

Youth Gambling in New South Wales:

A Report prepared for the Casino Community Benefit Fund Trustees.

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**Youth Gambling in New South Wales:
A Report prepared for the Casino Community
Benefit Fund Trustees**

Executive Summary

Background to report

The Casino Control Act provides for the establishment of the Casino Community Benefit Fund into which the licensee is required to pay a 2% levy on gaming revenue. Trustees of the Fund, as part of their duties advise the Minister for Gaming and Racing on the allocation of monies from the Fund for research projects.

The CCBF have published guidelines about what projects are deemed to be 'for the benefit of the community'. The present project met these criteria and the Minister for Gaming and Racing, the Hon Richard Face, on the recommendation of the Trust, approved the grant for the project – "Youth Gambling in New South Wales".

The project grant was awarded to Robyn Maddern and Professor Mark Dickerson, School of Psychology, University of Western Sydney. Professor Dickerson has a long and distinguished career in gambling research, with extensive international publications. Robyn Maddern has worked as a Research Assistant on a number of Social Impact Studies and recently as Project Manager on the NSW Study 2; Social & Economic Impact Study of gambling in NSW (1996 & 1998).

Ethics approval process

At each stage of the project the methods to be used and the research process to be followed was detailed in an application to the Ethics Research Committee at the University of Western Sydney and the research was not progressed until the requirements of the Committee had been satisfied.

Youth and the prevalence of problem gambling

International studies:

The results of prevalence studies amongst adolescents in the US and the UK have found prevalence rates up to five times the levels found for adults (Shaffer et al. 1997). One problem with much of the research however has been the assumption that the same scales used to measure gambling related harmful impacts that occur for adults can simply be 'translated' for use with adolescents. Although it is established that gambling can and does cause harmful impacts to young people who gamble, the actual prevalence levels of these impacts remains unclear.

Australian studies:

In Australia surveys of representative samples of young people (e.g. Jackson et al 2000; Moore & Ohtsuka 1997) have tended not to confirm the high levels of problem gambling found in similar age groups particularly in America and the United Kingdom.

Project methods

Stage One

Stage One in the research project was to develop a detailed and non-judgmental description of all aspects of the involvement of young people in gambling activities. In view of the difficulties in measuring the negative impacts of gambling on young people a qualitative approach was essential in the first instance. 34 young people who gambled regularly at least once per week were interviewed in depth. They were recruited from 27 different suburbs across Sydney.

Stage Two

Stage Two was a survey designed to assess gambling participation and its related impacts. The content was based on the information derived from Stage One. In particular questions, were included that were designed to assess the likelihood of any particular player being at risk of the harmful impacts of gambling. In November 1999 Woolcott Research P/L conducted a random telephone survey of 800 men and women aged between 16 and 24 years in Sydney and New South Wales country areas. The sample approximated population stratas for age, sex and area. High School students were excluded from the telephone collection and a booster survey was administered to a random selection of 6 high schools (3 country and 3 city) in March 2000, culminating in a representative sample of 1008 young people (48.5% male and 51.5% female).

Summary of results by study objectives

Under each objective the most relevant Stage Two, quantitative results from the survey of over 1,000 16 – 24 year olds in NSW are summarised. Where appropriate the qualitative information gathered from the Stage One, in-depth interviews of young people who gamble weekly or more frequently are used to expand on or provide alternative interpretations of the findings.

OBJECTIVE 1:

Research the social impacts of gambling on young people in NSW.

The present representative sample of NSW 16-24 year olds has shown that the earlier NSW surveys of the general population (Dickerson et al 1996 & 1998) tended to over estimate the level of regular participation in gambling, by the 18-24 age group. The results for participation in gambling, even for the 16-17 year age group, show strong similarities to all previous studies of adults in Australia (e.g. the Productivity Commission 1999). Therefore it is probable that the social and economic impacts for youth are also similar to these previous estimates but with some specific exceptions that the present research has identified. The finding that 1 in 5 young people aged 16 – 17 years of age in NSW gamble regularly, once a fortnight or more, may be considered an additional social cost. The forms of gambling preferred by these young people include all the commercially available products, all of which are restricted by law to over-18 year olds. In the context of the social impacts of gambling, this fact alone has valence. Such participation rates are similar (or higher) to those found for under-age smoking, drinking of alcohol and the use of illicit substances.

OBJECTIVE 2:

Extend the ACOSS (1997) study on youth gambling and the Internet usage.

Almost 1 in 5 respondents amongst the males said they would be likely to use the Internet to gamble if they knew how. The 16–17 year olds were also more likely to use the Internet to gamble than the over-18s.

In the interview sample of regular gamblers a third thought they would try the Internet to gamble if the opportunity arose but stated that they would not go out of their way to set up access, as that would imply that they were very serious about gambling. Most knew very little about existing sites, and if they did, thought the stakes were too high. As most of these young regular gamblers liked to be with friends when they gambled Internet gambling was perceived as just another type of gambling that they might try if the opportunity arose.

OBJECTIVE 3:

Compile a valid and reliable state wide measure of youth participation in gambling in relation to demographic characteristics, city/country etc.

75% of the representative sample of 16-24 year-olds in NSW gambled, about 1 in 5 once a fortnight or more often. Regular gambling was associated with being over-18, male, and living outside the Sydney metropolitan region. This latter, regional difference was in the context of spending patterns in which almost 60% spend, \$10 or less and 'session spend' greater than \$50, was more frequently reported by Sydney metropolitan respondents. Overall the participation rates of this age group, including the 16-17 year-olds, are very similar to those previously reported for adults in NSW (Dickerson et al 1996 & 1998)

OBJECTIVE 4:

Determine the effects of existing gambling related curricula on patterns of youth gambling.

1 in 5 of the survey group reported that they had learned in school about controlling involvement in gambling and a similar proportion recalled learning about the harmful impacts that could arise from gambling.

In the interviews with regular gamblers about a third of them recalled educational units in which gambling had featured. Most of the respondents who said that this had been covered in mathematical related units had only vague recollections of the content and none could recall the probabilities of winning at Lotto for example. They did not seem to have translated the information about probabilities into useful principles about their selection of preferred forms of gambling or the development of informed expectations about winning and losing.

In contrast, the recall and possible efficacy of the gambling-related education included in Personal Development and Health and Physical Education (PDHPE) was quite notable. Respondents recalled information from these units more vividly and emotionally, and commented that they had learnt things they had not previously known.

OBJECTIVE 5:

Determine the negative impacts of gambling on young people in relation to demographics.

36.3% of the young regular gamblers reported perceiving a strong relationship between their gambling behaviour and at least one, 'harm'. This proportion, 1 in 3, is similar to the proportion of the regular once a week gamblers in the Stage One interviews who were allocated to the Under-controlled group. When expressed as a percentage of the whole sample of 1008 respondents this gave a prevalence of 8.13%.

To suggest that 1 in 3 of regular youth gamblers may be at risk of gambling related harmful impacts is not alarmist. A similar ratio is to be found in the Productivity Commission report (1999) for regular adult gamblers depending on their preferred form of gambling.

No harm statement was cited frequently: only two by 10% or more of the respondents, 'living condition issues' 14.6% and 'fights with friends' 10.4%. Harm statements were cited significantly more often by males than females. Some instances of harm citation (particularly those relating to shortage of money and excessive expenditure on gambling) may not be viewed by the youth gambler as 'negative'. Conversely, some, such as the loss of time from study/work (which may result in poor grades/failure of an apprenticeship), may have more significant long-term costs to the developing person than to adults.

OBJECTIVE 6:

Identify the salient content (facts, superstition, referent groups) used by youth in the decision making process of whether or not to gamble.

The in-depth interviews with the group of young regular (weekly or more frequent) gamblers provided detailed insights into their thinking about the process of gambling. Only three out of the 34 respondents stated that there was no way to win at gambling in the long term. None claimed or showed evidence that they took a professional approach to gambling such as only preferring potentially skill-based forms, keeping records etc. None-the-less 31 respondents detailed a strategy of some kind to assist their chances of winning:

- Forty-four percent of young people carried an item to bring them luck and/or went through a minor ritualistic process to bring them luck.
- The Under-controlled group believed you must be prepared to *bet big and lose big*, before being gratified by a win.

Gambling Outcomes

- The most popularly held belief was that in order to '*win big you must bet big*'. As most of the gambling of these young players was in the company of friends this may generate a peer pressure to stake high and /or to be prepared to 'chase' losses.
- Sixty-three percent of the sample was motivated to gamble by the chance of winning. Winning was not solely about receiving money: young people like the kudos that goes with being seen by friends to be a winner.
- Sixty-eight percent of the sample admitted to gambling losses.

Fun

- Sixty-five percent of respondents said they gambled for fun.
- Gambling was often described as fun, because it brought relief from boredom, was undemanding, easy to do, and used up time; in essence it was effortless entertainment.
- Companionate fun included co-gambling with a sense of companionship with *mates* who buffered the disappointment of losing.

OBJECTIVE 7:

Identify factors that predict regular incidences of high involvement (expenditure) in gambling.

Regular gambling by young people was found to be associated with male gender and being over 18 years old. The latter is likely to be a function of the legal availability/ease of access, and the increased income of the older group. More frequent involvement in terms of sessions was associated with living outside Sydney metropolitan but the reverse was true of the highest expenditure category per session (i.e. greater than \$50).

OBJECTIVE 8:

Identify factors that predict those most at risk of incurring negative impacts arising from gambling.

All surveys of gambling behaviour show a strong association between levels of expenditure of time and money on gambling and the occurrence of harmful impacts. Thus regularity of gambling is a risk factor in itself and so is the choice of a continuous form of gambling (i.e. forms other than lotteries that permit continuous periods of stake and play) (Productivity Commission 1999).

Within the group of regular gamblers surveyed in the present study statistical modeling based on the Gambling Temptation and Restraint Inventory resulted in factors that predicted both greater involvement in gambling and the likelihood of the reporting of harmful impacts. Cognitive emotional preoccupation with gambling is a risk factor for both higher levels of gambling and related harmful impacts, and cognitive behavioural control is associated with lower frequency play-rates and fewer reported negative impacts.

Cognitive Emotional Preoccupation is assessed by positive responses to questionnaire items tapping difficulties in controlling gambling, gambling as a response to negative emotions and a continual thinking about gambling. Higher scores on these items predicted greater involvement in gambling and the greater likelihood that the respondent would report strong associations between their gambling and harmful impacts.

