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## 3 Consumption of gambling

### Box 3.1 Key messages

- In 1997-98 Australians lost \$10.8 billion on commercial gambling. A further \$500 million was lost by foreigners in Australian casinos.
- This equates to an average loss of \$760 per Australia adult, or 3 per cent of household disposable income.
- In 1997-98 residents of New South Wales and Victoria spent the most on gambling.
- Gaming machines are the most popular form of gambling, comprising more than 50 per cent of total gambling expenditure (outside casinos).
- Over the last decade, gambling expenditure has increased strongly in all states and is absorbing an increasing share of household income.
- About 80 per cent of Australian adults participate in gambling — but the majority gamble less than once a week.
- It follows that the socio-demographic profile of gamblers as a whole reflects that of the population. However, the profile of gamblers varies by gambling mode. For example:
  - the profile of gaming machine players is slightly biased towards middle income earners and those aged between 18 and 24;
  - the profile of lottery gamblers reflects that of the general population with a small bias towards people aged between 50 and 64 and incomes over \$35 000; and
  - the profile of casino and sports gamblers is strongly biased towards males, and people aged between 18 and 24.
- Socio-demographic profiles are more distinct for regular gamblers, and non-gamblers.
  - Regular gamblers are strongly biased towards males, people aged between 18 and 24, pensioners, people with lower levels of education, and people living in non-metropolitan regions.
  - Non-gamblers are biased towards females, people over 65, people with higher levels of education and people living in metropolitan regions.

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This chapter examines spending on gambling in Australia, why people gamble and who participates in gambling. It begins by looking at how much is spent on various gambling products by state and territory, and how expenditure has changed over time. It then looks at evidence on the motivation for gambling and factors that influence consumers' decisions. Lastly, evidence from the Commission's *National Gambling Survey* is presented on the socio-demographic profiles of gamblers and non-gamblers.

### 3.1 How much do Australians spend on gambling?

The \$10.8 billion that Australians spent on gambling in 1997-98 equates to about \$760 per Australian adult or 3 per cent of household disposable income (box 3.2). Its significance is demonstrated by a comparison with annual household expenditure of \$6 billion on energy, \$9 billion on household appliances and \$13 billion on alcohol.

While international gambling statistics are patchy, evidence suggests that Australians are amongst the biggest gamblers in the world.

- International Gaming and Wagering Business (1996) estimated that gambling expenditure per capita (not per adult) in Australia was \$400, significantly higher than \$170 in the United States and \$370 in Hong Kong.
- Gambling activity is also lower in New Zealand — International Gaming and Wagering Business (1997) estimated that turnover in New Zealand was about \$3 billion, much lower than the \$61 billion estimated in Australia. This equates to expenditure per capita in New Zealand of about \$170.

#### Box 3.2 Expenditure and turnover data

Some reports cite gambling activity at between \$70 and \$95 billion each year, while others cite levels around \$11 billion. The discrepancy arises from the difference between expenditure and turnover. Turnover is the sum of all money staked on gambling. Expenditure is turnover less winnings and prize money — in short, losses.

To understand the distinction between expenditure and turnover assume that a poker machine player wagers \$20 on a machine and receives back \$17 in winnings, which is again wagered and \$15 returned. At this stage the gambler has spent \$5 but turnover or amount wagered is \$37. On average, when a poker machine player has spent \$20, about \$150 will have been turned over or wagered (assuming a return of 87 per cent).

It is thus more meaningful to use expenditure as a measure of actual gambling activity.

(continued)

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### Box 3.2 (continued)

The \$10.8 billion expenditure figure cited in the text is an estimate based on ABS statistics (see appendix P). It excludes foreign gambling in casinos, private games and raffles. This measure of expenditure is not available over time — ABS gambling statistics have only been collected for the years 1994-95 and 1997-98. In addition, ABS estimates of expenditure by foreigners in casinos are not publicly available at the state level.

To analyse trends in gambling expenditure by state and over time this chapter uses data sourced from the Tasmanian Gaming Commission's annual gambling statistics.

There are two major deficiencies in the data series that should be taken into account when interpreting the statistics presented in this chapter.

- The data includes expenditure on gambling in Australia by overseas visitors — the main component being foreign expenditure in casinos. Tasmanian Gaming Commission statistics estimate that in 1997-98, Australian adults on average spent about \$820 on gambling — significantly higher than the \$760 estimate based on ABS statistics (when foreign gambling in casinos is excluded).
- The data does not include an estimate of total expenditure on gaming machines — gaming machine expenditure in hotels and clubs is included in the gaming machine sector while gaming machine expenditure in casinos is included with casino table games and keno in the casino sector.

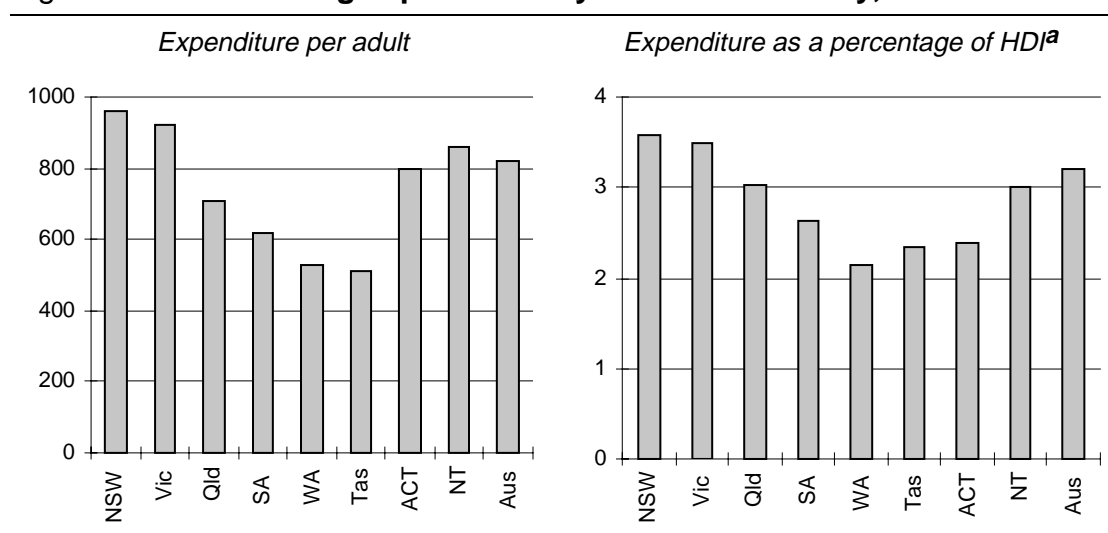
While not perfect, the data is the best available to make comparisons in expenditure by state and over time.

