we just collected. Would you mind giving me your first name?

- a. **Name: [enter text]**
- b. And may I confirm that I've called you on is: **[pre-load phone number from sample]**

Thanks again for your time, just to remind you, I am from Engine Research. If you have any queries, please contact us on (02) 8912 5630, or if you have any queries about the research you can contact the project officer Vijay Rawat on v.rawat@cqu.edu.au.

[TIMESTAMP]

Appendix C. Detailed results from the National Telephone Survey

Table C.1 – Percentage of gamblers endorsing each PGSI item amongst the Australian adult population in 2010/2011 and 2019

PGSI Item	Year	Never	Some-times	Most of the time	Almost always
Have you bet more than you could really afford to lose?	2010/11	94.1	4.61	0.1	1.3
	2019	94.3	4.4	0.7	0.6
Have you felt guilty about the way you gamble or what happens when you gamble?	2010/11	88.5	9.3	0.8	1.5
	2019	87.7	9.3	1.2	1.7
Have you needed to gamble with larger amounts of money to get the same feeling of excitement?	2010/11	96.3	2.7	0.6	0.4
	2019	95.0	3.9	0.7	0.4
When you gambled, did you go back another day to try to win back the money you lost?	2010/11	93.1	6.1	0.4	0.5
	2019	92.8	5.6	0.9	0.7
Have you borrowed money or sold anything to get money to gamble?	2010/11	98.9	1.1	0.0	0.0
	2019	98.7	1.2	0.1	0.1
Has your gambling caused any financial problems for you or your household?	2010/11	98.8	0.8	0.4	0.0
	2019	97.3	2.1	0.3	0.3
Has gambling caused you any health problems, including stress or anxiety?	2010/11	97.5	2.1	0.0	0.4
	2019	96.0	3.1	0.6	0.4
Have people criticised your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?	2010/11	95.4	4.1	0.1	0.5
	2019	95.0	3.8	0.7	0.5
Have you felt that you might have a problem with gambling?	2010/11	97.1	2.2	0.6	0.1
	2019	95.1	3.6	0.8	0.5

Table C.2 – Inferential statistics for comparisons between interactive and non-interactive gamblers’ engagement in each form in 2010/11 and 2019

Form	2010/11	2019
Instant scratch tickets	$\chi^2 (1, N = 2,010) = 2.25, p = 0.133$	$\chi^2 (1, N = 8,542) = .24, p = 0.622$
Lotteries	$\chi^2 (1, N = 2,011) = 0.03, p = 0.862$	$\chi^2 (1, N = 8,541) = 23.47, p < 0.001, \Phi = 0.05$
Sports betting	$\chi^2 (1, N = 2,010) = 316.10, p < 0.001, \Phi = 0.40$	$\chi^2 (1, N = 8,542) = 1075.62, p < 0.001, \Phi = 0.36$
Race betting	$\chi^2 (1, N = 2,010) = 226.43, p < 0.001, \Phi = 0.34$	$\chi^2 (1, N = 8,541) = 346.05, p < 0.001, \Phi = 0.20$
Bingo	$\chi^2 (1, N = 2,011) = 8.48, p = 0.004, \Phi = 0.07$	$\chi^2 (1, N = 8,541) = .43, p = 0.512$
Keno	$\chi^2 (1, N = 2,011) = 10.20, p = 0.001, \Phi = 0.07$	$\chi^2 (1, N = 8,541) = 54.23, p < 0.001, \Phi = 0.08$
Poker	$\chi^2 (1, N = 2,010) = 61.61, p < 0.001, \Phi = 0.18$	$\chi^2 (1, N = 8,541) = 100.47, p < 0.001, \Phi = 0.11$
Casino games	$\chi^2 (1, N = 2,010) = 91.30, p < 0.001, \Phi = 0.21$	$\chi^2 (1, N = 8,542) = 214.35, p < 0.001, \Phi = 0.16$
Games of skill	$\chi^2 (1, N = 2,010) = 5.77, p = 0.016, \Phi = 0.05$	-
EGMs	$\chi^2 (1, N = 2,010) = 46.33, p < 0.001, \Phi = 0.15$	$\chi^2 (1, N = 8,541) = 28.87, p < 0.001, \Phi = 0.06$
Novelty betting	-	$\chi^2 (1, N = 8,541) = 225.94, p < 0.001, \Phi = 0.16$
Esports betting	-	$\chi^2 (1, N = 8,542) = 140.51, p < 0.001, \Phi = 0.13$
Fantasy sports betting	-	$\chi^2 (1, N = 8,542) = 112.58, p < 0.001, \Phi = 0.12$
Skin gambling	-	$\chi^2 (1, N = 8,540) = 93.89, p < 0.001, \Phi = 0.11$
Purchasing loot boxes	-	$\chi^2 (1, N = 8,541) = 419.53, p < 0.001, \Phi = 0.22$

Table C.3 – Inferential statistics for comparisons between interactive and non-interactive gamblers’ frequency of engagement in each form in 2010/11 and 2019

Form	2010/11			2019		
	Interactive gambler	Non-interactive gambler	Inferential statistics	Interactive gambler	Non-interactive gambler	Inferential statistics
Instant scratch tickets	4	4	$U(970) = 111619, Z = 0.95, p = 0.341$	Less than monthly	Less than monthly	$U = 269842.5, Z = -1.13, p = 0.258$
Lotteries	12	12	$U(1268) = 186690.5, Z = 1.86, p = 0.062$	Less than monthly	Less than monthly	$U = 1981665, Z = -2.43, p = 0.015$
Sports betting	9.4*	2	$U(721) = 26976.5, Z = 7.06, p < 0.001$	Less than monthly	Less than monthly	$U = 72805, Z = -7.98, p < 0.001$
Race betting	5.0*	1	$U(950) = 59191, Z = 9.17, p < 0.001$	Less than monthly	Less than monthly	$U = 303745.5, Z = -9.81, p < 0.001$
Bingo	2	1	$U(110) = 1037.5, Z = 1.86, p = 0.063$	Less than monthly	Less than monthly	$U = 5032, Z = -1.82, p = 0.069$
Keno	5.0*	2	$U(317) = 8326, Z = 4.66, p < 0.001$	Less than monthly	Less than monthly	$U = 75639, Z = -1.26, p = 0.209$
Poker	12	7	$U(286) = 6618.5, Z = 1.91, p = 0.056$	Less than monthly	Less than monthly	$U = 14128, Z = -3.45, p = 0.001$
Casino games	3.0*	1	$U(410) = 11205, Z = 4.97, p < 0.001$	Less than monthly	Less than monthly	$U = 45337, Z = -2.86, p = 0.004$
Games of skill	12.0*	4	$U(66) = 310.5, Z = 2.26, p = 0.024$			
EGMs	8.3*	4	$U(685) = 41553.5, Z = 4.60, p < 0.001$	Less than monthly	Less than monthly	$U = 311188.5, Z = -2.25, p = 0.025$
Novelty betting				Less than monthly	Less than monthly	$U = 1160, Z = -5.25, p < 0.001$
Esports betting				Less than monthly	<6 respondents	
Fantasy sports betting				Less than monthly	<6 respondents	
Skin gambling				Less than monthly	<6 respondents	
Purchasing loot boxes				Less than monthly	Less than monthly	$U = 2989.5, Z = -0.93, p = 0.351$

Table C.4 – Inferential statistics for comparisons between interactive and non-interactive gamblers’ expenditure on each form in 2010/11 and 2019

Form	2010/11	2019
Instant scratch tickets	U(708) = 59534.5, Z = 0.72, p = 0.473	U = 255671.5, Z = -2.10, p = 0.036
Lotteries	U(1094) = 128649, Z = 3.59, p < 0.001	U = 1789102.5, Z = -6.15, p < 0.001
Sports betting	U(557) = 23608, Z = 1.28, p = 0.201	U = 61098, Z = -9.09, p < 0.001
Race betting	U(727) = 48260, Z = 2.24, p = 0.025	U = 251997, Z = -11.57, p < 0.001
Bingo	U(76) = 599.5, Z = 0.88, p = 0.380	U = 5125.5, Z = -0.60, p = 0.552
Keno	U(248) = 6475.5, Z = 1.72, p = 0.086	U = 71256, Z = -1.59, p = 0.111
Poker	U(232) = 3332.5, Z = 3.03, p = 0.002	U = 11421.5, Z = -4.33, p < 0.001
Casino games	U(327) = 9884, Z = 0.22, p = 0.828	U = 32855.5, Z = -5.71, p < 0.001
Games of skill	W(513) = 351, Z = 3.51, p < 0.001	
EGMs	U(513) = 27568, Z = 1.11, p = 0.266	U = 265428.5, Z = -5.05, p < 0.001
Novelty betting		U = 1325.5, Z = -1.15, p = 0.251
Esports betting		
Fantasy sports betting		
Skin gambling		
Purchasing loot boxes		U = 2804, Z = -0.57, p = 0.566

Note: Empty cells indicate analyses that were not conducted because either the form was not surveyed, or there were too few respondents in one group.

Table C.5 – Inferential results comparing interactive and non-interactive gamblers in terms of harms experienced from their own gambling in 2019

Harm	Chi-square	<i>p</i>	phi
Experienced family/domestic violence	12.12	<.001	0.06
Took money or items from friends or family without asking first	1.15	0.284	0.02
Petty theft or dishonesty in respect to government, business, or other people	0.00	0.959	0.00
Didn't fully attend to the needs of children	1.98	0.159	0.02
Experienced other forms of violence	8.88	0.003	0.05
Promised to pay back money without genuinely intending to do so	7.91	0.005	0.05
Threat of separation or ending of a relationship	17.48	<.001	0.07
Sold personal items	8.07	0.004	0.05
Increased credit card debt	11.8	0.001	0.06
Reduced my contribution to community obligations	9.45	0.002	0.05
Reduced performance at work or study	34.99	<.001	0.1
Experienced greater tension in your relationships	36.48	<.001	0.1
Spent less on essential expenses such as medication, health care, and food	14.94	<.001	0.06
Increased experience of depression	9.13	0.003	0.05
Experienced greater conflict in your relationships (arguing, fighting, ultimatums)	28.94	<.001	0.09
Loss of sleep due to spending time gambling	35.99	<.001	0.1
Spent less time attending social events	24.86	<.001	0.08
Spent less time with people I care about	37.05	<.001	0.1
Felt distress about your gambling	28.66	<.001	0.09
Felt like a failure	9.62	0.002	0.05
Used your work or study time to gamble	131.21	<.001	0.18
Felt ashamed of your gambling	18.39	<.001	0.07
Less spending on recreational expenses such as eating out, going to the movies or other entertainment	71.12	<.001	0.14
Had regrets that made you feel sorry about your gambling	57.75	<.001	0.12
Reduction of your savings	74.43	<.001	0.14
Reduction of your available spending money	119.67	<.001	0.18

Table C.6 – Inferential results comparing interactive and non-interactive gamblers in terms of harms experienced from somebody else’s gambling in 2019

Harm from another person	Chi	<i>p</i>	phi
Didn't fully attend to the needs of children	0.71	0.700	0.03
Experienced family/domestic violence	2.81	0.245	0.06
Experienced other forms of violence	1.44	0.487	0.05
Lack of progression in your job or study	4.27	0.120	0.08
Thoughts of running away or escape	0.97	0.615	0.04
Petty theft, including taking money or items from friends or family without asking first	1.76	0.410	0.05
Stress related health problems (e.g. high blood pressure, headaches)	2.85	0.241	0.06
Reduced performance at work or study (i.e. due to tiredness or distraction)	3.92	0.141	0.08
Less spending on essential expenses such as medications, healthcare, food	6.43	0.040	0.10
Late payment on bills (e.g. utilities, rates)	0.56	0.756	0.03
Used your work or study time to attend to issues caused by their gambling	5.14	0.077	0.09
Felt belittled in your relationships	4.12	0.127	0.08
Felt insecure or vulnerable	0.78	0.678	0.03
Increased experience of depression	7.69	0.021	0.11
Threat of separation or ending a relationship/s	0.86	0.651	0.04
Spent less time attending social events	8.89	0.012	0.11
Reduction of your savings	0.71	0.702	0.03
Loss of sleep due to stress or worry about their gambling or gambling-related problems	10.28	0.006	0.12
Got less enjoyment from time spent with people you care about	9.55	0.008	0.12
Reduction of your available spending money	1.43	0.490	0.05
Experienced greater conflict in your relationships (arguing, fighting, ultimatums)	6.52	0.038	0.10
Feelings of hopelessness about their gambling	1.48	0.477	0.05
Experienced greater tension in your relationships (suspicion, lying, etc.)	2.79	0.248	0.06
Felt distressed about their gambling	5.02	0.081	0.09
Felt angry about them not controlling their gambling	1.94	0.380	0.05

Table C.7 – Inferential statistics comparing interactive and non-interactive gamblers in terms of wellbeing, mental health and physical health in 2019

Wellbeing measure	t	df	p
Personal Wellbeing Inventory	-.39	5252	.697
SF-12 – Mental health subscale	(Welch) -6.45	3469.75	<.001
SF-12 – Physical health subscale	(Welch) 2.75	2962.52	.006

Additional multivariate analyses

As indicated in Chapter 4, we wanted to run the multivariate models to take into account not just engagement on each gambling form, but the total number of gambling forms engaged in. This variable overlapped completely with engagement in each individual form (when all forms were included in the model). Tables C.8 and C.9 present the multivariate analyses with total number of gambling forms in place of engagement on each form.

As expected, results are very similar. Compared to non-interactive gamblers, interactive gamblers were significantly more likely to be male, younger, have a higher education, engage in more gambling forms, and experience gambling-related problems (Table C.8). The model correctly categorized 68.6% of interactive and non-interactive gamblers and was statistically significant, $\chi^2(13, N = 5024) = 788.87, p < .001$.

Interactive gamblers with higher problem gambling severity were significantly more likely to be male, younger, never married (vs married), of Indigenous status, to mainly speak a language other than English at home, to gamble on more gambling forms, and to have lower mental and physical health (Table C.9). This model accounted for 27.1% of the variance and was statistically significant, $F(12, 1546) = 47.85, p < .001$.

Table C.8 – Logistic regression of characteristics differentiating Australian interactive gamblers from non-interactive gamblers – number of gambling forms instead of individual forms

	Unstd coeff	SE unstd coeff	Odds ratio	95%CI LL	95% CI UL	Wald	p
Gender (ref = male)	-0.402	0.068	0.669	0.585	0.764	34.828	<.001
Age (groups)	-0.158	0.014	0.853	0.831	0.877	129.937	<.001
Marital status (ref = never married)						4.555	0.207
Married	0.022	0.097	1.022	0.845	1.237	0.052	0.820
Living with partner/de facto	0.205	0.107	1.227	0.994	1.515	3.632	0.057
Divorced, separated or widowed	0.032	0.129	1.033	0.802	1.330	0.063	0.803
Education (higher = more)	0.222	0.029	1.249	1.181	1.321	60.471	<.001
Country of birth (ref = Australia)	-0.007	0.086	0.993	0.839	1.175	0.007	0.932
Indigenous status (ref = no)	-0.216	0.205	0.806	0.539	1.205	1.104	0.293
English as main language at home (ref = yes)	-0.134	0.104	0.875	0.713	1.073	1.650	0.199
Number of gambling forms	0.374	0.025	1.454	1.385	1.526	226.822	<.001
PGSI score (log +1)	0.234	0.064	1.264	1.116	1.432	13.588	<.001
Mental health (higher = better)	-0.001	0.004	0.999	0.991	1.007	0.055	0.815
Physical health (higher = better)	0.004	0.004	1.004	0.997	1.011	1.119	0.290
Constant	-1.133	0.318	0.322			12.684	<.001

**Significant predictors are shown in bold.*

Table C.9 – Linear regression predicting level of problem gambling severity for interactive gamblers – number of gambling forms instead of individual forms

Predictor	Unstd Coeff	SE Unstd Coeff	Std Coeff	t	p
(Constant)	1.434	0.140		10.235	<.001
Gender (ref = male)	-0.140	0.031	-0.100	-4.481	<.001
Age (groups)	-0.022	0.007	-0.094	-3.385	0.001
Married (ref = never married)	-0.124	0.043	-0.089	-2.882	0.004
Living with partner/de facto (ref = never married)	-0.076	0.045	-0.044	-1.676	0.094
Divorced, separated or widowed (ref = never married)	-0.004	0.058	-0.002	-0.061	0.951
Country of birth (ref = Australia)	0.045	0.038	0.029	1.166	0.244
Education (higher = more)	-0.016	0.013	-0.028	-1.231	0.218
Indigenous status (ref = no)	0.252	0.088	0.063	2.870	0.004
English as main language at home (ref = yes)	0.147	0.045	0.082	3.250	0.001
Number of gambling forms	0.131	0.009	0.341	14.942	<.001
Mental health (higher = better)	-0.008	0.002	-0.095	-4.145	<.001
Physical health (higher = better)	-0.016	0.002	-0.223	-9.954	<.001

**Significant predictors are shown in bold.*

Appendix D. 2019 National Online Survey

Email solicitation and Information sheet for previous research participants

Recruitment email for participants who completed the 2012 Australian Gambling Survey

Subject: 2020 Australian Gambling Survey

Hi there

In 2012 you took part in the Australian Gambling Survey. Thank you! In that survey, you said you'd be happy for us to invite you into future surveys.

At CQUniversity, we're excited to now launch the 2020 Australian Gambling Survey. We'd love you to take part, even if you don't gamble.

Help us to gain insights into how Australians are gambling in 2020. Our online survey will take you about 20 minutes to complete.

This study is once again funded by Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories and The Commonwealth.

By participating, you can win 1 of 10 \$100 shopping vouchers.

For more information about the study and to take part, please click on [THIS LINK](#).

Thank you in advance for your participation,
Professor Nerilee Hing
n.hing@cqu.edu.au
Experimental Gambling Research Laboratory
Central Queensland University
Ethics approval: 22157

To opt out of invitations for further studies unsubscribe [here](#).

Please note that the use of a prize draw was approved by the CQUniversity Human Research Ethics Committee



Welcome to the **2020 AUSTRALIAN GAMBLING SURVEY**. We are collecting data to help researchers, policy makers, and other key stakeholders gain a better understanding of gambling, particularly online gambling (i.e., using the Internet), including using devices such as a computer, smartphone, tablet, gaming console or smart TV.

The project is funded by Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and the Commonwealth.

The only requirements for you to participate are that you:

- were aged 18 years or over at the end of 2019
- lived in Australia at the end of 2019

You don't need to gamble to take part.

The survey asks about any gambling you may have done **during 2019** as well as some questions about you. Your responses are completely anonymous.

The survey will take about 15-20 minutes to complete. Your participation is voluntary and you can stop the survey at any time. You can also continue the survey from where you left off if you use the same device and browser. If you opt out of the survey part way through, we will not use or retain any responses you have provided.

At the end of the survey, you can enter a prize draw **to win one of 10 \$100 shopping vouchers**. These can be redeemed at more than 100 online stores, including travel, electronics, fashion, health and department stores.

CQUniversity ethics approval no: 22157

If you have any questions, please contact the research team at n.hing@cqu.edu.au

Would you like to see more details about the study?

- Yes
- I do not wish to see more details and I consent to participating in this study

ADDITIONAL INFORMATION

How your confidentiality will be protected

The survey does not ask for your name, so your responses will be completely anonymous. They will be combined with thousands of other responses so no one will know your individual answers.

The anonymous data will be stored securely and indefinitely by CQUniversity. It will also be provided to the Gambling Research Australia, so that overall results can be compared to similar surveys they might conduct in the future.

How you will receive feedback

Information about the results of the research will be made available through CQUniversity's gambling research Facebook page - <https://www.facebook.com/cquegr/>

Where you can get further information

If you want further information or have any questions, please contact Professor Nerilee Hing: n.hing@cqu.edu.au. You can also contact the Ethics Coordinator at CQUniversity's Office of Research: 07 4923 2603.

If you experience discomfort at any point during the survey, you can contact the **Gambling Helpline on 1800 858 858** or www.gamblinghelponline.org.au or **Lifeline on 13 11 14**. These are free and confidential help services that operate 24 hours a day, 7 days a week.

Project team

The study is being conducted by:

CQUniversity: Professor Nerilee Hing, Professor Matthew Rockloff, Professor Matthew Browne, Dr Alex Russell, Nancy Greer

Deakin University: Associate Professor Nicki Dowling, Dr Stephanie Merkouris

Menzies School of Health Research: Dr Matthew Stevens

Flinders University: Dr Daniel King

Consultants: Linda Woo, Adjunct Professor Anne Salonen.

Qualtrics is assisting with recruiting participants for this study.

CQUniversity ethics approval no: 22157

Participation

To start the survey, please click the next button to begin. By doing so you are consenting to participate.

Information for respondents to the 2012 National Online Survey

Your participation in the 2020 Australian Gambling Survey provides a valuable opportunity to examine longitudinal trends in online gambling in Australia. We would like to be able to compare your survey responses in the 2020 Australian Gambling Survey to those you provided in the 2012 Australian Gambling Survey. If you agree, here's how this would work.

In 2012, we securely and anonymously stored your survey responses with a unique code. This code is linked in a separate secure file to the email address you provided in 2012 and which we used to contact you now. If you agree, this same code will be automatically linked to your survey responses in the 2020 survey.

This will enable us to compare your responses between the two surveys. We will then combine these comparisons with the hundreds of other people who complete both surveys so no one will know your individual answers. Neither of the two surveys asks for your name, so your responses will be completely anonymous.

At the end of the survey, people who have completed both the 2012 and 2020 surveys can enter a prize draw **to win one of 10 \$100 shopping vouchers**. These can be redeemed at more than 100 online stores, including travel, electronics, fashion, health and department stores.

Do you agree for us to use your unique code to compare your responses between the 2012 and 2020 surveys?

- Yes
- No, but I will complete the 2020 survey with no comparison to my 2012 responses
- No, and I do not wish to complete the 2020 survey

Information sheet for Qualtrics respondents

Qualtrics Survey Software

3/4/20, 10:27 am



Information sheet

Information sheet.



Welcome to the **2020 AUSTRALIAN GAMBLING SURVEY**. We are collecting data to help researchers, policy makers, and other key stakeholders gain a better understanding of gambling, particularly online gambling (i.e., using the Internet), including using devices such as a computer, smartphone, tablet, gaming console or smart TV.

The project is funded by Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and the Commonwealth.

The only requirements for you to participate are that you:

https://cqushss.au1.qualtrics.com/Q/EditSection/Blocks/Ajax/G...urveyID=SV_cURjGggZhVuCu0t&ContextLibraryID=UR_9YScYW99wQqYI

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- were aged 18 years or over at the end of 2019
- lived in Australia at the end of 2019
- gambled at least once per year on selected activities during 2019

The survey asks about any gambling you may have done **during 2019** as well as some questions about you. Your responses are completely anonymous.

The survey will take about 15–20 minutes to complete. Your participation is voluntary and you can stop the survey at any time. You can also continue the survey from where you left off if you use the same device and browser. If you opt out of the survey part way through, we will not use or retain any responses you have provided.

