
Q Who are the problem gamblers?

Q.1 Introduction

This appendix looks at the characteristics of ‘at risk’ and problem gamblers, drawing on findings from other Australian and overseas studies. Data from the Commission’s surveys are presented in chapter 6.

Examining these characteristics is useful for several reasons:

- First, they provide indications of vulnerable groups, which may usefully be the target for help services or promotional campaigns geared at raising awareness.
- Second, they provide information about the patterns of gambling problems, which may be useful in identifying causes of problem gambling prevalence. For example, until the advent of EGMs, females have tended to gamble less than males, and therefore been less exposed to possible problems. The fact that their representation in the problem gambling statistics has risen is suggestive of a causal link to the availability of a gambling mode attractive to women.
- Third, the socioeconomic profile of problem gamblers, combined with other information, may be a guide to more efficient screens of problem gambling.

It is important to distinguish two major sources of data. Because problem gambling is relatively rare amongst the general population, it is hard to obtain large samples of affected people from population surveys. For example, the 1997 gambling prevalence survey in Victoria (Market Solutions and Dickerson 1997) identified only 15 people with a SOGS score of 5 or more, while the two NSW gambling surveys (Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern 1996a, 1998) yielded 36 and 38 people respectively people with a SOGS score of 5 or more. Because of the much larger size of the Commission’s *National Gambling Survey*, a reasonable number of problem gamblers were identified (140 people with a SOGS score of 5 or more) allowing more reliable statistical analysis.

An alternative source of information are surveys of, or records from, clients of gambling help services, such as Break Even or Gamblers Anonymous. It is possible to get very much larger numbers of problem gamblers in this group than in general population surveys. However, it should not be assumed that information on clients

of counselling agencies is necessarily representative of people who either have problems but do not seek help, or seek help but do not disclose personal information. As noted by Jackson, et al. (1997, p. 8), educated middle class people are more likely to contact help services than working class ones. Also, some cultural groups are more tolerant of gambling than others, and will accept problem gambling as a problem, rather than a moral failing.

Q.2 Socio-economic patterns among problem gamblers

Income

Many assessments of the demographic profile of problem gamblers have indicated that they come disproportionately from the disadvantaged (Select Committee on Gambling, ACT, 1999, p. 15). Blaszczyński (1998, pp. 33-34) indicates that it is not surprising that people on lower incomes and unemployed persons have a higher risk of gambling problems:

As a result, problems emerge at a much earlier stage in proceedings and tend to persist over a longer period... For example, consider two individuals, one with fifty pounds disposable income a fortnight and the other with two hundred pounds. Assume both spend 20 pounds gambling. For one, this represents 40 per cent of his income; for the other, 10 per cent. Should both establish a debt of five hundred pounds and begin to pay it back at the same rate of 40 pounds a week, the person on lower income will struggle to meet repayments, thus immediately facing the temptation to gamble more in order to try to ease the financial pressure. In addition, the person on the lower income is likely to find it much more difficult to borrow funds. In these circumstances, there is a greater risk of the person turning to illegal means to obtain money to supplement living expenses.

However, the evidence for a marked difference in the income levels of problem gamblers compared with other adults is equivocal. Jackson et al. (1999b), for example, find that the income profile of a large group of problem gamblers in counselling — the most severe group — resembles that of the general population (chapter 6). The Commission's surveys (chapter 6) also reveal relatively modest differences in the average income levels of problem gamblers compared with other adults. Nevertheless, it should be noted that:

- Problem gamblers tend not to be old, and old people tend to have lower incomes. Once the age structure of problem gamblers is taken into account, it is possible that they may have lower income than similarly aged peers.
- It is still the case that many problem gamblers have low income (table Q.1).

