

eurobodalla financial counselling service

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The Chairman
Independent Pricing and Regulatory Tribunal
(Review of Gambling Harm Minimisation Measures)
Level 2
44 Market Street
Sydney NSW 2000

7 November 2003

Dear Sir,



Re: Gambling Harm Minimisation Review

I enclose for the purposes of the Review a copy of a report prepared earlier this year which documents research into gambling behaviour in the local area (Eurobodalla Shire).

The body of the report is probably not relevant to the Review, but I draw your attention in particular to Appendix E of the report, which sets out some 90 open-ended responses by survey participants.

I found two strong messages within these comments from community members:

- That the spread of poker machines into hotels is considered to have increased the prevalence of gambling; and
- **That access to ATMs on premises where gambling is available is considered to have facilitated problem gambling.**

It is the latter point I consider most relevant to the Review.

As requested, I enclose also a copy of the report on floppy disk.

Yours faithfully,

A handwritten signature in black ink, appearing to read "Jeff Holten".

Jeff Holten
Financial Counsellor.

Gambling Behaviour in Eurobodalla Shire

**A report based on responses to a
survey of Eurobodalla residents
conducted in November 2002**

**Jeff Holten
Eurobodalla Financial Counselling Service**

**Funded by the Batemans Bay Soldiers Club
and the Catalina Country Club
through the local CDSE program**

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1. About the Author

Jeff Holten holds a Bachelor of Science degree with a major in statistics. He has worked for ten years as the financial counsellor at Eurobodalla Financial Counselling Service.

2. Acknowledgments

Many people provided encouragement, guidance and input to this project. The author would like to acknowledge the contributions of:

Ms Lynette Russell

Ms Kim Newman

Ms Karen Jackson

Dr Murray Lloyd

Mr John Rafferty

Mr Gary White

Dr Margaret Griffiths

Ms Robin Vote

Ms Catherine Barkley

And of course, all the respondents to the survey

3. Executive Summary

This report presents an analysis of 258 responses to a survey distributed in Eurobodalla in November 2002. Respondents were asked questions about their gambling behaviour.

The aim of the research is to provide a reliable measure of the prevalence of “problem” gambling in Eurobodalla. The chief findings are set out below.

1. The overall prevalence of problem gambling in Eurobodalla is estimated to be 3.4% of the adult population, about one-third higher than that of New South Wales generally.
2. Application of this prevalence rate to the adult population of the Shire indicates there are about 850 Eurobodalla residents with an active gambling problem.
3. The prevalence of problem gambling in Eurobodalla among males is around five times the prevalence for females.
4. The most popular forms of gambling in Eurobodalla (measured by frequency of participation) are:
 - (a) Lotto or Keno
 - (b) Poker machines in clubs
 - (c) Raffles
5. The most popular forms of gambling in Eurobodalla (measured by expenditure) are:
 - (a) Poker machines in clubs
 - (b) Betting on races
 - (c) Poker machines in hotels
6. Among respondents identified by the survey as having a problem with gambling, the most common forms of gambling (measured by expenditure) are:
 - (a) Poker machines in clubs
 - (b) Poker machines in hotels
 - (c) Betting on races
7. Problem gamblers in Eurobodalla expend about 75% of their disposable income on gambling.

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4. Introduction

This report is based on data collected in November 2002 from 258 Eurobodalla residents.

This research project was undertaken following a grant of funding provided jointly by the Batemans Bay Soldiers Club and the Catalina Country Club. The total funding provided was \$10,200.

The intent of the research was to provide an independent and reliable estimate of the prevalence of gambling problems in Eurobodalla, and whether local characteristics differentiated gambling in Eurobodalla from that of New South Wales generally.

The research findings presented in this report may be used to steer the provision of services of any agency established locally for intervention with people experiencing problems arising from their gambling behaviour.

For this research the target population consisted of Eurobodalla residents aged 18 years and over. This age threshold is determined by the minimum statutory age below which gambling is prohibited. This research, therefore, does not attempt to assess the prevalence or consequences of under-age gambling.

The research was carried out by the distribution of a survey to randomly selected Eurobodalla residents. The survey asked:

- various demographic data (age, sex, household income, source of income, accommodation type);
- the frequency of, and expenditure on, a range of gambling activities (sweeps, races, poker machines, instant lotteries, Lotto, Keno, lotteries, raffles, bingo, internet casino games and games played privately for money);
- questions of the modified South Oaks Gambling Screen (see Section 5 – Defining Problem Gambling);
- the reasons people gamble, or don't gamble;
- the affect of the respondents' gambling on their quality of life;
- whether the respondent knew of somebody they thought may have a problem with gambling and if so, their relationship to that person;
- the frequency of their use of automatic teller machines (ATMs) at gambling venues;
- the impact on the respondent of the gambling behaviour of other people;
- how the respondent might otherwise have used their gambling money if they had not gambled;
- whether assistance had been sought from a charitable agency or government department to compensate for money lost by gambling;
- for optional comments or observations about the impact of gambling on the respondent's life, that of a family member, or on the community generally;
- whether they would like to receive a copy of the completed research report.

The complete survey is set out in Appendix G.

5. Defining Problem Gambling

“While gambling is a pleasurable recreational pursuit for many, for a few it gives rise to problems. Those people spend increasing amounts of time and money on gambling, may lie about their gambling, find it difficult to control the impulse to gamble, and engage in socially destructive behaviour to continue to gamble (from relationship breakdown to crime).”¹

Many perceptions prevail in the community about why people gamble, ranging from moral laxity to a lazy way of making money. Even the experts differ. Academic and author Professor Alex Blaszczynski believes problem gambling is – at least in part – propelled by “the dream of untold wealth and the need to win to pay off debts.”² Psychological researcher and commentator Dorothy Rowe, on the other hand, considers that for those “who feel impelled to gamble every day.... Winning means no more to them than losing. To play is all.”³

Problem gambling is often easier to define by its consequences (financial, psychological, interpersonal, legal, employment-related) than by behaviour. The frequency of, or expenditure on gambling that may be problematic for one person may not be a problem for another.

6. Measuring Problem Gambling

Many measures of problem gambling have been used over time. Each has advantages and shortcomings. A widely used measure is provided by the South Oaks Gambling Screen (SOGS) or a variant thereof. The SOGS was developed by Lesieur and Blume in 1987 and consists of 20 questions.

The SOGS was initially developed as a lifetime version. That is, each question was phrased in terms of “have you ever?” or “did you ever?”.

One variant of the SOGS, the modified South Oaks Gambling Screen (mSOGS) relates each question to only the last 12 months. This measure has been used in all past Australian problem gambling prevalence studies⁴ as well as in the Productivity Commission’s National Gambling Survey of 1999.

One advantage of using this variant of the SOGS is that only recent gambling behaviour is of interest. As an example, consider a person who once had a gambling problem, but does not currently gamble. The original SOGS would classify them as having a gambling problem, where the mSOGS would not.

Accordingly, the modified South Oaks Gambling Screen was adopted as the measure of problem gambling behaviour in this research. The mSogs questions are set out at Question 8 of the survey set out in Appendix G.

6.1 Interpreting modified South Oaks Gambling Screen scores

Scoring the mSOGS is straightforward. Each answer that shows ‘at risk’ behaviour scores one, with the following exceptions:

¹ Productivity Commission 1999, *Australia’s Gambling Industries*, Report No. 10, page 6.2

² Alex Blaszczynski, *Overcoming Compulsive Gambling*, Robinson, 1998.

³ Dorothy Rowe, *The Real Meaning of Money*, Harper Collins, 1997.

⁴ Productivity Commission 1999, *Australia’s Gambling Industries*, Report No. 10, page 6.17

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- the first question scores one for the responses ‘always’ or ‘often’; otherwise zero;
- the second question scores one for the responses ‘always’ or ‘often’; otherwise zero;
- the eighth question is not scored.

The total score is the sum of scores for individual questions. A score of five or more indicates a gambling problem.

7. The Level of Response

In all, 1,001 surveys were sent to Eurobodalla residents, with the response outcomes set out in Table 7.1 below.

Table 7.1 – Survey response outcomes

| Category | Number | Percentage of total |
|-----------------------------|---------------|----------------------------|
| Returned Undelivered | 129 | 12.9% |
| Not Returned | 585 | 58.4% |
| Returned Unattempted | 22 | 2.2% |
| Returned Incomplete | 7 | 0.7% |
| Returned Completed | 258 | 25.8% |
| Total | 1,001 | 100.0% |

This level of response – 258 completed surveys – exceeds the number [239] set out in Appendix A for a 95% confidence with an error of 2% or less.

It is noted that the rate of valid responses (25.8%) is remarkably close to the 25% response rate assumed (see Appendix A).

The spread of responses, grouped by age and sex, is set out in Table D1 in Appendix D.

The youngest respondent was 24 years of age; the oldest was 88 years of age. The median age of respondents was 60 years. It is unfortunate that young adults (ie, 18 to 23 years of age) are unrepresented in the responses obtained. This lack of representation may be due to one or more of the factors described below.

- not having been selected by the sampling process (ages of survey recipients were not known prior to receiving completed responses);
- higher mobility between residences may have led to their surveys being returned undelivered;
- greater penetration of mobile phones among young adults may result in their name not being listed in the telephone directory because they do not have a landline telephone; and/or
- unwillingness to participate in the survey.

