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Australian Institute of
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From coping to control: Understanding gambling experiences to inform harm minimisation policy

National Gambling Trends Study, Qualitative Research Report

Australian Gambling Research Centre, Australian Institute of Family Studies

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The Australian Institute of Family Studies acknowledges the Traditional Owners of Country throughout Australia and recognises their continuing connection to lands and waters. We pay our respects to Aboriginal and Torres Strait Islander cultures, and to Elders past and present.

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Sensitive content warning

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Call Police on 000 any time you are worried about your safety or the safety of another person.

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Participants spoke openly and honestly about their experiences with gambling, often reflecting on difficult and deeply personal aspects of their lives. For some, this was the first time they had spoken in detail about the challenges and harms they had experienced. We acknowledge the trust and courage required to share these experiences and are sincerely thankful to all those who took part.

Many participants expressed a strong desire to help others by sharing their stories. They especially hoped that their experiences would contribute to preventing gambling-related harm in the future, especially among children and young people. Their willingness to speak openly has helped ensure that this report reflects the lived realities of gambling and provides an authentic account of the issues explored.

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Research team

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Key findings

Our research shows that gambling becomes normalised through repeated exposure across familial, social and digital environments. Major life events can also change the role gambling plays in people's lives, with some participants describing a shift from recreation to coping. These experiences suggest that reducing gambling harm requires prevention approaches that extend beyond individual responsibility and support earlier, more systemic responses across the life course.

- Gambling was commonly described by participants as a normal and socially accepted part of everyday life, shaped by early exposure through family, peers, sporting culture and online, and gambling opportunities widespread in Australian communities.
- Participants frequently identified major life events such as grief, relationship breakdown, loneliness and other stressful experiences as turning points that changed the role gambling played in their lives – with gambling often shifting from recreation to a coping mechanism.
- Many participants maintained a strong belief that they could control their gambling through personal strategies, even when experiencing losses or harms. These perceptions of personal control may delay recognition of risk and reduce engagement with support or harm-minimisation tools, while reinforcing reliance on individual responsibility.
- Participants reflected that earlier education about gambling risks, odds and harms may have altered their gambling decisions. They strongly supported prevention approaches that begin early and continue across the life course, including education, public awareness initiatives and accessible harm-minimisation information.
- Participants often recognised that personal strategies for controlling gambling could be undermined. They indicated support for stronger system-level protections, including restrictions on advertising, reduced accessibility and interventions that reduce reliance on individual self-control alone. These protections are supported by the broader evidence base.

Introduction

Gambling is widely available and socially accepted in Australia. However, Australians lost \$33 billion to gambling in 2024–25 (Queensland Government Statistician's Office, 2026). The public is increasingly aware of the harms gambling can cause, with recent surveys indicating strong community concern. Most Australians believe there are too many opportunities to gamble (77%) and that gambling should be discouraged (59%), while relatively few consider it beneficial for society (17%) (Australian Gambling Research Centre, 2023a, 2023c).

Gambling opportunities are common across both land-based and online settings. In Australia, electronic gaming machines (EGMs or 'pokies') are particularly prominent. These are widely located in suburban hotels and community or not-for-profit clubs across most jurisdictions (the exception being Western Australia, where EGMs are prohibited outside casinos).

Many of these venues also offer TAB wagering and keno. This widespread availability means gambling is often encountered as part of everyday social activities, including during family and community outings.

Online gambling is also widely accessible. Australian-licensed operators can legally offer products such as lotteries, keno and race and sports betting. Online casino-style gambling (such as EGMs, poker and table games) cannot be legally provided to Australian residents, although these services remain accessible through offshore operators.

The high availability of gambling in community venues and the growth of online betting contributes to the normalisation of gambling in Australia. This is reinforced through routine exposure in social environments and through activities such as race and sports betting.

Purpose

The purpose of this study is to better understand the experiences of people who gamble regularly via online wagering and/or electronic gambling machines (EGM). These accounts provide insights into how gambling behaviours develop, how harms are experienced and where opportunities for prevention and harm reduction may arise.

Methods

This report draws on qualitative interviews with regular gamblers (defined as gambling at least monthly) who participated in the 2024 National Gambling Trends Study (NGTS), a national survey of 4,000 people who regularly gambled using poker machines or participated in online sports or race betting.

