

# NSW Youth Gambling Study 2022

Qualitative Research Report

Commissioned by the NSW  
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# NSW Youth Gambling Study 2022: Qualitative Research

## Prepared for:

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# 1. Acknowledgments

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## 2. Glossary of terms

**Gambling** includes spending real money on electronic gaming machines (EGMs, also known as poker machines and pokies), race betting, sports betting, instant scratch tickets/lotteries, keno, bingo, poker, other casino games (blackjack, roulette, craps, etc.), esports betting, fantasy sports betting, and informal private betting, as well as betting with skins.

**Simulated gambling** includes purchasing loot boxes, as well as playing social casino games and video games with ‘mini’ gambling components. Players can spend real money in many simulated gambling games to buy virtual credit, extend playing time, or purchase loot boxes, but cannot win real money. However, in-game items that can be won, such as skins, have real-world value since they can be sold for real money or used as a form of currency to gamble on third-party websites.

**Loot boxes** are in-game digital containers containing a mystery item that gamers can purchase or win through in-game play. These items can have functional value, such as weapons and abilities that enhance in-game performance; aesthetic and prestige value, such as skins to decorate in-game characters or weapons; or material value where virtual currency is won and can be spent on in-game items or progression. Similar to a lucky dip, the loot box prize is not known in advance and is usually determined by chance.

**Social casino games** directly replicate gambling activities, such as slots and other casino games. They can be downloaded as apps, played on social networking sites, or accessed as demo games on real-money gambling websites. Although players can win only in-game currency, many social casino games allow players to purchase virtual credits with real money to expedite continued play.

**Games with mini gambling components** have embedded gambling games, such as wheel spinning or bingo, that are secondary to the main theme of the game. They provide opportunities to advance or gain lives in the game and obtain in-game items or currency.

**Gaming** refers to playing digital or video games, including through a gaming console, computer, tablet, smartphone, or other digital device.

**Skin gambling** uses in-game items (skins) acquired in video games, to gamble on third-party websites on esports, games of chance, or other competitive events, and to privately with friends. In addition to their social value, skins can have financial value, ranging from a few cents to many thousands of dollars, although not all skins can be traded or used for gambling.

**Non-gamblers** are participants who, at the time of recruitment, indicated they had not gambled on any of the gambling activities identified above during the previous 12 months.

**Non-problem gamblers** are participants who scored 0 or 1 on the DSM-IV-MR-J (Fisher, 2000) at the time of recruitment.

**At-risk/problem gamblers** are participants who scored 2 or more on the DSM-IV-MR-J (Fisher, 2000) at the time of recruitment.

**Childhood** refers to being aged 10 years or younger.

**Early adolescence** refers to being aged 11-14 years.

**Later adolescence** refers to being aged 15-17 years.

### 3. Executive Summary

This is the first study to conduct a large qualitative exploration of gambling transitions amongst young people in NSW and key influences on these transitions. In particular, it extends on previous qualitative research by providing valuable insights into how these transitions and influences vary among at-risk/problem gamblers, non-problem gamblers, and non-gamblers. It contributes in-depth knowledge about parental, peer, advertising, gaming and digital influences on adolescents' gambling and gambling problems, and the reasons that some young people avoid gambling or are protected from gambling harm.

The findings provide new insights into the frequent exposure of young people to promotional gambling messages in their everyday gaming, online and social media activities. These highlight the proliferation of new and emerging online advertising for simulated gambling, such as social casino games and loot boxes, that most young people cannot distinguish from advertising for monetary gambling. The findings also provide new insights into the large variety of online gambling adverts offering real-money prizes, and the sponsored gambling content from social influencers, that young people routinely see.

Most importantly, the study has given young people themselves the opportunity to identify strategies and environments that can help to protect them against gambling problems and harm, which can inform regulations and public health interventions going forward.

#### Key findings

- Adolescents in this study reported varying gambling transitions as they grew up. Non-gamblers maintained a stable pattern of no or little gambling from childhood. Many non-problem gamblers increased their gambling in their teens, indicating a pattern of progression but not to problematic levels. Some non-problem gamblers reported a transitory pattern with decreased gambling in their later teens. Gambling in the at-risk/problem gambling group intensified through adolescence.
- The study supports previous findings that young people's gambling attitudes and behaviours are shaped through social processes involving numerous changing sources of influence as they grow up. These include parents, peers, gambling advertising, sports interests, gambling opportunities, and monetary and simulated gambling products. These sources can exert risk and protective influences.
- Young people report an unprecedented level of influence from a wide range of sources that promote gambling, and that permeate their home, school, social, media and digital environments. They report being inundated with promotional gambling messages in their everyday lives, especially sports betting adverts and adverts for social casino games which they interpret as promoting gambling.
- Protective strategies and environments need to be multi-faceted to tackle these multiple areas of influence, in alignment with a public health approach.
- The young people in this study want environments that prevent gambling harm for young people, with tighter regulation of gambling and simulated gambling products, far less advertising, age-related restrictions for simulated gambling features, and gambling education in schools.

## Aim

This study explored four interrelated topics on gambling, gaming and simulated gambling<sup>1</sup> amongst young people aged 12-17 years in NSW:

- youth gambling transitions
- parental and other influences
- new and emerging online gambling advertising, and
- resilience and protective factors.

It builds on the NSW Youth Gambling Study 2020 (Hing et al., 2021a) to develop a deeper understanding of youth gambling, which can inform policy and regulatory advice to reduce gambling-related harm.

## Methods

A qualitative methodology involved online communities and in-depth interviews, conducted in April-June 2022, with 89 young people in NSW. Five participants were involved in both an online community and an in-depth interview. Participants were sampled based on gambling group (at-risk/problem gambling, non-problem gambling, non-gambling, based on the DSM-IV-MR-J; Fisher, 2000), age group (12-14 years, 15-17 years), gender, and metropolitan/regional location. This purposive sampling approach prioritised gaining rich detailed data on young people's lived experience, while ensuring the sample included a diversity of young people and sufficient representation of at-risk/problem gamblers, so the results should not be interpreted as representative of the population of adolescents in NSW. Thematic narrative analysis provided detailed insights into the four topic areas, drawing similarities and differences among the three gambling groups as relevant.

- Three online communities were held, each over seven days. They involved 47 participants: 21 at-risk/problem, 19 non-problem, and seven non-gamblers. The communities were separated by age group so that questions could be targeted appropriately and to facilitate comfortable discussion among participants. One online community was held with participants aged 12-14 years, and two with those aged 15-17 years to accommodate their varying availability.
- A total of 47 interviews included 18 at-risk/problem gamblers, 22 non-problem gamblers, and seven non-gamblers.

## Results: Gambling transitions

Gambling transitions were explored over three developmental stages in the participants' lives – childhood, early adolescence, and later adolescence.<sup>2</sup>

### The transition from non-gambling to gambling

All participants reported first being exposed to gambling as children. At-risk/problem gamblers and non-problem gamblers usually witnessed their parents gambling and were sometimes involved in their Keno, lotto or betting selections. Positive memories of gambling were evoked by associations with family outings and special occasions. Non-gamblers typically recalled little parental gambling, but became aware of

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<sup>1</sup> Please see the Glossary for a definition of these terms.

<sup>2</sup> Please see the Glossary for a definition of these terms.

gambling from external sources, mainly advertisements. All participants recalled seeing gambling adverts during childhood, most often for sports betting.

Early adolescence brought opportunities for more involvement in gambling. A shift to gambling-like activities with friends was common, such as dares or predictions involving no or very little money. Many participants developed more interest in sport and betting odds, and engaged in private wagers and footy tipping competitions. All three gambling groups reported increased exposure to gambling-themed adverts online, but also more awareness of gambling risks and harm.

In later adolescence, gambling attitudes and behaviours became more divergent. Deterred by the financial risks and potential harms from gambling, and increased awareness of the value of money, non-gamblers continued a stable pattern of non-participation, while non-problem gamblers reported stable or even declining levels of gambling. At-risk/problem gamblers also reported awareness of gambling risks, but often progressed to a broader range of activities, including more harmful forms.

### **The transition from gambling to at-risk/problem gambling**

The at-risk/problem gambling group tended to report regularly witnessing their parents gamble during childhood and being directly involved, such as being gifted scratch tickets. Gambling was recalled as part of family routines, shared family time and bonding. Some recalled gambling experiences with other influential adults, including teachers organising Melbourne Cup events with prizes. Some had clear, positive memories of witnessing gambling wins. Others recalled family arguments about losses, suggesting some parents gambled at harmful levels.

During their early teens, this group broadened their gambling-related interests to include footy tipping and private wagers. Honing knowledge about sports and betting odds, and small private wagers, could strengthen bonds with their father, particularly where parents were separated. Many had shared gambling-related interests with friends, including tipping and sports predictions involving no or low stakes. All reported increasing exposure to gambling-themed advertising online, and many recalled especially taking notice of televised sports betting adverts.

In later adolescence, the at-risk/problem gambling group tended to extend their gambling to more risky activities, including sports and race betting and skin gambling, and a few reported electronic gaming machine (EGM) gambling. Gaining a part-time job enabled some to increase their gambling. Several attributed their interest in gambling, particularly on skill-based forms, to their competitive nature and a desire to demonstrate skill through winning. While frequently reporting a greater understanding of gambling and its potential for harm, none acknowledged their gambling as being harmful. Most reported confidence in being able to self-regulate their gambling into the future.

### **The transition from simulated gambling to monetary gambling**

During childhood, simulated gambling activity was similar in all gambling groups. It mainly involved opening loot boxes and playing mini gambling components in games. Participants recalled the excitement of these activities and saw them as normal game elements. They did not associate them with gambling.

In early adolescence, simulated gambling was a frequent, unavoidable, and integral part of gaming for all three gambling groups. It was considered exciting and enjoyable, and became a shared activity with friends. Some participants started spending money on simulated gambling, especially loot boxes. Some deliberately sought out simulated gambling elements, such as virtual casinos in games. Few drew any connection between simulated gambling and monetary gambling.

Later adolescence came with greater awareness that wins were manipulated in simulated gambling to encourage persistence and real-money expenditure. This led to growing cynicism and feeling exploited, and caution about spending money in games. All groups reported being inundated with online advertising for social casino games. They raised concerns that simulated gambling can foster an internet gaming disorder and be a gateway to monetary gambling, because it normalised and taught young people about gambling and created false beliefs about winning.

### **The transition from simulated gambling to at-risk/problem gambling**

The at-risk/problem gambling group appeared to differ from the other two cohorts in their degree of involvement in simulated gambling. They tended to report an early strong attraction to, and real-money expenditure on, simulated gambling features in games, including loot boxes and skin gambling. Several reported symptoms of an internet gaming disorder in relation to their simulated gambling, including preoccupation, persistence, secrecy and chasing losses. Some described how simulated gambling had increased their interest in engaging in monetary gambling so they could win money instead of virtual prizes.

However, any causal links between simulated gambling, reporting symptoms of an internet gaming disorder, and the development of a gambling problem could not be reliably identified from their accounts. A few at-risk/problem gamblers did, however, note that their skin gambling had been excessive at times, demonstrating a transitional link between gaming and simulated gambling activities, and at-risk/problem gambling behaviour.

### **Results: Parental influences on gambling**

Parents were the most important source of influence that differentiated the gambling attitudes and behaviours among the three gambling groups, particularly during their primary school and early teenage years. This was largely dependent on the extent to which the parents gambled, and their associated attitudes and views.

Parental attitudes and behaviours that appeared to facilitate gambling participation and gambling problems included introducing their children to gambling, sharing gambling knowledge and 'skills', exposing them to gambling, facilitating their gambling, and normalising gambling as a positive activity.

Parents could also be a key source of influence in trying to protect their children against gambling participation and gambling problems. This mainly occurred when they participated minimally in gambling, educated their children on the risks and harm of gambling, and exercised control over their child's online and other activities.

### **Results: Gambling advertising in online and social media**

All participants recalled being exposed to gambling advertising since childhood, particularly televised advertisements for sports betting. During adolescence,

exposure to online advertising was described in all gambling groups as frequent and pervasive, especially during participants' online gaming sessions and in their social media. YouTube was the most common social media channel where they reported seeing gambling-themed advertisements. These were mainly adverts that played before videos and sponsored content by online influencers. Most participants could not distinguish between adverts for online gambling and for social casino games, and they interpreted both types as promoting gambling.

Participants also could not distinguish regulated from unregulated content, but noted frequently seeing adverts for online casino games that promoted monetary prizes. Online adverts promoting large monetary prizes and easy wins were viewed as 'scams' by many participants, and in all gambling groups. Participants also noted seeing adverts for (illegal) skin gambling, as well as online influencers promoting skin gambling and social casino games but who did not disclose their gambling or gaming sponsorship. Most participants were critical of gambling advertising, believing it should be further restricted to limit young people's exposure.

### **Results: Resilience and protective factors**

Several factors were associated with lower levels of gambling and at-risk/problem gambling amongst the participants when growing up. The main protective factors they reported were: age restrictions on gambling; parental modelling, rules and guidance; protective peer influences; spending their time and money on other interests; fear of addiction; and having a rational mindset and critical thinking.

The participants suggested several improvements to strategies and environments to protect young people from gambling problems and harm. These included: parental education and intervention; schools-based education; advertising bans and messaging about gambling harm; further regulation of the gambling and gaming industries; and information for the young person on how to seek help.

### **Implications**

Influences on youth gambling come from a wide range of sources. Accordingly, interventions need to be multi-faceted to tackle these multiple areas of influence.

Parents should be a key target for education that supports them to: avoid gambling in the presence of children; not involve them in gambling activities; educate them about gambling risks and harm; monitor their child's online and simulated gambling activities; limit children's exposure to gambling advertising; and engage them in other activities. However, parents find it difficult to counter the large amount of promotional gambling messages that young people are exposed to, and to monitor their online activities, particularly in later adolescence. Accordingly, additional measures are needed to minimise gambling harm among youth and tackle other areas of influence.

Participants strongly supported the need for school programs on gambling risks and harms, which they said should: convey evidence-based information; not dilute hard facts; not be patronising; advise them of sources of help; and include gamblers with lived experience of gambling problems. It is unlikely that gambling and simulated gambling practices will change without government regulation. Regulation is therefore needed to impose age restrictions on simulated gambling; to reduce the targeting of young people with gambling and simulated gambling advertising; and to prevent their exposure to the sights and sounds of gambling in gambling venues.

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## 6. Background

### 6.1. Purpose of the study

How young people are engaging with gambling is changing. This change is being driven by rapid technological changes, the high-level of engagement of young people with mobile technology, the increase in traditional and online gambling advertising, and simulated gambling activities. The NSW Youth Gambling Study 2020 (Hing et al., 2021a) focused on young people aged 12-17 years. It provided valuable insights into their engagement in gambling and simulated gambling, related problems, as well as personal, parental, peer and environmental factors associated with these behaviours. Key findings were that:

- in the past year, 29.8 per cent of young people in NSW reported participating in gambling, and 21 per cent in commercial gambling (excluding private betting).
- the prevalence estimate for past-year problem gambling was 1.5 per cent, and 2.2 per cent for at-risk gambling.
- young people's gambling usually occurred with parents/guardians (53.7%), followed by friends and other family members.
- in the past year, 72.2 per cent of young people had opened a loot box, and 36.5 per cent had spent money on loot boxes.
- in the past year, 40.1 per cent had played other simulated gambling games, including social casino games, demo games, and games with mini gambling components.
- those who participated in simulated gambling, including loot boxes, were more likely to gamble, and tended to commence simulated gambling and monetary gambling when aged 11-12 years.
- nearly half (46.1%) of young people reported noticing gambling advertising on television during sports and racing events at least weekly.
- numerous personal, parental, peer and environmental factors were associated with gambling and gambling problems. Parental factors were particularly influential, with parents being the greatest facilitators of underage gambling.

The current study builds on the key findings of the 2020 study to develop a deeper and more nuanced understanding of youth gambling, particularly transitions into gambling and at-risk/problem gambling, and the role of parents, peers, simulated gambling, and gambling advertising in these transitions. Its overall purpose is to inform policy and regulatory advice to reduce gambling related harm.

#### 6.1.1. Research questions

The research comprised a qualitative study with young people in NSW aged 12 to 17 years. It provides qualitative insights into the following research questions.

## 1. Gambling transitions

What is the nature of young people's transitions:

- from non-gambling to gambling
- from gambling to at-risk/problem gambling
- from simulated gambling to monetary gambling
- from simulated gambling to at-risk/problem gambling

## 2. Parental influence

What are the parental attitudes and behaviours that:

- facilitate gambling participation and gambling problems amongst young people in NSW aged 12 to 17 years?
- protect against gambling participation and gambling problems amongst young people in NSW aged 12 to 17 years?

## 3. New and emerging online gambling advertising

- What types of gambling advertising are young people in NSW aged 12 to 17 years exposed to through online advertising and social media marketing?
- To what extent are young people aged 12 to 17 years exposed to new and unregulated forms of gambling advertising?

## 4. Resilience and protective factors

- What factors are associated with a lower likelihood of gambling participation and problem gambling amongst young people in NSW aged 12 to 17 years?
- What strategies and environments are protective against problem gambling behaviour?

### **6.1.2. Types of gambling and simulated gambling included in the study**

Gambling includes spending real money on electronic gaming machines (EGMs, also known as poker machines and pokies), race betting, sports betting, instant scratch tickets/lotteries, keno, bingo, poker, other casino games (blackjack, roulette, craps, etc.), esports betting, fantasy sports betting, and informal private betting, as well as betting with skins.

Simulated gambling includes purchasing loot boxes, as well as playing social casino games on apps or social networking sites, demo or practice games on real gambling websites or apps, and video games with 'mini' gambling components. Players can spend real money in many simulated gambling games to buy virtual credit, extend playing time, or purchase loot boxes, but cannot win real money. However, in-game items that can be won, such as skins, have real-world value since they can be sold for real money or used as a form of currency to gamble on third-party websites.

## 6.2. Literature review

### 6.2.1. Key findings

- Most research into adolescent gambling and gambling problems has quantitatively examined its nature and extent, as well as psychological, social and contextual correlates.
- Parents appear to be the main influence on adolescent gambling; and parental gambling problems are a consistent risk factor for gambling problems in youth.
- Peer networks appear to become more influential in later adolescence, and individual vulnerabilities also influence youth gambling and gambling problems.
- Engagement in simulated gambling, especially spending money in these games, is associated with gambling and gambling problems in youth, but causal evidence for its role in gambling transitions is only just emerging.
- Youth are highly exposed to gambling advertising, including less regulated marketing through social media, streaming platforms, gaming apps, online influencers, affiliate marketers and illegal operators. Exposure to gambling advertising is linked to increased gambling intentions, behaviours, and problems in adolescents.
- Gambling transitions during adolescence vary amongst young people. Patterns include stability in no or low participation; intensification including progression to problem gambling; a reduction in gambling and related problems over time; and non-linear gambling pathways.
- However, little qualitative research has explored the interplay of individual, family, peer and environmental factors that influence transitions in adolescent gambling and gambling problems. Some research has elucidated the social processes that appear influential in initiating and maintaining gambling amongst young people.
- Examining these transitions and influences amongst young people in NSW can inform strategies to protect young people against gambling harm.

### 6.2.2. Introduction

Adolescence is a transitional period characterised by developing cognitive abilities, psychosocial maturation, and new experiences (Arnett, 1992; Casey et al., 2008; Steinberg, 2008, 2009). In recognition that young people lack the cognitive and emotional maturity to make optimal decisions (Casey et al., 2008), gambling on commercial gambling products is illegal in many countries for people under 18 years, including in Australia. Nevertheless, many young people do gamble, and some develop gambling problems.

Transitional pathways to gambling and gambling problems among young people are not well-understood. Complex interplays between individual characteristics, sociocultural contexts, the structural features of gambling and simulated gambling, as well as gambling advertising, may all influence these transitions. Exploring the lived experience of young people, in terms of what initiates, triggers, maintains, and

motivates their gambling, will assist in understanding gambling transitions for this cohort, as well as associated risk and protective factors.

This narrative literature review surveys current evidence on different transitions in gambling and problem gambling behaviours amongst youth. Risk and protective factors are discussed in terms of individual characteristics, parents/family, peers, simulated gambling and gambling advertising.

### **6.2.3. Methods**

This review gathered relevant material on adolescent gambling in Australia and internationally. Source material included mainly peer-reviewed studies and government-funded research studies. Prevalence estimates focused mostly on Australia, while the review of risk and protective factors for adolescent gambling and gambling problems drew on a wide range of Australian and international literature.

Searches were conducted on bibliographic databases using keywords and logic, including [adolescent], [youth], [young people] AND [gambling; internet OR online gambling; internet OR online gaming; social media AND gambling; skin AND gambling; gambling-like AND gaming; simulated gambling AND game; social gaming AND gambling problems; gambling AND virtual good; gambling AND gaming consoles]. Reference lists of identified major publications were also searched to locate further relevant publications. From this search, studies were selected for inclusion based on their relevance to the topics of the research questions, as first ascertained from reading the abstracts. The literature search was not constrained by date, but recent studies were prioritised for inclusion over earlier studies since they better reflect contemporary gambling and simulated gambling products, and environments, and youth engagement in these activities. The search and inclusion of material was also not constrained by any limits or quotas by topic. However, some topics have received less research attention than others. For example, there has been more research into risk than protective factors for youth gambling, and limited research on the influence of simulated gambling on monetary gambling.

### **6.2.4. Gambling transitions in adolescents**

#### **6.2.4.1. Transitions into gambling**

Across the world, estimates of past-year gambling amongst adolescents range from 15 to 80 per cent (Calado et al., 2017; King et al., 2020). The NSW Youth Gambling Study 2020 (Hing et al., 2021a) estimated that 29.8 per cent of adolescents aged 12-17 years participated in gambling in the previous 12 months. The most popular activities were private betting (17.1%), scratchies/lotteries (11%), bingo (6.0%) and keno (5.1%), and one-quarter bet online.

Gambling with one's own money tends to commence at a young age, and this averaged 11 years old in NSW (Hing et al., 2021a). However, young people may be exposed to and participate in adults' gambling activities from a much younger age. Qualitative studies (Kristiansen et al., 2015; Reith & Dobbie, 2011) reveal that young people are introduced to gambling through social processes. Rather than commencing gambling because of certain individual characteristics or motivations, family and peer groups transfer skills and knowledge that enable young people to learn how to gamble and to attribute specific meanings to the activity. However, young people can follow very different gambling transitions after commencement.

For example, Vitaro et al. (2004) identified three gambling trajectory groups amongst adolescents from low SES groups in Canada: 'low gamblers' (62%) with stable and low probability of gambling during adolescence; 'chronic high gamblers' (22%) who were gambling by age 11 and whose gambling tended to increase over time; and 'late onset gamblers' (16%), who started gambling later but whose gambling soon increased to resemble the 'chronic high gamblers'.

#### **6.2.4.2. Transitions from gambling to problem gambling**

Internationally, 0.2 to 12.3 per cent of adolescents meet criteria for problem gambling (Calado et al., 2017). In NSW, the estimated prevalence of adolescent problem gambling is 1.5 per cent, with a further 2.2 per cent being at-risk (Hing et al., 2021a). Young people with a gambling problem are more likely to participate in more gambling activities, gamble online, and gamble more frequently, compared to non-problem gamblers (Calado et al., 2017; Freund et al., 2022; Hing et al., 2021a).

Research has highlighted different trajectories of at-risk/problem gambling during adolescence and into early adulthood. Winters et al. (2005) identified four groups: 'resistors' (60%) with no gambling problems at any time point; 'new incidence cases' (21%) where non-problem gambling was followed by at-risk or problem gambling; 'desistors' (13%) whose gambling problem during adolescence had resolved by early adulthood; and 'persistors' (4%) with at-risk or problem gambling at all survey waves. Kristiansen et al. (2017a) identified four pathways: progression, reduction, consistency, and non-linearity in gambling behaviour over time, including towards and away from gambling problems. Longitudinal studies show that gambling problems during adolescence may be transitory, episodic or recurring, and that problem gambling can develop, be resolved, or persist throughout adolescence and into early adulthood (Delfabbro et al., 2009a, 2014; Scholes-Balog et al., 2014, 2016; Winters et al., 2005).

#### **6.2.4.3. Transitions from simulated gambling to monetary gambling**

Many young people engage in simulated gambling games. In NSW, 40.1 per cent of youth reported past-year engagement in social casino games, demo games, and/or games with mini gambling components, and 36.5 per cent had purchased loot boxes (Hing et al., 2021a).

Simulated gambling is more prevalent amongst young people who gamble and may provide a 'gateway' to gambling (Baggio et al., 2016; Hing et al. 2021a, 2022a; King et al., 2014; Wardle, 2019b). Three longitudinal studies provide some evidence for this migration during adolescence, although their results may be subject to selection effects. Dussault et al. (2017) found that simulated gambling at baseline (defined as any gambling on the internet but without betting real money) predicted later uptake of monetary gambling on poker, but not on slot machines, table games or bingo. In another study, simulated gambling on social networking websites at baseline was significantly associated with later migration to monetary gambling (Hayer et al., 2018). Longitudinal qualitative research observed that simulated gambling leads some adolescents to gambling with money, but reduces this likelihood among others (Kristiansen et al., 2017a, 2018). Overall, however, little is known about transitions from simulated gambling to monetary gambling amongst youth and causal evidence is lacking.

#### **6.2.4.4. Transitions from simulated gambling to gambling problems**

Studies have identified significant cross-sectional associations between gambling problems in adolescents and their engagement in simulated gambling activities, including social casino games (Hing et al., 2021a; King et al., 2014, 2016; Veselka et al., 2018), and loot box purchasing (Hing et al., 2022a; Kristiansen & Severin, 2020; Rockloff et al., 2021; Zendle et al., 2019). However, these correlational studies cannot ascertain the cause of these associations. Nonetheless, simulated gambling has been linked to gambling problems in young people even after controlling for monetary gambling participation (Hing et al., 2021a, 2022a; Wardle & Zendle, 2021), indicating that these games disproportionately attract adolescents with a gambling problem. An absence of longitudinal research limits knowledge about this transition.

#### **6.2.5. Influences on adolescent gambling**

In line with a socio-ecological model that recognises multi-level influences on people's attitudes, behaviours, health and wellbeing (McLaren & Hawe, 2005; Stokols, 1992), numerous factors can influence gambling transitions in youth. The review below summarises evidence for the influence of individual characteristics, parents/family, peers, simulated gambling, and gambling advertising. It considers both risk and protective factors in each area of influence.

##### **6.2.5.1. Individual characteristics**

Gambling and gambling problems are more common among males and older adolescents (Calado et al., 2017; Freund et al., 2022; Riley et al., 2021). Other socio-demographic variables associated with adolescent gambling problems include lower school grades, involvement in competitive sports, living close to gambling locations, belonging to an ethnic minority, and lower socioeconomic status (Blinn-Pike et al., 2010; Calado et al., 2017; Riley et al., 2021).

Several psychological characteristics have been implicated in youth gambling problems, but causality is unclear. These include poor social connectedness, higher sensation-seeking, delay discounting, conduct problems, emotional and attentional problems, social dysfunction, and maladaptive coping strategies (Riley et al., 2021). Adolescents with a gambling problem most frequently report gambling motivations linked to emotional regulation (Calado et al., 2017; Riley et al., 2021).

Individual characteristics that may protect young people from harmful gambling include the reverse of the risk factors described above. Further, Rash and McGrath (2017) found that the most common reasons young people gave for not gambling were related to finances and risk aversion; followed by disinterest in gambling and having other priorities; personal and religious objections; concern about becoming addicted; social influences such as not wanting to disappoint family or wanting to conform with non-gambling friends; and awareness of the poor odds of winning.

##### **6.2.5.2. Parental and other family influences**

Adolescents typically have their earliest gambling experiences with parents and are socialised by parental attitudes and behaviours (2CV, 2021; Freund et al., 2022; Pitt et al., 2017a). Parents may introduce their children to gambling, involve them in gambling, and share their gambling accounts and credit cards (Hing et al., 2021a). Parents are also a key influence on young people's technology use, which can

impact their gambling and gaming activities (Calado et al., 2014; Hing et al., 2021a). Youth with family and friends who gamble tend to gamble more often (Freund et al. 2022; Hardoon et al., 2004; Hing et al., 2021a; Kristiansen et al., 2015). In NSW (Hing et al., 2021a), adolescent gamblers reported gambling with their parents (53.7%), adolescent friends (26.8%), adult relatives (20.7%), adolescent relatives (20.1%), and grandparents (19.5%). Few reported gambling alone (9.1%).

Research has consistently identified a link between adolescent and parental gambling problems. In Australia, young people with a family history of problem gambling were 4.5 times more likely to display problem gambling symptoms (Dowling et al., 2010). In NSW, growing up in a household with an adult with a gambling problem uniquely predicted gambling problems amongst adolescents (Hing et al., 2021a). This link may be explained by genetic factors, role modelling, and increased gambling opportunities (Jacobs et al., 1989; McComb & Sabiston, 2010; Vitaro et al., 2014; Winters et al., 2002).

The nature of the parent-adolescent relationship can also affect adolescents' participation in risky activities through influencing their capacity to cope (Calado et al., 2017; Riley et al., 2021; Sharman et al., 2019). Parental restrictions and monitoring (Castren et al., 2021), and parents' marital, educational, and socioeconomic status (Dowling et al., 2017; Riley et al., 2021), have been linked to youth gambling rates. Not living with both parents, being an only child, and poor family attachment can be risk factors for youth gambling problems (Hanss et al. 2014; Riley et al., 2021; Sharman et al., 2019).

Conversely, certain parental behaviours can help to protect young people against gambling and gambling problems. Parental supervision and monitoring, strong family cohesion, not gambling with children, and the absence of parental gambling problems have a well-recognised protective role (Dowling et al., 2010, 2017; Hing et al., 2021a; Kristiansen et al., 2017a; Riley et al., 2021; Shead et al., 2010). However, evidence on how parents can best protect their adolescents from gambling harm is limited to correlational associations, with little causal evidence available.

### **6.2.5.3. Peer influences**

Peers may influence a young person's gambling through the extent to which gambling is normalised, encouraged or discouraged in peer groups and socially incentivised through group status (Castren et al., 2015). Adolescents who have closer peer relationships (Castren et al., 2021; Kristiansen et al., 2015), and have friends who gamble (Sarti & Triventi, 2017) are more likely to gamble themselves. Having a friend who 'gambles too much' can increase the likelihood of gambling problems (Kang et al., 2019; Zhai et al., 2017). In NSW, gambling and gambling problems were associated with having friends who gamble and affinity to an online community (Hing et al., 2021a). Online communities can attract young people who are interested in gambling or have gambling problems, and can normalise gambling through the sharing of gambling tips and experiences (Sirola et al., 2018, 2019, 2021). Adherence to group norms predicts gambling problems in youth (Oksanen et al., 2021; Savolainen et al., 2021), indicating the potential risk of associating with friendship groups where gambling is highly normalised.

Peers exert more influence on gambling as adolescents grow up, which can inform targeted harm reduction strategies (Pallesen et al., 2016; Pitt et al., 2017a). Social

connectedness appears to be the strongest protective factor for gambling amongst young people (Riley et al., 2021). This occurs through meaningful recreational and extra-curricular activities, prosocial behaviour, and offline (non-gambling) engagement with friends. Strategies that encourage these behaviours may therefore help to protect young people from developing harmful patterns of gambling.

#### **6.2.5.4. Simulated gambling**

As discussed earlier, engagement in simulated gambling has been correlated with gambling and gambling problems in youth. However, its role in young people's transitions to gambling, and to gambling problems, is largely unknown, although several potential links have been proposed.

Simulated gambling may normalise and glamourise monetary gambling because it builds familiarity with gambling, links gamers to a gambling subculture, and exposes them to gambling advertising (Armstrong et al., 2018; Greer et al., 2019, 2021; King & Delfabbro, 2020). Although the 'look and feel' of simulated gambling games often replicate monetary gambling, the payback percentage is far higher, and large wins and bonuses are commonplace (Bednarz et al., 2013; Sévigny et al., 2005). This can lead to unrealistic expectations of winning in monetary gambling, which may encourage a transition from simulated to real gambling and excessive spending in monetary gambling (Armstrong et al., 2018; Bednarz et al., 2013; Kristiansen et al., 2018). Simulated gambling games also encourage microtransactions using real money (Parent Zone, 2019). In an Australian study of social casino games, over two-thirds of adolescents who had paid real money reported transitioning to monetary gambling, compared to only 1.3 per cent who had not paid (King et al., 2016). These games may offer a training ground for novice gamblers, increasing confidence in their monetary gambling abilities (Kristiansen et al., 2018), and their appetite for risk (Bednarz et al., 2013).

Purchasing loot boxes is another form of simulated gambling because it involves staking money on a chance-based reward of uncertain value (Rockloff et al., 2020). This random allocation of rewards of varying value is a structural feature of EGMs and encourages rapid uptake, behavioural conditioning, and persistent repetitive behaviour (Drummond & Sauer, 2018; Hing et al., 2022a). Skins that can be won in loot boxes have a monetary value since they can be sold for real money on third-party sites and used to gamble on esports and games of chance on skin gambling websites (Hing et al., 2022c). Hence, purchasing loot boxes exposes young people to the psychological drivers of gambling, incentivises engagement and persistence through the chance to win items with real-world value, and provides a currency that can be used for further gambling (Drummond et al., 2020; Hing et al., 2022a).

In NSW, adolescents who refrained from playing simulated gambling games and purchasing loot boxes were less likely to report gambling and gambling problems (Hing et al., 2021a). These findings are consistent with several other youth studies (e.g., King et al., 2014, 2016; Kristiansen & Severin, 2020; Molde et al., 2018; Rockloff et al., 2021; Wardle, 2019b; Zendle et al., 2019). Discouraging young people from simulated gambling, perhaps through regulatory, parental and educational initiatives, may therefore help to protect them from transitioning to harmful patterns of monetary gambling.

### **6.2.5.5. New and emerging online gambling advertising**

Concerns that adolescents are susceptible to the effects of gambling advertising have led to restrictions in print, outdoor and television media. However, newer forms of online advertising, including in social media, are more difficult to monitor and may differ in their effects, especially when shared by peers and influential adults (Romer & Moreno, 2017). Digital advertising enables advertisers to circumvent some restrictions on traditional forms of advertising, and facilitates the sharing of gambling content to minors (Hing et al., 2018a, 2018b). Youth are frequently exposed to gambling advertising, especially online. In NSW, 20.3 per cent of adolescents reported seeing gambling advertising online and in social media more than once a week, and 34.8 per cent at least weekly (Hing et al., 2021a). In Victoria Australia, young people described seeing gambling advertisements in social media, especially on YouTube before watching sporting or gaming videos (Thomas et al., 2018).

Greater exposure to this advertising engenders positive youth attitudes towards gambling, with these positive attitudes linked to greater likelihood of gambling participation and problems (Hing et al., 2014, 2021a; Sproston et al., 2015). Among Australian secondary students, exposure to one additional type of gambling advertising was associated with a 6 per cent increase in the odds of past-month gambling and a 10 per cent increase in the odds of gambling problems Noble et al., 2022). When advertising types were compared, only exposure to online gambling ads (websites, pop-ups on websites, social media) was significantly associated with gambling and gambling problems (Noble et al., 2022). Qualitative research has described how advertising normalises gambling among young people, and presents gambling as an easy, fun, and culturally valued activity where people can utilise their knowledge of sport to make money (Pitt et al., 2016a, 2017a).

Young people can also be exposed to unregulated gambling advertising, which is often used by illegal gambling operators, such as online casinos, skin gambling sites and unlicensed esports betting websites. Influencer marketing has proliferated, especially on YouTube, and entails paying online influencers to post sponsored content, brand endorsements, and product placements. Adolescents may not recognise these posts as paid advertising or that the advertising might be deceptive. Skin gambling advertising has been criticised for its widespread use of young social influencers who show themselves winning large amounts of money, with these wins falsely manipulated by their sponsors (Greer et al., 2019; Hing et al., 2021b). Adolescents are also likely to see gambling advertising on streaming platforms and gaming apps when playing video games and watching esports competitions. Esports betting brands and skin gambling inducements are advertised during esports matches, which are streamed through platforms such as Twitch.tv, Steam and the game app itself (Hing et al., 2021b). This means that children see gambling ads in some of the video games they play. Young people may also receive spam emails from illegal gambling operators and gambling affiliate marketers and see advertisements for these services online and in social media feeds. However, little research has examined the nature and extent of young people's exposure to unregulated forms of gambling advertising, and how they respond.

Several studies have found that reduced exposure to gambling advertising is linked to lower likelihood of gambling and gambling problems in youth (Binde, 2014; Hing et al., 2021a; Labrador et al., 2021; Sproston et al., 2015). However, little is known about the value of other protective strategies, such as educating young people about

the tactics used in gambling advertising and its commercial intent, and public health campaigns targeted to different subgroups such as sports fans.

### **6.2.6. Chapter conclusion**

Most research into adolescent gambling has been quantitative, correlational, and prevalence-based (Blinn-Pike et al., 2010; Calado et al., 2017; Wardle, 2019a). This research has provided valuable information on the nature and extent of youth gambling, and associations between various psychological, social and contextual factors and gambling and gambling problems amongst young people. However, quantitative research cannot provide rich details about interactions, influences and meanings that characterise transitions in adolescent gambling participation and problems (Kristiansen et al., 2017a). Longitudinal studies are needed to establish causal risk and protective factors in these transitions (Calado et al., 2017; Kristiansen et al., 2017a). Nonetheless, qualitative research can provide rich insights to address gaps in knowledge about patterns of gambling transitions amongst young people, and how individual, family, peer and environmental factors can interact to influence these pathways.

To date, limited qualitative research has explored gambling amongst adolescents. While a recent review of youth gambling research identified 21 qualitative studies (Wardle, 2019a), several focused only on young adults over the legal gambling age. Only a few additional qualitative studies have been completed since that review. Overall, qualitative research into adolescent gambling has focused on three main areas: transitions in gambling behaviour, perceived influences on gambling, and perceptions and meanings of gambling among young people.

Two studies, conducted in the UK (Reith & Dobbie, 2011) and Denmark (Kristiansen et al., 2015), have explored transitions in youth gambling using a qualitative longitudinal design. They found that young people's gambling attitudes and behaviours, as they grow up, are influenced by a complex interplay of social, cultural and environmental factors. Their findings highlight the central role of family and peers who, through social processes, transfer knowledge and skills that help children learn how to gamble and assign certain meanings to gambling. Subsequent waves of one of these studies, when some participants were still adolescents (Kristiansen et al., 2017a), identified four gambling pathways: intensification, reduction, stability, and non-linear pathways. The findings again pointed to a multitude of social factors that influence these transitions, including changes in social groups, interests, money, and gambling opportunities. Further analysis (Kristiansen et al., 2018) found that engagement in simulated gambling can be a training ground for some youth to progress to monetary gambling, through a process of learning and socialisation. These longitudinal studies draw attention to the dynamic and variable nature of youth gambling transitions, and that they are shaped by several sources of influence.

Several cross-sectional qualitative studies have focused on various influences on youth gambling, using interviews and focus groups. These studies have explored the perceived influence of parents and peers (Pitt et al., 2017a; Woods & Griffiths, 2002), and gambling advertising (Pitt et al., 2016, 2017b; Thomas et al., 2014, 2016, 2018). They have also explored the perceptions and meanings of gambling to illuminate the normalisation of gambling amongst young people (Carran & Griffiths, 2015; Pitt et al., 2017a); the activities they perceive to be gambling (Calado et al., 2017; Carran & Griffiths, 2015; Pitt et al., 2017a); and the motivations that underpin

their gambling involvement (Pitt et al., 2017a; Wilson & Ross, 2011; Wood & Griffiths, 2002). These studies have provided valuable insights into the gambling experiences of young people. However, they have not explored these experiences in relation to transitions in their gambling and simulated gambling behaviour over time, nor in relation to different levels of problem gambling severity.