There were 150 male respondents and 108 female respondents.

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8. Analysis of Responses

A number of analyses were performed in order to explore relationships among various demographic factors. A description of each analysis and its results is set out in the following sections.

Many of the analyses refer to weighted data. Weightings were applied to adjust the age/sex distribution of respondents to more closely resemble the Eurobodalla population figures reported in the Australian Bureau of Statistics 2001 population Census.⁵ The weighting procedure is explained in Appendix C.

8.1. Prevalence of Problem Gambling in Eurobodalla

As discussed previously, the modified South Oaks Gambling Screen (mSOGS) was used as the criterion for whether or not a respondent may be regarded as having a gambling problem. Table 8.1.1 below sets out the unweighted mSOGS scores by sex. The final row provides a summary for the critical mSOGS threshold score of five or more.

Table 8.1.1 – mSOGS scores by sex (unweighted)

| mSOGS score | Males | | Females | | |
|--------------|------------|--------------|------------|--------------|---|
| | number | % | number | % | |
| 0 | 100 | 66.7 | 81 | 75.0 | |
| 1 | 22 | 14.7 | 16 | 14.8 | |
| 2 | 17 | 11.3 | 3 | 2.8 | |
| 3 | 3 | 2.0 | 3 | 2.8 | |
| 4 | 4 | 2.7 | 3 | 2.8 | |
| 5 | 1 | 0.7 | - | 0.0 | } Scores Indicative of Problem Gambling |
| 6 | 2 | 1.3 | - | 0.0 | |
| 7 | - | 0.0 | - | 0.0 | |
| 8 | - | 0.0 | 1 | 0.9 | |
| 9 | - | 0.0 | - | 0.0 | |
| 10+ | 1 | 0.7 | 1 | 0.9 | |
| Total | 150 | 100.0 | 108 | 100.0 | |
| 5+ | 4 | 2.67 | 2 | 1.85 | |

Thus four males (2.67% of male respondents) and two females (1.85% of female respondents) scored five or more on their mSOGS responses, yielding an overall problem gambling prevalence among respondents of 2.33%. This figure is 8.6% below the 2.55% prevalence found in NSW by the Productivity Commission's National Gambling Survey.⁶

The prevalence shown above for males (2.67%) is 44% higher than that shown for females (1.85%).

However, when the mSOGS scores are weighted so to reflect the age/sex profile of Eurobodalla, the prevalence rates change considerably. The prevalence of problem gambling among males increases to 5.52%, and that among females decreases to 1.06%. Overall, the prevalence of problem gambling is 3.39%. The weighted mSOGS scores are set out in Table 8.1.2 below

⁵ Australian Bureau of Statistics 2001 Census Report.

⁶ Productivity Commission 1999, *Australia's Gambling Industries*, Report No. 10, Table 3.

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Table 8.1.2 – mSOGS scores by sex (weighted)

| mSOGS score | Males | | Females | |
|--------------|---------------|--------------|--------------|--------------|
| | number | % | number | % |
| 0 | 67.96 | 63.1 | 72.06 | 73.1 |
| 1 | 14.70 | 13.6 | 18.78 | 19.0 |
| 2 | 15.94 | 14.8 | 3.00 | 3.0 |
| 3 | 1.53 | 1.4 | 1.60 | 1.6 |
| 4 | 1.62 | 1.5 | 2.10 | 2.1 |
| 5 | 0.26 | 0.2 | 0.00 | 0.0 |
| 6 | 4.01 | 3.7 | 0.00 | 0.0 |
| 7 | 0.00 | 0.0 | 0.00 | 0.0 |
| 8 | 0.00 | 0.0 | 0.62 | 0.6 |
| 9 | 0.00 | 0.0 | 0.00 | 0.0 |
| 10+ | 1.67 | 1.6 | 0.43 | 0.4 |
| Total | 107.69 | 100.0 | 98.59 | 100.0 |
| 5+ | 5.94 | 5.5 | 1.05 | 1.1 |

Combining the male and female totals in Table 8.1.2 yields an overall prevalence of 3.39%, which is 32.9% higher than the NSW average of 2.55% determined by the Productivity Commission. It may reasonably be inferred that Eurobodalla has a higher than average prevalence of problem gambling when compared with the whole of New South Wales.

In the weighted mSOGS scores, the prevalence of problem gambling among males is some 5.2 times the prevalence among females. This is a striking finding and is worthy of note by any agency established for therapeutic intervention with gamblers.

Application of the overall prevalence to the total adult population of Eurobodalla indicates the Shire is home to approximately 850 people with an active gambling problem.

8.2. How often do people gamble in Eurobodalla?

Question six of the survey asked respondents to nominate the frequency of their participation in any of the listed gambling activities (see Appendix G).

Table 8.2.1 sets out respondents' average frequency of participation in various types of gambling (unweighted).

Table 8.2.1 Frequency of participation by type of gambling (unweighted)

| Type of gambling | Average frequency (unweighted) | Interpretation |
|--|--------------------------------|--------------------|
| Sweep | 0.50 | Every 2 years* |
| Betting on a race (TAB or PubTAB) | 3.03 | Three times a year |
| Bingo | 1.97 | Every 6 months |
| Poker machines at casino | 0.06 | Rarely |
| Poker machines at a club | 10.60 | Every five weeks |
| Poker machines at an hotel | 2.63 | Every five months |
| Instant lottery | 7.50 | Every seven weeks |
| Lotto or Keno | 16.79 | Every three weeks |
| Raffles | 9.71 | Every five weeks |
| Sporting event (other than races) | 0.59 | Every 20 months |
| Casino-style games on internet | 0.05 | Rarely |
| Cards played privately for money | 0.24 | Rarely |

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* The reason for this result is that half the respondents entered a sweep annually, the other half did not participate in sweeps.

Table 8.2.2 sets out the same data, but is weighted to reflect Eurobodalla's age/sex distribution as disclosed by the 2001 Census results.

Table 8.2.2 Frequency of participation by type of gambling (weighted)

| Type of gambling | Average frequency (weighted) | Interpretation |
|--|------------------------------|---------------------|
| Sweep | 0.40 | Every 2-1/2 years |
| Betting on a race (TAB or PubTAB) | 2.18 | Every 5 or 6 months |
| Bingo | 1.95 | Every 6 months |
| Poker machines at casino | 0.07 | Rarely |
| Poker machines at a club | 8.77 | Every 6 weeks |
| Poker machines at an hotel | 3.26 | Every 4 months |
| Instant lottery | 6.80 | Every 7 or 8 weeks |
| Lotto or Keno | 15.29 | Every 3 or 4 weeks |
| Raffles | 7.19 | Every 7 or 8 weeks |
| Sporting event (other than races) | 0.52 | Every 2 years |
| Casino-style games on internet | 0.06 | Rarely |
| Cards played privately for money | 0.34 | Rarely |

Clearly, the application of the weightings does not change the interpretation of these frequencies much at all. The biggest changes (in percentage terms) are in the frequencies of playing cards for money and playing poker machines in hotels, activities that may be expected to be more popular among younger people than older people.⁷ Possibly the introduction into hotels of poker machines will more readily facilitate poker machine gambling for younger people (whose lifestyles may not include club membership or visitation).

8.3. Expenditure on gambling in Eurobodalla

Question seven of the survey asked respondents to nominate their expenditure on any of the listed gambling activities the last time they participated in that particular activity (see Appendix G).

It was assumed respondents' most recent gambling expenditure was representative of their usual gambling expenditure. (That is, it was assumed the money they spent when they last gambled on any of the listed activities was their average expenditure on that activity. This assumption was made to avoid asking respondents to calculate their average gambling expenditure [by type of gambling], which would have been onerous.)

Table 8.3.1 below sets out respondents' average expenditure per session on various types of gambling (both unweighted and weighted).

⁷ Because survey respondents tended to be older than average, the weighting process tends to enlarge the data provided by younger respondents and dampen that of older respondents.

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Table 8.3.1 – Average expenditure per session by type of gambling (unweighted)

| Type of gambling | Average expenditure per time (unweighted) | Average expenditure per time (weighted) |
|-----------------------------------|---|---|
| Sweep | \$3.07 | \$2.26 |
| Betting on a race | \$7.32 | \$7.26 |
| Bingo | \$0.35 | \$0.20 |
| Poker machines at casino | \$4.66 | \$7.18 |
| Poker machines at a club | \$9.88 | \$7.15 |
| Poker machines at an hotel | \$1.44 | \$1.63 |
| Instant lottery | \$2.89 | \$2.28 |
| Lotto or Keno | \$6.12 | \$4.31 |
| Raffles | \$4.88 | \$4.77 |
| Sporting event (other than races) | \$2.53 | \$3.67 |
| Casino-style games on internet | \$0.00 | \$0.00 |
| Cards played privately for money | \$0.43 | \$0.68 |

Bearing in mind the reasons the data was weighted (older respondents were over-represented in the survey relative to the general population) the movement from unweighted expenditure to weighted expenditure in the table above display a reasonable pattern. Gambling activities in which older people traditionally participate (sweeps, bingo, poker machines in clubs, instant lotteries, Lotto and Keno) show a decrease in expenditure when the data is weighted. Conversely, gambling activities which traditionally interest younger people (poker machines in casinos, poker machines in hotels, betting on sporting events and playing cards privately for money) display an increase in expenditure when the data is weighted. Presumably, the minor movement (when weighted) of expenditure on betting on races and purchase of raffle tickets indicates these activities attract participants of all ages.

