



# THE EXTENT OF GAMBLING RELATED HARM – MISUNDERSTOOD AND OVERLOOKED ISSUES

HELSINGIN YLIOPISTO  
HELSINGFORS UNIVERSITET  
UNIVERSITY OF HELSINKI

Valtiotieteellinen tiedekunta

Janne Nikkinen, Slovenia webinar 26 Oct 2022

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## OUTLINE

- Background: 'problem' gambling & research
  - Gambling as entertainment
  - Gambling and serious harm
  - Gambling industry and self-regulation
  - Some concluding remarks
  - Discussion

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## BACKGROUND: GAMBL. EXPANSION (1980/1990-)

- Growth of the industry has reframed policy concerns
  - **old:** consumer protection, prevention of crime and fraud
  - **new:** emphasis on 'problem gambling' (PG) and its consequences
- **BUT:** Preventing PG requires influencing all users (cf. tobacco)
  - focus on *populations*, rather than *individuals*
- Overall reduction of total consumption (cf. alcohol)
  - the issue is political: PG's bring in much of the revenue (up to 2/3)

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## PROBLEMS WITH PG MEASUREMENT

- Population surveys: PG in general population approx. 1-3%
  - sample bias (e.g., prisoners, homeless, minorities, etc.)
  - surveys not longitudinal, self-reporting => response bias
- Amount of PG higher in gambling pop. and regular gamblers
  - slot machine gamblers vs others; online vs. offline gamblers
- Surveys draw attention away from gov't-industry partnership
  - advertising, product design, (liberal) gambling laws, COI

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## PROBLEMS WITH GAMBLING RESEARCH

- Relatively small field, most funding for treatment
  - focus on individual factors, personal issues
- Industry able to paint gambling harms as individual weakness
  - 'responsible' gambling, 'problem' gamblers (vs. recreational)
- Solution to 'problem' gambling: find PGs and 'cure' them
  - industry self-regulation, (voluntary) codes of conduct
    - => operators not punished for breaches

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## CHALLENGING THE STATUS QUO – Q'S

1. Is gambling truly a form of *entertainment*?
2. Is there grave *harm caused by gambling*?
  - a) crime
  - b) suicide
3. Is industry capable of *self-regulating* itself?

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# 1. GAMBLING AS "ENTERTAINMENT"

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# OTHER ENTERTAINMENT VS GAMBLING

- In many cases, entertainment can be free of charge
  - eg, amusement parks, art exhibits, fairs, festivals, museums, etc.
- In gambling, products and services provided with a cost
  - entrance fees or other payments to casino entertainment
- Purpose of gambling is to enable monetary transactions
  - technology designed to addict (non-casino EGMs: >60% revenue)
    - enticing loss-making customers, specialist staff for 'VIP'-consumers

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## ENTERTAINMENT VALUE OF GAMBLING?

- Cost not known beforehand (cf. football game, movie, etc.)
  - losses disguised as wins (LDWs), winnings re-used for new bets
- Value-based spending on entertainment should be voluntary
  - not voluntary: PGs, their children or other CSOs
- Small/negative consumer surplus (Rockloff et al. 2019)
  - spending disproportionately concentrated among PGs (up to 60%)

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## HOW TO ASSESS THE COST OF GAMBLING

- Markets are valuable in assessing total cost of something
  - goods & services generate prices => number on cost/benefit
- Anything that rises/lowers individual well-being is also tangible
  - market prices enable assigning value to utility
- Possible to estimate (social) cost of any activity
  - some things not directly associated to market values
    - influences can nevertheless be measured, estimated

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## SOCIAL COST OF GAMBLING IS HIGH

- Abused money
- Bankruptcy
- Crime costs
- Costs to employment and business
- Illness ('problem' gambling)
- Family costs
- Regulation
- Suicide
- Social and health service costs

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## HOW TO ASSESS COSTS AND BENEFITS

- Tax benefits of (new) gambling venue
  - lost taxes when money is shifted away from other businesses?
- Reduction of unemployment, job opportunities
  - jobs lost in other businesses, without gambling money?
- All benefits tend to decrease over time
  - more gambling needed to uphold tax and other revenues
    - loosening of restrictions, introduction of new gambling forms

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## HOW TO ESTIMATE COST EMPIRICALLY (STUDIES)