Clearly, qualitative research into adolescent gambling is in an early stage of development. The current study will help to address some of the many remaining gaps. Importantly, it sets out to explore gambling transitions and perceived influences on gambling amongst adolescents who are at different levels of problem gambling severity. To our knowledge, this is the first study to explore these transitions and influences by gambling group. In addition, the study includes a cohort of non-gamblers, so it can illuminate formative experiences that act to dissuade young people from gambling. Non-gamblers have received little explicit research attention in adolescent studies. The study also includes an exploration of digital gambling experiences, including through advertising and simulated gambling. This helps to address an identified gap in research (Wardle, 2019a) to better understand how gambling is embedded into the everyday digital life of young people. Finally, this is the first comprehensive qualitative exploration of gambling transitions amongst young people in NSW and key sources of influence on these transitions.

## 7. Methods

CQU Human Research Ethics Committee approved this study (approval number 23445). The qualitative methodology captured data from 47 in-depth interviews and three 7-day online communities, also with 47 participants.

### 7.1. Participant recruitment

To qualify for the study, participants had to: be aged between 12 and 17 years (inclusive), reside in NSW, provide informed consent, and have informed consent from their parent/guardian. Appendices A and B contain the information sheet and consent forms that explained the purpose of the study to both parents and participants. To optimise the coverage of key demographics, gambling status, and problem gambling status, a recruitment screener was used (Appendix C). The definition of 'gambler' included participation in any form of gambling in the last 12 months, including lotteries, lotto, EGMs, keno, casino games, betting on sports and races, and betting with skins or other in-game items on games of chance or esports. In line with the NSW Youth Gambling Study 2020 (Hing et al., 2021a), the problem gambling measure in the screener was the DSM-IV-MR-J (Fisher, 2000), which categorises participants into non-problem, at-risk and problem gamblers. At-risk and problem gamblers were merged into an 'at-risk/problem gambler' group for analysis. The recruitment occurred over 12 weeks, beginning March 2022, and involved three recruitment agencies (Focus People, Stable Research, and KB Research). These agencies recruit from the pool of potential research participants they each maintain, as well as by advertising in a range of media.

### 7.2. Online communities

Three online communities were conducted between the 11<sup>th</sup> and 24<sup>th</sup> April 2022. Each community took place over a 7-day period using the Visions Live platform. This platform resembles a social media platform, where participants can respond to activities displayed in the platform, and post comments in response to moderators and other participants. Participants can log in at any time of the day or night to complete activities and post to the discussion board. Communities were split by age group. One community was held with adolescents aged 12-14 years, and two with those aged 15-17 years, to accommodate participants' varied availability.

Each day, participants were asked to complete approximately one hour of questions, activities, and discussions, for a total of approximately 7 hours over the 7 days. These activities were designed to capture young people's gambling journeys using timeline exercises to identify key milestones and transitions. Open-ended questions were used as prompts on the discussion board to explore participants' gambling behaviours and attitudes. The community enabled exploration into gambling advertising and included heatmap activities, where participants tagged elements of advertisements that they liked and disliked, and explained the reasons why. Topics explored each day are outlined in Table 1 and detailed in Appendix D.

Several strategies were used to encourage engagement, interaction and retention in the online communities. These included maintaining participant anonymity through use of an online avatar of their choice, and welcome activities at commencement where participants could introduce themselves. Responses to potentially sensitive

questions were private, meaning they could not be seen by other participants. A team of moderators from DBM Consultants monitored and interacted with participants daily, responding to their comments with prompts and encouragement. The value of the gift card received by participants was based on the number of days they participated. This was \$10 for Day 1 (sign-on and welcome activities) and \$20-\$30 for each subsequent day. In total, participants could receive up to \$140 in a GiftPay shopping voucher. A total of 47 participants completed at least five days of the activities.

**Table 1: Topics explored each day in the online communities**

|              | <b>Overarching themes</b>   |
|--------------|---|
| <b>Day 1</b> | Gambling behaviours and attitudes   |
| <b>Day 2</b> | Parental and family behaviours and attitudes<br>Resilience and protective factors                                     |
| <b>Day 3</b> | Peer influence<br>Gaming and simulated gambling, and how they relate to gambling<br>Resilience and protective factors |
| <b>Day 4</b> | Gambling journey, including key milestones and influences over time   |
| <b>Day 5</b> | Gambling advertising, including common channels and appeal  |
| <b>Day 6</b> | Gambling harms, and possible protective strategies and education  |
| <b>Day 7</b> | Future intentions and other comments  |

### **7.3. In-depth interviews**

A total of 47 in-depth interviews, of approximately 45 minutes duration, were conducted over Microsoft Teams by DBM Consultants, including those identified as authors of this report, and a male interviewer from DBM when requested by the participant. The interview guide (Appendix E) was designed to retrospectively explore each participant’s gambling journey in chronological order. Attention was drawn to key milestones relating to gambling and simulated gambling practices within the participants’ life histories, beginning with recollections from early childhood, into primary and high school, concluding with the present time. For each time period, the questions centred on first experiences of gambling; gambling exposure, attitudes and participation; facilitators and barriers to gambling; gambling motivations; impacts of gambling; the family and social environment; simulated gambling experiences; and protective factors.

### **7.4. Samples**

Tables 2 and 3 show the final sample distribution for the online communities and interviews. In total, 39 at-risk/problem gamblers, 41 non-problem gamblers, and 14 non-gamblers participated. Slightly more females than males participated, and participants from metropolitan locations outnumbered those from regional locations. Five at-risk/problem gamblers participated in both an online community and an interview, making the total sample size for at-risk/problem gamblers n=39, with n=34

unique participants. This facilitated recruitment, but also yielded very rich interviews with these participants, since they had already established rapport and trust with the interviewer in the online community, which acted to encourage honest and detailed interview responses. Apart from this, the samples for the online communities and interviews were discrete.

**Table 2: Online community sample distribution**

|              |                 | 12-14 years |           | 15-17 years |           |          | Total     |
|--------------|-----------------|-------------|-----------|-------------|-----------|----------|-----------|
|              |                 | Male        | Female    | Male        | Female    | Other    |           |
| Metro        | At-risk/problem | 3           | 3         | 6           | 5         | 0        | 17        |
|              | Non-problem     | 3           | 3         | 2           | 2         | 0        | 10        |
|              | Non-gamblers    | 1           | 1         | 1           | 1         | 0        | 4         |
| Regional     | At-risk/problem | 0           | 3         | 0           | 0         | 1        | 4         |
|              | Non-problem     | 3           | 2         | 2           | 2         | 0        | 9         |
|              | Non-gamblers    | 0           | 1         | 1           | 1         | 0        | 3         |
| <b>Total</b> |                 | <b>10</b>   | <b>13</b> | <b>12</b>   | <b>11</b> | <b>1</b> | <b>47</b> |

**Table 3: In-depth interview sample distribution**

|              |                 | 12-14 years |           | 15-17 years |           |          | Total     |
|--------------|-----------------|-------------|-----------|-------------|-----------|----------|-----------|
|              |                 | Male        | Female    | Male        | Female    | Other    |           |
| Metro        | At-risk/problem | 3           | 2         | 4           | 3         | 0        | 12        |
|              | Non-problem     | 3           | 4         | 2           | 2         | 0        | 11        |
|              | Non-gamblers    | 1           | 1         | 0           | 1         | 0        | 3         |
| Regional     | At-risk/problem | 1           | 2         | 1           | 1         | 1        | 6         |
|              | Non-problem     | 2           | 4         | 3           | 2         | 0        | 11        |
|              | Non-gamblers    | 1           | 1         | 1           | 1         | 0        | 4         |
| <b>Total</b> |                 | <b>11</b>   | <b>14</b> | <b>11</b>   | <b>10</b> | <b>1</b> | <b>47</b> |

Appendix F contains the participant ID key, and Appendix G summarises past-year gambling participation for the at-risk/problem and non-problem gambler groups. In the past 12 months, a higher proportion of the at-risk/problem gambler group reported gambling on all 12 activities they were asked about, compared to the non-gambler group. In the at-risk/problem gambler group, over half reported gambling on lottery products (59%), private betting (53%) and betting with skins or other in-game items (53%). This was followed by gambling on Keno (44%), bingo (41%), sports betting (38%), and race betting (26%). Smaller proportions reported betting on casino games (18%), fantasy sports (18%), poker machines (15%), poker (12%) and esports (9%). In the non-problem gambler group, gambling on lottery products (49%)

and private betting (44%) were also the most frequently reported, followed by Keno (24%), bingo (20%), sports betting (20%), and race betting (20%). Smaller proportions reported gambling on poker machines (10%), fantasy sports (7%) and casino games (5%). No non-problem gamblers reported gambling on poker in a venue or on esports in the past year.

## **7.5. Analysis**

Thematic narrative analysis was used to understand participants' journeys and key influences on their gambling experiences. This analysis embeds prominent themes, extracted from the narratives, within the broader sequence of events (Riessman, 2008; Rodriguez, 2016). We first grouped the participants' narratives into three gambling groups reflecting those who 1) scored as problem/at-risk gamblers when recruited (at-risk/problem gamblers), 2) gambled during the past 12 months, but scored as non-problem gamblers, and 3) did not gamble in the past 12 months (non-gamblers). For each group, we composed a temporal sequence reflecting transitions in their gambling across the developmental stages (childhood, early adolescence, later adolescence).

For each developmental stage, we used thematic analysis to draw out shared and contrasting elements across the narratives, within and across each gambling group, that pertained to key sources of influence on their gambling. This thematic analysis adhered to the methods outlined by Braun and Clarke (2006) to identify, analyse and report patterns within qualitative data. This analysis involved inductive procedures to identify codes and themes from the data itself. After data familiarisation through reading all interview transcripts several times, three of the DBM analysts, who had also conducted most of the interviews and had helped to moderate the online communities, commenced with open coding of each transcript, to identify initial features that were potentially relevant to the research aims. This coding of words, phrases, sentences or paragraphs, as appropriate, was an iterative process involving the constant comparative method to add, modify and refine codes and to recode data as the analysis progressed. In consultation with the lead CQU investigator, a subsequent process generated themes by grouping or collapsing codes that shared some unifying feature. This process, which involved the DBM analysts, added new codes, modified existing codes, and recoded data, as appropriate. For example, initial codes of 'witnessing parents gambling', 'hearing parents talk about gambling', and 'being involved in parents' gambling' were collapsed into a broader theme of 'introduction to gambling through parents.' This process ensured that the resultant themes captured meaningful patterns in the data that were supported by recurring evidence, while also providing the ability to present contrasting participant experiences where relevant. Selective coding then helped to provide a richer explanation of the themes by providing further evidence and participant quotes.

Trustworthiness of the research (Polit & Beck, 2014) was enhanced by collecting data directly from participants with lived experience to increase credibility. A semi-structured interview format with open-ended questions, as well as the voluntary and interactive format of the activities in the online communities, allowed participants to decide the detail and scope of the experiences they shared, with the interviewers/moderators adapting their questions to suit the participants' accounts, using a two-way conversational style to explore the issues discussed. This approach helped to improve dependability by reducing interviewer/moderator bias. Including

participants' quotes in the reporting increased authenticity. The lead CQU investigator and all analysts from DBM Consultants reviewed and commented on each draft of the analysis to help optimise confirmability (Connelly, 2016).

Quotes in the following chapters are tagged by gambling group (ARPG = at-risk/problem gambler, NPG = non-problem gambler, NG = non-gambler); gender (male, female, other); age group (12-14 years, 15-17 years), location (regional, metropolitan), and data collection method (IDI = interviews, OLC = online community). Quotes have been included verbatim, apart from edits for length, without editing for grammar, punctuation, or spelling.

The results are presented in the next four chapters according to the main topic of each research question:

- Gambling transitions
- Parental influences on gambling
- Gambling advertising in online and social media, and
- Resilience and protective factors.

Appendix H lists the themes and sub-themes for each of these four topic areas, and these themes are discussed in each of the following chapters.

## 8. Gambling transitions

### 8.1. Key findings

#### **The transition from non-gambling to gambling**

- All participants reported first being exposed to gambling as children. Most at-risk/problem and non-problem gamblers reported witnessing their parents gambling and were sometimes involved in their betting activity. They associated gambling with positive experiences such as family outings and special occasions. Non-gamblers typically recalled little parental gambling but became aware of gambling from external sources. All gambling groups recalled seeing gambling advertisements during childhood, most often for sports betting.
- Early adolescence presented opportunities for more involvement in gambling. All gambling groups reported a shift to gambling-like activities with friends, such as dares or predictions involving no or very little money. Many developed more interest in sport and betting odds, and engaged in footy tipping and private wagers. All gambling groups reported increased exposure to gambling-themed adverts online, but also more awareness of gambling risks and harm.
- In later adolescence, gambling attitudes and behaviours became more divergent across the three gambling groups. Deterred by the financial risks and potential harms from gambling, non-gamblers continued a stable pattern of abstention, while non-problem gamblers reported stable or declining levels of gambling. At-risk/problem gamblers also reported awareness of gambling risks, but often progressed to a broader range of activities, including more harmful forms.

#### **The transition from gambling to at-risk/problem gambling**

- The at-risk/problem gambling group often reported regularly witnessing their parents gamble during childhood and being directly involved through scratch tickets they were gifted. They often recalled gambling as part of family routines, shared family time and bonding. Some recalled gambling experiences with other adults, including teachers organising Melbourne Cup events with prizes. Some had clear, positive memories of witnessing gambling wins. Others recalled family arguments about losses, suggesting some parents gambled at harmful levels.
- During early adolescence, this group broadened their gambling-related interests to include private wagers and footy tipping. Honing knowledge about sports and betting odds, and small private wagers, could form a bonding activity with their father, particularly where parents were separated. Many had shared gambling-related interests with friends, such as tipping and sports predictions involving low or no stakes. All reported seeing more gambling-themed advertising online, and many recalled especially taking notice of sports betting adverts on television.
- In later adolescence, this group tended to broaden their gambling to more risky activities, including sports and race betting and skin gambling, and a few reported EGM gambling. Gaining a part-time job enabled some to increase their gambling. Several attributed their interest in gambling, particularly on skill-based forms, to their competitive desire to demonstrate skill through winning. While they tended

to report an increasing understanding of gambling and its potential for harm, none acknowledged their gambling as problematic. Most reported confidence in being able to self-regulate their gambling into the future.

### **The transition from simulated gambling to monetary gambling**

- During childhood, all gambling groups engaged in some simulated gambling activities, mainly opening loot boxes and playing games with mini gambling components. Participants recalled these activities as exciting and enjoyable. They saw them as normal game elements and not associated with gambling.
- In early adolescence, simulated gambling was a frequent, unavoidable and integral part of gaming for all gambling groups. Being able to win prizes was exciting and became a shared interest with friends. Some participants started spending money on simulated gambling, especially loot boxes. Some deliberately sought out gambling-themed elements, such as virtual casinos in games. Few drew a connection between their simulated gambling and any gambling interests.
- Later adolescence brought greater awareness that wins in simulated gambling are manipulated to encourage persistence and real-money expenditure. Their increasing cynicism, and feeling exploited, led to caution about spending money in games. All groups reported being inundated with online advertising for simulated gambling. They were concerned that simulated gambling can lead to a gaming problem, and to monetary gambling because it normalised and taught young people about gambling and fostered false beliefs about winning.

### **The transition from simulated gambling to at-risk/problem gambling**

- The at-risk/problem gambling group appeared to differ from the other two cohorts in their degree of involvement in simulated gambling during adolescence. They were more likely to report an early strong attraction to, and real-money expenditure on, simulated gambling features in games, including loot boxes and skin gambling.
- Several reported symptoms of a gaming disorder related to their simulated gambling, including preoccupation, persistence, secrecy and chasing losses. Some described how simulated gambling had increased their interest in real gambling so they could win money instead of just virtual prizes.
- However, any causal links between simulated gambling, reporting symptoms of a gaming disorder, and the development of a gambling problem could not be reliably identified from their accounts.
- A few participants did, however, note that their skin gambling had at times been excessive, demonstrating a transitional link between gaming and simulated gambling activities, and at-risk/problem gambling behaviour.

## **8.2. Introduction**

This chapter presents the results for the four gambling transitions of interest in this study: from non-gambling to gambling, from gambling to at-risk/problem gambling, from simulated gambling to monetary gambling, and from simulated gambling to at-risk/problem gambling.

In this study, childhood refers to being aged 10 years or younger; early adolescence to being aged 11-14 years; and later adolescence to being aged 15-17 years. The at-risk/problem gambling group comprises participants who were categorised as either problem or at-risk gamblers based on their responses to the DSM-IV-MRJ (Fisher, 2000) at recruitment. The non-problem gamblers are those who were categorised as such based on their responses to the DSM-IV-MRJ at recruitment. Non-gamblers are those who reported no gambling in the 12 months prior to recruitment for this study.

### **8.3. The transition from non-gambling to gambling**

#### **8.3.1. Childhood: Early exposure to and involvement in gambling shaped primarily by parents**

Almost all participants reported they had become aware of gambling at a very young age. The majority identified their primary school years as the time period when they were first exposed to gambling, typically when five or six years old. The extent of early exposure to gambling varied across the sample and within the three gambling groups (at-risk/problem, non-problem and non-gamblers). Nonetheless, this exposure appeared to directly relate to the degree to which their parents and other close family members gambled. Key themes relating to childhood experiences of gambling were introduction to gambling through parents; attitudes to gambling being shaped by parents; and exposure to gambling through media and advertising. Variations within these themes for the three gambling groups are discussed below.

At-risk/problem gamblers and non-problem gamblers associated their first memories of gambling mostly with family events, when they were directly exposed to the gambling of adults in their household. As children, these participants were often purposefully included in parental gambling activities, as a way of involving, occupying, or entertaining them. For example, parents gave them instant lottery cards to scratch, or asked them to make lotto, Keno or race betting selections.

This childhood involvement was often 'passive', in that it was determined by their parents, not by the children themselves, and involved gambling by the parent not the child. In many cases, parents deliberately tailored the activity to involve the child; for instance, asking the child to pick a horse for the parent to bet on, or scratch an instant lottery ticket. This was particularly mentioned by the at-risk/problem gambling group, some of whom implied that these gambling activities were a family routine.

*"My parents have always encouraged small games like Keno and Bingo as it's fun and a way to spend time with others." (#68, ARPG, female, 15-17 years, metro, OLC)*

The non-problem gambler group also noted occasions when their parents would involve them in gambling, although this typically appeared to be less frequent than in the at-risk/problem gambling group.

*"When we used to go to pubs when I was young, me, dad and my brother we'd put a few dollars in for Keno. That was probably the first time I really gambled." (#18, NPG, male, 12-14 years, metro, IDI)*

*"My parents have only occasionally gambled for the Melbourne Cup where we have family members who own horses so my parents occasionally put in bets*

for me! it is interesting choosing what funny named horse you have a feeling will win! it is exciting and exhilarating but not worth it if done on more than a special occasion.” (#58, NPG, female, 15-17 years, regional, OLC)

Early experiences of being involved in gambling activities with their family usually formed positive memories for the at-risk/problem and non-problem gamblers, as they were often associated with a sense of occasion and family bonding, for example, going out for dinner as a family, Australia Day, the Melbourne Cup, or holidays.

“I was in a cruise and played bingo. It was so much fun.” (#59, ARPG, female, 15-17 years, metro, OLC)

In contrast to the at-risk/problem and non-problem gambler groups, the non-gamblers recalled that their parents rarely or never participated in gambling. For example, one non-gambler reported that the only gambling he witnessed his parents do was on the Melbourne Cup, when his father would bet \$5 on a horse. Non-gamblers recalled their childhood attitudes to gambling as being neutral, uninterested, or anti-gambling. Those with limited interest attributed this to their family not gambling. The early experiences of non-gamblers were typically that gambling was an activity that they only occasionally saw or heard about outside of their home. This included seeing and hearing the pokies when having dinner at a pub or club, or hearing about gambling when at these venues.

“The most memorable first experience of gambling would have been when I was at a sports club and heard a group of men betting on a soccer game, I would have been around 8 years old.” (#14, NG, female, 15-17 years, metro, OLC)

“I could hear, like, the noises...the sounds of the money...then, when people opened the doors, I saw the colourful lights and I was, like, ‘Oh, I want to go in there,’ because, you know, I was a kid – it’s colourful.” (#25, NG, female, 15-17 years, metro, IDI)

Since the non-gamblers tended not to be exposed to parental gambling, many in this group recalled being introduced to gambling through advertising, often when watching television, YouTube, or when playing online games. For example, one participant recalled seeing pop-up adverts for Bet 365 and video adverts for Ladbrokes when playing games of chess and Sudoku on an iPad. He reported that these ads did not appeal to him, and he would ignore or try to skip them to get back to the game. The at-risk/problem and non-problem gamblers also recalled seeing gambling adverts during childhood, most frequently for sports betting, as well as gambling content in movies, particularly relating to casino games. As children, most participants considered these adverts to be ‘boring’ and not relevant to them.

“You’d see it on the TV all the time...I’d see it when you’re watching the football at night...It was a bit of a nuisance...but I never really paid much attention to the ads themselves; I’d just walk away.” (#34, ARPG, male, 15-17 years, regional, IDI)

Overwhelmingly, parents were the main source of influence differentiating the gambling experiences of the three gambling groups during their childhood, which in turn acted to shape their gambling attitudes and behaviours at this time.

### 8.3.2. Early adolescence: Increased peer, sport and media influences on their gambling, which was mainly informal private gambling

Early adolescence tended to be accompanied by growing awareness of gambling activities; opportunities for more involvement in gambling; engagement in private betting with peers, often without money; growing interest in sports and related betting interests; greater awareness of gambling risks and harms; and increased exposure to gambling-themed advertisements in online and social media. These themes are discussed below, including variations by gambling group.

Entry into their teenage years was typically accompanied by the participants' increased awareness of a broader range of gambling activities, often conveyed through family, friends, advertising or movies.

"I knew that, like, betting on horses and greyhounds and stuff was a thing. I guess I knew a bit more about casinos and like a general idea of different games that they had, like poker and blackjack and obviously poker machines and roulette style games." (#84, NPG, male, 15-17 years, regional, IDI)

In contrast to the non-gamblers who typically abstained from gambling at this time, the at-risk/problem and non-problem gambling groups reported participating in a range of gambling or gambling-type activities, such as sweeps, scratchies, Keno, and private betting. This could include passive involvement in these activities with parents, such as choosing selections for parents to bet on, or more active engagement by directly engaging in private wagers with friends and family. While some reported that their level of gambling remained unchanged, others reported increased gambling-related activity during this period. This was sometimes linked to no or low-stakes betting or sports predictions in families, particularly with fathers.

"I would choose what team...would win...but not actually spend money on it...It was fun because it was like a bit of a competition, me versus my dad." (#39, ARPG, male, 12-14 years, regional, IDI)

"My dad taught us, and we learnt the rules and we would bet like loose change...Sometimes it was like blackjack or like 13." (#20, NPG, female, 12-14 years, metro, IDI)

Gambling in early adolescence was characterised by a noticeable shift to gambling with friends and being influenced by peers, while still being subject to parental influences. The transition towards more gambling involvement during early adolescence often involved a phase of engaging in gambling-like activities, such as challenges, dares or predictions of gambling wins, with no or very little money being wagered. This appeared to be motivated by friendly competition, social bonding, and bragging rights, and often took place within a school context.

"Sucker bets with your friends about stupid things and not necessarily for money." (#89, ARPG, other, 15-17 years, regional, IDI)

"I gamble with my mates at school and outside of school yet never at casinos. We bet using our own money we have received from birthdays, work, other bets or even chores. We like to gamble by telling our friends a dare." (#12, NPG, male, 15-17 years, metro, OLC)

Once they became teenagers, many participants reported gaining more interest in sport, and in following a particular team. For many, integral to the experience of watching matches and supporting their team was developing an understanding of betting odds and trying to predict who would win. Reflecting this interest, some participants, across all three gambling groups, reported engaging in footy-tipping competitions for fun, socialising and friendly competition, and to add excitement to watching matches. Some reported a sense of achievement and skill when they had success, and they clearly enjoyed the friendly rivalry with family and friends that was involved. Footy tipping could be facilitated by family members, such as a non-gambler who engaged in competitions with her father and a wider group of fathers and children. Other participants were encouraged into tipping contests by friends.

“In Year 8...I knew a couple of the people; they were looking for people to do footy tipping with...they asked me...to join the group...they set up a group and I joined.” (#89, ARPG, other, 15-17 years, regional, IDI)

This greater awareness of gambling opportunities during early adolescence, and stronger peer influence, were also accompanied by growing awareness of the risks and harms from gambling. Participants in all gambling groups described how their understanding deepened and they became more critical of gambling during their early teen years. This was because they better understood the relative chances of winning and losing, became more sceptical about gambling industry tactics, and gained more awareness of the harms that could arise from gambling.

“I do not gamble as it can ruin lives, and families, it puts people in debt and ruins whatever they have built their life up to. If I were to work hard every day, I would not want to waste it on a low chance of winning more and a high chance of losing most of my money.” (#5, NG, male, 12-14 years, metro, OLC)

“Now that I’ve grown up, I know more about, like, the effects of gambling, how it could make someone’s life negatively worse or the experience of gambling and how it’s addictive and it makes you, like, want to do more and more. But that’s how, like, people lose a lot of money.” (#20, NPG, female, 12-14 years, metro, IDI)

Early adolescence was also a phase of discovery in the online environment, as participants began to spend more time on devices and signed up to social media for the first time. Inevitably, this came with exposure to online advertisements. Some participants began to look critically at the marketing tactics used in online advertisements for both real money and simulated gambling.

“In some ads they make the people who are playing the game look dumb so kids would say ‘they’re so dumb, I can beat that so easily’ it works on so many people.” (#3, NPG, male, 12-14 years, metro, OLC)

However, these young adolescents were not immune to the advertising appeal of winning money. Most acknowledged that the prospect of winning real money was tempting for young people, but many did not themselves find the messaging believable enough to follow through. Their perception of risk was being honed.

“It looks fun, and also the chance that you get to win prizes...and probably real-life money. That’s the thing that I know makes me interested. Yes, the prizes

are mostly the main bit...but when I see them, I know that I probably won't do it." (#21, NPG, female, 12-14 years, metro, IDI)

### **8.3.3. Later adolescence: Consolidating gambling attitudes and behaviours**

During later adolescence, the participants had further opportunities to make their own gambling decisions, which were shaped by their own growing maturity, greater financial independence, and placing a higher importance on the value of money. Key themes discussed below include an increased divergence of gambling behaviours amongst the three groups; the role of attitudes to money in relation to gambling; and honing their attitudes to gambling and its risks and harms.

During this period, gambling transitions appeared to diverge further among the three gambling groups. Non-gamblers continued to avoid gambling, while non-problem gamblers reported maintaining similar or declining levels of gambling compared to when they were younger adolescents. However, the at-risk/problem gamblers were typified by a wider exposure to, and participation in, gambling activities, both with same-age peers and older friends who were of legal gambling age. A little over one-half of the at-risk/problem gamblers reported buying lottery or scratch tickets, betting with skins, and private betting with family and friends. About two-fifths reported playing keno and bingo and betting on sports, and about one-quarter reported betting on races. A few reported gambling on EGMs and casino games. However, it was not always clear whether they mainly engaged in these activities online or in land-based venues, whether this gambling always involved real money, or whether they initiated these activities themselves or instead were involved in their parents' gambling on these activities.

These different behaviours in the three groups were reflected in their reported attitudes to gambling and 'responsible gambling', which were also shaped by parental, peer, educational and other influences (discussed later). Non-gamblers reported that the financial risk of gambling was a key deterrent, reinforced by increasing reliance on their own, rather than their parents', money. Spending their own income, rather than that of their parents, was said to make many participants, and from all gambling groups, more reluctant to spend money on gambling.

"Why waste your money on something that won't necessarily work?" (#17, NG, female, 15-17 years, regional, OLC)

Amongst the non-problem gamblers, some participants developed stronger negative views towards gambling as they grew older. Perceptions of gambling as a 'waste of money' were more commonly reported during this period, compared to during childhood. These participants explained their declining interest in gambling during their older teenage years by their growing awareness of the low chances of winning. Nonetheless, some non-problem gamblers recalled viewing gambling as a fun recreational activity, but they were also aware of the importance of controlling their spending. Others discerned different risks of harm from different types of gambling.

"It became less fun because I realised it was often a waste of money." (#84, NPG, male, 15-17 years, metro, OLC)

"I believe it's ok in moderation and fun, limit amount and time you spend on it." (#38, NPG, female, 15-17 years, metro, OLC)

"I think the only betting acceptable for youth to be around is scratchies and bingo! They seem more mild and less harmful. Also, on events like the Melbourne Cup it is normal for youth to see horse betting." (#58, NPG, female, 15-17 years, regional, OLC)

While those in the at-risk/problem gambler group also tended to report gaining more awareness of gambling risks and harms, they continued to gamble during later adolescence. In some cases, income from a part-time job enabled them to increase their gambling, or they reported enjoying gambling more because they had a better understanding of certain games.

"I started mowing lawns and doing the gardening, so I had more money to spend and play with." (#67, ARPG, male, 15-17 years, metro, OLC)

"At 15 I was not enjoying gambling games as I didn't understand how the games were actually played...I found it more enjoyable at 16 because betting and playing card games was something my friends and I would compete in and because I'm competitive I found it enjoyable." (#37, ARPG, female, 15-17 years, metro, OLC)

The experiences of at-risk/problem gamblers are discussed further below.

## **8.4. The transition from gambling to at-risk/problem gambling**

### **8.4.1. Childhood: Strong recall and positive memories of regular gambling experiences with parents and other influential adults**

Like the non-gamblers and non-problem gamblers, adolescents in the at-risk/problem gambling cohort reported becoming aware of gambling at a very young age. Memories of regular gambling within their family; direct involvement in these activities; exposure to gambling influences from other family members and teachers; and positive memories of gambling were prominent themes in their experiences.

Most participants in the at-risk/problem gambling group could readily recall being aware of and exposed to their parents' gambling during childhood, and some also remembered seeing Keno and pokies when they went to pubs and clubs with family members. These participants tended to report that the adult gambling they had witnessed at home had been regular or frequent, and this was mentioned more often than by the other two cohorts, particularly the non-gamblers. However, with their limited understanding of gambling at the time, these participants did not judge frequent gambling by adults to be potentially problematic or harmful. Only one participant in this cohort talked of being aware of 'excessive' gambling by family members, when she was young.

"My dad, he was, like, a huge [gambler]...I think his mum came over...[from] overseas...she was also a major gambler...so they would go gambling every night." (#70, ARPG, female, 15-17 years, metro, IDI)

The at-risk/problem gambling group was more likely than the other cohorts to recall experiences of being directly involved in gambling when they were children, rather than just witnessing adults gambling. This early exposure involved being deliberately included in parental gambling activities and routines. This could include making

racing, lotto and Keno selections for their parents, or scratching instant lottery tickets. Like the non-problem gambling cohort, the at-risk/problem gambling group often had fond memories of this early gambling, since it was typically associated with special occasions and shared family time. Some participants in the at-risk/problem gambling group remembered the excitement of the chance to win money when they were given instant lottery tickets as presents, which was commonly reported.

"[My parents would] get the big \$10 scratchies and then we'd just get like the little ones, like Pokémon...And like it kind of became like a family thing, like, after dinner we all sit down, we'd do it together." (#72, ARPG, male, 12-14 years, metro, IDI)

"My aunty would buy us scratchies for special occasions...I did enjoy doing them because it's a family thing, so everyone's looking, 'Did you win something?' So, in that regard it was kind of exciting." (#36, ARPG, male, 15-17 years, regional, IDI).

More so than the other two cohorts, participants in the at-risk/problem gambling group recalled memories of other family members and influential adults during their childhood experiences of gambling. One participant spoke about his older cousin who shared stories about his gambling, and later facilitated the participant's gambling by placing sports bets on his behalf. Some at-risk/problem gamblers were introduced to other types of gambling by childhood friends and their parents.

"One of my friends, his dad used to buy scratchie cards...and he would give us, like, one or two each week...I thought, like, you could win lots of money...I was like, 'Mum, can you please buy me some' because my friend was getting them, and he won money once...She said 'no', because it's a waste of money." (#39, ARPG, male, 12-14 years, regional, IDI)

Several at-risk/problem gamblers recalled teachers talking about gambling participation or organising gambling-related events for their class. One participant remembered being aged around 10 when he overheard his teachers discussing novelty betting on the TV show 'Survivor.' He described this event as triggering his curiosity, and that he had found the idea of gambling intriguing. Other participants recalled participating in gambling-related activities that their teachers organised, notably for the Melbourne Cup, and that these came with rewards that marked the occasion as special.

"Everyone picked a horse in your class and whoever got the winning horse would get, like, this little packet of lollies and pens and pencils and stuff." (#34, ARPG, male, 15-17 years, regional, IDI)

"When I was in Year 3, everyone in my year finally picked up on something happening the day of the Melbourne Cup and our teacher explained what the Melbourne Cup was and gave us all little chocolates and let us pick a number and see who won." (#89, ARPG, other, 15-17 years, regional, OLC)

Recalling their early exposure to gambling, many at-risk/problem gamblers reported not consciously taking notice of gambling or not understanding it at the time. However, some recalled that their first memories of gambling involved excitement and positivity, which appeared to make these experiences more memorable. One participant recalled her parents asking her to pick Keno numbers when dining at a

club, and that her memory of gambling being special was because it was prohibited for people under 18 years. While most 'first gambling' anecdotes were not described in terms of winning or losing, a few at-risk/problem gamblers retained clear, positive memories of wins they had vicariously experienced and/or shared. One participant described playing Keno at a pub with family when he was five or six years old. He would pick a number and any winnings would be shared. Another recalled:

"I probably became aware gambling existed probably when I was about six, maybe seven...the Melbourne horse race was on...my dad put \$100 or \$200 on the ponies and I remember he won...It made me feel like good for him because he won some money." (#82, ARPG, male, 12-14 years, metro, IDI)

Since their emotional maturity was still developing during childhood, participants described taking their emotional cues from those close to them, and this shaped how they perceived gambling. A common theme was valuing the shared experience that gambling provided, for instance, doing activities together as a family. Conversely, some young people also talked about gambling losses amongst family members and the accompanying anger and arguments. This suggests that some in this cohort had parents who were gambling at harmful levels.

"I could hear my dad talking about it to his friends and he'd get really angry about it if the team would lose, or the horse would lose...I was one of the kids that, if I saw someone else upset, I'd get upset...because I like everyone being happy. And I was confused on why he was angry...when I asked, he wouldn't want to explain it to me...So, they'd just start yelling at each other and my dad would normally storm out because he's a bit of a drama queen." (#37, ARPG, female, 15-17 years, regional, IDI)

"I remember I'd watch the races and I'd kind of like get excited for the other person, like, who put the bet on. But I also saw my mum a little bit upset about dad's gambling." (#70, ARPG, female, 15-17 years, metro, IDI)

During childhood, there was a lack of understanding of the chances of winning or losing in gambling, and the at-risk/problem gambling group reported very little recall of any messaging around gambling problems and harms.

"I thought it was just something you could do for fun. I didn't think, like, it was even possible to lose a lot of money off it." (#74, ARPG, male, 15-17 years, metro, IDI)

#### **8.4.2. Early adolescence: More gambling involvement and broader sources of influence**

Experiences during this time in the at-risk/problematic group were characterised by the themes of continued involvement in parental gambling; increasing interest in sports predictions through footy tipping; private sports betting with family, particularly with fathers; informal private challenges with peers; and increased exposure to gambling advertising.

During their early teens, participants in the at-risk/problem gambling group continued to be engaged in gambling activities initiated by their parents.

"My father and mother, they would normally probably buy about three or four [scratch] tickets each and then between us we would have a bit of a race to see who would win." (#79, ARPG, female, 15-17, regional years, IDI)

However, they also became more actively involved gamblers; that is, making their own decisions to gamble on activities including sweeps, scratchies, Keno, and private betting. This more active participation was often accompanied by an increased interest in sports, sports betting and footy tipping competitions, and a growing understanding of betting odds. Participants in this cohort who were interested in sport tended to progress from watching sports, to discussing sports betting with family members, honing their knowledge of sports betting, engaging in tipping competitions, and making private bets with family members. This progression from predicting who would win a match, tipping teams in competitions with friends and family, and helping family members choose their own sports bets, led some to be attracted to the potential of winning money through betting with wagering operators.

"I wanted to put money on Sportsbet because I've been tipping recently and I've been getting like a lot of them correct, and I was like, 'If we put \$10 in, we could get \$400 back, because I got all of this right!' But then my dad and my mum would be like, 'No, you're underage and you can't really do that.'" (#72, ARPG, male, 12-14 years, metro, IDI)

Several participants in this cohort recalled watching sport with their father when they were growing up, and learning more about teams and betting odds to impress or engage with him. A recurrent finding was that honing knowledge and expertise in sports betting and odds represented an important way for young people to bond with their father. This was specifically mentioned where the parents were separated, and watching professional sport became a feature of spending time with their father. This might be accompanied by private betting between them.

"At that age, I started taking an interest in football because I was understanding the rules and stuff like that. So, I was on my dad's tail, like, 'This team's going to win. This team's going to win,' and I was trying to help him out...If my team beat his team or his team beat my team, we owed each other like \$5 or something like that. " (#37, ARPG, female, 15-17 years, regional, IDI)

During their early teens, many at-risk/problem gamblers also engaged in gambling-related activities with friends, although these were often simple dares involving no or low stakes. For some of these participants, gambling interests, such as tipping competitions and sports betting predictions, were a form of peer social bonding. This pivot of gambling from a family activity to a social activity with friends was described by one participant as a 'turning point' when their involvement in gambling increased substantially. They enjoyed the interaction, socialisation, and bonding with friends that was central to their footy tipping and sports betting interests. They remarked that their friendship group took the whole process of informal peer gambling, and themselves, very seriously, perhaps in recognition that gambling is an adult activity.

"When it got to like footy tipping and like being able to play card games...then the process is just as fun as the outcome...Put on your game face but with, like, that intensity...that you do everything when you're 13." (#89, ARPG, other, 15-17 years, regional, IDI)

Peer pressure was acknowledged to have significant influence on young people, no matter the activity or topic. Participants almost universally agreed that having friends who gamble would make a young person, particularly in early adolescence, more likely to try it themselves, or this would normalise gambling on an ongoing basis.

“There is the FOMO [fear of missing out] true, but also to fit in which is important to younger people. It was and is to me.” (#88, ARPG, male, 15-17 years, metro, OLC)

“A young person's friendship group affects their views on gambling because friends influence each other. My friends gamble using online games therefore, I am influenced to do the same because it is beneficial to me.” (#1, ARPG, male, 12-14 years, metro, OLC)

During early adolescence, participants in the at-risk/problem gambling group reported being increasingly exposed to gambling advertising through their growing online and social media activities. They also reported that they began to consciously take notice of gambling advertising, and those who were interested in sport recalled especially noticing televised sports betting adverts. However, this was also accompanied by some scepticism about the marketing tactics used in gambling advertising and the low chance of winning.

“In the newsagent there's always some sort of sign that says, ‘Win this money’ and a picture of a cat...I just thought there was no chance of winning anything so I kind of ignored it as – like I didn't consider it very real.” (#69, ARPG, female, 12-14 years, metro, IDI)

Nonetheless, some participants appeared to be swayed by gambling advertising. Even where the odds of winning were extremely small, some at-risk/problem gamblers focused on the chance of winning rather than the likelihood of losing.

“I've fallen into a gambler lifestyle...before I used to look at the lottery and think, ‘It's a scam.’ Now I look at the lottery and I'm like...‘It's a one in 10 million chance. Yay. Like that's still a chance.’ Even though I would never buy a lottery ticket myself, but I think, ‘There's a chance, you know, it's not completely a scam.’” (#44, ARPG, female, 15-17 years, metro, IDI)

#### **8.4.3. Later adolescence: Increased gambling underpinned by competitive motives to demonstrate skill, and denial of own at-risk/problem gambling**

Themes relating to the experiences of the at-risk/problem gambling group in later adolescence comprised increased gambling including on more harmful forms; more discretionary income and awareness of the value of money; gambling for competitive reasons to demonstrate skill by winning; increased awareness of gambling risks and harm, but no acknowledgement that their own gambling was problematic; and increased normalisation of gambling.

In later adolescence, participants in the at-risk/problem gambling group typically experienced wider exposure to gambling and increased their gambling-related activities, both with same-age peers and with older friends who were of legal gambling age. Informal bets and card games were seen as a way to have fun with friends. Activities that did not involve money were perceived to be harmless fun.

