



Financial Literacy, Responsible Gambling and Young People: A Problem Gambling Prevention Proposal

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August 2007

Background

One of the major elements of the Australasian Gaming Council's (AGC) charter is the promotion of gambling education and responsible gambling.

To this end, in 2007, we were keen to build on the work of youth gambling researchers and further explore young people's participation in and understanding of gambling.

In mid-2007 the AGC engaged a consultant to conduct focus group research, using a small but broad range of groups of young people. This approach was based on the methodology of Messerlian & Derevensky (2006)¹ from the International Centre for Youth Gambling Problems and High Risk Behaviours at McGill University, Montreal, Canada.

The research highlighted the potential for the development of an innovative and engaging education product combining responsible gambling education with financial literacy.

What was the purpose of the research?

- The AGC's aim was to explore attitudes to and participation in gambling, understanding of problem gambling and the types of messages that could best be employed to reach young people on the issue of problem gambling and gambling education generally.

Who participated?

- Seven focus groups were established which included participants with diverse backgrounds from:
 - Methodist Ladies' College, Kew (Victoria)
 - South Australian Youth Ministerial Council
 - St Edmund's College, Griffith (ACT)
 - Eastlake Football Club (ACT)

In total, 63 individuals (14 females and 49 males), ranging in age from 13 to 23 years took part in the focus groups.

What was discussed?

The focus group facilitator provided an introduction and background to the project and then led a discussion covering the following issues:

What do you know about gambling?

- Types of gambling – regulated venues versus unregulated etc.

What are your thoughts about gambling?

- Entertainment value versus expectations of winning; social acceptability; peer and parental influences; myths and superstitions; odds and statistics

What problems may arise from gambling?

- Knowing the difference between social versus problem gambling; risk-taking behaviour in adolescents; consequences of problem gambling with regard to family, health and debt creation

Awareness of prevention campaigns in the community:

- What works well and what doesn't?
- What may have changed your attitude or behaviour?

If a gambling information program was to be developed:

- What sort of messages might work best for young people?
- What is the best medium for getting the messages out?

Spending money and budgeting:

- Where does your spending money come from?
- How do you decide what to spend your money on and do you budget at all?

General Findings

Although participant numbers were small, there was much consistency in the issues raised across the focus groups, and with the social research undertaken by Messerlian and Derevensky.

Participants generally displayed a mature attitude towards gambling as an activity, and a healthy level of scepticism for gimmicks associated with some forms of gambling.

Participants tended to be quite naïve about the true odds of winning, with most believing that it was possible to make a living from gambling.

There was little appreciation of the potential negative effects of gambling and limited thought as to how problem gambling may arise and how it might be combated.

The majority of participants indicated that they were already gambling, and said they would continue to do so, in various forms and to varying degrees, into adulthood.

Participants commented that the focus group discussions had been useful in bringing gambling issues to their attention, including some of the risks and consequences.

Many participants were of the opinion that what would help them most in managing their gambling in a responsible way *was to be more informed about gambling and managing their money.*

It had not occurred to many of the young people in the focus groups that money could be managed, rather than just being something that you spend when you have it.

Characteristics of a responsible gambling campaign

Each of the focus groups commented on the **need to understand more about gambling**. Many suggested that knowing the odds for different forms of gambling and having statistics on gambling spending may help them to gamble responsibly.

There was a suggestion that they **needed to learn how to manage money, how to budget and spend wisely** – very few participants felt that they were in full control of their finances and very few used a plan to budget.

Participants stressed the **importance of balanced messages** – simply focussing on the negative would be more likely to encourage experimentation. This

especially related to gambling, as it is seen as a fun and social activity anyway.

Messages have to be relevant to the audience, but need to be imaginative and humorous. Participants also indicated that messages **need to address the emotional harm** caused by problem gambling – particularly the impact on parents, family and friends as well as on the health and well-being of the gambler.

A number of participants commented on Health Studies at school, which addressed issues such as smoking, drugs, safe sex, and the responsible use of alcohol, but noted that the **issue of responsible gambling was never raised** and they believe that it **should be, as part of learning about life choices**.

Discussion highlighted that any **gambling education program needs to be creative and interactive** – just listening to a teacher or watching a video is not enough. **The key to success is accessibility, practicality and relevance**.

Summary

It is clear that young people are exposed to and participate in gambling in many forms – it is important that they understand what they are getting into and how to manage it.

Past research has indicated increasing participation rates and that without education, young people who are gambling and who do have problems may continue these into adulthood.

The AGC's research indicated a desire amongst young people to learn more about financial management – this then, we believe, is the way to tackle gambling education also.

The AGC believes that the focus of any new program should be to bring the best elements of current state government programs together with financial literacy information from the Financial Literacy Foundation's *Understanding Money* campaign to form the nucleus of an innovative program that is easily accessible and highly relevant to today's youth.

It is proposed to develop a senior school focused, interactive responsible gambling education product that incorporates financial literacy principles.

The AGC has already received in principle support for this idea from numerous quarters and believes that it presents an opportunity to form a nationally coordinated approach to responsible gambling education and financial literacy in general. In 2008, we will be working to gain further support for the development and implementation of the program.

¹ Messerlina, C. & Derevensky, J. (2006) Social marketing campaigns for youth gambling prevention: Lessons learned from youth. *International Journal of Mental Health Addiction* 4, 294–306