CQUniversity ethics approval no: 22157

If you have any questions, please contact the research team at n.hing@cqu.edu.au

Information sheet.

Would you like to see more details about the study?

- Yes
- I do not wish to see more details and I consent to participating in this study

ADDITIONAL INFORMATION.

ADDITIONAL INFORMATION

How your confidentiality will be protected

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free and confidential help services that operate 24 hours a day, 7 days a week.

Project team

The study is being conducted by:

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Qualtrics is assisting with recruiting participants for this study.

CQUniversity ethics approval no: 22157

Participation

To start the survey, please click the next button to begin. By doing so you are consenting to participate.

Screeners

COVID_info.

Coronavirus (COVID-19): IMPORTANT – PLEASE READ

Normally, our surveys ask about people's gambling during the past 12 months.

However, because people's usual gambling activities may have been disrupted due to the coronavirus, we will instead ask about what you did **in 2019**, meaning the **whole calendar year of 2019**.

That is, don't consider 2020 when you answer your questions.

To help you remember what happened in 2019, here are some key events:

- Cardinal George Pell found guilty (February)
- Federal Election: Liberal/National Coalition re-elected (May)
- Bushfires: Major bushfires throughout Australia (June onwards)
- Tennis: Ashleigh Barty ranked World Number 1 (June to August, September onwards)
- Mens' Cricket: Australia retains the Ashes (September)
- AFL Grand Final: Richmond defeat Greater Western Sydney (September)
- NRL Grand Final: Sydney Roosters defeat Canberra Raiders (October)
- Rugby Union World Cup: South Africa triumph (September to November)
- Melbourne Cup: Vow and Declare victorious (November)

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First Click: *0 seconds*

Last Click: *0 seconds*

Page Submit: *0 seconds*

Click Count: *0 clicks*

Dem_Country_Reside.

At the **end of 2019**, did you live in Australia?

- No
- Yes

Dem_Age. At the **end of 2019**, how old were you?

Dem_Gender.

At the **end of 2019**, what was your gender?

- Male
 Female
 Other

Postcode.

At the **end of 2019**, what was the postcode of your usual place of residence?

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EOS

EOS. Thank you for your interest in this study. Unfortunately, we're looking for responses from people who fit a particular profile.

Intro_page

Intro_page. In this section, we ask about your gambling behaviour, including online, using telephone calls and in land-based venues, **during 2019**.

- **Online gambling** refers to gambling using the Internet. This could be using a **website or app**, accessed using a computer, smartphone, tablet, gaming console or smart TV.
- **Gambling using telephone calls** refers to gambling by making a telephone call from a landline or mobile phone to a gambling or betting operator.
- **Land-based gambling** refers to gambling using facilities in land-based venues, including newsagents, clubs, pubs, hotels, casinos, TAB outlets, racetracks, bingo halls or other venues that offer gambling or betting facilities.

In this survey, gambling includes gambling using:

- **Money** (e.g. cash, debit, credit, chips or credits purchased for money)
- **Cryptocurrency** (e.g. Bitcoin, Ethereum, Ripple). If you use cryptocurrency for gambling, please estimate its approximate real money value in the relevant questions.

Gambling with money or cryptocurrency does **not** include playing gambling-like games for fun, just using points (which we refer to as simulated gambling).

Gambling participation

GBxa. **During 2019**, on average how often did you do each of the following? **This includes any gambling you have done online, by telephone and at land-based venues – using money or cryptocurrency** (but not just for fun using points).

If you don't know what one of these items refers to, please select "not at all in **2019**" for that item.

	Not at all in 2019	Less than once a month	Once a month	2-3 times a month	Once a week	2-3 times a week	4 or more times a week
Purchased instant scratch tickets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchased lottery, lotto or pools tickets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bet on sporting events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bet on horse, harness or greyhound races	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bet on non-sporting events, such as who will win an Academy Award, a political election, or a reality TV show	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Played bingo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Played keno	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Played poker	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Played casino games, not including poker (e.g. blackjack, roulette)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Played gaming machines, such as pokies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Bet on video game competitions known as esports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bet on fantasy sports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Used skins or skin deposits for gambling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchased loot boxes or loot box keys	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Not at all in 2019	Less than once a month	Once a month	2-3 times a month	Once a week	2-3 times a week	4 or more times a week

B3

B3. **During 2019**, did you use the Internet, via a computer, smartphone, tablet, smart TV, gaming console or other device, to do any of these activities?

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- Yes
 No

Gambling behaviour – Purchasing instant scratch tickets

info. **Purchasing instant scratch tickets**

This section asks about **purchasing instant scratch tickets** for money or cryptocurrency **during 2019**.

GB1b. **During 2019**, how much money (including cryptocurrency) did you spend on instant scratch tickets **in a typical month, including online, by telephone and at land-based venues?**

GB1c. **During 2019**, about what percentage of your expenditure on instant scratch tickets was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues?**

Online	<input type="text" value="0"/> %
Using telephone calls	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB1e.

During 2019, which operators websites or apps did you use to purchase instant scratch tickets **online?**
(Please select all that apply)

- CasinoChan
- Emu Casino
- Fair Go Casino

- GWcasino
- Joe Fortune
- Kahuna Casino
- Mucho Vegas Casino
- Raging Bull Casino
- Scratch2Cash
- Spin Samba
- Other (please specify all other sites)

Gambling behaviour – Purchasing lottery, lotto, pools tickets

GB2_info. **Purchasing lottery, lotto, pools tickets**

This section asks about **purchasing lottery, lotto or pools tickets** for money or cryptocurrency **during 2019**.

GB2b. **During 2019**, how much money (including cryptocurrency) did you spend on lottery, lotto or pools tickets **in a typical month, including online, by telephone and at land-based venues?**

GB2c. **During 2019**, about what percentage of your expenditure on lottery, lotto or pools ticket was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues**?

Online	<input type="text" value="0"/>	%
Using telephone calls	<input type="text" value="0"/>	%
At land-based venues	<input type="text" value="0"/>	%
Total	<input type="text" value="0"/>	%

GB2e.

During 2019, which operators websites or apps did you use to purchase lottery, lotto, or pools tickets **online**?
(Please select all that apply)

- Agent Lotto
- Giant Lottos
- IceLotto
- LotteryWest
- LottoGo (previously World Lottery Club)
- LottoHQ
- Lottoland
- Lottos VIP
- NetLotto
- Oz Lotteries
- The Lott (TattsLotto)

- The Lotter
- The Lottery Office
- Wintrillions
- Other (please specify all other sites)

Gambling behaviour – Betting on sporting events

GB3_info. **Betting on sporting events**

This section asks about **betting on sporting events** for money or cryptocurrency **during 2019**.

GB3b. **During 2019**, how much money (including cryptocurrency) did you spend betting on sporting events **in a typical month, including online, by telephone and at land-based venues?**

GB3c. **During 2019**, about what percentage of your expenditure on sports betting was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues?**

Online	0 %
Using telephone calls	0 %
At land-based venues	0 %
Total	0 %

GB3e.

During 2019, which operators' websites or apps did you use to bet on sporting events **online**?

(Please select all that apply)

- 5Dimes
- Bet365
- BetEasy
- Betfair
- Betstar
- BetUS
- Bluebet
- Bookmaker.com.au
- ClassicBet
- Cloudbet
- EliteBet
- FortuneJack
- Heritage Sports
- Intertops
- Ladbrokes (AU)
- Mad Bookie
- Neds.com.au

- NitrogenSports
- Olimp.com
- PaddyPower
- PalmerBet
- PlayUP^
- PointsBet
- Sportsbet
- Sportsbetting.com.au
- SportsChamps
- TAB Limited (NSW)
- Tabcorp (ACT or VIC)
- TABtouch WA/WA TAB
- Tipwin
- TopBet
- TopBetta
- TopSport
- Ubet/TAB (NT, QLD, SA or TAS)
- Unibet (previously Betchoice)
- William Hill (UK)
- Xbet
- Other (please specify all other sites)

GB3g. **During 2019**, about what proportion of your sports betting was **in-play** or live betting? (Bets placed once the match has started.)

GB3h. And **during 2019**, what proportion of your **in-play or live** betting did you do **online**, using **telephone calls** and at **land-based venues**?

Online	<input type="text" value="0"/> %
Using telephone calls	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB3i. **During 2019**, how much money did you usually spend on in-play sports betting **in a typical month**?

GB3j. In-play bets with Australian-licensed operators can only be placed with a telephone call or at land-based venues.

If these operators offered these bets online, how likely would you be to place in-play bets **online with Australian-licensed operators**?

- Extremely unlikely
- Unlikely
- Likely

Extremely likely

GB3k. If **in-play online betting** was offered by Australian sports betting operators, would your in-play betting increase, decrease or stay the same?

Note: For this question, please disregard changes due to coronavirus.

- Increase a lot
- Increase a little
- Stay the same
- Decrease a little
- Decrease a lot

GB3l. If **in-play online betting** was offered by Australian sports betting operators, would you:

- Do **all** of your in-play betting online, instead of using telephone calls or in a land-based venue
- Do **most** of your in-play betting online, instead of using telephone calls or in a land-based venue
- Do **some** of your in-play betting online, instead of using telephone calls or in a land-based venue
- Do **none** of your in-play betting online, instead of using telephone calls or in a land-based venue

GB3m. If **in-play online betting** was offered by Australian

sports betting operators, would you:

- Do **all** of your in-play betting online with an operator licensed in Australia, instead of with an offshore operator
- Do **most** of your in-play betting online with an operator licensed in Australia, instead of with an offshore operator
- Do **some** of your in-play betting online with an operator licensed in Australia, and some with an offshore operator
- Do **none** of your in-play betting online with an operator licensed in Australia, and all with an offshore operator

Gambling behaviour – Betting on horse, harness or greyhound races

GB4_info. **Betting on horse, harness or greyhound races**

This section asks about **betting on horse, harness or greyhound races** for money or cryptocurrency **during 2019**.

GB4b. **During 2019**, how much money (including cryptocurrency) did you spend betting on horse, harness or greyhound races **in a typical month, including online, by telephone and at land-based venues?**

GB4c. **During 2019**, about what percentage of your expenditure on betting on horse, harness or greyhound races was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues**?

Online	<input type="text" value="0"/>	%
Using telephone calls	<input type="text" value="0"/>	%
At land-based venues	<input type="text" value="0"/>	%
Total	<input type="text" value="0"/>	%

GB4e.

During 2019, which operators websites or apps did you use to bet on horse, harness or greyhound races **online**?
(Please select all that apply)

- 5Dimes
- Bet365
- BetEasy
- Betfair
- Betstar
- BetUS
- Bluebet
- Bookmaker.com.au
- Citibet
- ClassicBet
- EliteBet

- Heritage Sports
- Intertops
- Ladbrokes (AU)
- Mad Bookie
- Neds.com.au
- Olimp.com
- PaddyPower
- PalmerBet
- PlayUP^
- PointsBet
- Sportsbet
- Sportsbetting.com.au
- SportsChamps
- TAB Limited (NSW)
- Tabcorp (ACT or VIC)
- TABtouch WA/WA TAB
- TopBet
- TopBetta
- TopSport
- Ubet/TAB (NT, QLD, SA or TAS)
- Unibet (previously Betchoice)
- William Hill (UK)
- Xbet
- Other (please specify all other sites)

Gambling behaviour - Betting on non-sporting events

GB13_info. **Betting on non-sporting events**

This section asks about **betting on non-sporting events** for money or cryptocurrency **during 2019**, such as who will win an Academy Award, a political election or a reality TV show.

GB13b. **During 2019**, how much money (including cryptocurrency) did you spend betting on non-sporting events **in a typical month, including online, by telephone and at land-based venues?**

GB13c. **During 2019**, about what percentage of your expenditure on betting on non-sporting events was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues?**

Online	<input type="text" value="0"/> %
Using telephone calls	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB13e.

During 2019, which operators websites or apps did you use to bet on non-sporting events **online**?

(Please select all that apply)

- 5Dimes
- Bet365
- BetEasy
- Betfair
- Betstar
- BetUS
- Bluebet
- Bookmaker.com.au
- ClassicBet
- Cloudbet
- EliteBet
- FortuneJack
- Heritage Sports
- Intertops
- Ladbrokes (AU)
- Mad Bookie
- Neds.com.au
- NitrogenSports
- Olimp.com
- PaddyPower
- PalmerBet
- PlayUP^
- PointsBet
- Sportsbet

- Sportsbetting.com.au
- SportsChamps
- TAB Limited (NSW)
- Tabcorp (ACT or VIC)
- TABtouch WA/WA TAB
- Tipwin
- TopBet
- TopBetta
- TopSport
- Ubet/TAB (NT, QLD, SA or TAS)
- Unibet (previously Betchoice)
- William Hill (UK)
- Xbet
- Other (please specify all other sites)

Gambling behaviour – Playing bingo

GB5_info. **Playing bingo**

This section asks about **playing bingo** for money or cryptocurrency **during 2019**.

GB5b. **During 2019**, how much money (including cryptocurrency) did you spend on bingo **in a typical month, including online and at land-based venues?**



GB5c. **During 2019**, about what percentage of your expenditure on bingo was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV) and at **land-based venues**?

Online	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB5e.

During 2019, which operators websites or apps did you use to play bingo for money or cryptocurrency **online**?

(Please select all that apply)

- Amigo Bingo
- Bingo Australia
- Bingo Billy
- Bingo Cabin
- Bingo For Money
- Bingo Hall
- Bingo Spirit
- BingoFest
- CyberBingo
- Downtown Bingo

Other (please specify all other sites)

Gambling behaviour – Playing keno

GB6_info. **Playing keno**

This section asks about **playing keno** for money or cryptocurrency **during 2019**.

GB6b. **During 2019**, how much money (including cryptocurrency) did you spend on keno **in a typical month, including online and at land-based venues?**

GB6c. **During 2019**, about what percentage of your expenditure on keno was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV) and at **land-based venues?**

Online	<input style="width: 40px; height: 20px;" type="text"/>	%
At land-based venues	<input style="width: 40px; height: 20px;" type="text"/>	%
Total	<input style="width: 40px; height: 20px;" type="text"/>	%

GB6e.

During 2019, which operators websites or apps did you use to play keno for money or cryptocurrency **online**?

(Please select all that apply)

- Emu Casino
- Fair Go Casino
- Ignition Casino
- Joka Room
- Kahuna
- Keno (app)
- Keno.com.au
- Mucho Vegas Casino
- Planet7Oz
- Play Amo
- Pokie Pop!
- Uptown Pokies
- Other (please specify all other sites)

Gambling behaviour – Playing poker

GB7_info. **Playing poker**

This section asks about **playing poker** for money or cryptocurrency **during 2019**.

GB7b. **During 2019**, how much money (including cryptocurrency) did you spend on poker **in a typical month, including online and at land-based venues?**

GB7c. **During 2019**, about what percentage of your expenditure on poker was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV) and at **land-based venues?**

Online	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB7e.

During 2019, which operators websites or apps did you use to play poker for money or cryptocurrency **online?**
(Please select all that apply)

- 888 Poker
- America's Cardroom
- Black Chip Poker
- Blockchain Poker
- FullTilt Poker
- Grand Poker

- Ignition Casino poker room
- Juicy Stakes
- Nitrogen Sports Poker
- Partypoker
- Poker Kings
- PokerBros (App)
- PokerStars
- PPPoker (App)
- SwC Poker
- Upoker (App)
- Other (please specify all other sites)

GB7l. If **online poker** was offered by Australian operators, would you:

- Play **all** of your poker online, instead of at a land-based venue
- Play **most** of your poker online, instead of at a land-based venue
- Play **some** of your poker online, instead of at a land-based venue
- Play **none** of your poker online, instead of at a land-based venue

GB7m. If **online poker** was offered by Australian operators, would you:

- Play **all** of your poker online with an operator licensed in Australia, instead of with an offshore operator
- Play **most** of your poker online with an operator licensed in Australia, instead of with an offshore operator

- Play **some** of your poker online with an operator licensed in Australia, and some with an offshore operator
- Play **none** of your poker online with an operator licensed in Australia, and all with an offshore operator

Gambling behaviour – Playing casino games, not including poker

GB8_info. **Playing casino games, not including poker**

This section asks about **playing casino games** for money or cryptocurrency **during 2019, not including poker.**

GB8b. **During 2019**, how much money (including cryptocurrency) did you spend on casino games **in a typical month, including online and at land-based venues?**

GB8c. **During 2019**, what percentage of your expenditure on casino games was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV) and at **land-based venues?**

Online

%

At land-based venues

Total

0

 %

GB8e.

During 2019, which operators websites or apps did you use to play casino games for money or cryptocurrency **online**?
(Please select all that apply)

- Emu Casino
- Fair Go Casino
- Ignition Casino
- Joe Fortune
- Joka Room
- Kahuna Casino
- Planet7Oz
- Play Amo
- Raging Bull Casino
- Uptown Pokies
- Other (please specify all other sites)

Gambling behaviour – Playing gaming machines for money, such as pokies

GB10_info. **Playing gaming machines for money, such as pokies**

This section asks about **playing gaming machines, such as pokies during 2019**. This includes pokies in land-based venues

and online.

GB10b. **During 2019**, how much money (including cryptocurrency) did you spend on gaming machines, such as pokies, **in a typical month, including online and at land-based venues?**

GB10c. **During 2019**, what percentage of your expenditure on gaming machines, such as pokies, was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV) and at **land-based venues?**

Online	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB10e.

During 2019, which operators websites or apps did you use to play gaming machines for money or cryptocurrency, such as pokies **online?**

(Please select all that apply)

Emu Casino

- Fair Go Casino
- Ignition Casino
- Joe Fortune
- Joka Room
- Kahuna Casino
- Planet7Oz
- Play Amo
- Raging Bull Casino
- Uptown Pokies
- Other (please specify all other sites)

Gambling behaviour – Betting on video game competitions known as esports

GB12_info. **Betting on video game competitions known as esports**

This section asks about **betting on video game competitions known as esports** for money or cryptocurrency **during 2019**.

GB12b. **During 2019**, how much money (including cryptocurrency) did you spend betting on esports **in a typical month, including online, by telephone and at land-based venues?**

GB12c. **During 2019**, about what percentage of your expenditure on betting on esports was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues**?

Online	<input type="text" value="0"/> %
Using telephone calls	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

GB12e.

During 2019, which operators websites or apps did you use to bet on esports **online**?

Please note that this refers to betting with cash or cryptocurrency, not with skins.

(Please select all that apply)

- ArcaneBet
- Bet365
- BetEasy
- BetOnline
- Betstar
- Betway
- Bookmaker.com.au
- Bovada
- CSGOFast

- EGB.com
- Ladbrokes (AU)
- Loot.bet
- LuckBox
- MelBet.com
- Midnite.com
- Neds.com.au
- Nitrogen Sports
- OneHash
- Pinnacle
- Rivalry.com
- Skrilla
- Skybet
- Sportsbet
- Thunderpick
- Unibet (previously Betchoice)
- Unikrn
- Other (please specify all other sites)

Gambling behaviour – Betting on fantasy sports

GB11_info. **Betting on fantasy sports**

This section asks about **betting on fantasy sports** for money or cryptocurrency **during 2019**.

GB11b. **During 2019**, how much money (including cryptocurrency) did you spend betting on fantasy sports **in a typical month, including online, by telephone and at land-based venues?**

GB11c. **During 2019**, about what percentage of your expenditure on betting on fantasy sports was done **online** (including through a computer, smartphone, tablet, gaming console or smart TV), and using **telephone calls** and at **land-based venues?**

Online	<input type="text" value="0"/>	%
Using telephone calls	<input type="text" value="0"/>	%
At land-based venues	<input type="text" value="0"/>	%
Total	<input type="text" value="0"/>	%

GB11e.

During 2019, which operators websites or apps did you use to bet on fantasy sports **online?**
(Please select all that apply)

- Draft
- Draftday
- DraftKings
- DraftKings (US)

- Draftstars
- Dream11
- FanDuel
- Fantasy NFL
- Fantasy Premier League
- FantasyDraft
- FantasyPros
- Hattrick
- MoneyBall
- PlayON
- SportChamps
- Superbru
- Yahoo
- Other (please specify all other sites)

Gambling behaviour – Using skins or skin deposits for gambling

GB16_info. **Using skins or skin deposits for gambling**

This section asks about **using skins or skin deposits for gambling during 2019**.

GB16e.

During 2019, which operators websites or apps did you use to gamble with skins or skin deposits **online**?

(Please select all that apply)

- Betspawn
- Buff.bet
- CSGOatse.com
- CSGOempire
- CSGOFast
- CSGOlive.com
- CSGOpolygon.com
- CSGOpositive.com
- D2reaper.com
- EarnCoins.gg
- Farmskins.com
- Gamdom
- Hellcase.com
- Loot.bet
- Roobet.com
- Skinbet
- Thunderpick
- VPgame.com
- WTFskins
- Other (please specify all other sites)

GB16f. **During 2019**, when you have used in-game items (skins or skin deposits) for betting, how often did you do so in the following ways? (Please select one response on each line)

Never Rarely Sometimes Often Always

Bet on another site with in-game items ("skin betting") on a game of chance (e.g., roulette, coin flip, jackpot)

Bet on another site with in-game items (skins) on the outcome of a competitive video gaming contest (esports betting)

Used in-game items to bet privately with friends

Gambling behaviour – Purchasing loot boxes or loot box keys

GB17_info. **Purchasing loot boxes or loot box keys**

This section asks about **purchasing loot boxes or loot box keys with** money or cryptocurrency **during 2019**.

GB17b.

During 2019, how much money (including cryptocurrency) did you spend purchasing loot boxes or loot box keys **in a typical month**?

GB17f. To what extent do you agree or disagree that loot boxes

are a form of **gambling**?

- Strongly disagree
- Disagree
- Agree
- Strongly agree

Simulated gambling behaviour

SGB_info.

This section asks about any simulated gambling you may have done **during 2019** in video games, apps and websites, including gambling-style games **where you can't win any money**.

GB14. **During 2019**, how often did you play any gambling activities online **where you can't win money**, that is, just for fun?

- 4 or more times a week
- 2-3 times a week
- Once a week
- 2-3 times a month
- Once a month
- Less than once a month
- Not at all in 2019

GB15.

During 2019, which activities did you play online just for fun,
where you can't win money?

(Select all that apply)

- Instant scratch tickets
- Lottery, lotto or pools tickets
- Sports betting
- Race betting
- Bingo
- Keno
- Poker
- Casino games not including poker
- Gaming machines, such as pokies
- Video game competitions known as esports
- Fantasy sports
- Opening loot boxes (not purchased with money)
- Other (please specify)
- None of the above

Online gambling behaviour

IB_online_intro. This section specifically asks more about your **online gambling**. Remember, this includes gambling on a website or app using a computer, smartphone, tablet, gaming console or smart TV.

IB11. **During 2019**, about what proportion of your total gambling expenditure was done **online**, and using **telephone calls** and **at land-based venues**?