"Blackjack, we sometimes just play that at home with my mates, but we don't put any money on it, just for a bit of fun." (#24, ARPG, male, 15-17 years, metro, IDI)

It was common for peers to teach each other about social gambling activities, including private gambling on card games and sports events. Introduction from peers was less commonly reported for non-group activities, such as horse racing. Having a friend introduce a type of gambling appeared to make participants highly likely to at least trial the activity. Some at-risk/problem gamblers saw gambling as a bonding activity within their social circles. Several discussed the tendencies for their friends to make bets in the schoolyard and some had obtained fake IDs to access venues.

"Gambling is one of the biggest activities participated in by my peers, no one really discouraged it." (#89, ARPG, other, 15-17 years, regional, OLC)

"My friends were the ones that were keen on betting against each other with NRL games etc. We are not old enough for pokies, so we don't do that, but it's all friendly betting and keno." (#67, ARPG, male, 15-17 years, metro, OLC)

In their later teens, the at-risk/problem gambling group also tended to extend their gambling from less harmful forms, such as lotteries and private gambling, to more risky activities, including sports and race betting, skin gambling, and esports betting, and some also engaged in EGM gambling. Some explained that more opportunities became available because they started to look old enough to legally gamble.

"[I was] almost an adult, so, like on the weekend I went and played two-up at Anzac Day without anyone questioning it like they did a few years ago." (#34, ARPG, Male, 15-17 years, regional, IDI)

Later adolescence was often accompanied by greater spending power, typically because of part time jobs and the acquisition of first debit/credit cards. In some cases, increased financial independence and having discretionary spending money resulted in increased expenditure on gambling activities. Conversely, others were constrained in their gambling expenditure because they did not have a job.

"I began to use my own money when I gambled with my mates. We gathered to play poker, so I placed \$50 to bet." (#36, ARPG, male, 15-17 years, metro, OLC)

"I don't have a job, so I don't have the amount of money some of them do have, but sometimes I'll, like, play cards with them and bet some money." (#34, ARPG, Male, 15-17 years, regional, IDI)

Many in the at-risk/problem gambling group talked of developing a greater understanding of financial management during their later teens. Spending their own income, rather than their parent's money, reinforced their appreciation of the value of money, with participants being more reluctant to 'waste' money they had worked for.

"Everyone else put in like 50 bucks; I just put in 20 because...I was working...so that's like an hour and a bit of work, so that clarifies how I think of it." (#36, ARPG, male, 15-17 years, regional, IDI)

The at-risk/problem gambling group discussed a range of motivations for their gambling. Several attributed their interest in gambling to their competitive nature

which appeared to fuel a desire to demonstrate their skill through winning. These competitive pursuits also served to reinforce bonds with family and friends. The ability to gain financial rewards seemed to come second to the sense of triumph, connection and fun obtained through competition with family and friends.

“Mostly the want to win...Skill, which is like predicting which team will win...I’d only put forward, like, \$5 if I was certain a team was going to win.” (#74, ARPG, male, 15-17 years, metro, IDI)

“Gambling to me is having fun, whether it’s with mates and trying to win or playing keno and still trying to win. I get it if I lose it’s no longer fun, but whilst you’re there you’re having fun...[but] if I’m winning then it’s a lot more fun lol.” (#67, ARPG, male, 15-17 years, metro, OLC)

More so than the other two cohorts, the at-risk/problem gambling group talked about gambling as a way to make money, in the future, by leveraging their skills and intelligence. This was especially the case for casino-style card games and sports and race betting. Many in this cohort emphasised the skills they saw as essential to success in certain forms of gambling, and implied that they preferred these types of gambling over those that rely solely on chance.

“Pokies are one thing, but some things do require skill or knowledge, use of statistics can greatly increase a person’s probability in winning in things such as sport and races.” (#89, ARPG, other, 15-17 years, regional, OLC)

Participants in this cohort frequently reported developing an increasingly nuanced understanding of the psychology of gambling during later adolescence, and of how gambling could be problematic. Despite meeting criteria for at-risk/problem gambling themselves, participants described how the temptation to chase gambling losses could impact on mental health, becoming more aware of the potential to lose large amounts of money on gambling, and the risk of addiction.

"Like losing the money, and then you get off it, and then you can't stop thinking about what you could have won, so it kind of stresses you out and then you want to go back into it." (#73, ARPG, male, 15-17 years, metro, IDI)

"I'm more aware of you can definitely get addicted to it and lose a lot more than what you expect to lose." (#73, ARPG, male, 15-17 years, metro, IDI)

Even though they reported symptoms indicating at-risk/problem gambling, these participants appeared to believe they were in control of their gambling, and were equipped with sufficient knowledge of gambling risks to render them resilient to problem gambling behaviours. A recurrent theme was that gambling problems and associated harms happen to other people, and that they themselves were too informed, too resilient, and too rational to be susceptible.

“I’ve got, like, quite a uniform sort of unbiased opinion about, like, all the ads, and the other stuff on the news, and I’ve got a pretty good perspective of both sides. I think gambling is not a good thing.” (#24, ARPG, male, 15-17 years, metro, IDI)

Only one participant voiced concerns that they might be susceptible to gambling problems, especially once they turned 18 and were legally able to gamble. The other

participants in this cohort claimed that their gambling was 'responsible' and that they had the self-control to regulate their gambling both now and into the future.

"I'm never going to put more money than I have into whatever gambling or situation that there's presented in front of me." (#82, ARPG, male, 12-14 years, metro, IDI)

While reporting more awareness of gambling risks and harms, gambling interests appeared to become increasingly normalised among the at-risk/problem gamblers during their later adolescence. Some reported that it became part of everyday conversation, integral to watching sport, and accepted as a fun form of entertainment.

"I believe that horse betting, keno, lotto or any sports betting is completely fine and normal for a young person to see as it is a fun and friendly game." (#62, ARPG, female, 15-17 years, metro, OLC)

## **8.5. The transition from simulated gambling to monetary gambling**

### **8.5.1. Childhood: Engagement in loot boxes as a normal part of gaming**

Involvement in simulated gambling during childhood was characterised by similar experiences across all three gambling groups; mainly involving loot boxes and mini gambling components in games; enjoyment of loot boxes as a normal element of games and not associated with gambling; and little reported parental awareness about simulated gambling features in games. These themes are discussed below.

Playing video games was very common from a young age, across all three gambling groups. Gaming and simulated gambling tended to increase when participants gained ownership of digital devices, such as a tablet, often at age nine or ten. During this childhood period, the experiences of gaming and simulated gambling were similar across the three cohorts, with differences only emerging during adolescence. Gaming by children typically took place with a parent present and, therefore, with some degree of supervision and this directly influenced the nature and extent of the experience. Exposure to simulated gambling during childhood predominantly involved loot boxes, but some recalled playing mini gambling components in games. For instance, one non-gambler explained she used to play 'Jetpack Joyride' which incorporated a wheel spinning game and that later she used in-game currency to play games with simulated EGMs.

Participants in all gambling groups reported that loot boxes increased the appeal and excitement of gaming. This appeal stemmed from anticipation of knowing they would win something, but not knowing how valuable it would be. The surprise element of loot boxes, and the opportunity to win 'cool' skins and rewards that could improve competitive in-game performance also increased their attraction during childhood.

"[It was] exciting, because when I'd win the golden car part it was like, 'Yes, I got it and now I can beat my brother even more in these games.'" (#34, ARPG, male, 15-17 years, regional, IDI)

"I found that really fun...It was the fact that you didn't know what you were choosing and it's just like the surprise." (#20, NPG, female, 12-14 years, metro, IDI)

During their childhood, participants from all three gambling groups reported that they did not connect loot boxes with gambling, but accepted these elements as just a normal and harmless part of the game. This reflects a lack of conceptual understanding of gambling at this age.

"When I was that young, I didn't really associate it with gambling...I thought of it just as a box you're opening, and you were going to get something good no matter what." (#34, ARPG, male, 15-17 years, regional, IDI)

"I don't think it was as much betting on the thing, but it was more like the chance of the draw." (#76, NPG, female, 12-14 years, regional, IDI)

Only one participant, a non-gambler, recalled any parental awareness or concern about simulated gambling features in video games played during childhood.

"It looked like a pokies machine, that's why my mum was concerned with me playing it because like you pulled down the lever and the thing spun, and then if you collected three of those things then you got a reward." (#25, NG, female, 15-17 years, metro, IDI)

### **8.5.2. Early adolescence: Simulated gambling as an unavoidable, enjoyable and social part of gaming**

Several themes emerged from analysing the participants' simulated gambling experiences during early adolescence. These were that simulated gambling became an unavoidable and integral part of gaming; was considered exciting and enjoyable; and became a shared activity and interest in friendship groups. Some participants started spending real money on simulated gambling features, especially loot boxes; some deliberately sought out simulated gambling elements in games; but few reported that simulated gambling had directly influenced their monetary gambling.

During early adolescence, participants in all gambling groups reported increased exposure to simulated gambling features in video games, as a result of their more frequent gaming activities. Participants described how simulated gambling features, such as loot boxes and other gambling-like components in games, were unavoidable and integrated into their game experiences. Most reported enjoying these elements, particularly the prizes from loot boxes, 'packs', and wheel-spinning games. These provided opportunities to win in-game items, such as extra lives or outfits, or improve in-game performance which, in turn, created excitement and anticipation.

"I really like...that you get a chance to win a prize or some game coins." (#21, NPG, female, 12-14 years, metro, IDI)

"You're excited with the chance of getting those good cards and the good players and stuff [in packs], so...it's pretty, like, exciting." (#26, NG, male, 15-17 years, regional, IDI)

During this period, gaming tended to change from being a solitary activity with parental supervision during childhood, to a shared activity that strengthened relationships with friends. Simulated gambling features were a focal point for peer

discussion and involvement. Several participants reported that they and their friends purchased loot boxes and compared their prizes in a competitive way. One at-risk/problem gambler characterised his friend's excessive loot box purchases as a 'waste' of money, yet simultaneously expressed envy at the purchased skins.

"A lot of my friends have spent a lot of money on, like, virtual games and always tell me like, 'I just unboxed the blue hut and a knife,' or something...I know one friend who spent like three grand on CS:GO skins; it's like crazy...a waste of money, but then again I don't have anywhere near as cool skins as he does on the game, so like I guess I'm kind of jealous." (#74, ARPG, male, 15-17 years, metro, IDI)

Participants in all gambling groups tended to use in-game currency earned in games when younger. However, once they were teenagers, some reported a growing interest in spending real money on simulated gambling, and started to use pocket money to purchase in-game currency. However, this expenditure was usually modest. For example, one non-problem gambler explained that he spent '\$15 every three months or so.' Others felt strongly about not spending money on simulated gambling. Reasons included frustration that some games required players to watch an ad before accessing the contents of a loot box, or to pay money to avoid this. Some participants reported that they held their ground and refused to spend money.

"I feel like that's not really how I want to spend my money." (#21, NPG, female, 12-14 years, metro, IDI)

Most participants engaged in simulated gambling during early adolescence, mainly because loot boxes and gambling-like components were unavoidable in many games they routinely played. However, in contrast to this more incidental engagement, some participants reported they had purposefully sought out gambling-like activities in games. One described a transition from gaming to simulated gambling in a game, where he used in-game currency to bet on horse racing. Others noted that their friends had introduced them to betting with skins within games.

"GTA [Grand Theft Auto]...you can actually bet on horses. But I haven't spent, like, real money on it. Like I've spent...the coins that I've earned in the game on the horses." (#18, NPG, male, 12-14 years, metro, IDI)

"My friend introduced me to betting and using skins and in-game items, when I would play with him on an online multiplayer game." (#1, ARPG, male, 12-14 years, metro, OLC)

One non-gambler described how he spent in-game currency on a FIFA game for a chance to upgrade his players, but later felt this was a waste of his virtual currency. At the time, he had not associated this activity with gambling but, upon reflection, he realised that this chance element resembled gambling.

"There are some packs you can buy...So it's like if you don't get the good players, it's a bit of a waste of in-game currency and stuff. Yes, so I've bought a lot of packs...I rarely do it anymore since...I just buy the players instead of trying to pack them." (#22, NG, male, 12-14 years, metro, IDI)

During early adolescence, the participants tended to transition to gaming activities that included more simulated gambling features. Some also transitioned to spending

real money in games, particularly to purchase loot boxes. However, participants drew little direct connection between their simulated gambling activities and any real-money gambling they did. One, however, reflected on how online wheel-spinning games aroused her interest in monetary gambling because they distorted her beliefs around the probability of winning.

"I thought, 'It's like that in real life where I can just like make heaps of money.'" (#30, NPG, female, 12-14 years, regional, IDI)

However, no other participants reported being conscious that simulated gambling directly influenced their monetary gambling during this time.

### **8.5.3. Later adolescence: Growing cynicism about the exploitative nature of simulated gambling and its potential to lead to gaming problems and monetary gambling**

Experiences of simulated gambling during later adolescence were characterised by increased awareness of how it operates differently to monetary gambling; feeling exploited by the manipulated wins designed to encourage persistence and real-money expenditure; caution about spending real money in games; increased exposure to advertising for social casino games; concerns that simulated gambling can foster a gaming problem; and considering that simulated gambling can be a gateway to monetary gambling. These themes are discussed below.

As the participants moved into later adolescence, their thinking became clearer about the differences between simulated and monetary gambling. Monetary gambling was distinguished from simulated gambling by the ability to win real money (as opposed to in-game prizes). A notable theme amongst all three gambling groups was their greater awareness that game outcomes in simulated gambling are manipulated and are not subject to the same regulations as monetary gambling. Winning was therefore reported as less appealing in simulated gambling, unlike in monetary gambling where many felt that winning depended more on individual skill. While their younger selves had taken their wins in simulated gambling games at face value, older teens were more sceptical that game creators were exploiting players through programming wins to encourage continued play.

"Online games are based on random number generators. Random number generators can be tweaked to make players play the game more to get the 'rare' items. Real-life cannot be tweaked in the same way and requires real skill to win card games. Not just chance." (#85, NPG, male, 15-17 years, regional, OLC)

"I think game gambling is tweaked in order to make the player feel lucky and continue playing. They might make your first 'pack' or 'bundle' better in order to hook you and play more." (#13, NG, male, 15-17 years, metro, OLC)

Participants also increasingly recognised that many games were designed to encourage expenditure on simulated gambling elements like loot boxes. While some still enjoyed these features, participants tended to become increasingly frustrated that most games now require real money expenditure for any progress or worthwhile prizes in the game.

“When you’re playing the game itself, the game rewards you with Loot Boxes, so it...promotes you to buy the keys for it. I guess it was still fun opening them because of the thrill of maybe winning something. But the skins I got weren’t really good and they weren’t expensive at all [to buy instead].” (#73, ARPG, male, 15-17 years, metro, IDI)

“Like [most games] are pay-to-win, so...if you don’t pay anything, like for game passes or anything, it’s basically an immediate loss.” (#43, NPG, female, 15-17 years, metro, IDI)

Related to their growing awareness about how simulated gambling operates, participants more critically considered the motives of game developers for including simulated gambling elements in video games. They felt it was a deliberate strategy to exploit players by encouraging persistence and expenditure. Many also considered that the motivations of game developers to get people addicted, play more, and spend more money was why they skewed odds of winning. Participants were typically resentful and cynical about this.

“It’s all about making money. Big companies don’t care about protecting teenagers so no rules or restrictions that I know of. How else would they make money??” (#60, ARPG, male, 15-17 years, metro, OLC)

“They want you to win so you continue playing the games so they are programmed to let you win more than actual gambling.” (#58, NPG, female, 15-17 years, regional, OLC)

“Most games that have to do with gambling are made to make you pay more and receive less.” (#12, NPG, male, 15-17 years, metro, OLC)

Many participants were also cautious about spending real money in video games, including those with simulated gambling features. Spending real money in games was increasingly seen as a waste of money, and something they were now too mature to find appealing. They also increasingly recognised that games with simulated gambling features could foster a broader interest in gambling.

“Spending real money on gambling teenagers will lose it. They might keep on playing and wasting their real money until they win and most of the time they will not which is not a good habit. I think it could be linked to gambling behaviour.” (#60, ARPG, male, 15-17 years, metro, OLC)

As discussed in more detail later, the participants were also heavily exposed to simulated gambling in advertisements in online and social media. They reported that these advertisements were prolific, and promoted engagement in activities including loot boxes and social casino games by the promise of easy wins.

“You can go on YouTube and there’s videos of people opening Loot Boxes and getting like \$800 skins; I guess it kind of motivates you to go back and try again.” (#73, ARPG, male, 15-17 years, metro, IDI)

“They promise that money comes easy in their game and the rules are super simple and it is a quick and efficient way to earn some easy money. They build a false reality around winning large sums of money which I believe can definitely influence and entice someone who needs a quick buck.” (#58, NPG, female, 15-17 years, regional, OLC)

Participants in all three gambling groups shared concerns that simulated gambling features in games can lead to problems associated with video gaming. Many took issue with the 'addictive' features of game design and expressed their cynicism about the tactics used by the gaming industry to appeal to young people. This was particularly in relation to simulated gambling features and the lack of regulation.

"[Gaming] can make [young people] addicted to chasing a certain loot box or skin and cause them to become addicted. I have a few friends that are addicted to Fortnite because of this type thing, and one even resorted to stealing his dad's credit card to fund his habit...so, it can be bad that's for sure." (#86, NPG, female, 15-17 years, metro, OLC)

"Skins and tokens are addictive to young people in the same way as money don't you think?" (#87, ARPG, male, 15-17 years, metro, OLC)

"Firstly, it is distributed as a game to young people, often for free. Designers of all these products know they are addictive...Once they have their hooks in, they offer more, just out of reach. Money rather than effort takes over because you want what other kids have, and will beg, borrow and steal to get it. There is no laws or rules, as it's not called gambling just misspelt as gaming. Adults think 'Oh little Johnny is quiet, the iPhone is a good pacifier,' when really, he is chugging money into a black hole." (#88, ARPG, male, 15-17 years, metro, OLC)

Numerous participants from all gambling groups also expressed concern that simulated gambling could be a 'gateway' to monetary gambling. One issue raised was that young people are vulnerable to manipulation through simulated gambling experiences, leading them to apply inaccurate assumptions to real world gambling. Experiencing the excitement and highs of winning could instil false confidence about the chances of winning and lead to a transition to monetary gambling.

"If they think that they are winning with fake money on games, they think that they can win with real money." (#85, NPG, male, 15-17 years, regional, OLC)

"Lots of online games give you a higher chance of winning and the amount would be greater than it would in the real world. I'm not sure if it would be linked to gambling but maybe some people might think that the chance of winning something in the real world is the same as in game." (#48, NPG, female, 15-17 years, regional, OLC)

Simulated gambling was also said to normalise gambling and teach young people how to gamble. As detailed later, young people are exposed to prolific marketing for simulated gambling, and some participants felt that it particularly targeted young people and could entice them into harmful patterns of behaviour.

"I don't mind getting prizes and what have you, but the amount of these gambling things there are is ridiculous. The ads are endless and very enticing, using lots of colours and graphics of money or the prizes you'll win. Also, it being targeted at teens as well, it gets them into these bad habits and also not being in moderation." (#16, NG, male, 15-17 years, regional, OLC)

Spending real money in games, especially on simulated gambling features like loot boxes, was viewed by participants with caution and a limited expectation of return.

However, many felt that other adolescents might not be so savvy. Further, once they tired of spending money in simulated gambling, young people might be tempted to engage in monetary gambling for the opportunity to win real money and not just virtual prizes.

“Spending real money for skins and things is practically gambling...By spending money on skins and things worth no real-life value, the same person might be interested in spending money gambling with the chance to get real life money...A great example is the FIFA video game franchise, whereby you can either purchase 'packs' with an in-game currency or real money. Many of my friends decided to use in-game currency until they ran out but by then they were hooked and resorted to using their real money.” (#13, NG, male, 15-17 years, metro, OLC)

“I think that [simulated gambling] would make young people more interested in gambling with real money...young people would be likely to try real gambling in hopes they will actually win something.” (#14, NG, female, 15-17 years, metro, OLC)

The non-gamblers and non-problem gamblers tended to be more insistent than the at-risk/problem gamblers that their engagement in simulated gambling had not increased their own interest in gambling. One non-gambler explained that her engagement with in-game simulated pokies was harmless because she won rewards but did not risk losing real money.

“I collected the stars and I wanted to get more money, or I wanted to get that extra life pack and get me further so I could break my record. So yes, I played that part of the game so I could get the rewards. But I wasn’t losing anything in the process, so I think that’s good.” (#25, NG, female, 15-17 years, metro, IDI)

The views and experiences of simulated gambling in the at-risk/problem gambling group are discussed in the next section.

## **8.6. The transition from simulated gambling to at-risk/problem gambling**

This section focuses on the experiences of the at-risk/problem gambling group in relation to simulated gambling. Like the other two cohorts, simulated gambling, particularly on loot boxes, was prevalent in this group from childhood onwards, and became a shared interest and activity with friends as they grew older. Distinctions between the at-risk/problem gambling group and the other two cohorts related to their degree of involvement in simulated gambling, rather than clearly identifiable differences in formative experiences. For this reason, the results are not presented here by developmental stages when growing up. Instead, they are structured according to distinctive themes in the reported experiences of the at-risk/problem gambling group. These were a tendency to report an early strong attraction to, and real-money expenditure on, simulated gambling features in games; reported symptoms of a gaming disorder related to their simulated gambling; and the influence of simulated gambling on monetary gambling, although participants mostly discussed this in relation to young people in general.

### **8.6.1. Early strong attraction to, and real-money expenditure on, simulated gambling features**

Several participants recalled developing a strong attraction to gaming and simulated gambling games during their early adolescence, and spending real money within games from around the ages of 11 and 12. Purchasing loot boxes and skins was very common. Some at-risk/problem gamblers talked about an increasing desire to spend money in games to get better skins and buy more loot boxes.

"Sometimes...I wanted to spend money so I could open more loot boxes faster without having to spend time to get them the right way." (#34, ARPG, male, 15-17 years, regional, IDI)

One participant used gambling terms such as 'gambling addiction' and 'winning streaks' to describe his skin gambling activity during early adolescence, which he temporarily stopped when he became aware that his behaviour was damaging.

"I had developed a gambling addiction where I had spent money on online skins, and I couldn't help myself but to gamble as many online skins as I could. Most of the time I had lots of winning streaks but then I realised what I had been doing to myself and I had stopped gambling for a while." (#1, ARPG, male, metro, 12-14 years, OLC)

### **8.6.2. Symptoms that reflect a possible gaming disorder**

Participants reported a variety of symptoms associated with an internet gaming disorder in relation to their simulated gambling. These symptoms included persistence, chasing losses, being pre-occupied with the game, hiding their gaming activity from parents, and gaming for emotional escape.

In this cohort, excessive behaviours were linked to strong emotions, from both winning and losing on simulated gambling. The hope of winning appeared to encourage persistence and repeated play on activities such as loot boxes and social casino games, which often involved spending real money. One participant described the 'addictive' features of games she had played. She recalled the tensions she had experienced while being excited by the prospect of winning, yet simultaneously being deterred by the potential of further losses.

"'Oh, maybe if I pay more, I might get another chance to win,' and then you want to keep going. It becomes addictive...you just want to keep doing it and spend more money...in my head I was like, 'But if I spend more, then I could win,' but then I was like, 'Yes, but if you spend more, you could lose again and then you'd be losing even more. So, is it worth the risk?'" (#65, ARPG, female, 12-14 years, regional, IDI)

Some participants recalled their excitement when seeing jackpots or their credits increase over time in activities such as social casino and other simulated gambling games. Watching the credits accumulate fuelled a sense of competition and an eagerness to persevere. Being pre-occupied with a game with simulated gambling features to the extent of wanting to play it constantly, was also mentioned.

"I remember...the money would go higher and higher every time you'd play, and I'd want to play it all the time because...I'm seeing, like, the money's getting higher." (#70, ARPG, female, 15-17 years, metro, IDI)

One at-risk/problem gambler described how, during the COVID-19 lockdowns, he played excessively in the virtual casino in the game Grand Theft Auto (GTA), and kept it secret from his parents.

“I’d play all day, all night and get no sleep without my parents knowing. And now I’ve really eased off.” (#39, ARPG, male, 12-14 years, regional, IDI)

Some at-risk/problem gamblers also described chasing losses in simulated gambling. For example, one described his motivation for trying to recover losses in a way that suggested an inability to self-regulate his play, despite losing money.

“You get a lot of money, you get really excited; it’s like a thrill. But then, when you lose...it makes you kind of want to do it again to break even. And you say, ‘If I can break even, I can keep getting more and more money,’ and you keep and keep doing it. And then you just end up losing money.” (#45, ARPG, male, 12-14 years, metro, IDI)

A few participants in the at-risk/problem gambling group described using simulated gambling for emotional escape. This participant described having previously used gaming to cope during stressful times, before she moved on to gambling. Gaming provided escapism and she described being drawn to it by the promise of in-game currency. She later realised that this inducement was an exploitative tactic to draw her in but, by then, she found it difficult to stop, and transitioned to gambling instead.

“I was going through like a really, really, really rough time in my life so...I used this game as an escapism for me...but then I realised, ‘Oh, that’s kind of a scam...they want you to actually put in money.’ And then, by then, I couldn’t stop. Like, I felt like this game was an extension of me, and that gambling...would, like, help my real life situation; would make me happy. Even though it hasn’t.” (#44, ARPG, female, 15-17 years, metro, IDI)

### **8.6.3. Simulated gambling can influence attraction to monetary gambling**

A few participants described how their simulated gambling had directly influenced their attraction to real-money gambling. One participant described how he became attracted to real casinos as a result of engaging in simulated gambling. He revealed that these games instilled a perception of casinos as a place where everyone is having ‘fun’ and ‘winning’ in what looked like a ‘big party’ (#34, ARPG, male, 15-17 years, regional, IDI). Another at-risk/problem gambler detailed how he became interested in gambling through a virtual casino in Grand Theft Auto (GTA), where he could gamble alone or against his friends. He recalled that ‘in-game, I learnt about [gambling] in GTA’ (#39, ARPG, male, 12-14 years, regional, IDI). Another participant in the at-risk/problem gambling group described how the easy wins in social casino games enhanced his excitement and fostered erroneous beliefs about the chances of winning. This had tempted him to engage in real money gambling.

“With the dummy games, like a lot of the time you actually win...you get boosted odds...some roulette table online...and I won every single time...I had bet like \$10,000 but obviously fake money...I won like 20 grand...I was like, ‘Shit, maybe I should bet. I reckon I’m getting a bit lucky.’” (#74, ARPG, male, 15-17 years, metro, IDI)

Like the other two cohorts, the at-risk/problem gamblers voiced concerns about the potentially addictive nature of games with simulated gambling features, and believed they could encourage a transition to monetary gambling. However, they often described this in terms of the potential to affect other people, rather than themselves. Like the other cohorts, they explained that simulated gambling encourages interest in gambling, normalises gambling as a harmless activity, creates erroneous beliefs about the chances of winning, and teaches young people how to gamble.

“Gambling like features in games make young people more likely to be interested in gambling with real money because it’s risky, but you have a chance to win and if they have played a game that has features like that...they might think gambling is fun and safe and positive.” (#65, ARPG, female, 12-14 years, regional, OLC)

“They build up this confidence and they believe that they could win real money and become wealthy.” (#62, ARPG, female, 15-17 years, metro, OLC)

“It’s literally like the same things but it’s not with real money, but it’s still putting this in kids’ minds, like where you’re teaching kids what to do; you’re basically just waiting until they get the money to spend it. Or to even, until they get their parents’ money as well.” (#70, ARPG, female, 15-17 years, metro, IDI)

In contrast, some in this cohort reported that their interest in gambling ‘outgrew’ the excitement and rewards offered by video games. During later adolescence, some found simulated gambling to be boring compared with real-money gambling.

“Gambling games are very dull. I feel that gambling games are very detrimental to your enjoyment. They are harmful to the customer, but they are beneficial to those who run the games.” (#36, ARPG, male, 15-17 years, metro, OLC)

The appeal of monetary gambling was said to derive from having more control over the outcome, being able to utilise their skills and knowledge, and the potential to win real money. Some at-risk/problem gamblers therefore transitioned away from simulated gambling altogether, and instead engaged only in monetary gambling during later adolescence. This participant explained how it can become more attractive to spend money on real gambling instead of on simulated gambling.

“Spending real money in games is worse than gambling in real life as at least in real life you are winning or have the chance to win back real money. In games you only have the chance to win something that is not tangible. It could definitely be linked to gambling behaviour and it is definitely a stronger link than spending fake money in games.” (#56, ARPG, male, 15-17 years, metro, OLC)

The experiences of some at-risk/problem gamblers indicated that intense involvement in simulated gambling can foster an interest in monetary gambling, which can then replace simulated gambling as players tire of its manipulated outcomes and virtual prizes. They also indicated that some young people display symptoms of both a gaming disorder and a gambling problem. However, causal links between simulated gambling and the development of a gambling problem could not be reliably identified from their accounts. A few participants did, however, note that their skin gambling had at times been excessive, demonstrating a transitional link between gaming and simulated gambling, and at-risk/problem gambling behaviour.

## **8.7. Chapter conclusion**

This chapter has presented results for four gambling transitions: from non-gambling to gambling, from gambling to at-risk/problem gambling, from simulated gambling to monetary gambling, and from simulated gambling to at-risk/problem gambling. Please see the start of the chapter for a summary of key findings. These findings are further interpreted in the Discussion chapter of this report.

## 9. Parental influences on gambling

### 9.1. Key findings

- Parents appeared to be the most important source of influence on the participants' gambling attitudes and behaviour, particularly during the formative years of primary school and early teens. This was largely dependent on the extent to which the parents gambled, and their associated attitudes and views.
- Parental attitudes and behaviours that can act to facilitate gambling participation and gambling problems included introducing their children to gambling, sharing gambling knowledge and 'skills', exposing them to gambling, facilitating their gambling, and normalising gambling as a positive activity.
- Parents were also a key source of influence in trying to protect their children against gambling participation and gambling problems. This mainly occurred through their own minimal participation in gambling, educating their children on the risks of gambling, and exercising control over their child's online and other activities.

### 9.2. Introduction

This chapter focuses on the types of parental influences on the participants' gambling as they were growing up, based on the adolescents' reported experiences. It highlights specific mechanisms by which parents might shape their children's gambling, by either facilitating or protecting them against gambling participation and gambling problems.

### 9.3. Parental attitudes and behaviours that can facilitate gambling participation and gambling problems

Parents appeared to be the most important source of influence on the participants' gambling attitudes and behaviour, particularly during the formative years of primary school and early teens. This seemed largely dependent on the extent to which the parents gambled, and their associated attitudes and views. The experiences of the at-risk/problem and non-problem gamblers highlighted a range of ways in which parents can shape their children's engagement in gambling. These included introducing them to gambling, sharing gambling knowledge and 'skills', exposing them to gambling, facilitating their gambling, and normalising gambling as a positive activity. These themes are discussed below.

As discussed in the previous chapter, the at-risk/problem and non-problem gamblers reported that their parents were, almost invariably, the ones who introduced them to gambling during their early childhood. These participants provided numerous examples of witnessing their parents' gambling. This could occur in the home or during family outings, such as dinner at local pubs and clubs. Others reported hearing about their parents' engagement in gambling, and their gambling wins.

"We would go out to buffets and we would see Keno playing on the TV. " (#30, NPG, female, 12-14 years, regional, IDI)

"I'd be like, 'Where's mum going?' and then my dad would just say, 'Yes, she's just going to the casino'...she wouldn't talk about the losses, but if she won, she'd definitely say that." (#74, ARPG, male, 15-17 years, metro, IDI)

As children and adolescents, the at-risk/problem and non-problem gamblers were sometimes directly involved in their parents' gambling, for example, selecting lotto, Keno and horses to bet on, and scratching the instant scratch tickets their parents had bought. Some reported being given scratchies as gifts and being able to keep any prizes won, and their parents buying lottery tickets to share with them.

"For the past year or two my mum bought probably about six (lottery tickets) to share between me, her and my brother." (#84, NPG, male, 15-17 years, regional, IDI)

The at-risk/problem and non-problem gamblers tended to recall having positive memories of gambling from when they were growing up, because it was associated with celebratory events, family outings and shared family time. Parental approval and role modelling of gambling and these positive experiences could serve to normalise gambling as a typical and enjoyable part of family life. Some of these participants also recounted that their parents socialised with friends over gambling interests, conveying that gambling can be a positive social activity outside of the family unit.

"I knew that my parents...this is like the footy again...had like the group things where they would go [bet] against their friends and stuff." (#76, NPG, female, 12-14 years, regional, IDI)

The at-risk/problem and non-problem gamblers reported undertaking other gambling-related activities with parents, particularly on special sports or racing events such as the Melbourne Cup. This could involve private bets for fun that did not involve money, or monetary bets for small amounts. As discussed in the previous chapter, some at-risk/problem and non-problem gamblers reported purposely taking an interest in wagering and betting odds to share in the interests of their parents. Conversations about sports betting and making small private bets served as ways for parents and children to bond, particularly with fathers. This was particularly mentioned where parents were separated and where watching and betting on sports was a shared activity during the time participants spent with their father.

"I sort of understood, like, my dad, like, what he was doing...like how it actually worked...if I asked, 'Why don't you just bet on this team?'...he told me about the odds, how it works." (#18, NPG, male, 12-14 years, metro, IDI)

All gambling groups reported that their parents cautioned them against gambling (discussed later). However, participants in the at-risk/problem gambling group particularly noted that these messages were inconsistent with their parents' own gambling, which was often said to be frequent. Their parents' behaviour instead was felt to convey their tacit approval of gambling.

"Like, even though we were gambling, we'd always say it's not good while doing it." (#34, ARPG, male, 15-17 years, regional, IDI)

"Hypocritically my parents are like, 'Gambling's bad; don't do that.'" (#44, ARPG, female, 15-17 years, metro, IDI)

When asked whether gambling education or leading by example was more impactful on young people, this cohort believed that 'actions speak louder than words' (#56, ARPG, male, 15-17 years, metro, OLC).

"If your parents explain the risks, however still gamble and you see them doing it you will think it's ok so, I think what your family does in front of you influences you more." (#68, ARPG, female, 15-17 years, metro, OLC)

While advice could be clear and consistent between parents, there was also evidence of more confusing messaging and contexts. For example, one participant described how her separated parents had conflicting views on gambling. Her mother cautioned her about gambling whilst spending time with her father.

"She knew that when we went to our dad's that we'd be, like, betting on sporting games...with him...she made sure that when we'd come home and talk about it, she'd discourage it as much as she could." (#37, ARPG, female, 15-17 years, regional, IDI)

#### **9.4. Parental attitudes and behaviours that can protect against gambling participation and gambling problems**

Parents were a key source of influence in trying to protect their children against gambling participation and gambling problems. This mainly occurred through minimal participation in gambling by the parents themselves, educating their children on the risks and harm of gambling, and exercising control over their child's online and other activities. These themes are discussed below.

As discussed in the previous chapter, the non-gambler participants overwhelmingly reported that their parents had very little involvement in gambling themselves, either never participating, or restricting their gambling to a small wager on special events such as the Melbourne Cup. Several non-gamblers reported that their parents conveyed a firm opposition to gambling, or views that it was harmful, a waste of money, and inappropriate for young people to engage in. These participants considered their parents' views to be critical in shaping their own negative view of gambling and their limited gambling behaviour as they grew up.

"My parents always despised gambling as my uncle wasted all his money on it and went off the rails. So that early instilling of the bad rep of gambling has stuck with me." (#16, NG, male, 15-17 years, regional, OLC)

"I think that my parents don't gamble, and don't have anything good to say about gambling has influenced me a lot. I don't think people should gamble because it looks like it is addictive and very hard to stop once you get started, just like drugs." (#11, NG, female, 12-14 years, regional, OLC)

Parents were a key source of advice to their children around the risks of gambling and the potential for gambling to contribute to financial hardship. Participants in all gambling groups recalled that their parents had tried to educate them about gambling, mainly through cautionary tales with some 'shock value' that were often based on personal experiences and observations. These tended to take the form of examples of what could happen to gamblers and their families.

"My mum used to talk to me about gambling issues from experiences she had when she worked at the RSL...about people losing their money, and you know when you're older you don't have any money to sort of do anything...you can't pay the bills again, like you have to rely on Centrelink." (#77, NPG, male, 15-17 years, metro, IDI)

"When I was 10 my parents first talked to me about the harms of gambling. They talked about being addicted to gambling, lose your job, live on the streets because you don't have enough money to buy a house." (#53, NPG, male, 12-14 years, metro, OLC)

Such cautionary tales were more common than detailed positive instruction about how to keep gambling safe beyond warnings to 'be careful'. Nonetheless, many participants across all gambling groups noted that their parents had talked to them about 'responsible gambling' and the risks of not keeping their gambling at affordable levels.

"They've kind of always just said, 'If you want to do it, do it, but just be responsible with your money, like don't go crazy, spend thousands and thousands of dollars on it.'" (#82, ARPG, male, 12-14 years, metro, IDI)

"That's what they said to me, 'We've tried it together once...and we only had a small amount of money on us at that time so we wouldn't spend all our money on it.' And they're just like, 'Just make sure to really think through what you're doing and just be careful.'" (#21, NPG, female, 12-14 years, metro, IDI)

One non-gambler noted that her mother had taken a novel approach by taking her a sports club when she was aged about nine, pointing to the poker machines 'and saying something like "don't do those."' (#14, NG, female, 15-17 years, metro, OLC)

One participant recounted how his father's disdain for gambling was strongly communicated to him, referring to gambling as a 'stupidity tax', which was said to contribute to the participant's own negative attitudes towards gambling. Others reported a more general attitude conveyed by their parents that gambling could have harmful effects and that they needed to understand the risks.

"Like it wasn't much of a subject we talked about and we kind of knew that it was a bad thing if you kept on gambling, so we weren't really taught much about it." (#20, NPG, female, 12-14 years, metro, IDI)

"I genuinely think it's because of my mum...she doesn't want us to waste our money...where we've gotten older, and we have no money left and we've spent it all on gambling." (#70, ARPG, female, 15-17 years, metro, IDI)

Conversations about gambling could also be initiated by the child or adolescent, rather than the parent. Some participants discussed erroneous beliefs about gambling and the importance of these being corrected early on. Again, parents were the main source of information about the probability of winning.

"I did ask, like, about how often people do win and, like, how much and stuff like that. They'd usually say, 'Very rare, like you could put in money 1000 times, and you might get it once if you're really lucky. And it's just that you end up spending more money usually.' And that's usually what would come up in conversation...maybe my parents were morally against it, and that's why they

sort of tried to steer me away from it when they could." (#84, NPG, male, 15-17 years, regional, IDI)

Gambling education from parents was often recalled as occurring spontaneously in response to an environmental cue, for example, while viewing a gambling advert or movie scene depicting gambling. For example, this participant described how his parent had pointed out that the scenario depicted in a gambling-themed advert did not reflect reality and that the chances of winning portrayed were false.

"I was taught that it was just, like, a bit too good to be true to win that much...like a really low chance to win that, so I just believed that then because I have nothing else to believe" (#28, NPG, male, 12-14 years, metro, IDI)

A third type of protective influence that parents could exert was to exercise control over their child's online and other activities. Participants in all gambling groups described how their parents had imposed rules on their general online activity and/or restricted their access to payment methods. These parental controls formed part of a wider practice that sought to encourage responsible spending and age-appropriate use of online technology. While these controls might not be specifically directed at gambling-related activities, participants in all cohorts reported that they acted to limit their gaming, simulated gambling, and any online gambling. These parental controls were said to be a main source of influence on the participants' online activities, particularly during their primary school years and before they gained any financial independence.

"Mum and dad don't let me use money on games, so I can't gamble online. I've been asking for a game that costs like \$2 but they said no." (#30, NPG, female, 12-14 years, regional, IDI)

"My parents check what I spend my money on a bit. And then also I tell them a lot what I'm planning on spending my money on...my parents don't really see a point in buying skins online." (#74, ARPG, male, 15-17 years, metro, IDI)

"My parents had restrictions like the apps I downloaded...they'd have to approve it before I downloaded it." (#37, ARPG, female, 15-17 years, regional, IDI)

In some cases, these restrictions were introduced and enforced as a reaction to excessive time and/or money spent gaming, as reported by this at-risk/problem gambler.