- Cost of gambling in Victoria (2018): **7bn AUD (4.5bn EUR)**
  - 85% harm to low- or moderate risk gamblers
- Cost of gambling in Sweden: **1.42bn EUR (2018)**
  - profit of Swedish gov't monopolies 2018: **700m EUR**
- Cost of gambling in Norway (2021): **5bn NOK (500m EUR)**
  - equal to profit of Norsk Tipping (govt monopoly)

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## COST OF GAMBLING IN ITALY: 2.3 BN EUR

- Health care costs: treatment 10.2m, other 50m: **60.2m**
- Unemployment and productivity losses: **1,253.4m**
- Family costs (separation & divorce): **9m**
- *Crime & legal costs: 709.8m*
- *Suicide costs: 291.6m*

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## 2A. GAMBL. & SERIOUS HARM: CASINOS & CRIME

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## IMPACT OF CASINO TO OTHER INDUSTRIES

- Negative impact on other entertainment
  - local restaurants, small businesses
- Economic benefits diminish over time
  - competition from existing providers
  - social cost (PG rate within 50 miles radius of US casino 2 x )
- Cost-benefit studies showing more jobs are not impact studies
  - economic growth may not increase *well-being* (due to harm/cost)

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## CASINO INDUSTRY – NATURE OF HARM

Corruptive influence ("regulatory capture")

- US state-level regulatory agencies: softening regulation

Impact of crime (contested)

- Nichols & Tosun: always a correlation between casinos and crime

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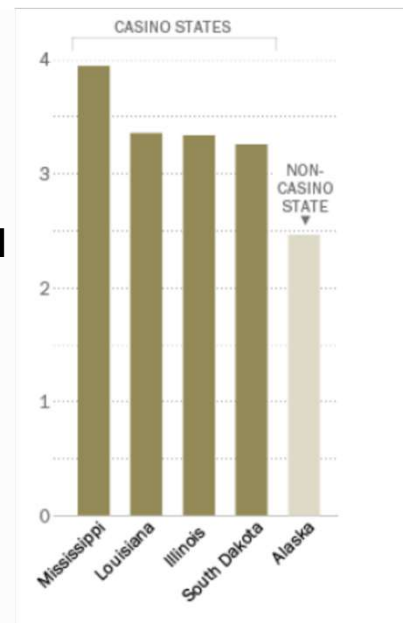
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## CASINOS & US POLITICAL CORRUPTION

- Federal corruption cases in all 50 US states 1985-2000
- 5 US states with lowest level of corruption had no casinos
- Corrupting influence starts 1-2 years before actual operation
- "There is more than correlation"
  - industry & culture of corruption



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## IMPACT OF CRIME: GRINOLS & MUSTARD

- US county-level data 1978-2006
  - amount of casinos 14 => 180
- Level of crime -2y / +4y adding a casino in a county
  - comparison with neighbouring non-casino county
- Uniform Crime Report for FBI Index I offences in the US
  - **violent**: aggravated assault, rape, robbery, murder
  - **property crimes**: larceny, burglary, auto theft

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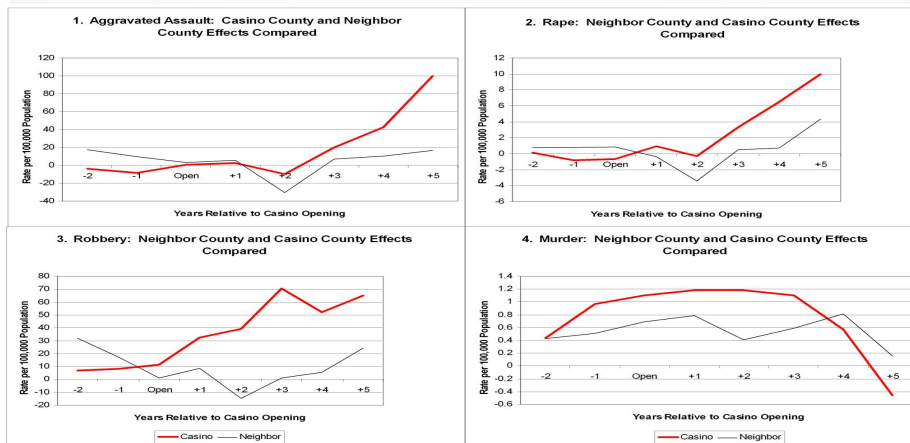
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## US CASINOS & CRIME: VIOLENT CRIME (1978-96)