Online	<input type="text" value="0"/> %
Using telephone calls	<input type="text" value="0"/> %
At land-based venues	<input type="text" value="0"/> %
Total	<input type="text" value="0"/> %

IB_ where.

During 2019, where did you gamble **online**, including on a computer, smartphone, tablet, gaming console or smart TV?
(Please select all that apply)

- At home
- At a friend's/family member's home
- At work
- At school/university/TAFE
- At a licensed venue (e.g. pub, club, hotel)
- At a casino
- At a sporting event or racetrack
- At a TAB/UBET agency/shop (separate to pub, club or hotel)
- While commuting (e.g., on public transport)
- Other (please specify)

IB_device. **During 2019**, what percentage of your **online** gambling expenditure was done using:

Smartphone	<input type="text" value="0"/>	%
Tablet or iPad	<input type="text" value="0"/>	%
Desktop computer	<input type="text" value="0"/>	%
Laptop computer	<input type="text" value="0"/>	%
Gaming console	<input type="text" value="0"/>	%
TV/Smart TV	<input type="text" value="0"/>	%
Total	<input type="text" value="0"/>	%

IB_Pay.

During 2019, which payment methods did you use for **online** gambling?
(Please select all that apply)

- Your own credit card
- Someone else's credit card
- Credit provided by the gambling operator
- Debit card
- Pre-paid credit card
- Direct bank transfer
- Money transfer e.g., Western Union
- PayPal
- BPay
- Poli

- Skril
- Cheque
- Cryptocurrency e.g. Bitcoin, Ethereum
- Skins or skin deposits
- Other (Please specify)

IB_NumAccounts. How many online betting/gambling **accounts** did you have with different operators **that you used in 2019**?

IB_prefer.

In 2019, did you **prefer** to bet online, using telephone calls or in land-based venues?
(Please select one)

- Online
- Using telephone calls
- In land-based venues

IB_sitechoice.

During 2019, what were the main things that influenced your decision to gamble at one online site or app over another?
(Please select all that apply)

- Reputation

- Personal recommendation
- Advertising/marketing
- Price/odds
- Promotional offers including bonuses, free credit
- Loyalty program
- Products available
- Greater number of betting options and games available
- Fast payout rates
- Customer protection: fairness of games, security of deposits and account information
- Ability to bet in Australian dollars
- Site is easy to use
- Bets are easy to place
- Site is licensed in Australia
- Payment methods available
- Other (please specify)

IB_off_legal.

To the best of your knowledge, which of the following forms of **online** gambling are legal for gambling operators to provide to Australian residents?

(Please select all that apply)

- Instant scratchies
- Lotteries/lotto/pools
- Sports betting
- Race betting

- Bingo
- Keno
- Poker
- Casino games
- Pokies/ gaming machines
- Esports betting
- Fantasy sports betting
- Skin gambling
- Purchasing loot boxes or loot box keys for money
- None of the above

IB_off_checkny. How often do you check whether an online gambling site or app is licensed in Australia before using it?

- Never
- Sometimes
- Most of the time
- Almost always

IB_off_check_how. How do you determine if a gambling site or app is licensed in Australia?
(select all that apply)

- Check the list of licensed operators on the Australian Communications and Media Authority (ACMA) website
- Check for licensing details on the operator's website or app
- Check the ABN of the website or app operator
- Do an online search to check the licensing of the website or app operator

- Contact the operator to ask
- Other (please specify)

Use of offshore betting operators

IB_offshore_info.

Our next few questions are about your use of offshore betting sites or operators which are based outside of Australia. Please note that it is not illegal for you to use offshore operators, and this survey is anonymous, so please provide honest answers.

IB_off_use. Have you ever deliberately chosen to use or open a betting account with an online betting operator who is not licensed in Australia?

- No
- Yes
- Don't know
- Prefer not to say

IB_offon_pref_info. You previously indicated which sites you have used for betting. These include the following offshore sites: $\$ \{e://Field/OFFSHORE\%20Sites_List\}$

IB_offon_pref.

Do you prefer to use Australian-licensed betting sites or offshore betting sites (i.e., operators based in countries other than Australia)?

- Strongly prefer Australian-licensed sites
- Somewhat prefer Australian-licensed sites
- Equally prefer Australian-licensed and offshore sites
- Somewhat prefer offshore sites
- Strongly prefer offshore sites

IB_off_proportion.

In 2019, what proportion of all your betting on sports, races, non-sporting (novelty) events, esports or fantasy sports betting was done using offshore sites?

IB_off_adv.

What, if any, are the **advantages** for you of using **offshore** sites?
(Please select all that apply)

- More gambling forms available
- Better prices/odds
- More betting options, such as in-play betting
- More payment methods accepted
- Better interface

- Better promotions/offers
- Good consumer protection (e.g., verification that games are fair, security of deposits and account information)
- No betting limits/account restrictions
- Easier to create an account
- No or lax requirements to prove identity
- Other (please specify)
- No advantages of using offshore sites

IB_off_disadv.

What, if any, are the **disadvantages** for you of using **offshore** sites?

(Please select all that apply)

- Inability or difficulty to withdraw winnings
- Poor consumer protection (e.g., verification that games are fair, security of deposits and account information)
- Poor responsible gambling tools (e.g., ability to set limits, self-exclude)
- No or lax requirements to prove identity
- Delayed withdrawals
- Lack of a complaint/dispute process
- Terms and conditions not clearly explained
- Risk of getting caught by the operator
- Risk of getting caught by Australian authorities
- Site is not licensed by a respected authority
- Other (please specify)
- No disadvantages of using offshore sites

Impact of wagering advertising

MK_info.

The next few questions ask you about advertising for sports and race betting. This includes advertising or promotions for sports or race bets, for sports or race betting companies, and promotion of odds. This also includes advertising in all types of media.

MK_1. **During 2019**, how often did you see or hear **advertisements, promotions or commentary about sports or race betting** in the following **media**? If you didn't use each type of the media mentioned below, select "Not at all in 2019" for those items.

	Not at all in 2019	Less than once a month	Once a month	2-3 times a month	Once a week	2-3 times a week	4 or more times a week
At live sports or racing events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
On television	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
On the radio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In print advertising (e.g. newspapers, magazines)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
On outdoor advertising (e.g. billboards, signage, public transport)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

In online and social media (e.g. websites, Youtube, Facebook, Twitter or apps)

In direct messages (e.g. personal emails, SMSs, phone calls from operators)

MK_2. To what extent did **advertisements and promotions** for sports or race betting **increased or decreased** your betting expenditure **during 2019**?

- Increased a lot
- Increased a little
- Neither increased or decreased
- Decreased a little
- Decreased a lot

MK_3. How often did you see or hear the following types of **promotions for sports or race betting** advertised **during 2019**?

	Not at all in 2019	Less than once a month	Once a month	2-3 times a month	Once a week	2-3 times a week	4 or more times a week	Don't know
Sign-up bonuses (cash or bonus bets for opening an account)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Refer-a-friend bonuses (cash or bonus bets for referring a friend to open an account)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Bonus bets for placing certain bets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Better odds or winnings for certain combined bets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money-back guarantees (refund, stake-back or cash-back offers for certain bets)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

MK_4. To what extent do you agree or disagree that **promotions** for sports or race betting have **increased** your betting **during 2019**?

- Strongly disagree
- Disagree
- Agree
- Strongly agree

PGSI

PGSI_infol.

Please answer the following questions about your gambling. Remember that this survey is anonymous.

PGSI. **During 2019**, how often:

		Most	
Never	Sometimes	of the	Almost
		time	always

Did you need to gamble with larger amounts of money to get the same feeling of excitement?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did people criticise your betting or tell you that you had a gambling problem, regardless of whether or not you thought it was true?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did you feel that you might have a problem with gambling?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When you gambled, did you go back another day to try to win back the money you lost?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did gambling cause you any health problems, including stress or anxiety?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did you feel guilty about the way you gamble or what happened when you gambled?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did your gambling cause any financial problems for you or your household?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did you bet more than you could really afford to lose?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did you borrow money or sell anything to get money to gamble?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PGSI_info2.

If gambling is a problem for you or others, please call the Gambling Helpline on 1800 858 858 or go to www.gamblinghelponline.org.au for free, confidential advice, available 24/7. If this questionnaire has raised any other issues for you, please call Lifeline on 13 11 14.

Gambling-related harm

GHSI. **During 2019**, did you experience any of the following **as a**

result of your gambling?

	No	Yes
Reduction of your available spending money	<input type="radio"/>	<input type="radio"/>
Less spending on recreational expenses such as eating out, going to the movies or other entertainment	<input type="radio"/>	<input type="radio"/>
Reduction of your savings	<input type="radio"/>	<input type="radio"/>
Sold personal items	<input type="radio"/>	<input type="radio"/>
Increased credit card debt	<input type="radio"/>	<input type="radio"/>
Had regrets that made you feel sorry about your gambling	<input type="radio"/>	<input type="radio"/>
Felt like a failure	<input type="radio"/>	<input type="radio"/>
Felt ashamed of your gambling	<input type="radio"/>	<input type="radio"/>
Felt distress about your gambling	<input type="radio"/>	<input type="radio"/>
Spent less time with people you care about	<input type="radio"/>	<input type="radio"/>

GHSI_info.

If gambling is a problem for you or others, please call the Gambling Helpline on 1800 858 858 or go to www.gamblinghelponline.org.au for free, confidential advice, available 24/7. If this questionnaire has raised any other issues for you, please call Lifeline on 13 11 14.

CSO_othersny_info.

These next questions are about how **another person's gambling** can affect you in a **negative** way.

CSO_othersny. **During 2019**, were you personally affected by another person's gambling in a **negative** way?

- No
- Yes

CSO_other_num.

During 2019, how many people personally affected you in a **negative** way because of their gambling?

CSO_other_who.

Thinking about the other person whose gambling has affected you **most in 2019**, were they your:

(Please select one)

- Current spouse/partner
- Former spouse/partner
- Father or father in-law
- Mother or mother in-law
- Son
- Daughter
- Sister/brother
- Grandparent

- Other family member or relative
- Friend
- Work colleague
- Other (please specify)

SGHS_CS0.

Thinking about this person...

During 2019, were you impacted **by this person's gambling** in any of the following ways?

	No	Yes
Reduction of your available spending money	<input type="radio"/>	<input type="radio"/>
Reduction of your savings	<input type="radio"/>	<input type="radio"/>
Used your work or study time to attend to issues caused by their gambling	<input type="radio"/>	<input type="radio"/>
Felt distressed about their gambling	<input type="radio"/>	<input type="radio"/>
Felt angry about them not controlling their gambling	<input type="radio"/>	<input type="radio"/>
Feelings of hopelessness about their gambling	<input type="radio"/>	<input type="radio"/>
Experienced greater tension in your relationships (suspicion, lying, etc.)	<input type="radio"/>	<input type="radio"/>
Spent less time attending social events	<input type="radio"/>	<input type="radio"/>
Got less enjoyment from time spent with people you care about	<input type="radio"/>	<input type="radio"/>
Petty theft, including taking money or items from friends or family without asking first	<input type="radio"/>	<input type="radio"/>

CS0_onlineny. Still thinking about this person who affected you

most, did they gamble **online, using telephone calls or in a land-based venue during 2019**? (Please select an answer for each line)

	No	Yes	Don't know
Online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using telephone calls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In land-based venues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

CSO_form. Still thinking about this other person who affected you most, what type of gambling did they do **during 2019** that caused **most** harm?
(select one response)

- Instant scratchies
- Lotteries/lotto/pools
- Sports betting
- Race betting
- Betting on non-sporting events
- Bingo
- Keno
- Poker
- Casino table games
- Pokies/electronic gaming machines
- Betting on video game competitions, known as esports
- Betting on fantasy sports
- Gambling using skins or skin deposits

- Other (specify)
- Don't know

CSO_online_harm.

And did they **mostly** do **this** type of gambling **online, using telephone calls or in a land-based venue during 2019?**

(select one response)

- Online
- Using telephone calls
- At a land-based venue

CSO_info.

If gambling is a problem for you or others, please call the Gambling Helpline on 1800 858 858 or go to www.gamblinghelponline.org.au for free, confidential advice, available 24/7. If this questionnaire has raised any other issues for you, please call Lifeline on 13 11 14.

Use of harm minimisation tools

Harm_min.

During 2019, which consumer protection features **did you use** on apps and websites where you placed **online** sports and/or race bets?

	No	Yes
Features to set limits on how much I want to deposit in my account	<input type="radio"/>	<input type="radio"/>
Features to set limits on how much I want to bet/spend	<input type="radio"/>	<input type="radio"/>
Features to unsubscribe from direct marketing (e.g., emails, text messages)	<input type="radio"/>	<input type="radio"/>
Read information about the terms and conditions for offers of any credit, voucher, reward or other benefit	<input type="radio"/>	<input type="radio"/>
Read information about customer verification periods and waiting times	<input type="radio"/>	<input type="radio"/>
Features to close my account	<input type="radio"/>	<input type="radio"/>
Features to exclude myself from the app/website for a period of time (i.e., time out/take a break)	<input type="radio"/>	<input type="radio"/>
Features to permanently exclude myself from the app/website	<input type="radio"/>	<input type="radio"/>
Read responsible gambling messages	<input type="radio"/>	<input type="radio"/>
Accessed regular financial statements	<input type="radio"/>	<input type="radio"/>

Harm_min2.

During 2019, did you do any of the following?

	No	Yes
Used software to block gambling or betting websites	<input type="radio"/>	<input type="radio"/>
Had my bank(s) block or limit my gambling transactions	<input type="radio"/>	<input type="radio"/>

Blocked or hid gambling or betting ads
on social media and/or search engines

Excluded myself from a land-based
venue (e.g. club, hotel, casino, TAB
outlet)

Help-seeking

PGI.

Which type of gambling has contributed MOST to any harms you
may have experienced from your gambling **during 2019**?

(Please select one option only)

- Instant scratchies
- Lotteries/lotto/pools
- Sports betting
- Race betting
- Betting on non-sporting events
- Bingo
- Keno
- Poker
- Casino table games
- Pokies/electronic gaming machines
- Betting on video game competitions, known as esports
- Betting on fantasy sports
- Gambling using skins or skin deposits
- Purchasing loot boxes
- Other (please specify)

- I have not experienced any harms from my gambling

PG3. What type of gambling medium has contributed MOST to any harms you may have experienced from your gambling **during 2019?**

(select one response)

- Smartphone
- Tablet or iPad
- Desktop computer
- Laptop computer
- Gaming console
- TV/Smart TV
- Land-based gambling, including clubs, hotels, venues and on-course bookmakers
- Betting by making a telephone call

PG6. To what extent do you agree or disagree that online gambling has contributed to any harms you may have experienced from your gambling **during 2019?**

- Strongly disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

PG7.

During 2019...

	No	Yes
Did you seek help or advice online to limit or reduce your gambling?	<input type="radio"/>	<input type="radio"/>
Did you seek help or advice by telephone to limit or reduce your gambling?	<input type="radio"/>	<input type="radio"/>
Did you seek professional help or advice in person to limit or reduce your gambling?	<input type="radio"/>	<input type="radio"/>
Did you seek support from family or friends or do something by yourself to limit or reduce your gambling?	<input type="radio"/>	<input type="radio"/>

Wellbeing and impulsivity

PWI_info.

We are now going to ask how satisfied you felt **during 2019**, on a scale from zero to 10. Zero means you felt no satisfaction at all. 10 means you felt completely satisfied.

PWI. Thinking about your own life and personal circumstances, how satisfied were you with your life as a whole **during 2019**?

Not satisfied at all	1	2	3	4	5	6	7	8	9	Completely satisfied
										10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

BIS-Brief.

Please read each statement and select the appropriate response on the right side of each item. Do not spend too much time on any statement. Answer quickly and honestly.

	Rarely/ never	Occasionally	Often	Almost always/ always
I plan tasks carefully	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do things without thinking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't "pay attention"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am self-controlled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I concentrate easily	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am a careful thinker	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I say things without thinking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I act on the spur of the moment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Demographics

Q144.

IMPORTANT – PLEASE READ

These are our last few questions of the survey. For these questions, consider what your answer was at the **END OF 2019**.

D1.

INCLUDING YOURSELF, how many persons aged 18 years or older (adults) usually lived in your household at the **end of 2019**?

D2.

How many persons aged less than 18 years of age (children/adolescents) usually lived in your household at the **end of 2019**?

D3.

Which of the following best describes your marital status at the **end of 2019**?

(Please select one response)

- Single/never married
- Living with partner/de facto
- Married
- Divorced or separated
- Widowed

D4.

Which of the following best describes your household at the **end of 2019**?

(Please select one response)

- Single person
- One parent family with children
- Couple with children
- Couple with no children
- Group household
- Other (please specify)

D5.

What was your highest educational qualification at the **end of 2019**?

(Please select one response)

- No schooling
- Did not complete primary school
- Completed primary school
- Year 10 or equivalent
- Year 12 or equivalent
- A trade, technical certificate or diploma
- A university or college degree
- Postgraduate qualification

D6.

Which of the following best describes what you did at the **end of**

2019?

- Work full-time
- Work part-time or casual
- Self-employed
- Unemployed and looking for work
- Full-time student
- Full-time home duties
- Retired
- Sick or disability pension
- Other (please specify)

D7.

To the nearest thousand dollars (in Australian dollars), what do you estimate your total **household** income **before taxes** was at the **end of 2019**?

- \$0 to \$9,999
- \$10,000 to \$19,999
- \$20,000 to \$29,999
- \$30,000 to \$39,999
- \$40,000 to \$49,999
- \$50,000 to \$59,999
- \$60,000 to \$69,999
- \$70,000 to \$79,999
- \$80,000 to \$89,999
- \$90,000 to \$99,999
- \$100,000 to \$109,999

- \$110,000 to \$119,999
- \$120,000 to \$129,999
- \$130,000 to \$139,999
- \$140,000 to \$149,999
- \$150,000 to \$159,999
- \$160,000 to \$169,999
- \$170,000 to \$179,999
- \$180,000 to \$189,999
- \$190,000 to \$199,999
- \$200,000 or more
- Don't know

D8.

In which country were you born?

- Australia
- Other (please specify)

D9.

What was the main language that you spoke at home at the **end of 2019**?

(Please select one response)

- English
- A language other than English (please specify)

D10.

For statistical purposes, are you of Aboriginal or Torres Strait Island origin?

- No
- Yes, Aboriginal
- Yes, Torres Strait islander
- Yes, both Aboriginal and Torres Strait islander

D11.

At the **end of 2019**, did you have your own smartphone, and/or was there a landline in your usual place of residence?

- Smartphone only
- Landline only
- Both smartphone and landline
- Neither smartphone or landline

Future research participation

FRP1.

Thank you very much for participating in this survey!

FRP3.

I would like to be invited to take part in future research

- No
 Yes

FRP2.

You can sign up to take part in future research studies, including a follow-up for this study. If you would like to do so, please provide your email address and indicate that you would like to be invited for future studies. You do not have to take part in all future studies, and can opt out if you change your mind. Your email address will only be used to notify you about future research opportunities and will not be shared with any third parties.

Email

Verify email

FRP_info.

If gambling is a problem for you or others, please call the Gambling Helpline on 1800 858 858 or go to www.gamblinghelponline.org.au for free, confidential advice, available 24/7. If this questionnaire has raised any other issues for you, please call Lifeline on 13 11 14.

Appendix E. Detailed results from the National Online Survey

Demographic comparisons of interactive and non-interactive gamblers

Table E.1 – Gender comparisons between interactive and non-interactive gamblers in 2019

Gender	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Male	48.2*	34.2
Female	51.6	65.7*
Other	0.2	0.2
Inferential statistics	$\chi^2 (2, N = 5,019) = 93.18, p < 0.001,$ $\Phi = 0.14$	

Base: All respondents (N = 5,019).

Question: Dem_Gender.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.2 – Age group comparisons between interactive and non-interactive gamblers in 2019

Age group	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
18 to 19 years	4.1*	1.7
20 to 24 years	8.8*	4.8
25 to 29 years	11.5*	4.8
30 to 34 years	14.0*	6.3
35 to 39 years	12.2*	7.5
40 to 44 years	7.7*	5.9
45 to 49 years	6.9	6.9
50 to 54 years	6.9	9.0*
55 to 59 years	7.5	10.7*
60 to 64 years	7.1	12.2*
65 to 69 years	6.3	12.6*
70 to 74 years	3.8	10.6*
75 years and over	3.0	6.9*
Inferential statistics	$\chi^2 (12, N = 5,019) = 419.05, p < 0.001,$ $\Phi = 0.29$	

Base: All respondents (N = 5,019).

Question numbers: Dem_Age.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.3 – Marital status comparisons between interactive and non-interactive gamblers in 2019

Marital status	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Single/never married	26.9*	19.0
Living with partner/ de facto	20.0*	15.0
Married	41.0	47.2*
Divorced or separated	9.7	13.9*
Widowed	2.4	4.9*
Inferential statistics	$\chi^2 (4, N = 5,019) = 95.99, p < 0.001,$ $\Phi = 0.14$	

Base: All respondents (N = 5,019).

Question: D3.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.4 – Household type comparisons between interactive and non-interactive gamblers in 2019

Household type	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Single person	18.9	20.2
One parent family with children	6.3	6.4
Couple with children	35.1*	25.1
Couple with no children	24.6	33.3*
Group household	11.7*	8.9
Other	3.4	6.1*
Inferential statistics	$\chi^2 (5, N = 5,019) = 97.17, p < 0.001,$ $\Phi = 0.14$	

Base: All respondents (N = 5,019).

Question: D4.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.5 – Household type comparisons between interactive and non-interactive gamblers in 2019

Household type	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Year 10 or equivalent, or less	13.6	17.5*
Year 12 or equivalent	18.2	17.7
A trade, technical certificate or diploma	29.7	34.7*
A university or college degree	28.4*	20.7
Postgraduate qualification	10.0	9.4
Inferential statistics	$\chi^2 (4, N = 5,019) = 47.68, p < 0.001,$ $\Phi = 0.10$	

Base: All respondents (N = 5,019).

Question: D5.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.6 – Work status comparisons between interactive and non-interactive gamblers in 2019

Work status	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Work full-time	42.5*	23.7
Work part-time or casual	18.8	21.5*
Self-employed	6.2	5.7
Unemployed and looking for work	5.2	4.6
Full-time student	3.7*	1.9
Full-time home duties	5.3	6.9*
Retired	12.9	28.1*
Sick or disability pension	3.9	5.9*
Other	1.5	1.6
Inferential statistics	$\chi^2 (8, N = 5,019) = 287.99, p < 0.001,$ $\Phi = 0.24$	

Base: All respondents (N = 5,019).