"I was spending quite a bit of money...without my parents' knowledge, but once they found it, I stopped doing it because they kept a closer eye on my bank account." (#34, ARPG, male, 15-17 years, regional, IDI)

Parents of non-gamblers tended to be opposed to gambling and, in some cases, this extended to simulated gambling features in video games. Parental control tended to be highest in this group. For example, this participant reported that his mother oversaw his spending on in-game items, limiting his expenditure on these features.

"Because my mum and that, they still view my spending...so if I'm spending too much, they'll always, like, tell me that I need to stop for a bit." (#26, NG, male, 15-17 years, regional, IDI)

While participants felt that their parents' rules would restrict their behaviour until they were 18, some at-risk/problem gamblers pointed out that, once they were of legal gambling age, it would be their own decision. However, parents might still provide advice and guidance.

"I feel like parents...wouldn't, like, stop me because if I was legal age and stuff, like it's my money that I'm using, so like, it's not up to them to decide. But I feel like they would just remind me of what I'm doing and...what I'm risking." (#65, ARPG, female, 12-14 years, regional, IDI)

## **9.5. Chapter conclusion**

This chapter has described the types of parental influences on the participants' gambling as they were growing up. These included the specific ways that parents might shape their children's gambling, by either facilitating or protecting them against gambling participation and problems. Please see the start of this chapter for a summary of key findings. These are discussed further in the Discussion chapter in this report.

# 10. Gambling advertising in online and social media

## 10.1. Key findings

- All participants recalled being exposed to gambling advertising since childhood.
- Online advertising was described as frequent and pervasive, especially during participants' online gaming sessions and in their social media.
- YouTube was the most common social media channel for gambling-themed advertising. These were mainly adverts that played before videos and sponsored content by online influencers.
- Most participants could not distinguish between adverts for online gambling and social casino games, and they interpreted both types as promoting gambling.
- Online adverts promoting large monetary prizes and easy wins were viewed as 'scams' by many participants.
- Participants could not distinguish regulated from unregulated content, but noted frequently seeing adverts for online casino games that promoted monetary prizes. They also noted seeing adverts for skin gambling, as well as promotional videos by online influencers who did not disclose they were sponsored.
- Most participants were critical of gambling-themed advertising, believing it should be further restricted to limit young people's exposure.

## 10.2. Introduction

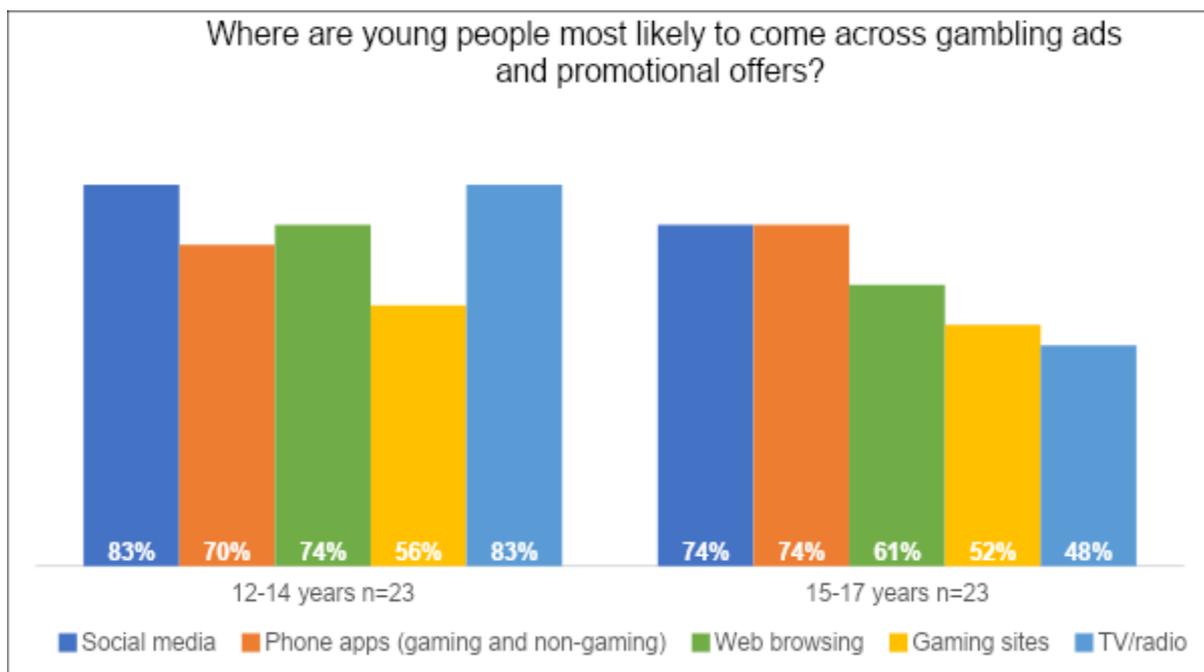
This chapter examines participants' experiences with gambling and gambling-themed advertising, with a main focus on gambling adverts in online and social media. Key themes related to high exposure to gambling advertising in online and social media (as well as on television); gambling products promoted by online influencers; advertising of gambling and simulated gambling in online games; appealing features of advertising; clicks and take-up of advertised products; and critical views of advertising. The chapter draws mainly on the online communities, where participants discussed and uploaded examples of gambling-related adverts.

## 10.3. Exposure to gambling advertising

Participants in all three gambling groups reported being exposed to gambling advertising from early childhood, from a wide variety of channels and with high frequency. Reports of their prolific exposure to sports betting advertisements on television throughout early childhood and adolescence were ubiquitous. Participants also mentioned seeing gambling advertising on outdoor billboards and posters at newsagencies, or in-venue advertising for Keno and the TAB. During adolescence, participants were increasingly exposed to gambling-themed advertising online, especially while gaming and in social media. This online advertising appeared to be a mixture of adverts for gambling and simulated gambling, with participants typically

unable to distinguish between the two. The similarity of advertisements for online gambling with real-money prizes and for online social casino games made it difficult for participants to quantify their exposure to gambling advertising online.

Online community participants were asked to identify the channels where young people are most likely to be exposed to gambling advertising (Figure 1). The results demonstrate the importance of online and social media channels, where adolescents spend much of their leisure time, as well as TV advertising. The results also reflect the relative decline of TV advertising in older adolescents' exposure to gambling adverts, once they have more freedom to choose which media they engage with.



**Figure 1: Channels where young people are exposed to gambling advertising**

*Results of a poll conducted with online communities, n=46*

### 10.3.1. High exposure to gambling advertising on television, especially for sports betting

Many participants, and from all three gambling groups, commented on the saturation of gambling advertising on television, particularly for sports betting, and that this occurred during general viewing times as well as later at night.

“There is so much advertising and even if not aimed at younger people, it is definitely seen by us, and noticed by us...there is a lot that is not on later [at night] during sports matches and even morning cartoons, so that is something that should be addressed...I hear Sportsbet coming out my ears left, right and centre.” (#87, ARPG, male, 15-17 years, metro, OLC)

“I saw HEAPS of Sportsbets ads last night about their app and the Lotto ad at least twice...on free to air TV, 7 and 10...it was def shown a lot between 5 and 8pm.” (#38, NPG, female, 15-17 years, metro, OLC)

Although sports betting advertising is not limited to television, participants reported that this was by far the most common channel where they saw these adverts. Those who watched match broadcasts were most frequently exposed, but they were not the only ones to see this marketing. Some commented how this advertising, whether on television or online, played on people’s sports fandom.



“It was a banner on a website for Ladbrokes and promotes AFL betting! It is connecting people's passion for AFL teams and loyalty to teams to place bets and wagers on how good someone’s preferred team is.”

**Figure 2: Screenshot of banner advertising**

*Shared and commented on by (#58, NPG, female, 15-17 years, metro, OLC)*

Despite the appeal of some tactics used in these advertisements (e.g., humour), adverts on broadcast channels were seen as being primarily targeted at adults. Participants reported that the messaging did not resonate with them, essentially because gambling is prohibited in their age group. Nonetheless, many recognised that this advertising can create interest in gambling among young people. This is reflected in a comment to an advert posted to one of the communities (Figure 3).



“They are promoting a new online gambling app...This ad is aimed at an older audience...as a young audience wouldn't be as interested when watching this ad. This ad makes me feel very disappointed in today’s society, as older people promote ads meant for adults on kids’ shows which just brainwashing kids into asking their parents about gambling.”

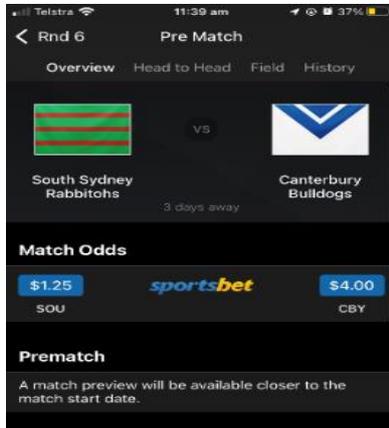
**Figure 3: Screenshot of television advertising**

*Shared and commented on by (#1, ARPG, male, 12-14 years, metro, OLC)*

Despite assertions that these ads are not salient to them, the high degree of recall of sports betting brands (like Sportsbet, Ladbrokes and Bet365) among participants demonstrates that this marketing is creating high levels of brand awareness.

### 10.3.2. High exposure to gambling advertising in online and social media

Participants noted that they mainly saw online adverts for wagering on YouTube, Instagram, and while playing online games. Targeted banner advertising was also seen online and in apps, such as the example in Figure 4.



“As you can see here the sports bet odds are displayed. This is an advert, encouraging gambling.”

**Figure 4: Screenshot of banner advertising**

*Shared and commented on by (#36, ARPG, male, 15-17 years, metro, OLC)*

Participants believed that social media platforms are the most effective marketing channel for reaching young people, due to the significant amount of time they spend on platforms like YouTube, Tik Tok, Instagram, and Snapchat. YouTube was said to be the most prominent channel of exposure to gambling adverts, primarily due to the high number of ‘unskippable’ adverts at the start of and during videos. One at-risk/problem gambler reported seeing gambling adverts on YouTube on almost a daily basis. This participant shared an example of these adverts on the online community board (Figure 5).



Scratchie ad from YouTube. - “To be honest this made me slightly more interested to gamble as I think I might want to buy this for my mum as I like buying things for her.”

**Figure 5: Screenshot of advertising on social media**

*Shared and commented on by (#56, ARPG, male, 15-17 years, metro, OLC)*

Some participants reported using an online advert stopper on their devices. However, they pointed out that this does not prevent all gambling marketing content from being served to them online.

### 10.3.3. Gambling products promoted by online influencers

Participants discussed the role of influencers and online content creators in gambling advertising. Most appeared to have a sound understanding of ‘sponsored content’ and the requirement for influencers to disclose when they are being paid to promote a product. Despite an awareness that influencers are paid and their associated scepticism about the authenticity of the gambling outcomes shown, participants still showed an interest in the content. They noted they were targeted by these adverts and links to gambling websites that then appeared in their social media profiles.

"On TikTok I've seen a lot of people promoting online gambling websites...they've been sponsored by the gambling website...they show them getting, like, this massive win, and then everyone that watches it goes to their TikTok profile and there's a link to the gambling website. So, there's a lot of advertising through TikTok...They don't tell you it's sponsored." (#73, ARPG, male, 15-17 years, metro, IDI)

"On like YouTube and Twitch – I've been getting recommended a lot of streams...of people gambling...it's sponsored, so their odds are boosted so they keep winning instead of losing money. So, it makes it seem like you win a lot more than you lose...companies are paying streamers to play gambling websites where they give them a boosted account where they win more than they lose...I got a bit sceptical." (#74, ARPG, male, 15-17 years, metro, IDI)

Gambling marketing that is not paid, or at least not disclosed as sponsored, appeared to have a greater influence on some participants' gambling and their future intentions to gamble. One in the at-risk/problem gambling group reported commencing UFC betting after viewing the YouTube influencer and professional boxer, Jake Paul, who recently gained venture capital to launch a new sports betting platform.

Another participant described the YouTube channels he followed and how, in one clip that he found memorable, an influencer filmed himself making a large bet at a casino. According to the participant, this was done purely for entertainment purposes, and he found it very engaging.

"It makes me think, 'Hey, like, I may want to try this out in the future and see it for myself,' and then I'll make my own opinion of it." (#72, ARPG, male, 12-14 years, metro, IDI)

Another participant described appealing promotions for simulated gambling on social media and how seeing someone obtain enviable rewards can directly encourage young people to emulate YouTubers.

"You can go on, like, YouTube and there's videos of people opening loot boxes and getting like \$800 skins; I guess it kind of motivates you to go back and try again." (#73, ARPG, male, 15-17 years, metro, IDI)

### 10.3.4. Advertising of gambling and simulated gambling in online games

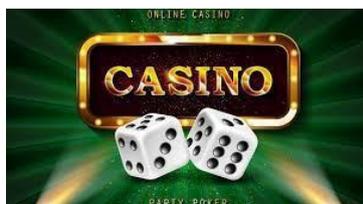
One of the most common channels where the participants reported being exposed to gambling-themed advertising is within online games. Participants in all age and gambling groups were very familiar with in-game advertising for simulated gambling

features, including EGMs, spin the wheel, and dice games. Watching adverts within online games (instead of choosing to skip them) was also a way to earn in-game currency to engage in simulated gambling, such as opening loot boxes.

"I guess I'd see like Loot Boxes and stuff, though I never spent money in games...So instead of money, I'd usually watch ads so give time for Loot Boxes and whatever, which could end up to me wasting four/five hours watching ads in a day." (#1, NPG, male, 15-17 years, regional, OLC)

"The demos on games are super enticing they draw you in and are the most influential. They have tricked me! On these demos they draw you in with the promise of winning so much money like you do in the small snippet." (#58, NPG, female, 15-17 years, regional, OLC)

Participants reported that gambling-themed adverts were pervasive during video games. However, almost all examples of gambling adverts that participants provided (e.g., Figure 6) related to simulated gambling, not monetary gambling. Participants believed them to be examples of gambling adverts, suggesting that young people typically cannot distinguish between social casino games and real gambling.



"I was playing my favourite game on my mobile phone Subway Surfers and had stumbled across a gambling ad that was promoting its new casino gambling app which was gambling for people that are serious about gambling and do it very professionally online."

**Figure 6: Screenshot of advertising in-game**

*Shared and commented on by (#1, ARPG, male, 12-14 years, metro, OLC)*

### **10.3.5. Gambling advertising on other online platforms**

The participants mentioned some other online spaces where young people can interact with gambling content, such as 'different online skin betting apps' (#1, ARPG, male, 12-14 years, metro, OLC), torrenting sites, and email offers for gambling products. These examples were rare and scarce detail was provided.

## **10.4. Appeal and take-up of advertising**

Participants across all age and gambling groups demonstrated at least a moderate understanding of the marketing techniques used to catch attention and appeal to an audience.

### **10.4.1. Appealing features of online and other gambling advertising**

Participants described the use of bright colours or graphics, including animation, as an attention-grabbing tactic, which was felt to be more appealing to younger teens. A younger participant provided an example of an advertisement he found appealing because of 'all the flashy lights and big words' (Figure 7).



**Figure 7: Screenshot of online advertising**

*Shared by (#5, NG, male, 12-14 years, metro, OLC)*

Participants described the effectiveness of humour in making adverts more memorable, as well as appealing. One participant could recall, in detail, a gambling advert from Bet 365 which he found entertaining.

*“A guy falls out of the sky and lands in a chair...and wins...there’s some ones where some people are like chasing out to an island, like trying to escape to an island.” (#34, ARPG, male, 15-17 years, regional, IDI)*

Participants also discussed the use of celebrity endorsement. Inclusion of a celebrity was identified as an attention-grabbing ploy that would likely work on audiences.

*“TV ads often use funny songs or voices like ‘Ladbrokes’ with humour to get your attention. Making an ad that funny and with big movie stars because that sometimes gets my attention.” (#4, NPG, female, 12-14 years, metro, OLC)*

However, there were mixed views of the ethics of celebrity endorsement in gambling advertisements. Older teens presented with a Mark Wahlberg advertisement for Ladbrokes leaned towards a negative viewpoint but felt it was an effective tactic.

*“I dislike how celebrities promote it. People's lives can change and go downhill fast, that's a big responsibility.” (#38, NPG, female, 15-17 years, metro, OLC)*

The concern that this kind of campaign could encourage young people to gamble demonstrated the critical view that many participants had of gambling advertising. Many were attuned to the purpose of advertising and understood they were potential targets. Some participants found these same adverts appealing and felt that celebrity endorsement validated gambling.

*“I like the use of a well-loved actor. It's interesting and makes you feel like this is something familiar and an enjoyable fun ad...[the message] is that gambling is safe and that they have your personal interest at heart, or at least Marky Mark does.” (#58, NPG, female, 15-17 years, regional, OLC)*

Online community participants also discussed a popular and reportedly compelling theme in gambling advertising: 'mateship', which 'presents the connotations that gambling is something that mates should do together' (#56, ARPG, male, 15-17 years, metro, OLC). The younger online community deconstructed a current 'bet with mates' Sportsbet advert (Figure 8). For some, this messaging made gambling seem more innocuous because, 'It makes it sound like you are placing friendly bets and not gambling' (#50, ARPG, male, 12-14 years, metro, OLC), instead, engaging in a bonding opportunity with friends. Participants felt that it had the effect of making gambling seem harmless.



**Figure 8: Screenshot of advertising presented to the 12-14 years online community**

#### 10.4.2. Clicks and take-up of advertised products

Participants reported that the most compelling advertisements they saw when playing games online were playable or video demos and free giveaways. They did not distinguish between adverts for online casinos and for social casino games.

“Playable demos of poker machine games on my phone when playing games. Yes, it could convince young people to do this, as it looks like it could be fun to win stuff. I have never (downloaded) though.” (#57, NPG, female, 12-14 years, metro, OLC)

Advertisements that include dollar figures and ‘guarantee’ that players can win ‘easy money’ or big prizes, were attractive to some participants. This was an effective way to grab attention in a stimulus-heavy online environment.

“It looks fun, and also the chance that you get to win prizes and stuff like that, and probably real-life money. That’s the thing that I know makes me interested. The prizes are mostly the main bit.” (#21, NPG, female, 12-14 years, metro, IDI)

The ease of clicking on a link to explore or download a gambling-themed game was tempting for several participants.

“When I’m playing games such as ‘Hay Day’ or ‘Merge Dragons’, I often see demo gambling games, not only does it make me want to play the game but also download the game as they make it seem fun. I do believe that sometimes promoting gambling apps on social media or on games is effective as the link is already there, you just need to download it.” (#62, ARPG, female, 15-17 years, metro, OLC)

However, it appeared that clicking on gambling adverts was usually limited to finding out more and did not result in participants signing up for the advertised product. The primary barrier to uptake was the need to spend real money to buy an app or provide credit card information for initial bets, which most had not anticipated. Most participants were unwilling or unable to spend money on these products.

“I was on Instagram and saw an ad promoting NRL and I love football so I clicked it and it brought me to App Store where I could purchase the app and I asked my mum for some iTunes money for it because I didn’t understand it was

a gambling app then my mum explained to me what it was, so I never downloaded it.” (#37, ARPG, female, 15-17 years, metro, OLC)

“It was an ad for a gambling app on my phone...probably some type of gambling game that was disguised as fantasy or a crime game, I clicked on it because I had a keen interest in those types of games, as soon I was in the app store and found out there was real money involved, I didn't download the app.” (#14, NG, female, 15-17 years, metro, OLC)

The impact that exposure to gambling advertising could have on attitudes and behaviours appeared to resonate with multiple participants. Although they did not directly link this to their own behaviour, some indicated that advertising contributed to an acceptance of gambling as a part of everyday life and the anticipation they would gamble in the future.

“Definitely promotion at the footy or on TV. It makes betting on sports seem like a fun thing to do.” (#56, ARPG, male, 15-17 years, metro, OLC)

“Online gambling is easy to access. Companies want to get the attention of teenagers so they think gambling is a normal way of life, so they can become addicted and waste their money. The companies then become rich.” (#60, ARPG, male, 15-17 years, metro, OLC)

## **10.5. Critical views of advertising**

There was clear evidence that encountering gambling-themed adverts and ‘scam’ offers online are part of the everyday experience of young people, especially as their screen time increases from early childhood to adolescence. Some participants believed they were not susceptible to this advertising, but that other people were.

“The key message of the ad is to promote the download of a gambling game which simulates a casino. It's not convincing to me as I know these types of ads...It would be convincing to an older person though I think.” (#2, ARPG, female, 12-14 years, metro, OLC)

“I used to play games on my phone, I used to see all these game ads about gambling. And it would seem so exciting like on the ads, but then when you actually play the game you would just lose all the money and it's not what you expected from the game.” (#77, NPG, male, 15-17 years, metro, IDI)

Growing up in an environment saturated with advertising, particularly in online settings, contributed to young people being suspicious of gambling advertising. Scepticism was particularly strong about messaging and excitement premised around ‘real money’ or ‘winning big.’

“Young people nowadays tend to be very curious and ask questions about everything they see. Game developers put in special words in their advertisements to get the attention of young children like ‘win real money.’ Kids don't know much about money these days and think it's ok to do something without knowing the consequences and rules that may be associated within the ad.” (#1, ARPG, male, 12-14, metro, OLC)

Gambling offers online were a red flag for many participants. They all appeared to have some understanding that regulations limit the kind of advertising that is allowed on television, in print, and in-venue. In contrast, participants believed that the online environment was not regulated, which made it difficult for them to differentiate between legitimate and 'scam' advertising and to avoid these types of adverts.

"All social media and online activities are not regulated, especially when they target young people...At least with mainstream TV and such it is transparent, and rules can be set." (#88, ARPG, male, 15-17 years, metro, OLC)

"I had more unescapable phone scam pokies adds and Sportsbet again. I also had a few banners for online roulette on my solitaire app, I still think these are aimed at young adults and I still think online gambling apps are stupid and untrustworthy" (#89, ARPG, other, 15-17 years, regional, OLC)

Almost all participants believed that gambling advertising is too pervasive, and that young people should not be exposed to it. Many participants thought gambling ads were irrelevant and boring, interrupting their enjoyment of digital games or sports broadcasts. There was a clear sense of fatigue from over-exposure to gambling ads.

"OMG I wish they wouldn't come up for me every 5 minutes." (#37, ARPG, female, 15-17 years, metro, OLC)

A few participants felt overwhelmed with gambling advertising and some thought that the extent of gambling marketing is a poor reflection on society.

"Was at a club last night and the Keno was on, there were so many ads around the place and TV's broadcasting it. It's trying to entice people to join in, aimed at young adults, makes me feel overwhelmed and uneasy, definitely doesn't make me excited at all." (#16, NG, male, 15-17 years, regional, OLC)

"This ad makes me feel disappointed in today's world as branded companies are now advertising betting apps for older people on children's tv sites which teaches kids to ask parents about these ads which parents don't really feel comfortable to explain to young people about gambling yet." (#1, ARPG, male, 12-14 years, metro, OLC)

## **10.6. Chapter conclusion**

This chapter has explored participants' experiences with gambling and gambling-themed advertising, with a main focus on gambling adverts in online and social media. Please see the start of the chapter for a summary of key findings. These are discussed further in the Discussion chapter of this report.

# 11. Resilience and protective factors

## 11.1. Key findings

- Several factors were associated with lower levels of gambling and at-risk/problem gambling amongst the participants when growing up. The main protective factors reported were: age restrictions on gambling; parental modelling, rules and guidance; protective peer influences; spending their time and money on other interests; fear of addiction; and having a rational mindset and critical thinking.
- The participants suggested several improvements to strategies and environments to protect young people from gambling problems and harm. These included: parental education and intervention; schools-based education; advertising bans and safer gambling messages; further regulation of the gambling and gaming industries; and information on how to support young people experiencing gambling problems and harm.

## 11.2. Introduction

This chapter focuses on factors associated with lower levels of gambling and at-risk/problem gambling amongst the participants. It then presents the participants' suggestions for improving strategies and environments to better protect young people against problem gambling behaviour and gambling-related harm.

## 11.3. Factors associated with less gambling and at-risk/problem gambling

Several factors were associated with lower levels of gambling and at-risk/problem gambling amongst the participants. Findings are presented below and grouped into several themes: age restrictions on gambling; parental modelling, rules and guidance; protective peer influences; spending their time and money on other interests; fear of addiction; and a rational mindset and critical thinking.

### 11.3.1. Age restrictions on gambling

Age restrictions on gambling were a critically important barrier to gambling across the sample. Age restrictions appeared to be accepted as an unequivocal deterrent by non-gamblers more than by the other two groups. Nearly all non-gamblers were quick to cite being under the legal gambling age as the most obvious barrier to gambling. Part of accepting this restriction appeared to be an implicit trust that the rules exist for a reason. For non-gamblers, participating only in age-appropriate activities was an expectation set out by their family.

“I don't gamble because I don't find it interesting and it is illegal for someone my age, my parents would not want me to gamble.” (#14, NG, female, 15-17 years, metro, OLC)

Venue-based restrictions usually prevented under-age gambling, although some participants reported using fake IDs to access venues. There was widespread reporting of engaging in Keno when underage, usually with parents. Barriers to online gambling were seen as more easily circumvented. This at-risk/problem

gambler pointed out the apparent ease of circumventing age restrictions on gambling websites and apps.

“Most of the time it's either an enter your birthday or a confirm your age checkbox, most require an email as well, but I have yet to encounter someone not able to get around this.” (#89, ARPG, other, 15-17 years, regional, OLC)

### **11.3.2. Parental modelling, rules and guidance**

Parents played a central role in modelling and advocating safe gambling behaviour and in setting restrictions on their child's online and other activities. While adults in the family were usually the ones to first introduce children to gambling, most appeared to try to balance this with some protective measures. These could include limiting their own participation in gambling, educating their children on the risks and harm of gambling, and exercising control over their child's online and other activities. These findings were presented in an earlier chapter and are not repeated here.

### **11.3.3. Protective peer influences**

Participants' friendship groups had diverse influences on gambling. Some friends encouraged gambling, others sought to teach their peers about its potential harms, while gambling was of no interest in some friendship groups.

Non-gamblers and non-problem gamblers were the most likely to note that they and their friends rarely or never talked about gambling. For some, gambling was not part of their interests, activities or interactions. Their friends did not participate in gambling and did not discuss their thoughts about it. However, some recognised that peer influences could result in them joining in gambling activities with friends.

“Me and my friends never really bring up the topic ‘gambling’ and I have never seen them talk about it to anyone else.” (#6, NG, female, 12-14 years, metro, OLC)

“If my friends gambled, I would join in for a bit of fun but none of them gamble, so it doesn't really interest me.” (#53, NPG, male, 12-14 years, metro, OLC)

One non-gambler explained it was her cultural background and beliefs which deterred her from gambling. Having friends with a similar backgrounds also limited her interest in gambling, as this friendship group shared other hobbies.

“My friends come from backgrounds where gambling is highly discouraged and they have carried that out through our friendship, we don't talk about gambling often and so I tend not to associate with it, this has also discouraged me from gambling. We have other interests and activities to do that don't involve gambling.” (#14, NG, female, 15-17 years, metro, OLC)

The at-risk/problem gambling group was more likely to recount instances where their friends had cautioned them about gambling. For example, one participant described how his friends, rather than his parents, cautioned him against online gambling and encouraged him to gamble in moderation. This appeared to be in response to his friends' concerns about his online gambling-related activity. Given the importance of his friends in his life, he said he had listened and taken their advice on board.

“Around the age of 11 my parents had allowed me to gamble in online apps which I had told my friends about, but they had given me a different reaction that I would expect. They told me the consequences of gambling and the discourages that would happen to me throughout my life if I didn't slow down. Me being young and believing everything my friends said, I had taken my friends' advice and had started out slow with gambling like playing gambling apps one hour every week.” (#1, ARPG, male, 12-14 years, metro, OLC)

#### **11.3.4. Spending time and money on other interests**

Non-problem and non-gamblers discussed how their interests, financial and other priorities, and extra-curricular activities were protective factors against developing a strong interest in gambling.

Some participants saw an interest in sport as a 'gateway' to an interest in gambling for some young people. Some non-problem and non-gamblers therefore felt that their lack of interest in sport helped to protect them from frequent exposure to betting influences and activities. One participant noted that she found footy 'boring' and, therefore, did not see the point in betting on something she had no interest in.

Others in these cohorts did not see the point in spending money on chance activities where they risked losing their money, and said they preferred to spend their money on more tangible items and other leisure activities.

“So, I would be, like, spending my pocket money on shopping and food rather than spending it on gambling.” (#20, NPG, female, 12-14 years, metro, IDI)

Participants also described their motivation to save money as a factor that deterred them from gambling. This was related to respecting the value of money, which these participants believed had been instilled in them by their parents. Parental instruction led some young people to avoid wasting money on gambling.

“My mum has explained it can be addictive and you're better off spending money on things you can keep and have something to show.” (#83, NPG, male, 15-17 years, metro, OLC)

“I always wanted to buy a car from when I was young and gambling to me was just losing money, so I never really did it.” (#52, NPG, male, 12-14 years, regional, OLC)

Non-gamblers particularly associated their lack of interest in gambling with the deterrent of losing money, along with a desire to avoid risk. They tended to report that they had better things to spend their money on, both now and in the future.

“I don't earn money and the money I get from my parents and grandparents I would much rather spend on clothes or food which are necessities as well as personal and lasting wants, gambling would not be like this.” (#14, NG, female, 15-17 years, metro, OLC)

One non-gambler mentioned that she saw monetary loss to be the single biggest harm from gambling and felt that gambling should be prohibited altogether because people risk losing everything. A recurrent finding was that non-gamblers had limited intentions to gamble when they were adults. As with the non-problem gambler

group, some non-gamblers expressed the opinion that gambling reduced people's potential by distracting them from putting energy into productive pursuits.

"It left an impression on me as a child by showing me that people start gambling from a young age and set this as their future job [instead] of studying and focusing on school and their studies and setting a good career instead. It shaped how I feel about gambling then that I will never gamble and just focus on studies and now to make my family proud by achieving goals and getting good marks on my report card." (#6, NG, female, 12-14 years, metro, OLC)

When asked to reflect on why they avoided or limited their gambling, several participants reported that extracurricular activities, family outings, and hobbies left them with little time or interest in gambling.

My activities outside of school keep me occupied and less likely to take an interest in gambling." (#11, NG, female, 12-14 years, regional, OLC)

"We do a lot of road trips together so have lots of time to talk. We don't take any screens with us and none of us miss it. My parents have taught me how good you can feel when you don't look at a screen all day. I have been taught the value of money and how long it takes to save for things so wouldn't want to lose it gambling." (#54, NPG, male, 12-14 years, metro, OLC)

#### **11.3.5. Fear of addiction**

The fear of addiction and the associated consequences of problem gambling were reported to be powerful deterrents among non-gamblers.

"Getting addicted to it and losing a lot of money...using possessions and stuff even, betting those when you have nothing left even. Like, it's just like a hole " (#26, NG, male, 15-17 years, regional, IDI)

Some non-problem gamblers also described being deterred from gambling by its potential for addiction. Some felt particularly susceptible to this risk, which appeared to sharpen their understanding of the potential for harm. For instance, this participant described how she felt vulnerable to addiction in general, and that this self-awareness prevented her from engaging in gambling activities.

"I did like watching the people at restaurants do it, it was very interesting. And I feel like if I started...I might have like a little bit of trouble stopping...if you actually win something then it might make you feel like, 'I might win something next time maybe. Let me just try and see if I win something.'" (#21, NPG, female, 12-14 years, metro, IDI)

In a similar vein, another non-problem gambler described her brother's harmful behaviour in relation to gaming and simulated gambling features, such as skins and loot boxes. Her awareness of the potential harm involved in her brother's behaviour discouraged her from more involvement in gaming and gambling.

"Skins and loot boxes can become addictive. I know from personal experience with my brother, when they become reclusive and become aggressive when you tell them to get off the gaming, like my mum does with my brother. You can see it is becoming a problem and constantly spending all your money on it is

when you can see it's a problem." (#86, NPG, female, 15-17 years, metro, OLC)

Caution around the possibility of addiction was common in discussions with the at-risk/problem gambling group, particularly during the interviews. Several of these participants reported that it was the fear of gambling addiction that sometimes deterred them from participating. This fear tended to appear in early adolescence, as they became more exposed to gambling and learned about the risks. There was, however, a disconnect between this self-reported caution and their classification as at-risk/problem gamblers. Females appeared somewhat more likely than males to accept that they could be at risk of gambling problems.

"In school they always put the worst-case scenario to make students not do it; like you could get addicted to it. So, I was scared of getting addicted to something for a bit. And then I thought that it was quite bad if you got addicted to it because then you couldn't stop, and then you would waste all your money...then you might not have such a good life because then you can't spend your money on life things; like groceries and food, and a house." (#69, ARPG, female, 12-14 years, metro, IDI)

Similarly, another participant believed that a gambling addiction would intensify with age, particularly if a person develops addictive tendencies when younger. She thought that gambling can become a 'slippery slope' where people may eventually lose their agency and control.

"It can, like, become too much of an addiction and as you get older it might grow stronger." (#71, ARPG, female, 12-14 years, metro, IDI)

However, as discussed in an earlier chapter, most at-risk/problem gamblers believed they had sufficient self-control and knowledge of the risks to protect them from a gambling addiction.

### **11.3.6. A rational mindset and critical thinking**

Several participants highlighted their critical thinking skills as a protective factor that limited their gambling. They expressed a sense of self-determination and an ability to 'cut through' positive gambling messaging. Non-problem and non-gamblers often attributed their limited interest in gambling to their rational mindset and ability to think critically. One non-problem gambler described how his understanding of probability meant that he perceived gambling as a pointless activity. His understanding of the profitability of the gambling industry also contributed to his critical thinking.

"The reading I'd done and something I knew about, like, probability and statistics...They're not just giving that money away for free, especially when they're paying to do advertising like this. So somewhere along the line they've got to be making more money...than they're giving away." (#78, NPG, male, 15-17 years, regional, IDI)

Non-gamblers also felt that they applied critical thinking to gambling, the features of gambling products, and their marketing. Two discussed an interest in the psychology of advertising design, and implied that this was a protective factor against the appeal of gambling. One explained the ways in which gambling advertisements and environments were an industry strategy designed to draw people in.

"As a design student, and as looking at the way designers and marketers will try and advertise and appeal to people, I think it's allowed me to pick up on those things and understand that why they're doing some of the things they're doing to try and engage an audience in a certain way...If people are in that environment where it is so...in your face and it's an option, I can see how people kind of get entwined in that in a way that it's kind of attractive." (#35, NG, female, 15-17 years, regional, IDI)

Rational and critical thinking as a protective factor against a gambling problem was less frequently mentioned by the problem gambling group. However, one in this group described how he had purposely learnt more about how gambling operates, and the risks involved, because he had become concerned about his susceptibility to a gambling problem. He thought that his improved knowledge and understanding of gambling had led him to self-regulate his behaviour.

"Back when I was 11 years old, I had first started to gamble which faced me with many consequences. I did my research in my own time about gambling and had found out what it's about. As I grew older, I started to understand the concept of gambling which made me very nervous about gambling in today's world as I had let my thoughts get the best of me and control me into not gambling anymore when I was about 12. Over that one year I had kept myself busy by playing other safe apps on my phone and playing on my Xbox to pass over the time." (#1, ARPG, male, 12-14 years, metro, OLC)

#### **11.4. Young people's suggestions for protective strategies and environments**

The participants made numerous suggestions for strategies and environments to better protect young people from gambling-related problems and harm. The findings are grouped into several themes: parental education and intervention; schools-based education; advertising bans and safer gambling messages; further regulation of the gambling and gaming industries; and information on how to support young people experiencing gambling problems and harm.

##### **11.4.1. Parental education and intervention**

Many participants highlighted the significance of parental responsibility to provide education and early intervention for online gaming and gambling activities. They had numerous suggestions for how this might best be approached.

Participants thought that parents should be open and honest with their children about gambling and related harms. One participant acknowledged a common misconception that gambling harm only takes the form of financial loss. Instead, she drew attention to the strain gambling can place on family relationships and, thus, felt conversations about gambling harm were highly relevant within the family context.

"Your parents should be able to discuss gambling with us. It is something that can cause relationship breakdowns but not something that is really spoken about." (#48, NPG, female, 15-17 years, regional, OLC)

Participants agreed that being excluded from parental discussions about gambling could trigger an interest in gambling. Attempting to censor gambling from their lives

or forbidding it entirely was considered to have the unintended consequence of increasing its appeal. This belief was particularly common, but not exclusive to, the at-risk/problem gambling group.

"Makes it more attractive because it is hidden, or you're not supposed to know about it. Like a lot of things that are rated 18...everybody under 18 has been to an R rated movie because it sets a challenge." (#87, ARPG, male, 15-17 years, metro, OLC)

Older participants (aged 15-17) held strong views about the importance of respecting their intelligence and not being patronised. They advocated for gambling to be demystified and argued that the emphasis should be on equipping young people with knowledge and strategies for safer gambling, rather than relying on fear-based messages. Having said that, participants of all ages had clear memories of cautionary tales from their parents and felt these had helped them to understand the reality of gambling risk.

"My mum is a police officer, so I've heard...stories about the dark sides of gambling...and getting addicted to it...[Gambling] hasn't really interested me that much because I know what can go wrong." (#26, NG, male, 15-17 years, regional, IDI)

Some felt that parents should educate their children to 'gamble responsibly'. Instead of trying to deter them from gambling in the future, they thought that parents should encourage them to adopt safer gambling strategies and behaviours.

"All parents should be saying like what my parents have said. They've said, 'Gambling's not a bad thing,' but I think that they just need to be taught how to gamble responsibly and not just fully go crazy the first time they do it." (#82, ARPG, male, 12-14 years, metro, IDI)

Participants also expressed that parents should actively limit their children's online behaviour and restrict their ability to spend money online. In this respect, online gambling and simulated gambling form part of a wider environment that should be regulated through parental control. Participants gave examples of controls that parents could use, including disabling the WI-FI, setting time limits, and refusing to provide money for in-game purchases. Nonetheless, the participants appeared to prefer a level of parental influence that set some boundaries, while leaving room for them to demonstrate their own ability to behave responsibly. They felt that empowering children through parental trust contributes to safer online behaviours. This involved striking a balance between restrictions and independence.

"Even though they do trust us with the apps that we download, we do have some rules about what we can download." (#21, NPG, female, 12-14 years, metro, IDI)

#### **11.4.2. Schools-based education about gambling**

There was a consensus among participants that schools should teach students about the potential risks and harms of gambling, and some felt that this could also involve instruction in financial literacy.

"A big thing that schools don't really do, like they don't talk about finances, they don't about taxes, they don't talk about all of the actually helpful stuff. So, if

they introduced, like, some gambling awareness or something, that would be helpful." (#47, NPG, male, 15-17 years, regional, IDI)

Several participants described problem gambling as being analogous to drug and alcohol addictions and believed that the risks of gambling should be covered to the same extent as these issues are in the classroom. One at-risk/problem gambler pointed out that it makes sense to include gambling education in the school curriculum, since many children begin gambling during this time. Another noted that school was the most appropriate setting for gambling education because young people are more likely to take notice of their teachers than their parents.

"Schools should educate more, because I think, like, most kids will start gambling when they're in school...some sort of event or like education towards gambling harm and, like, the loophole you can get stuck in because of it." (#73, ARPG, male, 15-17 years, metro, IDI)

"I think the class did [take notice] because normally when your mum tells you something not to do, you kind of want to do it." (#37, ARPG, female, 15-17 years, regional, IDI)

In discussing the form and content of education about gambling, participants stressed the importance of the messaging being meaningful, authentic, and based on lived experience. Hearing stories from those who had overcome a gambling problem was seen as an essential form of learning which would have an impact.

"They could bring in people who have gambled recently and they're like former gambling addicts who have turned it around." (#36, ARPG, male, 15-17 years, regional, IDI)

Participants also felt that it was crucial that these stories were not censored but, rather, provided an honest and holistic picture of the reality of gambling. Young people, particularly older teens, stressed the importance that this gambling education respected their intelligence and did not patronise them.