Cognitive Behavioural Control is assessed by items dealing with actual attempts to limit involvement and by continual awareness of the need to control time and money spent on gambling- recall that this is within a population of young people who gamble regularly. Higher scores on this scale were associated with a reduced likelihood that the gambler would report associations between their gambling and harmful impacts.

In addition to this quantitative modeling the in-depth interviews with the 34 regular players also provided some detailed insights into variables that were either protective or rendered the individual more vulnerable to gambling-related harmful impacts.

Parental Expectations

Interviewees who reported quality relationships with parents were less likely to be experiencing difficulties with their gambling. The majority of Under-Controlled Group members reported difficult relationships with their parents.

- Relationship difficulties centered around parental expectations of the youth. The majority of Under-Controlled Group members felt unable to live up to their parents' somewhat unrealistic expectations of them.

Gambling Context/Motivation

- When gambling was used to enhance social events it was always accompanied by a positive emotional state.
- Negative affect was more often reported as an antecedent to gambling by the Under-Controlled Group at a ratio of 1:5 with the Controlled Group.
- Escape from stress was the most common antecedent to a gambling session for the Under-Controlled Group
- Sensate fun or the adrenaline high was, described exclusively by Under-Controlled gamblers. Moderately Controlled Gamblers report achieving the most fun from gambling, with fewer numbers of Controlled and Under-Controlled Gamblers having fun.

Youth Gambling in New South Wales: A Report prepared for the Casino Community Benefit Fund Trustees.

Introduction to the Study of Youth Gambling

1. It is helpful to place the present project in the context of research findings both here and internationally that has described the proportion of the general population who experience problems and distress arising from their gambling. In Australia "problem gambling" has been defined as the gambling related harm(s) experienced by some players, by their families and which may extend into the community (Dickerson et al 1997).
2. Adults and the prevalence of problem gambling has been examined on a state by state basis over the last ten years.
3. For the first time in Australia the Productivity Commission report (1999) provided a national picture of the prevalence of problem gambling, concluding:
 - About 2.3% of the adult population have significant problems associated with gambling.
 - On a state by state comparison, NSW had the highest prevalence rate at 2.8% of the adult population.
4. International comparisons confirm that prevalence rates are higher in Australia than in all jurisdictions where comparable studies have been completed:
 - 1.1% of American adults were described as current "pathological gamblers" (US National Impact Study Commission 1999).
 - 0.6% of the adult population of Sweden are currently problem gamblers. (Ronneberg et al, 1999).

Youth and the prevalence of problem gambling

International studies:

5. The results of prevalence studies amongst adolescents in the US and the UK have found prevalence rates up to five times the levels found for adults (Shaffer et al, 1997). One problem with much of the research however has been the assumption that the same scales used to measure gambling related harmful impacts that occur for adults can simply be 'translated' for use with adolescents. Although it is established that gambling can and does cause harmful impacts to young people who gamble, the actual prevalence levels of these impacts remains unclear.

Australian studies:

6. In Australia surveys of representative samples of young people (e.g. Jackson et al, 2000; Moore & Ohtsuka, 1997) have tended not to confirm the high levels of problem gambling found in similar age groups, particularly in America and the United Kingdom.

7. In a sample of 14-25 year olds (N=1017), 24.5% reported never having gambled at all, with the majority spending less than \$10 per session and 5% spending more than \$99 (Ohtsuka & Maddern, 1997).

8. 41% of Year 8 adolescents reported gambling in the last 12 months and 8% had engaged in 3 or more different forms of gambling in that same period. Members of this latter group of young people were more likely to also report involvement in other potentially health jeopardising behaviours such as drinking alcohol, smoking and the use of illicit drugs (Jackson et al, 2000).

9. The ACOSS (1997) study of 114 young people (10 – 21 years) in NSW found only one respondent had visited a virtual casino and that those young people who were most involved in gambling tended to be a 'separate' group from those who were particularly involved in using the Internet, playing games etc. None-the-less, in view of the significant increases in the availability of Internet gaming the possible attraction of such gambling to young people remains an important social consideration. This concern is supported by the Victorian results of a similar survey taken just two years later in which 4% of Year 8 students reported experience of gambling on the Internet (Jackson et al 2000)

10. Given that it is well established that adult problem gamblers are more likely than non-problem players to have started gambling in adolescence, all aspects of youth gambling and its possible short and long term relationships to health and well-being require research and clarification. Only in this manner will it be possible to develop effective social policy relating to gambling and its potential impacts.

Objectives of the Research

11. Research the economic and social impacts of gambling on young people:
 - Extend ACOSS (1997) Internet findings to a representative sample
 - Having valid and reliable state-wide measure of youth participation, demographically (country/city)
 - Determine the effects of existing gambling related curricula on patterns of youth gambling
 - Determine the negative impacts of gambling broken down by demographics
 - Identify the salient content (facts, superstition, reference groups) used by youth in deciding to gamble
 - Identify factors that predict regular incidences of high involvement
 - Identify factors that predict 'at riskness'

Funding and Project Management

12. The Casino Control Act provides for the establishment of the Casino Community Benefit Fund into which the licensee is required to pay a 2% levy on gaming revenue. Trustees of the Fund, as part of their duties advise the Minister for Gaming and Racing on the allocation of monies from the Fund for research.

13. The CCBF have published guidelines about what projects are deemed to be 'for the benefit of the community'. The present project met these criteria and the Minister for Gaming and Racing, the Hon Richard Face, on the recommendation of the Trust, approved the grant for the project – "Youth Gambling in New South Wales".

14. The project grant was awarded to Robyn Maddern and Professor Mark Dickerson, School of Psychology, University of Western Sydney. Professor Dickerson has a long and distinguished career in gambling research, with extensive international publications. Robyn Maddern has worked as a Research Assistant on a number of Social Impact Studies and recently as Project Manager on the NSW Study 2; Social & Economic Impact Study (1996 & 1998) Robyn is currently a doctoral candidate and data collected for this report will contribute to her dissertation.

15. The project, advised by a committee of interested people, had expert knowledge in the field.

16. Independent consultations occurred with each advisory committee member. (See Table 1)

Table 1: Advisory committee members

NAME	TITLE	AREA OF EXPERTISE
<i>Robyn Maddern</i>	<i>Principal Researcher</i>	<i>Psychological Research Methods and Youth Gambling</i>
<i>Prof Mark Dickerson</i>	<i>Co-Researcher</i>	<i>Psychology of Gambling</i>
<i>Dr Pat Bazeley</i>	<i>Head Research Development Unit</i>	<i>Qualitative Analysis of Social Issues (Nudist)</i>
<i>James Pitts</i>	<i>Manager of Odessa House</i>	<i>Managing Drug and Alcohol Rehabilitation Programmes for young men</i>
<i>Dan O'Brien</i>	<i>Student Welfare Directorate, NSW Department of School Education</i>	<i>Curriculum Issues and School Policy</i>
<i>Dr Keis Ohtsuka</i>	<i>Peer Reviewer</i>	<i>Psychological Research and Youth Gambling</i>

Acknowledgments

17. A project of this scope has relied on the voluntary contributions of many people with an interest and commitment to youth issues. Although it is impossible to name them all, and to identify the ways in which their contributions were helpful, the following lists the organisations they represented. We are grateful to people who took the time to get to know what the project was about, their contributions have enriched this study. It would be an impoverished report were it lacking the views of workers who see first-hand, the harmful outcomes of youth gambling.

Table 2: Organisation Names

Organisation Name	
Adult Migrant English Services	Health Department
Bonnyrig Youth Development	Hills District Youth Service
Burdekin Association	Hinchinbrook Youth Centre
Burnside	Juvenile Justice Department
Cabramatta Community Centre	Lifeline/Creditline
Cabramatta Youth Team	Macarthur Drug and Alcohol Youth Project
Cancer Council of Australia	Mt Druitt Community Health Centre
Canterbury-Bankstown Leagues Club	Northern Beaches Adolescent Services
Casino Community Benefit Trustees	Australian Bureau of Statistics
Cellblock	Odyssey House
Centalink	Open Family
Central Sydney Area Health	Panthers World of Entertainment
Chinese Youth League	Queenscliff Community Health Centre
Department of School Education Training &	South West Sydney Area Health Service
Dunlea Adolescent Project Rehab Centre	St Edmunds Private Hospital
Dunsmore House	Star City Casino
Fact Tree Youth Service Inc	Sydney University
Fairfield City Council	The Shed
Fairfield Multicultural Youth Project	Waverley Action for Youth Services
FLIGHT	Wesley Gambling Counselling Service
Glebe Youth Service	

Stage One: The Qualitative Study

18. The first step in the research project was to develop a detailed and non-judgmental description of all aspects of the involvement of young people in gambling activities. In view of the difficulties in measuring the negative impacts of gambling on young people a qualitative approach was essential in the first instance. In addition the purpose of the detailed database was:

- To understand the attractions and possible benefits young people experience while gambling
- To determine how and to what extent gambling may have harmful impacts on young people
- To determine by careful analysis of interview answers and to what theoretical concepts may merit examination in the second quantitative stage of the research; in particular the factors that may predict the whether a young gambler is at risk of harmful impacts.

Methodology and Sample

Sample

19. The sample composition is shown in Table 2. Seven students were aged 18 or under, the majority, were single and the male to female ratio was approximately 3:1. 79% had completed Year 11 or higher. 21% were currently studying. 27% were unemployed and 41% were in full-time employment. The most common occupational grouping was sales/clerical, with occupations ranging from semi-skilled through to professional. Incomes ranged from less than \$116 per week to \$1,154 per week, with a median income of between \$289-\$384. 29% percent of respondents spoke a language other than English, including European, Middle Eastern, Asian and South American languages. The 34 people interviewed came from 27 different suburbs across Sydney.

Methodology

20. In the initial stage of the qualitative study focus groups were conducted with youth workers in the Cabramatta area and the detailed data gathered was, used to inform the semi-structured interviews.

21. Interviewers:

Wayne McKinley (aged 21)
Graduate Diploma, Psychology
University of Wollongong

Felicity Rea (aged 26)
Graduate Diploma, Psychology
Macquarie University

22. Thirty-four interviews were conducted, 7 of these by the principal researcher. Interviewer bias was not found in respondent answers and did not vary according to age or sex of the interviewer. Although 1 in 3 interviews that was conducted at a city venue, interviewees resided overwhelmingly in western and southern areas of Sydney, with the exception of a single respondent from Dee Why.