Table 8.3.2 below sets out the proportion of total gambling expenditure by type of gambling (both unweighted and weighted).

Table 8.3.2 – Gambling expenditure by type of gambling

| Type of gambling | Proportion of gambling expenditure (unweighted) % | Proportion of gambling expenditure (weighted) % |
|-----------------------------------|---|---|
| Sweep | 0.3 | 0.2 |
| Betting on a race | 18.7 | 18.8 |
| Bingo | 0.8 | 0.6 |
| Poker machines at casino | 0.4 | 0.6 |
| Poker machines at a club | 28.9 | 26.5 |
| Poker machines at an hotel | 11.8 | 15.4 |
| Instant lottery | 4.1 | 2.9 |
| Lotto or Keno | 17.3 | 12.8 |
| Raffles | 6.4 | 5.6 |
| Sporting event (other than races) | 9.5 | 13.9 |
| Casino-style games on internet | 0.0 | 0.0 |
| Cards played privately for money | 1.8 | 2.7 |

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Poker machines (totalled for all venues) account for 42.5% of the total gambling expenditure in Eurobodalla. Betting on races, at 18.8%, comprises the second-highest share of gambling expenditure; and betting on other sporting events, at 13.9%, is third highest.

Table 8.3.3 below sets out the same information, but narrowed to those respondents whose mSOGS score is five or more.

Table 8.3.3 – Gambling expenditure by type of gambling, mSOGS = 5 or more

| Type of gambling | Proportion of total gambling expenditure (unweighted) % | Proportion of total gambling expenditure (weighted) % |
|-----------------------------------|---|---|
| Sweep | 0.0 | 0.0 |
| Betting on a race | 18.4 | 20.2 |
| Bingo | 0.0 | 0.0 |
| Poker machines at casino | 0.7 | 0.8 |
| Poker machines at a club | 28.0 | 25.5 |
| Poker machines at an hotel | 22.5 | 21.4 |
| Instant lottery | 1.8 | 1.5 |
| Lotto or Keno | 4.4 | 4.7 |
| Raffles | 2.3 | 2.1 |
| Sporting event (other than races) | 18.1 | 19.8 |
| Casino-style games on internet | 0.0 | 0.0 |
| Cards played privately for money | 3.6 | 4.0 |

Considering only those respondents who may be considered to have a problem with gambling, the share of their gambling revenue being spent on poker machines is 47.7%, on races 20.2% and on other sporting events 19.8%. While these results are not that different those calculated for Eurobodalla as a whole, what seems most noteworthy is how little the “problem gamblers” seem to care for instant lotteries, lotteries and Keno (6.2% of their gambling expenditure, compared with 15.7% of total gambling expenditure).

8.4. Gambling Expenditure as a Proportion of Income

Problem gambling can have many negative outcomes (such as financial hardship, participation in crime, relationship and family breakdown and suicide). While not all problem gamblers may have relationships or families, or the inclination or opportunity to commit crimes, financial loss will be a factor common to them all.

Accordingly, respondents’ data was used to estimate the average expenditure on gambling (expressed as a percentage of income), which was compared with the gambling expenditure of those respondents whose mSOGS score is five or more.

Three measures of income were used: gross, net and disposable. Net income was taken to be gross income less tax payable, while disposable income was net income less direct housing costs (ie rent or mortgage repayments).

Table 8.4.1 below sets out estimated gambling expenditure as a proportion of each measure of income.

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Table 8.4.1 – Estimated gambling expenditure as percentage of household income measures

| Income Measure | Unweighted Mean % | Weighted Mean % |
|-----------------------------|-------------------|-----------------|
| Household Gross Income | 2.90 | 3.61 |
| Household Net Income | 3.55 | 4.33 |
| Household Disposable Income | 4.05 | 4.99 |

This information reveals little. As expected, gambling expenditure's share of each income measure increases with progressive moves from gross to net to disposable income.

However, when the sub-group of respondents whose mSOGS scores are five or more and who disclosed details of their income is examined, the proportion of income spent on gambling is considerably higher.

Table 8.4.2 below sets out mean gambling expenditure as a proportion of each measure of income.

Table 8.4.2 – Estimated gambling expenditure as percentage of household income measures for respondents whose mSOGS score are 5+ and who disclosed income details.

| Income Measure | Unweighted Mean % | Weighted Mean % |
|-----------------------------|-------------------|-----------------|
| Household Gross Income | 68.06 | 60.43 |
| Household Net Income | 87.51 | 65.53 |
| Household Disposable Income | 97.63 | 76.15 |

It must be noted that the results in Table 8.4.2 arise from a very small sample (n = 5) and are heavily skewed by one respondent who disclosed a very large expenditure on gambling.

Nevertheless, Table 8.4.2 illustrates the high expenditure on gambling among those who have a gambling problem, indicating problem gamblers in Eurobodalla spend on gambling around three-quarters of their remaining income after tax and housing costs.

Table 8.4.3 below sets out a comparison of gambling expenditure per respondent between respondents with mSOGS of four or less and those with mSOGS of five or more. The second-last row analyses data for respondents with mSOGS score of five or more, but excludes the data from one respondent whose gambling expenditure appeared exaggerated.

Table 8.4.3 – Estimated gambling expenditure as percentage of household income measures for respondents whose mSOGS score are 5+ and who disclosed income details.

| Average Gambling Expenditure per person | Unweighted | Weighted |
|--|------------|----------|
| Respondents with mSOGS score 4 or less | \$569 | \$386 |
| Respondents with mSOGS score 5 or more | \$21,440 | \$27,374 |
| mSOGS score 5+ excluding apparent exaggerated response | \$3,361 | \$2,879 |
| Mean expenditure by problem gamblers expressed as multiple of mean expenditure by non-problem gamblers | 5.9 | 7.5 |

According to these results, the “average” problem gambler in Eurobodalla is likely to spend seven-and-a-half times as much on gambling as the average recreational gambler in Eurobodalla. This figure compares with a multiple of 19 reported by the Productivity Commission.⁸

⁸ Productivity Commission 1999, *Australia's Gambling Industries*, Report No. 10, page 7.40.

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Considering the total share of gambling expenditure in Eurobodalla by problem gamblers produces a figure between 12.6% and 63.2%, depending on whether the exaggerated data is included in the analysis. The Productivity Commission reports a finding of 33% for this indicator.⁹

8.5. What distinguishes the gamblers?

Table D2 in Appendix D sets out collated responses to individual mSOGS questions. The number of respondents who replied 'never' has been omitted. The totals shown in the final column are the totals of people who did not answer 'never'.

The numbers are all relatively small, but should be viewed in the context that each response represents an admission of lack of control over gambling behaviour.

Some observations from these responses are that among the 260 respondents:

- 70 people (26.9% of all respondents) had gambled more than they intended at some time in the 12 months to 30 November 2002;
- 37 people (14.2% of all respondents) felt guilty about their gambling at some time in the 12 months to 30 November 2002;
- nine people (3.5% of respondents) took cash advances on their credit cards to obtain gambling money at some time in the 12 months to 30 November 2002. It is noted that this percentage (3.5%) is similar to the Census-adjusted problem gambling prevalence rate of 3.39% stated in section 8.1 above. This relationship was further investigated and it was found that of the nine respondents who had taken a cash advance for gambling, four had an mSOGS score of five or more; a further three had mSOGS scores of four; the remaining two had mSOGS scores of two. While this sub-sample is quite small, it demonstrates that the taking of a cash advance for gambling is generally indicative of a current or incipient gambling problem.

8.6. The affect of gambling on quality of life

Responses to survey questions nine to 17 were analysed by gender. The complete data, on which the discussion below is based, is set out in Tables D3 to D11 in Appendix D.

Survey question 9 sought the main reason respondents had gambled in the last 12 months. The responses showed clear gender differences. While similar proportions (about one-third) of men and women gambled because they daydreamed of a big win, a greater proportion of women (42.9%) than men (30.4%) gambled because it gave them fun and pleasure. A higher proportion of men (27.2%) cited gambling as a hobby or interest for them than did women (5.4%). This is an interesting finding which indicates quite different gender-based motivations for gambling.

Survey question 10 asked respondents to indicate the effect of their gambling on their quality of life. For about three-quarters of men and nearly 90% of women, gambling made their life neither better nor worse. Two percent of men and three percent of women indicated a negative effect on lifestyle. Only one of the respondents reporting a negative effect of gambling on their lifestyle had an mSOGS score of five or more.

⁹ Productivity Commission 1999, *Australia's Gambling Industries*, Report No. 10, Figure 7.5

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Survey question 11 (in the last 12 months have you known someone you thought might need help to control or stop their gambling?) required a simple yes/no response and was a lead-in to question 12 which asked respondents to nominate their relationship to that person. In total, 75 respondents indicated they knew someone they thought needed help with their gambling. For both men and women, in around three-quarters of cases the person needing help was identified as a friend. Ten percent of male respondents indicated their spouse was the person with the problem, but – contrary to expectation – no women identified their partner as having a problem. Many more women (20%) than men (5%) indicated that another relative had a gambling problem, perhaps indicative that these women respondents were more in touch than men with the welfare of members of their extended family.