"Have statistics real life stories of people who have experienced loss e.g., their house job family etc. Shock works with young people, so shocking stories would make me sit up and listen. It shouldn't be babyish or speak down to the person being educated they will switch off." (#86, NPG, female, 15-17 years, metro, OLC)

Participants felt that this education needed to incorporate facts and reasoning, as opposed to simply setting rules and restrictions. Participants recommended that evidence be provided to substantiate the teaching, allowing young people to form a detailed understanding of the risks associated with gambling.

"Because kids need a reason not to do something. If you just tell them, 'Don't do it. It's going to lead to something bad happening,' they're not really going to care...we do have a bit of, like, real-life stuff going on in maths right now, so maybe adding like gambling to like a maths course." (#79, ARPG, female, 15-17 years, regional, IDI)

"I think if you make something look bad and put rules and words like 'risk', it will have the opposite effect. How many young people smoke and drink? They do because of this kind of things. It is better to have a clear statement on the odds

that is easy to understand something like 99.9% the game wins, 0.1% the user wins. That would work better.” (#87, ARPG, male, 15-17 years, metro, OLC)

Some participants felt that gambling risk should be discussed within a wider context of financial literacy, financial responsibility, and self-management.

“I think simple financial skills should be taught at school from about year 6 teaching people how to manage their money and gambling should be a topic covered. You may earn \$2000 a week but you can gamble that in a few hours and the chance of getting anything back is very small.” (#53, NPG, male, 12-14 years, metro, OLC)

Finally, one participant also suggested that marketing psychology should be taught, so young people could recognise the tactics used in gambling advertising and become less susceptible to being influenced. He gave an example of an English lesson where students analysed the persuasive techniques used in advertising and learnt how to deconstruct advertising material.

“They’d show government ads in English or whatever and we’d have to break down and see why they chose to do certain things; how it, like, persuaded the audience and...how it would affect us.” (#84, NPG, male, 15-17 years, regional, IDI)

### **11.4.3. Advertising bans and safer gambling messaging**

As discussed in a previous chapter, participants noted that gambling-themed advertisements are prolific on television, as well as in online and social media. Many participants considered that gambling-themed advertising during children’s online gaming targeted young people and was, therefore, ‘inappropriate’ and should be banned. Some also thought that other gambling adverts should be banned, such as television adverts for wagering. Interestingly, the at-risk/problem gambling group appeared to be most vocal about gambling advertising, which probably reflects that they experienced this advertising as more frequent, targeted and salient.

“Their target audience shouldn’t be our young generation.” (#82, ARPG, male, 12-14 years, metro, IDI)

“I’d say the betting companies definitely have to stop advertising, especially advertising in mediums that children would like and be attracted to.” (#34, ARPG, male, 15-17 years, regional, IDI)

“It could help to take the gambling ads off the TV altogether. I don’t think people should be able to advertise gambling, like all these Sportsbet and the Ladbrokes.” (#24, ARPG, male, 15-17 years, metro, IDI)

Several participants noted an imbalance between the pervasiveness of advertising portraying gambling as exciting and glamorous, and the far less prevalent government communication about gambling risks and harm. One participant felt there should be a greater focus on information illustrating the harmful aspects, as this more closely aligned with the reality of gambling.

“A government ad that could perhaps show the impacts of gambling like they do like the ads for speeding...You could show like the family troubles, the

losing of the money, rather than being all about the positives of gambling.”  
(#24, ARPG, male, 15-17 years, metro, IDI)

Multiple participants commented that the ‘gamble responsibly’ message in commercial gambling advertising is outweighed by the content of the advert itself. One participant explained that the messaging feels inauthentic, and is clearly a legal obligation, rather than a core ethical value of the gambling industry. Another participant suggested that the fine print should be enlarged and that the ‘gamble responsibly’ message should be spoken more slowly to have more of an impact.

“They say ‘Gamble responsibly’ at the end, but they say it like really fast, because...they don’t want people to gamble responsibly. Frankly, you know, that’s the basis they have. They need people to lose money in order to make money for themselves...it’s just a legal obligation rather than something that they really care about.” (#24, ARPG, male, 15-17 years, metro, IDI)

Some participants believed that in-venue signage has a negligible impact on customers who arrive with the intention of gambling. Conversely, one participant felt that in-venue messaging could be effective but needed to go beyond a simple slogan (‘gamble responsibly’) and instead illustrate the potential transition to problem gambling. As well as presenting a deterrent, he felt that this messaging could reach people who were already experiencing gambling problems.

“The cause and effect of gambling should be taught in schools and directly advertised in sport and in pubs. We see pubs as a main place of gambling where punters gather to use the poker machines, gamble on sport and the horse races. Advertising here about the effects of gambling would be effective.”  
(#36, ARPG, male, 15-17 years, metro, OLC)

Where the target population is young people, some participants felt that traditional government communication channels for public health messaging about gambling are redundant and, therefore, ineffective. Participants believed streaming sites and YouTube would be more appropriate.

“The main way they get to people are through ads and TV. Most teenagers and young adults don’t watch TV...parents and teachers mainly, just because they’re the ones that are guaranteed to be interacting with younger people and future generations.” (#84, NPG, male, 15-17 years, regional, IDI)

#### **11.4.4. Further regulation of the gambling and gaming industries**

Aside from regulating aspects of gambling advertising, some participants felt that gambling operators should be required to make structural changes to products to minimise harm. Numerous participants mentioned the colours, lights, and sound effects in EGMs and their potential to appeal to younger generations.

"Maybe make less like colour – like maybe make them like less appealing to younger people." (#30, NPG, female, 12-14 years, regional, IDI)

“We need to be careful in what we are putting out to young people and the way that there’s so much use of colour and light and music and all of those kind of marketing techniques to try and make something engaging, and there’s no kind of filter on what the difference between what kids are seeing and what adults are seeing.” (#35, NG, female, 15-17 years, regional, IDI)

Preventing underage access to gambling was also raised. While the difficulty of regulating online spaces was recognised, some participants still felt it was important for online gambling operators to implement better ways to verify a customer's age.

"Some people who, like, gamble online – like teenagers...could say that they're 18 but, like, the website doesn't know that, so I feel like they have to prove that they're that age. Like, so there's no underage people participating when they shouldn't be." (#65, ARPG, female, 12-14 years, regional, IDI)

Some participants considered that the gambling industry should impose restrictions on customer's expenditure, rather than expecting individuals to self-regulate their spending. These participants felt that gambling companies should be responsible for protecting their customers from spending beyond a certain limit.

"It's a lot to do with the company, like the people who run gambling. Like they have age limits, which is good...But I feel like it should also have limits on how much money you can put on it per day." (#65, ARPG, female, 12-14 years, regional, IDI)

However, one participant expressed the opposing viewpoint that gambling operators are simply acting in alignment with their business objectives.

"They're kind of just doing their job...their job is to get people to gamble." (#32, NG, male, 12-14 years, regional, IDI)

Accordingly, another participant articulated that the responsibility for minimising gambling harm and protecting the vulnerable should be within the remit of the government, rather than the industry or the individual consumer.

"As a government, you can speak over the top of these gambling companies...and say that 'The odds aren't great. This is what they're doing. This is how they're doing it,' and kind of keep that really open and honest with the public, and then provide support to them...it's a big ask to try and put it all on the gambling businesses. And I think it stems further than that about a government responsibility to protect its people." (#35, NG, female, 15-17 years, regional, IDI)

In addition to suggestions about gambling regulations, several participants felt that the content of video games should be reviewed and risky simulated gambling features, such as loot boxes, removed. As discussed in an earlier chapter, participants felt strongly that several aspects of simulated gambling games could foster excessive and harmful gaming and gambling behaviours in young people.

"People are petitioning video game companies to stop using the loot box method." (#34, ARPG, male, 15-17 years, regional, IDI)

#### **11.4.5. Information on how to support young people experiencing gambling problems and harm**

A couple of participants specifically expressed that they would want to be able to support other young people if they experienced harmful gambling. However, they noted that they would not know how to help or where to find support. The implication was that support for young people experiencing difficulties with their gambling should be available and publicised to youth and the broader community.

“If someone came to me, for example, today and said, ‘I was having trouble with gambling,’ I would have no idea where to send them for any form of support...maybe there’s a helpline number or something, but even in that, I think that it’s probably just a general thing. I don’t think for younger people there’d be some kind of – where do you get information, where do you get support, I don’t really know.” (#35, NG, female, 15-17 years, regional, IDI)

## **11.5. Chapter conclusion**

This chapter has highlighted several factors associated with lower levels of gambling and at-risk/problem gambling, as experienced by the participants in this study. The chapter then summarised the participants’ suggestions for improving strategies and environments to better protect young people against problem gambling behaviour and gambling-related harm. Please see the start of this chapter for a summary of key findings. These are discussed further in the Discussion chapter in this report.

## 12. Discussion

### 12.1. Key findings

- Participants indicated varying patterns of gambling transitions as they grew up. The non-gambling group maintained a stable pattern of no or little gambling. A pattern of progression was evident among many non-problem gamblers who typically increased their gambling during adolescence, but not to at-risk/problem gambling levels. Some non-problem gamblers reported a more transitory pattern with decreased gambling by later adolescence. At-risk/problem gamblers frequently had a trajectory of intensification as their gambling increased through their teens.
- The study supports previous findings that young people's gambling attitudes and behaviours are shaped through social processes involving several changing sources of influence as they grow up. These include parents, peers, gambling advertising, sports interests, gambling opportunities, and monetary and simulated gambling products. These sources can exert risk and protective influences.
- Young people report an unprecedented level of influence from a wide range of sources that promote gambling, and that permeate their home, school, social, media and digital environments. They report being inundated with promotional gambling messages in their everyday lives, especially sports betting adverts and adverts for social casino games which they interpret as promoting gambling.
- Protective strategies and environments need to be multi-faceted to tackle these multiple areas of influence, in alignment with a public health approach.
- The young people in this study want environments that prevent gambling harm for young people, with tighter regulation of gambling and simulated gambling products, far less advertising, age-related restrictions for simulated gambling features, and gambling education in schools.

### 12.2. Introduction

This chapter addresses the study's research questions and presents its conclusions, implications, limitations and strengths.

### 12.3. What is the nature of young people's gambling transitions?

This section discusses the study's findings relating to the four gambling transitions of interest in this study.

#### 12.3.1. From non-gambling to gambling

The majority of the study's participants reported that their exposure to gambling products began in early childhood. At-risk/problem and non-problem gamblers recalled being first exposed to gambling within the family, while non-gamblers usually recalled their first exposure from external sources, mainly advertisements. When children, at-risk/problem and non-problem gamblers recalled often being included in their parents' gambling activities by making betting selections for them. Other research has also pointed to the central role that family, particularly parents,

play in the initiation and early gambling experiences of children, where family members transfer knowledge and skills that help children learn about gambling products and how to gamble on them (Kristiansen et al., 2015; Reith & Dobbie, 2011).

Participants recalled having limited understanding of gambling at this stage and saw these early experiences as just a part of family activities. Gambling activities during childhood were, therefore, mainly recalled as pleasurable and exciting family pastimes associated with family bonding and special occasions, such as holidays, dining out at pubs and clubs, and celebrated events like the Melbourne Cup. These findings support other research findings that children learn to attribute specific meanings to gambling through their early experiences (Kristiansen et al., 2015; Pitt et al., 2017a; Reith & Dobbie, 2011; Westberg et al., 2017). The current research found that these early attributed meanings were usually positive, sometimes neutral, but rarely negative. The study therefore provides insights into formative experiences that might help to shape later gambling behaviour.

The extent of this early gambling within a family context varied across the sample and was related to the degree to which their parents gambled. The participants' involvement in gambling during childhood was passive in nature, since this involvement was determined by their parents, not by the children themselves. Non-gamblers were far less involved by their parents in gambling than the other two cohorts, suggesting that such early involvement can serve to normalise gambling and impact subsequent gambling behaviour. Overwhelmingly, parents were the main source of influence on the gambling attitudes and behaviours of their children while they were growing up, as discussed in more detail later.

Many participants' involvement in gambling became more active during early adolescence in that they started to make their own decisions about gambling. Adolescence is a time when friendships become more central to young people's lives, and when social influences on gambling tend to shift from family influences during childhood to greater peer influence during adolescence (Pallesen et al., 2016; Pitt et al., 2017a). This shift was evident in the current research. During early adolescence, many at-risk/problem and non-problem gamblers started to bet informally with friends, and this became their most common gambling-related activity. This typically took place within a school context and, usually, without money being wagered. These bets tended to be associated with dares and challenges for the entertainment of the group.

**Private betting-related** activities on sports became an increasing focus for many at-risk/problem and non-problem gamblers from their early teens. These participants reported that they started to take part in footy tipping competitions and informal sports betting with friends and family (particularly fathers), and this was said to add to the excitement of watching matches and strengthen relationships. Young people reported a sense of achievement and skill when they had success, and some clearly enjoyed the friendly rivalry with family and friends that was involved. This focus on gambling-related activities linked to sport reflects the strong normalisation of sports betting amongst young people (Hing et al., 2014; Pitt et al., 2016, 2017a; Sproston et al., 2015), where many feel that betting on sport is normal, and that knowing the odds is part of following sport and makes watching sport more exciting (Hing et al., 2021a). As discussed later, the participants reported frequent exposure to gambling

advertising, especially while watching televised sport, which acted to normalise the association between sports and gambling as they grew up. Their strong interest in sports betting during adolescence suggests that many have absorbed the proliferation of advertising messages they have been exposed to since childhood, that portray sports betting as an everyday activity, integral to friendship groups, a vital part of sports fandom, and a way to demonstrate sports knowledge (Pitt et al., 2016, 2017a; Sproston et al., 2015).

During later adolescence, the three gambling groups showed increased divergence in their reported gambling behaviour. Non-gamblers continued to avoid gambling, while non-problem gamblers reported maintaining similar or declining levels of gambling. Growing awareness of the risks and harms of gambling, and of the low chance of winning, were frequently mentioned deterrents to gambling. The at-risk/problem gamblers were typified by greater participation in gambling activities, including more harmful forms. This group is discussed in the next section.

Overall, informal private gambling with friends was the most common type of gambling during early and later adolescence, consistent with previous research (Calado et al., 2017; Freund et al., 2022; Hing et al., 2021a; King et al., 2020). Private betting with friends provided opportunities for peer bonding, friendly rivalry, the sharing of knowledge and skills, a demonstration of bravado, and a signal of social acceptance. This supports other research that also highlights the social processes involved in peer influences on gambling during adolescence, when a young person's gambling involvement is influenced by the extent to which it is normalised, encouraged, or discouraged in friendship groups (Castren et al., 2015; Kristiansen et al., 2015; Reith & Dobbie, 2011). The current research helps to deepen understanding of the social motivations and processes driving informal private gambling during adolescence. It also demonstrates how the normalisation of sports betting has permeated the gambling interests of these young people, who are the first generation exposed to sports betting advertising throughout their childhood.

The findings also indicate varying patterns of gambling transitions as the young people grew up, supporting previous studies (Kristiansen et al., 2017; Vitaro et al., 2004; Winters et al., 2005). A pattern of stability was evident in the non-gambling group, who maintained no or low levels of gambling participation from childhood through early and later adolescence. A pattern of progression was evident amongst some non-problem gamblers who increased their gambling during adolescence, but not to at-risk or problem gambling levels. Some non-problem gamblers also reported decreasing interest in gambling by later adolescence, indicating a more transitory pattern of gambling. The at-risk/problem gamblers showed a trajectory of progression as their gambling intensified, and this is discussed below.

### **12.3.2. From gambling to at-risk/problem gambling**

Adolescents in the at-risk/problem gambling cohort reported becoming aware of gambling at a very young age. Early exposure involved being included in parental gambling activities, as described above, or being given scratchies as presents. Like the non-problem gamblers, this group often had positive early memories of gambling, since it was typically associated with special occasions and shared family time. A few recalled 'frequent' or 'excessive' gambling by parents, which was less often mentioned by the other groups, particularly the non-gamblers. This observation is consistent with previous findings that greater parental involvement in gambling when

growing up increases an adolescent's risk of more frequent gambling and gambling problems (Freund et al., 2022; Hing et al., 2021a; Kristiansen et al., 2015; Pitt et al., 2017a; Riley et al., 2021). Passive exposure to gambling during childhood also occurred through seeing Keno and poker machines in venues, supporting research in NSW that children are exposed to, can recall, and engage in gambling activities in gambling venues (Bestman et al., 2017, 2019). Some in the current cohort were involved in Melbourne Cup sweeps with prizes organised by primary school teachers, providing tacit endorsement of gambling by an influential adult in their life.

During childhood, participants in the at-risk/problem gambling group recalled not having strong views about gambling because they did not understand or take much notice of it at the time. However, they often had clear positive memories of the family bonding, excitement, and fun that occurred during these early gambling experiences. They also recalled vicariously sharing the pleasure of their parents' gambling wins. Conversely, some young people also talked about gambling losses amongst family members and the accompanying anger and arguments. This suggests that some in this cohort were exposed to parents with harmful levels of gambling, consistent with research identifying the risk of intergenerational transmission of gambling problems from parents to their children (Dowling et al., 2010; Hing et al., 2021a).

In their early teens, the at-risk/problem gamblers became more active gamblers, making their own decisions to gamble on activities including sweeps, scratchies, Keno, and private betting. Many reported increased interest in sport, sports betting and footy tipping competitions, and a growing understanding of betting odds. This pattern of behaviour supports observations that young people involved in playing and watching sport are particularly drawn to sports betting (Hing et al., 2014; Riley et al., 2021). During early adolescence, participants in the at-risk/problem gambling group reported increased exposure to gambling advertising through their online gaming activities, and that they began to consciously take notice of gambling advertising, especially televised sports betting adverts. Their interest in sport likely increased the volume, salience, and normalising effects of the sports betting advertising they saw, as previously found among adolescents (Hing et al., 2014). For many, gambling became normalised, part of everyday conversation, and integral to watching sport.

Several at-risk/problem gamblers recalled watching sport with their father when they were growing up, and learning more about teams and betting odds to impress or engage with him. This supports findings that fathers are more likely than mothers to engage their offspring in sports betting and other competitive forms of gambling (Shead et al., 2011). Those at-risk/problem gamblers who were interested in sport tended to progress from watching sports, to discussing sports betting with family members, honing their knowledge of sports betting, engaging in tipping competitions, and making private sports bets with family. During their early teens, gambling amongst many at-risk/problem gamblers also involved friends, although these activities were often simple dares involving no or low stakes. For some of these participants, gambling interests, such as tipping competitions and sports betting predictions, were a form of peer social bonding. These findings demonstrate the social processes involved in contexts where young people learn to gamble, adopt attitudes to gambling conveyed by close others, and develop knowledge and skills transferred by family and friends (Kristiansen et al., 2015; Reith & Dobbie, 2011).

In later adolescence, participants in the at-risk/problem gambling group typically experienced wider exposure to gambling, increased their gambling, and extended their gambling to more risky activities, including sports betting, skin gambling, and esports betting, and some also engaged in EGM gambling. Gambling on these activities increases the risk of gambling problems (Binde et al., 2017; Hing et al., 2021b; Mazar et al., 2020). In addition, engaging in newer forms of gambling, including esports betting and skin gambling, is associated with elevated rates of gambling problems amongst young people (Hing et al., 2021c, 2022c; Wardle et al., 2020). Throughout this developmental stage, at-risk/problem gamblers also tended to be highly active gamers, which likely piqued their interest in esports betting and skin gambling. The at-risk/problem gambling cohort reported high levels of exposure to gambling-themed advertising while gaming or watching YouTube videos, but it is difficult to attribute causality to their subsequent problematic behaviour. Nonetheless, other research has found that adolescents report frequent exposure to digital advertising for gambling, and that exposure to gambling advertising can foster positive attitudes towards gambling (Hing et al., 2014, 2021a; Thomas et al., 2018).

In the at-risk/problem gambling group, increased gambling in later adolescence was sometimes facilitated by having more financial resources, and looking older so they could more easily access gambling venues. This supports findings that gambling participation tends to be higher amongst older adolescents as they approach adulthood (Calado et al., 2017; Delfabbro et al., 2016; Riley et al., 2021). This developmental stage was also associated with a greater understanding of managing finances and the risks of gambling harm. Nonetheless, most at-risk/problem gamblers did not acknowledge that their gambling was problematic. While they reported a well-defined sense of the consequences of problem gambling and addiction, most reported having the self-control to regulate their gambling both now and into the future. This supports observations that individuals experiencing a gambling problem frequently do not acknowledge the problem, and instead express confidence in being able to self-manage and resolve it on their own (Davidson & Rodgers, 2010; Hing et al., 2012; Hodgins & el-Guebaly, 2000; Pulford et al., 2009).

The trajectory of increased gambling over time amongst this cohort, and the transition from gambling to at-risk/problem gambling, supports previous research that has identified a group of adolescent gamblers whose gambling progresses to harmful levels (Kristiansen et al., 2017a; Vitaro et al., 2004; Winters et al., 2005). Nonetheless, gambling problems in adolescence can be transitory, episodic or recur, and might be resolved or persist into early adulthood (Delfabbro et al., 2009a, 2014; Scholes-Balog et al., 2016; Winters et al., 2005). The current study provides insights into how gambling behaviours can escalate during adolescence, and some contextual experiences that appear to foster this transition.

### **12.3.3. From simulated gambling to monetary gambling**

Many participants, and from all gambling groups, engaged in video gaming from a young age. They were therefore exposed as young children to simulated gambling, since these features are embedded and therefore largely unavoidable in many digital games that young people play. Accordingly, it was not surprising that there were no discernible differences between the three gambling groups in relation to their childhood exposure to these activities. The main types of simulated gambling that participants engaged in during their childhood were opening loot boxes and playing

games with mini gambling components, such as wheel spinning features, in line with findings from the NSW Youth Gambling Study (Hing et al., 2021a).

During childhood, many participants noted they spent the in-game currency they won on purchasing skins and loot boxes. Some participants, across all gambling groups, reported transitioning to spending real money to purchase in-game currency, loot boxes, and skins in their pre- and early teens. In support of previous research (Hing et al., 2021a), this expenditure was said to be small. During their pre- and early teens, participants often acquired access to a tablet or smartphone. This meant less parental supervision of their online behaviour and increased time spent online. Most participants started to receive pocket money and were allowed to make their own decisions about how to spend it. This could include purchasing loot boxes and other in-game items. The at-risk/problem gamblers tended to report an early attraction to purchasing loot boxes and skins during their early teens, as discussed later.

During their childhood, all participants reported being unaware that simulated gambling features in video games resembled gambling. Instead, they accepted them as an intrinsic part of the game. In-game features such as spinning wheels, loot boxes, and virtual casinos, were just a normal part of their gaming experience. Accordingly, these features can normalise gambling-like experiences as an everyday activity for young people, as found in previous research (Greer et al., 2019, 2021; Hing et al., 2022b). However, as the participants entered their early teen years and became more aware of gambling in the real (non-virtual) world, they began to understand that certain gaming features mimicked gambling; albeit with in-game currency and virtual prizes (as opposed to real money).

Throughout childhood and early adolescence, the participants typically found simulated gambling features enjoyable, mainly because of the escalating jackpots and prizes on offer. Comparing loot box prizes became a shared interest in some friendship groups. Previous research has also found that acquiring skins and gaining items to advance in the game are key motivations for opening loot boxes (Rockloff et al., 2020), and that skins provide in-game status, social cache, and uniqueness (Hing et al., 2021a). Participants from all gambling groups also reported being attracted to simulated gambling by the excitement, surprise and feeling of 'luck' that came with opening loot boxes and winning prizes, consistent with previous research (Nicklin et al., 2021; Rockloff et al., 2020; Zendle et al., 2019).

However, getting older came with less patience and interest in games of chance. Participants began to realise that they had no control over game outcomes, that the outcomes were manipulated, they were unlikely to win items of value, and could not win real money. Many participants were averse to spending money in games for no tangible reward. Many reported feeling exploited because the games are designed to encourage persistence and expenditure. These findings support research indicating that loot boxes, and the skins that can be won, are less appealing to older teenagers, compared to their younger counterparts (Hing et al., 2021a). Some participants were also concerned that these simulated gambling games could be addictive. This concern is realistic, given that about one in 20 young people have an internet gaming disorder (Fam, 2018; Hing et al., 2021a). As discussed later, some at-risk/problem gamblers reported symptoms of a gaming addiction in relation to their simulated gambling. Fatigue also set in with the proliferation of advertisements for simulated gambling games in apps and online, reducing the credibility and appeal of these

offers. Nonetheless, participants from all gambling groups were heavily exposed to online and in-game adverts for simulated gambling and gambling while growing up.

Most participants, in all gambling groups, did not feel that engagement in simulated gambling encouraged them to engage in monetary gambling (except for a few at-risk/problem gamblers, discussed below). However, numerous researchers have explained that simulated gambling may encourage gambling and harmful gambling through several psychosocial processes, including normalisation, familiarisation, confidence-building, heightened expectations of winning, and behavioural conditioning (Armstrong et al., 2018; Greer et al., 2019, 2021; Hing et al., 2022b; King & Delfabbro, 2016b, 2020; Kristiansen et al. 2018). Many of these effects are likely to occur subconsciously, and to accumulate slowly over time. While the participants generally felt that they, themselves, were immune to any negative effects of simulated gambling, they felt that other young people might be vulnerable. This reflects the third person effect, where people perceive marketing as having more influence on other people than on themselves (Eisend, 2017; Youn et al., 2000). Participants across all gambling groups expressed concerns that simulated gambling could foster a transition to monetary gambling amongst other young people, because it increases interest in gambling, gives them a taste of winning, makes gambling-like activities look fun, easy and safe, and might create erroneous cognitions about real-money gambling. Some at-risk/problem gamblers also felt that, if young people tired of winning only virtual rewards, they might transition to gambling for a chance to win real money. All participant groups discussed the prolific advertising for simulated gambling, which they typically did not distinguish from advertising for monetary gambling. They therefore felt bombarded with gambling-themed adverts, which they felt could be enticing for some young people.

Most participants reported that their parents were unaware of the detailed content of the video games they played, including simulated gambling elements. Non-gamblers tended to report that their parents were opposed to gambling and this general disapproval sometimes extended to simulated gambling. However, only one participant reported that his parents refused to let him play video games with simulated gambling features because of concern this would encourage subsequent gambling. This supports previous findings that adolescents report little parental supervision over their simulated gambling activities (King & Delfabbro, 2016a).

When considering transitions from simulated gambling while growing up, clearly the non-gamblers did not transition to monetary gambling. While many broadened their gaming over time to include more simulated gambling, only a few transitioned to spending money in simulated gambling games. Many non-problem gamblers also transitioned from gaming to simulated gambling, and a few also progressed to spending money on simulated gambling. However, only one non-problem gambler reported this influenced her real-money gambling, because it had distorted her beliefs about the chances of winning. The other non-problem gamblers appeared to be aware of the distorted odds in simulated gambling and that the chances of winning would be lower in monetary gambling. Transitions from simulated gambling to at-risk/problem gambling are discussed next.

#### **12.3.4. From simulated gambling to at-risk/problem gambling**

In the at-risk/problem gambling group, the transition from simulated gambling to at-risk/problem gambling began with frequent participation in video games. However,

this frequent participation was not distinctive to this group and was also common amongst non-problem and non-gamblers. Also like the other two cohorts, simulated gambling, particularly on loot boxes, was prevalent amongst the at-risk/problem gamblers from childhood onwards, and became a shared interest with friends during adolescence. What tended to distinguish the at-risk/problem gambling group from the other cohorts was a strong reported attraction to and involvement in simulated gambling, rather than clear reported differences in their formative experiences with simulated gambling.

The at-risk/problem gamblers tended to report developing a keen attraction to, and real-money expenditure on, simulated gambling features in games, often by their early teens. This included engagement in loot boxes and mini gambling components in games, and some reported playing social casino games. This tendency aligns with previous findings that young people who participate in simulated gambling are more likely to have symptoms of at-risk/problem gambling (Hing et al., 2021a). Spending real money on loot boxes and skins from early adolescence was also common in the at-risk/problem gambling group. Some in this cohort also gambled on third-party websites with the skins they acquired in online and simulated gambling games, indicating a direct link between their gaming and gambling. Previous research in NSW also found that adolescents who engage in skin gambling are more likely to engage in monetary gambling and to report symptoms of at-risk/problem gambling (Hing et al., 2021a, 2021c). The current study supports these earlier findings.

The at-risk/problem gamblers reported strong excitement and anticipation when engaging in simulated gambling games. Some expressed a desire to increase their spend on these features to feel more of these emotions. Several described the 'addictive' features of digital games, and how the hope of winning drove their game play. The rewards offered, such as loot boxes, often comprise in-game tools or 'skills' that allow more rapid in-game progression. Some at-risk/problem gamblers noted this increased the appeal of simulated gambling and prompted them to spend real money, and to persist in their play and chase losses. This appeared to be fuelled by an enjoyment of competition and 'bragging rights.' Some in this cohort discussed that simulated gambling became a focus of peer discussion and friendly rivalry, such as purchasing and comparing loot box prizes. Similarly, researchers have commented how the rewards in simulated gambling can foster acquisitiveness in young people (Hing et al., 2022c). Some participants were introduced by their gaming networks to betting with skins, supporting findings that online gaming communities can elevate gambling by sharing knowledge (Sirola et al., 2018, 2019).

Unlike the other two cohorts, some at-risk/problem gamblers described behaviours symptomatic of an internet gaming disorder (Petry et al., 2014). These included wanting to play the game all the time, very lengthy gaming sessions, hiding the extent of their gaming from parents, persistent and repeated play, chasing losses, and gaming to cope with negative emotions. The NSW Youth Gambling Study 2020 (Hing et al., 2021a) found that young people with an internet gaming disorder have a heightened risk of at-risk/problem gambling. The current results support the finding that some young people have both a gaming problem and a gambling problem, but any causal directions cannot be ascertained without longitudinal research.

A transition from simulated gambling to monetary gambling was reported by some at-risk/problem gamblers who started betting with the skins they acquired from their

gaming and simulated gambling activities, reflecting a pattern of gambling progression and intensification (Kristiansen et al., 2017a, 2018). In addition, two at-risk/problem gamblers described being attracted to casino gambling as a direct result of their simulated gambling experiences. Another participant described how the easy wins in social casino games had fostered excitement and erroneous beliefs about the chances of winning, which had tempted him to engage in monetary gambling. Apart from these examples, it is difficult to assign direct causality to participants' transitions from simulated gambling to at-risk/problem gambling. Most at-risk/problem gamblers recognised that simulated gambling could attract young people to real money gambling, but did not acknowledge being directly influenced themselves, in line with the third person effect discussed earlier (Eisend, 2017; Youn et al., 2000). While at-risk/problem gamblers tended to be highly involved in gaming and simulated gambling, a third variable explanation for this association is possible, such as a sense of competitiveness, a psychological vulnerability to risky behaviours, or more exposure to positive gambling-themed messages. Further, some in the at-risk/problem gambling group reported losing interest in simulated gambling in later adolescence because they no longer valued the virtual rewards on offer and became sceptical about the fairness of the games. As such, any direct transition from simulated gambling to at-risk/problem gambling might not be linear as young people grow up (Delfabbro et al., 2009a, 2014; Kristiansen et al., 2017a, 2018). In fact, decreasing interest in simulated gambling might have the perverse effect of diverting interest to monetary gambling because its rewards have real-world value.

As described earlier, the transition from simulated gambling to monetary and at-risk/problem gambling mainly took place during later adolescence. This was a developmental stage marked by exposure to a wider variety of gambling products, access to their own money, and exposure to a plethora of gambling-themed advertising. While participants in the at-risk/problem gambling group transitioned from gaming to simulated gambling, and to at-risk/problem gambling, it is difficult to isolate the effects of simulated gambling on their gambling problems. A few participants did, however, note that their skin gambling had at times been excessive, demonstrating a transitional link between gaming and simulated gambling activities, and at-risk/problem gambling behaviour.

## **12.4. Parental influences on gambling**

### **12.4.1. What are the attitudes and behaviours that facilitate gambling participation and gambling problems among young people in NSW aged 12 to 17 years?**

The NSW Youth Gambling Study 2020 (Hing et al., 2021a) concluded that parental attitudes and behaviours are the biggest influences on adolescents' gambling behaviour in an environment where gambling is widely available, advertised and normalised. It found that adolescents are more likely to gamble, and to have a gambling problem, when parents approve of their gambling, gamble with them, gamble themselves, have a gambling problem, and do not set rules for the young person's online activities. The current study extends on these findings with insights into specific mechanisms by which parents can shape their children's gambling. For the at-risk/problem and non-problem gamblers, these mechanisms included introducing them to gambling, sharing gambling knowledge and 'skills', exposing

them to gambling, facilitating their gambling, and normalising gambling as a positive activity. The gambling attitudes, knowledge, and behaviours that parents engendered in their children appeared to have an enduring impact for many participants. Whether young people transitioned into gambling and, subsequently, into at-risk/problem gambling tended to be shaped by their parents' input, or lack of input. The central role of parents in socialising children into gambling, as found here, lends support to other qualitative findings that family participation in gambling is the key influence on engagement in gambling by Australian children (Pitt et al., 2017a).

In the current study, parents were, almost invariably, the ones who introduced the at-risk/problem and non-problem gamblers to gambling activities, supporting previous observations that young people typically have their earliest gambling experiences with parents (Kristiansen et al., 2015; Riley et al., 2021; Pitt et al., 2017a; Westberg et al., 2017). This occurred through children witnessing their parents' gambling and, in some cases, being actively involved in choosing betting selections, and scratching tickets. As found in other research (Hing et al., 2021a; Pitt et al., 2017a), gambling with parents sometimes involved informal bets for fun that did not involve money, but it could also involve the child wagering their pocket money, particularly on special sports or racing events. Parental gambling, and involving their children, socialises young people into gambling by teaching them how to gamble (Kristiansen et al., 2015; Reith & Dobbie, 2011). This learning process was evident in the current study.

Further, gambling within the family appeared to normalise it as a positive activity, that might be used as a celebratory activity or a way to bond with family members. This normalisation of gambling in families appeared to be most common for at-risk/problem gamblers, as well as for active non-problem gamblers. Seeing and participating in gambling was simply a part of life for these young people, part of the 'backdrop' (Westberg et al., 2017, p.432). Their parents' tacit approval and role modelling appeared to shape their view of gambling. Some of these participants were encouraged by parents to become involved in tipping competitions and sports betting, framing gambling and competitions as a way for parents and children to connect. Some at-risk/problem and non-problem gamblers reported actively taking an interest in wagering as a way to bond with their father, and they became increasingly involved in sports betting over time. These findings support observations that gambling can be used to strengthen family and intergenerational relationships (Westberg et al., 2017), and that an interest in sports betting can be a shared family activity that is especially encouraged by fathers (Shead et al., 2011). In the current study, the consequent familiarity and experience with gambling that were fostered within the family appeared to reduce perceived barriers to additional gambling, including future intentions by some to participate in 'serious' gambling, like EGMs and casino gambling. Lack of parental monitoring of the video games participants played, including playing and spending money on simulated gambling, was also evident. Confirming previous research (King & Delfabbro, 2016a), almost all participants reported that their parents had little detailed knowledge of their online activity, or that their online gaming exposed them to simulated gambling features and gambling adverts. Only one participant reported that his mother actively prevented him from participating in games with simulated gambling content.

The findings on parental influences on young people's gambling provide support for the consistent link previously found between gambling by parents and their offspring (e.g., Hardoon et al., 2004; Magoon & Ingersoll, 2006; Langhinrichsen-Rohling et al.,

2004; Vachon et al., 2004; Vitaro & Wanner, 2011; Winters et al., 2002). The current study builds on this prior research by highlighting several factors that might explain this link. These include parental endorsement and facilitation of the child's gambling, parental modelling, the transfer of gambling knowledge to their children, and the normalisation of gambling as a positive activity. The at-risk/problem gamblers were more likely than the other gambling groups to recall 'excessive' and 'frequent' gambling by adults in their family, and to engage in sports betting activities with their father. This suggests that parental attitudes and behaviours that facilitate gambling among young people were common in this cohort.

#### **12.4.2. What are the parental attitudes and behaviours that protect against gambling participation and gambling problems among young people in NSW aged 12 to 17 years?**

While parents were the major source of most participants' exposure to gambling while growing up, they were also the most influential in discouraging gambling. Participants reported this occurred through three main mechanisms – minimal engagement in gambling by some parents, educating the child on gambling risks and harm, and exercising control over their child's online and other activities.

Participants in the non-gambler group tended to report that their parents never or rarely gambled. Non-gamblers and infrequent non-problem gamblers also reported that their parents' views on gambling were that it was dangerous, a waste of money, or not age appropriate. These were cited as the main reasons for these participants' own limited gambling and negative view of gambling, reflecting that parental values and behaviours were salient influences on their own level of interest in gambling.

Parents also attempted to protect their children from gambling harm through education. Cautionary tales with some 'shock value' were clearly recalled and said to be impactful, especially among participants who did not gamble or did so infrequently. This type of education was usually provided by parents during the participants' early adolescence when their exposure to gambling was increasing, and was typically in response to an external cue, such as a gambling advert. As such, this education was spontaneous rather than planned. Teenagers especially recalled being responsive to stories their parents shared of their own or others' gambling experiences. This suggests that the 'lived experience' of gambling can underpin compelling messages that aim to influence the attitudes and behaviours of young people. Most participants appeared to be aware of the risks of gambling harm, even those in the at-risk/problem gambling group. However, these messages clearly did not deter harmful gambling behaviours in this group. These findings suggest that some young people are more receptive than others to parental advice and guidance, and that parental education on its own is insufficient to protect young people from gambling harm. This supports observations that parents find it difficult to compete with a plethora of promotional gambling messages conveyed to young people, especially through gambling advertising (Thomas et al., 2016; Pitt et al., 2016a, 2016b).

A third protective parental factor that emerged in this research was exercising control and supervision over their child's activities, both online and more broadly. Some parents were influential in restricting the time that participants spent online, including on video games, even though parents were rarely aware of the content of these games, including any simulated gambling elements. Parental oversight of time and

expenditure spent online was also said to deter young people from transitioning from simulated gambling with virtual money, to simulated gambling with real money, and to monetary expenditure on online gambling. These findings support previous links found between parental restrictions and monitoring, and youth gambling engagement (Castren et al., 2021; Magoon & Ingersoll, 2006; Riley et al., 2021). They further demonstrate that parents are a key influence on young people's technology use, which impacts their gambling and gaming (Calado et al., 2014; Hing et al., 2021a).

The current findings deepen understanding of why some young people choose not to gamble or to gamble infrequently, as well as parental factors that can foster the prevention of gambling harm for young people. Existing research suggests that young people can be deterred from gambling by concerns about its financial and addiction risks, by not wanting to disappoint family, and by having interests other than gambling and online activities (Rash & McGrath, 2017). The current study indicates that parents can encourage these protective attitudes and behaviours through limiting their own engagement in gambling, educating their children on the risks and potential harms from gambling, and exercising control over their child's online and other activities.

## **12.5. New and emerging online gambling advertising**

### **12.5.1. What types of gambling advertising are young people in NSW aged 12 to 17 years exposed to through online advertising and social media marketing?**

The participants' exposure to gambling marketing started with television adverts, mostly for sports betting, from a very young age and throughout childhood. This exposure had the reported effect of normalising gambling for many participants, supporting similar previous research (Hing et al., 2014; Nyemcsok et al., 2021; Pitt et al., 2016a, 2017a, 2017b; Sproston et al., 2015). As participants became older, the amount of time spent online increased, and their exposure to gambling adverts shifted to the digital environment, primarily through in-game and social media advertising. This aligns with survey evidence that young people in NSW are frequently exposed to gambling advertising online during their teenage years (Hing et al., 2021a).

Almost all participants had substantial experience of online video gaming and reported that targeted adverts for gambling and simulated gambling were ubiquitous online, in social media, and in gaming apps. Many reported that the frequency of these adverts was a source of frustration, but saw this as a normal and unavoidable aspect of gaming. Some participants described being 'rewarded' for watching adverts with free wheel spins which, in turn, gave them a chance to win prizes. Other adverts were unavoidable and could only be skipped after several seconds. This tactic of 'bribing' young people to watch gambling-themed adverts raises questions about the integrity of this practice.