At the state level residents of New South Wales spent the most on gambling in 1997-98 — \$963 per person over the age of 18 or about 3.6 per cent of household disposable income. Residents of Victoria and the Northern Territory also spent relatively large amounts on gambling. In contrast, Tasmanians and Western Australians spent the least on gambling. And because of its high income levels, the ACT ranked fourth in per capita spending, but sixth in relation to expenditure as a percentage of household disposable income (figure 3.1).

### Expenditure by product

As noted in the previous chapter, the gaming sector dominates gambling activity. About 75 per cent of gambling expenditure is directed to the gaming sector. Within the gaming sector, gaming machines are the most popular form of gambling, capturing over 50 per cent of total gambling expenditure (outside casinos) or nearly \$6 billion each year (figure 3.2).

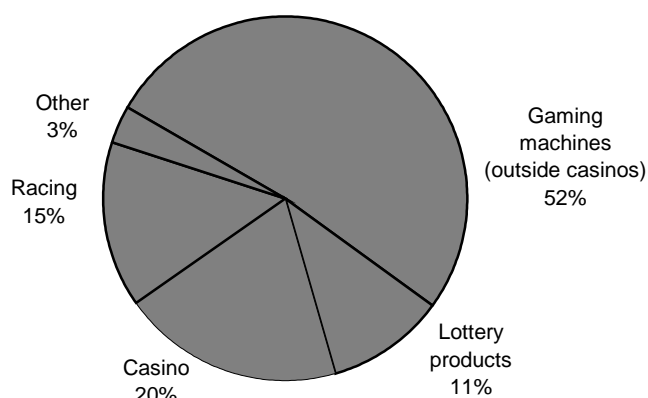
**Figure 3.1 Gambling expenditure by state and territory, 1997-98**



<sup>a</sup> Household disposable income — household net income (after the deduction of direct taxes).

Data source: Tasmanian Gaming Commission (1999).

**Figure 3.2 Expenditure by type of gambling activity, Australia 1997-98<sup>a</sup>**



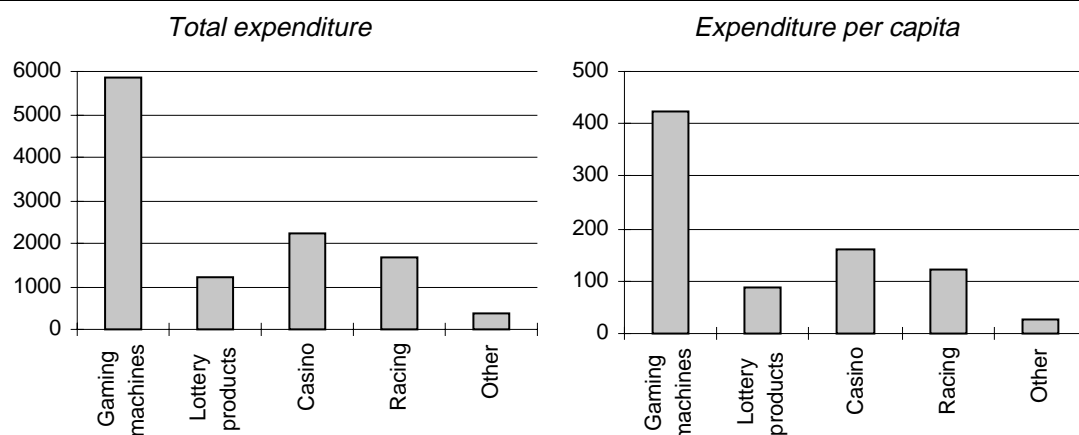
<sup>a</sup> Lottery products include lotteries, lotto, pools and instant scratch-its; casino gaming includes wagers on table games, gaming machines and keno systems; other includes keno, bingo and minor gambling;

If expenditure data from appendix P is used (ie. casino gaming machine expenditure is included in gaming machine expenditure outside casinos and foreign expenditure, private games and raffles are excluded) shares are gaming machines 59%, lottery products 13%, racing 15%, casino 8% and other 4% (other includes keno, bingo and internet casino games).

Data source: Tasmanian Gaming Commission (1999).

In per capita terms, on average each Australian over the age of 18 spends over \$420 a year on gaming machines outside casinos. This compares with \$160 on casino products, \$120 on racing products and less than \$100 a year on lottery and other gambling products (figure 3.3).