Survey question 13 asked respondents to indicate the frequency of their use of ATMs at the venue where they gambled. Only a small number (11 men and 11 women) disclosed such use, and the number who indicated either ‘always/nearly always’ or ‘often’ was small (two men, three women). Notwithstanding the low level of response, around 20% of the men, and around 25% of the women who used ATMs at their gambling venue did so often, nearly always or always. In the open-ended comments set out in Appendix E some respondents were clearly antagonistic towards the locating of ATMs at gambling venues.

Survey question 14 was similar to survey question 12, but asked respondents to indicate the effect on them of another person’s gambling (rather than asking their perception of whether they thought that other person had a problem). Similar levels of men and women (around 42%) indicated a friend or workmate. As in question 12, many more women (34.8%) than men (15.8%) indicated they were upset by the gambling behaviour of another relative. Surprisingly, around one-quarter of men and about one-fifth of women reported they were upset by their own gambling behaviour.

Survey question 15 requested respondents to indicate the likely alternative use of their gambling money if they had not gambled in the last 12 months. Little gender difference arose with the more common responses, with around 38% of both men and women stating they would have pursued an alternative form of entertainment (indicating the recreational nature of gambling to most people). The next most common response was ‘saving up for something’. Looking at the less popular responses, however, was revealing: a much higher proportion of women (9.5%, compared with 1.4% of male respondents) disclosed they would have caught up on household bills; and 11.9% of women indicated they would have spent more on food (compared with 1.4% of men). The apparent inference to be drawn from this is that women are more likely than men to be gambling with ‘house-keeping’ money.

Survey question 16 asked respondents if they had sought governmental or charitable assistance in the last 12 months because of gambling losses. Only one respondent, a female, answered yes. (This person scored 10 on the mSOGS questions).

Survey question 17 sought the reasons why people **had not gambled** in the last 12 months. Proportions for each of the listed reasons were similar for men and women, the clear majority being simply not interested. Noteworthy is that – of the 155 respondents who gave their reasons for not gambling in the past 12 months – only 17 (around 11%) had actually not gambled. The remainder have clearly modified their definition of gambling to exclude sweeps, bingo, raffles and – in several cases – visits to a casino, as shown in Table 8.6.1 below.

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Table 8.6.1 – Of those respondents who gave reasons why they did not gamble in the last 12 months:

| | |
|----|--|
| 62 | Took part in a sweep once a year |
| 54 | Bought raffle tickets once a year |
| 44 | Bought scratchies once a year |
| 35 | Bought raffle tickets once a month |
| 31 | Played poker machines in a club once a year |
| 24 | Played Lotto or Keno once a year |
| 23 | Played Lotto or Keno once a week |
| 19 | Played Lotto or Keno once a month |
| 18 | Bet on a race once a year |
| 15 | Bought scratchies once a month |
| 9 | Bought raffle tickets once a week |
| 9 | Played poker machines in a club once a month |
| 6 | Bet on a race once a month |
| 6 | Bought raffle tickets three or four times a year |
| 6 | Bought scratchies once a week |
| 6 | Played poker machines in a casino once a year |
| 4 | Bet on sport once a year |
| 3 | Played poker machines in a pub once a year |
| 3 | Played Bingo once a week |
| 2 | Played Lotto or Keno 3 or 4 times a year |
| 2 | Played poker machines in a club once a week |
| 1 | Played Lotto or Keno once a week |
| 1 | Took part in a sweep twice a year |
| 1 | Bought raffle tickets once a week |
| 1 | Bet on a race once a week |

8.7. Respondents' interest in the results of the research

Apart from respondents who took the opportunity to provide an open-ended comment at survey question 18 (and these are set out in Appendix E), the only unremarked response so far is the level of interest in receiving a copy of the final report on this research. It was heartening that 117 respondents requested a copy of this report.

Appendix A – Selection of Survey Sample

An important consideration for any survey is the method by which the sample of potential respondents is chosen. This consideration involves two factors:

1. The size of the sample; and
2. The method of selection.

A1. Determining the number of people to survey

The size of the sample is a compromise between reliability and cost. Complete confidence in the results of a survey could be achieved by administering the survey to every member of the population. However, where that population consists of some 25,000 people such an approach would require significant resources.

Statistical sampling theory was applied and a minimum sample size of 239 was calculated in order to obtain results of 95% confidence and a maximum error of 2%.

A further consideration in determining the number of people to survey is the possibility that some recipients, for any of various reasons, may not respond. People may be on holiday, uninterested or simply not bother.

It was assumed approximately 75% of survey recipients would not respond. So the minimum sample size of 239 was increased fourfold to 956.

A2. Choosing whom to survey

The choice of people to whom a survey will be administered is critical to the veracity of the results. Care must be taken to avoid, as much as possible, sample bias. Sample bias results mainly from the choice of respondents who are not representative of the target population as a whole. As an illustration, surveying only people without cars would likely understate the prevalence of gambling since, in Eurobodalla, people may need to travel to gambling venues.

In order, then, to minimise any systematic sample bias, respondents were chosen strictly at random. In statistical terminology, ‘at random’ means that every person in the target population has an equal chance of being selected in the sample.

In order to ensure this, survey recipients were chosen by the use of published random digits.¹⁰ The digits were manipulated to serve as index numbers to entries in the local White Pages telephone directory 2002-03. Where the indicated respondent was either a business entry or an out-of-area address, the next consecutive entry was selected.

In all, 1,001 survey recipients were randomly selected.

Since this number (1,001) was slightly above the number (956) of respondents sought – and because the latter figure was calculated on an untested assumed rate of response – the higher number was chosen as the number of surveys to be dispatched.

Thus 1,001 surveys were sent to randomly chosen Eurobodalla residents.

¹⁰ Statistical Tables, Rohlf & Sokal, 1969, Table O.

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A3. Possible sources of bias

It is worth assessing whether – despite the foregoing – any bias may inadvertently have been introduced by the methodology used.

The Productivity Commission noted in relation to its National Gambling Survey that “some problem gamblers might have their telephones disconnected because of unpaid bills, or might be too poor to have a phone.”¹¹

In relation to data collection generally, the Productivity Commission notes

- “*problems of non-response and refusal* – when contacted, problem gamblers are more likely to refuse to participate because they are unwilling to answer potentially embarrassing questions.
- “*problem of denial* – even where problem gamblers agree to participate in a survey, they are more likely to be reluctant to provide truthful responses and to minimise the problems...”¹²

If such bias was present in the current research, it is considered likely to have **under-stated** the prevalence of gambling reported.

¹¹ Productivity Commission 1999, *Australia's Gambling Industries*, Report No. 10, page F2.

¹² Loc cit.

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Appendix B – Encouraging Compliance

Most people won't readily provide sensitive information. Due consideration was given to how participants could be encouraged to respond to, rather than ignore, a survey that appeared to intrude on their privacy. This was particularly an issue since several of the people chosen to receive the survey were colleagues, clients, neighbours or otherwise known to the researcher. The strategies used to encourage compliance are described below.

1. A covering letter, on Eurobodalla Financial Counselling Service letterhead, explained the purpose of the survey, the source of funding for the research, and requested cooperation in completion and return of the survey. Complete confidentiality of the information provided was assured and the letter was signed.
2. The covering letter assumed some people would have questions (about how their name was selected, how much time it would take, what would happen to the information and what if they didn't want to answer particular survey questions) and addressed these. A telephone contact number was provided so people could seek further assurance if they wished.
3. The covering letter indicated a prize draw would be conducted from among those surveys returned by the end of November 2002. The prize on offer was a dinner for two people, at a local venue of their choosing, to the value of \$100. (The irony of this was not lost on some respondents, who commented on this apparent inducement to gamble). Nevertheless, some incentive was considered necessary to encourage participation and prompt response. The offer of a prize for compliance was not considered gambling because no stake was at risk.
4. Publicity was arranged to coincide with the dispatch of the survey forms. This publicity consisted of paid display advertising in each local newspaper, a press article and two radio interviews by local ABC journalists (one live to air, the other pre-recorded for snippets to be used during that week).
5. The first page of the survey restated respect for confidentiality and privacy and requested respondents not to write their name on the survey. The chance to enter the prize draw for prompt returns was also restated.
6. The bottom right hand corner of the first page of the survey contained a code number (which was simply the six-digit random number used to select the recipient). This code was used to match the respondent's answers with their suburb and was then detached for use in the prize draw. The pairing of code numbers and names was contained in a password-protected computer file to which nobody other than the researcher had access. (One recipient took issue with the possibility of using the code on the survey to identify individual responses. This was accepted as a valid criticism; however it was confidentiality ["not telling"] rather than anonymity ["not knowing"] that was promised.)
7. Compliance was expected to be higher if tick boxes were provided where possible rather than requiring written responses. Tick boxes were also considered desirable to facilitate data entry and processing. However, one open-ended question (Question 18) was included in order to capture a wider range of responses than simply numeric. An open-ended question was also expected to encourage compliance by providing an opportunity for respondents to voice an opinion.