Notably, most participants were unable to differentiate between adverts for gambling products from adverts for simulated gambling games, especially social casino games. Most interpreted the adverts they saw for simulated gambling as promoting real money gambling. Young people, therefore, are exposed even more frequently than previously thought to adverts they perceive as promoting gambling. Exposure to

gambling advertising is linked to increased risk of gambling and gambling problems (Freund et al., 2022; Noble et al., 2022). Therefore, this 'doubling' of exposure is likely to compound this risk in young people, given their heightened vulnerability to the persuasive effects of gambling advertising (Binde, 2014; Labrador et al., 2021).

However, participants reported a general awareness of the tactics employed by the gambling and marketing industries and about the risks of online promotions of unknown origin or authenticity. This was especially so for advertising that included monetary offers. Nevertheless, having a certain savviness about advertising tactics may not protect young people from its effects. Reflecting the subconscious effect of advertising on product preferences and the well-known 'third person' effect (Binde, 2014), the participants felt immune to the effects of gambling advertising themselves but were concerned that it would influence other young people.

Early adolescence was the period when participants reported most exposure to gambling-themed advertising online and in social media, as their amount of time spent on devices increased substantially and tended to lack parental supervision. They described how these adverts were frequent, unavoidable, and required only one click to access the advertised content. The combined effect of these characteristics was that gambling and simulated gambling products were highly promoted and accessible to young people, including online casino games, social casino games, and esports and skin betting sites. Participants reported that they found adverts that promised real money rewards to be the most appealing. However, reaching a paywall after clicking on these adverts deterred most from engaging further with the advertised product. Notably, it was not until later in adolescence that participants tended to become more aware of the risks of harm from gambling, and the importance of safer gambling strategies. As such, this early adolescent period appears to be a particularly vulnerable time for young people, especially those already demonstrating harmful gambling behaviours.

Numerous participants noted that they saw minimal advertising communicating the risks and harmful effects of gambling, especially compared to the plethora of adverts they saw that promoted gambling. They also considered that the 'gamble responsibly' message was insincere and easy to miss. These findings support numerous studies that have found that public health messaging on gambling is drowned out by the proliferation of gambling advertising, and that the required message to 'gamble responsibly' is ineffective and considered to be tokenistic (e.g., Hing et al., 2018a; Lamont et al. 2016; Lole et al., 2019; Sproston et al., 2015).

Overall, the findings above confirm previous research identifying the high exposure of young people to gambling advertising (e.g., Hing et al., 2014, 2021a; Pitt et al., 2016a, 2017a; Sproston et al., 2015). The current study builds on this research to highlight how gambling advertising permeates young people's online and social media experiences from early adolescence. Importantly, the findings reveal that young people tend to interpret advertising for simulated gambling, such as social casino games, as promoting gambling, and therefore report being inundated with positive messages about gambling during their online activities. Research has previously highlighted the proliferation of gambling advertising that young people are exposed to, particularly television adverts for sports betting (Hing et al., 2014, 2021a; Pitt et al., 2016a, 2016b; Sproston et al., 2015; Thomas et al., 2016). The current

study draws attention to young people's additional and unavoidable exposure to a plethora of positive gambling-themed messages in the digital spaces they frequent.

### **12.5.2. To what extent are young people aged 12 to 17 years exposed to new and unregulated forms of gambling advertising?**

The precise extent of the participants' exposure to new and unregulated forms of gambling advertising was difficult to ascertain. Participants themselves were not clear about the origin of many adverts they saw online, and were often unable to distinguish between adverts for gambling and for social casino games. Moreover, participants were not familiar with what constitutes unregulated advertising in this area. In addition, adverts for games, games with simulated gambling, games that promise real money, and gambling platforms often do not originate from well-known brands. They appear while participants are engaged in social media or gaming and often feature distracting details such as bright, flashing images, which encourages attention on the advert's form rather than content.

Online influencers further contributed to blurring the line between gambling and non-gambling content, as well as between sponsored advertisements and non-sponsored content. Many participants saw online influencers on YouTube and commented on the large and frequent rewards they showed themselves winning, especially from loot boxes and in social casino games. Participants were generally aware that these wins were manipulated and that the influencers were sponsored, but they noted that this sponsorship was not always overt. These findings support other research identifying the widespread promotion of simulated and real-money gambling by young social influencers who show themselves winning large (manipulated) prizes (Greer et al., 2019; Hing et al., 2021b).

Nevertheless, belonging to a generation that has grown up with the Internet, participants were relatively cautious about the online environment in general. They tended to be sceptical of online offers with monetary rewards and were very familiar with the concept of a scam. This provides a sound basis for further education about how to recognise sophisticated manipulation techniques and unregulated marketing. A recurrent theme was the need for more regulation of gambling-themed advertising; participants strongly believed that the advertising targeting them should be reduced.

Participants also recommended tighter advertising regulations for games that include simulated gambling features and that target young children before they understand what gambling is. Most felt that restrictions on simulated gambling, such as loot boxes and social casino games, should be aligned with those for monetary gambling, with an age limit of 18 years. A key concern was online games where real money could be spent on simulated gambling to win in-game rewards. Many participants felt that the possibility of winning in-game rewards encouraged risky behaviours. They also felt that the risk of harm was magnified because young people find it difficult to self-regulate and lack awareness of the potential associated harms. These concerns support the growing literature on the potential dangers to young people posed by simulated gambling games, which engage similar psychosocial processes to monetary gambling and are linked to an increased risk of gambling and gaming problems (Hing et al., 2022a, 2022b; King et al., 2014, 2016; Kristiansen & Severin, 2020; Molde et al., 2018; Rockloff et al., 2021; Wardle, 2019; Zendle et al., 2019).

The findings above provide new insights into the experiences of young people in their frequent exposure to promotional gambling messages in their everyday digital activities. They highlight their exposure to a plethora of new and, sometimes, unregulated advertising techniques, such as social influencers, dubious advertising content, and potential scams. It is clear that young people find it impossible to assess the legality and authenticity of the offers and claims made in online and social media advertising, to know who the advertiser is, and to distinguish between adverts for gambling and for social casino games. They expressed deep concern about the extent to which young people are inundated with gambling-themed advertising and the effects this could have. They questioned why these industry practices that target and exploit children are allowed to continue at their expense.

## **12.6. Resilience and protective factors**

### **12.6.1. What factors are associated with a lower likelihood of gambling participation and problem gambling amongst young people in NSW aged 12 to 17 years?**

Non-gamblers tended to report no or minimal gambling by their parents. By not gambling, these parents protected their children from being exposed to and involved in gambling, and from learning to gamble during childhood. Limited exposure was usually associated with negative parental opinions of gambling which, in turn, appeared to shape the young person's gambling attitudes and behaviours. As well as protecting their child from socialisation into gambling through the family, other protective parental measures were educating their children on gambling risks and harms, and controlling their child's online and other activities, as discussed earlier. Parental influence appeared to be particularly important during childhood.

During early adolescence, the influence of friends and peers began to take on more importance. Participants reported that having friends who gambled was likely to encourage gambling participation. Conversely, some non-problem and non-gamblers described how their friends discouraged them from gambling or that they themselves advised their friends to moderate their gambling. Non-gamblers, in particular, reported that their friends showed little interest in gambling. These findings support previous observations that social influences on young people's gambling change as they become older, with peers and not just parents becoming salient influences (Pallesen et al., 2016). They also support research showing that peers can influence an adolescent's gambling based on the degree to which gambling is normalised, encouraged or discouraged in friendship groups (Castren et al., 2015).

From adolescence onwards, the participants' own beliefs and disposition became more salient, as they learned more about how gambling operates and its associated risks and harm. Protective factors they reported included having rational and accurate gambling cognitions, including about the relative chances of winning and losing. Compared to the at-risk/problem gambling group, non-gamblers and non-problem gamblers were less likely to report being motivated to gamble to make money or to demonstrate knowledge or skills through gambling, in recognition of the likelihood of losing regardless of any skill. These findings lend support to research linking erroneous gambling cognitions to gambling problems in youth (Delfabbro et al., 2009b; Donati et al., 2015; Tang et al., 2012) and conversely, the protective

influence of rational gambling beliefs. Non-gamblers, in particular, reported that their fear that gambling could lead to addiction was a major deterrent to gambling.

Many non-gamblers and non-problem gamblers were notable for having other interests and pastimes that they said kept them busy. This supports findings that the social connectedness fostered by extracurricular activities is an important protective factor in youth gambling (Riley et al., 2021). Young people with other hobbies or a savings goal, big or small, tended to avoid or limit their gambling. This was strongly related to having a rational mindset, recognising the value of money, and the belief that spending money should yield something tangible with longer-term value. Associated with this propensity for more rational and critical thinking about gambling was a tendency to critique and analyse gambling products and marketing, and to understand the tactics employed by the gambling industry. This understanding appeared to increase resistance to these industry practices. Critical thinking was associated with a demystification of gambling, a recognition that gamblers are more likely to lose than win, and an understanding that gambling marketing serves a commercial purpose by presenting only a positive view.

### **12.6.2. What strategies and environments are protective against problem gambling behaviour?**

The study provided an important opportunity for young people to suggest numerous strategies and environments to better protect them from gambling harm. Parents were seen as having a key role. Participants reported that parents were their primary source of information and guidance on navigating gambling and avoiding harm. Participants in all gambling groups recalled receiving parental warnings and cautionary tales and that these tended to have a protective influence, particularly during early adolescence. Non-gamblers, in particular, remarked on the impact of cautionary tales on their avoidance of gambling, which aroused a fear of addiction and that gambling would compromise their opportunity to have a good life. At-risk/problem gamblers also recalled parental warnings and advice about safer gambling strategies, such as moderation and self-regulation. However, these messages were clearly insufficient to protect them from harmful gambling. This may reflect that young people are exposed to a plethora of promotional gambling messages which can be difficult for parents to effectively counter (Hing et al., 2014, 2021a; Pitt et al., 2016a, 2016b; Thomas et al., 2016). Nonetheless, the participants considered that parental education about gambling harm was impactful, and that parents had a responsibility to provide this education to their children. In doing so, most participants considered that parents should be open and honest with their children about gambling and gambling harms, and convey knowledge about how to avoid gambling harm. This supports previous observations that parents should educate children about the realistic outcomes and odds of gambling (Kristiansen et al., 2017a, 2017b).

Participants also felt that parents should limit their children's online activities and expenditure, through measures such as setting time limits and not providing money for in-game spending. General lessons around cyber safety, which were prevalent from childhood, appeared to be effective for many participants in the context of online gambling and gaming. Participants were very aware of the importance of being cautious around monetary transactions, such as in-app spending, providing financial details to unknown entities, or being tricked into downloading viruses. This

awareness was highly relevant to how participants perceived online games offering monetary prizes, which many labelled a scam. Their suggestions for parental measures to optimise e-safety for their children support findings that adolescents who receive education about online safety and who are subject to rules about their online use are less likely to develop a gambling problem (Hing et al., 2021a).

All participants advocated for schools to play a key role in educating students about gambling, to build knowledge and skills that can help to protect them from gambling harm. Numerous participants drew on similarities between gambling, and alcohol and drugs which already feature in the school curriculum. The few participants who had received in-school education about gambling were positive about it. In recommending the content of a future gambling module, young people suggested data-driven evidence of gambling risks and harm, realistic odds of winning and losing in different types of gambling, and authentic stories from individuals who had experienced a gambling problem. These suggestions are particularly valuable, given the dearth of evidence available to inform youth gambling education (Riley et al., 2021). They support research that suggests that school-based gambling education should aim to raise awareness about gambling harms, including to relationships, finances, and mental health, and to reduce cognitive distortions and superstitions about gambling (Canale et al. 2016; Donati et al., 2018; St Quinton et al., 2022).

The participants also recommended regulations to reduce gambling advertising on television and online. Based on their own childhood experiences, most had formed the view that young children should not be exposed to gambling advertising on television. They also wanted the amount of gambling-themed advertising during online gaming and social media use to be reduced. Participants were largely unable to distinguish between advertisements for monetary gambling and for social casino games, and therefore saw both as promoting gambling. They believed that a high proportion of the adverts they saw were for non-legitimate products and apps, and recommended that this area be regulated to protect young people. Their concerns about their frequent exposure to gambling adverts, and the effects this can have, are consistent with empirical findings that link this exposure to gambling and gambling problems in young people (Hing et al., 2014, 2021a; Sproston et al., 2015). These results also support other qualitative research where young people have called for reductions in gambling advertising (Pitt et al., 2016a, 2016b; Thomas et al., 2016).

The participants also advocated for other gambling reforms to better protect them from gambling harm. Their suggestions included reducing the colours, lights and sound effects in EGMs so they are less appealing to youth, removing loot boxes from video games, better age-gating for online gambling, age restrictions for games with simulated gambling features, and more proactive measures by governments and the gambling industry to protect gamblers, including expenditure limits. Their calls for environments that prevent gambling harm therefore encompassed changes to gambling and simulated gambling products, their marketing, access, and regulation. This reflects an awareness that a wide range of public health interventions are needed to protect young people from gambling harm. This is consistent with the range of suggested measures to reduce gambling harm more broadly (e.g., Livingstone et al., 2019).

A recent review of gambling harm reduction strategies revealed a lack of focus on adolescents (Tanner et al., 2017). The above findings, therefore, contribute valuable

knowledge on protective strategies and environments that can help to protect young people against gambling problems and harm.

## **12.7. Conclusions**

The young people in this study reported varying gambling transitions as they grew up. Non-gamblers maintained a stable pattern of no or little gambling from childhood. Many non-problem gamblers increased their gambling in their teens, indicating a pattern of progression but not to problematic levels. Some non-problem gamblers reported a transitory pattern with decreased gambling in their later teens. Gambling in the at-risk/problem gambling group often intensified throughout adolescence.

The study supports previous findings that young people's gambling attitudes and behaviours are shaped through social processes involving several changing sources of influence as they grow up. These include parents, peers, gambling advertising, sports interests, gambling opportunities, and monetary and simulated gambling products. These sources can exert both risk and protective influences.

Young people report an unprecedented level of influence from a wide range of sources that promote gambling, and that permeate their home, school, social, media and digital environments. This generation of young people is the first to have grown up with gambling advertising embedded in the sports they watch and in their digital and gaming activities. They report being inundated with promotional gambling messages in their everyday use of online, social and broadcast media. Most found it impossible to distinguish between advertising for gambling and for social casino games, and they interpreted both types as promoting gambling.

The young people in this study want to see gambling education in schools, and safer gambling environments that require regulatory changes to gambling and simulated gambling products, marketing and access, to better protect them from gambling harm. They questioned why gambling industry practices that target and exploit children are allowed to continue at their expense.

Protective strategies and environments need to be multi-faceted to tackle these multiple areas of influence, in alignment with a public health approach. This is reflected in the implications of the findings that are presented below.

## **12.8. Implications**

Drawing on the study's findings, several implications can be identified to prevent and reduce gambling-related harm amongst young people in NSW.

### **12.8.1. Parents/guardians**

Parents should be a target for education and awareness, since they are a key influence on young people's gambling and at-risk/problem gambling. Many parents are likely unaware of the extent of their potential influence in shaping the current and future gambling of their children. Parental education could include advice to avoid gambling in the presence of their children and not to involve them in gambling activities or facilitate their gambling. Parents can play a key role in educating their children about minimising harm from gambling, and this measure was widely supported by the study's participants. Parents may, therefore, benefit from learning

how best to discuss gambling risks and harm with their child, along with the provision of materials that may facilitate these discussions.

Non-gamblers and non-problem gamblers in the study tended to have a wide range of other hobbies and interests, which could be a further strategy promoted to parents to reduce gambling risk for their children. Parents could also be supported to educate their children about the advertising tactics used to promote gambling and simulated gambling, and to limit their children's exposure to this advertising, such as through ad-blocking software and settings on social media and web browsers. Parents appear to do little active monitoring of their children's digital game content and have low awareness of the simulated gambling content in games. This is a further area for parental education.

However, parents find it difficult to counter the plethora of positive gambling messages that young people are exposed to (Hing et al., 2014, 2021a; Pitt et al., 2016a, 2016b; Thomas et al., 2016). In addition, parents find it challenging to monitor or control their child's online activities, particularly during later adolescence. Therefore, a range of other strategies are also needed to minimise gambling harm amongst young people, and to tackle other areas of influence on youth gambling.

#### **12.8.2. Adolescents and schools-based programs**

Participants in this study strongly supported the need for schools-based programs on gambling education and awareness, similar to the provision of programs for alcohol and drugs. They felt that these programs would have wide reach and that adolescents would be more willing to heed advice from this source, rather than from parents. They made numerous suggestions for the design of these programs, including communicating evidence-based information, not diluting the hard facts, not being patronising, and including gamblers with lived experience of a gambling problem. These programs could also raise awareness among young people about sources of help for a gambling problem and how to support a friend engaging in harmful gambling, since this knowledge was reportedly low amongst participants.

#### **12.8.3. Gambling operators**

Operators need to have effective processes to prevent underage people from accessing gambling, given that some adolescents reported gambling on venue-based activities including EGMs and Keno. Land-based venues, such as pubs and clubs, should also prevent young people from being exposed to the sights and sounds of gambling when in unrestricted areas of venues, since these were noticed and aroused the curiosity of participants when they were children. Children were exposed to sports betting adverts from an early age, with continued and increasing exposure throughout their adolescence in both broadcast and digital media. Wagering operators, in particular, should reduce the exposure of young people to their advertising and its normalising effects. However, regulation is needed to bring about these changes.

#### **12.8.4. Video game developers and operators**

Participants in this study reported being frequently exposed to advertising for simulated gambling, particularly for social casino games. Further, most viewed these adverts as promoting gambling, rather than video gaming with gambling content. This supports a case for this advertising to be subject to the same regulatory

restrictions as gambling advertising to prevent it from targeting young people. Many participants called for a reduction or ban on both real and simulated gambling advertising that is directed at them. They were also concerned about the normalising effects of simulated gambling and how it might encourage young people to transition to monetary gambling. Some participants advocated for age restrictions on simulated gambling. Again, regulation would support the implementation of such changes.

#### **12.8.5. Regulators**

As noted above, additional regulations are needed to change the advertising practices of wagering operators and simulated gambling advertisers to reduce exposure of young people to their advertising. Further restrictions on sports betting advertising during sports matches, which many young people watch, are also needed to reduce exposure. Regulations requiring age restrictions on simulated gambling games and revising their game classification would also reduce the exposure of young people to gambling influences. Preventing the use of algorithms to target young people with gambling and simulated gambling advertising should also be considered. The participants reported frequent exposure to online gambling adverts promoting real money prizes and to online influencers who did not disclose their gambling sponsorship. These apparent breaches of advertising regulations should be strongly deterred.

#### **12.8.6. Future research**

This study conducted an in-depth exploration of gambling transitions amongst young people and the key influences on their gambling attitudes and behaviours while growing up. Arguably, a critical time that these influences are likely to produce most effect is when young people reach the legal gambling age of 18. Research that extends across this milestone would provide valuable additional insights into how formative influences when growing up affect the gambling and problem gambling of young people as they enter adulthood. Longitudinal qualitative and quantitative research would also be valuable, collecting data at multiple time points as young people grow up. Future research should also incorporate new forms of gambling and simulated gambling as they emerge. Young people's engagement in investment and speculation on cryptocurrency, and its use as a currency for gambling, is one emergent trend that warrants research.

### **12.9. Limitations of the study**

The study prioritised gaining rich detailed data over representative sampling, using purposive sampling to recruit young people with a lived experience of at-risk/problem, non-problem, or non-gambling. Self-selection bias may be present, since informed consent was required from both the young person and their parent. The non-representative sample means that results should be interpreted as providing rich insights into the lived experience of the participants, and not as representative of the population of adolescents in NSW. While the overall sample size was large for a qualitative study, sub-sample sizes of at-risk/problem, non-problem, and non-gamblers were necessarily smaller. Larger sub-samples may have provided more certainty that data saturation was reached. However, no novel themes emerged in the later interviews, indicating that any concerns about saturation should be minimal. The results are also subject to recall bias, particularly for

childhood experiences, and for early adolescent experiences amongst the older cohort. Nonetheless, the way young people recall events is likely to be highly influential on their current and future gambling attitudes and behaviours. In any gambling study, social desirability biases may also be present, particularly for young people who are below the legal gambling age and for participants experiencing gambling problems. Young people may also be less able to describe their opinions and experiences, compared to adults. However, the participants demonstrated a surprising level of confidence and, in general, were very articulate. Feedback from the online community participants was extremely positive, suggesting that young people felt comfortable sharing their views in that forum.

Participants who gambled had only relatively recent and limited experience of monetary gambling. Transitions to at-risk/problem gambling were explored by drawing on the experiences reported by participants in the 'at risk' and 'problem' gambling categories, as measured at recruitment by the DSM-IV-MR-J. Some participants who were in the non-problem gambler group when recruited may also develop a gambling problem when older, particularly once they reach the legal gambling age of 18 years. Further, it was deemed inappropriate to ask those in the at-risk/problem gambling group directly about their experience of developing a gambling problem, limiting the extent to which self-perceived influences on this transition could be teased out. These factors may have clouded discernible differences in the lived experiences of young people who are susceptible to developing a gambling problem as they grow up, and those who are not.

## **12.10. Strengths of the study**

This is the first study to conduct a large qualitative exploration of gambling transitions amongst young people in NSW and key influences on these transitions. In particular, it extends on previous qualitative research by providing valuable insights into how these transitions and influences vary among at-risk/problem gamblers, non-problem gamblers, and non-gamblers. It contributes in-depth knowledge about parental, peer, advertising, gaming and digital influences on adolescents' gambling and gambling problems, and the reasons that some young people avoid gambling or are protected from gambling harm.

The findings provide new insights into the frequent exposure of young people to promotional gambling messages in their everyday gaming, online and social media activities. These highlight the proliferation of new and emerging online advertising for simulated gambling, such as social casino games and loot boxes, that most young people cannot distinguish from advertising for monetary gambling. The findings also provide new insights into the plethora of online gambling adverts offering real-money prizes, and the sponsored gambling content from social influencers, that young people routinely see.

Most importantly, the study has given young people themselves the opportunity to identify strategies and environments that can help to protect them against gambling problems and harm, which can inform regulations and public health interventions going forward.

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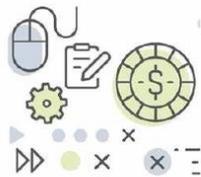
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## 14. Appendices

### 14.1. Appendix A: Information sheet for the study



#### NSW Youth Gambling Study 2022

##### BRIEF INFORMATION SHEET FOR YOUNG PEOPLE AND THEIR PARENTS/GUARDIANS

Thanks for your interest in this study. It is being conducted by CQUniversity and DBM Consultants on behalf of the NSW Government's Office of Responsible Gambling.

The study aims to explore gambling among young people in NSW (12–17 years old). We would like to hear about young people's exposure to and experiences of gambling while growing up.

Participation in this study will help to inform youth-oriented strategies to prevent gambling harm in NSW, including education and awareness initiatives.

CQUniversity has engaged DBM Consultants, Focus People and Stable Research to recruit participants. DBM Consultants will conduct interviews and online communities for this study.

**Please note that we may not be able to include everyone who is interested in participating.** Young people who are selected to participate will be contacted by email by DBM Consultants to arrange a time and date for their participation.

To participate in this study, you must be aged 12-17 years and live in NSW.

**You and your parent/guardian will both need to sign a consent form to take part in this research.**

#### What you will be asked to do

To participate in this research, you will need to EITHER:

**Participate in an online interview for up to 1 hour.** The interview will be held on Zoom or Microsoft Teams. The interviewer will ask you about your experiences during your childhood and teenage years of being exposed to gambling, such as through your family, friends and in video games and advertising. The interviewer will also ask you about your attitudes and behaviour relating to gambling. All interviews will be audio-recorded for the purposes of helping collect and write up the information only. Your responses will be completely anonymous and combined with other responses so no one will know your individual answers. We would prefer that you are interviewed alone, without anyone else being able to listen in, so you can speak openly to the interviewer.

OR

**Participate in an online community discussion over 7 days** during the NSW school holidays in April 2022. Each online community will have about 24 participants. It will operate like a social media platform, and can be accessed using a computer or smartphone. You will spend about one hour at least once each day on the activities, questions, and discussions. These activities will focus on experiences during your childhood and teenage years of being exposed to gambling, as well as attitudes and behaviour relating to gambling. You will also be asked to upload any online and social media gambling advertising you see over the 7 days. You will use a nickname and avatar so you are anonymous to other participants. We will capture discussions, uploads and your anonymous responses to questions electronically from these communities. The online communities will be held:

- From 11 April to 17 April 2022 for young people aged 15-17 years
- From 18 April to 24 April 2022 for young people aged 12-14 years

### **Compensation for participating**

**Interview:** You will receive a \$60 GiftPay shopping voucher to compensate you for your time.

**Online community:** You will receive up to \$140 in a GiftPay shopping voucher to compensate you for your time, depending on your participation:

- Day 1 welcome and content complete: \$10
- Day 2 content complete: \$30
- Day 3 content complete: \$30
- Day 4 content complete: \$20
- Day 5 content complete: \$20
- Day 6 content complete: \$20
- Day 7 farewell and content complete: \$10

GiftPay shopping vouchers can be redeemed online and in-store from a wide variety of leading retailers: <https://www.giftpay.com.au/business/egifts.aspx>

Please note that the incentive offered may be deemed assessable income. Please seek financial advice if unsure.

### **More information**

If you want any more information or have any questions, please contact Nerilee Hing on [n.hing@cqu.edu.au](mailto:n.hing@cqu.edu.au). You can also contact the Ethics Coordinator at CQUniversity's Office of Research on 07 4923 2603. If you have any questions about how DBM will keep your information safe or how interviews and online communities will be conducted, please email [dbmsocialresearch@dbmcons.com.au](mailto:dbmsocialresearch@dbmcons.com.au)

The interviews and online communities will focus on gambling. If you experience discomfort at any point, you can contact GambleAware on 1800 858 858 or visit [www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au) You can also contact the Kids Helpline at 1800 55 1800 or <https://kidshelpline.com.au/teens> These are free and confidential telephone and online help services that operate 24 hours a day, 7 days a week. Thank you very much. We greatly appreciate your input into this important study. CQUniversity Ethics Approval No: 0000023445

## **ADDITIONAL INFORMATION FOR YOUNG PEOPLE AND THEIR PARENTS/GUARDIANS**

### **Participation is voluntary**

Your participation is completely voluntary. You can withdraw at any time. You can also choose to withdraw any data you have provided from being included in the study, as long as you do this before Sunday 3<sup>rd</sup> April 2022. After this time, your data will be combined with that of other participants and will be unable to be separated.

### **How your confidentiality will be protected**

Since the project is asking questions about youth gambling, it is likely that illegal activity will be discussed as part of the project. We will de-identify your responses so that nobody will know who you are – except where we have a legal duty to report risks of harm to children (please see below). Your responses will be combined with those of other participants so no one will be able to tell what your individual answers were. The de-identified data will be kept securely by the research team and the NSW Office of Responsible Gambling in perpetuity, as required by the State Archivist. All identifying materials, including your contact details, will be destroyed once the project is complete.

### **Disclosure of illegal behaviour and mandatory child protection reporting**

We have a responsibility to promote the safety of young people. We do this as respectfully as possible and only in strict accordance with law. If the researchers become aware of any risks to children, then they must share this information with the relevant NSW government department. Similarly, if the researchers become aware of any illegal activity where they believe that you or your family is at risk of harm, they must also share this information with the relevant authority. For example, suspicions that significant child abuse or neglect is likely in the future must be reported.

### **How you will receive feedback**

This research is being conducted for the NSW Government's Office of Responsible Gambling. Information about the results will be shared on their website:

<https://www.gambleaware.nsw.gov.au/> Thank you very much. We greatly appreciate your input into this important study. CQUniversity Ethics Approval No: 0000023445

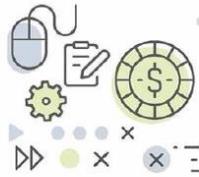
### **Participation is voluntary**

CQUniversity: Professor Nerilee Hing, Professor Matthew Rockloff, Dr Lisa Lole, Hannah Thorne.

DBM Consultants: Kerry Sproston, Nicole Hodge, Charlotte Salem, Lisa Lovell-Davis, Robert Heneghan, Florence Le Guyader, Lani Sellers, Matthew Bond

**Thank you very much. We greatly appreciate your input into this important study.  
CQUniversity Ethics Approval No: 0000023445**

## 14.2. Appendix B: Informed consent sheet



### NSW Youth Gambling Study 2022

#### CONSENT FORM FOR PARENT/GUARDIAN

- I consent to my child's participation in this research project and agree that:
- I have read and understood the Information Sheet.
- Any questions I had about the project were answered by either the Information Sheet or the researchers.
- I understand I have the right to withdraw my child from the project at any time before the 26 April 2022.
- The research findings will be included in publications which may include reports, articles and conference presentations.
- My child's name will not be used in any publication and their responses will be combined with other responses.
- I understand that the researchers prefer my child to be interviewed alone without anyone being able to listen in, so that my child can speak openly to the interviewer.
- I am providing informed consent for my child to participate in this project.
- I am 18 years of age or over.

Please select one option:

Yes, I consent

No, I do not consent

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Your contact details (phone or email) \_\_\_\_\_

Your contact information will only be used should we need to contact you about your child's

## **CONSENT FORM FOR TEENAGE PARTICIPANT**

I consent to participation in this research project and agree that:

- I have read and understood the Information Sheet or the study has been explained to me by my parent/guardian or the researcher.
- Any questions I had about the project were answered by either the Information Sheet or the researchers.
- I understand I have the right to withdraw from the project at any time before the 26 April 2022.
- The research findings will be included in publications which may include reports, articles and conference presentations.
- My name will not be used in any publication and my responses will be combined with other responses.
- I am providing informed consent to participate in this project.
- I consent to CQUniversity passing my contact details to DBM Consultants to arrange my participation in the study.
- I am aged 12 – 17 years.

Please select one option:

Yes, I consent

No, I do not consent

Name \_\_\_\_\_

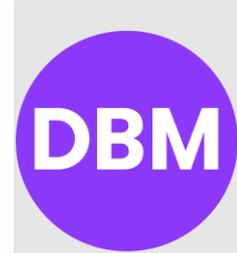
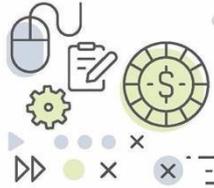
Signature \_\_\_\_\_

Date \_\_\_\_\_

Thank you! Please email your signed consent forms to [dbmsocialresearch@dbmcons.com.au](mailto:dbmsocialresearch@dbmcons.com.au).

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### 14.3. Appendix C: Recruitment Screener



#### [FIRST SCREEN]

We have a few questions for you, so we can understand a little bit about your background and how you would prefer to participate in this research

**[Q.2] What state or territory do you live in?**

*[LIST OF STATES; TERMINATE IF NOT NSW]*

*[TERMINATION MESSAGE]* Thank you for your interest in this study but we require participants who fit a certain profile.

#### [NEXT SCREEN]

**[Q.3] In which of these areas do you live?**

1. Sydney
2. NSW but not in Sydney

**[Q.4] How old are you?**

\_\_\_ years

**[Q.5] Are you...**

1. Male
2. Female
3. Other

**[Q.6] Are you comfortable participating in research about gambling?** You don't need to have gambled yourself to participate.

1. Yes
2. No

**TERMINATE IF NOT 12-17 YEARS (INCLUSIVE) OR IF Q6=2, NOT COMFORTABLE IN GAMBLING RESEARCH. SHOW TERMINATION MESSAGE ABOVE.**

**[NEXT SCREEN]**

**[Q.7] Are you willing to participate in an interview (for up to an hour, online) or online community discussion (over 7 days)? If you don't have a preference, please tick both options below and we will let you know which one we select for you.**

- Interview
- Online community held over 7 days, starting \_\_\_\_\_ (AUTOMATE BASED ON AGE SO DATES ARE 11 APRIL 2022 FOR THOSE AGED 15-17 YEARS; AND 18 APRIL 2022 FOR THOSE AGED 12-14 YEARS).

Remember: for an interview you will get a voucher worth \$60, for participating in an online community discussion you will get a voucher worth \$140 (if you complete all tasks)

**[NEXT SCREEN]**

**[Q.8]** The slider below represents where people stand in Australian society. On the right of the slider are families who are the **best off**, those who have the most money, most education, and best jobs. On the left are families who are the **worst off**, those who have the least money, least education, and worst jobs or no job.

Please select a place on the slider that best represents where you think your family stands on the slider.

*[10 POINT RADIO BUTTON, RIGHT SHOW "Best off" LEFT SHOW "Worst off"]*

[Q.9] In the past 12 months, did you spend any REAL MONEY on any of the following activities for a chance to win REAL money?

|     |   | No | Yes |
|-----|---|----|-----|
| 1   | Played pokies or poker machines   |    |     |
| 2   | Bet on horse or greyhound races   |    |     |
| 3   | Played poker online or in a pub, club or casino   |    |     |
| 4   | Played casino table games such as Blackjack or Roulette                                       |    |     |
| 5   | Bet on sporting events  |    |     |
| 6   | Bet on esports events   |    |     |
| 7   | Bet on Fantasy sports games   |    |     |
| 8   | Bought scratchies, lottery, lotto or pools tickets for your own use                           |    |     |
| 9   | Played keno   |    |     |
| 10  | Played bingo or housie  |    |     |
| 11  | Bet privately with friends or family, e.g. betting on card or dice games or betting on sports |    |     |
| 12. | Bet using SKINS or other in-game items on games of chance, esports or other activities        |    |     |

Note for recruiters: Those who respond No to all items classified as non-gamblers. This question can also be used to filter potential participants by type of gambling if desired. Items 1-6 are potentially more harmful gambling forms, whereas items 7-11 are more “benign”.

[ASK DSM SECTION IF YES TO ANY AT Q9]

**[NEXT SCREEN]**

*[DSM1]* During the last 12 months, how often have you found yourself thinking about gambling or planning to gamble?

1. Never
2. Once or twice
3. Sometimes
4. Often

*[DSM2]* During the last 12 months, have you needed to gamble with more and more money to get the amount of excitement you want?

1. Yes
2. No

*[DSM3]* During the last 12 months, have you ever spent much more than you planned to on gambling?

1. Never
2. Once or twice
3. Sometimes
4. Often

**[NEXT SCREEN]**

*[DSM4]* During the last 12 months, have you felt bad or fed up when trying to cut down or stop gambling?

1. Never
2. Once or twice
3. Sometimes
4. Often
5. Never tried to cut down

*[DSM5]* During the last 12 months, how often have you gambled to help you to escape from problems or when you are feeling bad?

1. Never
2. Once or twice
3. Sometimes
4. Often

*[DSM6]* During the last 12 months, after losing money gambling, have you returned another day to try and win back money you lost?

1. Never
2. Less than half the time
3. More than half the time

4. Every time

*[DSM7]* During the last 12 months, has your gambling ever led to lies to your family?

1. Never
2. Once or twice
3. Sometimes
4. Often

## **[NEXT SCREEN]**

During the last 12 months, have you ever taken money from the following without permission to spend on gambling? If you don't have each source of money below select "Never" for that item...

*[DSM8a]* School lunch money or fare money?

1. Never
2. Once or twice
3. Sometimes
4. Often

*[DSM8b]* Money from your family?

1. Never
2. Once or twice
3. Sometimes
4. Often

*[DSM8c]* Money from outside the family?

1. Never
2. Once or twice
3. Sometimes
4. Often

## **[NEXT SCREEN]**

*[DSM9a]* During the last 12 months, has your gambling ever led to arguments with family or friends or others?

1. Never
2. Once or twice
3. Sometimes
4. Often

*[DSM9b]* During the last 12 months, has your gambling ever led to missing school, TAFE or work?

1. Never
2. Once or twice
3. Sometimes
4. Often

**[SCORING SYSTEM: for reference of DBM]**

DSM-IV-MR-J was developed for use with adolescents who have gambled in the past year. The items on the scale are scored as follows, based on the responses provided: A 'yes' answer to DSM-IV-MR-J items 1 and 3 is represented by the response 'often.' A yes answer to item 2 is represented by 'yes.' A 'yes' answer to items 4 and 5 is represented by 'sometimes' or 'often.' A 'yes' answer to question 6 is represented by 'more than half the time' or 'every time.' A 'yes' answer to questions 7, 8, and 9 is represented by 'once or twice,' 'sometimes' or 'often.'

A participant who scores 4 'yes' answers is classified as a 'problem gambler', 2 to 3 items as at-risk gambler, and 0 to 1 items as non-problem gambler.

[Q.10] Thank you for answering our questions!

So DBM can contact you to participate in this study, please provide:

|  |                          |
|--|--------------------------|
| Your first name  |                          |
| Your email address ( <i>so we can send you a consent form and details on participating</i> ) |                          |
| Confirm email address  | [VALIDATE SAME AS ABOVE] |
| Your phone number  |                          |
| Confirm phone number   | [VALIDATE SAME AS ABOVE] |

We will use your details ONLY to contact you about this research.

Please also note that you will have to provide a consent form, signed by yourself and your parent/guardian to participate in this study.

**[FINAL SCREEN]**

Thank you! DBM Consultants will be in touch with you soon if you have been selected to participate. They will also email you the informed consent form for yourself and your parent/guardian to sign and return.

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## 14.4. Appendix D: Online community discussion guide

### Youth Gambling Online Communities Activities

#### Presentation notes:

DBM will work with VisionsLive to increase the accessibility of the content, which may mean including video instructions or a simple 'text to voice' option.

In the platform, we will take steps to remind participants of definitions, with examples and media. For example, including pictures and examples of both 'gambling' and 'gambling-like games'

While this activity guide should reflect the final wording of all the tasks, we will take steps with VisionsLive to inject media where appropriate, such as illustrative images or poll questions that have brands/images to reflect answers (like logos for social media). Where this has the potential to change the meaning of the question or answers, as can happen with the use of icons, we will table these for review.

Moderators will review submissions in real time, adding probes and prompts to responses quickly. The goal will be to have all the day's probes added before the next day's activity release, so the participant has the choice of answering the follow-up questions before continuing with new content.

NOTE: we will include reminders to take a break throughout the 'heavier' days. This will be added in programming in the VisionsLive platform, where the time breaks appear most needed and natural.

## OLC Activities Flow Chart

| Day       | Summary of daily coverage   | Incentive |
|-----------|---|-----------|
| Monday    | Introduction to the platform, definition of gambling, high level gambling attitudes and behaviours (including firsts)   | \$10      |
| Tuesday   | Parental + family gambling attitudes and behaviours, exposure to gambling through parents/adults and influence, youth gambling methods/rule-breaking, conversations about risk, protective strategies from parents/family, and upload daily advertisement   | \$30      |
| Wednesday | Friends gambling behaviour, friends influence on gambling attitudes and behaviour, protective strategies from friends<br>Gaming and gambling-like games frequency and exposure (incl firsts), gambling-like games attitudes and behaviours, influence of gambling-like games, impact of money-spending in gaming (fake money, spending money on gaming), protective strategies from game developers, and upload daily advertisement | \$30      |
| Thursday  | Building timeline of gambling and gambling-like games, gambling harm experiences, biggest influence on gambling behaviour, protective strategies from industry, and upload daily advertisement  | \$20      |
| Friday    | Channels for advertisement, evaluation of gambling ads for efficacy and memorability for young people, example of gambling to evaluate, protective strategies from advertisers (and their efficacy), and upload daily advertisement   | \$20      |
| Saturday  | Reflection on the harm/harmlessness of gambling, harm of gaming, rules and protective strategies, resilience factors (such as environmental influence to not gamble), resources and education for gambling, most impactful protective strategy, and upload daily advertisement  | \$20      |
| Sunday    | Future intentions, other comments, support information  | \$10      |

**DAY ONE: MONDAY**

- **Provide an introduction to the platform**
- **Emphasise the importance of anonymity and get into the habit of using screen names**
- **Introduction of participants to each other and get a baseline for their interests and regular activities**
- **Understanding what Gambling is**

| <b>ACTIVITY NAME</b> | <b>TYPE</b> | <b>DESCRIPTION</b>  |
|----------------------|-------------|---|
| Ground Rules         | T-only      | <p>Hey everyone, and welcome to our online Community! Thank you so much for joining us – your contributions to this research will be so important and we’re really happy to have you on board.</p> <p><b><u>What will we be doing?</u></b></p> <p>Okay, so! During this study you will be answering questions and participating in activities and discussions about your experiences with gambling. Each day, a new set of activities and questions will appear, with instructions on how to complete them.</p> <p>This is not a test! There are no right or wrong answers. Chances are, this is the first time most Community members are sitting down to really think about gambling and talk about it. We’re interested in whatever comes to your mind.</p> <p>To help keep us all on track and have the chance to talk to each other, we’re going to host some <b>LIVE Discussion Times:</b></p> <p>11am – 1pm window, daily</p> <p>5pm – 7pm window, daily</p> |

It's up to you whether you join these live discussions! The benefit of having these live discussions is that our moderators will be here, ready to help, during these windows (don't worry, you don't have to stay for the whole 2 hours or show up right on time!). Being online in these windows also means you can talk to your fellow Community members and share your thoughts. Some of the questions we will ask require you to contribute to a group discussion, so signing on during these windows can help you do that quickly and easily!