**Figure 3.3 Gambling expenditure by product, Australia 1997-98<sup>a</sup>**



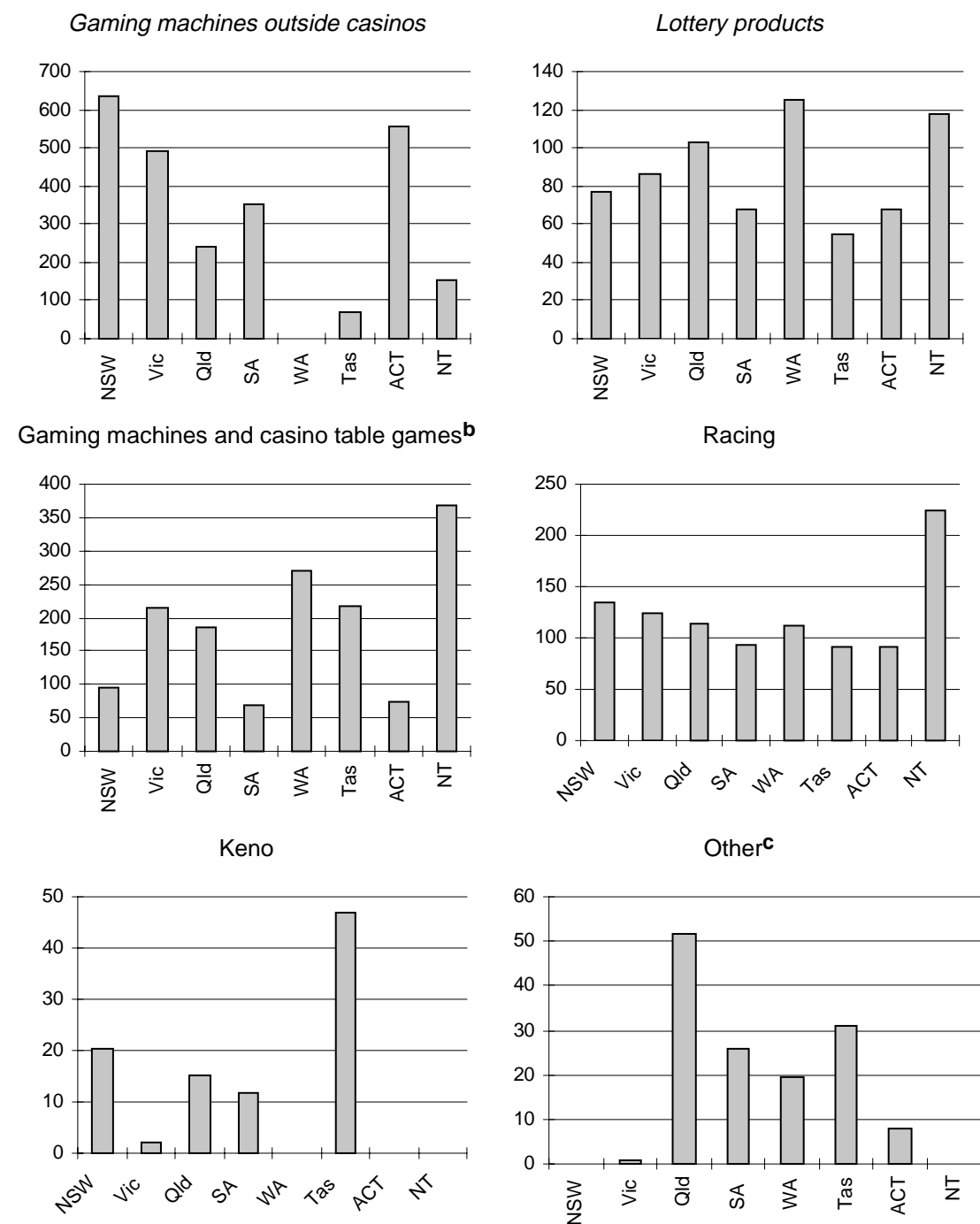
<sup>a</sup> Gaming machines include gaming machines outside casinos; casino includes gaming machines and other casino gambling; other includes bingo and minor gaming.

Data source: Tasmanian Gaming Commission (1999).

A number of differences are apparent between state/territory expenditures across gambling products (figure 3.4).

- Residents of New South Wales and the ACT spend the most on gaming machines — in excess of \$500 per person over the age of 18 each year.
- Casino gambling is most popular in the Northern Territory where on average, a person over the age of 18 spends over \$350 each year. Per capita expenditure in Western Australia at the casino is also over \$250. However, a significant proportion of expenditure at casinos is by overseas visitors. The Burswood Casino (sub. 113, p.8) for example, estimates that about 50 per cent of its gambling revenue is from high rollers (compared with an average of 25 per cent for Australian casinos calculated using ABS statistics) implying that Western Australians spend \$135 per capita each year at the casino.
- Western Australians spend the most on lottery products — an average of \$122 per person over the age of 18 each year. This largely reflects a lack of other gambling alternatives — gaming machines are prohibited in clubs and hotels.
- In the Northern Territory, expenditure on racing surpasses that in any other state — residents spend an average of \$200 a year on gambling products compared with a national average of \$120.
- Keno operates in New South Wales, South Australia, Victoria, Tasmania and Queensland. It is most popular in Tasmania where residents over the age of 18, spend an average of \$45 each year on this product.
- Expenditure on bingo and minor gaming is relatively low, with Queenslanders spending the most — over \$50 a year.

**Figure 3.4 Gambling expenditure per capita<sup>a</sup> by state and territory and product, 1997-98**



<sup>a</sup> Per capita represents persons over the age of 18. <sup>b</sup> Caution should be taken in reading casino data, which includes expenditure by overseas high rollers. <sup>c</sup> Other includes minor gaming and sports betting (gaming only); minor gaming statistics were not available for New South Wales, the ACT, Victoria and the Northern Territory.

Data source: Tasmanian Gaming Commission (1999).

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## An aside: interpreting the ‘price’ of gambling products

Unlike say consumer durables, the price, or monetary cost, of gambling services are not always apparent. The gambler is aware of the amount risked — \$2 on a lottery ticket or \$10 on a favourite horse. But only after the lottery is drawn, the race is run, and the winnings have been paid does the net cost to the gambler become apparent.