Table Q.1 Incomes of problem gamblers

| <i>Study</i> | <i>Percentage on low income^a</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|---|---|--|
| Jackson et al. (1997) | 48.2% had incomes below \$20 000 per year; 27.5% had incomes below \$10 000. ^b 37.5% were on fixed incomes. ^c | Clients of Break Even services | Victoria, 1996-97 |
| Jackson et al. (1999b) | 57% reported incomes of less than \$20,800 per year; and 33% were in receipt of pensions or benefits. But the income distribution of clients is similar to that of all Victorians. | Clients of Break Even services | Victoria, 1997-98 |
| Elliot Stanford and Associates (1998) | 57.8% earned less than \$20 000 per annum; 28.3% earned less than \$10 000. | Clients of problem gambling counselling services | South Australia, November 1996 to March/May 1998 |
| Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern (1996a) | 33.3% of those scoring 5+ on the SOGS earned less than \$20 000 and 14.8% had incomes below \$10 000. | General population survey | NSW 1995 |
| Eckhardt (1998) | 49% earned less than \$20 000 and 18% less than \$10 000. | Clients of gambling counselling services | Tasmania July 1997 – Sept 1998 |
| Relationships Australia Queensland (sub. 62) | 37% of gambling clients had income below \$10 000 and 57% were below \$20 000. | Clients of gambling counselling services | Break Even Gold Coast May 1993 - Oct 1998 |
| Lorenz and Politzer (1990) | 27% reported incomes of less than US\$10 000 and another 21.8% between US\$10 000 and \$20 000. | Patients of 3 Maryland problem gambling treatment centres | Maryland, US, 1983–1989 |
| National Council of Welfare (1996) | 28% of household income under \$25 000 cf 20% for non-problem groups | General population | Alberta Canada |
| Gerstein et al. (1999) | Found that people earning less than US \$24 000 had a 40% higher risk of being a 'pathological' gambler | General population | US 1998 |

^a Note, however, that *household* income might be higher than this. ^b Jackson, et al. 1999a (pp. 15–16) found that problem gamblers are apparently under-represented among the lowest income group when compared with Victorians as a whole. However, the researchers emphasised that many problem gamblers did not disclose their income, and that the concepts of income used were vague and so could severely bias the results. ^c Fixed incomes include pensions and benefits (eg unemployment benefits).

Source: See column 1 for the sources of data.

Employment status

Delfabbro (1998, p. 180) conjectures that the unemployed are more likely to gamble problematically because it allows them an escape from their worries and raises the possibility of a win to supplement their benefit income.

Table Q.2 Employment status of problem gamblers

| <i>Study</i> | <i>Link to employment status</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|---|---|--|
| Jackson et al. (1997) | 14.8% were unemployed (cf Victoria rate of 9.1%), 52.5% were employed | Clients of Break Even services | Victoria, 1996-97 |
| Jackson, et al. (1999b) | 16.9% were unemployed (cf Victoria rate of 8.5%), 59.7% were employed | Clients of Break Even services | Victoria, 1997-98 |
| Abbott and Volberg (1991) | Unemployed were over-represented among those betting on instant lotteries (18% play weekly), horses/dogs and gaming machines. One in 5 people unemployed had had a gambling problem at some time. | General population | New Zealand 1991 |
| Elliot Stanford and Associates (1998) | 15.4 per cent were unemployed and 48.5% were employed. | Clients of problem gambling counselling services | South Australia, November 1996 to March/May 1998 |
| Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern (1996a) | None unemployed; 64.5 per cent employed | General population survey | NSW 1995 |
| Eckhardt (1998) | 10.6% unemployed and 64.7% employed | Clients of problem gambling counselling services | Tasmania 1997–98 |
| Relationships Australia Queensland (sub. 62) | 10.8% unemployed | Clients of problem gambling counselling services | Break Even Gold Coast May 1993–October 1998 |
| Lorenz and Politzer (1990) | 13% unemployed and 80 per cent employed. | Patients of 3 Maryland problem gambling treatment centres | Maryland, US, 1983–1989 |

Source: See column 1 for the sources of data.