**You can still complete tasks outside of these times**, so if you can't make it to a Live Discussion Time, that's ok!

**Important:** You have to complete all the tasks to get the full \$140 (!!). You will get this in two gift cards – one for your participation on Monday to Wednesday, one for your participation Thursday to Sunday. We'll send you a reminder on Thursday if you're falling a bit behind.

### **Who will you be interacting with?**

You'll sometimes be interacting with each other, and also be getting to know our friendly moderators over the next week; Nicole, Charlotte, and Florence.

They are here to help! If you get stuck, just click the little 'mail' icon at the top right of the screen and reply to your Moderator, letting them know the issue.

From time to time, our moderators will ask you some follow-up questions about what you've said. They love detail and will just be making sure they understand your views and experiences.

They will be keeping an eye on participation and ensuring everyone is following the rules and maintaining a safe and kind environment.

Speaking of the rules...

### **What are the rules?**

The 10 Ground Rules of this Community are:

|                      |               |  |
|----------------------|---------------|--|
|                      |               | <ol style="list-style-type: none"> <li>1. Complete all tasks and activities to get the full \$140</li> <li>2. Use respectful language please, including not swearing or using any offensive names or remarks</li> <li>3. Respect other participants*</li> <li>4. Respect the moderators*</li> <li>5. Stay anonymous! No posting real names, phone numbers, photos of yourself or others, addresses or anything that could be used to identify you.</li> <li>6. The anonymous rule is also important in activities where we ask you to upload any type of media- make sure to crop them for safety!</li> <li>7. Complete as many activities as you can within this week- sadly, no extensions</li> <li>8. Be as detailed and honest as you can be</li> <li>9. Don't hesitate to ask for help or further explanation if you're stuck</li> <li>10. Have fun with the tasks!</li> </ol> <p>(*any bullying or harassment will result in being kicked out of the community with no gift cards)</p> <p>And that's really all there is to the Community! Please proceed on to the first activity, and don't hold back. Like it says above, we're here if you need anything and we're so excited to get started. Thanks again and have fun!</p> |
| <p>Introductions</p> | <p>T-only</p> | <p>First, you'll want to select your screen name and avatar.</p> <p>Remember one of the golden rules - no identifiable information! That means anything with your real name or face. You can use a nickname, initials, a made-up name - choice is yours!</p> <p>For your avatar picture, we're asking everyone to select a cartoon face or character. You can pick one from one of your favourite games, tv shows or movies. Find and save that picture on your device now.</p>  |

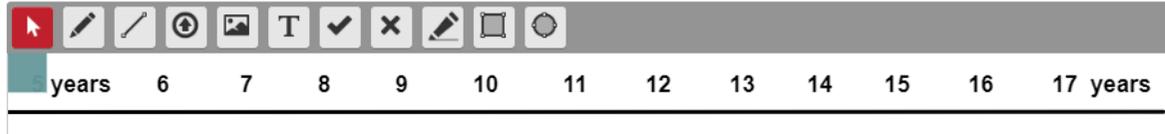
|                                 |                   |  |
|---------------------------------|-------------------|--|
|                                 |                   | <p>Go to 'Settings' up in the top right hand corner - the little gear icon. Click on the first link (it will look something like "YG001". Here you can enter a name for your 'pseudonym'.</p> <p>Next, select 'attach file' to upload your avatar picture.</p> <p>Your Moderators are going to be hanging out as the Ghost Gang from Pac-Man.</p>  |
| Allow me to introduce myself... | T-comment allowed | <p>Now you're all set up with your name and avatar, let's get to know each other a little!</p> <p>In the comments below, say hello and let the Community know one thing about you. You might pick:</p> <ul style="list-style-type: none"> <li>• Your favourite sport + who you barrack for</li> <li>• Your favourite video game (and if you've picked a character as your avatar, tell us who it is)</li> <li>• A hobby you enjoy</li> </ul> <p>If you're reading this before Monday 11th April, go you little early bird! The rest of the tasks will appear on Monday morning</p> |
| Gambling in your eyes           | T-comment allowed | <p>What is 'gambling' to you?</p> <p>Tell us what kind of activities you think count as gambling, and how you feel about gambling overall.</p> <p><i>PROBE: how have you experienced gambling? If you had to use just one or two words to describe your view of gambling, what would they be?</i></p>  |
| The more you know...            | T-only            | <p>When we mention 'gambling', we mean:</p> <ol style="list-style-type: none"> <li>1. Spending REAL money gambling online or in land-based venues (like in a pub or club)</li> </ol> <p>For a chance to win REAL money on any of the following activities:</p> <ul style="list-style-type: none"> <li>• Poker machines</li> </ul>  |

|                     |        |  |
|---------------------|--------|--|
|                     |        | <ul style="list-style-type: none"> <li>● Horse or greyhound races</li> <li>● Casino games, such as poker, blackjack or roulette</li> <li>● Sporting events</li> <li>● Esports events</li> <li>● Fantasy sports games</li> <li>● Scratchies, lottery or lotto tickets</li> <li>● Keno</li> <li>● Bingo</li> <li>● Private games, such as card or dice games with friends or family</li> </ul> <p>Or Betting using skins or in-game items obtained in video and online games on any activity</p> <p><i>Skins are enhancements to video game characters or items (such as clothes, appearance etc), and sometimes improve your character or weapon. You can collect them, trade them or use them for betting.</i></p> <p><i>Video games come with a number of in-game items which can be traded or used as virtual currency.</i></p> <p>Select all the types of gambling you've heard of before</p> |
| List them out       | P-only | <p>What, if any, types of gambling have you ever done where you've...</p> <ol style="list-style-type: none"> <li>1. Spent REAL money gambling online or in land-based venues</li> <li>2. For a chance to win REAL money on any of the following activities</li> </ol> <p>Select all that apply</p> <ul style="list-style-type: none"> <li>● <b>Standard Gambling list (above)</b></li> <li>● <b>None</b></li> </ul>  |
| How often do you... | P-only | <p>Overall, how often do you gamble now?</p> <ul style="list-style-type: none"> <li>● Often</li> </ul>   |

|             |                        |  |
|-------------|------------------------|--|
|             |                        | <ul style="list-style-type: none"> <li>• Sometimes</li> <li>• Hardly ever</li> <li>• <b>Never</b> <i>[definition of non-gambler]</i></li> </ul>  |
| Tell us why | P-discussion mandatory | <p><b>FOR GAMBLERS ONLY</b></p> <p>Why do you gamble?</p> <ul style="list-style-type: none"> <li>• It is fun/exciting</li> <li>• It feels grown-up</li> <li>• It makes watching sport/playing games more exciting</li> <li>• To win money</li> <li>• It is a habit</li> <li>• To spend time with family</li> <li>• To fit in with friends</li> <li>• To spend time with friends</li> <li>• To pass the time when you're bored</li> <li>• It is interesting/teaches you skills e.g. understanding odds</li> <li>• It takes your mind off problems and worries</li> <li>• Other</li> </ul> <p>In the comments below, pick the one reason that <b>best</b> explains why you gamble and tell us a little more about it. Please include a story or example if you can!</p> <p><i>PROBE: tell us more. Has this changed over time, e.g. have you had more worries which leads to more gambling, it gets more fun etc</i></p> |
| Pick a side | P-discussion mandatory | <p>Each question will show you two words or terms that are the opposite of each other, like fun vs boring.</p> <p>Choose the answer that is closest to how you feel about gambling.</p>  |

|                 |                   |  |
|-----------------|-------------------|--|
|                 |                   | <p>For the next few tasks, you will be shown two words or terms that are the opposite of each other, like fun vs boring.</p> <p>Choose the answer that is closest to how you feel about gambling.</p> <p><i>Keep in mind: after you've answered these questions, we're going to ask you to pick one word or term that you feel most strongly about to talk about further!</i></p> <ul style="list-style-type: none"> <li>● Fun vs boring</li> <li>● Glamourous vs dull</li> <li>● Against the rules vs fun for all ages</li> <li>● Based on chance vs based on skill</li> <li>● High chance of winning vs low chance of winning</li> </ul> <p><b>[5 point scale]</b></p> <p>Now please pick one word or term that you feel most strongly about, and explain why to the rest of the Community (you can pick more than one if you like). Compare your answers – see if you can find someone who picked the opposite word to you and why they feel that way! Respond to their post and let them know what you're thinking.</p> <p><i>(A reminder: the words to pick from are fun, boring, glamorous, dull, against the rules, fun for all ages, based on chance, based on skill, high chance of winning, low chance of winning)</i></p> |
| Tell us why not | T-comment allowed | <p><b>FOR NON-GAMBLERS ONLY</b></p> <p>You've mentioned that you do very little, if any, gambling.</p> <p>Please take a minute to think about why that is and describe to us why you don't gamble.</p> <p><i>PROBE: Is it because you just don't know about gambling, because your parents and friends don't gamble, because you just have no interest etc.?</i></p>   |

|                           |  |  |
|---------------------------|--|--|
| Gaming                    | P-only   | <p>Some of the questions we ask you later in the week will be about playing video or digital games, so we'd like to get an idea of how involved you are in gaming.</p> <p>How often do you play online or video games (including playing games on your phone, console etc)?</p> <ul style="list-style-type: none"> <li>● Often</li> <li>● Sometimes</li> <li>● Hardly ever</li> <li>● <b>Never</b> <i>[definition of non-gamer]</i></li> </ul>   |
| What age were you when... | <p>W</p> <p>PRIVATE (a lot of personal details here)</p> | <p><b>ASK ALL (though non-gamblers will be limited)</b></p> <p>We're going to start you off with a timeline of some of your 'firsts' when it comes to gambling.</p> <p>Below is a blank timeline with ages 4 to 17 and a group of numbered pins. Each pin represents a question (numbered below). Drag each pin to the approximate age you were when you first experienced each of the events below. Your best is fine!</p> <p>If there are any you haven't heard of or done before, just select the pin and click 'X' at the bottom of your whiteboard to delete.</p> <ul style="list-style-type: none"> <li>● First time you heard someone talk about gambling <i>[PROBE as needed about who it was]</i></li> <li>● First time you saw your parent/guardian or another family member gamble</li> <li>● First time you were involved in someone else's gambling (such as picking a number or a team, scratching a scratchie)</li> <li>● First time you gambled yourself (i.e. you decided on the bet and the amount to spend)</li> <li>● First time you spent any of your own money on gambling</li> <li>● First time you gambled with friends or family for money or belongings (for example betting on a sports match, playing card games for money)</li> </ul> |

|                                |  |   |
|--------------------------------|--|---|
|                                |  | <ul style="list-style-type: none"> <li>• First time you remember gambling and winning</li> <li>• First time you remember gambling and losing</li> <li>• When you first became aware of gambling ads</li> <li>• First time you clicked on or followed a gambling advertisement to learn more or take up an offer</li> </ul>  |
| It made an impression          | T- comment allowed                                       | <p>Now you're in the zone of thinking about when you were first exposed to gambling, can you tell us about the most memorable first experience you can recall about gambling?</p> <p>We want to know what left a big impression on you as a child and shaped how you feel about gambling then and now.</p> <p>This might be one of the events we listed in the last question or something related to your family, friends etc.</p>  |
| What age were you when... Pt 2 | <p>W</p> <p>PRIVATE (a lot of personal details here)</p> | <p>Still thinking about your 'firsts', move the icon for each of the below types of gambling to the age you were when you first personally participated in each.</p> <p>In the comment below, tell us a bit more about your gambling experience, such as whether you did different types of gambling with parents or siblings, through an app or in venue etc.</p> <p>For any type of gambling you haven't tried, click on the icon and then click the 'X' button at the bottom of your whiteboard to delete it.</p> <p>We've included an example for you below</p>  <p>years 6 7 8 9 10 11 12 13 14 15 16 17 years</p> <ul style="list-style-type: none"> <li>○ Poker machines</li> <li>○ Horse or greyhound races</li> <li>○ Casino games, such as poker, blackjack or roulette</li> <li>○ Sporting events</li> </ul> |

|  |               |  |
|--|---------------|--|
|  |               | <ul style="list-style-type: none"> <li>○ Esports events</li> <li>○ Fantasy sports games</li> <li>○ Scratchies, lottery or lotto tickets</li> <li>○ Keno</li> <li>○ Bingo</li> <li>○ Private games, such as card or dice games with friends or family</li> <li>○ Skin gambling (using in-game items obtained in video and online games)</li> </ul>  |
| <p>Day One:<br/>Instructions for<br/>advertising</p> | <p>T-only</p> | <p>Every day, and starting tomorrow, we're going to ask you to screenshot or describe gambling-related advertising you've seen during the previous day or night. Please <b>DO NOT</b> go looking for these adverts. We're interested in what adverts you might see each day in your normal activities. If you don't see any adverts on any of the days, that's fine too.</p> <p>We're really interested in ads or gambling offers you see online, such as in your social media feed, banners on websites, a promotion from a streamer you follow etc. An ad you see on TV or elsewhere is fine too!</p> <p>We'll be asking you to share:</p> <ul style="list-style-type: none"> <li>● A screenshot of the ad (if you can). Make sure it doesn't have your name or location in the pic!</li> <li>● A quick description, including where you saw it, what company it was for or what type of gambling it was for</li> <li>● What do you think the ad is trying to tell the people that see it?</li> <li>● Who do you think the ad is aimed at?</li> <li>● How does this ad make you feel about the brand or the gambling product?</li> <li>● How does this ad affect how you feel about gambling in the future?</li> <li>● (Option for "have not seen any" will be included.)</li> </ul> |

**TOTAL TIME: 52 minutes**

**DAY TWO: TUESDAY**

| <ul style="list-style-type: none"> <li>• Explore parental and family influence on gambling</li> </ul> |                   |   |
|---|-------------------|---|
| ACTIVITY NAME   | TYPE              | DESCRIPTION   |
| Day two: introduction   | T-only            | <p>Today we'll be asking you about the affect parents/guardians can have on young people and their gambling.</p> <p>We will be asking a mix of questions, sometimes about your parents/guardians, sometimes about other families or adults you might have observed, and finally about your thoughts in general about what kind of influence family can have on a young person's view of gambling.</p> <p>Make sure you read the questions carefully, and wherever you can, please include an example or story about something from your life or something you have seen or heard about.</p> |
| What do your parents think?   | P-comment allowed | <p>Do your parents/guardians' approve or disapprove of gambling?</p> <ul style="list-style-type: none"> <li>• Strongly disapprove</li> <li>• Disapprove</li> <li>• Approve</li> <li>• Strongly approve</li> <li>• Don't know</li> </ul> <p><b>ASK ONLY OF GAMBLERS</b></p> <p>Do your parents/guardians approve of your gambling?</p> <ul style="list-style-type: none"> <li>- No, not at all</li> </ul>  |

|                              |   |   |
|------------------------------|---|---|
|                              |   | <ul style="list-style-type: none"> <li>- They don't like it, but allow it for special occasions</li> <li>- Yes, but in moderation</li> <li>- Yes, entirely</li> <li>- <b>Your parents do not know that you gamble</b></li> </ul>  |
| What do your parents do?     | P-discussion mandatory<br><b>PRIVATE</b><br><i>(personal details)</i> | <p>What types of gambling do your parents/guardians do (that you know about)?</p> <ul style="list-style-type: none"> <li>● Standard Gambling list (above)</li> <li>● Parents/guardians do not gamble</li> </ul> <p>In a comment below, tell us if your parents/guardians have always gambled, or if they have changed the way and amount they gamble over time.</p>                 |
| How often do your parents... | P- PRIVATE<br><i>(personal details)</i>                               | <p>How often do your parents/guardians gamble?</p> <p><i>Answer based on the parent/guardian who gambles the most often</i></p> <ul style="list-style-type: none"> <li>● Often</li> <li>● Sometimes</li> <li>● Hardly ever</li> <li>● Never</li> </ul> <p><i>PROBE: Have you noticed this go up or down over time? Which of their gambling activities have gone up or down?</i></p> |
| What you heard...            | T-discussion mandatory  | <p><b>ASK ALL</b></p> <p>These next activities ask you to tell us how parents/guardians or other adults:</p> <ol style="list-style-type: none"> <li><b>1. Talk about gambling in front of young people</b></li> <li><b>2. Gamble in front of young people</b></li> <li><b>3. Involve young people in gambling</b></li> </ol>  |

|                           |                               |   |
|---------------------------|-------------------------------|---|
|                           |                               | <p>To answer these questions, we'd like you to talk about not just your own parents/guardians, but what you've seen with other families. Include any examples that stick out to you while you've been growing up.</p> <p><b>How do adults talk about gambling in front of young people?</b></p> <p><i>Give us an example or "quote"</i></p> <p>In your answer, tell us what kind of things about gambling you think is normal for adults to talk about in front of young people. Please include any examples you can think of with adults discussing gambling in front of young people (remember, gambling can be sports or race betting, casino games, lotto, keno, bingo, pokies, etc.)</p> <p>Respond to at least one other post from a Community member – you can add your own story to support their answer, or ask questions about their experiences.</p> <p><i>[PROBES: Have you heard adults talk about big lotto prizes or jackpots, betting on the Melbourne Cup, betting odds on their favourite sports team to win? Do they ever talk about the risks of gambling or spending money?]</i></p> |
| <p>...what you saw...</p> | <p>T-discussion mandatory</p> | <p><b>How do adults gamble in front of young people?</b></p> <p><i>Give us an example or "quote"</i></p> <p>In your answer, tell us what kind of gambling you think is normal for young people to see adults doing. Please include any examples you can think of with adults gambling in front of young people (remember, gambling can be sports or race betting, casino games, lotto, keno, bingo, pokies etc)</p> <p>Respond to at least one other post from a Community member – you can add your own story to support their answer, or ask questions about their experiences.</p> <p><i>PROBES: have you seen adults place bets, scratch lottery tickets, play bingo, keno or card games for money?</i></p>   |

|                                       |   |  |
|---------------------------------------|---|--|
| <p>...and what you did</p>            | <p>T-discussion mandatory</p>                           | <p><b>How do adults involve young people in gambling?</b></p> <p><i>Give us an example or “quote”</i></p> <p>In your answer, tell us what kind of gambling you think is normal for young people to be included in. Please include any examples you can think of with adults letting young people take part in gambling (remember, gambling can be sports or race betting, casino games, lotto, keno, bingo, pokies etc)</p> <p>Remember, this is about your own family, other families and any stories you might have heard.</p> <p>Respond to at least one other post from a Community member – you can add your own story to support their answer, or ask questions about their experiences.</p> <p><i>PROBES: have you seen young people pick lotto or keno numbers, pick horses or sports teams to bet on, scratch instant lottery tickets, play card games with adults for money?</i></p> |
| <p>Family Matters</p>                 | <p>T-only<br/>PRIVATE<br/><i>(personal details)</i></p> | <p>Tell us about anyone else in your family or household who gambled when you’ve been growing up.</p> <p>In your answer, please mention who they were (e.g. uncle, grandparent, cousin, brother), how they talked about or gambled in front of you and whether you were involved in any of their gambling.</p> <p>Include examples if you can!</p>   |
| <p>Under 18:<br/>Gambling methods</p> | <p>T- PRIVATE<br/><i>(personal details)</i></p>         | <p>Next, we’re going to discuss how under 18s go about gambling.</p> <p>Using examples from your own life, stories you’ve heard from friends or people at school, post some of the ways teenagers gamble (and ways they might get around rules to gamble!)</p> <p>In your answer, include what kind of gambling young people do, where they get the money to gamble, and who they gamble with.</p>   |

|                    |                         |   |
|--------------------|-------------------------|---|
|                    |                         | <p>Respond to at least one other post from a Community member and see if you can find any common 'strategies' or methods that teens use to access gambling.</p> <p><i>PROBES: Examples: Do you think that's a big deal? Do you know anyone who has gotten into trouble for that? Do you think parents/family are aware of that?</i></p>   |
| Cautionary tales   | T- discussion mandatory | <p>Proceed with caution</p> <p>Have your parents/guardians or other family members ever talked with you about the risks and potential harms of gambling?</p> <ul style="list-style-type: none"> <li>● Yes, a lot</li> <li>● Yes, a little bit</li> <li>● No, never</li> </ul> <p>Tell us more about these conversations, if they happened. About how old were you when your parents/guardians first spoke to you about potential harms from gambling? What things did they talk about?</p> <p>If not, why do you think you and your parents/guardians have never had that talk?</p> |
| Family Influence   | T-discussion mandatory  | <p>How do the views and behaviour of parents/guardians or other family affect young people's views of gambling?</p> <p>Have a look at answers from other people in the Community, and let them know if you agree with their thoughts.</p> <p><i>PROBE: based on answer, follow up both attitudes and behaviour e.g. do you think that gambling being a normal part of your childhood makes you more likely to gamble?</i></p>   |
| Protective parents | T-discussion mandatory  | <p>What do you think parents/guardians or other family members can do to help make sure young people don't gamble in a way that is harmful?</p>   |

|                                 |                               |  |
|---------------------------------|-------------------------------|--|
|                                 |                               | <p>Post one suggestion, then have a look at what other members of the Community are suggesting. Jump on to any threads you agree with and add what you can to ideas until you think we, as a group, have a good list of what parents/guardians can/should do to support or protect young people.</p> <p><i>PROBE: Post a standalone comment: “Is there anything you think parents/guardians SHOULD’N’T DO because it won’t work or will just push their kids into more gambling?”</i></p>  |
| <p>Day Two:<br/>Advertising</p> | <p>T- comment<br/>allowed</p> | <p>Please upload a screenshot or description of any gambling-related ads you’ve seen yesterday, last night or earlier today.</p> <p>A reminder: Please DO NOT go looking for these adverts. We’re interested in what adverts you might see each day in your normal activities. If you don’t see any adverts on any day, that’s fine too. We’re really interested in ads you see online, such as in your social media feed, banners on websites, a promotion from a streamer you follow etc. But an ad you see on TV or elsewhere is fine too!</p> <p>Please post</p> <ul style="list-style-type: none"> <li>● A screenshot of the ad (if you can). Make sure it doesn’t have your name or location in the pic!</li> <li>● A quick description, including where you saw it, what company it was for or what type of gambling it was for</li> <li>● What do you think the ad is trying to tell the people that see it?</li> <li>● Who do you think the ad is aimed at?</li> <li>● How does this ad make you feel about the brand or the gambling product?</li> <li>● How does this ad affect how excited you are to gamble in the future?</li> <li>● (Option for “have not seen any” will be included.)</li> </ul> |

**TOTAL TIME: 57 minutes**

## DAY THREE: WEDNESDAY

- Understand peer influences
- Assess the transition from simulated gambling to gambling (esp harmful gambling), including sentiment toward simulated gambling in gaming

| ACTIVITY NAME                  | TYPE                   | DESCRIPTION  |
|--------------------------------|------------------------|--|
| Day Three: Introduction        | T-only                 | Today we're going to be talking about two things: <ol style="list-style-type: none"> <li>1. your friends/peers and any gambling they do</li> <li>2. playing video and digital games that look or feel like gambling.</li> </ol>  |
| What are your friends up to?   | P-only                 | What types of <b>gambling</b> do your friends do (that you know about)? <ul style="list-style-type: none"> <li>• Standard Gambling list (above)</li> <li>• None</li> </ul> <p>Remember! Gambling means <b>spending real money</b><br/> <i>Select all the apply</i></p> |
| May I introduce you to...      | T- comment allowed     | Can you think of any examples of a friend introducing a type of gambling to you or to other young people you know?<br><br>Tell us about it! Let us know if you've taught any of your friends anything about gambling.  |
| We're all in this together...? | T-discussion mandatory | How does a teenager's friendship group affect their views of gambling and whether or not they gamble themselves?   |

|                            |                        |   |
|----------------------------|------------------------|---|
|                            |                        | <p>In your answer, think about examples from your own life and stories from friends or people at school.</p> <p>Respond to at least one other Community member's answer you agree with and tell them why you agree.</p>   |
| Looking out for each other | T-discussion mandatory | <p>"Is there anything you think friends or peers could do to stop other young people from gambling in a way that is harmful?"</p> <p>Post one suggestion, if you have any, then have a look at what other members of the Community are suggesting. Jump on to any threads you agree with and add what you can to ideas until you think we, as a group, have a good list of what friends or peers can do to support or protect each other.</p> <p><i>PROBE: Post a standalone comment: "Is there anything you think friends and peers SHOULDN'T DO because it won't work or will just push other young people into more gambling?"</i></p>   |
| Introduction               | T-only                 | <p>Next we are going to talk about gambling-like games you might do with your friends.</p> <p><b>Gambling-like games</b></p> <p>You'll find parts of video and online games that look like gambling. These games give you a chance of winning a prize (like in-game money, skins, or extra lives etc). Things like:</p> <ul style="list-style-type: none"> <li>• Games which have 'mini' gambling activities within the game, such as pokies/slot machines, wheel spinning or bingo (such as Diamond Casino &amp; Resort in the video game Grand Theft Auto V).</li> <li>• Casino games that can be played on apps or social networking sites. These look just like gambling activities, such as pokies/slot machines, roulette, blackjack (such as Zynga games on Facebook or bingo, poker, pokies/slots, or roulette that you play on your phone, tablet or computer).</li> </ul> |

|   |                           |   |
|---|---------------------------|---|
|   |                           | <ul style="list-style-type: none"> <li>● Practice or demo games on real gambling websites and apps (such as Mobile Casinos).</li> <li>● Loot boxes where gamers can open an in-game digital container that contains a mystery item like clothing or weapons (in games like Minecraft, FIFA and many Roblox games).</li> </ul> <p>But in these games or activities, you <b>cannot win <u>real</u> money</b>.</p>   |
| <p>How often do you play gambling-like games?</p> | <p>P-only</p>             | <p>How often do you come across gambling-like games (now or in the last couple of years)?</p> <ul style="list-style-type: none"> <li>● Often</li> <li>● Sometimes</li> <li>● Hardly ever</li> <li>● Never</li> </ul>  |
| <p>What age were you when...</p>                  | <p>W-only<br/>PRIVATE</p> | <p>The next question is just like the timeline of 'first times' you filled in on Monday - but now we want to ask you about 'gambling-like games' and the first times you saw or played games or activities that look like gambling.</p> <p>Remember, this includes games and features that LOOK like gambling, but you can't win real money.</p> <p>Drag each pin to the approximate age you were when you first experienced each of the events below. Your best guess for your age is fine!</p> <p>If there are any you haven't heard of or done before, just select the pin and click 'X' at the bottom of your whiteboard to delete. First time you played a game that reminded you of gambling</p> <ul style="list-style-type: none"> <li>● First time you played a game that reminded you of gambling</li> <li>● First time you downloaded/purchased a game with gambling-like features</li> </ul> |

|             |                        |   |
|-------------|------------------------|---|
|             |                        | <ul style="list-style-type: none"> <li>● First time you won a good prize from gambling-like features (e.g. a high value loot box or rare skin)</li> <li>● First time you won a disappointing prize from gambling-like features (like a bad loot box)</li> <li>● First time you saw an ad for a game that looked like it had gambling-like features</li> </ul> <p>We've included an example for you below</p> <p>In the comment below, you can tell us a bit more about your experiences with gambling-like games and features, like what types of gambling-like features (like loot boxes or spinning-the-wheel) you came across first, or memorable prizes or losses in these games</p>  |
| Pick a side | P-discussion mandatory | <p><b>ASK IF NOT 'NEVER' IN COMING ACROSS GAMBLING-LIKE GAMES</b></p> <p>Select the answer that best describes how you feel about gambling-like games.</p> <p>Once you've answered all the questions, select the answer that best captures how you feel about gambling-like games and explain to the rest of the Community why.</p> <ul style="list-style-type: none"> <li>● Glamourous vs dull</li> <li>● Harmless vs harmful</li> <li>● Based on chance vs based on skill</li> <li>● Makes you feel lucky vs doesn't make you feel lucky</li> <li>● Makes the game more enjoyable vs doesn't make the game more enjoyable</li> <li>● The <b>odds of winning</b> in gambling-like games are...</li> </ul> <p>Much lower odds of winning in gambling-like games than in real money gambling vs Much higher odds of winning in gambling-like games than in real money gambling</p> <p><b>[5 point scale]</b></p> |

|                         |                        |   |
|-------------------------|------------------------|---|
|                         |                        | <p><i>PROBE: Is this your favourite element? Do you remember any times you've had a big win? Do you think the odds are fair? Does it make you play more? Are these features important to the game (i.e. you can't progress levels without them)</i></p>   |
| Influence of apps       | T-discussion mandatory | <p>Does playing games or apps that have gambling-like features make young people more or less interested in trying gambling for real money?</p> <p>Tell us why.</p> <p>See if you can find someone in the Community who disagrees with you and (POLITELY AND RESPECTFULLY) post a comment explaining why you feel differently.</p> <p><i>PROBE: Does this change based on age e.g. were you more likely to be influenced by these things when you were younger? Do you think young people learn about loss of 'money' and risk of not winning from these games?</i></p> |
| The money... it's fake! | T- comment allowed     | <p>Games often have credits or in-game currency players can spend.</p> <p>What impact do you think spending 'fake' money has on young people? Do you think this could be linked to gambling behaviour?</p> <p><i>PROBE: Do you think it helps young people to learn about money, or gives them unrealistic expectations about the value of money, spending etc. Tease out any stories / examples of over-spend or cautionary tales</i></p>  |
| Money money money       | T- comment allowed     | <p>Gambling-like games can allow you to spend REAL money, for example to purchase loot boxes, buy in-game currency, etc.</p> <p>What impact do you think spending real money in games has on young people? Do you think this could be linked to gambling behaviour? Please explain why you think this.</p> <p><i>PROBE: tease out any stories/examples of over-spending cautionary tales</i></p>  |

|                               |                               |   |
|-------------------------------|-------------------------------|---|
| <p>Crypto</p>                 | <p>T-comment allowed</p>      | <p>'Crypto currency' (like bitcoin and Non-Fungible Tokens (NFTs)) lets people buy digital currencies and tokens with real money, hoping that their value goes up and they will make more money.</p> <p>What impact do you think the investment and trade of digital currencies (that don't look like regular money) has on young people? Does the way the value of these crypto currencies goes up and down remind you of gambling, or is it completely different?</p> <p>If you don't understand what digital currencies are, that's ok! Just let us know if you've seen or heard anyone talk about them, and if it reminded you of gambling or not.</p> <p><i>PROBE: does the way crypto is talked about on social media make young people more likely to look into it / spend their money buying NFTs etc</i></p> |
| <p>The Rules of the Game</p>  | <p>T-discussion mandatory</p> | <p>Are there any rules or restrictions for providing gambling-like features that game developers should have to follow, in order to protect young people from developing harmful gambling behaviour?</p> <p>Post your response with a rule or responsibility you think they should follow (if any!). Have a look at what other members of the Community are suggesting, then add comments to other ideas until we, as a group, have a full list of rules we think are important to protect young people.</p> <p><i>PROBE: Post a standalone comment: "SHOULD game developers have to do ANYTHING or have any rules about features that look like gambling? Is it up to young people and the people around them to just avoid gambling-like games if they think it will cause a problem?"</i></p>                      |
| <p>Day Three: Advertising</p> | <p>T- comment allowed</p>     | <p>Please upload a screenshot or description of any gambling-related ads you've seen yesterday, last night or earlier today.</p> <p>A reminder: Please DO NOT go looking for these adverts. We're interested in what adverts you might see each day in your normal activities. If you don't see any adverts on any day, that's fine too. We're really interested in ads you see online, such as in your social media</p>  |

|  |  |  |
|--|--|--|
|  |  | <p>feed, banners on websites, a promotion from a streamer you follow etc. But an ad you see on TV or elsewhere is fine too!</p> <p>Please post</p> <ul style="list-style-type: none"> <li>● A screenshot of the ad (if you can). Make sure it doesn't have your name or location in the pic!</li> <li>● A quick description, including where you saw it, what company it was for or what type of gambling it was for</li> <li>● What do you think the ad is trying to tell the people that see it?</li> <li>● Who do you think the ad is aimed at?</li> <li>● How does this ad make you feel about the brand or the gambling product?</li> <li>● How does this ad affect how excited you are to gamble in the future?</li> <li>● (Option for "have not seen any" will be included.)</li> </ul> |
|--|--|--|

**TOTAL TIME: 72 minutes**

### **CHECKPOINT!!**

On Wednesday evening / Thursday morning, Participants will receive a private message on the VisionsLive platform. This will have two purposes:

#### **1. Incentive update**

The incentive is broken into two assessment periods: Monday to Wednesday (worth \$70) and Thursday to Sunday (worth \$70).

Participants will be told (1) they are all up to date on tasks and have passed the check point for a \$70 voucher (sent at the close of the Community) or (2) they are falling behind and have so far earned "\$xx out of a potential \$70". A timely reminder of the incentive will hopefully boost participation for the end of the week when they might otherwise be flagging.

Note: the Participant can complete Monday-Wednesday work in the latter part of the week to make the full \$70, they will not be cut off from any amount of the incentive during the week

## 2. Community feedback

In this message, we will offer Participants a chance to provide feedback on the Community so far.

| Example message for NOT up to date  | Example message for up to date   |
|---|--|
| <p>Hey NickName2022</p> <p>How's everything going?</p> <p>I'm just checking in to let you know that you've got a couple of tasks from Tuesday/Wednesday to catch up on.</p> <p>At this point, you've earned \$50 of the possible \$70 available for the first three days of the Community. There's still time though! If you can catch up in the next day or two, you'll get the rest of the money no sweat.</p> <p>If there's anything you're finding tricky or think could be improved about the Community, please let us know! Also keen to hear if there's any tasks or activities that you've liked or thought worked really well 😊</p> <p>Thanks!</p> <p>Nicole</p> | <p>Hey NickName2022</p> <p>How's everything going?</p> <p>I'm just checking in to see if there's anything you're finding tricky or think could be improved in the Community? Also keen to hear if there's any tasks or activities that you've liked or thought worked really well 😊</p> <p>Also FYI – you're all up-to-date on your tasks and have banked that first \$70 gift voucher! (just 4 days to go, and another \$70 on offer). We'll send to you when the Community is done. Keep up the good work!</p> <p>Thanks!</p> <p>Charlotte</p> |

**DAY FOUR: THURSDAY**

- **Bring together gambling journey on a timeline to actively reflect on transitions**

| ACTIVITY NAME | TYPE            | DESCRIPTION   |
|---------------|-----------------|---|
| Timeline      | W/HM<br>PRIVATE | <p>Over the last few days, we've asked you to think a lot about gambling and gambling-like games and how they have appeared in your life. Now it's time to bring all of this together!</p> <p><i>Below is a blank timeline, you will see age up the top.... We are going to ask you to move the 'milestones' below to the part of the timeline that reflects your gambling and use of gambling-like games.</i></p> <p><i>[finish instructions based on VL]</i></p> <p>Place a pin on the timeline, under the correct age, for when you experienced each of the below. If there are any items you haven't done before, you can delete it <i>[instructions]</i>.</p> <p><b>For each pin, include a comment telling us about your experience.</b></p> <p>Please do this first for gambling-like games (video or online games with gambling-like features where you can't win real money)</p> <ul style="list-style-type: none"> <li>• When you started playing any gambling-like games</li> <li>• When you were playing the MOST gambling-like games</li> <li>• When you were playing gambling-like games, but NOT very much</li> </ul> <p>Now please do the same for gambling with real money.</p> <ul style="list-style-type: none"> <li>• When you were gambling the MOST (with real money)</li> <li>• When you were gambling, but NOT very much (with real money)</li> </ul> |

|                                       |  |   |
|---------------------------------------|--|---|
|                                       |  | <ul style="list-style-type: none"> <li>• When you were really enjoying gambling, and why</li> <li>• When you were NOT enjoying gambling, and why</li> <li>• Any big losses or wins you can remember (for yourself, your family, or your friends)</li> </ul>   |
| Just how fast the night changes...    | T-only<br>(PRIVATE: there may be stressors or sensitive personal info come up) | <p>Take a minute to look back on the timeline you've created.</p> <p>Please spend the next few minutes explaining <b>any changes to how you gamble or play gambling-like games</b> (e.g. when your gambling went up or down or if you stopped gambling, if you were spending more at one time etc.) and explain to us why. What else was happening in your life?</p> <p>If your timeline doesn't show any changes, tell us about that! Why do you think the amount you gamble or play gambling-like games remains the same over time?</p>   |
| Number one, very important influencer | T-only<br>PRIVATE  | <p>Let's focus just on gambling for real money. What, or who, do you think had the biggest influence on your view of gambling and how you have gambled (or not)?</p> <p>Pick one of the following as your biggest influence and explain why, with examples if you can.</p> <p><i>It's ok if you repeat some of what you've said before. We just want to make sure we understand what has been most important to you in how you gamble (or don't gamble).</i></p> <ul style="list-style-type: none"> <li>- Parents/guardians</li> <li>- Other family members</li> <li>- Friends</li> <li>- Playing gambling-like games</li> <li>- Seeing or hearing about gambling elsewhere, like ads or movies</li> <li>- Other</li> <li>- Don't recall</li> </ul> |

|                       |                        |  |
|-----------------------|------------------------|--|
| Law & Order           | T-discussion mandatory | <p>Are there any rules or special laws that businesses, websites or apps that provide gambling products should have to follow, in order to protect young people from developing harmful gambling behaviour?</p> <p>Post one suggestion, then have a look at what other members of the Community are suggesting. Jump on to any threads you agree with and add what you can to ideas until you think we, as a group, have a good list of what might stop young people from developing harmful patterns of gambling.</p> <p><i>PROBE: Post a standalone comment: "Is there anything you think businesses, websites or apps that provide gambling SHOULD'N'T have to do because it should be up to young people to decide for themselves?"</i></p>  |
| Day Four: Advertising | T- comment allowed     | <p>Please upload a screenshot or description of any gambling-related ads you've seen yesterday, last night or earlier today.</p> <p>A reminder: Please DO NOT go looking for these adverts. We're interested in what adverts you might see each day in your normal activities. If you don't see any adverts on any day, that's fine too. We're really interested in ads you see online, such as in your social media feed, banners on websites, a promotion from a streamer you follow etc. But an ad you see on TV or elsewhere is fine too!</p> <p>Please post</p> <ul style="list-style-type: none"> <li>● A screenshot of the ad (if you can). Make sure it doesn't have your name or location in the pic!</li> <li>● A quick description, including where you saw it, what company it was for or what type of gambling it was for</li> <li>● What do you think the ad is trying to tell the people that see it?</li> <li>● Who do you think the ad is aimed at?</li> <li>● How does this ad make you feel about the brand or the gambling product?</li> <li>● How does this ad affect how excited you are to gamble in the future?</li> <li>● (Option for "have not seen any" will be included.)</li> </ul> |