Question: D6.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.7 – Pre-tax household income comparisons between interactive and non-interactive gamblers in 2019

Income	2019	
	Interactive gambler (n = 3,063)	Non-interactive gambler (n = 1,615)
1 \$0 to \$9,999	2.1	2.6
2 \$10,000 to \$19,999	3.5	4.0
3 \$20,000 to \$29,999	7.3	12.4*
4 \$30,000 to \$39,999	7.7	10.1*
5 \$40,000 to \$49,999	7.5	9.2*
6 \$50,000 to \$59,999	8.8	10.8*
7 \$60,000 to \$69,999	6.5	5.9
8 \$70,000 to \$79,999	7.5	6.1
9 \$80,000 to \$89,999	6.0	5.1
10 \$90,000 to \$99,999	5.7	6.3
11 \$100,000 to \$109,999	7.4*	4.4
12 \$110,000 to \$119,999	4.0	3.8
13 \$120,000 to \$129,999	3.9	3.0
14 \$130,000 to \$139,999	2.5*	1.6
15 \$140,000 to \$149,999	4.5*	2.8
16 \$150,000 to \$159,999	3.0	2.5
17 \$160,000 to \$169,999	1.2	1.4
18 \$170,000 to \$179,999	1.6*	0.9
19 \$180,000 to \$189,999	2.1*	0.7
20 \$190,000 to \$199,999	1.6	1.8
21 \$200,000 or more	5.7	4.6
Inferential statistics	$\chi^2 (20, N = 4,678) = 102.66, p < 0.001,$ $\Phi = 0.15$	

Base: All respondents who opted to report their income (N = 4,678).

Question: D7.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.8 – Country of birth comparisons between interactive and non-interactive gamblers in 2019

Country of birth	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Australia	80.6	78.8
Other	19.4	21.2
Inferential statistics	$\chi^2 (1, N = 5,019) = 2.28, p = 0.131$	

Base: All respondents (N = 5,019).

Question: D8.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.9 – Main language spoken at home comparisons between interactive and non-interactive gamblers in 2019

Main language spoken at home	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
English	96.0	98.1*
Other	4.0*	1.9
Inferential statistics	$\chi^2 (1, N = 5,019) = 15.63, p < 0.001,$ $\Phi = 0.06$	

Base: All respondents (N = 5,019).

Question: D9.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.10 – Aboriginal and/or Torres Strait islander status comparisons between interactive and non-interactive gamblers in 2019

Indigenous status	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Neither Aboriginal nor Torres Strait islander	96.9	98.2*
Aboriginal	2.6*	1.6
Torres Strait islander	0.3	0.2
Both Aboriginal and Torres Strait islander	0.2	0.1
Inferential statistics	$\chi^2 (3, N = 5,019) = 7.46, p = 0.059,$ $\Phi = 0.04$	

Base: All respondents (N = 5,019).

Question: D10.

Note: Asterisk (*) indicates significantly higher proportion across a row. Note that while the omnibus chi-square test was not statistically significant, the more sensitive tests of proportions revealed statistically significant differences between the groups.

Table E.11 – Smartphone and landline ownership comparisons between interactive and non-interactive gamblers in 2019

Smartphone and landline ownership	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
Smartphone only	60.6*	45.3
Landline only	2.2	6.4*
Both smartphone and landline	36.6	47.3*
Neither smartphone or landline	0.6	1.0
Inferential statistics	$\chi^2 (3, N = 5,019) = 138.10, p < 0.001,$ $\Phi = 0.17$	

Base: All respondents (N = 5,019).

Question: D11.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Table E.12 – State of residence comparisons between interactive and non-interactive gamblers in 2019

State of residence	2019	
	Interactive gambler (n = 3,260)	Non-interactive gambler (n = 1,759)
ACT	1.3	1.3
NSW	28.1	26.0
Victoria	27.7*	22.2
Queensland	20.4	26.2*
South Australia	8.2	11.8*
Western Australia	11.7*	9.4
Tasmania	2.0	2.8*
NT	0.7	0.4
Inferential statistics	$\chi^2 (7, N = 5,019) = 58.71, p < 0.001, \Phi = 0.11$	

Base: All respondents (N = 5,019).

Question: State.

Note: Asterisk (*) indicates significantly higher proportion across a row.

Gambling behaviour of interactive and non-interactive gamblers

Table E.13 – Inferential statistics for comparisons between interactive and non-interactive gamblers' engagement in each form in 2019

Form	2019
Instant scratch tickets	$\chi^2 (1, N = 5,019) = 2.16, p = 0.142$
Lotteries	$\chi^2 (1, N = 5,019) = 29.23, p < 0.001, \Phi = 0.08$
Sports betting	$\chi^2 (1, N = 5,019) = 866.60, p < 0.001, \Phi = 0.42$
Race betting	$\chi^2 (1, N = 5,019) = 369.41, p < 0.001, \Phi = 0.27$
Bingo	$\chi^2 (1, N = 5,019) = 61.30, p < 0.001, \Phi = 0.11$
Keno	$\chi^2 (1, N = 5,019) = 1.66, p = 0.198$
Poker	$\chi^2 (1, N = 5,019) = 249.70, p < 0.001, \Phi = 0.22$
Casino games	$\chi^2 (1, N = 5,019) = 205.79, p < 0.001, \Phi = 0.20$
EGMs	$\chi^2 (1, N = 5,019) = 13.91, p < 0.001, \Phi = 0.05$
Novelty betting	$\chi^2 (1, N = 5,019) = 341.91, p < 0.001, \Phi = 0.26$
Esports betting	$\chi^2 (1, N = 5,019) = 284.58, p < 0.001, \Phi = 0.24$
Fantasy sports betting	$\chi^2 (1, N = 5,019) = 208.01, p < 0.001, \Phi = 0.20$
Skin gambling	$\chi^2 (1, N = 5,019) = 151.34, p < 0.001, \Phi = 0.17$
Purchasing loot boxes	$\chi^2 (1, N = 5,019) = 242.82, p < 0.001, \Phi = 0.22$

Base: All respondents (N = 5,019).

Questions: GB1a through GB17a.

Table E.14 – Inferential statistics for comparisons between interactive and non-interactive gamblers’ frequency of participation in each form in 2019

Form	2019		
	Interactive gambler	Non-interactive gambler	Inferential statistics
Instant scratch tickets (n = 3,414)	Less than once a month	Less than once a month	$U = 1157901.0, Z = -6.26, p < 0.001$
Lotteries (n = 4,123)	Once a month	Once a month	$U = 1696781.0, Z = -5.53, p < 0.001$
Sports betting (n = 2,260)	Once a month	Less than once a month	$U = 187719.0, Z = -10.40, p < 0.001$
Race betting (n = 2,746)	Once a month	Less than once a month	$U = 421044.0, Z = -15.50, p < 0.001$
Bingo (n = 1,201)	Once a month	Less than once a month	$U = 122043.0, Z = -3.16, p < 0.001$
Keno (n = 1,892)	Less than once a month	Less than once a month	$U = 358025.0, Z = -4.27, p < 0.001$
Poker (n = 981)	Once a month	Less than once a month	$U = 51416.5, Z = -1.63, p = 0.102$
Casino games (n = 1,530)	Less than once a month	Less than once a month	$U = 150246.5, Z = -6.58, p < 0.001$
EGMs (n = 3,296)	Less than once a month	Less than once a month	$U = 1188118, Z = -3.14, p = 0.002$
Novelty betting (n = 776)	Less than once a month	Less than once a month	$U = 14622.0, Z = -1.68, p = 0.093$
Esports betting (n = 566)	Once a month	Less than once a month	$U = 3401.0, Z = -2.35, p = 0.019$
Fantasy sports betting (n = 419)	Once a month	Less than once a month to Once a month	$U = 1963.0, Z = -1.20, p = 0.229$
Skin gambling (n = 292)	Once a month	Less than once a month	$U = 393.5, Z = -1.79, p = 0.073$
Purchasing loot boxes (n = 413)	Once a month	-	

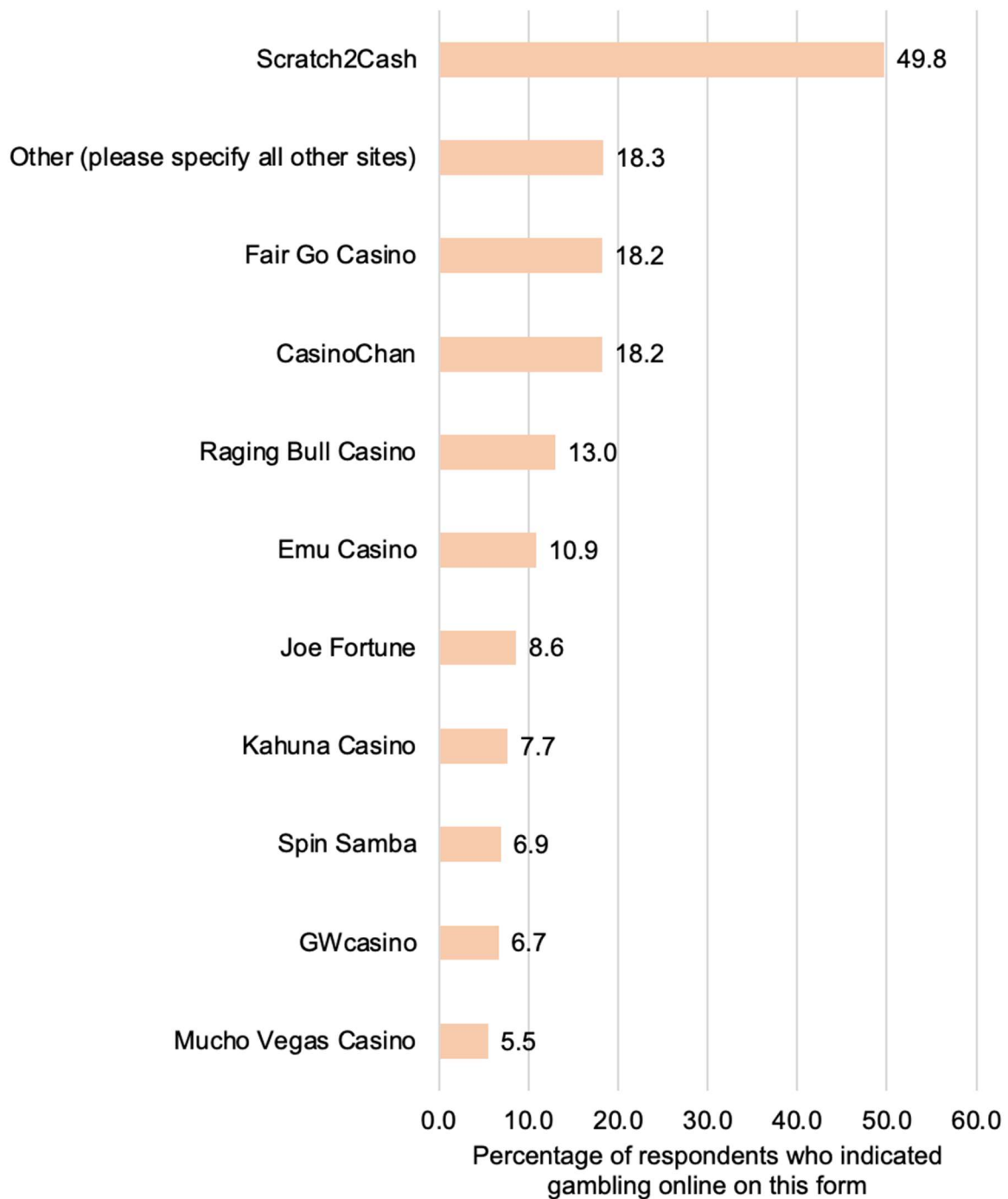
Base: Respondents who had engaged in each form of gambling (N varies by form).

Questions: GB1a through GB17a.

Note: Medians are provided for interpretation. In some cases, the medians for the two groups may be the same, but a significant difference was still observed. This is because significant differences are determined based on mean ranks, which are not particularly interpretable, hence we have reported medians. While loot boxes are included in this table, they were not considered a form of gambling for analyses in Chapter 5.

Sites used for online gambling

Figure E.1 – Sites used by interactive gamblers for instant scratch tickets

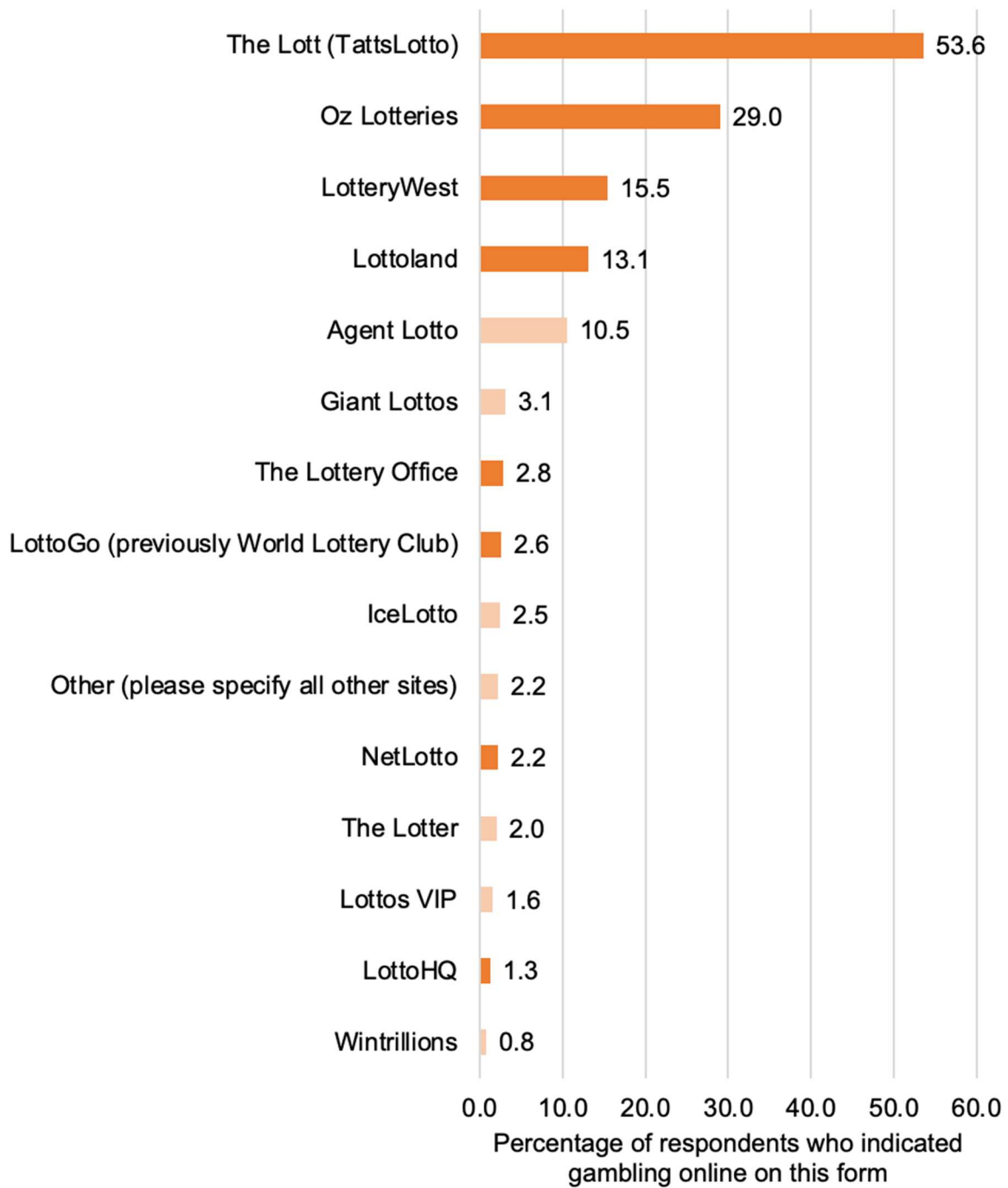


Base: All respondents who reported purchasing instant scratch tickets online in 2019 (N = 856).

Question: GB1e.

Note: "Other" sites included Golden Casket, Joka Room and offshore lottery sites.

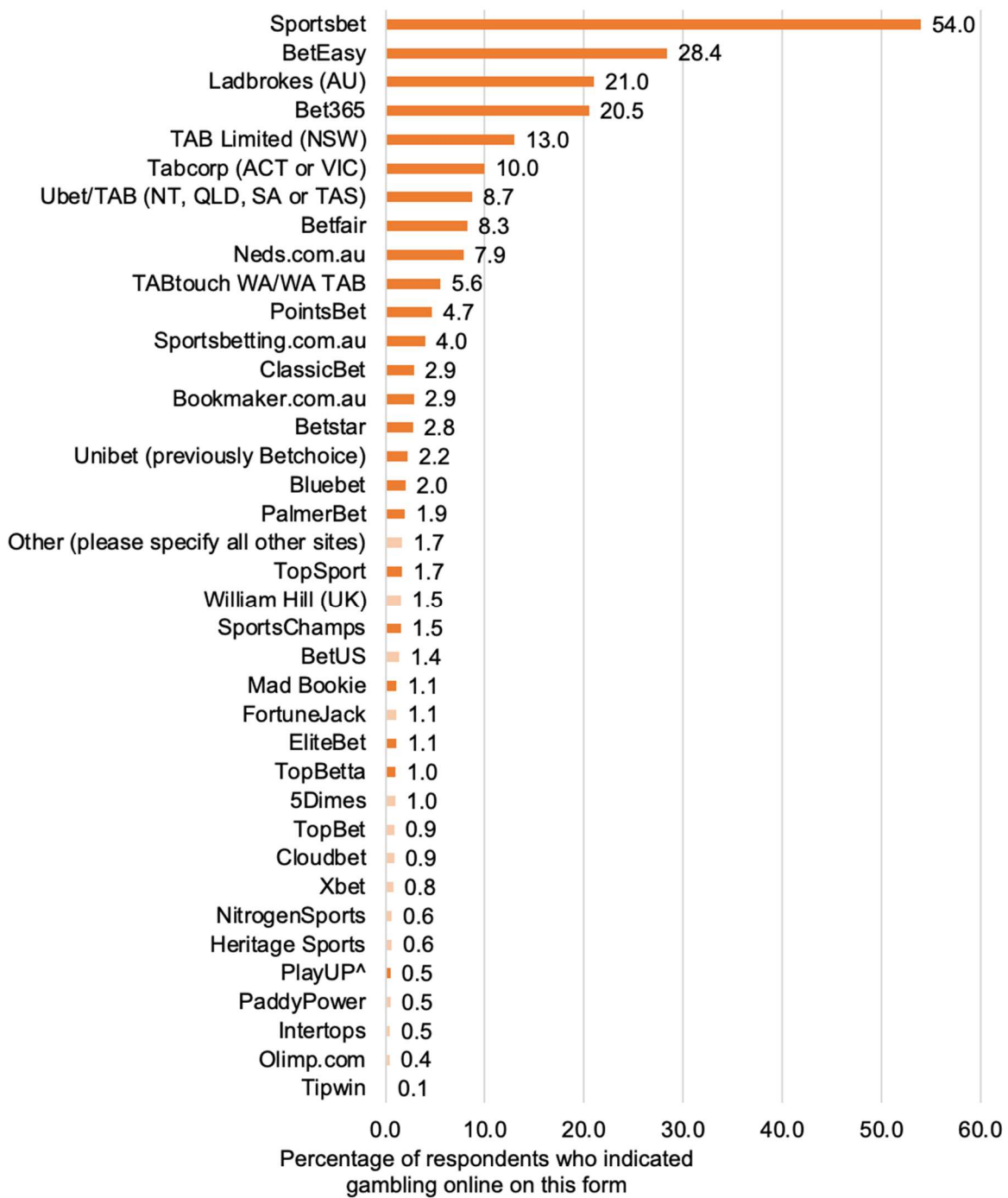
Figure E.2 – Sites used by interactive gamblers for lotteries



Base: All respondents who reported purchasing lottery, lotto or pools tickets online in 2019 (N = 1,992).
Question: GB2e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. Lottoland is licensed as a sports wagering operator. However, it was anticipated that most respondents would consider it to be a lottery site. As such, and in consultation with GRA, we included it in the section on lotteries. The most popular “other” site was Golden Casket.

Figure E.3 – Sites used by interactive gamblers for sports betting.

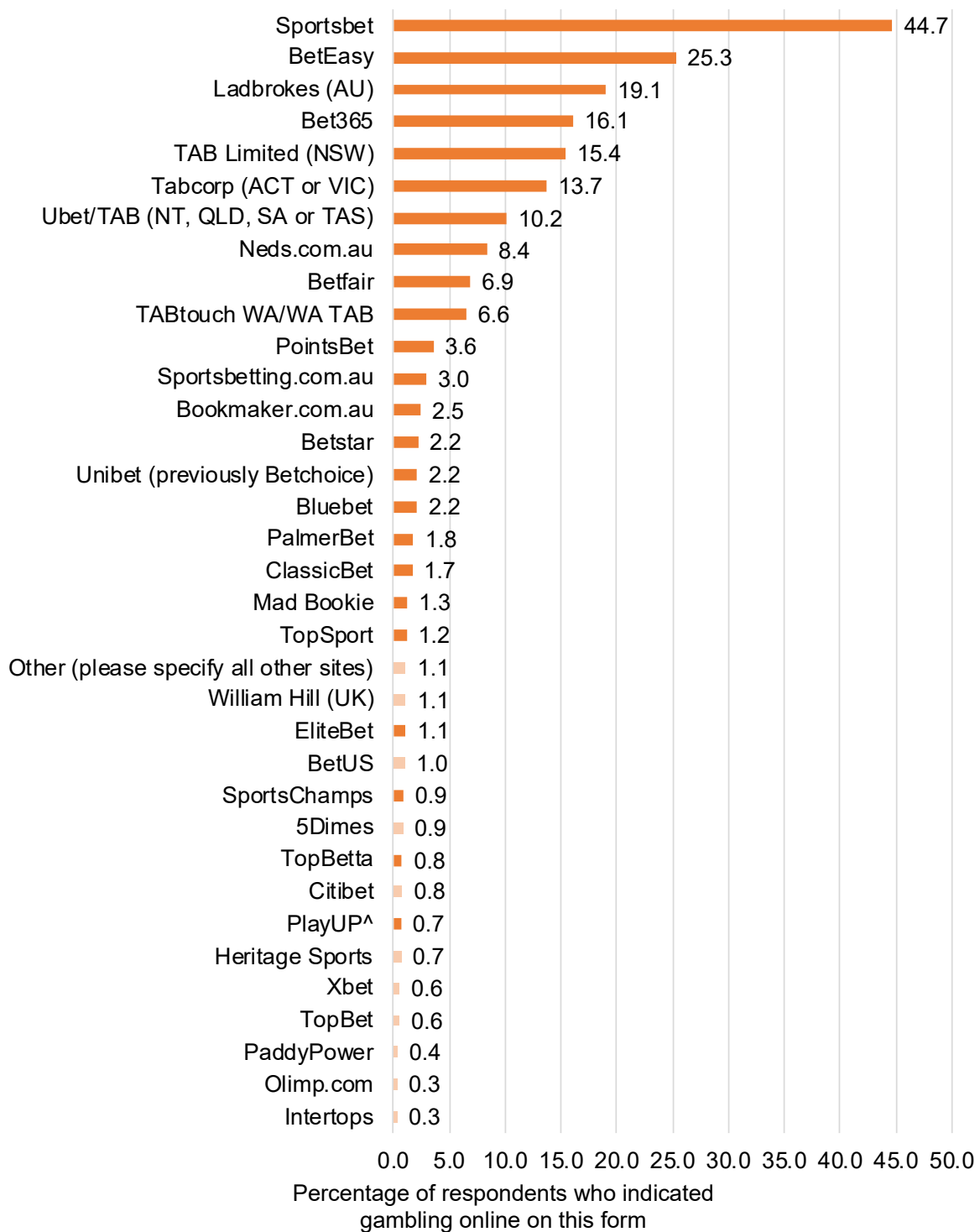


Base: All respondents who reported placing sports bets online in 2019 (N = 1,745).