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8. Possibly the most sensitive question on the survey (Question 3) related to income. This information was to be used to calculate gambling expenditures as a proportion of various measures of income (gross, net, and disposable). Ideally, the respondent's personal income would have been collected here, but to encourage compliance the question asked for household income.
9. In all material (covering letter, survey form and publicity) neutral, non-judgmental language was used. The purpose of the survey was stated as measuring "the extent of gambling activity" rather than measuring "problem gambling" per se. In fact the term "problem gambling" was not used at all; the phrases "affected by gambling" and "having problems with gambling" were specifically intended to avoid labelling people by their behaviour.
10. A stamped addressed envelope was provided with each survey to facilitate the return of the completed form.

Appendix C – Weighting of the Data

C1. Comparison of respondents with Census data

The response to the survey showed considerable skewing towards older ages. This may have been because older people are more likely to voluntarily contribute to such research. Potentially this would cause skewed results since older people may be more likely, or alternatively, less likely than younger people to gamble.

Also, more males responded than females (58.5% males to 41.5% females). The 2001 Census data¹³ shows that among the adult population of Eurobodalla males comprise 48.9% and females 51.1%.

It was considered desirable to weight the responses so the age/sex distribution would more closely fit the 2001 Census data.

This was achieved by calculating the distribution for each age/sex combination in the responses received and then calculating weightings that, when applied, would bring each age/sex combination into line with the age/sex distribution disclosed by the 2001 Census data.

These weights were applied to all responses analysed by age and sex. In the analysis by gross, net and disposable income similar weights were calculated and applied, depending on the distribution of complete responses.

Not every respondent indicated his or her household income. In some cases, this could be deduced from their indicated income source (eg if they indicated receipt of an age pension). There were 52 responses that either did not indicate household income nor could an approximation be derived. These responses were excluded from all analysis based on income measures. The age/sex distribution of respondents who provided a figure for their income was analysed and weightings to reflect Census data were again calculated.

In analyses based on gross income, the middle of each income range was taken. Applicable Australian taxation scales were applied to these gross figures to derive household income after tax. It is acknowledged this method overlooks the double tax-free threshold in cases where household income is derived from more than one member of the household.

Disposable income was taken to be net income less housing costs (either rent or mortgage repayments). Six of the respondents who provided income details did not indicate the cost of their housing. These six responses were excluded from analysis based on disposable income.

The age/sex distribution of the respondents for whom disposable income could be quantified was analysed, and weightings to reflect Census data were again calculated.

¹³ Australian Bureau of Statistics 2001 Census Report.

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Appendix D – Tabulated Data

The tables set out in this appendix provide the data collated from the valid responses received and upon which the discussion of the results of the survey is based.

Table D1 – Number of valid responses grouped by age and sex.

| Age | Males | Females | Age | Males | Females |
|-----|-------|---------|--------------|------------|------------|
| 24 | - | 1 | 58 | 7 | 3 |
| 25 | - | - | 59 | 6 | 1 |
| 26 | - | - | 60 | 3 | 5 |
| 27 | 1 | - | 61 | 7 | 1 |
| 28 | - | - | 62 | 4 | 3 |
| 29 | 2 | 1 | 63 | 2 | 3 |
| 30 | - | - | 64 | 3 | 1 |
| 31 | - | - | 65 | 5 | 1 |
| 32 | - | 2 | 66 | 2 | 2 |
| 33 | - | - | 67 | 1 | 5 |
| 34 | 1 | 1 | 68 | 4 | 4 |
| 35 | 2 | 1 | 69 | 2 | - |
| 36 | 1 | 3 | 70 | 3 | 3 |
| 37 | 1 | - | 71 | 2 | 2 |
| 38 | 2 | 3 | 72 | 3 | 4 |
| 39 | 2 | 2 | 73 | 8 | - |
| 40 | 4 | 1 | 74 | 6 | 6 |
| 41 | 3 | 4 | 75 | 3 | 2 |
| 42 | 2 | 2 | 76 | 4 | 2 |
| 43 | 3 | 1 | 77 | 4 | 2 |
| 44 | 2 | 5 | 78 | 1 | - |
| 45 | 1 | 3 | 79 | 3 | 2 |
| 46 | 1 | 2 | 80 | 4 | - |
| 47 | 2 | 1 | 81 | 1 | - |
| 48 | 2 | 6 | 82 | 2 | 1 |
| 49 | 1 | 5 | 83 | - | 1 |
| 50 | 2 | 1 | 84 | 1 | - |
| 51 | 2 | 2 | 85 | - | - |
| 52 | 3 | - | 86 | - | - |
| 53 | 2 | - | 87 | - | 1 |
| 54 | 1 | 3 | 88 | 2 | - |
| 55 | 8 | 1 | 89 | - | - |
| 56 | 4 | 2 | 90 | - | - |
| 57 | 2 | - | Total | 150 | 108 |

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Table D2 – Number of responses to mSOGS questions

| mSOGS Question | Always | Often | Some -times | Hardly Ever | Total |
|--|--------|-------|----------------|----------------|-------|
| Went back another day to win back losses | 3 | 3 | 5 | 14 | 25 |
| Claimed to be winning when they had really lost | 0 | 3 | 6 | 5 | 14 |
| Gambled more than they had intended | 2 | 4 | 24 | 40 | 70 |
| Have been criticised about their gambling or told they had a problem | 1 | 1 | 3 | 3 | 8 |
| Have felt guilty about their gambling | 5 | 3 | 16 | 13 | 37 |
| Have felt they would like to stop but didn't think they could | 2 | 2 | 2 | 4 | 10 |
| Have hidden evidence of gambling | 2 | 1 | 2 | 3 | 8 |
| Have argued with people they live with over how they handle money and these arguments have centred on gambling | 3 | 0 | 3 | 4 | 10 |
| Have not repaid loans as a result of gambling | 0 | 0 | 0 | 2 | 2 |
| Have lost time from work or study because of gambling | 1 | 0 | 0 | 0 | 1 |
| Have obtained money to gamble by: | | | | | |
| • using household money | 1 | 0 | 3 | 1 | 5 |
| • using spouse's money | 0 | 0 | 3 | 1 | 4 |
| • borrowing from relatives or in-laws | 0 | 0 | 3 | 0 | 3 |
| • borrowing from friends or colleagues | 0 | 0 | 0 | 1 | 1 |
| • taking cash-advances on credit cards | 1 | 0 | 3 | 5 | 9 |
| • borrowing from institutions | 0 | 0 | 1 | 1 | 2 |
| • borrowing from loan sharks | 0 | 0 | 0 | 1 | 1 |
| • cashing investments | 1 | 0 | 0 | 1 | 2 |
| • selling personal or family property | 0 | 0 | 0 | 1 | 1 |
| • written cheques they knew would bounce | 0 | 1 | 0 | 0 | 1 |

Table D3 – Responses to survey Q9 (Main reason for gambling in past 12 months)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|--|-------------------|---------------------|--------------|----------------|
| I daydreamed about a big win | 33 | 21 | 35.9 | 37.5 |
| I like the excitement of gambling | 3 | 5 | 3.3 | 8.9 |
| Gambling helps me relax | 3 | 3 | 3.3 | 5.4 |
| Gambling gives me fun and pleasure | 28 | 24 | 30.4 | 42.9 |
| Gambling is a hobby or interest for me | 25 | 3 | 27.2 | 5.4 |
| | 92 | 56 | 100.0 | 100.0 |

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Table D4 – Responses to survey Q10 (Effect on quality of life of gambling in the last 12 months)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|---------------------------------------|---------------------------|-----------------------------|----------------------|--------------------|
| Made my life a lot more enjoyable | 3 | 0 | 3.0 | 0.0 |
| Made my life a bit more enjoyable | 18 | 6 | 17.8 | 8.8 |
| Made life a bit less enjoyable | 2 | 1 | 2.0 | 1.5 |
| Made my life a lot less enjoyable | 0 | 1 | 0.0 | 1.5 |
| Made my life neither better nor worse | 78 | 60 | 77.2 | 88.2 |
| | 101 | 68 | 100.0 | 100.0 |

Table D5 – Responses to survey Q11 (In the past 12 months has respondent known someone they thought might need help to control or stop their gambling?)

| | Males (number) | Females (number) |
|-----|-----------------------|-------------------------|
| Yes | 40 | 35 |

Table D6 – Responses to survey Q12 (If yes to Q11, was that person....)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|------------------------|---------------------------|-----------------------------|----------------------|--------------------|
| Your spouse or partner | 4 | 0 | 10.0 | 0.0 |
| Your child | 2 | 0 | 5.0 | 0.0 |
| Your parent | 1 | 1 | 2.5 | 2.9 |
| Another relative | 2 | 7 | 5.0 | 20.0 |
| A friend | 29 | 25 | 72.5 | 71.4 |
| Yourself | 0 | 1 | 0.0 | 2.9 |
| A Workmate | 0 | 1 | 0.0 | 2.9 |
| An employee | 2 | 0 | 5.0 | 0.0 |
| | 40 | 35 | 100.0 | 100.0 |

Table D7 – Responses to survey Q13 (How often has respondent withdrawn money from ATM at gambling venue?)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|-------------------------|---------------------------|-----------------------------|----------------------|--------------------|
| Always or nearly always | 1 | 2 | 9.1 | 18.2 |
| Often | 1 | 1 | 9.1 | 9.1 |
| Sometimes | 9 | 8 | 81.8 | 72.7 |
| | 11 | 11 | 100.0 | 100.0 |