**TOTAL TIME: 42 minutes**

**DAY FIVE: Friday**

- **Examine advertising and promotional offers (inducements to gamble) in greater detail**
- **New and emerging online gambling advertising**
- **Channels for gambling online**

| ACTIVITY NAME                         | TYPE               | DESCRIPTION  |
|---------------------------------------|--------------------|--|
| Exposure sites: advertisement edition | P- comment allowed | <p>Today we're going to be talking more about advertising and all the ways that gambling might be promoted. These include ads for gambling brands or products, as well as promotional offers such as specials, bonuses and other inducements to gamble.</p> <p>Where are young people most likely to come across gambling ads and promotional offers (inducements)?</p> <ul style="list-style-type: none"> <li>● Social Media</li> <li>● Web browsing</li> <li>● Gaming sites</li> <li>● Streaming sites</li> <li>● Semi-legal or illegal site (e.g. skin gambling sites, pirating, torrent)</li> <li>● Phone apps (including gaming and non-gaming)</li> <li>● Direct contact (including emails, texts, calls)</li> <li>● TV/Radio</li> <li>● Print - e.g. magazines, newspapers, billboards, flyers, bus bench ads</li> <li>● Other (specify)</li> </ul> <p>Provide examples if you can!</p> |

|                        |                    |   |
|------------------------|--------------------|---|
|                        |                    | <i>Select all that apply</i>  |
| Reach                  | 3 mins             | <p>Are there any channels that gambling providers use that you think best reach young people and get them to try gambling?</p> <p>In your answer, think about whether online, social media, television, sponsorship or any other types of promotion might get the attention of young people more than others, and why that is.</p>  |
| Message                | T- comment allowed | <p>And what kind of techniques or messages do you think gambling promoters use that young people really take notice of?</p> <p>In your answer, include what ads might say about gambling to get young people to try it and what gambling providers put in ads and promotional offers to get attention (and whether you think that works!)</p> <p>You might mention your most memorable gambling ad or promotional offer and why it was memorable.</p> <p><i>PROBES: devices like humour, spokespeople, high-value graphics or effects that people like, ask why, tie back to “do you think young people respond well to that? Well enough to try it?”</i></p> |
| Eye catching ads: apps | T- comment allowed | <p>The next couple of questions are about different places you might see gambling being promoted and what you think about how effective they are.</p> <p>Have you seen any gambling ads or promotional offers on any apps that you use on your mobile or tablet? This might include playable ‘demos’ of games, forced ads or banners in mobile games etc.</p> <p>Tell us about your experiences, and whether you think promoting gambling on apps could convince young people to gamble, and why.</p>   |

|                                       |                            |   |
|---------------------------------------|----------------------------|---|
| <p>Eye catching ads: social media</p> | <p>T- comment allowed</p>  | <p>Have you seen any gambling ads or promotional offers on social media or when browsing online?</p> <p>Tell us about your experiences, what social media platforms are most likely to show you gambling ads. In your answer, include whether you think promoting gambling on social media and online could convince young people to gamble, and why.</p>   |
| <p>Eye catching ads: streaming</p>    | <p>T- comment allowed</p>  | <p>Have you seen any gambling ads or promotional offers on any content streaming sites, including catch-up of live TV, twitch etc?</p> <p>Tell us about your experiences, and in your answer, include whether you think promoting gambling on streaming sites could convince young people to gamble, and why.</p>   |
| <p>Eye catching ads: Influencers</p>  | <p>T- comment allowed</p>  | <p>Have you seen any gambling ads or promotional offers where gambling was being promoted by any influencers or streamers you follow?</p> <p>Tell us about your experiences, and in your answer, include whether you think influencers or streamers could convince young people to gamble, and why.</p>   |
| <p>Breaking down an ad</p>            | <p>HM- comment allowed</p> | <p><i>DBM to source through Day 2-4 advertising tasks and post the top 2 most common examples that are also different enough from each other (e.g. one that uses humour versus one with a recognisable spokesperson). The participants will then be asked to analyse the images with the heat map function, and the following guides:</i></p> <p>Here's an example of an ad that a few members of the Community have posted this week.</p> <p>Let's break it down!</p> <ol style="list-style-type: none"> <li>1. Mark on the ad what you like and don't like and why</li> <li>2. In a comment below, outline what you think the key message of the ad is</li> <li>3. Also in your comment, say how convincing you think the ad is – do you think it works?</li> </ol> |

|                                   |                        |   |
|-----------------------------------|------------------------|---|
|                                   |                        | <i>PROBES: probe devices like humour, spokespeople, high-value graphics or effects that people like, ask why, tie back to “do you think young people respond well to that? Well enough to try it?”</i>  |
| Advertiser Rules                  | T-discussion mandatory | <p>What kind of rules should advertisers follow when it comes to gambling?</p> <p>Post your ideas, even if they are rules you think already exist. Read what other members are suggesting and comment whether you agree with those rules (POLITELY and RESPECTFULLY). Keep going until you think we, as a group, have a good list of rules and regulations for gambling ads.</p>  |
| Effectiveness of Advertiser Rules | T-discussion mandatory | <p>After you’ve read some other answers, add a comment with your view on the following:</p> <p>Do rules around advertising (e.g. limiting where and times of the day when gambling providers can advertise) actually benefit young people? Can having these rules reduce the likelihood of young people developing harmful gambling behaviours?</p> <p><i>If you’ve already included your thoughts on this in the last question, repeat your views here and really dive into WHY you think that</i></p>   |
| Day Five: Advertising             | T- comment allowed     | <p>Please upload a screenshot or description of any gambling-related ads you’ve seen yesterday, last night or earlier today.</p> <p>A reminder: Please DO NOT go looking for these adverts. We’re interested in what adverts you might see each day in your normal activities. If you don’t see any adverts on any day, that’s fine too. We’re really interested in ads you see online, such as in your social media feed, banners on websites, a promotion from a streamer you follow etc. But an ad you see on TV or elsewhere is fine too!</p> <p>Please post</p> <ul style="list-style-type: none"> <li>• A screenshot of the ad (if you can). Make sure it doesn’t have your name or location in the pic!</li> </ul> |

|  |  |   |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>• A quick description, including where you saw it, what company it was for or what type of gambling it was for</li> <li>• What do you think the ad is trying to tell the people that see it?</li> <li>• Who do you think the ad is aimed at?</li> <li>• How does this ad make you feel about the brand or the gambling product?</li> <li>• How does this ad affect how excited you are to gamble in the future?</li> <li>• (Option for “have not seen any” will be included.)</li> </ul> |
|--|--|---|

**TOTAL TIME: 55 minutes**

**DAY SIX: SATURDAY**

- **Finalise probes about gambling journey**
- **Further questions about protective factors and reducing harm**

| <b>ACTIVITY NAME</b> | <b>TYPE</b> | <b>DESCRIPTION</b>  |
|----------------------|-------------|---|
| Follow-up            | T-only      | <p>Today we're going to ask you to answer questions and follow-ups your moderator has left for you about your answers over the last couple of days.</p> <p>You can see these by clicking on the little 'mail' icon in the top right hand corner of your screen.</p> |

|                           |                        |   |
|---------------------------|------------------------|---|
| Harmful or harmless?      | T-discussion mandatory | <p>Do you think that gambling is a <b>harmful or harmless activity</b> for young people?</p> <p>Tell us why, and whether your opinion of this has changed as you got older.</p> <p>Leave a comment on at least one other post from a Community member.</p>  |
| Types of harmful gambling | T- comment allowed     | <p>What types of gambling do you think are most harmful?</p> <p>Please tell us why you think this.</p>  |
| Harmfulness of gambling   | T-only PRIVATE         | <p>What do you think “harmful gambling” might look like, and how would you know if someone has a problem with gambling?</p> <p>In your answer, let us know if there’s been any time in your life where gambling has been harmful to you, or resulted in a bad outcome.</p> <p><i>[HOLD BACK AS A PROBE] A ‘bad outcome’ might be a bad effect on your relationships, emotions, health, education, work, or finances.</i></p>            |
| Harmfulness of gambling   | T PRIVATE              | <p>And has anyone you know had a bad outcome from gambling? Please describe, and what impact this had on you</p> <p><i>A ‘bad outcome’ might have had a bad effect on their relationships, emotions, health, education, work, or finances.</i></p>  |
| Harmfulness of gaming     | T-only PRIVATE         | <p>What do you think “harmful gaming” on video and digital games might look like, and how would you know if someone had a problem with playing these games?</p> <p>In your answer, let us know if there’s been any time in your life where gaming has been harmful to you, or resulted in a bad outcome.</p> <p><i>A ‘bad outcome’ might be a bad effect on your relationships, emotions, health, education, work, or finances.</i></p> |

|                                  |                        |   |
|----------------------------------|------------------------|---|
| Parental Rules                   | T- comment allowed     | <p>What kind of rules do your parents/guardians have for you about using the internet, gaming, and gambling?</p> <p>In your response, mention any rules about banned websites or games, permission to download or play certain games, how much money you could spend buying/downloading/playing gambling games, time limits, etc, and how this had changed as you got older.</p>  |
| Family environment               | T- comment allowed     | <p>While growing up, were there other things about your <b>family environment</b> that may have <b>discouraged</b> you from gambling? (e.g. made you less likely to gamble, or gamble less often)</p> <p>In your response, you might think about things like positive family relationships, family interests and activities that kept you busy, adults who may have guided and supported you to make good choices, and other aspects of your family life.</p>                       |
| Peer environment                 | T- comment allowed     | <p>While you have been growing up, were there things about your friendships/<b>peer environment</b> that may have <b>discouraged</b> you from gambling or made it less likely that you would gamble?</p> <p>In your response, you might think about things like influential friendships, interests and activities with your friends that kept you busy, how acceptable or not gambling was amongst your peers, any positive role models, and other aspects of your friendships.</p> |
| Your own interests and attitudes | T- comment allowed     | <p>While you have been growing up, were there things about <b>you, yourself</b>, that may have made it <b>less likely</b> that you would gamble?</p> <p>In your response, you might think about things like interests and activities that kept you busy, your ability to resist peer pressure, how acceptable or not you thought gambling was, and the sort of person you wanted to be.</p>   |
| Teach the children well          | T-discussion mandatory | <p>What kind of <b>education and resources</b> should be provided to young people about gambling?</p>   |

|                      |                        |  |
|----------------------|------------------------|--|
|                      |                        | <p>Post your ideas for the topics or information you think would be useful for young people, such as:</p> <ul style="list-style-type: none"> <li>• 'How to's</li> <li>• Information on risk</li> <li>• How this information might be shared, e.g. by parents/guardians, advertising run by the government etc</li> </ul> <p>Have a look at what other members of the Community are suggesting. Jump on to any threads you agree with and add what you can to ideas until you think we, as a group, have a good list of what resources and education might stop young people from developing harmful patterns of gambling.</p> <p>If you feel like you've learned anything by participating in this Community and talking to other people about their ideas, include it here! Do you think other young people would benefit from having these kinds of conversations?</p> |
| Reducing the Risk    | T-discussion mandatory | <p>Together we've come up with a whole bunch of strategies and rules aimed at protecting young people from developing harmful patterns of gambling behaviour.</p> <p>What do you think would be the most important and effective strategy?</p> <p><i>Feel free to re-visit posts from the last couple of days to pick your favourite and tell us why you think it is the most important in protecting young people.</i></p>  |
| Day Six: Advertising | T- comment allowed     | <p>Please upload a screenshot or description of any gambling-related ads you've seen yesterday, last night or earlier today.</p> <p>A reminder: Please DO NOT go looking for these adverts. We're interested in what adverts you might see each day in your normal activities. If you don't see any adverts on any day, that's fine too. We're really interested in ads you see online, such as in your social media feed, banners on websites, a promotion from a streamer you follow etc. But an ad you see on TV or elsewhere is fine too!</p>  |

|  |  |  |
|--|--|--|
|  |  | <p>Please post</p> <ul style="list-style-type: none"><li>● A screenshot of the ad (if you can). Make sure it doesn't have your name or location in the pic!</li><li>● A quick description, including where you saw it, what company it was for or what type of gambling it was for</li><li>● What do you think the ad is trying to tell the people that see it?</li><li>● Who do you think the ad is aimed at?</li><li>● How does this ad make you feel about the brand or the gambling product?</li><li>● How does this ad affect how excited you are to gamble in the future?</li><li>● (Option for "have not seen any" will be included.)</li></ul> |
|--|--|--|

**TOTAL TIME: 59 minutes**

## DAY SEVEN: SUNDAY

| <ul style="list-style-type: none"> <li>• Final catch-up and reflection</li> <li>• Looking ahead</li> </ul> |                    |   |  |
|--|--------------------|---|--|
| ACTIVITY NAME  | TYPE               | DESCRIPTION<br>ANALYSIS NOTES   |  |
| Procrastination Station  | T-only             | <i>Reminder that this is the last day to catch up on anything the moderators have sent you and finish up any tasks</i>  |  |
| Reflecting back  | T-comment allowed  | <p>We're almost done! Before you answer the final questions, we'd like to ask about your experiences with the Community over the past week.</p> <p>Please respond with:</p> <ol style="list-style-type: none"> <li>1. Your favourite activity and why</li> <li>2. Something you learned from being part of the Community</li> <li>3. ANY feedback for us you think would make a Community like this easier, more interesting or more fun for young people!</li> </ol> |  |
| Looking Ahead  | T-only (PRIVATE)   | <p>Do you have any plans to start or increase your gambling when you turn 18?</p> <p>Tell us what you have in mind, and whether you feel like you know what to expect from gambling once you are an adult.</p>  |  |
| Any other comments   | T- comment allowed | Is there anything else about gambling and young people that you'd like to talk about that you haven't mentioned before?   |  |

|                                  |                           |  |
|----------------------------------|---------------------------|--|
| <p>Saying Goodbye!</p>           | <p>T- comment allowed</p> | <p><b>AND THAT'S A WRAP!</b></p> <p>Thank you so much to everyone who took the time to contribute to this Community! What you've shared with us will be really important in better understanding gambling and young people, and making sure there are the right supports and resources in place for young people.</p> <p>Your giftcard will be delivered by email in the next couple of days.</p> <p>If you'd like to make any final comments or say goodbye to your fellow Community members and moderators, please do so below!</p>  |
| <p>You've been a great crowd</p> | <p>T-only</p>             | <p>You can email us at <a href="mailto:dbmsocialresearch@dbmcons.com.au">dbmsocialresearch@dbmcons.com.au</a> if you have any questions or problems with your gift card, or just respond to the last email we sent you about the Community!</p> <p><b><u>Please read:</u></b></p> <p>There are a lot of people in Australia who are affected by problem gambling – either because they are gambling themselves, or because someone close to them has a problem. There is support available.</p> <p>There are resources online if you want to learn more about problem gambling, including seeing signs of a problem in someone you know and stories to help you understand what's happening.</p> <p><a href="https://www.gamblinghelponline.org.au/">https://www.gamblinghelponline.org.au/</a></p> <p>If you are feeling overwhelmed, stressed or confused, please reach out to a service like Lifeline or Kids Helpline. Talking to someone about what is going on can help, even just a short conversation to get something off your chest. These services exist to support people like you, and are free to call, anytime.</p> <p><a href="https://www.lifeline.org.au/">https://www.lifeline.org.au/</a> or 13 11 14</p> <p><a href="https://kidshelpline.com.au/">https://kidshelpline.com.au/</a> or 1800 55 1800</p> |

**TOTAL TIME: 28 minutes**

## 14.5. Appendix E: Interview guide

### NSW Youth Gambling Qualitative Study

#### Interview Discussion Guide

##### Note for interviewers: Study aims

The study aims to focus and deep dive into four interrelated topics:

1. **Gambling transitions:** from gambling to problem gambling; from simulated gambling to monetary gambling; from simulated gambling to moderate risk or problem gambling; and from problematic gaming to problematic gambling.
2. **Parental influences:** parent attitudes and behaviours that facilitate or protect against gambling and gambling problems amongst young people.
3. **Resilience and protective factors** that are associated with a lower likelihood of gambling participation and problem gambling amongst young people; and strategies and environments that are protective against problem gambling behaviour.
4. **New and emerging online gambling advertising:** types of gambling advertising young people are exposed to, especially online and in social media, including new and unregulated forms of gambling advertising.

##### Note for interviewers: Interview approach

- The interviews will be semi-structured and take a narrative approach to encourage participants to discuss their “gambling journey”, as well as related elements of their life histories, commencing in early childhood through to the present time.
- It is important to **probe for details** during the interviews, so we collect rich experiential data. This might include asking things like: “Could you please tell me more about that?”, “Can you remember a specific occasion when that happened?”, “What makes you think that way?”, “Could you give me some examples?”, “How do you feel about that?”, “What are some of your reasons for doing/not doing that?”
- A flexible approach to asking about the interview topics below will be needed, based on the participant’s responses and experiences. Please adapt the suggested questions accordingly.

##### Interview topics: ask in relation to all relevant time periods (this will depend on the age of interviewee)

- First experiences
- Childhood (up to 10 years old)
- Early adolescence (11-14 years old)
- Later adolescence (15 years +)

## Introduction

### DBM Interviewer

- Hello, my name is \_\_\_\_\_ and I'm from DBM Consultants. I'll be conducting the interview with you today. Thank you very much for making yourself available.
- To recap, we're conducting research on behalf of the NSW Office of Responsible Gambling, and in collaboration with CQUniversity.
- Can I confirm you've seen the information sheet and still consent to participate?
- We're interviewing you today for a research project about gambling and young people. We're interested in the experiences of young people when they are growing up that influence their gambling attitudes and behaviours. These influences might come from parents, other family, friends, advertising, and even from playing video games with features that are similar to gambling.
- So, in this interview, I'd like to take you through different times in your life and ask you about these influences. There are no right or wrong answers. It would be great if you can share as much as you remember and be as honest as you can. It's okay if there are things you can't remember or prefer not to talk about. Your participation in this interview is voluntary and you can withdraw at any time. You can also withdraw anything you have provided from being included in the study, as long as you do this before the 11 May 2022. After that, we won't be able to separate your data from that of other participants.
- By gambling, we mean activities that people **spend money** on where they have a **chance to win money**. This includes things like lotteries, lotto, pokies, keno, casino games, betting on sports and races, and gambling amongst family and friends such as on card games at home or school. It also includes betting with skins or other in-game items, such as on games of chance or esports.
- Before we get started, I need to ask if you are comfortable with me recording this interview? I only need an audio recording for the purposes of helping collect and write-up the information. We'll only use your first name to make sure all information collected is private and confidential. Your name will not be used in any reports.
- If you could please turn off your camera that would be great.
- Do you have any questions before we start?

## **FIRST EXPERIENCES AND MEMORIES OF GAMBLING**

Thinking back to when you were young, what are your first memories of gambling? When did you first become aware that gambling exists? What was the first type of gambling you became aware of? How do you think you first become aware of gambling (e.g., parents, friends, advertising, video games)?

### **CHILDHOOD (up to 10 years old)**

The next questions are about when you were aged 10 years or younger. You would have been in primary school then, and probably turned 10 in Grade 4 or 5.

**Awareness of gambling.** Thinking back to your early years when you were 10 or younger and in primary school, what type of gambling were you most aware of? What other types of gambling were you aware of?

**Parents' behaviours and attitudes to gambling.** When you were 10 or younger, did your parents gamble? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Others' behaviours and attitudes to gambling.** When you were 10 or younger, did any other people around you gamble, e.g., friends, other family members? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Exposure to gambling advertising.** When you were 10 or younger, do you recall seeing any gambling advertising? Please tell me what you remember. Did it make you interested in gambling? Why/why not?

**Exposure to games with gambling components.** Some video games have gambling components, that look and play like normal gambling games, but you cannot win real money. These can include 1) games with 'mini' gambling activities in them (e.g., wheel spinning, slots), 2) social casino games in apps and social media (like Zynga games on Facebook and poker, slots and bingo apps from an app store), 3) demo or practice games on real gambling websites, and 4) loot boxes. When you were 10 or younger, did you play any games with these types of gambling components? Please tell me what you remember about this, e.g., types of gambling components in games, how often you played them, if you spent money on them, what you thought of them. Did they make you interested in gambling for money? Why/why not?

**Own attitudes to gambling.** When you were 10 or younger, what did you think of gambling? Did you think it was a good thing, perhaps exciting, or perhaps boring or a bad thing? Why did you feel this way?

**Own participation in gambling.** When you were 10 or younger, did you ever gamble yourself? Please tell me what you remember about this, e.g., what did you gamble on, how often, did you spend much money, did you do this alone or with other people, who? What were your main reasons for gambling/not gambling?

**Changes in own gambling.** When you were 10 or younger, did your gambling change at all e.g., started gambling, increased, decreased, stayed the same. Please tell me more about this. What do you think were the main reasons for this?

## **EARLY ADOLESCENCE (11-14 years old)**

Now I'd like to ask you about when you were aged between 11 and 14 years. You would probably have been in the last year of primary school and early years of high school, so around Grades 6 to 9.

**Awareness of gambling.** Thinking back to your early teenage years when you were 11 to 14 years old, what type of gambling were you most aware of? What other types of gambling were you aware of?

**Parents' behaviours and attitudes to gambling.** When you were 11 to 14 years old, did your parents gamble? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Others' behaviours and attitudes to gambling.** When you were 11 to 14 years old, did any other people around you gamble, e.g., friends, other family members? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Exposure to gambling advertising.** When you were 11 to 14 years old, do you recall seeing any gambling advertising? Please tell me what you remember. Did it make you interested in gambling? Why/why not?

**Exposure to games with gambling components.** Earlier, we talked about games with gambling components. These are games that look and play like normal gambling games, but you cannot win real money. When you were 11 to 14 years old, did you play any of these games? Please tell me what you remember about this, e.g., types of gambling components in games, how often you played them, if you spent money on them, what you thought of them. Did they make you interested in gambling for money? Why/why not?

**Own attitudes to gambling.** When you were 11 to 14 years old, what did you think of gambling? Did you think it was a good thing, perhaps exciting, or perhaps boring or a bad thing? Why did you feel this way?

**Own participation in gambling.** When you were 11 to 14 years old, did you ever gamble yourself? Please tell me what you remember about this, e.g., what did you gamble on, how often, did you spend much money, did you do this alone or with other people, who? What were your main reasons for gambling/not gambling?

**Opportunities to gamble.** When you were 11 to 14 years old, would you have been able to gamble if you wanted to? Did you have access to any gambling, any money to spend on gambling, or opportunities to gamble with others?

**Barriers to gambling.** When you were 11 to 14 years old, did some things discourage you from gambling, e.g., parental rules, parental disapproval, awareness of gambling harm, lack of interest?

**Changes in own gambling.** When you were 11 to 14 years old, did your gambling change at all e.g., started gambling, increased, decreased, stayed the same. Please tell me more about this. What do you think were the main reasons for this?

## **LATE ADOLESCENCE (15-17 years old)**

Now I'd like to ask you about when you were aged between 15 and 17 years. You would probably have been in senior high school, so around Grades 10 to 12.

**Awareness of gambling.** Thinking back to your later teenage years when you were 15 to 17 years old, what type of gambling were you most aware of? What other types of gambling were you aware of?

**Parents' behaviours and attitudes to gambling.** When you were 15 to 17 years old, did your parents gamble? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Others' behaviours and attitudes to gambling.** When you were 15 to 17 years old, did any other people around you gamble, e.g., friends, other family members? Did they ever talk about gambling or gamble in front of you? Or involve you in gambling? Please tell me what you remember.

**Exposure to gambling advertising.** When you were 15 to 17 years old, do you recall seeing any gambling advertising? Please tell me what you remember. Did it make you interested in gambling? Why/why not?

**Exposure to games with gambling components.** Earlier, we talked about games with gambling components. These are games that look and play like normal gambling games, but you cannot win real money. When you were 15 to 17 years old, did you play any of these games? Please tell me what you remember about this, e.g., types of gambling components in games, how often you played them, if you spent money on them, what you thought of them. Did they make you interested in gambling for money? Why/why not?

**Own attitudes to gambling.** When you were 15 to 17 years old, what did you think of gambling? Did you think it was a good thing, perhaps exciting, or perhaps boring or a bad thing? Why did you feel this way?

**Own participation in gambling.** When you were 15 to 17 years old, did you ever gamble yourself? Please tell me what you remember about this, e.g., what did you gamble on, how often, did you spend much money, did you do this alone or with other people, who? What were your main reasons for gambling/not gambling?

**Opportunities to gamble.** When you were 15 to 17 years old, would you have been able to gamble if you wanted to? Did you have access to any gambling, any money to spend on gambling, or opportunities to gamble with others?

**Barriers to gambling.** When you were 15 to 17 years old, did some things discourage you from gambling, e.g., parental rules, parental disapproval, awareness of gambling harm, lack of interest?

**Changes in own gambling.** When you were 15 to 17 years old, did your gambling change at all e.g., started gambling, increased, decreased, stayed the same. Please tell me more about this. What do you think were the main reasons for this?

**FINAL QUESTIONS after all relevant time periods have been asked about:**

**Is there anything else** that may have influenced your attitudes and behaviours towards gambling when you were growing up that you'd like to tell me about?

**Harms from own gambling.** When you were growing up, what were the bad things, if any about your gambling that may have caused harm to yourself or others? What kinds of harm, e.g., to relationships, school, money, your health and wellbeing? Please tell me more about this.

**If necessary, probe about gambling harm**

- Relationship difficulties with friends or family
  - o Conflict, arguments or tension
  - o Threats to end relationship
  - o Actual ending of relationship
- School
  - o Absenteeism
  - o Reduced performance, tiredness or distraction
  - o Exclusion
- Money
  - o Reduced spending
  - o Selling items to fund gambling
  - o Debt
- Health
  - o Stress
  - o Reduced sleep due to worry
  - o Depression or anxiety
- Wellbeing
  - o Emotional distress
  - o Feelings of anger, failure, vulnerability, worthlessness

**Protective strategies and environments.** Some young people experience problems and harm from their gambling. What do you think could be done to better protect young people from gambling problems and harm? E.g., is there anything that could be done by parents, friends, schools, gambling operators, governments, help services, advertising? *[Note: focus on one or two most important protective techniques, rather than probing across all possible sources of protective / resilience influence]*

**CLOSE**

Thank participant. Advise how they will receive compensation. Ask if they would like the details of free and confidential help services, available 24/7:

**GambleAware on 1800 858 858 or [www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au)**

**Kids Helpline at 1800 55 1800 or <https://kidshelpline.com.au/teens>**

## 14.6. Appendix F: Participant ID key

Table 4: Participant identification key

| ID  | Gambling Group | Gender | Age         | Location | Activity Type |
|-----|----------------|--------|-------------|----------|---------------|
| #1  | ARPG           | male   | 12-14 years | metro    | OLC           |
| #2  | ARPG           | female | 12-14 years | metro    | OLC           |
| #3  | NPG            | male   | 12-14 years | metro    | OLC           |
| #4  | NPG            | female | 12-14 years | metro    | OLC           |
| #5  | NG             | male   | 12-14 years | metro    | OLC           |
| #6  | NG             | female | 12-14 years | metro    | OLC           |
| #7  | ARPG           | female | 12-14 years | regional | OLC           |
| #8  | NPG            | male   | 12-14 years | regional | OLC           |
| #9  | NPG            | male   | 12-14 years | regional | OLC           |
| #10 | NPG            | female | 12-14 years | regional | OLC           |
| #11 | NG             | female | 12-14 years | regional | OLC           |
| #12 | NPG            | male   | 15-17 years | metro    | OLC           |
| #13 | NG             | male   | 15-17 years | metro    | OLC           |
| #14 | NG             | female | 15-17 years | metro    | OLC           |
| #15 | NPG            | male   | 15-17 years | regional | OLC           |
| #16 | NG             | male   | 15-17 years | regional | OLC           |
| #17 | NG             | female | 15-17 years | regional | OLC           |
| #18 | NPG            | male   | 12-14 years | metro    | IDI           |
| #19 | NPG            | male   | 12-14 years | metro    | IDI           |
| #20 | NPG            | female | 12-14 years | metro    | IDI           |
| #21 | NPG            | female | 12-14 years | metro    | IDI           |
| #22 | NG             | male   | 12-14 years | metro    | IDI           |
| #23 | NG             | female | 12-14 years | metro    | IDI           |
| #24 | ARPG           | male   | 15-17 years | metro    | IDI           |
| #25 | NG             | female | 15-17 years | metro    | IDI           |
| #26 | NG             | male   | 15-17 years | regional | IDI           |
| #27 | NPG            | female | 12-14 years | regional | IDI           |
| #28 | NPG            | male   | 12-14 years | regional | IDI           |
| #29 | NPG            | male   | 12-14 years | regional | IDI           |
| #30 | NPG            | female | 12-14 years | regional | IDI           |
| #31 | NPG            | female | 12-14 years | regional | IDI           |
| #32 | NG             | male   | 12-14 years | regional | IDI           |
| #33 | NG             | female | 12-14 years | regional | IDI           |
| #34 | ARPG           | male   | 15-17 years | regional | IDI           |
| #35 | NG             | female | 15-17 years | regional | IDI           |
| #36 | ARPG           | male   | 15-17 years | metro    | IDI & OLC     |
| #37 | ARPG           | female | 15-17 years | metro    | IDI & OLC     |

|     |      |        |             |          |           |
|-----|------|--------|-------------|----------|-----------|
| #38 | NPG  | female | 15-17 years | metro    | OLC       |
| #39 | ARPG | male   | 12-14 years | regional | IDI       |
| #40 | NPG  | female | 15-17 years | regional | IDI       |
| #41 | NPG  | female | 15-17 years | metro    | IDI       |
| #42 | NPG  | male   | 15-17 years | metro    | IDI       |
| #43 | NPG  | female | 15-17 years | metro    | IDI       |
| #44 | ARPG | female | 15-17 years | metro    | IDI       |
| #45 | ARPG | male   | 12-14 years | metro    | IDI       |
| #46 | ARPG | female | 12-14 years | metro    | IDI       |
| #47 | NPG  | male   | 15-17 years | regional | IDI       |
| #48 | NPG  | female | 15-17 years | regional | OLC       |
| #49 | NPG  | female | 12-14 years | regional | OLC       |
| #50 | ARPG | male   | 12-14 years | metro    | OLC       |
| #51 | ARPG | female | 12-14 years | metro    | OLC       |
| #52 | NPG  | male   | 12-14 years | regional | OLC       |
| #53 | NPG  | male   | 12-14 years | metro    | OLC       |
| #54 | NPG  | male   | 12-14 years | metro    | OLC       |
| #55 | NPG  | female | 12-14 years | metro    | OLC       |
| #56 | ARPG | male   | 15-17 years | metro    | OLC       |
| #57 | NPG  | female | 12-14 years | metro    | OLC       |
| #58 | NPG  | female | 15-17 years | regional | OLC       |
| #59 | ARPG | female | 15-17 years | metro    | OLC       |
| #60 | ARPG | male   | 15-17 years | metro    | OLC       |
| #61 | ARPG | female | 12-14 years | metro    | OLC       |
| #62 | ARPG | female | 15-17 years | metro    | OLC       |
| #63 | ARPG | female | 15-17 years | metro    | OLC       |
| #64 | ARPG | male   | 12-14 years | metro    | OLC       |
| #65 | ARPG | female | 12-14 years | regional | IDI & OLC |
| #66 | ARPG | female | 12-14 years | regional | IDI & OLC |
| #67 | ARPG | male   | 15-17 years | metro    | OLC       |
| #68 | ARPG | female | 15-17 years | metro    | OLC       |
| #69 | ARPG | female | 12-14 years | metro    | IDI       |
| #70 | ARPG | female | 15-17 years | metro    | IDI       |
| #71 | NPG  | female | 12-14 years | metro    | IDI       |
| #72 | ARPG | male   | 12-14 years | metro    | IDI       |
| #73 | ARPG | male   | 15-17 years | metro    | IDI       |
| #74 | ARPG | male   | 15-17 years | metro    | IDI       |
| #75 | NPG  | male   | 12-14 years | metro    | IDI       |
| #76 | NPG  | female | 12-14 years | regional | IDI       |
| #77 | NPG  | male   | 15-17 years | metro    | IDI       |
| #78 | NPG  | male   | 15-17 years | regional | IDI       |
| #79 | NPG  | female | 15-17 years | regional | IDI       |
| #80 | ARPG | female | 15-17 years | regional | IDI       |

|     |      |        |             |          |           |
|-----|------|--------|-------------|----------|-----------|
| #81 | NPG  | female | 12-14 years | metro    | IDI       |
| #82 | ARPG | male   | 12-14 years | metro    | IDI       |
| #83 | NPG  | male   | 15-17 years | metro    | OLC       |
| #84 | NPG  | male   | 15-17 years | regional | IDI       |
| #85 | NPG  | male   | 15-17 years | regional | OLC       |
| #86 | NPG  | female | 15-17 years | metro    | OLC       |
| #87 | ARPG | male   | 15-17 years | metro    | OLC       |
| #88 | ARPG | male   | 15-17 years | metro    | OLC       |
| #89 | ARPG | other  | 15-17 years | regional | IDI & OLC |

Note. ARPG= At-risk/problem gambler, NPG= Non-problem gambler, NG= Non-gambler

## 14.7. Appendix G: Gambling participation in the last 12 months, by gambler type

**Table 5: Percentage of at-risk/problem and non-problem gamblers who participated in each gambling form for money, during the previous 12 months**

|   | <b>At-risk/problem gambler %</b> | <b>Non-problem gambler %</b> |
|---|----------------------------------|------------------------------|
|   | <i>n = 34*</i>                   | <i>n = 41</i>                |
| Played pokies or poker machines   | 15%                              | 10%                          |
| Bet on horse or greyhound races   | 26%                              | 20%                          |
| Played poker online or in a pub, club or casino   | 12%                              | 0%                           |
| Played casino table games such as Blackjack or Roulette                                       | 18%                              | 5%                           |
| Bet on sporting events  | 38%                              | 20%                          |
| Bet on esports events   | 9%                               | 0%                           |
| Bet on fantasy sports games   | 18%                              | 7%                           |
| Bought scratchies, lottery, lotto or pools tickets for your own use                           | 59%                              | 49%                          |
| Played keno   | 44%                              | 24%                          |
| Played bingo or housie  | 41%                              | 20%                          |
| Bet privately with friends or family, e.g. betting on card or dice games or betting on sports | 53%                              | 44%                          |
| Bet using SKINS or other in-game items on games of chance, esports or other activities        | 53%                              | 12%                          |

Note. Five at-risk/problem gamblers participated in both an online community and interview, making the total sample size for problem gamblers  $n=39$ , with  $n=34$  unique participants. Each of these participants has been counted only once in calculating gambling participation above. Data are sourced from the recruitment screener for in-depth interview participants, and from a poll question in the online communities asking participants to indicate what types of gambling they had participated in during the last 12 months.

## 14.8. Appendix H: Themes and subthemes by topic area

| <b>Topic 1: Gambling transitions</b>   |
|--|
| <b>The transition from non-gambling to gambling</b>  |
| <p>Childhood: Early exposure to and involvement in gambling shaped primarily by parents</p> <ul style="list-style-type: none"> <li>• Introduction to gambling through parents</li> <li>• Attitudes to gambling shaped by parents</li> <li>• Exposure to gambling through media and advertising</li> </ul>  |
| <p>Early adolescence: Increased peer, sport and media influences on gambling, which was mainly informal private gambling</p> <ul style="list-style-type: none"> <li>• Opportunities for more active involvement in gambling</li> <li>• Engagement in private betting with peers, often without money</li> <li>• Growing interest in sports and betting interests</li> <li>• Greater awareness of gambling risks and harms</li> <li>• Increased exposure to gambling-themed adverts in online and social media</li> </ul>   |
| <p>Later adolescence: Consolidating gambling attitudes and behaviours</p> <ul style="list-style-type: none"> <li>• Increased divergence of gambling behaviours across the three groups</li> <li>• Role of attitudes to money in relation to gambling</li> <li>• Honing attitudes to gambling and its risks and harms</li> </ul>  |
| <b>The transition from gambling to at-risk/problem gambling</b>  |
| <p>Childhood: Strong recall and positive memories of regular gambling experiences with parents and other influential adults</p> <ul style="list-style-type: none"> <li>• Memories of regular gambling in the family</li> <li>• Direct involvement in gambling activities</li> <li>• Exposure to gambling influences from other family members and teachers</li> <li>• Positive memories of gambling</li> </ul>   |
| <p>Early adolescence: More active gambling involvement and broader sources of influence</p> <ul style="list-style-type: none"> <li>• Continued involvement in parental gambling</li> <li>• Increasing interest in sports predictions via footy tipping</li> <li>• Private sports betting with family, particularly fathers</li> <li>• Informal private challenges with peers</li> <li>• Increased exposure to gambling advertising</li> </ul>  |
| <p>Later adolescence: Increased gambling underpinned by competitive motives to demonstrate skill, and denial of own at-risk/problem gambling</p> <ul style="list-style-type: none"> <li>• Increased gambling including on more harmful forms</li> <li>• More discretionary income and awareness of the value of money</li> <li>• Gambling for competitive reasons to demonstrate skill through wins</li> <li>• Increased awareness of gambling risks and harm</li> <li>• No acknowledgement that own gambling is problematic</li> <li>• Increased normalisation of gambling</li> </ul> |
| <b>The transition from simulated gambling to monetary gambling</b>   |
| <p>Childhood: Engagement in loot boxes as a normal part of gaming</p> <ul style="list-style-type: none"> <li>• Similar experiences across all three gambling groups</li> <li>• Mainly involved loot boxes and mini gambling components in games</li> <li>• Enjoyment of loot boxes, not associated with gambling</li> <li>• Little reported parental awareness about simulated gambling features in games</li> </ul>   |
| <p>Early adolescence: Simulated gambling as an unavoidable, enjoyable and social part of gaming</p> <ul style="list-style-type: none"> <li>• Simulated gambling, especially loot boxes, as an integral part of gaming</li> <li>• Considered exciting and enjoyable</li> <li>• Shared activity and interest in friendship groups</li> <li>• Some spent real money on simulated gambling features, especially loot boxes</li> </ul>  |

|   |
|---|
| <ul style="list-style-type: none"> <li>• Some deliberately sought out simulated gambling elements in games</li> <li>• Few participants reported that simulated gambling had directly influenced their monetary gambling</li> </ul>  |
| <p>Later adolescence: Growing cynicism about the exploitative nature of simulated gambling and its potential to lead to gaming problems and monetary gambling</p> <ul style="list-style-type: none"> <li>• Increased awareness of how it operates differently to monetary gambling</li> <li>• Feeling exploited by the manipulated wins designed to encourage persistence and real-money expenditure</li> <li>• Caution about spending real money in games</li> <li>• Increased exposure to advertising for social casino games</li> <li>• Concerns that simulated gambling can foster a gaming problem</li> <li>• Considering that simulated gambling can be a gateway to monetary gambling</li> </ul> |
| <p><b>The transition from simulated gambling to at-risk/problem gambling</b></p>  |
| <ul style="list-style-type: none"> <li>• Early strong attraction to, and real-money expenditure on, simulated gambling features in games</li> <li>• Reported symptoms of a gaming disorder in relation to simulated gambling</li> <li>• Reported influence of simulated gambling on monetary gambling</li> </ul>  |
| <p><b>Topic 2: Parental influences on gambling</b></p>  |
| <p>Parental attitudes and behaviours that can facilitate gambling participation and problems</p> <ul style="list-style-type: none"> <li>• Introducing them to gambling</li> <li>• Sharing gambling knowledge and 'skills'</li> <li>• Exposing them to gambling</li> <li>• Facilitating their gambling</li> <li>• Normalising gambling as a positive activity</li> </ul>   |
| <p>Parental attitudes and behaviours that can protect against gambling participation and problems</p> <ul style="list-style-type: none"> <li>• Minimal participation in gambling by parents themselves</li> <li>• Educating their children on the risks and harm of gambling</li> <li>• Exercising control over their child's online and other activities</li> </ul>  |
| <p><b>Topic 3: Gambling advertising in online and social media</b></p>  |
| <ul style="list-style-type: none"> <li>• High exposure to gambling advertising in online and social media (and on TV)</li> <li>• Gambling products promoted by online influencers</li> <li>• Advertising of gambling and simulated gambling in online games</li> <li>• Appealing features of advertising</li> <li>• Clicks and take-up of advertised products</li> <li>• Critical views of advertising</li> </ul>   |
| <p><b>Topic 4: Resilience and protective factors</b></p>  |
| <p>Factors associated with less gambling and at-risk/problem gambling</p> <ul style="list-style-type: none"> <li>• Age restrictions on gambling</li> <li>• Parental modelling, rules and guidance</li> <li>• Protective peer influences</li> <li>• Spending their time and money on other interests</li> <li>• Fear of addiction</li> <li>• A rational mindset and critical thinking</li> </ul>   |
| <p>Young people's suggestions for protective strategies and environments</p> <ul style="list-style-type: none"> <li>• Parental education and intervention</li> <li>• Schools-based education</li> <li>• Advertising bans and safer gambling messages</li> <li>• Further regulation of the gambling and gaming industries</li> <li>• Information on how to support young people experiencing gambling harm</li> </ul>  |



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