Age

Delfabbro (1998, pp. 176–180) finds that young people, are more likely to be problem gamblers. Dickerson et al. (1994, 1995, 1996) has also shown gambling problems are most common in young people. US studies (eg Volberg 1997) shows this pattern is not unique to Australia.

Table Q.3 Age of problem gamblers

| <i>Study</i> | <i>Average age</i> | <i>Other aspects of age</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|--------------------|--|---|--|
| Jackson et al. (1997) | 38 years | Females much more represented among older clients; there are far fewer problem gamblers aged 60 or more than would be predicted by Victoria's population structure | Clients of Break Even services | Victoria, 1996-97 |
| Jackson et al. (1999b) | | Compared with the age distribution of the general population, problem gamblers are over-represented in the 30-39 and 40-49 years age groups | Clients of Break Even services | Victoria, 1997-98 |
| Abbott and Volberg (1991) | | Two thirds of current 'pathological' gamblers were aged 18-29 years. | General population | New Zealand, 1991 |
| Problem Gambling Committee (1997) | 36 years | 32 per cent of problem gamblers were aged from 15 to 29 years. Only about 7 per cent of problem gamblers were aged over 55 years. | Clients of problem gambling counselling services | New Zealand, 1997 |
| Problem Gambling Committee (1998) | 37 years | Majority are aged between 20 and 49 years | Clients of problem gambling counselling services | New Zealand, 1998 |
| Elliot Stanford and Associates (1998) | 40 years | | Clients of problem gambling counselling services | South Australia, November 1996 to May 1998 |
| Dickerson, Baron, Hong and Cottrell (1996) | | Majority of problem gamblers were men aged 19 to 29 years | General population, but criterion for problem gambler is a gambler scoring SOGS 10+ | Sydney, Melbourne, Adelaide and Brisbane, Australia 1991 |

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Table Q.3 continued

| <i>Study</i> | <i>Average age</i> | <i>Other aspects of age</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|--------------------|--|--|---------------------------------|
| Walker (1998a) | 38 years | Males seeking help are on average 6 years younger than females | Clients of problem gambling counselling services | NSW August-Sept 1998 |
| Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern (1996a) | | 35.6% of SOGS5+ (57.2% of 10+) were between 18 and 29 years | General population | NSW 1995 |
| Eckhardt (1998) | | 31.2% were under 29 years; 5.5% were over 60 years | Clients of problem gambling counselling services | Tasmania 1997–98 |
| Lorenz, Politzer and Yaffee (1990) | 42 years | 15% were in their 20s and 32% in their 30s. 7% were over 60 years old. | Members of Gamblers Anonymous | Maryland US 1989 |
| Gerstein et al. (1999) | | Found that people aged 50–64 had a 1.83% times greater risk of being a 'pathological' gambler, but those aged over 65 had a 1/3 risk | General population | US 1998 |
| Stinchfield and Winters (1996) | 39 years | | In treatment programs | Minnesota US 1992-1996 |
| LADIS (1998) | 30.1-30.9 years | 56.3% were aged 15 to 29 years, 25 per cent were aged 30-39 years and 18.7 per cent aged over 39. The age profile is much younger than alcohol or drug dependency. | People seeking help for gambling problems | Netherlands 1997-98 |
| National Council of Welfare (1996) | 40% under 30 | cf 24% for non-problem respondents | General Population | Alberta Canada |

Source: See column 1 for sources.