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Table D8 – Responses to survey Q14 (Has respondent felt upset in past 12 months by another person’s gambling behaviour?)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|--------------------|---------------------------|-----------------------------|----------------------|--------------------|
| Spouse or partner | 3 | 0 | 15.8 | 0.0 |
| Another relative | 3 | 8 | 15.8 | 34.8 |
| Self | 5 | 5 | 26.3 | 21.7 |
| Friend or workmate | 8 | 10 | 42.1 | 43.5 |
| | 19 | 23 | 100.0 | 100.0 |

Table D9 – Responses to survey Q15 (Alternative use of gambling money in past 12 months)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|------------------------------|---------------------------|-----------------------------|----------------------|--------------------|
| Caught up on household bills | 1 | 4 | 1.4 | 9.5 |
| Paid off debt | 2 | 3 | 2.8 | 7.1 |
| Spent more on food | 1 | 5 | 1.4 | 11.9 |
| Other forms of entertainment | 27 | 16 | 38.6 | 38.1 |
| Had a holiday | 3 | 0 | 4.3 | 0.0 |
| Saved up for something | 27 | 11 | 38.6 | 26.2 |
| Other | 9 | 3 | 12.9 | 7.1 |
| | 70 | 42 | 100.0 | 100.0 |

Table D10 – Responses to survey Q16 (Did respondent seek help from charity in past 12 months because of gambling losses)

| | Males (number) | Females (number) |
|-----|-----------------------|-------------------------|
| Yes | 0 | 1 |

Table D11 – Responses to survey Q17 (Reasons for not gambling in past 12 months)

| | Males (number) | Females (number) | Males (%) | Females (%) |
|-------------------------|---------------------------|-----------------------------|----------------------|------------------------|
| Not interested | 72 | 62 | 84.7 | 88.6 |
| Lack of money | 5 | 1 | 5.9 | 1.4 |
| Religious/moral reasons | 5 | 6 | 5.9 | 8.6 |
| Other | 3 | 1 | 3.5 | 1.4 |
| | 85 | 70 | 100.0 | 100.0 |

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Appendix E – Open-ended responses

The final page of the survey invited respondents to make offer their observations about the effect of gambling on them, their family or the community in general. Ninety-one respondents provided some comment, which are reproduced below. (Respondents' mSOGS scores are shown if not zero.)

| |
|--|
| 'My father was a heavy poker machine gambler 20+ years ago and I can only guess at what the family did without because of it.' - male aged 48. |
| 'I think gambling should be regulated and taxed. Pointless to ban it.' - male aged 65. |
| 'I know of people who gamble. They're usually heavily into alcohol or drugs or both as well.' - female aged 46. |
| 'My parents always had a gambling problem. The result was a poor childhood affecting education, self-esteem (clothing etc) and pride. I swore to myself I would never gamble and am shocked that I developed a "don't care" attitude when I had family relationship problems. I enjoyed the feeling of being wealthy enough to gamble as much as I wanted to. I think it would help many people if one could not access savings at the gambling venues. The only way I can control it is not to go to any venue with poker machines, not even for a meal.' - female aged 48, mSOGS = 10. |
| 'The poker machine make your mind get stupid to think "next time a win" till your money is gone.' - female aged 66, mSOGS = 4. |
| 'I am very concerned for my friend because she is a very sick lady. Her husband knows but can't control her. She always seems to play the pokies.' - female aged 36. |
| 'Being an [age] pensioner I have no money to spare.' - male aged 82. |
| 'My friend does not seem to be able to stop once she starts.' - male aged 80. |
| 'Very worried about a friend [who] is buying his first home and has become very depressed over bills incurred from gambling. Family member is aware of [new partner's] gambling; this is his second [marriage - the first, ended because of gambling].' - female aged 44. |
| 'I have a relative who gambles on pokies and I feel sick that she is leaving her kids at home alone to do so,' - female aged 38, mSOGS = 1. |
| 'Gambling was a problem for me in the 1970s and 1980s when I lost a lot of money on racing. But now I bet only on [special race days].' – male, age unknown, mSOGS = 3. |
| 'I see people just throwing money away on poker machines. There is without a doubt a glut of gambling everywhere you look.' - male aged 71. |
| 'I feel sorry for anyone that lives with a gambling habit.' - male aged 56, mSOGS = 1. |
| 'Would like to see gambling age raised to 21 [years of age].' - female aged 46. |
| 'I believe that the impact of gambling on the community is quite significantly adverse. I also believe it is now too late to reverse the trend and indeed we could never eliminate it. Therefore we should provide more information on the 'odds' and the greater probability of losing rather than winning.' - male aged 77, mSOGS = 1. |

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| |
|---|
| 'Easy access to extra cash (eg ATMs, credit cards, etc) must have made it so much easier for people to over-indulge in gambling - much harder to set personal limits.' - female aged 60. |
| 'It's often those people who don't earn much money in the first place [who] turn to gambling.' - female aged 45, mSOGS = 1. |
| 'As a volunteer with Saint Vincent de Paul, I see too many young families affected adversely by addictive behaviour including gambling. Thankfully GA is now present in the area.' - male aged 56. |
| 'If one can afford a few bob now and then I see no harm in the occasional gamble.' - female aged 63. |
| 'I only buy a few raffle tickets to support local groups. I am not a gambler and am amazed at how much money people waste on gambling.' - male aged 60. |
| 'I prefer to spend my money on our house and kids. Give me [local pizzeria's] pizza and a good video for entertainment any time.' - female aged 32. |
| 'I know someone with a gambling problem who spends most of his pension on poker machines then borrows money for alcohol and cigarettes and goes to charity for food.' - female aged 43, mSOGS = 1. |
| 'Other than a sweep in the Melbourne Cup, the odd Lotto ticket and charity raffle, I am not interested in gambling and never have been.' - female aged 74. |
| 'Pokies pay for government projects, but take from those least able to afford.' - male aged 73. |
| 'Gambling is promoted far too much. Considering all the problems that stem from gambling, there should be greater restrictions on access to gambling facilities.' - male aged 41. |
| 'I do not gamble. Raffle tickets bought are for charity only.' - female aged 70. |
| 'Gambling gives me an easy way to dispose of my excess cash.' - male aged 34, mSOGS = 20. |
| 'Knowing your limit is the main thing.' - female aged 60, mSOGS = 1. |
| 'I am afraid I am not very interesting as far as gambling goes. Sorry, but I do have other more exciting habits.' - female aged 83, mSOGS = 1. |
| 'I think it's tragic the effect habitual gambling has on families. [describes marriage break-up of family friend].' - male aged 58. |
| 'The reason poker machines are a major problem is because there is a lot of psychology in the design and they affect people more than other forms of gambling and it is too easy for people to spend more than they can afford.' - male aged 58, mSOGS = 1. |
| 'Most of the community accept the fact that most of the extensions [to clubs] being carried out in our area are financed by social security or pension cheques.' - male aged 51, mSOGS = 2. |

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| |
|---|
| 'My reason for minor involvement [in gambling] was contribution to a charity.' - male aged 63. |
| 'Change governments' positive attitudes to gambling / Ban ATMs from [gambling venues] restrict to outlets such as banks, retail outlets, etc / Reduce opportunities to obtain credit in order to gamble.' - male aged 75, mSOGS = 1. |
| 'I see raffles as a donation to charity.' - female aged 67. |
| 'I think it's a pity pubs now have poker machines yet no pool tables - pokies are a pretty antisocial thing. I work in a club so I really have to control myself not to spend too much [on poker machines], to make myself not play for a while. Venues that have pokies should also provide areas where people can mingle and interact with each other.' - female aged 44, mSOGS = 4. |
| 'I do not gamble often but have witnessed major financial and relationship problems with a relative. The odd poker machine in a club seemed okay in the past but now they seem to have taken over. I would like to see them phased out but I know the government makes too much money on them for that to happen. The helpline and counselling services are great, but by that time it may be too late. Perhaps we should look at prevention (talking about it at school may be a good idea). The impact gambling has had on my [relative] and a friend is huge - it caused the breakdown of their family.' - female aged 32. |
| 'It's not good having ATMs at clubs - it makes it too easy to get money. PS I would also like to see a non-smoking area in clubs.' - male aged 54, mSOGS = 6. |
| '[Material assistance given by welfare agencies to people with gambling-related problems is] probably at the expense of families and individuals who may have an unexpected one-off need for assistance.' - female aged 60. |
| 'I believe the introduction of poker machines into pubs has changed the atmosphere in pubs for the worse. No longer do people frequent these places for socialising. The introduction of ATMs in these premises is a very irresponsible and selfish move.' - male aged 42. |
| 'When I gamble it is with the assumption that whatever amount I have allocated [as a stake] is money already lost. If I win it is a bonus. I gamble just for a bit of fun and recreation.' - male aged 35, mSOGS = 2. |
| 'Both my parents, who are aged over 75, use the local clubs to gamble. If too much money is spent this can lead to a depressed state for my mother. She cannot just go and spend \$5 to \$10 at the club - if she goes at least \$50 is spent/wasted at any one time. ... I believe the Shire would benefit from having counselling in this area. It would also be responsible if the clubs could be held accountable for allowing people - elderly, unemployed, etc - to spend gross amounts of money so they have no money to live on.' - male aged 51. |
| 'I've seen families destroyed. These issues [of gambling problems] need to be addressed when children are young - just like drug and sex issues.' - male aged 40, mSOGS = 1. |
| 'I believe poker machines should not have been allowed in hotels where they have such easy access and profits go [to individuals]. At least with clubs the profit goes back into the community, especially with country clubs. I also think poker machines and ATMs are a bad mix. If ATMs were banned from clubs, and poker machines [were banned] from hotels a lot of gambling problems would be fixed immediately.' - male aged 65, mSOGS = 1. |

