

## IPS Lunch Forum “Harm Minimisation Measures – Taking the Long View on Gambling”

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By Valerie Koh  
*IPS Research Assistant*

### **Introduction**

The Institute of Policy Studies (IPS) organised a lunch forum to discuss potential measures to support existing efforts in minimising harm from gambling in Singapore.

The forum was chaired by Dr Gillian Koh, IPS Senior Research Fellow, and featured two presentations by Dr Jasmine Loo, Lecturer and Psychologist at Monash University (Sunway campus), and Professor Mark Griffiths, from the Gambling Studies department and the Director of the International Gaming Research Unit at Nottingham Trent University.



In her presentation, Dr Loo shared international survey data indicating that 70 to 90 per cent of adults have admitted to gambling sometime in their life and that on average, approximately 2 and 4 per cent of any given population are probable pathological<sup>1</sup> and problem gamblers<sup>2</sup>, respectively. The figure tends to be higher among the ethnic Chinese.<sup>3</sup> Their strong cultural trait of being achievement- or success-oriented makes them susceptible to the idea of getting-rich-quick through gambling. In

addition, the emphasis on “face” and the stigma attached to seeking professional psychiatric help make it difficult for Chinese respondents to recognise and treat their gambling addiction.

<sup>1</sup>. Defined by the University of Maryland Medical Center as being “unable to resist impulses to gamble, which can lead to severe personal or social consequences”.

<sup>2</sup>. Defined by the Australian Ministerial Council on Gambling as being characterised by experiencing “difficulties in limiting money and/or time spent on gambling, which leads to adverse consequences for the gambler, others, or for the community”.

<sup>3</sup>. General population: pathological gambling rates at 1 to 2 per cent; problem gambling rates at up to 5 per cent; Chinese population: pathological gambling rates at 1.78 to 2.9 per cent; problem gambling rates at up to 4 per cent.

Prof Griffiths' presentation then introduced several initiatives to promote responsible gaming, such as reminders that gamblers were dealing with actual money and programmes that identify likely problem gamblers by tracking online gambling behaviour. Distinctions were made between the medium in which a game is played and the structural characteristics of a game, which can be altered to reduce the players' risk of developing gambling problems. For example, while its accessibility and continuous nature makes online gambling addictive, the structure of the game is no different from gambling at machines or in the casinos that are equally addictive.



Dr Koh shared some key highlights from the 2011 National Council of Problem Gambling Survey for an overview of gambling trends in Singapore.<sup>4</sup> This included data such as the probable incidence of pathological gambling across age groups: 1.6 per cent for ages 18–29 and 1.8 per cent for ages 40–49. She also cited the top three forms of gambling on which the highest percentage of the sample said they spent more time, more money and played with greater frequency than planned. The table below is adapted from Table B13 of the survey to represent those modes where there was the poorest self-control among gamblers. These would be areas to focus on in discussing harm minimisation.

**Top Three Modes of Gambling With Poorest Self-Control Among Gamblers:**

<b>% who gambled longer period of time than they had planned to</b>	<b>% who gambled with more money than had planned to</b>	<b>% who gambled more frequently than had planned to</b>
Online Gambling 30.4	Online Gambling 33.3	Online Gambling 29.2
Table Games in Local Casinos (IRs) 26.5	Table Games in Local Casinos (IRs) 23.5	Table Games in Local Casinos (IRs) 21.3
Jackpot Machines in Local Clubs 19.1	Table Games in Cruises/Outside Singapore 16.5	Jackpot Machines in Local Clubs 13.1

4. National Council on Problem Gambling. (2012). *Report of survey on participation in gambling activities among Singapore residents, 2011*. Retrieved from [http://www.knowtheline.sg/pdf/2011\\_NCPG\\_Gambling\\_Participation\\_Survey\\_23\\_Feb\\_2012.pdf](http://www.knowtheline.sg/pdf/2011_NCPG_Gambling_Participation_Survey_23_Feb_2012.pdf)

### **Prevention Among Youths**

Participants agreed that prevention among youths was critical as troubled adolescents often receive intervention at a late stage, that is, when they are brought to court for misdemeanours resulting from gambling addictions. While gambling education programmes for children aged 9 to 12 are available, school administrators have shown little interest in them, often citing the fact that since gambling is illegal for this age group, the risk is relatively low and therefore does not warrant extensive education.

Participants also raised the issue of challenges in designing gambling education programmes. One concern was that gambling is fairly commonplace and often presented as a form of recreation. Discussing the harmful effects of gambling could also be counter-productive if it inadvertently piques the interest of youths and steers them towards the activity. Prof Griffiths highlighted the insidious effects of the games of chance that young people are exposed to today through seemingly innocuous games on the internet and hand-held devices. He explained that these games de-sensitise youths to gambling and may encourage habits that can be fully expressed later in adult life.