Question: GB3e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. "Other" sites included Supercoach and Yahoo.

Figure E.4 – Sites used by interactive gamblers for race betting

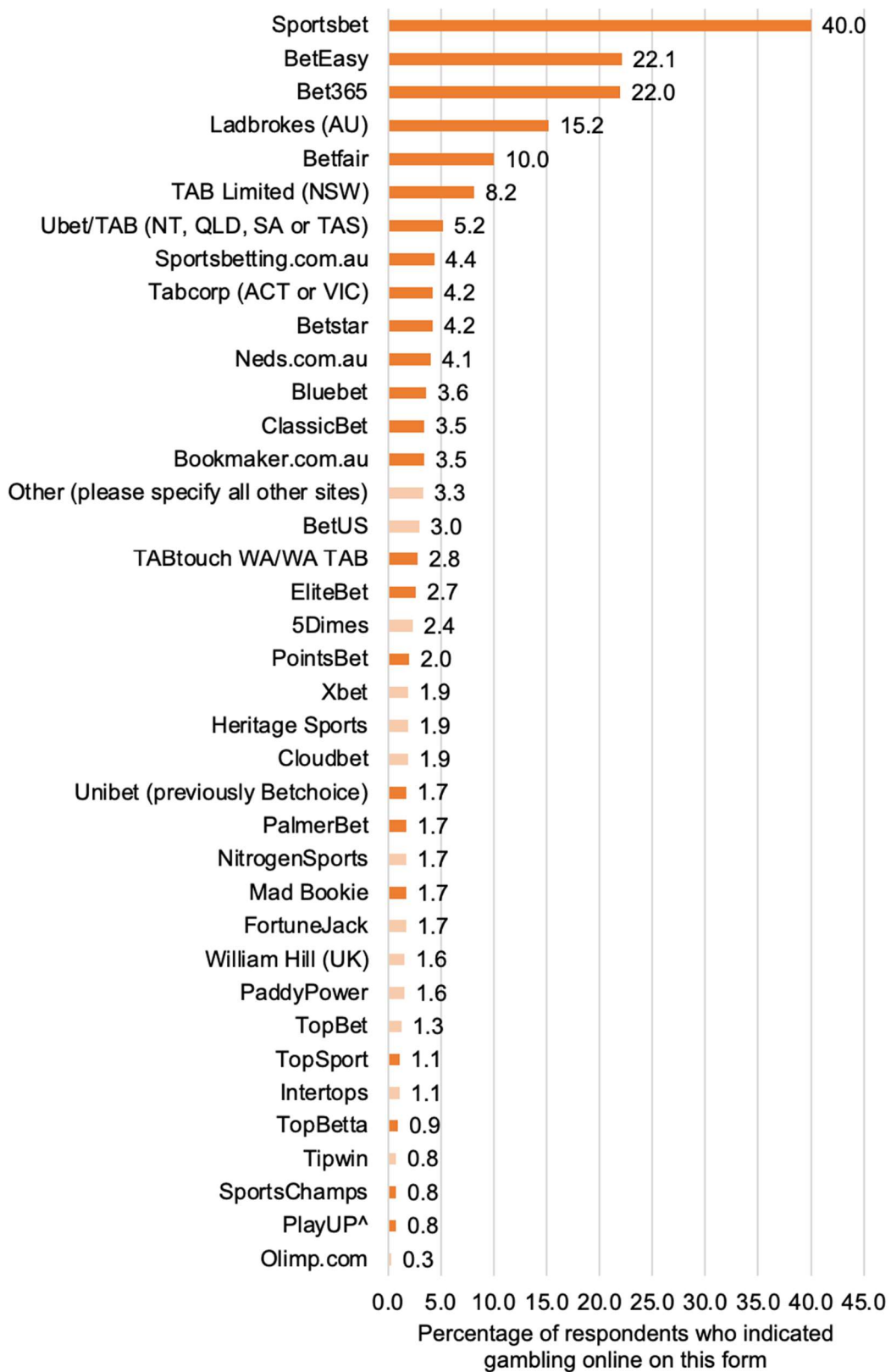


Base: All respondents who reported placing sports bets online in 2019 (N = 1,753).

Question: GB4e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. "Other" sites included Racebets Germany.

Figure E.5 – Sites used by interactive gamblers for novelty betting

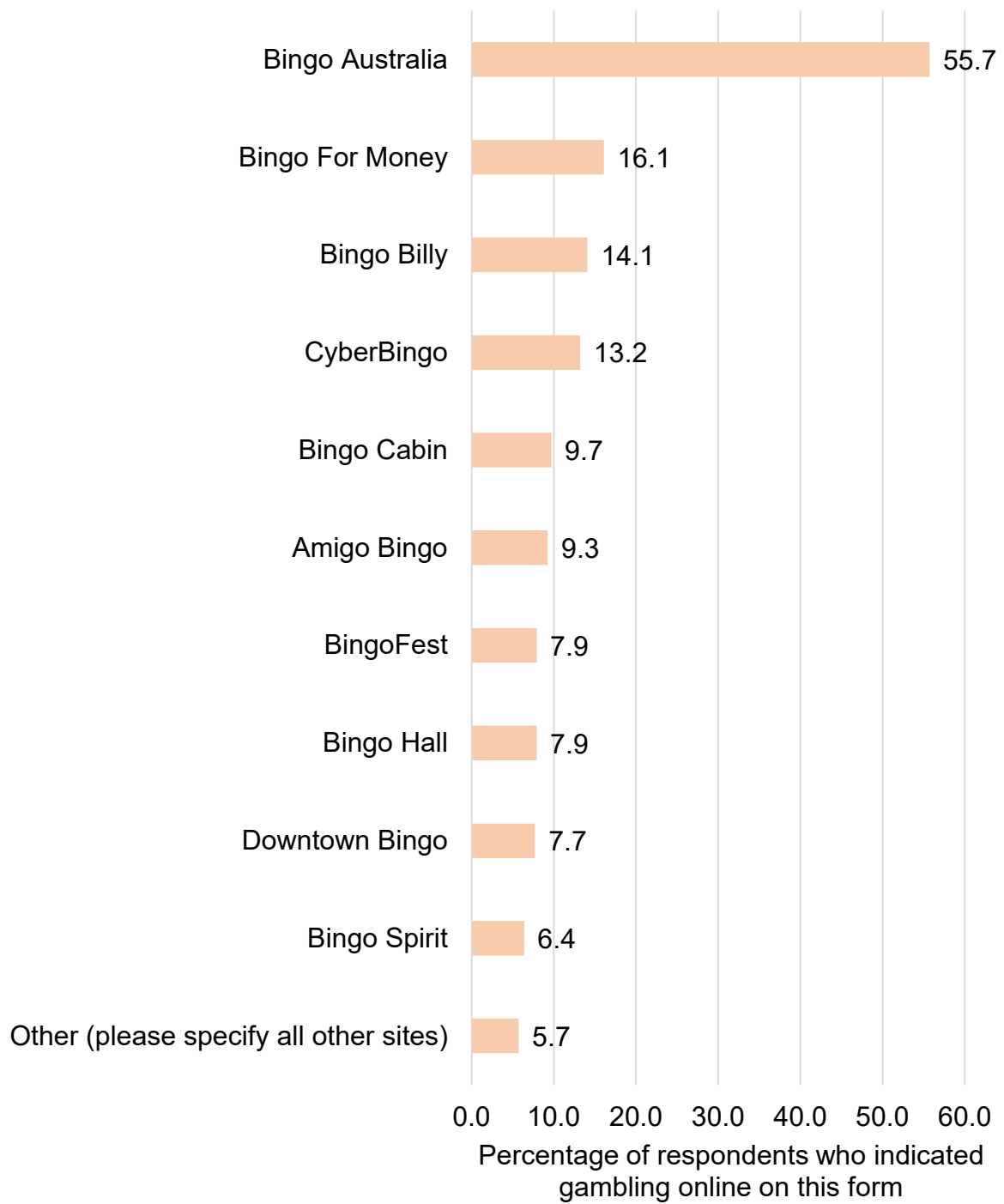


Base: All respondents who reported placing novelty bets online in 2019 (N = 637).

Question: GB13e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. "Other" sites included Neosurf and Red Stag.

Figure E.6 – Sites used by interactive gamblers for bingo betting

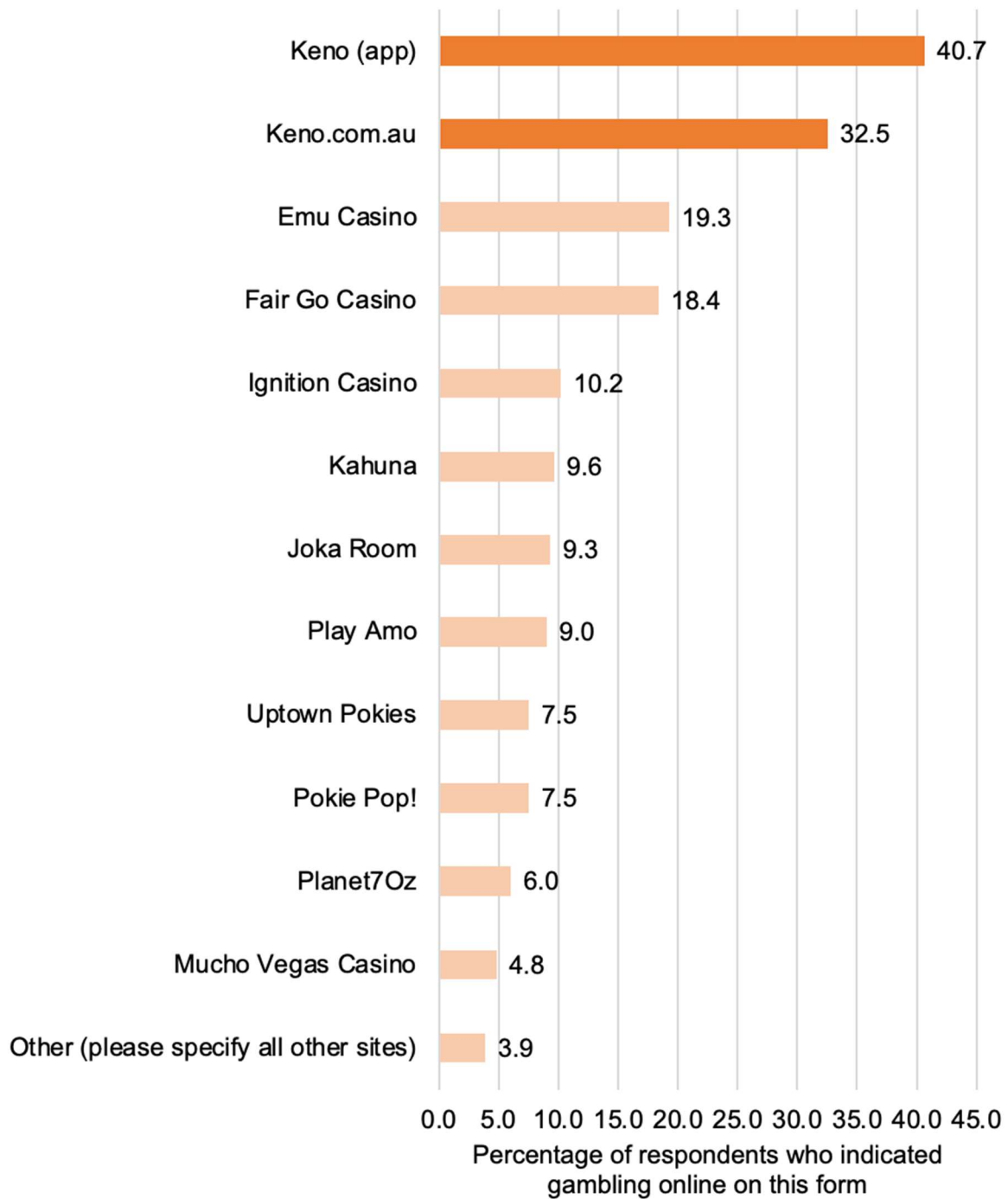


Base: All respondents who reported gambling on online bingo in 2019 (N = 454).

Question: GB5e.

Note: All are offshore sites. and "other" sites included Bingo Blitz, Bingo Bash and Ludo.

Figure E.7 – Sites used by interactive gamblers for Keno

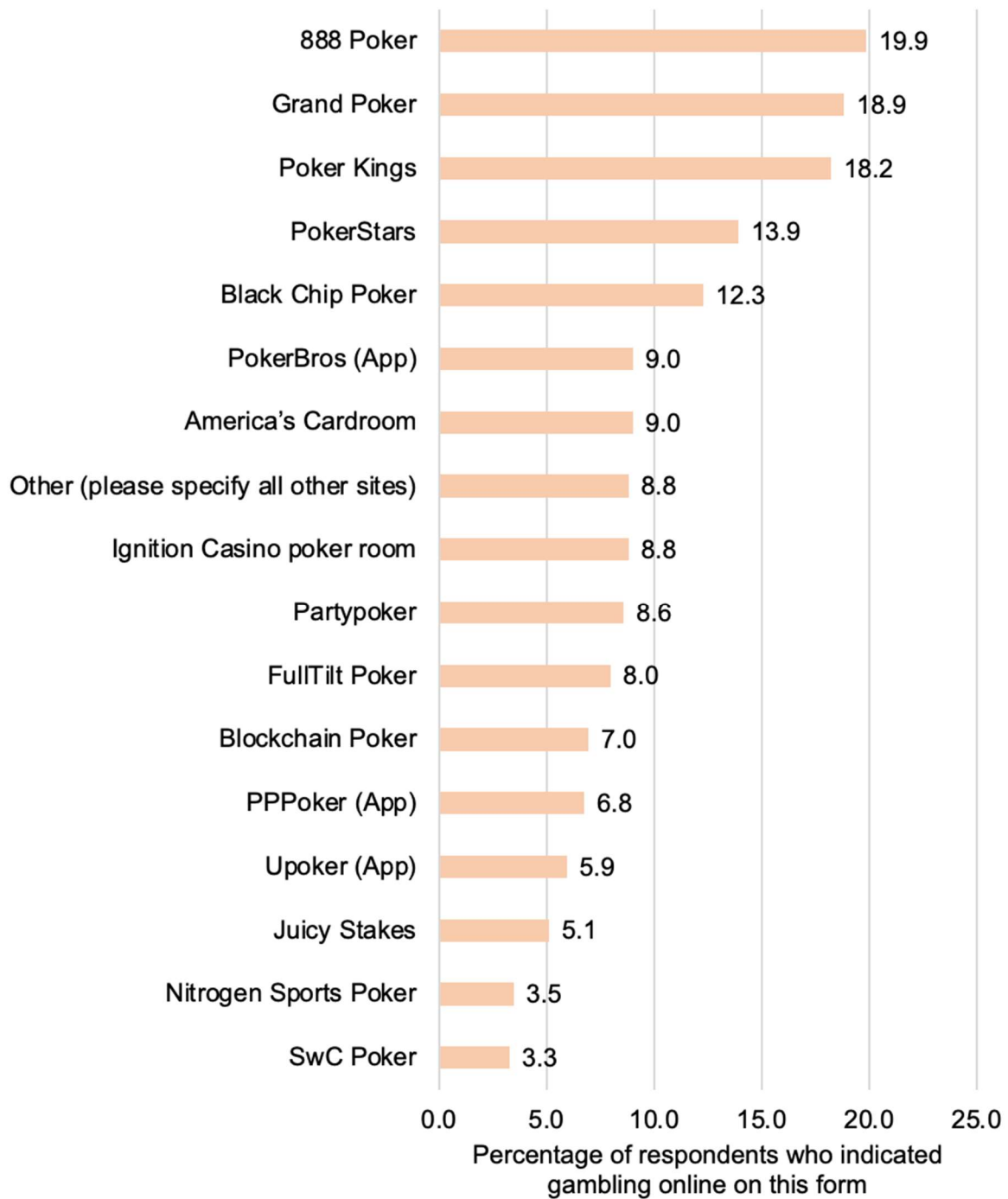


Base: All respondents who reported gambling on online Keno in 2019 (N = 332).

Question: GB6e.

Note: Darker colours indicate domestic sites or apps, lighter colours are offshore sites. "Other" sites included Mylotto NZ and Lucky Casino.

Figure E.8 – Sites used by interactive gamblers for poker

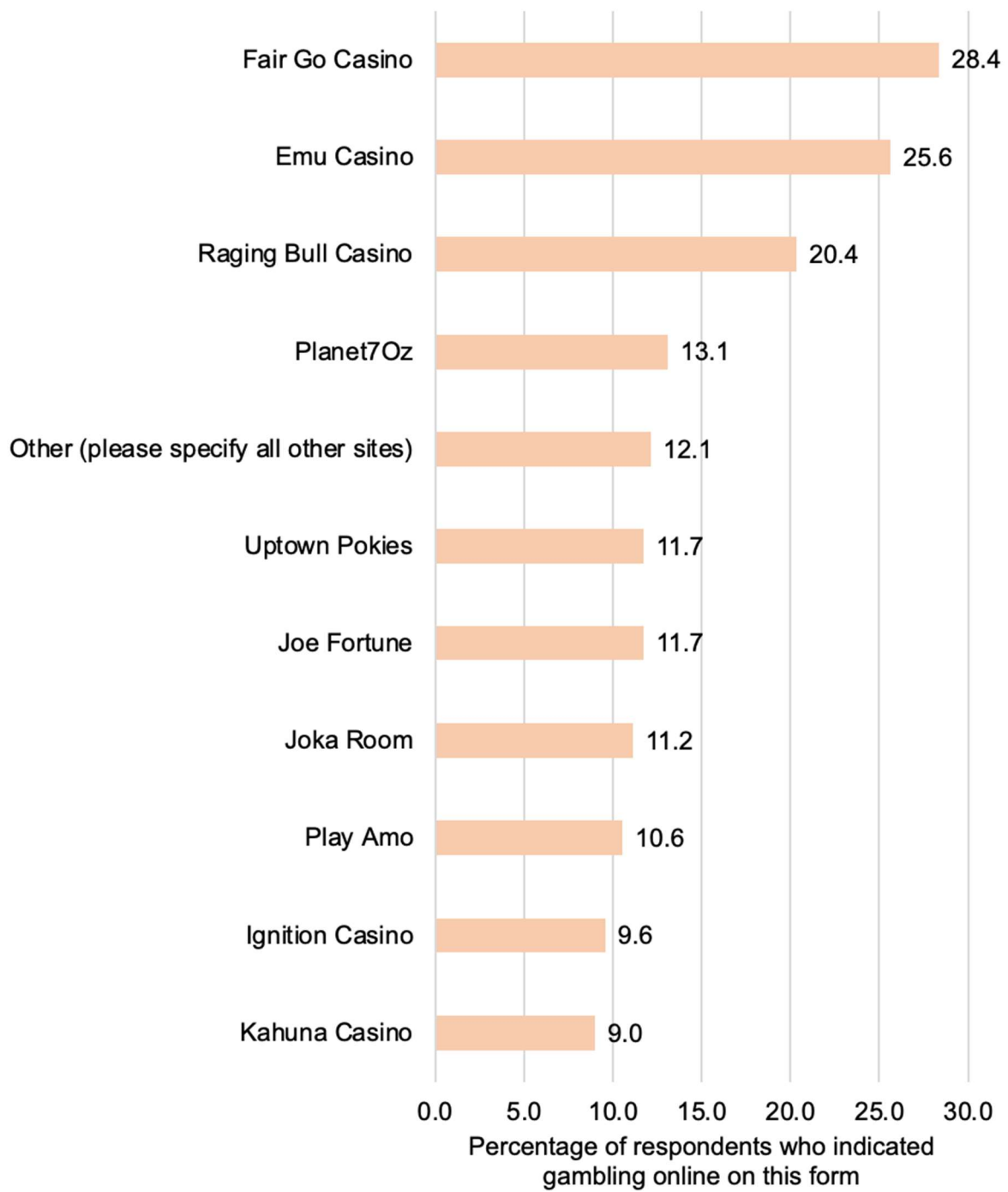


Base: All respondents who reported gambling on online poker in 2019 (N = 488).

Question: GB7e.

Note: All sites are offshore. "Other" sites included Mad Dog Millions, Rustypot.com and Bodog Poker.

Figure E.9 – Sites used by interactive gamblers for casino games

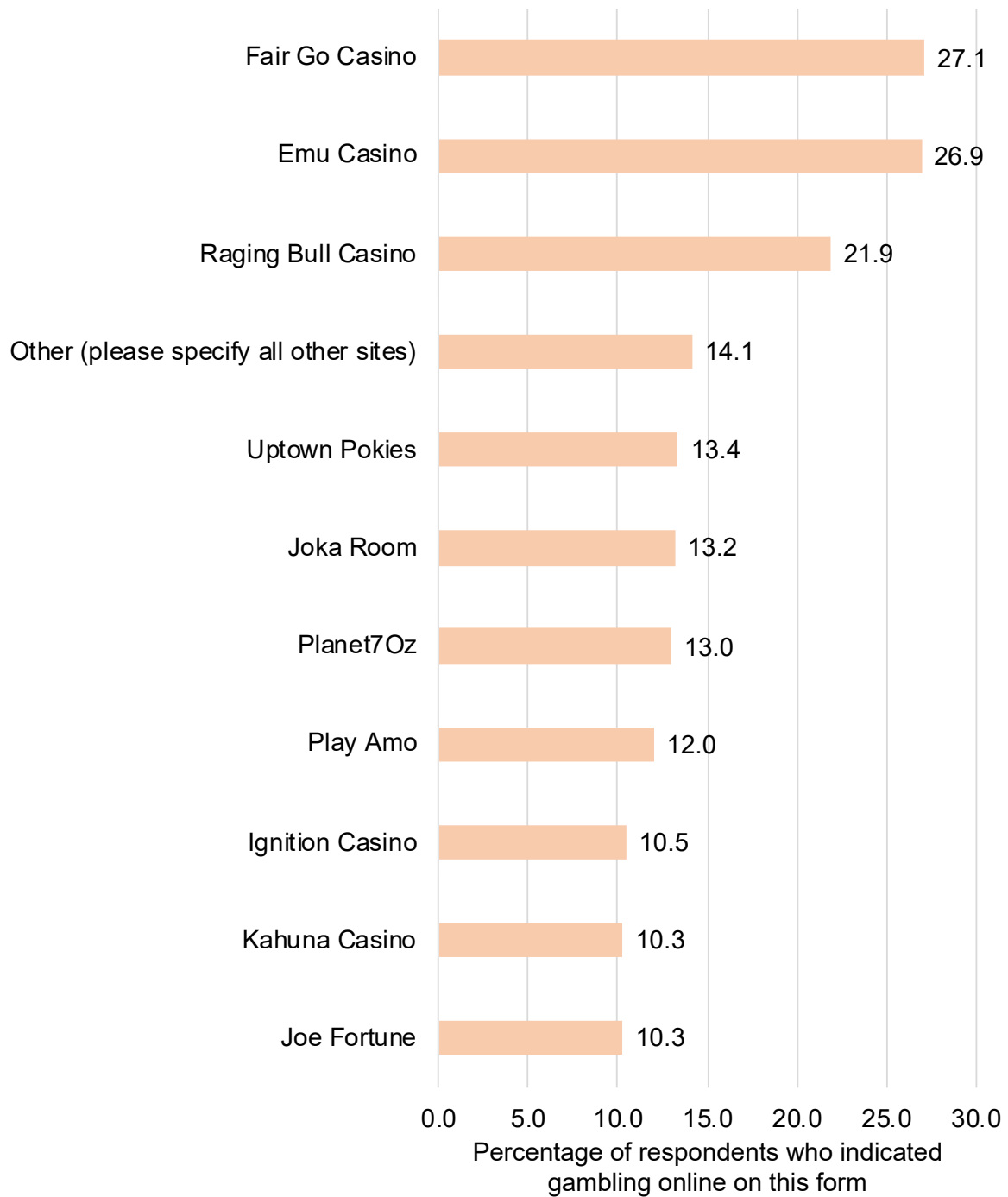


Base: All respondents who reported gambling on online casino games in 2019 (N = 511).