For gambling services there are two distinct measures of price:

- the initial outlay in placing a bet; and
- the net outlay or cost to a consumer when winnings are taken into account.

So, for a \$2 instant scratch ticket the initial outlay or price is \$2 but if say, on average \$1 is returned to the gambler as winnings, the real price (or *net* outlay) is \$1.

Similarly, for a \$5 bet on a gaming machine the initial outlay or price is \$5 but if say, \$2 is returned on average as winnings, the real price (or *net* outlay) is \$3.

For gambling services, the more meaningful measure of price is thus the net outlay. But for some modes of gambling this price is not readily apparent. For example, when playing gaming machines the frequency of playing and the regularity of payouts makes the net outlay reasonably clear. For lotteries, where payouts are much less frequent for the individual player, the price is less apparent.

The average net outlay or price of a gambling service can be calculated as the ratio of the amount spent to the amount outlaid (expenditure to turnover) or the percentage of each dollar that on average is lost. For example, if the average price of a gambling product is 12 per cent, for every dollar wagered 12 cents on average is lost.

Table 3.1 lists the prices of various forms of gambling on this basis. Gaming machines, casino games and racing products are relatively low in cost compared with pools, bingo and minor gaming, lotto and instant lotteries.

It is important to note that these prices are representative for gamblers as a group and over time. For an individual gambler this measure of price is highly imprecise. For example, the Australian Gaming Machine Manufacturers Association (sub. 50, p. 8) in a discussion on returns from gaming machines stated:

- Except by some colossal fluke, no single player will experience the average during a play session.
- Statistically, half the playing population will get less, and half will do better than the average.
- It takes millions of games for a machine to closely tend to its ‘setting’.

Table 3.1      **The price of gambling, by product, 1997-98**

	<i>Expenditure \$m</i>	<i>Turnover \$m</i>	<i>Imputed price %</i>
<i>TAB</i>	1 437	9 116	16
<i>On-course totalisator</i>	143	900	16
<i>On-course bookmakers</i>	83	1 595	5
<i>Off-course bookmakers</i>	0.2	2	8
<i>Sports betting</i>	20	266	8
<b><i>Total racing</i></b>	<b>1 684</b>	<b>11 861</b>	<b>14</b>
<i>Lottery</i>	57	162	35
<i>Lotto</i>	923	2 316	40
<i>Pools</i>	8	15	50
<i>Bingo and minor gaming</i>	195	373	52
<i>Gaming machines</i>	5 867	57 676	10
<i>Casino<sup>a</sup></i>	2 232	20 942	11
<i>Instant lottery</i>	225	585	38
<i>Keno</i>	171	701	24
<i>Sports betting (gaming)</i>	4	73	6
<b><i>Total gaming</i></b>	<b>9 643</b>	<b>82 692</b>	<b>12</b>
<b><i>Total all gambling</i></b>	<b>11 327</b>	<b>94 553</b>	<b>12</b>

<sup>a</sup> Caution should be taken in interpreting casino data. The casino turnover figure represents casino handle (the amount of money exchanged for chips) rather than true turnover. As a result casino turnover in column two is likely to be underestimated and the price of a casino bet overestimated.

*Source:* Expenditure and turnover data was collected by the Tasmanian Gaming Commission (1999) and imputed price was calculated as the ratio of expenditure to turnover.

## 3.2      **The increasing share of gambling in household expenditure**

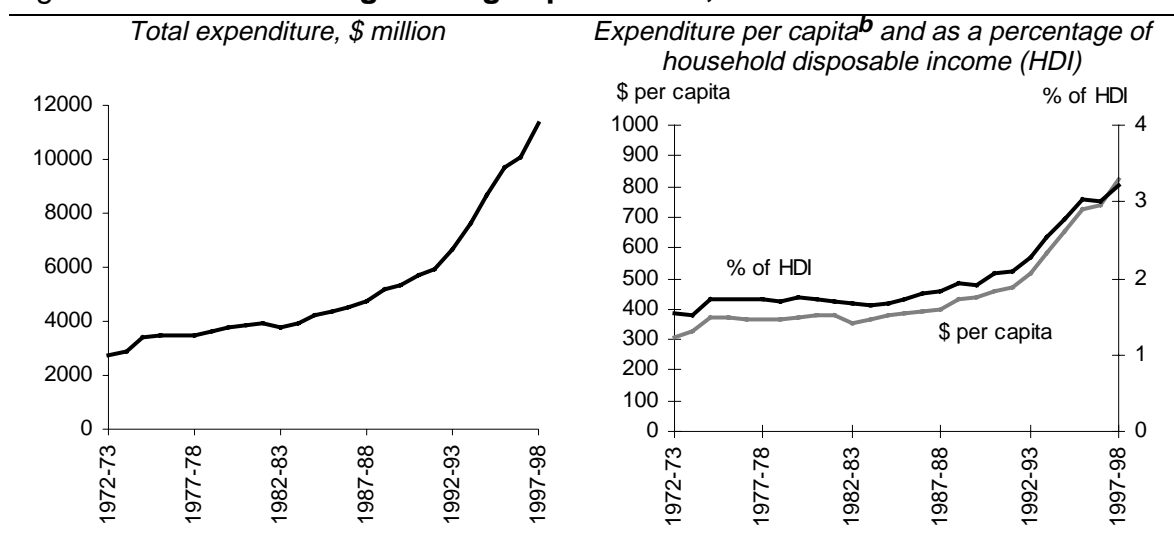
Gambling is absorbing an increasing share of household income.

- In 1972-73, Australians spent \$2.7 billion (in today's prices) or 1.6 per cent of household disposable income on gambling.
- In 1997-98 over \$11 billion was spent on gambling in Australia— equivalent to 3 per cent of household disposable income.