Gambling Behaviour in Eurobodalla Shire

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| 'The government sees a fatted cow and creates more and more avenues to collect monies through gambling. TAB, Lotto, etc. Gone are the days of the "Opera House" lottery.' - male aged 55. |
| 'I think that when people go gambling they should take along their latest income tax return... and if the income is low only a small amount should be allowed for gambling and the form stamped with that amount.' - male aged 73, mSOGS = 1. |
| 'There are too many avenues to gamble. Governments rely too heavily on gambling revenues.' - female aged 65. |
| 'I often see [gambling activities] as one of the main attractions offered to the public if I ever enter a club or pub, rather than seeing musicians as a form of entertainment as I used to see 20 years ago. That's why these venues don't attract me and many of my friends in their 30s and 40s. I think it is a real tragedy.' - female aged 41. |
| '... through my experience and observations I'd say 50% of people ... that hang around pubs and clubs every day would have a gambling problem' - male aged 40. |
| 'People from charities keep phoning me to buy raffle tickets.' - female aged 49. |
| 'I have a couple of friends who could benefit from locally-based [gambling] counselling. They are living on the edge as far as overspending. They have noticed increased amount of advertising for counselling services at gambling outlets.' - male aged 41. |
| 'Congratulations on your survey initiative. I am aware through reading and my professional networks of the devastating effect of gambling addiction on families and the flow-on crime effect in some instances to the community.' - female aged 49. |
| 'My uncle turned me off gambling.' - male aged 59, mSOGS = 2. |
| 'Remove the pokies ... and replace them with other distractions [like] pool tables, video games, etc and I think people would use them - it's just a way of killing time for a lot of my friends and myself.' - male aged 27, mSOGS = 1. |
| 'The government got too hungry' - male aged 74. |
| 'Clubs are about the only places for entertainment at night and it is all spoilt by poker machines. When I was young we went dancing. Why can't some other venues be available for [non-gambling] activities?' - female aged 70, mSOGS = 3. |
| 'It upsets me to see some people who seem addicted to poker machines. Some limit their spending but I see others who stay there all day. Such a waste of time and money.' - female aged 74. |
| 'I don't have a problem with gambling (eg raffles) which are for a "good cause". Perhaps the increase in gambling is partly due to a society which wants to have everything now instead of waiting and saving.' - female aged 60. |
| 'There must be better ways for the government to get revenue.' - female aged 42. |
| 'I just have a flutter now and again for enjoyment and an outing.' - female aged 76. |
| 'I feel that pubs should not have been allowed to have pokies as I see people who would not normally play them playing them in the pub.' - male aged 44, mSOGS = 1. |

Gambling Behaviour in Eurobodalla Shire

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| 'These organisations [service clubs] hide behind our fallen soldiers and reap the profits from their poker machines that bleed our community dry.' - male aged 46. |
| 'Poker machines should only be in clubs and casinos where they can be closely controlled. Clubs "give" the money back to the community by way of benefits.' - male aged 50. |
| 'Never have [gambled] and never will.' - male aged 75. |
| 'I have been [involved with various clubs] for some years and as a result of reading their treasurers' reports ... I realised that trying to win consistently on the [poker] machines was impossible,' - male aged 65. |
| 'Gambling should be banned from society. The problem is not gambling in itself, but the greed of society and big businesses. The problem of gambling start from home, families and low self-esteem and self-confidence of individuals.' - female aged 35. |
| '[I] have seen a great deal of sorrow, marriage breakdown and suicide due to gambling through my pastoral care of people and community involvement.' - male aged 76. |
| 'After being married for 20 years to a compulsive gambler I have a hatred for gambling, having experienced first hand the destruction it causes in the family. Having lost my home and belongings through my ex-husband's gambling, I believe it to be one of the worst addictions. As with any addiction it is accompanied by lies, neglect of family and poverty. My two children have grown up troubled, insecure and damaged through this dysfunctional childhood.' - female aged 58. |
| '...even the most disciplined gamblers need to set "stop/loss" and other limits because it is so easy to chase after lost money.' - male aged 38, mSOGS = 2. |
| 'Gambling has a big impact on the community in general, especially families where poker machines are involved.' - female aged 66. |
| 'Gambling is okay if it is done for pleasure, [and] you don't go overboard about it' - male aged 61, mSOGS = 2. |
| 'Having been [employed] in the gambling industry, I believe it does have an enormous impact on our community. I don't think poker machines should have been allowed to be registered in pubs. I also believe ATMs should not be accessible in any gaming area.' - female aged 40, mSOGS = 1. |
| 'I have always felt [gambling] was a waste of money. I was, however, "suckered" into "investing" in a computer program racing package a few years ago which cost me \$5,000 - ouch!' - male aged 40. |
| 'The government needs to get serious [about] addressing gambling issues.' - female aged 49. |
| 'One form of gambling which your survey ignores is stocks and shares' - male aged 41. |
| 'I would like to thank all gamblers along with smokers, drinkers and those who get booked for speeding. Without their contributions my lifestyle would be less wholesome.' - male aged 72. |
| '[Gamblers] always tell about their winning but never how much they lose. Fools!' - female aged 50. |

Gambling Behaviour in Eurobodalla Shire

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| <p>'I could have done other things with the money [I gambled] and it would have made a difference to everyone concerned. I feel [poker machines] should be banned in pubs and well out of the way in clubs and no alcohol allowed in the area.' - male aged 58, mSOGS = 2.</p> |
| <p>'Gambling could be a fun form of entertainment but human nature makes it dangerous. There are too many poker machines in our recreation areas, therefore [gambling] is always in your face. The profit margin [of poker machines] is too one-sided, but [they] would be even more dangerous if people were to win more often,' - male aged 42, mSOGS = 6.</p> |
| <p>'I knew a young man who somehow started gambling and couldn't stop - one day he committed suicide.' - female aged 47.</p> |
| <p>'Gambling has never interested me or my children.' - male aged 67.</p> |
| <p>'I hate to see so many young people putting large amounts of money in poker machines. [I] hate to think of the terrible effect it must have on their standard of living.' - female aged 75.</p> |
| <p>'I have been a very private and secretive gambler, keeping any bet I had to myself. A long time ago I used to borrow from loan sharks and wasn't earning enough to pay them back.' - male aged 74, mSOGS = 3.</p> |
| <p>'Gambling generally transfers money from poorer people to wealthier people and organisations, including to governments through taxes on gambling. This obviously has unwelcome social effects, particularly on those who gamble more than they can afford. Therefore, gambling should be strictly controlled by governments and run only by not-for-profit organisations.' - male aged 64.</p> |
| <p>'I think that the facilities in clubs make it too easy to get money - eg EFTPOS and the fact that poker machines take notes, and they have so many combinations for each bet.' - female aged 51, mSOGS = 1.</p> |
| <p>'[In my opinion] when poker machines and TABs went into pubs is when the rot set in.' - male aged 56.</p> |
| <p>'Do you honestly think the gamblers are going to confess to their weakness? The trouble with society today [is that no-one will] take responsibility for their own actions and stand on their own two feet.' - female aged 76.</p> |
| <p>'I believe that poker machines in pubs encourage gambling and should not have been allowed. The combination of alcohol, automatic teller machines and poker machines only encourages gambling and takes advantage of those who are unable to help themselves. Not only do poker machines in pubs take money from patrons, but also indirectly reduce floor space in venues that previously would have been allocated for live entertainment, therefore limiting opportunities for those in the music industry.' - female aged 39.</p> |
| <p>'If it were not for my wife's interest in playing poker machines I would seldom put money into gambling. ATMs should not be available near poker machines or on licensed premises. There is no way money can be won on poker machines without luck - a very elusive commodity.' - male aged 70, mSOGS = 3.</p> |
| <p>'My observations currently suggest poker machines still present the biggest problem regarding gambling addiction. I believe a gambling service is very much required for this area.' - female aged 67.</p> |

Appendix F – What is the CDSE Program?

The CDSE (Community Development Support Expenditure) Scheme is legislated by the Gaming Machine Taxation Act (NSW) 2001. Under the Act, registered clubs in NSW are eligible for a tax rebate of up to 1.5% of gaming machine profits exceeding \$1,000,000 provided that the Liquor Administration Board is satisfied an equivalent amount has been donated for expenditure on community development and support.

The CDSE Scheme is designed to:

- ensure that larger registered clubs in NSW contribute to the provision of services to their local communities; and
- ensure the disadvantaged in the community benefit from the contributions made by those clubs.