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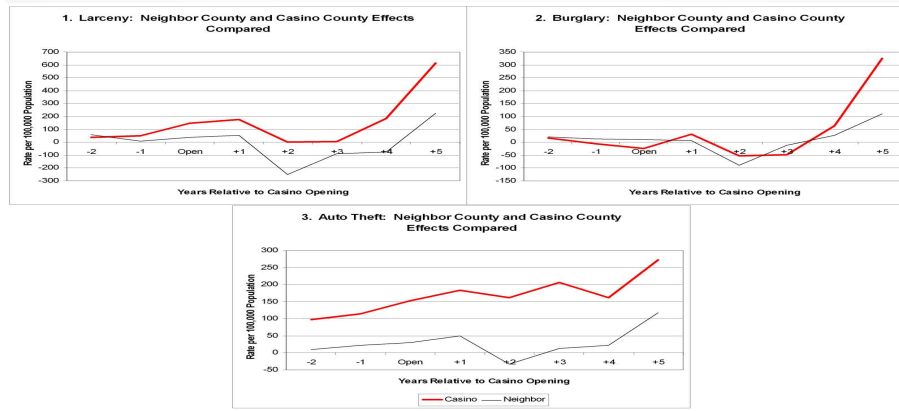
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## US CASINOS & CRIME: PROPERTY CRIME 1978-96



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## GRINOLS & MUSTARD - INTERPRETATION

**+8.6%** property crimes and **+12.6%** violent crimes due to casino

- "...to the extent that communities with casinos actually invested more resources into law enforcement after the casino opened, then it is entirely possible that casino impacts on crime are understated than overstated" (Morse & Goss 2010: 82)
- Large number of visitors does not explain differences
  - Cf. national parks
  - Cf. Mall of America (Bloomington, MN) visitors 7.7 x Las Vegas
    - adjusted (visitor / local) crime rate only 1/15 of Las Vegas

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## 2B. GAMBLING & SERIOUS HARM: SUICIDE

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## GAMBLING & SUICIDE

- Suicide attempts, suicides, and self-harm among gamblers
  - positive association in review studies
- Two main processes
  - indebttness
  - shame
- Industry: there is no evidence of *causality*
  - incontrovertible proof rarely exists in public health research

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HELSINGFORS UNIVERSITET  
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## GAMBL. & SUICIDALITY: GENERAL ISSUES

- Excessive gambling can trigger or worsen
  - depression, (general) anxiety, obsessions, personality disorders
- Suicidal ideation is common
  - approx. 20% PGs attempt
- US-NV: suicide rate >65y in the US #1 for decades (now 2nd)
  - Las Vegas residents +50% suicide risk vs. other metropolitans

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## AUSTRALIA

- Alfred Hospital (Melbourne) in 2010: 898 suicidal patients
  - 17% gambling
- Victorian coroner: 128 suicides (Jan 2000 – Dec 2012)
  - M 84% (peak 30-39y)
- State of Victoria 2009: 12,000 Victorian gamblers had contemplated suicide (1.8% population)
  - State gaming minister: "only 1% are PGs"

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## CANADA

- General inquiry on suicides related to gambling (2003)
  - Alberta 10%
  - Nova Scotia 6.3%
- Quebec: review of coroner's reports (1994-2004)
  - 159 suicides related to gambling
  - risk factors: debt, depression, relationship issues
  - most important: **availability of EGMs**

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## HONG KONG

- All suicides in 2003 reviewed by coroner (N=1201, ~95%)
  - evidence of gambling behaviour in 233 (1/5)
- Out of 223, 110 were indebted due gambling
  - with debt: 30.9% gambled in casinos (cf. 3.9% without debt)
- Other suicides: older, unemployed, divorced, mental illness
  - gambling-related: 30-49y, married, *no history of mental illness*

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## SWEDEN

- Nationwide register study (N=2009) with GD (PG) diagnosis
  - depression (all cause mortality: high age, cardiovascular disease)
- 20-74y with GD
  - 1.8 x mortality (M 1.5 x, F 2.1 x)
  - 15 x suicide mortality
- 20-49y with GD
  - 6.2 x mortality (M 4.6 x, F 10.5 x)

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## DEARTH OF RESEARCH IN THIS AREA - REASONS

- Lack funding/interest on studies or to duplicate them
  - Canada: Nova Scotia stopped collecting data in 2004
  - no other reviews of coroners' reports besides Quebec
- Unwillingness to discuss matter publicly by gov't officials
  - BBC request for comment from the NSW government in Australia about gambling-related suicides was "politely declined"

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### 3. INDUSTRY SELF-REG – DOES IT WORK?