Moreover, average annual gambling expenditure per person (over the age of 18) has increased from \$300 (in today's prices) in 1972-73 to over \$800 in 1997-98 (figure 3.5).



**Figure 3.5 Trends in gambling expenditure<sup>a</sup>, Australia 1972-73 to 1997-98**



<sup>a</sup> Expressed in 1997-98 values. <sup>b</sup> Per capita represents persons over the age of 18.

Data source: Tasmanian Gaming Commission (1999).

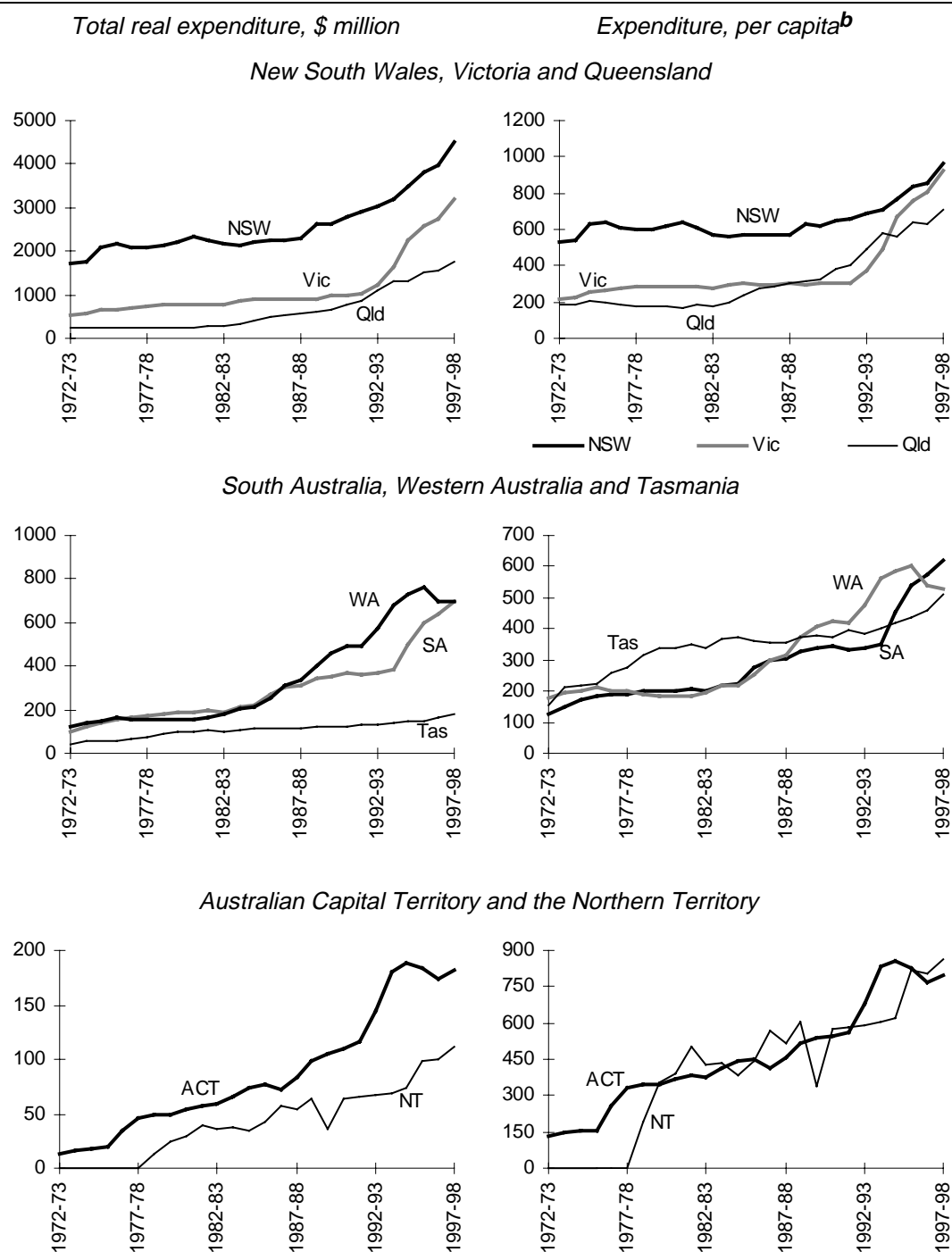
Gambling expenditure has increased strongly in all states in the last decade (figure 3.6).

Victoria has experienced the sharpest rise, with gambling expenditure more than doubling. Queensland and South Australia have also had sharp increases in gambling expenditure over the same period. In contrast, in New South Wales and Tasmania, gambling expenditure has risen more slowly.

Disparities in growth rates in gambling expenditure over time reflect differences in the timing of legalisation or liberalisation of gambling. For example, New South Wales has had gaming machines for over 40 years. In contrast, this form of gambling has only recently been introduced in Victoria, South Australia and Queensland and is prohibited in Western Australia. Hobart has had a casino for over 25 years, whereas casinos are still a recent development in New South Wales and Victoria.

Moreover, there were sharp increases in gambling expenditure in the early 1990s in Victoria when gaming machines were first introduced, and in 1994-95 in South Australia when gaming machines were first legalised in hotels and clubs. In contrast, in New South Wales, where gaming machines have been available for some time, gambling expenditure has increased by 40 per cent over the period 1990-91 to 1996-97 compared with a national average increase of 75 per cent.

**Figure 3.6 Trends in gambling expenditure<sup>a</sup> by state and territory 1972-73 to 1997-98**



<sup>a</sup> Expressed in 1997-98 values. <sup>b</sup> per capita represents persons over the age of 18.

Data source: Tasmanian Gaming Commission (1999).

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### 3.3 Why do people gamble?