23. The qualitative phase of the research used a purposive, snowball sampling, technique. Criteria for interviewee participation were i) to be aged 16-24, and ii) gamble at least once per week. All interviewees were therefore regular gamblers. Contact was made with a large number of counseling agencies and community organisations, and posters displayed on notice boards. The snowball sample utilising the existing networks of the interviewers, was more efficient, and subsequently permission to interview on site was requested of 3 large gambling venues. Two of the venues, Star City Casino and Panthers World of Entertainment granted permission, and interviews were conducted at each venue at varying times of day and night (weekdays and weekends) during November 1998. Each interviewee received a \$10 reimbursement for their participation, which ranged in duration from 20 minutes to 1 hour and 45 minutes.

Table 3: Sample Base Data

Age	No	%	Occupation	No	%	Education	No	%
16	2	5.9	Semi-skilled	4	11.8	Year 7	0	0
17	1	2.9	Trade	2	5.9	Year 8	2	5.9
18	4	11.8	Sales/clerical	10	29.4	Year 9	1	2.9
19	3	8.8	Manager	2	5.9	Year 10	4	11.8
20	5	14.7	Self-employed	1	2.9	Year 11	1	2.9
21	8	23.5	Professional	5	14.7	Year 12	11	32.4
22	4	11.8	Unemployed	10	29.4	Tertiary student	4	11.8
23	3	8.8			Incomplete Tertiary	4	11.8	
24	4	11.8			Graduate	7	20.6	

Sex	No	%	Student	No	%	Status	No	%
Male	24	70.6	Yes	6	17.6	Single	19	55.9
Female	10	29.4	No	28	82.4	Separated	2	5.9
						Partnered	13	38.2

Employment	No	%	Income	No	%	2 nd Language	No	%
Unemployed	9	26.5	<\$116	5	14.7	None	24	70.6
Part-time	9	26.5	\$116-\$192	6	17.6	Arabic	2	5.9
Full-time	15	44.1	\$193-\$288	5	14.7	Brazilian	1	2.9
*Student	1	2.9	\$289-\$384	3	8.8	Cantonese	1	2.9
			\$385-\$481	3	8.8	Croatian	1	2.9
			\$482-\$577	5	14.7	Gaelic	1	2.9
			\$578-\$673	2	5.9	German	1	2.9
			\$674-\$769	2	5.9	Russian	1	2.9
			\$769-\$864	1	2.9	Tagalog	1	2.9
			\$865-\$961	1	2.9	Yugoslavian	1	2.9
			>\$961	1	2.9	Spanish**	1	2.9

Suburb	No	%	Suburb	No	%	Living Situation	No	%
Ashfield	1	2.9	Maitland	1	2.9	Relatives	2	5.9
Beverley Hills	1	2.9	Mascot	1	2.9	Partner	2	5.9
Blacktown	1	2.9	North Manley	1	2.9	Share house	7	20.6
Bondi	2	5.9	Penrith	1	2.9	Alone	2	5.9
Box Hill	2	5.9	St Waynes	1	2.9			
Bronte	1	2.9	St Marys	2	5.9			
Castle Hill	1	2.9	Stanmore	1	2.9			
Dee Why	1	2.9	Strathfield	2	5.9			
Fairy Meadow	1	2.9	Surrey Hills	1	2.9			
Guildford	1	2.9	Sutherland	1	2.9			
Hurstville	1	2.9	Thirroul	1	2.9			
Kingswood	2	5.9	Woolloomooloo	1	2.9			
Kogarah	1	2.9	Wollongong	3	8.8			
			Unknown	1	2.9			

* Just 1 student does not have employment at all.

** 1 person speaks second languages (Arabic and Spanish).

Personal Risk

24. From extensive reading of the interview transcripts, respondents were assigned to one of 3 groups reflecting the theme of choice or control over gambling behaviour. This was based on the experiences they reported, the extent of their involvement with gambling and their self-regulatory behaviours. 'Controlled', 'Moderately Controlled' and 'Under-Controlled' groups were formed on the evidence from the interviews that, those who reported more difficulties sticking to preferred limits, were more at risk of harmful impacts arising.

Table 4: Control Groups by Characterisations

Controlled	Moderately Controlled	Under-Controlled
Low stakes	Lapses of control	Reinvests wins
No conflict	(awareness/choice)	Gambling debts
Discusses limits	Losing money	Severe/dysphoric moods
Accompanies others	Systems	Severe Impacts
Experiences no discernible impacts	Emotional involvement	Self-disgust
Adele*	Wayne	Adan
Daniel*	Fran	Neil
Ian	Sam	Peter
Dominic	Natalie	Justin
Lynn	Nicholas*	Jim
Amber*	Jackie*	James
Mina	Liam	Mat
Anna	Neil	Rod
Trent	Erica	Shane
Evan	Ryan	Tristan
Simon	Damien	
Ed	Margot*	

*In transition; potential progression to lower level of control over gambling (NB: all are code names that permit the reader to track any particular respondent through the report).

Controlled Gamblers

25. Controlled Group Behaviour:

- Gambling is not goal directed (i.e. towards wins, money, treat or social activity)
- Do not have 'enablers' people who lend money, or assist them in some way to continue gambling
- Didn't relate complicated and long-winded strategies.
- Made no anti-gambling comments.
- Made no comments relating their identity to their gambling.
- Made no comments of a self-censoring nature in relation to gambling.
- Play with low stakes.
- Collects wins.
- No conflict about gambling and no discernible impacts light-hearted.
- Discussed limits openly.
- Pragmatic; belief winning was just luck and more likely not to happen than to happen.
- Accompanied; would possibly do something else if left up to them to decide.

Examples of *Controlled* Gamblers:

Mina

26. Mina is 19. She lives at home with her parents and has completed Year 12. She is working part-time as a store assistant, earning between \$193 and \$288 per week. Mina says poker machines are the only form of gambling she does. Gambling occurs because they usually go to the bowling club and get a drink and there are many poker machines there, as well as music playing. So most people go and play them. Mina usually plays too and then has a drink and talks to whoever returns to the bar after playing the machines. Mina believes that with gambling you lose no matter what you do, but when other people win it really annoys her. Mina's sister first showed her how to play poker machines. Mina never used to play much but she has a friend who likes them so she sits with her, and if she is sitting there she says she may as well play. Mina wouldn't play the machines if she wasn't near them, and would probably spend more time talking with friends and going out dancing.

Dominic

27. Dominic is 18 and single. He lives at home with his parents, completed Year 12 and is currently unemployed. His friends and family are most important in his life. When he leaves home he would like to remain in his local area. He is currently looking for a career that he can be successful at. He likes poker machines and horses and has an uncle who once lost his house trying to keep his race horses fed and on the track. He says he bets for fun and because his mates do, but he only bets small amounts and it doesn't interfere with his life.

Moderately Controlled

28. Moderately Controlled Group Behaviour:

- Demonstrated capacity for controlled gambling.
- Choose to relinquish control at times.
- Choice was based on realistic knowledge that loss was inevitable.
- Sustained losses; behaviour was usually linked to outcomes.
- Took opportunities to maximise outcomes but didn't devise strategies to win.
- Showed emotional involvement; used family birthdates for luck.
- Looked for excitement.
- Acknowledged spending too much at times.

Examples of *Moderately* Controlled Gamblers

Natalie

29. Natalie is 21, single and lives with friends. She is a university graduate and is currently unemployed. She would like to find a job working with children and eventually be a mother herself. Natalie has been to gambling sites on the Internet where she played the free spin wheels, but has never gone as far as giving her credit card details. She prefers to play card machines and recently got a royal flush paying \$120. Natalie says of gambling it is just a game, and she likes the chance to win. She gambles with her dad because it is a way for them to bond, as her dad isn't a very good talker. They just *hang out* and her dad will suggest putting ten dollars in the machine. Natalie says it's because he doesn't know how to *hang out* and chat, so playing the machines together is a way to spend time together. Natalie can't imagine what she would do if she didn't gamble because from a young age her family played cards for money. She said, "*I have always gambled in some form*".

Neil

30. Neil is 20 and lives at his fiancée's parents' house. He works full-time as an apprentice auto-electrician and that involves some study at TAFE. He works in Mascot, averaging a 50 to 60 hour week, with just Sunday off. He says it makes it hard to see his girlfriend as she works shifts and he only has a one day weekend. Neil says gambling is "*better than drinking your brain cells away*." His philosophy is you might lose your pay packet, but you keep your brain cells. Neil says he doesn't want to get involved in putting his pay packet down the drain, as some of his mates do. Neil said that, he is losing a lot of money [gambling], but that it doesn't jeopardise his goal of going into business at the end of his apprenticeship. If Neil wasn't gambling he says he would possibly watch TV or play sport if it was a good day.

Under-Controlled Group

31. Under-Controlled Group Behaviour:

- Discussed more than three substantive impacts:
 - Dysphoric moods; (self-disgust; escape; fear of discovery; want of winning)
 - Relationships with partners and family affected
 - Relationship with self affected; value conflicts emerging.
- Active philosophy was 'you have to bet big to win big'
- Losing money; may have systems or strategies;
- Increased stakes when losing and/or borrowed money
- Reinvested wins and/or had gambling debts
- Affected career; job loss or time taken away from work
- Pawned or loses possessions to support gambling

Examples of *Under-Controlled* Gamblers

James

32. James, is a 22 year old father, who has separated from his de facto partner. He lives at home with his parents and has his children for access visits. James completed year 10 and is currently unemployed. He speaks Arabic and says that gambling brings him some relief from tension. Sometimes when he feels run down and let down, he will spend \$250 of his \$320 dole cheque in half an hour at the poker machines. He had a drivers' license but received some infringement fines, and instead of paying them off, gambled with the money. Subsequently his license was revoked. James would like to have some assets and be living in a mansion by the time he is 30, but says gambling severely jeopardises his goals because he *gambles with no mercy he just doesn't stand a chance*. James comes across as being very angry at himself for not controlling his gambling. In hindsight he wishes he had done other things, such as ten-pin bowling, instead of going to the club. James attempted to gamble on the Internet a few years ago. He rang consumer affairs to find out about the risks and was told that it was not something they would recommend. He remains interested in Internet gambling and would try it in the future.