With respect to the key message for youths, Dr Loo suggested that this could focus on the general principle of self-regulation, or delayed gratification. This could be applied to other addictions such as drugs and sex, in addition to gambling. Programmes could also re-direct youths to positive recreational outlets.

In addition, participants were conscious of not wanting to issue any morally-based message about gambling. Prof Griffiths agreed but said it was important to send the message that like alcohol, gambling is fine in moderation but that gamblers should understand the serious impact of crossing the line.

As to the signs of potential addiction in youths, indulging in ‘free-play’ gambling games, i.e., games of chance that are available without transactions of money involved, was discussed as one possible lead. An individual’s attitude towards gambling is often coloured by the initial experiences of gambling, and free-play gambling (where the odds of winning are often designed to be significantly better than that in actual games where money is involved). To deter this, free-play games could be placed behind an initial registration process for gambling, as is the case in certain jurisdictions.

### **Online Gambling**

Free-play games registration provided a segue into discussions on how such registration systems might work. Norway’s player card system was raised as an example: it became mandatory in 2008 for those who wished to gamble, online or otherwise, and was initially introduced with the intention of ensuring Norwegian gambling companies had a secure identification and payout system. Lessons drawn from the Norwegian experience include the importance of co-operation across different public agencies in order to share information about gamblers, and the usefulness of the player card in setting limits on games and other forms of harm minimisation. Participants also acknowledged the need to constantly adapt the system as regulators try to deal with the increasing use of mobile devices for gambling.

One participant shared about Australia's efforts in trying to regulate online gambling, specifically, the legalising of online poker tournaments.<sup>5</sup> The suggestion of the Australian experience is that prohibiting some forms of online gambling might actually result in more harm as gamblers are driven to unregulated offshore sites without consumer protection. A distinction was also drawn between the provision of online games, which is illegal in Australia, and the playing of these games, which is legal.

In the context of Singapore, online gambling is also on the rise, with anecdotal accounts suggesting that the number of online gambling websites that could be accessed in the country was over 2,000. While there is a need for research, prevention, education and treatment efforts to be targeted at online gambling, Prof Griffiths highlighted that a country's efforts to reduce online gambling are also affected by other countries that may constitute the 'weakest link'. For instance, in the United Kingdom, online gambling sites that are available are often operated out of countries that have favourable online gaming taxation laws, such as Gibraltar and Malta, where the UK has no jurisdiction.

With regard to Singapore's gambling regulations, all forms of online gaming are illegal and it is an offence to place bets with an unlicensed or illegal site. However, it is in reality difficult to enforce this law. Illegal gaming is dealt with by the police, while social gaming is handled by Singapore Pools, the Turf Club and the TOTE Board. Casinos are regulated by the Casino Regulatory Authority.

Prof Griffiths shared that there was a study that did not find a single problem gambler among respondents who only gambled online. Problem gamblers will be those who have gambled offline as well.

### **Conclusion**

In response to regulatory measures, participants recommended the extension of regulation to all types of gambling, not just casino operations. This is to allow for more comprehensive and systemic thinking about how to regulate and reduce the harm of all forms of gambling, in place of the current fragmented regulatory system – online or offline, casino or non-casino, local or overseas, etc.

In particular, the focus went to soccer betting and Toto and 4D lotteries, which are more common among the middle-aged or the elderly. The suggestion of introducing further harm minimisation measures, given the ubiquity of such weekly lotteries, was weighed against their potential positive value. A survey carried out by the University of Oslo was cited which found that more than 70 per cent of lottery players said they had only positive feelings about and from playing the lottery, as compared to less than 5 per cent of players who reported negative feelings. The survey concluded that the weekly lottery added a positive value to the lives of most of the individuals who played it.

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5. Australian Government Productivity Commission. (2010). *Gambling Inquiry Report*. Retrieved from [http://www.pc.gov.au/\\_data/assets/pdf\\_file/0010/95680/gambling-report-volume1.pdf](http://www.pc.gov.au/_data/assets/pdf_file/0010/95680/gambling-report-volume1.pdf)

Furthermore, it was acknowledged that public campaigns have largely emphasised the harm from casino gambling, while non-casino forms of gambling may remain innocuous to the public perception. The latter could also be brought into focus to highlight their potential harm in public campaigns.

Finally, it was suggested that local stakeholders be engaged in the collaborative effort to minimise harm, especially among at-risk gamblers, to ensure that funding, access to problem gamblers and secondary prevention efforts that target individuals most at risk are available.

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*If you have comments or feedback, please email [jps.eneews@nus.edu.sg](mailto:jps.eneews@nus.edu.sg)*



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