#### The motivations for gambling

The average recreational gambler gambles for entertainment — as a way of spending leisure time. Centrebet (sub.75, p. 6) for example, said that some consumers gamble to add interest and excitement to a sporting event:

Although we have not surveyed our clients, the overwhelming impression formed from years of accepting bets is that a modest investment enhances the enjoyment the person gains from watching sport - in person or on television.

For some consumers, gambling is a means of social interaction — gambling venues provide a social setting to meet people. Other gamblers are motivated mainly by the dream of winning — they gamble with the hope of paying off a mortgage, to buy a new car or meet financial commitments. It is this prospect of winning that distinguishes gambling from other recreational activities.

Some consumers gamble to exercise skill or accumulate knowledge. For example, racing punters study form guides and place wagers to test their skill at picking winners; some casino blackjack players develop counting systems to test their skills against the casino and professional gamblers believe that their skills will enable them to earn a living from gambling.

Clearly, the motivations for gambling differ according to the form of gambling.

... people playing Lotto and Instant Tickets are motivated mainly by the dream of winning while it appears that people involved in other forms of gambling (such as TAB and casino) are motivated by a complex combination of a desire for entertainment, excitement, the application of knowledge or skill, along with the dream of winning and the potential of being seen as a winner (Lotteries Commission of Western Australia, sub. 25, p. 14).

For the majority of gamblers, as a recent survey in Victoria found, the primary motivation for gambling for all gamblers and regular gamblers is the dream of winning and to socialise (table 3.2). However, the motivations for problem gamblers differ from those for recreational gamblers (see chapter 6).

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**Table 3.2 Motivations for gambling in Victoria, 1998**

<i>Motivation</i>	<i>All gamblers % of respondents</i>	<i>Regular gaming machine/casino gamblers % of respondents</i>
Dream of winning	59	66
Social reasons	38	65
For charity	27	26
Beating the odds	9	14
Favourite activity	10	19
Atmosphere/excitement	13	19
Belief in luck	12	16
Boredom/pass the time	9	13

*Source:* Roy Morgan Research (1999).

### **What are the determinants of demand for gambling?**

The attributes of gambling such as prize money, accessibility of product and the odds of winning can influence a consumer's decision on whether to gamble, how much to gamble and which product to choose. These are discussed below.

- *the price of the product* —some gambling products are more sensitive to price than others. Lotteries which have a low ticket cost combined with a low chance of winning are likely to be insensitive to price. Other factors such as the size of the prize (discussed below) are likely to be a more significant determinant of demand. In contrast, the demand for continuous forms of gambling such as casino table games and gaming machines (where prices or losses are easily observable) are likely to be more sensitive to prices (appendix D).
- *the odds of winning* — can also influence a consumer's decision on whether to gamble, how much to gamble and which product to choose. However, the majority of gamblers do not tend to choose products with the best odds. For example, participation rates in gambling are higher for lotto (where the probability of winning the jackpot is one in eight million) than casino table games such as blackjack (where the chances of winning are much greater).
- *the size of the prize* — this is a significant determinant of demand for jackpot gambling products such as lotteries, lotto and lotto-type games, keno and linked gaming machines. Many participants commented on how expenditure on gaming machines increases as the jackpot reaches its upper limit. And when the New South Wales \$2 lottery reached \$10 million early this year, expenditure more than doubled, resulting in the drawing of a new lottery 3 times a day in comparison to once a day when the jackpot was \$5 million.
- *the extent to which odds can be changed by skill* — while this may influence the choice of gambling product for consumers who gamble on skill-based products,

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it does not appear to be a determinant of demand for the majority of consumers. Spending on racing, sporting events and casino table games, where skill and knowledge is required, comprises less than 30 per cent of total gambling expenditure. The most popular gambling products, gaming machines and lottery products, are based entirely on luck. Indeed, TABs have recognised this feature of demand and have introduced their own luck-based product — Mystery Betting.

- *accessibility of the product* — the accessibility of gambling has increased significantly over the last two decades. Today, there is at least one casino in every state and territory, and gaming machines are available in hotels and clubs throughout Australia (except Western Australia). As discussed in detail in chapter 8 increased accessibility has lowered the cost of gambling and generated higher levels of demand for gambling products.
- *the experiences associated with the venue* — many consumers combine gambling with other social activities such as dining out, drinking with friends or watching live entertainment. As such, the demand for venue based forms of gambling, can be influenced by other services provided by the venue. Indeed, many venues offer cheap meals and drinks, subsidised by gambling revenue, to attract gamblers. Moreover, a recent survey (Roy Morgan Research 1999) found that the majority of gaming machine gamblers combine gambling with other social activities.
- *social acceptability of the activity* — community attitudes towards gambling have changed over time, impacting upon the demand for gambling services. From once being considered a vice by the general community, today gambling is an accepted social activity, although ambivalent attitudes remain.
- *the reliability of the activity* — consumers prefer gambling products that are free from fraud or malfunctions. For example, some gamblers have indicated an initial unwillingness to gamble on the internet for fear that payments mechanisms may not be secure or that the game may be biased.

### 3.4 Who are the gamblers?

Drawing on participants' profiles and the Commission's *National Gambling Survey* this section examines the socio-demographic profiles of gamblers by gambling form. Characteristics examined include gender, age, income, personal status and location. It presents the profiles of average gamblers as distinct from the profiles of problem gamblers which are discussed in chapter 6.

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## Participants' profile of gamblers

A number of industry participants commented on the average profile of their clientele. Some commented on what they perceived as their typical client while others based evidence on market research.

Centrebet (sub. 75, p. 6), have a clear perception of the profile of their average sports betting customer. It states that their typical client is:

... a male, aged 25-36, who will bet \$20-50 per bet on his favourite Australian sport, 10-12 times per year.