Tristan

33. Tristan is 22 and lives with his parents. He deferred from university and works in a bank as a loans officer, earning between \$674 and \$769 per week. Tristan has a steady girlfriend and also speaks Yugoslav. Tristan says that his life is still unstable because of a gambling problem. He has been gambling for four years and has been constantly in debt during that time, up to \$70-\$80,000. He describes a life of dodging debt and scrounging money to try and keep his head above water, and having hocked a large number of possessions and deceived friends into giving him money for gambling. Tristan talked about having to use his car to refinance his loans and having to beg his parents for money. He recalls being at the casino until 3am and not sleeping, and going to work pale and drawn at 8am. He was thrown out of his first job when the company found out about his gambling problem, and he assumes that the bank wanted responsible people talking to customers about their finances. Every time he loses he gets depressed and pounds himself with negative thoughts. Tristan has sought counselling, but still thinks that one day he will win big. He did his own research by speaking to many different G-Line counsellors. He mentions numerous times throughout the interview that gambling venues should not be passing out incentives to gamble, but should be discouraging people and providing information and advice on how to get help. He says brochures are not displayed prominently in venues. Tristan says he is not a bad person, but that gambling has corrupted him. Sometimes when he has been gambling he says to himself "*oh god what am I doing*" He says he could never see his problem coming.

Validity of the Three Groups

34. The concepts underlying each group have good face validity. The literature supports the concepts occurring in the Under-Controlled Group, and when the data for this group was run through a quantitative scale analysis, the 9 items comprising Under-Controlled Group achieved an internal consistency coefficient of 0.82. Scores on the items cluster together suggesting that these 9 behaviours jointly characterise the Under-Controlled Group, and also that, unlike the Controlled Group, the Under-Controlled Group experienced most of the 9 behaviours.

35. The Controlled Group were characterised by concepts that common sense supports as low risk playing preferences.

36. The Moderately Controlled gamblers were those who gave the appearance of being able to choose whether or not to allow their gambling to exceed their preferred chosen limits. Members of this Group may have scored in either of their neighbouring groups, but gambled with more conviction than the Controlled Group and with less impacts than the Under-Controlled Group.

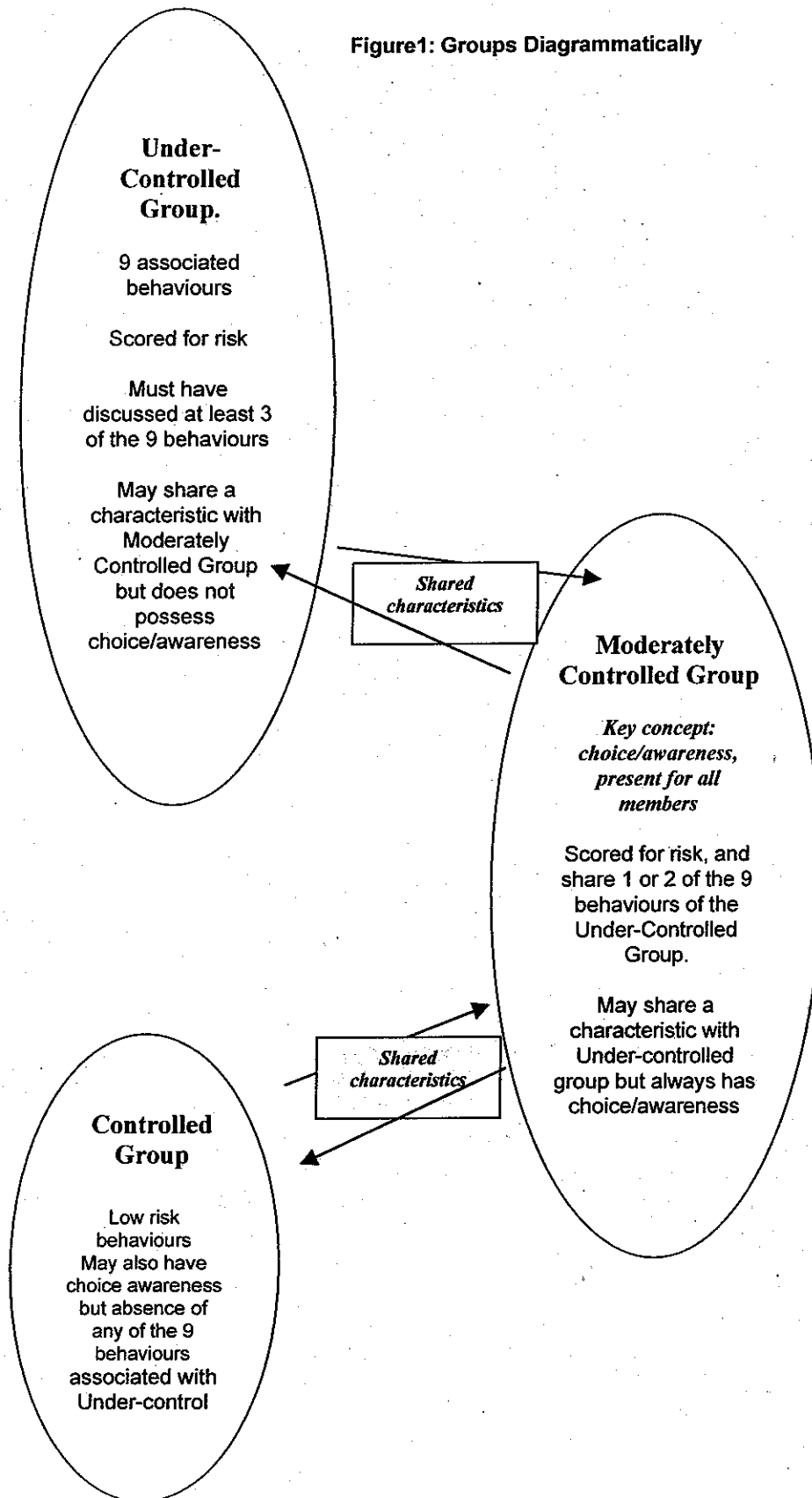
37. Unlike quantitative methods, qualitatively conceptualising the data does not have as its aim uniform and mutually exclusive categories. The absence of sharp boundaries between the groups allows insight into the possible progression from one level of control to another. Four respondents designated Moderately Controlled also shared a characteristic(s) with the Controlled Group. Level of risk was moderated when a characteristic (or protective factor) from the Controlled Group was present. Under these circumstances young people were much less likely to relinquish control over their gambling and progress toward the experiences of the Under-Controlled Group.

38. The protective factor of choice/awareness, was not discussed by anyone from the Under-Controlled Group. Choice/awareness is a concept founded on the ability to select behaviour based on a realistic knowledge that loss is inevitable, and excessive gambling can result in undesirable consequences.

39. The Controlled Group was a discrete group demonstrating little overlap in characteristics. Three people were coded for awareness/choice but remained in the Controlled Group as they satisfied one of the two key concepts; absence of conflict or open discussion of their self-imposed limits, along with low stakes. Three respondents, Adele, Daniel, and Amber satisfied criterion for Controlled Group but also discussed some Moderately Controlled Group concepts, other than choice/awareness. Consequently, these 3 have the potential to become Moderately Controlled gamblers because the Moderately Controlled Group impacts they report are not accompanied by awareness/choice.

40. Natalie stands out as a single exemption to group membership. She has scored 3 in both, the Controlled and Under-Controlled, as well as discussing choice/awareness. She fits best into Moderately-Controlled Group, and as with Rod, provides further conviction that understanding one's own gambling behaviour and its consequences, underpinned by a realistic knowledge of the chances of winning are the key characteristics required to cope effectively with periodic losses without plunging into the downward spiral of the Under-Controlled gambler.

Figure1: Groups Diagrammatically



Base Data and Group Composition

Table 5: Control Groups by Membership and Gender

Group	Female	Male
Controlled Gamblers	5	7
Moderately Controlled	5	7
Under-Controlled	0	10

41. In this sample, instances of diminished self-control over gambling were both gender and age related. The youngest person assigned to the Under-Controlled Group was 21 years old (age range 21-24), and older respondents were less likely to have been in the Controlled Group.

Table 6: Control Groups by Educational Attainment

Group	High School	Incomplete Tertiary	Tertiary Graduate
Controlled Gamblers	7	3	2
Moderately Controlled	5	2	5
Under-Controlled	7	3	0

42. The table above shows educational attainment for the 3 groups. People who ceased their education during high school were equally represented across the groups, suggesting that the level achieved at high school may not be overly important in identifying self-regulatory ability. Similarly, those with incomplete tertiary educations, being either in the process of completing or having relinquished their studies are also quite equally represented across the 3 groups. Those who attained tertiary educations are of interest for several reasons. Firstly no tertiary educated person was assigned to the Under-Controlled Group, giving rise to the notion that higher education protects against gambling induced hardships. The question of interest is what is it that enables these 5 people to experience severe gambling related problems, without experiencing the control issues associated with the Under-Controlled Group? Four have professional jobs (one sales/clerical) and the fifth has good job prospects. Not one of the 5 when asked about their current circumstances, suggested that relationships with family and friends were problematic. Four had goals related to their future livelihood and saw themselves achieving their goals.

43. In this sample, education appeared to provide a buffer against gambling problems but income did not. On average, gross weekly incomes for the Controlled Group were between \$193 - \$298; Moderately Controlled Group between \$289 - \$384 and Under-Controlled Group between \$482 - \$577. This evidence suggests that higher incomes are associated with decreasing levels of control. There are however exceptions, given that 3 unemployed people were in the Under-Controlled Group. The findings in relation to education are speculative, as it is likely that being in full-time education constrains the time available to gamble.

Table 7: Control Groups by Occupation

Occupation	Controlled Gamblers	Moderately Controlled	Under-Controlled
Professional	1	4	0
Manager	1	1	0
Sales/clerical	5	2	3
Self-employed	0	0	1
Trade	0	1	1
Semi-skilled	2	0	2
None	3	4	3
Total	12	12	10

44. A pattern emerged in the relationship between control over gambling and occupation. Sales/clerical staff, semi-skilled workers, and unemployed people were equally represented across Groups. Professionals and Managers were not represented in the Under-Controlled Group and conversely trade and self-employed people were not represented in the Controlled Group. From this evidence we cannot conclude that people with a lower level of vocational skill are more likely to have gambling problems, because semi-skilled and unemployed people are present in equal numbers in Controlled and Under-Controlled Groups. However, it is possible to hypothesise from this data that self-employed and young trades people (all men) are more prone to difficulty controlling their gambling.