Cultural and ethnic background

Table Q.4 Culture and ethnicity of problem gamblers

| <i>Study</i> | <i>Born overseas?</i> | <i>Other aspects of ethnicity</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|--|--|--|---|
| Jackson et al.(1997) | 23.1% born overseas | This is consistent with the demographics of Victoria as a whole | Clients of problem gambling counselling services | Victoria, 1996-97 |
| Jackson et al. (1999b) | 24.4 % born overseas | | Clients of Break Even services | Victoria, 1997-98 |
| Abbott and Volberg (1991) | Pacific islanders and Maoris had, respectively, a prevalence 6 and 3 times higher than the NZ European rate. | | Population | New Zealand |
| Problem Gambling Committee (1998) | | Marked overrepresentation of NZ Maori clients and minor overrepresentation of Pacific Nations clients | Clients of problem gambling counselling services | New Zealand, 1998 |
| Elliot Stanford and Associates (1998) | 15.5% of problem gamblers were from NESB. 25.1% had a father and 23.8% had a mother from a NESB. | 4.8 % of problem gamblers were Aboriginal and Torres Strait Islanders, though comprising 1.4% of the general population. | Clients of problem gambling counselling services | South Australia , November 1996 to May 1998 |
| Walker (1998a) | 14.9% NESB non-Asian; 3.2% Asian | | Clients of problem gambling counselling services | NSW August-Sept 1998 |
| Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern (1996a) | 35.5% of SOGS5+ and 57.1% of SOGS10+ | No ATSI | General population survey | NSW 1995 |
| Relationships Australia Queensland (sub. 62) | 28% born overseas, Asians were 2.5% of clients | | Clients of gambling counselling services | Break Even Gold Coast May 1993 - Oct 1998 |
| LADIS (1998) | 23% non-Dutch born (much higher than for alcohol dependency) | | Clients of counselling services | Netherlands |

Note: NESB denotes non-English speaking background

Source: See column 1 for sources.

Relationship status

The greater involvement of single people is echoed in other studies (Abbott and Volberg 1991; Dickerson et al. 1994, 1995, 1996a; Lesieur 1984, Sommers 1988; Volberg and Steadman 1992).

As Delfabbro (1998, p. 179) notes some care has to be taken in understanding why this connection holds. It may be that single people have more leisure time, greater income and less chance of being criticised for excessive gambling. They may be more likely to be bored and lonely, seeking gambling as a solace. Or, reversing the causality, it may be that people who are problem gamblers find it difficult to establish or maintain relationships *because* of their gambling habits.

The smaller share of married problem gamblers may also be linked to the average younger age of problem gamblers — many may not have yet formed relationships. However, Delfabbro's analysis controls for other variables, so it is clear that age is still a relevant risk factor in problem gambling.

Table Q.5 **Marital status of problem gamblers**

| <i>Study</i> | <i>Percentage who are married</i> | <i>Other aspects of relationships</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|---|-----------------------------------|---|--|---|
| Jackson et al. (1997) | 36% | This is much lower than that of Victorians as a whole. Far more male problem gamblers had never married — consistent with the age profile of male problem gamblers. | Clients of Break Even services | Victoria, 1996-97 |
| Jackson et al. (1999b) | 41% married and 10% de facto | Male problem gamblers almost twice as likely as their female counterparts <i>not</i> to have married | Clients of Break Even services | Victoria, 1997-98 |
| Elliot Stanford and Associates (1998) | 38.1% | | Clients of problem gambling counselling services | South Australia, Nov.1996 to March/May 1998 |
| Dickerson, Allcock, Blaszcynski, Nicholls, Williams and Maddern (1996a) | 48.4% of SOGS5+ are partnered | | General population survey | NSW 1995 |

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Table Q.5 continued

| <i>Study</i> | <i>Percentage who are married</i> | <i>Other aspects of relationships</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|---|--------------------------------------|---|--|---------------------------------|
| Eckhardt (1998) | 37.5% are married; and 19.2% defacto | | Clients of problem gambling counselling services | Tasmania 1997–98 |
| Relationships Australia (SA) (sub. 118) | 44% in a relationship | Lower than population | Clients of problem gambling counselling services | SA |
| Gerstein et al. (1999) | | Married people had a slightly lower risk of being a 'pathological' gambler; Divorced/separated had a 150% higher risk | General population | US 1998 |
| Lorenz, Politzer and Yaffee (1990) | 60% | This is much higher than the general population. | Members of Maryland Gamblers Anonymous | Maryland, US, 1989 |
| Volberg (1997) | 42.2% married | 57.7% of non-problem respondents were married | General population | Oregon, US 1997 |
| National Council of Welfare (1996) | 52% | cf 63% of non-problem respondents | | Alberta Canada |

Source: See column 1 for sources.