Question: GB8e.

Note: All are offshore sites. "Other" sites included Double U Casino, Bitstarz, Pokiepop, and King Billy Casino.

Figure E.10 – Sites used by interactive gamblers for EGMs

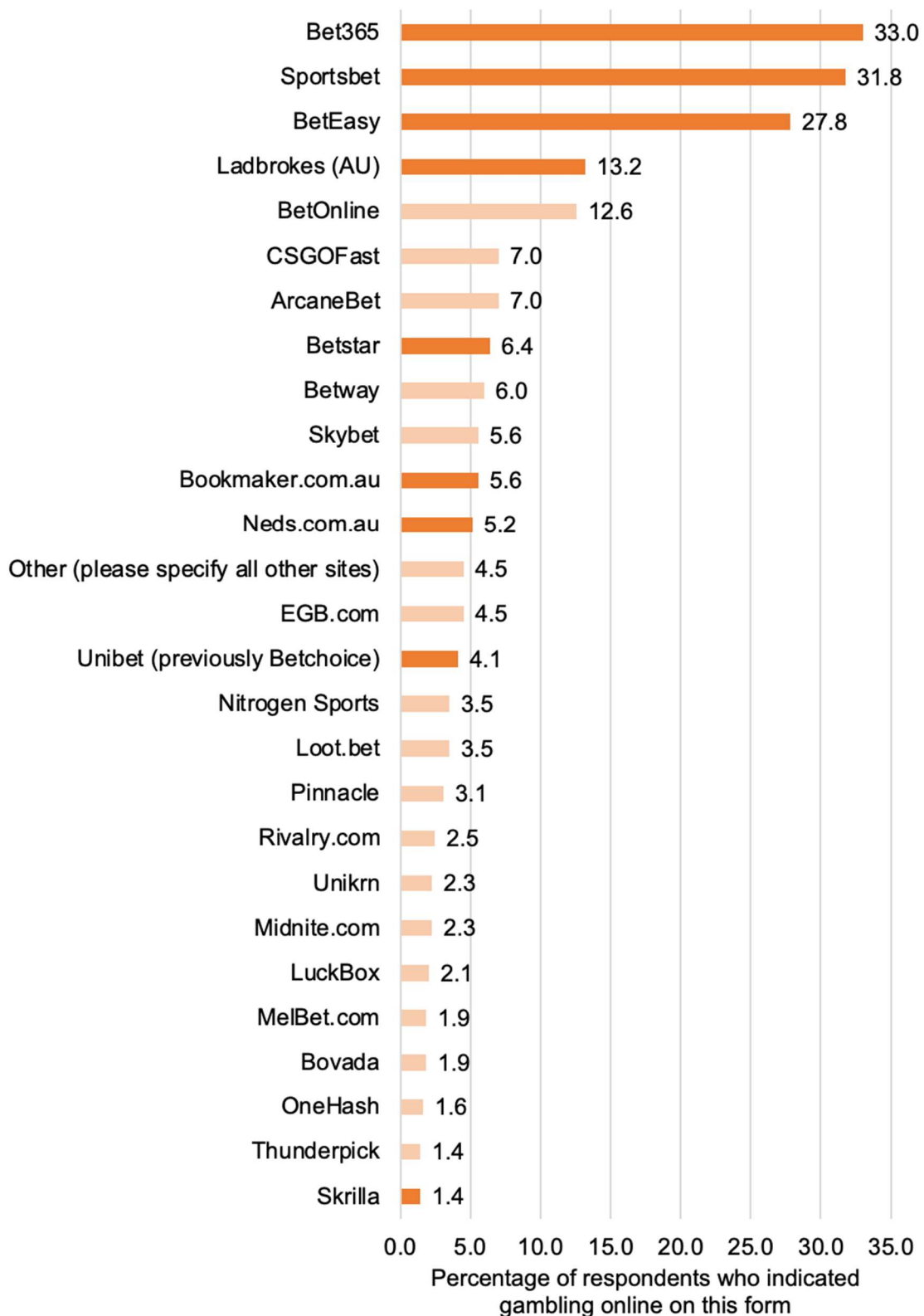


Base: All respondents who reported gambling on online EGMs in 2019 (N = 516).

Question: GB10e.

Note: All are offshore sites. "Other" sites included 888 Poker, Millionaire Casino, American Cardroom, Bitstarz, Double U Casino, GW Casino, Huuuge Casino, King Billy Casino, Pokiepop Casino, Roo Casino, Mbit Casino, Pokies Parlour, Red Stag, Rich Casino and Televega.

Figure E.11 – Sites used by interactive gamblers for esports betting

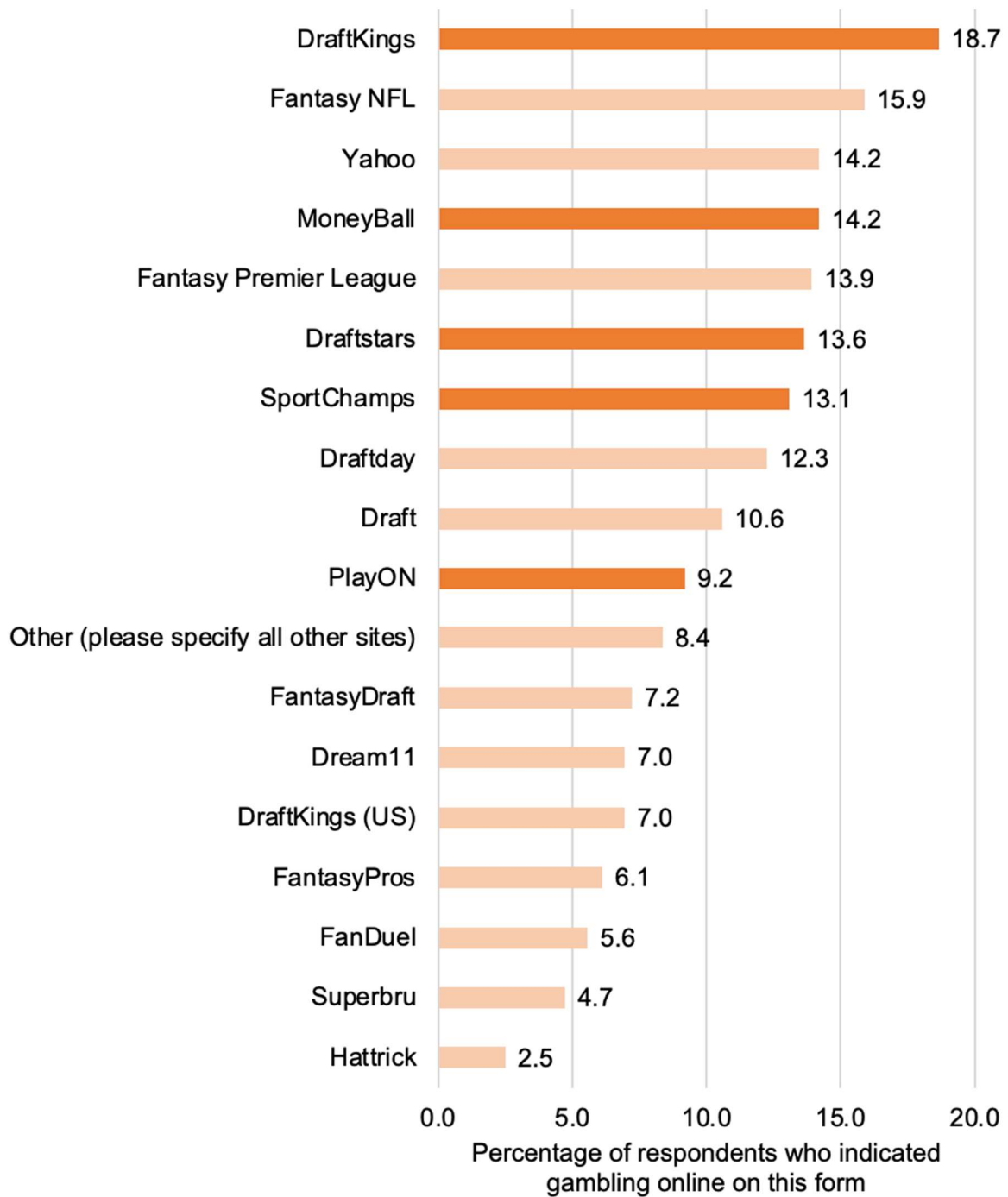


Base: All respondents who reported betting online on esports in 2019 (N = 485)

Question: GB12e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. The most popular "other" sites were Esports.bet, GG.bet and Neoserf.

Figure E.12 – Sites used by interactive gamblers for fantasy sports betting

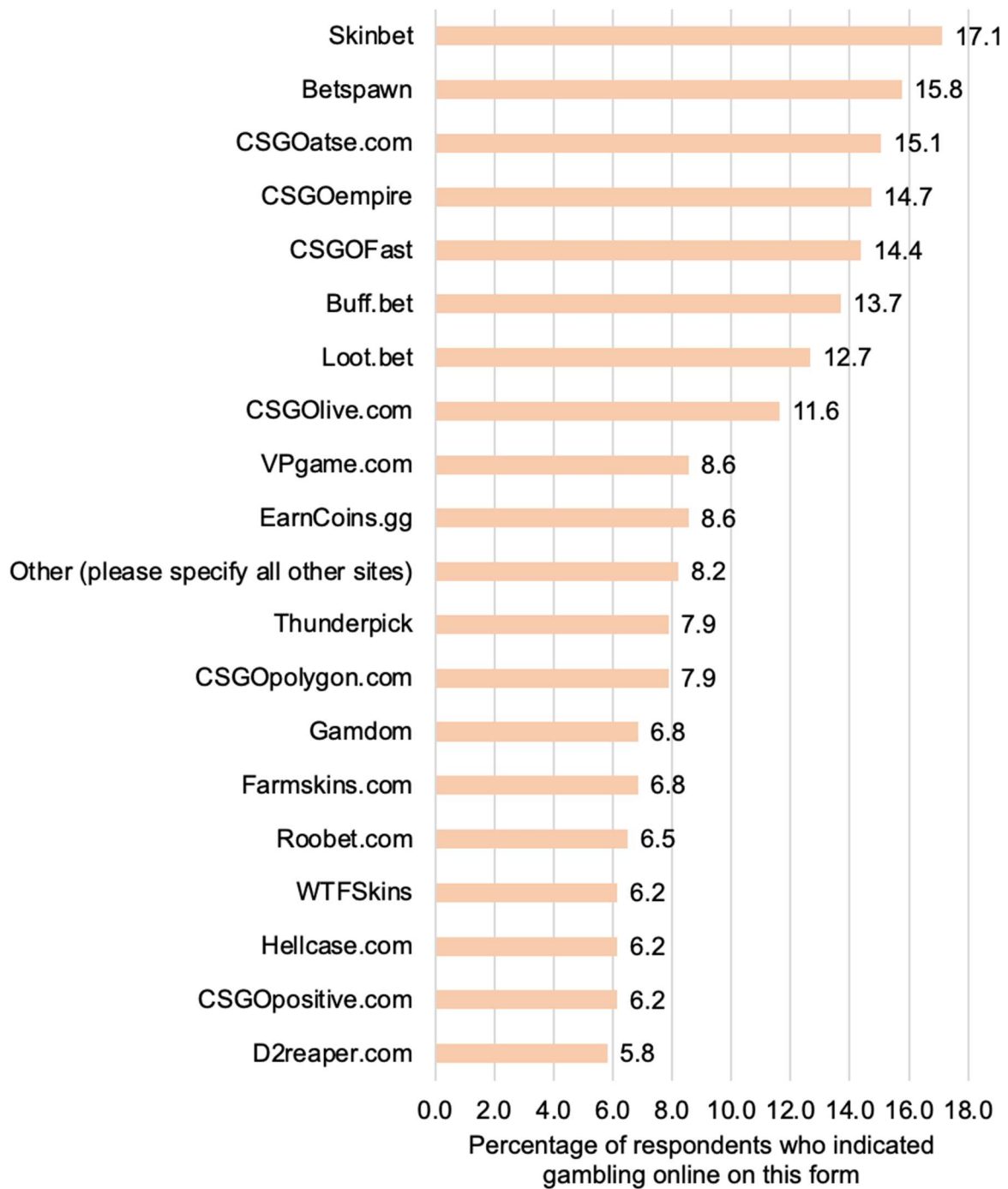


Base: All respondents who reported betting online on fantasy sports during 2019 (N = 359).

Question: GB11e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. "Other" sites included Esports.bet and Joe Fortune.

Figure E.13 – Sites used by interactive gamblers for skin gambling



Base: All respondents who reported gambling with skins during 2019 (N = 292).

Question: GB16e.

Note: Darker colours indicate domestic sites, lighter colours are offshore sites. "Other" sites included g2g.com, skinsmarket.com and rustypot.com.

Knowledge about legality of providing interactive gambling forms to Australian residents

Table E.15 – Inferential statistics for comparisons between interactive and non-interactive gamblers in terms of which forms they believe can be legally offered online to Australian residents (N = 5,019)

Form	2019
Instant scratch tickets	$\chi^2 (1, N = 5,019) = 44.37, p < 0.001, \Phi = 0.09$
Lotteries	$\chi^2 (1, N = 5,019) = 23.29, p < 0.001, \Phi = 0.07$
Sports betting	$\chi^2 (1, N = 5,019) = 2.90, p = 0.089$
Race betting	$\chi^2 (1, N = 5,019) = 1.08, p = 0.298$
Bingo	$\chi^2 (1, N = 5,019) = 11.11, p = 0.001, \Phi = 0.15$
Keno	$\chi^2 (1, N = 5,019) = 0.56, p = 0.455$
Poker	$\chi^2 (1, N = 5,019) = 0.13, p = 0.722$
Casino games	$\chi^2 (1, N = 5,019) = 2.35, p = 0.125$
EGMs	$\chi^2 (1, N = 5,019) = 2.93, p = 0.087$
Esports betting	$\chi^2 (1, N = 5,019) = 7.39, p = 0.007, \Phi = 0.04$
Fantasy sports betting	$\chi^2 (1, N = 5,019) = 2.60, p = 0.107$
Skin gambling	$\chi^2 (1, N = 5,019) = 0.25, p = 0.615$
Purchasing loot boxes	$\chi^2 (1, N = 5,019) = 5.08, p = 0.024, \Phi = 0.03$
None of the above	$\chi^2 (1, N = 5,019) = 125.33, p < 0.001, \Phi = 0.16$

Base: All respondents (N = 5,019).

Questions: IG_off_legal_1 through IB_off_legal_14.

Characteristics statistically predicting level of gambling harm amongst interactive gamblers

Using the Short Gambling Harms Screen score (log +1) as dependent variable, the multivariate analyses found that the *unique* predictors of higher gambling harm amongst interactive gamblers were:

- Being younger, being of Aboriginal or Torres Strait Islander origin, speaking a language other than English as their main language at home,
- Gambling on keno, casino games, EGMs, esports betting, skin gambling,
- More exposure to marketing via different channels,
- Lower wellbeing and higher impulsivity.

The overall model accounted for 28.5% of variance in (log +1) SGHS scores and was statistically significant ($F(28,3224) = 45.87, p < 0.001$).

Table E.16 – Linear bivariate and multivariate regressions predicting level of gambling harm (log +1) for interactive gamblers

Variable	Unstd coeff	Std error	Std coeff	t	p
(Constant)	0.581	0.111		5.229	<0.001
Gender (ref = male)	-0.048	0.028	-0.029	-1.693	0.091
Age (in years)	-0.004	0.001	-0.080	-3.840	<0.001
Marital status (ref = never married) - married	-0.043	0.035	-0.026	-1.251	0.211
Marital status (ref = never married) - living with partner/de facto	0.021	0.037	0.010	0.567	0.571
Marital status (ref = never married) - divorced, separated or widowed	0.065	0.048	0.026	1.344	0.179
Education (higher = more)	-0.007	0.011	-0.011	-0.677	0.498
Country of birth (ref = Australia)	0.054	0.034	0.026	1.586	0.113
ATSI status (ref = no)	0.177	0.073	0.037	2.446	0.014
English as main language spoken at home (ref = yes)	0.193	0.068	0.046	2.827	0.005
Instant scratch tickets (ref = no)	0.023	0.031	0.013	0.756	0.450
Lotteries (ref = no)	-0.046	0.037	-0.020	-1.236	0.216
Sports betting (ref = no)	0.057	0.030	0.034	1.876	0.061
Race betting (ref = no)	-0.015	0.030	-0.009	-0.516	0.606
Novelty betting (ref = no)	0.067	0.036	0.034	1.893	0.058
Bingo (ref = no)	0.064	0.033	0.035	1.925	0.054
Keno (ref = no)	0.085	0.029	0.050	2.947	0.003
Poker (ref = no)	0.033	0.036	0.018	0.926	0.354
Casino games (ref = no)	0.105	0.031	0.062	3.361	0.001
EGMs (ref = no)	0.099	0.029	0.057	3.388	0.001
Esports betting (ref = no)	0.097	0.047	0.044	2.070	0.039
Fantasy sports betting (ref = no)	0.052	0.056	0.021	0.939	0.348
Skin gambling (ref = no)	0.164	0.066	0.056	2.483	0.013
Purchasing loot boxes (ref = no)	-0.051	0.052	-0.021	-0.989	0.323
Offshore bettor (ref = no)	0.040	0.047	0.017	0.853	0.394
Marketing - mean exposure via different channels	0.068	0.011	0.118	6.036	<0.001
Marketing - mean exposure to different promotions	0.012	0.009	0.026	1.380	0.168
Wellbeing (higher = more)	-0.095	0.006	-0.263	-16.682	<0.001
Impulsivity (higher = more)	0.068	0.005	0.195	12.299	<0.001

Note: * p < .05, ** p < .01, *** p < .001. Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors.

In addition to the analyses reported in Chapter 5, we ran multivariate models with the total number of gambling forms participated in as a predictor, instead of participation in individual gambling forms. These could not be run in the same model due to multicollinearity concerns. As expected, results were very similar to those reported in Chapter 5, as presented below.

Characteristics statistically differentiating interactive gamblers from non-interactive gamblers

Like in the analysis reported in the main chapter, interactive gamblers were more likely to be male, younger, gamble on more forms, and have a higher PGSI score. In addition, they tended to have *lower* impulsivity. This last effect is small and should be treated with caution. The model correctly predicted 68.0 per cent of respondents, and was significant $\chi^2(13, N = 5011) = 1045.32, p < 0.001$.

Table E.17 – Logistic multivariate regression of characteristics differentiating Australian interactive gamblers from non-interactive gamblers – number of gambling forms instead of individual forms

Variable	Unstd coeff	Std error	Odds ratio	95% CI LL	95% CI UL	Wald	p
Gender (ref = male)	-0.871	0.072	0.418	0.363	0.481	147.678	<0.001
Age (in years)	-0.032	0.002	0.968	0.964	0.973	169.025	<0.001
Marital dummy - never married vs married	0.055	0.096	1.056	0.875	1.275	0.322	0.570
Marital dummy - never married vs de facto	0.136	0.107	1.146	0.928	1.414	1.606	0.205
Marital dummy - never married vs divorced, separated, widowed	0.173	0.120	1.188	0.939	1.504	2.058	0.151
Education (higher = more)	0.046	0.028	1.047	0.990	1.106	2.611	0.106
Country of birth (ref = Australia)	0.047	0.086	1.048	0.885	1.241	0.298	0.585
Indigenous status (ref = no)	-0.018	0.226	0.982	0.631	1.530	0.006	0.936
English as main language spoken at home (ref = yes)	0.229	0.222	1.258	0.814	1.945	1.065	0.302
Number of gambling forms	0.276	0.018	1.318	1.273	1.366	235.175	<0.001
PGSI score (log +1)	0.283	0.045	1.327	1.216	1.448	40.213	<0.001
Wellbeing (higher = more)	-0.012	0.016	0.988	0.958	1.019	0.607	0.436
Impulsivity (higher = more)	-0.035	0.016	0.966	0.936	0.996	4.927	0.026
Constant	1.298	0.293	3.660			19.599	<0.001

Note: Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors.

Characteristics statistically predicting higher problem gambling severity (PGSI score) amongst interactive gamblers

Similar to the analyses in Chapter 5, interactive gamblers with higher problem gambling severity were more likely to be male, younger, divorced separated or widowed (vs never married), be born outside of Australia, be of Indigenous status, mainly speak a language other than English at home, gamble on more forms, be exposed to more wagering advertising, have lower wellbeing and have higher impulsivity. In addition, interactive gamblers with higher problem gambling severity were more likely to have bet with offshore sites. Exposure to marketing via promotions was not statistically significant in this model. The model accounted for 35.6 per cent of the variance in the dependent variable, and was statistically significant, $F(15, 3237) = 119.36, p < .001$.