45. Just under half (16) the respondents spoke a second language. Bilingual people were least represented in the Under-Controlled Group, and had highest representation in the Moderately Controlled Group. Languages spoken by the 4 bilingual Under-Controlled Group members were Arabic (2), Croatian (1) and Yugoslav (1). Having 2 Arabic speakers appear in the Under-Controlled Group confirms an earlier study by Maddern (1997), which reported high stakes betting on snooker amongst school age males born in Arabic speaking countries.

Living Circumstances

46. Sixty-two percent (21 out of 34) of interviewees lived at home with their parents. The average age of respondents in the groups were: Controlled 19 years; Moderately Controlled 20 years; and Under-Controlled 22 years. Given the escalating age within groups, we might reasonably expect the Controlled group to have the lowest and Under-Controlled Group highest, incidence of living at home. In fact equal numbers of the two groups reside at home. This gives rise to the possibility that Under-Controlled gamblers are exercising less autonomy/independence than gamblers from other groups. To pursue this theme, it is evident that the Controlled, and Moderately Controlled respondents in particular, have a considerably higher incidence of independent living circumstances than the Under-Controlled Group in which just 2 respondents live outside the familial home. Do the Under-Controlled then have lower incomes which impede their autonomy? Recall from above, that the Under-Controlled Group has the highest mean income of all. What then could be the reason for the group least able to control their gambling to remain at home for so long OR for the people who remain at home longest to be least able to control their gambling?

Employment

47. Examining the base data (demographics) for each of the three levels of control indicates consistent unemployment rates across the three groups. The Under-Controlled Group has the highest number of unemployed people, and no full-time students, which is in keeping with the entrepreneurial nature of these young males. The Controlled gamblers are more likely to be in part-time employment.

Table 8: Control Groups by Employment Type

Group	Full-time	Part-time	Unemployed	Student
Controlled Gamblers	3	5	3	0
Moderately Controlled	5	3	2	1
Under-Controlled	7	0	3	0

Parental Expectations

48. The majority in each of the 3 groups lived at home with parents, and the Under-Controlled group in particular discussed enduring conflict with parents. The data is not definitive, however when reading the text of the interviews it is would be hard to conclude that the problems had only occurred only in recent times.

Table 9: Control Groups by Parental Expectations

Parental Quality	Controlled Gamblers	Moderately Controlled	Under-Controlled
Supportive	6	5	2
Unrealistic	3	2	4
Ambivalent	1	4	3

49. Respondents were asked what kind of life they thought their parents had mapped out for them, and whether anyone wanted them to be something in particular. Responses center around education, career and lifestyle expectations. The way in which the respondents understood the expectations, varied on 3 dimensions: the level of support accompanying the expectations (supportive); the degree to which the expectations were realistically aligned with the respondents wishes and/or skills (realistic); and the degree to which the expectations were clearly stated and consistent (inconsistent). It appeared that particular qualities of parental expectations were associated with gambling style.

Supportive

50. Of all gambling styles, the Controlled Group comprised people who saw their parents' expectations as being supportive. Respondents said they felt no pressure to be anything in particular but that they were able to discuss options with their parents. Their responses evoked a sense that parents had confidence in their sons and daughters to achieve appropriate outcomes. Supportive parents were also found in the Moderately Controlled Group, but were fewer in number in the Under-Controlled Group.

51. Adele, Lynn, Damien, Anna and Evan described their parents as having expectations for them without a sense of pressure to achieve. In all cases, there appeared to be an unstated assumption on the part of the parents and interviewees, that, success and achievement will surely follow. Interviewees were comfortable with this assumption and there is no evidence of conflict over the expectations, nor congruence between parents' expectations of the interviewee. Expectations were primarily in the areas of employment and education. Respondents talked, briefly, about their parents wanting a good life for them, but not a single interviewee expressed this in terms of a desire for money. The interview text conveys a sense that both the respondent and their parents were confident that the young person had the skills and ability to achieve a successful life path. Not *bumming around* and *getting ahead in life* were the values that these young people communicated. Notably, each of these respondents, with the exception of Damien, was classified as a Controlled Gambler.

Unrealistic

52. Young people who perceived their parents expectations as unrealistic were found across each group, with higher numbers in the Under-Controlled Group. Perceived parental expectations were high, particularly in education. Respondents consistently mentioned feeling pressured to live up to high expectations, but without the means or skills to do so. The 11 respondents coded as not having lived up to their parents' expectations of them, described themselves as having been a disappointment to their parents. Tristan explains the effects of very high expectations:

"Yeah as I said I started off in uni and that and they saw me going into some sort of a degree whether it was law or whatever. From then everything just crashed, I deferred from uni and I lost my job and I think they were expecting me to sort of really get up there and hammer it. They never saw it as a problem they always saw it [the gambling problem] as a thing that will go away. For some people it is but for me it wasn't."

Inconsistent

53. Eight other respondents discussed fluctuating expectations or incongruence between one or both parents' aims and their own. This occurred at a ratio of 1 to 3 in the Controlled versus Under-Controlled Groups, and respondents expressed confusion about these expectations and disappointment at never quite matching up.

54. Parents, whose expectations of their children were ambivalent or laissez-faire in quality, occurred in all groups but with a ratio of 1 to 3 in the Controlled versus Under-Controlled Groups.

55. Adan, Wayne, Nicholas, James, Jackie, Mat, and Shane spoke at more length about their parents' expectations for them. Each in their own way described expectations (or lack of expectations) that were out of step with their own goals and abilities, and brought a degree of pressure and conflict into their relationships. Consider these typical responses:

"I don't know what kind of life they had mapped out for me because I don't think they had a life mapped out for themselves. I don't know they came from their culture, a tradition was like just get married and have a family..... He [my dad] probably wants me, he's more focused on me getting material things like a house because that is something that he couldn't achieve and he just wants me to do that..... I guess he just wants to show off to the other Croatian people, the community, that my son is a , has a house or something like that and he can be proud of that, but I don't really know what they really wanted for me."

And,

".... don't ever feel that they ever had anything in particularly mapped out for me....., they always pretty much in their own ambivalent sort of way supported whatever I chose to do. But not very much at the same time excited them."

Impacts

56. The choice to gamble has influenced the lives of these young people in complex and multi-faceted ways.

Table 10: Impacts Experienced by Interviewees

Impact	Sample Percent (%)
Money (large losses)	66
Mood (associated depression)	51
Alcohol (excessive usage)	17
Outlook on life (pessimism & self-esteem)	11
Conflict with friends	31
Loss of friend (s)	9
Life goals and beliefs	11
Career	14
Forfeiting possessions	11
Crime	6

57. Seven interviewees said they experienced no impacts at all as a result of gambling. The text of the interviews for these five did however reveal stated impacts, whilst three respondents indicated no impacts throughout the duration of their interviews.

58. The impacts reported are summarized in Table 10 and discussed below under 3 headings:

- Expenditure – the luxury and essential items that have been forfeited in order to keep money for gambling
- Activities – the quality of life and activities which have ceased or declined as a result of gambling
- Debt – the consequences of gambling debts, and flow on effects.

Expenditure

59. Most people in this sample did not live with partners and with a single exception had no dependents. They had no financial commitments leaving their incomes wholly available for their own use. Hence, any shortage of money only affected themselves, enabling them to tolerate considerable losses. In most instances large losses resulted in a temporary drop in living standards.

60. When expenditure was directed toward gambling, it was concurrently directed away from other areas, such as luxuries and essential items. Clothing items such as jeans and shoes were commonly foregone, CDs and gifts for loved ones on special occasions were unaffordable, because money ceased to be allocated to anything other than gambling. Interviewees talk about losing interest in buying goods, and if they do make a purchase, may bargain hard for goods from normally non-negotiable shops.

61. Channeling funds away from essential items towards gambling made it increasingly difficult to pay car insurance and telephone bills on time, occasionally resulting in borrowing or non-payment. Money for food and petrol was commonly redirected, and consequently the nutritional quality of food declined. Savings plans were also affected. Money saved toward starting a business was eroded or amassed more slowly than it would otherwise have been, and saving for a house deposit was delayed indefinitely due to gambling debts.

Gambling Outcomes

Wins

Table 11: Schedule of Gambling Wins

<\$100	\$100-\$1,000	\$1,000+
Natalie	Jim	James
Jackie	Nicholas	Fran
Amber	Liam	Neil
Evan	Neil	Ryan
Simon	Shane	Justin
Lynn	Margot	Rod
Ryan	Damien	Mat
Trent	Sam	Peter
Ed	Wayne	Tristan
	Adele	

62. Eighty five percent of respondents had a story to tell about winning money by gambling. Only one of the Controlled Gamblers was characterised by low stakes and self-imposed limits, reported having won more than \$100 at a single session. Moderately Controlled Gamblers reported wins of up to \$1,000, and 7 out of 10 Under-Controlled gamblers reported payouts from a single win of more than \$1,000 and up to \$416,000. Grouping respondents by the amount won at a single session has closely mirrored the groupings for level of control over gambling. Thus, Under-Controlled gamblers, characterised by larger outlays on gambling, also reported larger wins. These results accord with the popularly held belief amongst youth that in order to 'win big you must bet big....'

Losses

Table 12: Schedule of Gambling Losses

<\$100	<\$1,000	>\$1,000
Anna	Liam	Neil
Adele	Wayne	Shane
Sam	Evan	Rod
Dominic	James	Mat
Fran	Ian	Peter
Lynn	Tristan	Adan
Jackie	Daniel	Justin
Mina	Jim	
Damien		

63. Sixty-eight per cent of respondents admitted to gambling losses. The Under-Controlled Group members (70%) were the only ones who had sustained losses of more than \$1,000. Tristan spoke of the change in his attitude towards money when he was gambling heavily.

"...the money was just like water. It didn't feel like money, it felt like it's a game now I have got to win..."