Gender

Divergent results are obtained on the gender of problem gamblers. In the 1996 survey for South Australia, Delfabbro (1998, p. 179) found that problem gambling prevalence is no greater in males than females in the South Australian population. Ohtsuka, Bruton DeLuca and Borg (1997) found no significant difference in the proportion of problem gambling amongst male and female gaming machine players in Victorian venues. Jackson et al. (1997, p. 3) found that in Victoria in 1996-97 there were slightly more men (54 per cent of clients) than women who sought help from counselling agencies. However, the situation was reversed in the following year — in 1997-98, 54 per cent of new clients attending Victorian Break Even problem gambling counselling services were women.

Dickerson, Baxter et al. (1995, pp. 92–96) analysed the clients of Queensland Break Even services. They found most clients were men, but the evaluation period was early in the process of gaming machine liberalisation, which has brought many more women into gambling problems.

Table Q.6 Gender of problem gamblers

| <i>Study</i> | <i>Percentage of problem gamblers who are male</i> | <i>Other aspects</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|---|--|---|--|--|
| Jackson et al. (1997) | 54% | | Clients of Break Even services | Victoria, 1996-97 |
| Jackson et al. (1999b) | 46% | Women are slightly overrepresented relative to general population | Clients of Break Even services | Victoria, 1997-98 |
| Walker (1998a) | 65% | | Clients of problem gambling counselling services | NSW, August-September 1998 |
| Abbott and Volberg (1991) | 80% | One in ten men had had a gambling problem at some time. | General population | New Zealand 1991 |
| Committee on Problem Gambling Management New Zealand (1997) | 74% | But only 14% of significant others asking for help are male | Clients of problem gambling counselling services | New Zealand 1997 |
| Problem Gambling Committee (1998) | 67% | Most problem gamblers who attend are male, but most family members who attend are female. | Clients of problem gambling counselling services | New Zealand, 1998 |
| Dickerson, Baron, Hong and Cottrell (1996) | 86% | | General population (but criterion for problem gambler is a gambler scoring SOGS 10+) | Sydney, Melbourne, Adelaide and Brisbane, Australia 1991 |
| Ohtsuka, Bruton DeLuca and Borg (1997) | 48% for EGMs | | Based on a small-scale survey of patrons of clubs and hotels | Melbourne 1997 |
| Elliot Stanford and Associates (1998) | 50.6% | 39.6 per cent of non-gamblers approaching help services were male | Clients of problem gambling counselling services | South Australia November 1996 to May 1998 |
| Stinchfield and Winters (1996) | 61% male | | In treatment programs | Minnesota US 1992-1996 |