Table E.18 – Linear multivariate regression predicting higher problem gambling severity (PGSI score) (log +1) for interactive gamblers – number of gambling forms instead of individual forms

Variable	Unstd coeff	Std error	Std coeff	t	p
(Constant)	0.365	0.124		2.953	0.003
Gender (ref = male)	-0.147	0.030	-0.074	-4.843	<0.001
Age (in years)	-0.007	0.001	-0.118	-6.447	<0.001
Marital status (ref = never married) - married	-0.051	0.039	-0.025	-1.293	0.196
Marital status (ref = never married) - living with partner/de facto	-0.005	0.042	-0.002	-0.115	0.908
Marital status (ref = never married) - divorced, separated or widowed	0.122	0.055	0.040	2.222	0.026
Education (higher = more)	-0.007	0.012	-0.008	-0.540	0.589
Country of birth (ref = Australia)	0.115	0.038	0.046	3.002	0.003
Indigenous status (ref = no)	0.354	0.082	0.062	4.324	<0.001
English as main language spoken at home (ref = yes)	0.255	0.077	0.050	3.293	0.001
Number of gambling forms	0.100	0.006	0.295	17.536	<0.001
Offshore bettor (ref = no)	0.179	0.046	0.064	3.939	<0.001
Marketing - mean exposure via different channels	0.084	0.013	0.122	6.659	<0.001
Marketing - mean exposure to different promotions	0.018	0.010	0.032	1.823	0.068
Wellbeing (higher = more)	-0.089	0.006	-0.205	-13.761	<0.001
Impulsivity (higher = more)	0.092	0.006	0.220	14.714	<0.001

Note: Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors.

Characteristics statistically differentiating moderate risk/problem interactive gamblers from moderate risk/problem non-interactive gamblers

Amongst those classified as moderate risk or problem gamblers (PGSI score of 3 or higher), the multivariate analyses (Table x) were similar to those in Chapter 5. Interactive gamblers who were moderate risk or problem gamblers were significantly more likely to be younger and gamble on more forms. In addition, interactive gamblers who were moderate risk or problem gamblers were more likely to be male, compared to non-interactive moderate risk and problem gamblers. The model correctly predicted 81.0 per cent of cases and was statistically significant, $\chi^2(12, N = 5011) = 298.72, p < .001$.

Table E.19 – Logistic multivariate regression of characteristics differentiating moderate risk/problem interactive gamblers from moderate risk/problem non-interactive gamblers – number of gambling forms instead of individual forms

Variable	Unstd coeff	Std error	Odds ratio	95% CI LL	95% CI UL	Wald	p
Gender (ref = male)	-0.899	0.157	0.407	0.299	0.554	32.743	<0.001
Age (in years)	-0.046	0.006	0.955	0.944	0.965	68.818	<0.001
Marital status (ref = never married) - married	0.096	0.206	1.101	0.736	1.647	0.219	0.640
Marital status (ref = never married) - living with partner/de facto	0.240	0.227	1.272	0.815	1.984	1.123	0.289
Marital status (ref = never married) - divorced, separated or widowed	0.197	0.245	1.217	0.753	1.969	0.644	0.422
Education (higher = more)	0.036	0.063	1.036	0.916	1.173	0.319	0.572
Country of birth (ref = Australia)	0.129	0.197	1.138	0.773	1.675	0.431	0.511
Indigenous status (ref = no)	0.253	0.419	1.288	0.567	2.925	0.364	0.546
English as main language spoken at home (ref = yes)	0.585	0.474	1.795	0.709	4.544	1.524	0.217
Number of gambling forms	0.304	0.035	1.356	1.266	1.451	76.682	<0.001
Wellbeing (higher = more)	0.001	0.031	1.001	0.943	1.062	0.000	0.984
Impulsivity (higher = more)	-0.032	0.030	0.969	0.914	1.027	1.132	0.287
Constant	2.245	0.637	9.442	1.000		12.435	<0.001

Note: Coeff = coefficient, SE = standard error. All variables unstandardised. Bold text indicates statistically significant predictors. Loot boxes, skin gambling and esports betting could not be included in the model due to inflated coefficients.

Appendix F. Interview materials and questions

Group 1: People in treatment for problems relating to their online gambling

Recruitment email

From: Professor Nerilee Hing - CQUniversity

Subject: Seeking people for paid interviews for gambling research

Hi there

Would you like to take part in a **telephone interview** to discuss online gambling, marketing, and consumer protection measures? You will be compensated with a **\$50 shopping voucher** for your time if you are selected to be interviewed.

To participate, you need to:

- have sought professional help for problems relating to your online gambling, from a face-to-face service, telephone or online service; and
- live in Australia.

We can't interview everyone, but if you're interested, please click [HERE](#) for more information and to indicate your interest in participating.

The interviews will take place in late June and during July, and will take approximately 60 minutes. We'll be in touch to let you know if you've been selected for an interview and to schedule a time that works best for you.

This study is funded by Gambling Research Australia. The results will help to inform consumer protection measures and help services for Australians who gamble online.

Thank you in advance for your interest

Professor Nerilee Hing

Experimental Gambling Research Laboratory

Central Queensland University

Ethics approval: 22230

We're contacting you because you've recently taken part in one or more of our studies, and have indicated that you're happy to be invited into future research.

To opt out of invitations for further studies unsubscribe [here](#).

Group 1: People in treatment for problems relating to their online gambling



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

INFORMATION SHEET

This study is being conducted by CQUniversity for Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and the Commonwealth.

By participating, you can help researchers, policy makers, and other key stakeholders gain a better understanding of online gambling (i.e., using the Internet), including using devices such as a computer, smartphone, tablet, gaming console or smart TV. We want to find out how online gambling products, marketing and consumer protection measures impact on gambling behaviour.

We are wanting to interview people who:

- have recently sought help specifically for problems relating to their online gambling, and
- live in Australia

Interviews will be done by phone at a mutually convenient time, and involve a conversation with a friendly and experienced interviewer. Each interview will last about 60 minutes. We'll ask about features of online gambling that may have contributed to any issues with your gambling; things you might do to keep your gambling safe; harm you may have experienced from online gambling; your experiences when seeking help; and how consumers can be better protected from harmful online gambling. All interviews will be audio-recorded. Your personal details will be kept confidential, and your responses will be combined with those of other interviewees and reported anonymously.

Please use your discretion whether participating in this interview may trigger negative emotions. You may choose to speak to your treatment service before deciding to participate.

After the interview, we will send you a \$50 electronic shopping voucher that can be used at more than 100 online stores, including travel, electronics, fashion, health and department stores.

Because we are conducting only 10 interviews, we may not be able to interview everyone who is interested in participating. We are therefore asking for **expressions of interest** in participating, and we will contact you later to advise whether or not you have been selected for an interview.

If you have any questions, please contact the research team at n.hing@cqu.edu.au

Would you like to see more details about the study?

- Yes (goes to next page)

- No, please take me directly to the consent form and expression of interest form
(skipped to consent form)

CQUniversity Ethics Approval number: 22230.



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

ADDITIONAL INFORMATION

How your confidentiality will be protected

We will need to collect your name and contact details so we can conduct an interview. We will then de-identify your interview responses so that nobody can identify you. Your responses will be combined with those of other participants so no one will be able to tell what your individual answers were. The anonymous data will be stored securely and indefinitely by CQUniversity.

Participation is voluntary

Participation in this study is completely voluntary. You are free to withdraw at any stage. If you withdraw before or after completing the interview, we will not use any of your responses. You can also decline to answer one or more interview questions if you feel uncomfortable doing so.

How you will receive feedback

Information about the results of the research will be made available through CQUniversity's gambling research Facebook page - <https://www.facebook.com/cquegr/>

Where you can get further information

If you want further information about the research interviews, please contact Professor Nerilee Hing: n.hing@cqu.edu.au. If you have any concerns about the research, you can contact the Ethics Coordinator at CQUniversity's Office of Research: 07 4923 2603

If you experience discomfort at any point during the interview, you can contact **Gambling Help on 1800 858 858** or www.gamblinghelponline.org.au or **Lifeline on 13 11 14**. These are free and confidential help services that operate 24 hours a day, 7 days a week.

Participation

If you would like to indicate your interest in participating, please complete the consent form on the next screen. Then we will ask for your contact details.

Project team

CQUniversity: Professor Nerilee Hing, Professor Matthew Rockloff, Professor Matthew Browne, Dr Alex Russell, Nancy Greer, Vijay Rawat, Kristie-Lee Alfrey
Deakin University: Associate Professor Nicki Dowling, Dr Stephanie Merkouris
Menzies School of Health Research: Dr Matthew Stevens
Flinders University: Dr Daniel King
Consultants: Linda Woo, Dr Anne Salonen.

Consent

I consent to participate in this research project and agree that:

- I have read and understood the Information Sheet that describes this study.
 - Any questions I had about the study were answered by either the Information Sheet or the researchers.
 - I understand I have the right to withdraw from the study at any time.
 - I understand that the interview will be audio-recorded.
 - The research findings, which will not identify me, may be included in the researchers' publications on the study which may include conference presentations and research articles.
 - To protect my privacy, my name will not be linked to my data or used in publication(s).
 - I am providing my consent to participate in this study
-
- Yes (continue to next question)
 - No (screen out)

Group 1: People in treatment for problems relating to their online gambling

EXPRESSION OF INTEREST

So we can contact you to advise whether or not you have been selected for an interview, please provide:

Your first name _____

Your email address _____

Please confirm your email address _____ (validate same as above)

Your preferred phone number _____

Please confirm your preferred phone number _____ (validate same as above)

Thank you! We will contact you in the next few weeks.

Group 1: People in treatment for problems relating to their online gambling

INTERVIEW QUESTIONS

Note for interviewer

The overall aim of this stage is to explore how changes in, and contemporary features of, interactive gambling products, practices, environments, marketing, regulation, and consumer protection measures since the 2014 Interactive Gambling Study, impact on problem gambling, gambling-related harm, and gambling behaviour. This set of interviews aims to provide rich qualitative insights into:

- How features of contemporary interactive gambling products, operator practices, marketing and environments may contribute to problem gambling and gambling-related harm to self and others, and the utility of harm minimisation tools and help services for gamblers experiencing problems with interactive gambling.

Introduction

- Hello, my name is _____ and I'm calling from CQUniversity to conduct the telephone interview with you about online gambling. I'd like to let you know that this call will be recorded for research purposes. We'll only use your first name to ensure anonymity. The recording will not be included in any research report, but will be compiled with other interviews that will all be reported together. Your name will not be used in any reports. Do I have your permission to continue?
- Can I please confirm you've seen the Information Sheet and still consent to participate?
- In this interview, we will be talking mostly about online gambling. Online gambling is any gambling using the Internet, which includes computers, laptops, mobile phone, tablets, gaming consoles, or through digital TV. This differs from land-based gambling, which is done in venues such as casinos, hotels, clubs, TABs, racetracks, etc.
- Do you have any questions before we start?
- (Note: if interviewee has ceased gambling, ask questions in relation to before they ceased)

Use of online gambling products

- Can you please tell me about your involvement in gambling, both in land-based outlets, online and by telephone?
- Can you please tell me about your involvement in online gambling? Prompts: types of gambling involved in, how long ago they started, frequency, expenditure, betting platforms used, where they usually gamble online (home, work, in a venue, etc.).
- What is it about these forms of online gambling that appeals to you most?
- Why do you decide to gamble online rather than in a land-based venue or by telephone?
- Has your online gambling changed since you first started? How?
- How have the restrictions on pokies venues, casinos and sports betting opportunities due to COVID-19 affected your gambling?

Operator practices

- What sort of advertising do you see by online gambling operators? E.g., TV, radio, online, social media, apps, direct messages (emails, texts, phone calls from operators).
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- What sort of promotions and inducements do you see used by online gambling operators. E.g., bonus bets, money-back offers, other special offers.
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- Do online operators provide you with any player rewards or loyalty clubs/points?
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- What types of betting options/games offered by online gambling operators do you use. E.g., in-play bets, multi-bets, exotic bets, range of betting events.
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- What you think about the way operators manage financial transactions for online gambling? E.g., provision of operator credit, use of credit cards, other payment methods, payout of winnings.
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- Have you had any other experiences with online gambling operators that have impacted on your online gambling? If so, ask for specific examples.

Online gambling environments

- In addition to the things we've already talked about, are there any other aspects of online gambling that have contributed to any harms you've experienced with your gambling? If so, ask for specific examples.
- Prompts: accessibility, 24/7 availability, privacy/lack of scrutiny, use of electronic money, able to use credit, any regulatory issues.

Use of responsible gambling and harm minimisation tools

- Do you use any tools that operators provide to help protect you from gambling harm? E.g. limit setting, player activity statements, unsubscribe from direct marketing, responsible gambling messages, self-exclusion.
 - If yes: How has this impacted on your online gambling (prompt for specific examples)?
- Do you think online operators currently do too little, enough or too much to protect players from harm? What do you like about how they protect players from harm? What don't you like?
- What more, if anything, do you think online gambling operators should do to help players avoid being harmed by their gambling?
- What other strategies have you used to try and stay within your limits when gambling online? Have they been useful? How?

Experiences of harm from online gambling

- What do you think it is about online gambling that might make someone gamble more than they mean to?
- Can you tell me about how your online gambling causes any problems or harm for you or your family?
- Can you explain how having access to gambling online (specifically) contributes to this harm?
- Do you think the risk of harm is different for online gambling compared to land-based gambling? If so, why?

Help-seeking experiences

- Can you tell me about any support or help you've received to manage any problems you've experienced from online gambling? E.g., professional help, GA, self-exclusion, informal help.
- Can you tell me about any strategies that you've tried to help self-manage any of these problems?
- Can you tell me about any challenges you've faced seeking help for online gambling problems?
- Can you think of any other types of help that would assist people with problems relating to online gambling specifically?

Initiatives to minimise the harm from online gambling

- Is there anything else that online gambling operators, governments or help services should be doing to better protect consumers and minimise harm from online gambling?

End

Is there anything else you'd like to tell us about your experiences with online gambling?

Thank you for participating. Explain how they will receive \$50 voucher. Remind them of help service information on the Information sheet or offer to provide if requested.

Gambling Help Services (if needed)

Gambling Helpline: 1800 858 858

Gambling Help Online: <http://www.gamblinghelponline.org.au>

Lifeline 13 11 14

Group 2: At-least fortnightly online gamblers who participated in our 2012 and 2019 National Online Survey

Recruitment email

Hi there

Would you like to take part in a **telephone interview** to discuss online gambling, marketing, and consumer protection measures? You will be compensated with a **\$50 shopping voucher** for your time if you are selected to be interviewed.

To participate, you need to:

- gamble online once a fortnight or more often; and
- live in Australia.

We can't interview everyone, but if you're interested, please click [HERE](#) for more information and to indicate your interest in participating.

The interviews will take place in late June and during July, and will take approximately 60 minutes. We'll be in touch to let you know if you've been selected for an interview and to schedule a time that works best for you.

This study is funded by Gambling Research Australia. The results will help to inform consumer protection measures and help services for Australians who gamble online.

Thank you in advance for your interest

Professor Nerilee Hing

Experimental Gambling Research Laboratory

Central Queensland University

Ethics approval: 22230

We're contacting you because you've recently taken part in one or more of our studies, and have indicated that you're happy to be invited into future research.

To opt out of invitations for further studies unsubscribe [here](#).

Group 2: At-least fortnightly online gamblers who participated in our 2012 and 2019 National Online Survey



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

INFORMATION SHEET

This study is being conducted by CQUniversity for Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and the Commonwealth.

By participating, you can help researchers, policy makers, and other key stakeholders gain a better understanding of online gambling (i.e., using the Internet), including using devices such as a computer, smartphone, tablet, gaming console or smart TV. We want to find out how changes in online gambling products, marketing and consumer protection measures over the last several years have impacted on gambling behaviour.

We are wanting to interview people who:

- gamble online once a fortnight or more often; and
- live in Australia

Interviews will be done by phone at a mutually convenient time, and involve a conversation with a friendly and experienced interviewer. Each interview will last about 60 minutes. We'll ask about how changes in online gambling products, easier access to online gambling, increased advertising and inducements, regulatory changes, and new consumer protection measures may have impacted on your online gambling. All interviews will be audio-recorded. Your personal details will be kept confidential, and your responses will be combined with those of other interviewees and reported anonymously.

After the interview, we will send you a \$50 electronic shopping voucher that can be used at more than 100 online stores, including travel, electronics, fashion, health and department stores.

Because we are conducting only 20 interviews, we may not be able to interview everyone who is interested in participating. We are therefore asking for **expressions of interest** in participating, and we will contact you later to advise whether or not you have been selected for an interview.

If you have any questions, please contact the research team at n.hing@cqu.edu.au

Would you like to see more details about the study?

- Yes ([goes to next page](#))
- No, please take me directly to the consent form and expression of interest form ([skipped to consent form](#))

CQUniversity Ethics Approval number: 22230.



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

ADDITIONAL INFORMATION

How your confidentiality will be protected

We will need to collect your name and contact details so we can conduct an interview. We will then de-identify your interview responses so that nobody can identify you. Your responses will be combined with those of other participants so no one will be able to tell what your individual answers were. The anonymous data will be stored securely and indefinitely by CQUniversity.

Participation is voluntary

Participation in this study is completely voluntary. You are free to withdraw at any stage. If you withdraw before or after completing the interview, we will not use any of your responses. You can also decline to answer one or more interview questions if you feel uncomfortable doing so.

How you will receive feedback

Information about the results of the research will be made available through CQUniversity's gambling research Facebook page - <https://www.facebook.com/cquegrl/>

Where you can get further information

If you want further information about the research interviews, please contact Professor Nerilee Hing: n.hing@cqu.edu.au. If you have any concerns about the research, you can contact the Ethics Coordinator at CQUniversity's Office of Research: 07 4923 2603

If you experience discomfort at any point during the study, you can contact **Gambling Help on 1800 858 858** or www.gamblinghelponline.org.au or **Lifeline on 13 11 14**. These are free and confidential help services that operate 24 hours a day, 7 days a week.

Participation

If you would like to indicate your interest in participating, please complete the consent form on the next screen. We will then ask for your contact details.

Project team

CQUniversity: Professor Nerilee Hing, Professor Matthew Rockloff, Professor Matthew Browne, Dr Alex Russell, Nancy Greer, Vijay Rawat, Kristie-Lee Alfrey
Deakin University: Associate Professor Nicki Dowling, Dr Stephanie Merkouris
Menzies School of Health Research: Dr Matthew Stevens
Flinders University: Dr Daniel King
Consultants: Linda Woo, Dr Anne Salonen.

Consent

I consent to participate in this research project and agree that:

- I have read and understood the Information Sheet that describes this study.
 - Any questions I had about the study were answered by either the Information Sheet or the researchers.
 - I understand I have the right to withdraw from the study at any time.
 - I understand that the interview will be audio-recorded.
 - The research findings, which will not identify me, may be included in the researchers' publications on the study which may include conference presentations and research articles.
 - To protect my privacy, my name will not be linked to my data or used in publication(s).
 - I am providing my consent to participate in this study
-
- Yes (continue to next question)
 - No (screen out)

Group 2: At-least fortnightly online gamblers who participated in our 2014 and 2020 National Online Survey

EXPRESSION OF INTEREST

So we can contact you to advise whether or not you have been selected for an interview, please provide:

Your first name _____

Your email address _____

Please confirm your email address _____ (validate same as above)

Your preferred phone number _____

Please confirm your preferred phone number _____ (validate same as above)

Thank you! We will contact you in the next few weeks.

Group 2: At-least fortnightly online gamblers who participated in our 2012 and 2019 National Online Survey

INTERVIEW QUESTIONS

Note for interviewer

The overall aim of this stage is to explore how changes in, and contemporary features of, interactive gambling products, practices, environments, marketing, regulation, and consumer protection measures since the 2014 Interactive Gambling Study, impact on problem gambling, gambling-related harm, and gambling behaviour. This set of interviews aims to provide rich qualitative insights into:

- How changes in interactive gambling products, practices, environments, marketing, regulation, and consumer protection measures since 2012 (when the 2014 study interview data were collected) have influenced interactive gambling and impacted on gambling-related harm to self and others – from a consumer perspective.

Introduction

- Hello, my name is _____ and I'm calling from CQUniversity to conduct the telephone interview with you about online gambling. I'd like to let you know that this call will be recorded for research purposes. We'll only use your first name to ensure anonymity. The recording will not be included in any research report, but will be compiled with other interviews that will all be reported together. Your name will not be used in any reports. Do I have your permission to continue?
- Can I please confirm you've seen the Information Sheet and still consent to participate?
- In this interview, we will be talking mostly about online gambling. Online gambling is any gambling using the Internet, which includes computers, laptops, mobile phone, tablets, gaming consoles, or through digital TV. This differs from land-based gambling, which is done in venues such as casinos, hotels, clubs, TABs, racetracks, etc.
- Do you have any questions before we start?

Use of online gambling products

- Can you please tell me about your involvement in gambling, both in land-based outlets, online and by telephone?
- Can you please tell me about your participation in online gambling? Prompts: types of gambling involved in, how long ago they started, frequency, expenditure, betting platforms used, where they usually gamble online (home, work, in a venue, etc.).
- What is it about these forms of online gambling that appeals to you most?
- Why do you decide to gamble online rather than in a land-based venue or by telephone?
- Has your online gambling changed since you first started? How?
- How have the restrictions on pokies venues, casinos and sports betting opportunities due to COVID-19 affected your gambling?

Increased mobile and Internet access and speeds

Over the last decade, access to online gambling anywhere, anytime has increased with more use of smartphones and tablets, and improved internet access and speeds.

- Have these changes affected the way you access online gambling? How?
- Have these changes made online gambling more or less appealing to you? Why?
- Have these changes influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have these changes increased or decreased any harmful effects from your online gambling? If yes, how so?

Changes in online gambling operators and products

Over the last decade, online gambling has expanded to include a raft of new operators and completely new products (e.g., eSports, skins gambling, daily fantasy sports).

- Have you noticed these changes? If yes, what have you noticed? What do you think of them?
- Have these changes made online gambling more or less appealing to you? Why?
- Have these changes influenced your online gambling behaviour, e.g., operators used, type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have these changes increased or decreased any harmful effects from your online gambling? If yes, how so?

Changes in bet types and games

Over the last decade, numerous new betting options have become available (e.g., in-play betting, multi-bets, exotic bets, a wider range of betting events, new online lottery products).

- Have you noticed these changes? If yes, what have you noticed? What do you think of them?
- Have these changes made online gambling more or less appealing for you? Why?
- Have these changes influenced your online gambling behaviour, e.g., operators used, type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have these changes increased or decreased any harmful effects from your online gambling? If yes, how so?

Changes in advertising of online gambling

Over the last decade, advertising for online gambling, especially sports betting and race betting, has increased overall (e.g., on TV, online, social media, apps, direct emails, texts and phone calls from operators).

- Have you noticed these changes in this advertising? If yes, what have you noticed? What do you think of them?
- Have these changes made online gambling more or less appealing to you? Why?
- Have these changes influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have these changes increased or decreased any harmful effects from your online gambling? If yes, how so?

Changes in promotions and inducements for online gambling

Over the last decade, promotions and inducements for online gambling, especially sports betting and race betting have increased (e.g., bonus bets, money-back offers, other special offers).

- Have you noticed these changes in the inducements promoted by online gambling operators? If yes, what have you noticed? What do you think of them?
- Have you engaged with these promotions? Has this increased or decreased over the years?
- Have these changes made online gambling more or less appealing to you? Why?
- Have these changes influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have these changes increased or decreased any harmful effects from your online gambling? If yes, how so?