64. Tristan's realisation that his own money, had ceased to have value for him outside the venue, whilst money won carried with it power and prestige, was an integral part of his attempts to regain control. Financial counseling helped him understand the value of his own earnings over time. Other respondents presented a cavalier stance towards large losses, despite underlying accrued debt. Most of those whose losses exceeded \$1,000 in a single session had reinvested wins. The key issues mentioned by the 'big spenders' were the relatively short time it takes to go through a large sum of money; the paralysis of the chasing phenomenon; and particularly, increased stake size accompanying escalating losses.

Activities and Related Interpersonal Impacts

65. The time and effort invested in gambling was taken from other areas of life, such as sport, work and relationships. It was not uncommon for gambling to have taken priority over sporting activities such as going to the gym, doing weight training and playing football and cricket. Interviewees reported that whilst they would like to undertake more physical activity, the adrenaline rush and excitement of gambling was far better than the *high* physical state obtained from exercise, and also easier to achieve. Respondents said it was very easy to substitute gambling for physical activity.

66. Interviewees' work lives were also affected as they returned late from a *gambling lunch*, were unable to purchase necessary equipment for work, or were unable to sustain the effort of building a career. One interviewee was dismissed from his job as Loans Officer in a financial institution as a result of his gambling. Time was lost from study, and potential job opportunities missed directly or indirectly due to gambling.

67. As reported by interviewees, these types of events resulted in a wide range of difficulties:

- Blame/Disgust/Abuse/Esteem
- Loss of license from drinking after losing at gambling
- Health
 - Disturbed sleep/lack of sleep
 - Poor eating/weight loss
 - Sickly appearance
 - Increased drinking/smoking due to stress
 - Broken nose from a fight over 'form' at a dog track
 - Fighting (physical) over the card-machines
- Takes time from job hunting
- Change in friendship groups, toward gamblers
- Loss of concentration due to the constant desire to be gambling
- Self punishment (physical) for not resisting gambling
- Unabating anger
- Mental health
 - Loss of direction/goals/hope,
 - Constant feeling of being a loser
 - Feeling let down and run down
 - Life outlook gloomy, decreased passion, decreased fun
 - Negativity
 - Moody and agitated
 - Feeling physically ill due to losing money
 - Physically ill due to anxiety of being found out
 - Digging your way out of the trench when lack of money catches up with you
 - Anger around losing
 - Anger around inability to abstain from playing
 - Angry from the realisation of how much has been spent
 - Shame
 - Guilt
- Family/Partners/Friends
 - Loss of, due to becoming a boring friend
 - Loss of, due to becoming an untrustworthy son/daughter/partner
 - Venting anger at parents/friends due to gambling losses
 - Arguments between partners about which form of gambling to do and when to *pull out* a win
 - Anti-social behaviour, cease going to club where money is owed
 - Withdrawal – no longer let people know whereabouts
 - Lies about:
 - Source of wins
 - Amount spent
 - Reasons for needing money
- Parents
 - Bailed out by parents
 - Parents in control of savings/credit cards

Debt

68. The reported consequences of debt were personal, criminal and financial. Being in debt restricted common activities, such as going out with friends, buying goods and services and produced a pervasive feeling of anxiety about how to repay the debt, which had debilitating consequences for relationships, career development, and the capacity to enjoy life.

Financial

- Winning -> trying to win again
- Relinquished car -> security for debt
- Forfeited:
 - Overseas travel
 - Luxury equipment
 - Sports car
- Loss of potential as a provider in marriage (male)
- Potential in-laws perception of you as a partner
- Jeopardise relationships at work due to anger

Criminal

- Misrepresented need for money to parents/friends
- Stolen items from parents/friends to convert to cash
- Embezzled work funds
- The feeling "I could kill for money" when I need it to gamble

69. Just over half the interviewees identified the origins of their gambling problems as stemming from their initial win. If the win was substantial they gained a sense of easy money and continually attempted to repeat the win. The occurrence of a first big win may be a time when young people are in need of guidance. For many, under the influence of either alcohol, extreme excitement, or mis-intentioned friends, a large proportion of the win is channeled back into the venue, with the winner lamenting shortly after that they didn't realise how much they had 'reinvested'. Their annoyance at having squandered the winnings initiated chasing behaviour.

70. With hindsight those who have come through the worst of their gambling were awed that the scale of their problem was for the most part, beyond their awareness at the time they were gambling. These same people, having experienced severe control difficulties lived with the fear that they may again return to their old gambling habits. Many of those who feared 'relapse' were interviewed at a venue, and were attempting to maintain control by setting limits, self-talk and simply walking out if they felt likely to exceed their limits. They were not always successful.

71. Several interviewees made a plea for help by seeking external sources of regulation. Some wished that venue staff members would evict them before they lost everything and others relied on parents and flatmates to hold their credit cards and control their savings accounts, because they no longer trusted themselves.

72. Having experienced severe gambling control problems, Tristan and Mat in particular, said they had now achieved self-discipline, learnt that nothing comes easy in life and realised how much money they could have had by now, had it not been for gambling. For Tristan, simply sitting down and calculating his income over a period of several years was enough to expunge the urgency for money, and hence gambling, as he realised that he could achieve the things he wanted (house, car and business) whilst still enjoying a good social life. Before looking at his finances on paper, Tristan *felt* that he would never be able to have all the material goods he aspired to. As a prevention strategy, early financial awareness may have the potential to reduce the urge to gamble excessively in some young people.

Gambling Education

73. Twelve young people (all aged 18-20) had received school-based gambling education. Respondents who studied probabilities in maths unanimously indicated the lesson was brief, not about gambling per se, and not very interesting. The study of Probability was poorly recalled and ineffective as a means of providing young people with a realistic assessment of gambling odds. In contrast, Personal Development, Health and Physical Education (PDHPE) units were recalled vividly and extensively with enthusiasm and humour.

- Adele saw a *'daggy ABC show'* about a boy who couldn't stop gambling and used a fake ID card to play the poker machines. The documentary went through the troubles the boy got into as a result of gambling. Adele recalls that the class discussed the documentary and did role-plays about it.
- Amber recalls that it was covered briefly in PDHPE, stressing the effects on families, but also says that it was very brief. Amber gained more insight from a Life Management course for her HSC in which she had to prove how gambling and alcohol affects people's lives.
- Another respondent recalled there was mention of gambling mixed with drug and alcohol issues but in Neil's words it was inadequate, very brief and didn't stop a lot of people.
- In sixth grade, school provided Trent, now aged 16, with some hands on experience of sweepstake betting. On that day of days in November, when everything stops for the Melbourne Cup, teachers join in the fun and organise sweepstakes amongst themselves. Trent's teacher also organised a sweepstake for his class. Consent Forms, were taken home to be signed by parents and \$1 was the amount required to be in the draw. Trent recalls that the winners *'took home all the money....'* One of his teachers gave him sage advice about gambling; 'only bet if you are sure you are going to win'. The owner of this profound wisdom was known to listen to the horse races in class during reading time.
- Trent's experience was not unique. Adan recalls that some of the teachers used to have form guides at school, but that he (Adan) could have taught them, as he was an accomplished punter by age 15.
- Neil recalled Melbourne Cup Day as a day when the teachers would have their sweeps and come back into the classroom and tell students who the winners were.

Beliefs About Ways to Win at Gambling

74. We asked respondents what they would do if they wanted to win at gambling. Some talked about strategies to increase luck, others discussed methods that involved skilful play, and yet others weighed up the merits of different forms. Forty-one percent of the sample said emphatically they did not believe in luck and 44% held superstitious beliefs about their gambling behaviours. Just three interviewees said they did not think there was any way to win at gambling.

Luck

75. Fifteen people described either charms they carried, or processes they went through, to bring them luck specifically with gambling. Luck was attributed to rings given by girlfriends, neck-let given by deceased family members, zippo lighters, Celtic symbols, foreign coins and particular pairs of jeans.

76. Four other interviewees, Tristan, Tanya, Nicholas and Dominic talked about the processes they went through to attract luck, such as changing hands when losing on the poker machines, having a good mind set, picking numbers by family birth dates and believing that someone was watching them and/or a particular machine was calling them.

Skill

Stakes

77. Generally those who did not believe in luck, applied more rationality in their strategies to win. Staking higher amounts was said to be the way to win, with the proviso that you must be prepared to sustain large losses if this was your strategy. For example, Adan sees himself as a professional gambler and states unequivocally that people make a living from gambling, and to do that you must be very disciplined. The popular philosophy is that you have to keep spending '*heaps and heaps*' of money to have a chance to win. Tristan's explanation of how to win a lot of money, showed confusion about how often his strategy actually worked.

"Basically from experience in my earlier gambling days I remember if I put a hundred bucks in and it didn't pay and I put another hundred bucks in and it didn't pay and I put another hundred bucks in and it didn't pay and I put another hundred bucks in I would end up winning nearly a hundred bucks on top of my money as well if I kept going on a further hundred dollar note. And three out of five, no two out of five times, no one out of five times that usually happened. I think that is sort of built in and I keep thinking that way."

78. The notion that you must first tolerate large losses in order to 'win big' was a concept only mentioned by the Under-Controlled Group. This group was more likely to report 'skillful' strategies. They wished to appear as entrepreneurial young men who made it their business to devise ways of winnings and be disciplined enough to try out and refine their systems.

Youth and Internet Gambling

79. Increasing access to the Internet and the current concerns of Internet regulation (e.g., see Toneguzzo, 1995, 1997) lead the Australian Council of Social Services (1997) to undertake a qualitative study of 114 10-21 year olds in the state of New South Wales. No correlation between Internet usage and attraction to gambling was found in the sample. Those young people who were most heavily into gambling were not "Net Heads," and similarly "Net Heads" were not interested in traditional forms of gambling. "Net Heads" did, however, create their own form of gambling on the net called "time gambling." The majority of "time gamblers" were boys who played video games against system operators, and if they won were paid in free access to blocks of time on the Internet.

80. Of the 114 respondents, just 1 male had visited a virtual casino site out of curiosity and had found it boring. The "Net Heads" were very aware of security risks on the Internet, and when asked, they all said they would not have given a credit card number on-line, even if they had wanted to gamble. "Net Heads" had an understanding of smart card technology, how it can be manipulated in a microwave oven, and the risks of electronic transactions. There was a current ethos "if it is electronic it can be **hacked**". The Australian Council of Social Services (1997) concluded that for these youth gambling is still associated with the venue and the social aspects, and they also realise that placing bets on the Internet would cost more than at the TAB.