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Table Q.6 continued

| <i>Study</i> | <i>Percentage of problem gamblers who are male</i> | <i>Other aspects</i> | <i>Nature of group</i> | <i>Location and time period</i> |
|--|--|--|---|---|
| Lorenz, Politzer and Yaffee (1990) | 85% of problem gamblers were male | .. | Patients of 3 Maryland problem gambling treatment centres | Maryland, US, 1983–1989 |
| Lorenz, Politzer and Yaffee (1990) | 81% of problem gamblers were male | .. | Members of Maryland Gamblers Anonymous | Maryland, US, 1989 |
| Shaffer, Hall and Bilt (1997, p. 40) | 68.3% (64%) ^a of adult problem gamblers; 75.2% (77.1%) of adolescent problem gamblers, | | Based on meta analysis of general populations | North America from 1977 to 1997 |
| Volberg (1997) | 55.9% male | | General Population | Oregon US 1997 |
| Dickerson, Allcock, Blaszczyński, Nicholls, Williams and Maddern (1996a) | 77.4% of SOGS5+ were male | | General population survey | NSW 1995 |
| Eckhardt (1998) | 78% male | | Clients of problem gambling counselling services | Tasmania 1997–98 |
| Relationships Australia Queensland (sub. 62) | 64.5% male | Female share rising over time - from 29.7% in 1993–94 to 40% in 1997–98 | Clients of problem gambling counselling services | Break Even Gold Coast May 1993–Oct 1998 |
| Gerstein et al. (1999) | Males have 2.1 times higher risk of being a pathological gambler than females | Found that people aged 50–64 had a 83% higher risk of being a 'pathological' gambler | General population | US 1998 |
| National Council of Welfare (1996) | 62% cf 45% of non-problem respondents | | General population | Alberta Canada |
| LADIS | 90.7 per cent males | | Clients of treatment services | Netherlands 1998 |

^a Numbers not in parentheses are based on lifetime prevalence rates. Numbers in parentheses are based on the past year. The studies relate to people with level 3 gambling problems (deemed 'clinical' in nature).

Source: See column 1 for sources.

The pattern of an increased feminisation of problem gambling (Select Committee on Gambling, ACT, 1999, p. 16), reflects the spread of EGMs.

Two out of every three problem gamblers are male, who typically start gambling in adolescence and who show gambling problems by age 30. Typically, he is unmarried and less educated, and gambles on horse racing, poker machines and at casinos. On the other hand, female problem gamblers commence in the mid 20s to 30s, with problems occurring after age 30. She prefers poker machine venues. (Mental Health Association of Australia, Sub. 51, p. 9)

Similarly, Tyler (1996, p. 6) showed that while female casino goers in Adelaide were under-represented at the tables, they were very much the majority among the machine players.

These trends are also observed overseas. For example, women's participation in gambling increased in Canada with the expansion of legalised gambling in the 1970s. A study of problem gambling in Alberta (reported in National Council of Welfare 1996) found that women were as likely as men to be current problem gamblers.

Occupational status

Problem gamblers come from all walks of life and occupational backgrounds.

Table Q.7 **Occupational background of problem gamblers^a**

| <i>Occupational category</i> | <i>Tasmania 1997-1998</i> | <i>Queensland Gold Coast May 1993 to October 1998</i> | <i>South Australia, November 1996 to May 1998</i> |
|--------------------------------|-------------------------------|---|---|
| | % | % | % |
| Managerial/Administrative | 18.2 | 10.6 | 9.0 |
| Professional/Para-professional | 10.9 | 19.0 | 21.8 |
| Tradesperson | 10.9 | 14.8 | 12.3 |
| Clerical | 32.7 | 8.7 | 11.2 |
| Sales/Personal Service | 10.9 | 23.8 | 18.0 |
| Plant and machine operator | 1.8 | 5.6 | 14.3 |
| Labourer | 14.5 | 11.9 | 13.4 |
| Other | 0.0 | 5.6 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

^a Based on survey responses from clients of help services. The data relate only to those people for whom a clear orthodox occupational status is defined. For example, it excludes from the total, people who are self-employed, students, retired, on home duties or pensioners.

Source: Eckhardt (1998) for Tasmania, Relationships Australia, Queensland (sub. 62) for Queensland and Elliot Stanford and Associates (1998) for South Australia.

Q.3 What are the general patterns that emerge?

Comparisons of problem gambling prevalence and profiles in different countries show varying patterns. The data reveal some general characteristics of problem gamblers which are consistent with the results of the Commission's surveys:

- single and young people are over-represented;
- problem gambling varies with ethnicity;
- while males typically still account for a greater share of problem gamblers, feminisation of problem gambling is a world-wide phenomenon; and
- the people who are found to be problem gamblers in general population studies are somewhat different from those in treatment groups, with implications for service delivery.