In contrast, research by the Golden Casket Lottery Corporation (sub. 145, p. 6) found that the socio-demographic profiles of consumers of lottery products are broadranging and generally representative of the population as a whole. Their survey found that:

- about 55 per cent of lottery consumers are female;
- over 40 per cent of lottery consumers are between 25 and 39 years of age;
- 28 per cent of lottery players have annual incomes between \$21 000 and \$40 000; and
- over 50 per cent of lottery players have no post school qualifications.

Research on participation profiles by casinos also found that gamblers come from a wide range of socio-demographic backgrounds. Burswood Casino for example, (sub. 113, p. 27) said:

... casino patrons in general come from a wide range of backgrounds. All age groups are well represented and there is an even distribution between male and female casino patrons. The majority of casino patrons are married and come from a blue or white collar background. Unemployed, home duties, students, pensioners and retirees are less represented.

Similarly, Star City Casino (sub. 33, p. 8) stated:

There is no "typical" gambler although there may be a preponderance of type in certain forms of gambling which may relate to preference, cost and availability.

An analysis of their data found that:

- 60 per cent of customers are male and 40 per cent female;
- 39 per cent are broadly from Asian backgrounds and 61 per cent non-Asian;
- 71 per cent visit Star City with a friend and 29 per cent visit alone;
- 44 per cent are aged under 35, 21 per cent are aged 35-44 while 35 per cent are aged over 45; and

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- mature singles and older couples are the most likely to visit the casino and young families are least likely.

In addition, data from the Australian Casino Association (sub. 124, pp. 9,12) found that:

- over 80 per cent of visitors to casinos are from local areas, 14 per cent are from other regions of Australia and 3 per cent are international players; and
- the largest spenders are ‘premium international players’ which represent less than one per cent of total visitors to the casino but account for between 25 and 35 per cent of industry revenue or expenditure.

Industry research, while useful in providing a snapshot of the socio-demographic characteristics of gamblers, is limited to specific forms of gambling and based on small population samples.

Access Economics, ran a model for Tattersall’s (sub. 156) using 1993-94 ABS Household Expenditure data (HES) to assess the socio-demographic characteristics of gamblers. Its major findings on participation profiles include:

- over the two week survey period 39 per cent of the population gambled — females had a slightly higher gambling participation rate than males;
- females are more likely to participate in lotteries and lotto and males in gaming machine betting, casino table games and TAB and on-course betting;
- participation in gambling increases with income and age;
- unemployed persons have significantly lower participation rates;
- two-adult income households are more likely to gamble than single income households; and
- households with children are less likely to participate in gambling — particularly in TAB, gaming machine and casino gambling.

The strength of the HES is that it is a national survey of around 8400 households and it provides expenditure data for different forms of gambling by a range of demographic characteristics. However, it has two weaknesses when used to analyse gambling data.

- Firstly, the data is outdated. Real gambling expenditure in Australia has increased by almost 50 per cent — from \$7.6 billion to \$11 billion — since 1993-94, when the last HES was conducted. Moreover, it predates the latest expansion of casinos and the expansion of gaming machines in Queensland, South Australia, Victoria and Tasmania.

- Secondly, the data is understated. The 1993-94 survey found that the average household spends \$269 each year on gambling. This corresponds to an estimated expenditure of \$1.8 billion for Australia — significantly less than the \$7.6 billion estimate by the Tasmanian Gaming Commission.

## Findings from the Commission's survey

The Commission's *National Gambling Survey* conducted in April 1999, suggests that 82 per cent of Australian adults participated in at least one gambling activity in the last 12 months (table 3.3).

- Of those that gamble, 26 per cent gamble less than once a month, 24 per cent gamble one to three times a month, 37 per cent gamble one to three times a week and 13 per cent gamble more than three times a week.
- The highest participation rates were recorded for lotteries — 60 per cent of adults purchased lottery products in the last 12 months. Participation rates were also high for scratch tickets (46 per cent) and gaming machines (39 per cent).

**Table 3.3 Participation and frequency of gambling (per cent)**

<i>Form of gambling</i>	<i>Total participation</i>	<i>Less than once a month</i>	<i>1 to 3 times a month</i>	<i>1 to 3 times a week</i>	<i>More than 3 times a week</i>
Played poker or gaming machines	38.6	62.1	24.5	11.4	2.0
at a club	30.1	63.7	23.8	11.9	0.7
at a hotel/pub	17.8	66.2	23.9	9.5	0.3
at a casino	16.8	87.1	11.3	1.7	0.0
Bet on horse or greyhound races	24.3	70.9	13.6	13.4	2.2
on-course	13.4	84.2	10.7	4.9	0.2
off-course	19.0	73.0	11.8	13.9	1.3
by phone	3.3	45.3	24.9	28.2	1.6
via the internet	0.1	34.7	42.7	21.8	0.8
Played lotto or other lottery game	60.0	25.4	23.9	44.5	6.2
a weekly lottery game	57.0	26.4	23.4	45.6	4.6
a daily lottery game	12.5	38.9	30.2	29.0	1.9
Bought instant scratch tickets	46.2	51.9	33.4	14.0	0.7
Played keno at club/hotel/casino/other	15.9	72.2	19.6	7.1	1.1
Played table games at a casino	10.3	82.3	15.2	2.3	0.2
Played bingo at a club or hall	4.6	48.5	22.8	27.3	1.5
Bet on a sporting event	6.3	52.4	24.6	23.0	0.0
Played an internet casino game	0.4	60.3	15.2	20.9	3.6
Played games privately for money	5.3	68.1	22.5	7.4	2.0
Played any other gambling activity	0.6	70.9	10.2	18.9	0.0
Participated in any gambling activity	81.5	26.4	24.1	36.6	13.0

Source: PC *National Gambling Survey*.