81. It seems in Australia, at least amongst this initial sample (ACOSS, 1997), that there is a large gap, between those who find the Internet appealing and those who find gambling appealing. However, increased exposure to gambling products such as the advent of Internet Gambling, exacerbates the existing vulnerability of youth for gambling related problems.

82. *In the current sample, 14*, people were aware that you could gamble on the Internet and 12 people currently had access. Seven respondents said they would be likely to try it sometime in the future. Those who were aware of Internet gambling had little knowledge of how it worked. Internet gambling was seen either as unfair because the minimum bet at some sites was \$25, a security risk because credit card details had to be given or devoid of social interaction and therefore boring and a waste of time. James had actually tried to interest his father in Internet gambling as a way of making some money about 1 year ago. His father suggested that James investigate the legitimacy of the site. James rang Consumer Affairs and was told that it was not something that Consumer Affairs Department would recommend, and did not pursue it further.

83. One respondent had experienced Internet gambling when he was on holiday in America two years ago. Peter described how funds were organised by either swiping your credit card or arranging with the bank to credit your Internet card. Peter said that he would not gamble on the Internet in future because he liked to hear the machines and see people having a good time. Most people mentioned having a good time with friends as being part of their gambling experience, and enjoying the kudos of the win. Mat also said that he wouldn't want to bet on the Internet because when he's at a club or casino he can turn around and tell someone that he won and experience the whole process of being a winner and receiving the cash in hand, with a smile on his face. Adan said that even when he sometimes gambles alone he would not be keen on using the Internet. Part of the gambling experience is being 'out there' and he could not see himself enjoying being at home gambling.

84. The brief responses given to Internet gambling questions were a result of limited knowledge, i.e. how to link up to the system, make payments and receive winnings. The majority shunned Internet gambling due to lack of social interaction, lack of atmosphere and not getting out of the house to share wins with mates. In particular some respondents liked to be at the venue because they wanted people to know that they had won. Mat eloquently described the experience of winning; the smile on his face as he turned to his mates (who may have been strangers until that moment) portraying himself as a winner, and grinning all the way to the cashier's booth, where he felt the money slide into his hand.

Antecedents of Gambling

Table 13: Precursors to Gambling by Group

Precursor	Controlled Gamblers	Moderately Controlled	Under-Controlled
Dinner	2	1	2
Social event	3	3	0
Home	1	1	1
Celebration	1	3	0
Sport	0	3	0
Stress	1	3	5
Friends	0	1	2
Weather	1	0	0
Alcohol	0	2	2

85. The precursors to gambling were many and varied. Gambling was used to enhance celebrations, social outings. Under these circumstances the gambling was subordinated to the pleasure of being with friends initially, but became a more central activity as the evening proceeded. Under these conditions the gambling was initiated with a positive emotional state.

86. Gambling to enhance social occasions was not given as an antecedent by any of the Under-Controlled Respondents, but was reported in equal numbers by the Controlled and Moderately Controlled Groups. Similarly celebratory gambling, for reunions, farewells, birthdays etc, was an antecedent for Controlled and Moderately Controlled Groups but not for the Under-Controlled Group.

87. Thirty percent of respondents identified negative stress/emotional states as preceding their most recent gambling session. Mood related commencement of a gambling session occurred in each of the three groups, in escalating numbers from Controlled (1) through to Under-Controlled (5). Respondents commentary on their states of stress, depression, anger and rejection were qualitatively different across the Groups. Controlled and Moderately Controlled gamblers spoke of episodes in which mood lead to the onset of gambling, for example, fear of failing university exams. Under-Controlled gamblers, without exception, spoke about a set of stressful events that lead to gambling. Stress was the most common antecedent for the Under-controlled Group (7).

Regulation of Moods and Emotions

88. How each group dealt with negative moods differed. The Under-Controlled Group:

- Sought solitude and/or solitary activities such as working on a car
- Ate, slept or gambled
- Said it was important not to let people know they were in a bad mood

89. The two who did seek out people to help with bad moods had come to the realisation that talking to people assisted greatly in letting go of the mood.

90. In contrast, the Moderately Controlled Group used the following means to deal with negative mood:

- Consciously decided to take time out from the source of the problem.
- Did not link mood to gambling.
- Created, their own diversions.
- Sought out friends and/or went gambling.

Motivation to Gamble

Winning

91. Sixty-five percent of interviewees said the chance to win was a primary reason to gamble. Two aspects of winning were detailed. In the first instance the gratification of receiving unexpected money, for spending on material goods and entertainment. In the second instance, the win needed approbation. Recall that having a witness to the win was at times more important than the money itself.

"...if I get a big win then I can turn around to whoever and go oh yeah!, or you know like look happy and have someone to pay out the money to me"

92. Young people want to be seen as winners and when personal ability or life circumstances, handicap them in the education or job arena, gambling is an area where they perceive they have just as much chance as the next person to win, perhaps even more. Perhaps this is why unmet parental expectations are associated with uncontrolled gambling. Consider James who believes his father had unrealistic expectations of him.

"Like I mean like his goals for me were to achieve ultimate greatness so to speak. Yeah that's basically it but like my ultimate first ambition or initial ambition was to become a pilot but then it evolved into sort of f....g music somehow, I don't know how....."

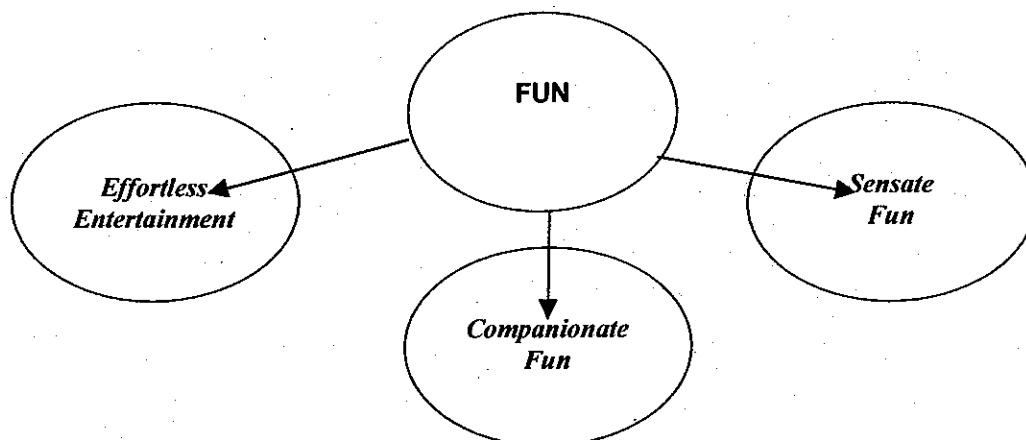
93. Under-achieving may make youth more susceptible to high involvement with gambling. On the other hand, Adan added another dimension to this hypothesis. He believed that working a 9 - 5 job is a waste of potential. He believed it was easy to be a *plodder*; to be part of the pack, and reasoned that it was worth a risk to go for the big win.

"You may be lucky or unlucky, but the worst case scenario is that if the risk doesn't pay off you'll just be a plodder - the same as if you hadn't tried"

94. Other reasons given as motivation to gambling by respondents included boredom, competition, nothing better to do, and availability.

Fun

Figure 2: Fun Types



95. Fifty-six percent of interviewees mentioned fun as one of their main reasons for gambling. From careful reading of the texts it was noted that fun had many faces. Most commonly it was about enjoyment. The pleasure of being entertained, the indulgence of doing something that brings gratification, the pleasure of allowing oneself to relax into the activity.

96. Having fun gambling was also said to be about joint activity. Males in particular derived much fun from the joint activity of gambling, where companionable conversations punctuated the activity. They took time out to talk, and then gambled some more and so on. They shared the excitement of wins and buffered for each other the disappointment of losses; they laughed at the near misses and tried to out do each other at cursing the machine or the horse that had taken their money. They described a comradeship in their losses that was rewarding and took on the elements of a team sport. This kind of companionate fun was, cited exclusively, by the Moderately Controlled and Under-Controlled gamblers, reflecting the fact that their social groups revolved around gambling.

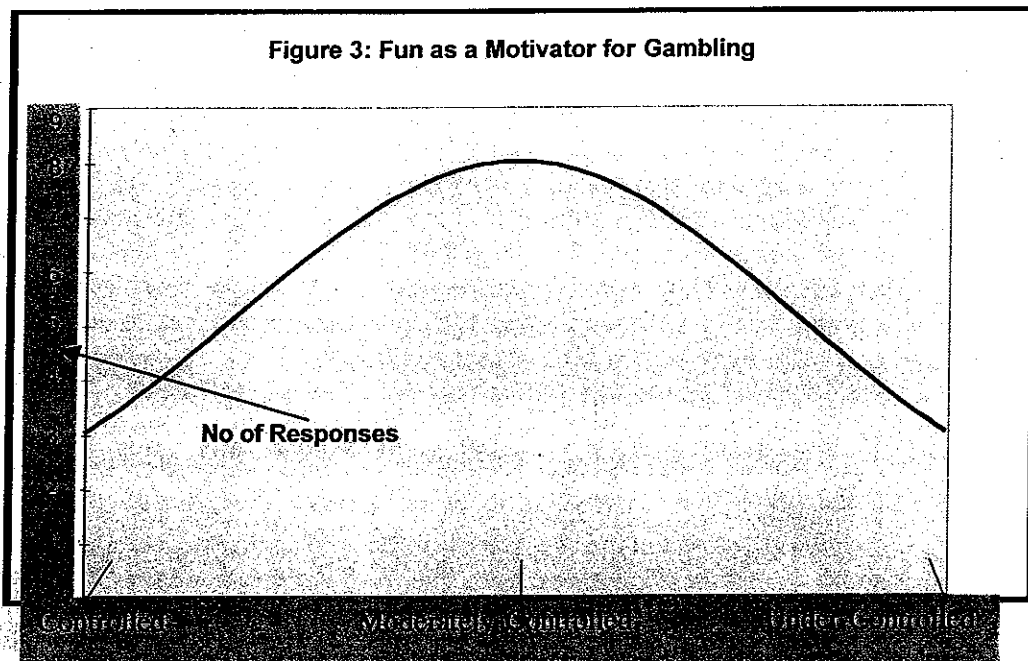
97. Fun was also used in the context of a physical response to gambling. The sensory information from the flashing lights and the noise generated fun. The adrenaline rush and the flesh tingling suspense while the outcome of the play/bet hangs in the balance was said to be fun. It was described as the kind of fun that was 100 times greater than the fun that came from playing sport. The adrenaline flowed faster, with less effort and without the chance of injury [e.g. in football]. This kind of sensate fun was cited, exclusively, by Under-Controlled gamblers. For this group, gambling was not just easy fun. No other activity delivered the range of emotions, the highs and lows, the stimulation and the heightened sense of awareness or the adrenaline rush.