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### CASE OF CROWN CASINO (AUSTRALIA)

- Interviews of Crown Casino (Melbourne) employees (N=225)
  - responsibility programs, Codes of Conduct (CCs)
- Questions about
  - level of violence
  - problem gambling
  - alcohol abuse
- Conducted in 2011 (before current Royal Comm. inquiries)

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## CROWN MELBOURNE – GENERAL ISSUES

- Lack of awareness / limited understanding of PG signs
  - eg., "gambling longer period of time": 24 hours or more
    - some urinating/defecating (in order not to leave the machine)
- Ambiguity in reporting PG to supervisors of casino floors
  - **2/3** (65.3%) did not advice patrons to take regular breaks
  - Over **1/2** (55.3%) would not intervene distressed patron
  - **4/5** (81.2%) would not approach suspected PG



## CROWN MELBOURNE – ALCOHOL ISSUES

- Almost half (47.8%) of the staff does not approach intoxicated
  - no report a supervisor (lack of effective response)
    - managers turning "a blind eye" on excessive use of alcohol
- Concerns of alcohol use in the premises / outside the venue
  - **1/5** (20.9%) do not always feel safe at work
    - up to 30-40 brawls in a night
  - **3/4** (74.5%) thought evicted customers could be a hazard outside
    - up to 40 evictions in a night



## CROWN MELBOURNE - INJURIES / ACCIDENTS

- 231 reports of "serious incidents" during 6-mo. period of 2011
  - unconscious (29), drug overdose (22), falling (19)
  - serious burns (2), help for breathing (15), sexual assaults (15)
  - heart attacks, strokes (resulting to electrocuting)
  - one attempted suicide
- Practice of calling a taxi instead of ambulance
  - avoidance of ambulance report, negative publicity

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## CURRENT (INFFECTIVE) SELF-REGULATION

- Focus on consumer protection
  - fair play and informed consent
    - aimed for money collection, by licensed operators
- Provision of general guidelines
  - information on odds of winning, aimed at waiving operator's responsibility
    - what does eg, RTP-% tell?
  - providing helpline numbers
    - treatment afterwards, instead of prevention

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## EFFECTIVE STRATEGIES TO PREVENT PG

- Mandatory time awareness
- Reducing bet sizes
- Pop-up warning messages
- Personal player cards and other possibilities to set personal spending and time limits
- Cash rather credit displays on machines
- Forced breaks in play
- Slowing the speed and reducing event frequency
- Restricting ATM access

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## CONCLUDING REMARKS

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## I: GAMBLING IS NOT HARMLESS ENTMT.

- Gambling harm awareness campaigns should refrain using terminology 'problem gambler', 'responsible gambling/gaming'
  - instead: where to seek assistance, how to discontinue gambling
- Warning information related to specific game types (eg, EGMs)
  - "among people who use machines, the rate of serious gambling harm is 5 x population average"
- Price information disclosed in a simple manner
  - eg., average loss of an average user in an hour (not return-% etc.)



## II: HOW TO ADDRESS CRIME, SUICIDE

- Public policies to prevent gambling problems (and related poverty and misery) exist and are supported by evidence
  - restricting availability and access
- More severe gambling problem => crime
  - no venues in deprived areas, limits to encitement of gambling
- Negative effects of high-interest loans on PGs => suicidality
  - control of instant loan providers, access to credit



### III: HOW TO ENABLE EFFECTIVE REGULATION

- Questioning the industry-govt partnership (cf. tobacco)
  - transparency, access to public documents, FOI requests
- "Mystery shopping" (on-site observations) by researchers
  - actual events in gambling venues, extent of harm
- Focus on prevention, instead of treatment
  - PGs are slow to seek treatment
    - irreversible damage before diagnosis (e.g., debt, divorce, job loss)



### SUMMARY

- Gambling is a major new source of inequality on global scale
  - verified mechanisms of inequality have been identified
- Govt and industry does not want 'responsible' gamblers
  - they want *sustainable* gamblers
- Individuals are harmed by gambling, by dangerous products
  - 'problem gambling' as political construct, serving industry interests



# DISCUSSION

HELSINGIN YLIOPISTO  
HELSINGFORS UNIVERSITET  
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