Gambling-like components in video games and apps

Over the last decade, simulated gambling products have grown. These are games that look like gambling but you can't win any money. Video games and apps also often have gambling-like components, such as slots, spinning wheels, casino themes, etc. You can also purchase loot boxes in games.

- Do you play any of these simulated gambling games? If yes:
 - Which ones?
 - Has this increased or decreased over the years?
 - What do you think of these games with gambling-like components?
- (If relevant) Has playing these games made online gambling more or less appealing to you? Why?
- (If relevant) Has playing these games influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- (If relevant) Has playing these games increased or decreased any harmful effects from your online gaming and gambling? If yes, how?

Changes in consumer protection/harm minimisation measures

Over the last decade, some online gambling operators have introduced various harm minimisation tools for consumers to use? E.g. limit setting, player activity statements, unsubscribe from direct marketing, responsible gambling messages, self-exclusion options.

- Do you use any of these tools? If yes, which ones? What do you think of them?
- Has the introduction of these tools made online gambling more or less appealing to you? Why?
- Have they influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Have they increased or decreased any harmful effects from your online gambling? If yes, how?

Public health campaigns and messages

- Over the last decade, have you noticed any changes in public health campaigns or messages about responsible gambling and problem gambling? Can you recall anything specifically related to online gambling?
- What do you think of this messaging?
- Has this messaging made online gambling more or less appealing to you? Why?
- Has it influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- Has it increased or decreased any harmful effects from your online gambling? If yes, how?

Illegal offshore operators

As part of the consumer protection measures for online gambling, the government has tried to deter Australians from gambling online with illegal offshore operators – that is, those who aren't licensed to offer online gambling services to Australians.

- When you gamble online, are you usually aware whether or not the site is licensed in Australia? If yes, how?
- Have you noticed any information to make Australians aware of which sites are licensed in Australia? If yes, what have you noticed?
- Have you noticed any efforts to warn Australians about the risks of gambling online with illegal offshore operators? If yes, what have you noticed?
- (If relevant) Has this influenced your online gambling behaviour, e.g., type of online gambling, types of bets placed, frequency, expenditure, etc. If yes, how?
- (If relevant) Has this increased or decreased any harmful effects from your online gambling? If yes, how?

Any other changes

- Are there any other changes that you've noticed that have impacted on online gambling, either for yourself or others? How have they impacted on your online gambling and any harms?

End

Is there anything else you'd like to tell us about your experiences with online gambling?

Thank you for participating. Explain how they will receive \$50 voucher. Remind them of help service information on the Information sheet or offer to provide if requested.

Gambling Help Services (if needed)

Gambling Helpline: 1800 858 858

Gambling Help Online: <http://www.gamblinghelponline.org.au>

Lifeline 13 11 14

Group 3: Online gamblers who bet on esports, skins gambling, daily fantasy sports or loot boxes

Recruitment email

Hi there

Would you like to take part in a **telephone interview** to discuss online gambling, marketing, and consumer protection measures? You will be compensated with a **\$50 shopping voucher** for your time if you are selected to be interviewed.

To participate, you need to:

- gamble on esports, with skins, on daily fantasy sports, or purchased loot boxes, and
- live in Australia.

We can't interview everyone, but if you're interested, please click [HERE](#) for more information and to indicate your interest in participating.

The interviews will take place in late June and during July, and will take approximately 60 minutes. We'll be in touch to let you know if you've been selected for an interview and to schedule a time that works best for you.

This study is funded by Gambling Research Australia. The results will help to inform consumer protection measures and help services for Australians who gamble online.

Thank you in advance for your interest

Professor Nerilee Hing

Experimental Gambling Research Laboratory

Central Queensland University

Ethics approval: 22230

We're contacting you because you've recently taken part in one or more of our studies, and have indicated that you're happy to be invited into future research.

To opt out of invitations for further studies unsubscribe [here](#).

Group 3: Online gamblers who bet on esports, skins gambling, daily fantasy sports or loot boxes



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

INFORMATION SHEET

This study is being conducted by CQUniversity for Gambling Research Australia, which consists of gambling regulatory departments in all Australian states and territories, and the Commonwealth.

By participating, you can help researchers, policy makers, and other key stakeholders gain a better understanding of online gambling (i.e., using the Internet), including using devices such as a computer, smartphone, tablet, gaming console or smart TV. We want to find out how new online gambling products are impacting on gambling behaviour.

We are wanting to interview people who:

- gamble on esports, with skins, on daily fantasy sports, or purchased loot boxes, and
- live in Australia

Interviews will be done by phone at a mutually convenient time, and involve a conversation with a friendly and experienced interviewer. Each interview will last 45-60 minutes. We'll ask about your experiences in using one or more of these products; features of these products that you enjoy; any aspects that may contribute to harmful gambling; consumer protection measures; and other video gaming and gambling that you might do. All interviews will be audio-recorded. Your personal details will be kept confidential, and your responses will be combined with those of other interviewees and reported anonymously.

After the interview, we will send you a \$50 electronic shopping voucher that can be used at more than 100 online stores, including travel, electronics, fashion, health and department stores.

Because we are conducting only 20 interviews, we may not be able to interview everyone who is interested in participating. We are therefore asking for **expressions of interest** in participating, and we will contact you later to advise whether or not you have been selected for an interview.

If you have any questions, please contact the research team at n.hing@cqu.edu.au

Would you like to see more details about the study?

- Yes (**goes to next page**)
- No, please take me directly to the consent form and expression of interest form (**skipped to consent form**)

CQUniversity Ethics Approval number: 22230.



THE 2020 AUSTRALIAN GAMBLING STUDY: INTERVIEWS

ADDITIONAL INFORMATION

How your confidentiality will be protected

We will need to collect your name and contact details so we can conduct an interview. We will then de-identify your interview responses so that nobody can identify you. Your responses will be combined with those of other participants so no one will be able to tell what your individual answers were. The anonymous data will be stored securely and indefinitely by CQUniversity.

Participation is voluntary

Participation in this study is completely voluntary. You are free to withdraw at any stage. If you withdraw before or after completing the interview, we will not use any of your responses. You can also decline to answer one or more interview questions if you feel uncomfortable doing so.

How you will receive feedback

Information about the results of the research will be made available through CQUniversity's gambling research Facebook page - <https://www.facebook.com/cquegrl/>

Where you can get further information

If you want further information about the research interviews, please contact Professor Nerilee Hing: n.hing@cqu.edu.au. If you have any concerns about the research, you can contact the Ethics Coordinator at CQUniversity's Office of Research: 07 4923 2603

If you experience discomfort at any point during the study, you can contact **Gambling Help on 1800 858 858** or www.gamblinghelponline.org.au or **Lifeline on 13 11 14**. These are free and confidential help services that operate 24 hours a day, 7 days a week.

Participation

If you would like to indicate your interest in participating, please complete the consent form on the next screen. Then we will ask for your contact details.

Project team

CQUniversity: Professor Nerilee Hing, Professor Matthew Rockloff, Professor Matthew Browne, Dr Alex Russell, Nancy Greer, Vijay Rawat, Kristie-Lee Alfrey
Deakin University: Associate Professor Nicki Dowling, Dr Stephanie Merkouris
Menzies School of Health Research: Dr Matthew Stevens
Flinders University: Dr Daniel King
Consultants: Linda Woo, Dr Anne Salonen.

Consent

I consent to participate in this research project and agree that:

- I have read and understood the Information Sheet that describes this study.
 - Any questions I had about the study were answered by either the Information Sheet or the researchers.
 - I understand I have the right to withdraw from the study at any time.
 - I understand that the interview will be audio-recorded.
 - The research findings, which will not identify me, may be included in the researchers' publications on the study which may include conference presentations and research articles.
 - To protect my privacy, my name will not be linked to my data or used in publication(s).
 - I am providing my consent to participate in this study
-
- Yes (continue to next question)
 - No (screen out)

Group 3: Online gamblers who bet on esports, skins gambling, daily fantasy sports or loot boxes

EXPRESSION OF INTEREST

So we can contact you to advise whether or not you have been selected for an interview, please provide:

Your first name _____

Your email address _____

Please confirm your email address _____ (validate same as above)

Your preferred phone number _____

Please confirm your preferred phone number _____ (validate same as above)

Thank you! We will contact you in the next few weeks.

Group 3: Online gamblers who bet on esports, skins gambling, daily fantasy sports or loot boxes

INTERVIEW QUESTIONS

Note for interviewer

The overall aim of this stage is to explore how changes in, and contemporary features of, interactive gambling products, practices, environments, marketing, regulation, and consumer protection measures since the 2014 Interactive Gambling Study, impact on problem gambling, gambling-related harm, and gambling behaviour. This set of interviews aims to provide rich qualitative insights into:

- Features, usage and experiences of new interactive gambling products, specifically eSports, skins gambling, daily fantasy sports and loot boxes, and their potential to increase gambling-related harm to self and others and provide a gateway to other forms of gambling.

Introduction

- Hello, my name is _____ and I'm calling from CQUniversity to conduct the telephone interview with you about gambling on esports, gambling with skins, daily fantasy sports or purchasing loot boxes. I'd like to let you know that this call will be recorded for research purposes. We'll only use your first name to ensure anonymity. The recording will not be included in any research report, but will be compiled with other interviews that will all be reported together. Your name will not be used in any reports. Do I have your permission to continue?
- Can I please confirm you've seen the Information Sheet and still consent to participate?
- In this interview, we will be talking mostly about online gambling. Online gambling is any gambling using the Internet, which includes computers, laptops, mobile phone, tablets, gaming consoles, or through digital TV. This differs from land-based gambling, which is done in venues such as casinos, hotels, clubs, TABs, racetracks, etc.
- Do you have any questions before we start?

Engagement in gambling on esports, skins gambling, daily fantasy sports and/or loot boxes

- Do you think that betting on esports, with skins, on daily fantasy sports and/or purchasing loot boxes are forms of gambling? Why or why not?
- Can you please tell me about your participation in betting on esports, gambling with skins gambling, daily fantasy sports and/or purchasing loot boxes? Prompts: types of gambling involved in, how long ago they started, frequency, expenditure, betting platforms used, where they usually gamble on these forms (home, work, in a venue, etc.), who they do it with (friends, family, online groups).
- Has your engagement in these gambling activities changed since you first started? How?
- And did you gamble on any other activities before you started gambling on these newer activities? If yes, what types of activities? And did you do these online, in land-based venues or by telephone? How did your prior engagement with gambling influence your uptake of these newer gambling activities?
- Since you started gambling on these newer activities, have you taken up other forms of gambling? Or has your gambling on other activities changed? How?
- How have the restrictions on gambling, such as in pokies venues, casinos and sports betting opportunities, due to COVID-19 affected your gambling?

Appealing features of gambling on esports, skins gambling, daily fantasy sports and/or loot boxes

- Why did you first start engaging in these activities? What motivated you to try it/them?
- What is it about these activities that appeals to you most? What aspects are most enjoyable?
- (If not already discussed), what are the reasons you engage in these activities (e.g., challenge, fun, social aspects, win money, risk, interesting, pass the time, peer pressure, etc)

Operator practices

- Do you see much gambling advertising used by the operators/sites where you gamble on esports betting, with skins, daily fantasy sports and/or purchase loot boxes?
- If yes:
 - Which gambling products do you see advertising for?
 - Where do you see this advertising? E.g., online, social media, apps, influencers, direct messages (emails, texts, phone calls from operators).
 - How has this impacted on your gambling on these activities (prompt for specific examples)?
- Do you see gambling promotions and inducements used by these operators/sites. If yes:
 - What sorts and where do you see them? E.g., bonus bets, money-back offers, other special offers.
 - How has this impacted on your gambling on these activities (prompt for specific examples)?
- Do these operators/sites provide any player rewards or loyalty clubs/points? How has this impacted on your gambling on these activities (prompt for specific examples)?
- What are the different types of betting options/games offered by these operators/sites? Which ones do you like the most? How has this impacted on your gambling on these activities (prompt for specific examples)?
- When you gamble on these activities, are you usually aware whether or not the site is licensed in Australia? Does this matter for you? Why or why not?

Online gambling environments

- In addition to the things we've already talked about, are there any other features of these activities that that have impacted on your gambling on these activities? If so, ask for specific examples.
- Prompts: accessibility, 24/7 availability, privacy/lack of scrutiny, use of electronic money, able to use credit, any regulatory issues, video games.

Links with video games (especially esports, skin gambling and loot boxes)

- Do you play video games? Has this increased or decreased over the years?
- (If relevant) Has playing these games influenced your gambling on esports, betting with skins, or purchasing loot boxes?
- (If relevant) Has playing these games increased or decreased any harmful effects from your online gaming and gambling? If yes, how?

Use of responsible gambling and harm minimisation tools

- Do you use any tools that operators of these activities might provide to help protect you from gambling harm? E.g. limit setting, player activity statements, unsubscribe from direct marketing, responsible gambling messages, self-exclusion. How has this impacted on your gambling on these activities (prompt for specific examples).
- For loot boxes, ask if video game developers have informed customers about the odds and contents of loot boxes)?
- Do you think these operators and sites currently do too little, enough or too much to protect players from harm? What do you like and dislike about how they protect players from harm?
- What more, if anything, do you think these operators and sites should do to help players avoid being harmed by their gambling?
- What strategies have you used to try and stay within your limits when gambling on these activities? Have they been useful? How?

Experiences of harm from gambling on esports, skins gambling, daily fantasy sports and/or loot boxes

- What do you think it is about gambling on these activities that might make someone gamble more than they mean to?
- Can you tell me whether your gambling on these activities causes any problems or harm for you or your family?
- If yes, can you explain how features of these gambling activities (specifically) contribute to this harm?
- Is the risk of harm different for these gambling activities compared to other types of gambling? If so, why?

Initiatives to minimise the harm from gambling on esports, skins gambling, daily fantasy sports and/or loot boxes

- Is there anything else that online gambling operators, video games developers, governments or help services should be doing to better protect consumers and minimise harm from these newer gambling activities?

End

Is there anything else you'd like to tell us about your experiences with gambling on esports, skins gambling, daily fantasy sports and/or loot boxes?

Thank you for participating. Explain how they will receive \$50 voucher. Remind them of help service information on the Information sheet or offer to provide if requested.

Gambling Help Services (if needed)

Gambling Helpline: 1800 858 858

Gambling Help Online: <http://www.gamblinghelponline.org.au>

Lifeline 13 11 14

Appendix G. Characteristics of interviewees

Table G.1 – Characteristics of the interview sample: Online gamblers who had sought gambling help

ID	Age	Sex	State	Main online gambling form	Main devices	Main operators used	Online gambling frequency per week	Online gambling \$ per week	Land-based gambling
T1	21	M	SA	Race betting, previously sports betting, novelty bets	Laptop, phone	Neds, PointsBet	2-3 times	\$100-\$150	Occasional race betting at pub or TAB
T2	21	M	QLD	Race betting, sports betting	Phone	Beteasy, Neds, Sportsbet, TAB	5 days	\$200-\$250	Some keno & pokies at pub
T3	63	F	QLD	Online pokies	Phone	Offshore online casinos	Every day, now stopped	Unsure, but caused poverty & debt	Previously pokies
T4	38	M	VIC	Sports betting, race betting	Phone, iPad	TopSport, numerous others he had now closed	5 days	\$400-\$500	Very rarely
T5	41	M	WA	Sports betting	unclear	Sportbet, self-excluded from many others	~10 bets	\$150	Pokies
T6	49	M	VIC	Race betting	Phone, computer	Self-excluded from all Australian operators, except one	1 now, previously much more	Now \$35-\$45, previously 'a heck of a lot more'	Race betting, previously club TAB, racetrack
T7	32	M	NSW	Online pokies	Phone	Offshore casinos, mainly Dingo Casino	1-2 days, could play all night	\$300, previously \$750	Pokies
T8	36	M	VIC	Online poker	Laptop, iPad	Offshore casinos, mainly PokerStars, TPE Poker	6-10 hours	\$100-\$150	Previously poker in overseas casinos
T9	68	M	NSW	Race betting, sports betting	Phone	Sportsbet	Every day	Turnover \$7,000-\$10,000	Previously race betting at TAB
T10	49	M	VIC	Race betting	Phone, computer	8-10 accounts, mainly uses Ladbrokes	Nearly every day	\$400-\$2,000	Previously race betting at TAB, racetrack

Table G.2 – Characteristics of the interview sample: Regular online gamblers in both the 2012 and 2019 National Online Survey

ID	Age	Sex	State	Main online gambling form	Main devices used	Main operators used	Online gambling frequency per week	Online gambling \$ per week	Land-based gambling
LT1	36	F	SA	Sports betting, some race betting	Phone	TAB, Sportsbet	2-3 times a week	\$100-150	N/A
LT2	41	M	SA	Sports betting, spread betting, arbitrage	Phone	Pointsbet	Weekends	\$50-100	N/A
LT3	50	M	NSW	Race betting, some sports betting	Phone, computer	TAB, Ladbrokes	Weekly	\$300-400	N/A
LT4	56	M	SA	Race betting, some sports betting,	Phone	Ladbrokes, SportsBet, Bet365, BigBet	Weekends	\$10-100	Weekly Lotto
LT5	87	M	WA	Sports betting, novelty events	Desktop computer	Betfair	2-3 times a week	\$5 minimum each bet, then build upwards	weekly Lotto
LT6	32	M	SA	Sports betting, some race betting	Phone	Pointsbet	Weekly	\$200-250	N/A
LT7	43	M	VIC	Race betting, some sports betting	Phone mainly, some computer	Pointsbet, BetEasy, others	Daily	\$350-700	N/A
LT8	47	M	SA	Sports betting, some race betting, informal punters club	Phone & laptop	Sportsbet	Weekends	\$100-150	N/A
LT9	52	M	QLD	Race betting, some sports betting, arbitrage	Computer with multiple split screens, some phone	Betfair	6 days a week	\$2000 bet on each race, laid off by spreads betting, possibly \$12,000 minimum weekly t/o	N/A
LT10	56	M	QLD	Race betting, sports betting, informal punters club	Computer	Sportsbet	2 days a week	\$25	Poker machines
LT11	65	M	QLD	Race betting	Computer	Sportsbet	2 days a week	\$2-10 each bet	weekly Lotto
LT12	67	M	NSW	Race betting, sports betting	Phone	TAB, Points Bet, Ladbrokes, BlueBet, BetEasy	2-3 days a week	\$10-100 each bet	Occasional Lotto & TAB
LT13	69	M	SA	Sports betting, race betting, arbitrage	Laptop	Betfair	Daily	\$2000 bet on sports events laid off by	N/A

								spreads betting	
LT14	73	M	VIC	Sports betting, novelty events, previously horse racing	Computer	Anyone that offers the best odds	Weekends	\$100-200	Occasional TAB
LT15	36	M	NSW	Race betting	Phone, computer, iPad	Bet365, TAB, Ladbrokes	Weekends	\$150	N/A
LT16	57	M	VIC	Race betting, arbitrage	Computer	Betfair	4 days a week	1-8 bets per race x 8 races per day, Liability < \$100 per race	N/A
LT17	68	M	NSW	Race betting, sports betting, novelty events, informal punters club	Phone	Sportingbet, Top Sport, TAB, Betfair, Sportsbet BetEasy, Robbie Waterhouse	Weekends	\$20-25 per bet	N/A
LT18	47	M	VIC	Race betting, sports betting, novelty events, informal punters club	Phone, some iPad	Sportsbet TAB, Betfair	2 days a week	\$2000 per race. Less with sports bets, ~\$1000 bets on football	Occasional racetrack bets, only if odds are better than online
LT19	53	M	WA	Sports betting, some race betting	Phone	One corporate bookmaker	Weekly	\$10-20 each bet	Occasional Powerball, lottery
LT20	83	M	WA	Race betting, some sports betting	Computer	Betfair	Daily	N/A	N/A

Table G.3 – Characteristics of the interview sample: Online gamblers who had gambled on new interactive gambling products

ID	Age	Sex	State	Newer online gambling forms	Main operators used	Frequency of gambling on newer forms	\$ spent on newer forms	Other online gambling	Land-based gambling
NP1	33	F	VIC	LB	N/A	unclear	<\$1 a week	-	Tatts Lotto
NP2	37	M	WA	ES	Bet365, Sportsbet	3-4 times a week	\$500 a week	Sports betting, online casinos	Lotteries, casino gambling
NP3	32	M	VIC	ES LB	Betfair	ES: 4-5 times a week	ES: \$1500 a week LB: \$50 a week	Race betting, previously online poker.	-
NP4	36	M	NSW	SG, LB	SG: CSG500	A few times a week	N/A	Sports betting, race betting, Tatts	-
NP5	35	M	NSW	FS	Draftstar	Weekly	\$100-150	Sports betting, race betting	Race betting
NP6	27	M	QLD	SG, LB, ES	SB: Random draw websites	LB: Only on seasonal events a few times a year	LB: \$2-3 a week	-	Private poker games with friends
NP7	52	M	NSW	ES	TAB	A few times a week	\$75-150 a week	Sports betting	Sports betting
NP8	33	F	QLD	ES, SG	ES: Sportsbet, Ladbrokes SG: CSGO	ES: Once a month SG: Rarely	\$10-15 a month	Sports betting	Casino gambling
NP9	26	M	NSW	SG, LB	SG: Rustypot	SG: Once a month	LB: \$50 a month	Sports betting, lotteries	-
NP10	25	M	VIC	LB	N/A	2-3 times per year	\$30-40 a year	-	-
NP11	29	M	NSW	LB	N/A	Rarely	\$3-4 occasionally	Race betting	Race betting, pokies
NP12	41	F	VIC	ES	Ladbrokes, Sportsbet	Once a fortnight	\$4-5 a fortnight	Race betting, sports betting,	Race betting, sports betting, pokies
NP13	29	F	VIC	LB	N/A	Every 3-4 months	\$40-50 a month	-	Occasional casino & pokies
NP14	30	M	VIC	ES, DFS	Dream 11	ES: Once every 2-4 weeks DFS: every day during season	ES: \$5 every few weeks DFS: \$8 per day during the season	Sports betting	-

NP15	20	M	VIC	ES, LB	Sportsbet, Ladbroke's	ES: Once a month	ES: \$100-150	Sports betting	-
NP16	68	M	VIC	ES, LB	Sportsbet, Bet365	ES: Once every 2-4 weeks LB: weekly	ES: \$10-20 a fortnight LB: \$10 a week	Sports betting	-
NP17	31	M	VIC	ES, LB, DFS	ES: Sportsbet, BetEasy DFS: Premier League, Yahoo	ES: 1-2 times a month as multi-bet fillers DFS: 2 seasons a year	ES: \$50 a month on all sports DFS: \$20 a season LB: previously \$30-40 a week	Poker	Poker
NP18	41	M	QLD	LB	N/A	Previously every day	Previously \$50 a week	Lotto, Lottoland	Casino table games
NP19	26	M	VIC	LB, FS	N/A		LB: \$60 a year	Sports betting	Casino table games

Note: LB = loot boxes, ES = esports betting, SG = skin gambling, FS = fantasy sports betting, DFS = daily fantasy sports betting