98. Fun is the antithesis of misery, melancholy, sadness and woe. Yet gambling fun was also described in the context of

- “It’s fun because we have nothing better to do”
- “It’s fun when I’m bored”
- “It’s fun because it passes the time”
- “It’s fun because it’s easy to do

99. The contrast between their lives and the activity of gambling in this sample was quite stark. To paraphrase their comments, gambling is fun because it is not boring (as my life is), it is easy (as my life is not), it doesn’t demand much of the gambler (as my life does), and time doesn’t sit so heavily when one is gambling.

Figure 3: Fun as a Motivator for Gambling by Group: ‘The Fun Curve’



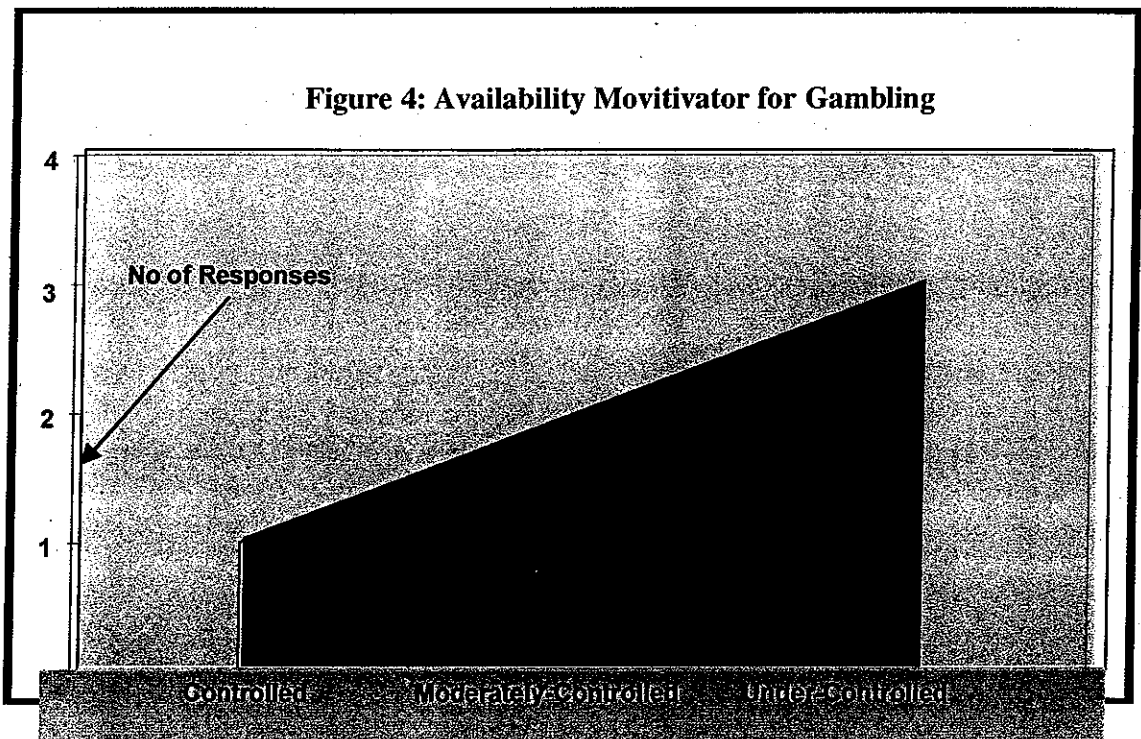
100. As a motivation to gamble, fun, with all its various meanings was most common within the Moderately Controlled Group. Fewer people in the Controlled Group cited fun as a reason for gambling and for the Under-Controlled Group their gambling had lost the sense of fun it used to have.

101. Hypothetically, if there is a progression from Controlled to Under-Controlled gambling, one of the warning signs of impending problems may be increasing levels of ‘fun’ and involvement when moving towards the Moderately Controlled Group and a decline in fun when moving towards the Under-Controlled Group.

Availability and accessibility of gambling

102. Availability was given, more often, as a reason for gambling than would be expected, and was more frequently cited by those in the Under-Controlled group e.g.

"You know you get too lazy to say we'll go somewhere else and do something when you've got some fun sitting right next to you. You know it is fun and you've done it before. So it is just the fact that it is convenient... .. It is everywhere you go so that is probably why we do it".



If Gambling Didn't Exist ...?

103. Interviewees were asked the hypothetical question, "If gambling didn't exist what would you be doing during the time you now gamble?" From this question we gathered information about the things they would like to do but never got around to, or things they used to do before they started gambling.

104. Forty-one percent of respondents said that if they weren't gambling they would play more sports. Adan reflected on the change in his body because he no longer trained at the gym; he used to before his gambling got serious. Sam plays cricket on most Saturday mornings, but skips it sometimes when he feels more like sitting around gambling. Wayne and James had an urge to play golf but never did. Both said if gambling didn't exist they would probably give it a go. Ian, Neil, Ryan, Jim and Damien said they would get motivated and play more sport, such as horse riding, or tennis etc.

105. If gambling didn't exist, half the Under-Controlled Group said they would spend more time with friends.

Figure 5: Control Groups by Time Into Relationships

Figure 5: Group Members who would put more Time into Relationships if NOT Gambling

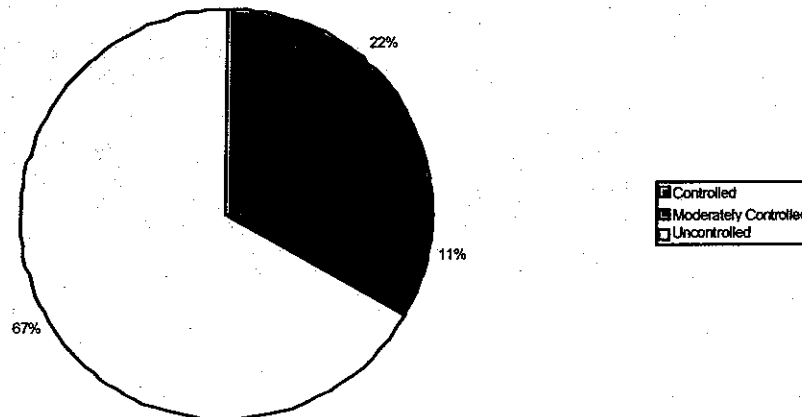
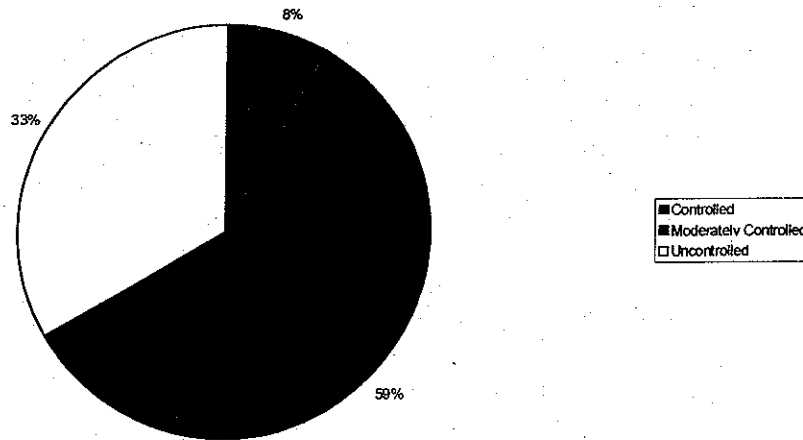


Figure 6: Control Groups by Time Into Sport & Hobbies

Figure 6: Group Members who would put more Time Into Sports or Hobbies if NOT Gambling



106. If there is a progressive deterioration in control over gambling, the pie charts illuminate a likely sequence in which it may occur. The data suggests that young people may take their energy out of sports and hobbies to make room for gambling, but that relationships do not suffer until the gambling problem is quite advanced (i.e. at the Under-Controlled level).

107. In summary gambling time would be used for:

- Relationships
- Sport
- Studying
- Hometime
- Movies
- Shopping
- Dining out
- Playing cards at home
- Doing more overtime at work
- Going to nightclubs

Summary of significant themes from the qualitative study

108. The classification of the 3 levels of risk has been central to the study. It has revealed the qualities that exist for individuals at each level of involvement with gambling. Moods/emotions were cited as causes of gambling by 51% of the sample. Reference to the characteristics of the Controlled Gamblers shows the absence of emotional/mood related impetus to gamble. For the Moderately Controlled Group negative emotions were cited as a reason for gambling, but for the most part they had strategies to deal with their moods themselves, and successfully exerted behavioural control over them. For the Under-Controlled group negative emotions were the most commonly cited reason for gambling, and this group was most likely to deal with mood by withdrawing from friends, eating, sleeping or gambling. The Under-Controlled group was least likely to articulate an awareness of ways to control their gambling and spoke as if they had no choice but to gamble. Consequently their success with behavioural constraint was limited, and often punctuated by splurges.

109. 'Splurges', or instances where larger amounts than usual were spent, occurred commonly in the Under-Controlled Group and occasionally in the Moderately Controlled Group. For example:

"It just happened. The money was in the wallet as it usually is, but I usually do not go into it too deeply, but this time it just happened, we just kept on putting money in, and money in. It got away from us, we didn't know what was happening until we looked down at the wallet, nothing there, almost empty".

And Peter said:

"Usually I come and leave three hundred dollars in my wallet or something like that and say like okay I'll spend three hundred dollars. But then like the scenario of what I said before like when you start losing really quickly and you go this shouldn't be happening and that's when you go to the bank and you spend more than you definitely planned. I think basically every time you lose you spend more than you hoped to."

Steve discussed an intentional 'splurge':

"That was when I failed all my assignments. Like I got pretty mad and just started losing. Then I went to the bank and got some more money, lost that all, had enough and went home".

110. As with any group of gamblers, large losses are often followed by abstinence from gambling for a period of time. Young people are no exception, and alternate between being tempted to, and restraining themselves from, gambling.