Applications for funding under the CDSE Scheme are considered by Local Committees, whose core membership comprises:

- a representative of each CDSE-qualifying club (ie, those clubs whose gaming machine turnover exceeds \$1,000,000);
- a representative of the local council;
- a representative of the NSW Department of Community Services (DOCS); and
- a representative of the NSW Council of Social Services (NCOSS).

The responsibilities of this core membership are acknowledged to be:

- qualifying clubs are the CDSE funding bodies;
- local councils provide input in their capacity of local community service planners;
- DOCS provides input in its role of planning, coordinating and delivering community services across NSW;
- NCOSS (or its nominated local affiliate) represents local not-for-profit community organisations.

The Act distinguishes between two classes of CDSE expenditure:

1. **Category 1** – expenditure on **specific** community welfare and social services, community development, community health services and employment assistance activities; and
2. **Category 2** – expenditure on **other** community development and support services.

The key roles of Local Committees are to:

- (a) **identify the community service priorities** for Category 1 expenditure in their Local Government Area based on evidence provided by local government social plans and DOCS advice on regional and NSW community service priorities;
- (b) **advise qualifying clubs** in their local area of the identified community service priorities for Category 1 expenditure;

Gambling Behaviour in Eurobodalla Shire

- (c) **assess Category 1 applications** received by the Committee as to whether they align with the identified community service priorities;
- (d) **inform qualifying clubs** in their local area of the outcomes of their assessment of Category 1 applications;
- (e) (in the case of Category 1 applications forwarded directly to a qualifying club without referral to the Local Committee and that are subsequently funded by that club) **review the evidence received from qualifying clubs** as to whether such applications meet the identified community service priorities;
- (f) (if requested by any qualifying club[s]) **determine the priority of Category 1 applications** received by the Local Committee to assist those qualifying clubs requiring additional information to determine which projects to fund;
- (g) **obtain written reports from local qualifying clubs** listing the Category 1 projects funded by them, together with evidence from qualifying clubs as to whether these projects met the community service priorities identified by the Local Committee; and
- (h) **provide each qualifying club with a certificate of attendance**, signed by the Local Committee convenor, indicating their attendance or otherwise at Local Committee meetings. These certificates accompany each qualifying club's annual return to the Liquor Administration Board.

Local Committees are also required to:

- (i) organise local promotion of the CDSE Scheme in conjunction with Statewide and regional advertising of the Scheme by ClubsNSW;
- (j) encourage qualifying clubs to publicise and disseminate information on CDSE-funded projects within the local community;
- (k) distribute application forms and respond to inquiries about CDSE activities; and
- (l) discuss and review annually the operation and impacts of the CDSE Scheme within the local area.

Appendix G – Covering Letter and Survey Form

eurobodalla financial counselling service

phone (02) 4474 0891 fax (02) 4474 2240

PO Box 269 Moruya NSW 2537

Your opportunity to have a say – also a chance to win a night out

Important population research being carried out in Eurobodalla

Dear Eurobodalla resident,

This letter is to request your co-operation in completing and returning the attached survey.

The purpose of the survey is to provide an independent, reliable and accurate estimate of the extent of gambling activity in Eurobodalla Shire and to gauge the proportion of the population who might be affected by gambling. It is hoped the research can be used in the establishment of a service for people having problems with gambling.

The research is being funded jointly by the Catalina Club and the Batemans Bay Soldiers Club.

You may have some questions you would like answered before you take part:

Why me? So that the survey results would reflect overall population characteristics, a sample of 1,000 Eurobodalla residents has been selected. These names have been chosen randomly from the local telephone directory. The selection process used a set of random digits to select a page number, a column on that page, and then an entry in that column. Your name was simply one of those chosen.

Will the information I provide be revealed to anyone? The information you provide in response to the attached survey will be treated in strictest confidence. There is a code number on the bottom of the first page of your survey. Once your form has been returned and processed, the code number will be cut off and entered into the prize draw. All responses will be processed and aggregated. Only aggregate data will be reported. **Please do not write your name on the survey form.**

What if there are some questions I don't want to answer? Some people may not want to disclose some personal information. If you feel that way about some of the questions, that's fine – please skip that question. We would prefer you to return an incomplete survey than not return it at all.

How much of my time will it take? Somewhere between 10 and 15 minutes. We recognise this is an imposition on your valuable time, so in order to make it worth your while, and to try to get as high as possible a response rate, we will conduct a prize draw from all the surveys returned by the end of November. **The prize will be a dinner for two to the value of \$100 at a local restaurant.**

What if I want to know more? If the information above does not adequately address any concerns you may have, please feel free to contact me on 4474 0891. If I am not available when you ring, please leave a message and I will call you back as soon as I can.

Yours faithfully,

eurobodalla financial counselling service

phone (02) 4474 0891 fax (02) 4474 2240

PO Box 269 Moruya NSW 2537

Jeff Holten
Financial Counsellor.

Strictly Confidential

6. Please tick the appropriate square(s)

| In the last 12 months, how often have you..... | nearly every day | about once a week | about once a month | about once a year | hardly ever |
|---|---------------------------------|----------------------------------|-----------------------------------|----------------------------------|------------------------|
| • Entered a sweep for horse racing? | | | | | |
| • Bet on a race at a TAB or PubTab? | | | | | |
| • Played Bingo? | | | | | |
| • Played poker machines at a casino? | | | | | |
| • Played poker machines at a club? | | | | | |
| • Played poker machines at a pub? | | | | | |
| • Bought one or more scratchies? | | | | | |
| • Played Keno or bought a lottery ticket? | | | | | |
| • Bought raffle tickets? | | | | | |
| • Bet on a game of sport (like football)? | | | | | |
| • Played casino games on the internet? | | | | | |
| • Played games privately for money (like cards)? | | | | | |

7. If you did spend money on those activities, how much would you have spent the last time you did so?

\$

| | |
|------------------------------------|--|
| • On a sweep? | |
| • On races at a TAB or PubTab? | |
| • On Bingo? | |
| • On poker machines at a casino? | |
| • On poker machines at a club? | |
| • On poker machines at a pub? | |
| • On scratchies? | |
| • On Keno or on lottery tickets? | |
| • On raffle tickets? | |
| • On betting on a game of sport? | |
| • On casino games on the internet? | |
| • On games privately for money? | |

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8. Please tick one box in each row

| In the last 12 months..... | always | often | some times | hardly ever | never |
|--|---------------|--------------|-------------------|--------------------|--------------|
| When you gambled how often did you go back another day to win money you lost? | | | | | |
| ...Have you ever claimed to be winning money from gambling when in fact you had lost? | | | | | |
|Did you ever gamble more than you had intended? | | | | | |
|Have people criticised your gambling or told you they thought you had a gambling problem, regardless of whether you thought it was true? | | | | | |
| Have you felt guilty about the way you gambled or what happened when you gambled? | | | | | |
|Have you felt you would like to stop gambling but didn't think you could? | | | | | |
|have you hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner or other people important in your life? | | | | | |
|have you argued with people you live with over how you handle money? | | | | | |
| If so, have these arguments centred on gambling? | | | | | |
|have you borrowed from someone and not paid them back as a result of your gambling? | | | | | |
|have you lost time from work or study as a result of gambling? | | | | | |
|have you tried to obtain gambling money by: | | | | | |
| • borrowing from household money? | | | | | |
| • borrowing from your spouse or partner? | | | | | |
| • borrowing from other relatives or in-laws? | | | | | |
| • borrowing from friends or work-mates? | | | | | |
| • taking a cash advance on your credit card? | | | | | |
| • borrowing from banks, credit unions etc? | | | | | |
| • borrowing from loan sharks? | | | | | |
| • cashing in shares or other investments? | | | | | |
| • selling personal or family property? | | | | | |
| • writing a cheque you knew would bounce? | | | | | |

Strictly Confidential

9. Please indicate the main reason you gambled in the last 12 months:

- | | |
|--|---|
| <input type="checkbox"/> I daydream about a big win | <input type="checkbox"/> gambling gives me fun and pleasure |
| <input type="checkbox"/> I like the excitement of gambling | <input type="checkbox"/> gambling is a hobby or interest for me |
| <input type="checkbox"/> gambling helps me relax | <input type="checkbox"/> I did not gamble in the last 12 months |
-

10. If you gambled in the last 12 months, would you say that gambling has made your life: a lot more enjoyable a bit more enjoyable a bit less enjoyable
 a lot less enjoyable neither better nor worse

11. In the last 12 months, have you known someone you thought might need help to stop or control their gambling? Yes No

12. If so, was that person..... Your spouse or partner? Your child?
 Your parent? Another relative? A friend? Yourself?

13. In the last 12 months, when you gambled how often did you withdraw money from an ATM at the place where you gambled?
 always or nearly always often sometimes rarely or never

14. In the last 12 months, have you ever felt upset because of the gambling behaviour of:
 Your spouse or partner? Another relative? Yourself?
 A friend or work-mate Have not felt that way in the last 12 months.

15. In the last 12 months, how would you have used your gambling money if you hadn't gambled?
 caught up on household bills paid off debt spent more on food
 other forms of entertainment had a holiday saved up for something
 other.....

16. In the last 12 months, did you seek help from a charity or government department to make up for money you or your partner lost gambling? Yes No

17. If you have not gambled at all in the last 12 months, is that mainly because of:
 not interested lack of money religious/moral values
 other.....