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- Lottery gamblers have the highest frequency of gambling — 51 per cent of lottery gamblers purchase lottery products once a week or more. And casino gamblers have the lowest frequency of play — only 2 per cent of casino gamblers play casino games once a week or more.

The Commission's survey found that the socio-demographic profile of gamblers as a whole generally reflects that of the general population. For example, females are just as likely as males to participate in gambling and the participation of gamblers in varying age groups is similar to their representation in the population. However, socio-demographic profiles vary by gambling mode — although biases are generally small. For example, the survey found:

- gaming machine players have no gender bias but are slightly biased towards middle income earners (\$25 000 to \$35 000) and those aged between 18 and 24;
- racing punters are slightly biased towards males, middle income earners and those aged between 18 and 34;
- the profile of lottery gamblers reflects that of the general population with a small bias towards people aged between 50 and 64 and people with incomes over \$35 000;
- keno players are strongly biased towards people aged between 18 and 24 and middle income earners;
- gamblers on casino table games have one of the most distinct profiles — there is a strong bias towards males, singles, and those aged between 18 and 24;
- bingo gamblers are biased towards females, pensioners, people aged between 18 and 24 and over 65 and people with incomes less than \$10 000;
- sports gamblers are strongly biased towards males, people aged between 18 and 24, people with income over \$50 000, and singles; and
- gamblers that play games privately for money are biased towards males, people aged between 18 and 24, and singles.

Detailed data tables on the socio-demographic profiles of gamblers are presented in appendix B and the profiles of internet gamblers is discussed in chapter 18.

Socio-demographic profiles are more distinct for regular gamblers, and non-gamblers (table 3.4).

- Regular gamblers are strongly biased towards males, people aged between 18 and 24, people with lower levels of education, age and invalid pensioners and people living in non-metropolitan regions.

- Non-gamblers are biased towards females, people over 65, people with higher levels of education, and people living in metropolitan regions.

In contrast, the profile of non-regular gamblers reflects that of the general population. For example, 67 per cent of non-regular gamblers are married, similar to their 66 per cent representation in the population.

**Table 3.4 Socio demographic characteristics of gamblers and non gamblers<sup>a</sup>, 1999**

Per cent

<i>Characteristic</i>		<i>All</i>	<i>Non gamblers</i>	<i>Non-regular gamblers</i>	<i>Regular gamblers</i>
Gender	Male	49.1	45.0	48.6	60.4
	Female	50.9	55.0	51.4	39.6
Age	18-24	13.3	11.2	13.2	17.8
	25-34	20.4	17.4	21.4	18.2
	35-49	30.1	30.0	31.0	24.0
	50-64	23.3	22.7	23.2	25.4
	65+	13.0	18.7	11.3	14.7
Marital status	Married	66.1	66.3	66.9	60.2
	Separated or divorced	5.7	4.6	5.7	7.5
	Widowed	4.1	6.5	3.3	5.7
	Single	23.8	21.9	23.9	26.7
Household type	Single person	8.6	10.8	7.7	11.5
	One parent family with children	4.8	4.0	5.0	5.1
	Couple with children	50.0	48.5	51.2	43.9
	Couple with no children	22.3	23.7	22.1	22.7
	Group household	11.0	9.8	11.1	12.2
	Other	3.0	2.9	2.8	4.6
Education	Up to 4 <sup>th</sup> year high school	28.6	24.6	28.1	39.3
	Finished high school	27.7	24.0	28.3	30.3
	TAFE/technical education	10.5	7.8	11.3	10.5
	CAE/University	33.2	43.7	32.3	19.8
Income (\$'000)	<10	19.7	21.5	19.7	17.7
	10-25	24.7	27.9	24.1	23.9
	25-35	18.6	16.1	18.9	20.4
	35-49	18.5	15.9	19.0	18.6
	50+	18.5	18.5	18.3	19.5

(continued)

Table 3.4 (continued)

Characteristic		All	Non gamblers	Non-regular gamblers	Regular gamblers
Work status	Working full-time	47.2	41.9	48.2	49.7
	Working part-time	15.9	15.3	16.4	13.4
	Home duties	10.0	9.2	10.7	6.4
	Student	5.6	6.6	5.4	5.1
	Retired (self supporting)	9.6	12.8	8.5	11.8
	Pensioner	7.5	9.3	6.6	10.8
	Unemployed/looking for work	2.8	2.4	2.9	2.6
	Other	1.2	2.0	1.1	0.3
Main income source	Wages/salary	61.6	52.8	64.0	60.8
	Own business	14.6	18.2	14.2	10.7
	Other private income	3.2	4.4	3.0	2.8
	Unemployment benefit	2.2	2.0	2.4	1.9
	Retirement benefit	4	5.1	3.6	5.1
	Sickness benefit	0.2	0.3	0.2	0.1
	Supporting parent benefit	1.3	0.5	1.5	1.5
	Aged/invalid pension	9.2	12.5	7.8	13.3
	Other	2.5	2.1	2.5	2.7
Location	Metropolitan	64.7	70.1	64.0	59.8
	Non-metropolitan	35.3	29.9	36.0	40.2
Country of birth	Australia	76.7	72.1	77.4	80.2
	Elsewhere	23.4	27.9	22.6	19.8
Aboriginal or TSI	Yes	1.5	1.0	1.5	2.5

<sup>a</sup> Regular gamblers are those who participated in any single gambling activity (apart from lottery games or instant scratch tickets) at least once per week in the last 12 months, or whose overall participation in gambling activities (apart from lottery games or instant scratch tickets) was the equivalent of weekly (that is, at least 52 times per year). Non-regular gamblers includes those who participated in any single gambling activity less often than weekly in the last 12 months, but also includes those who only played lottery games and instant scratch tickets weekly. Non gamblers are those who did not participate in any gambling activity (apart from raffles) in the last 12 months.

Source: PC National Gambling Survey.