Participants were recruited through purposive sampling to select respondents with varying experiences of gambling-related harm, including those reporting severe harm (Problem Gambling Severity Index [PGSI] score of 8 or higher) and those who had used harm-reduction measures such as activity statements and deposit limit setting.

Interviews explored participants’ gambling habits, motivations, experiences of harm and help seeking, as well as their views on proposed government harm-minimisation policies. Interviews were conducted by ORIMA, an experienced external research provider, with informed consent obtained from all participants and identifying information removed during transcription.

Data were analysed using reflexive thematic analysis to identify patterns across participants’ accounts, allowing themes to be developed inductively from the data – rather than applying a predetermined framework. This approach centres participants’ perspectives and provides insight into how individual gambling experiences intersect with broader policy, regulatory and industry contexts. Further details on the methodology, including recruitment, ethical clearance, interview questions and analysis with a positionality and reflexivity statement are provided in [Appendix A](#).

The qualitative findings were interpreted alongside a targeted review of contemporary Australian and international literature relating to gambling participation, gambling harm, harm minimisation and prevention. This literature was used to contextualise participants’ experiences and identify areas of alignment or divergence with existing research (see [Appendix A](#) for literature review methodology).

Table 1: Characteristics of participants

Characteristics	n (%)
State/Territory	
New South Wales	11 (36.7%)
Victoria	3 (10.0%)
Queensland	9 (30.0%)
South Australia	6 (20.0%)
Western Australia	1 (3.3%)
Tasmania	0 (0.0%)
Australian Capital Territory	0 (0.0%)
Northern Territory	0 (0.0%)
Age	
18–24 years	2 (6.7%)
25–34 years	10 (33.3%)
35–44 years	9 (30.0%)
45–54 years	5 (16.7%)
55–64 years	1 (3.3%)
65+ years	3 (10%)

Characteristics	n (%)
Gender	
Men	17 (56.7 %)
Women	13 (43.3 %)
PGSI¹	
Min, Max	1, 26
Median	11.5
Non-risk gamblers (PGSI = 0)	0 (0.0%)
Low-risk gamblers (PGSI = 1–2)	3 (10.0%)
Moderate-risk gamblers (PGSI = 3–7)	7 (23.3%)
High-risk gamblers (PGSI = 8+)	20 (66.7%)

Notes: Total sample = 30.

The sample comprised 30 regular gamblers from across Australia, most of whom were aged 25–44 years and slightly more than half of whom were men. Participants reported high levels of gambling-related harm overall, with PGSI scores ranging from 1 to 26 (median = 11.5) and two-thirds classified as high-risk gamblers.

Findings

Three interconnected themes emerged from participants' accounts. First, gambling was commonly described as a normal and socially accepted part of everyday life. Second, major life disruptions often changed the role gambling played, with some participants describing a shift from recreation to coping. Third, many participants maintained a strong belief that they could control their gambling, even when experiencing harm. These themes highlight the need for prevention and support strategies that extend beyond individual responsibility.

Normalisation ('Gambling is part of everyday life')

Theme summary

Participants described gambling as becoming normalised through repeated exposure to it. They were often first exposed in childhood and then through family relationships, peer groups, sport, online communities and promotional activities. Gambling became embedded in their socialising and everyday lives, making its potential risks less obvious to them and to those around them.

Many participants described being exposed to gambling from a young age through their family, where it was a routine and socially accepted part of everyday life. In many cases, they were exposed to gambling well before the legal age (18 years old in Australia).

Participants recalled spending time in pubs, clubs and TABs, or being around racing and betting activities with parents and other relatives. In these settings, gambling was not framed as risky or unusual but as a normal part of socialising, family outings and leisure.

Participants described their family gambling activities past and present:

I remember when I used to go, like mum would go and she'd have a beer at the pub ... But I remember the poker machines, kids could go in there. (P14: male, NSW, 35–44 yrs)

I probably come from a family where they were gambling people. So, it's in my blood. (P7: female, Qld, 65+ yrs)

As children and adolescents, watching family members gamble, and in some cases, participating alongside them, reinforced the idea that gambling was an ordinary adult pastime. This aligns with evidence that early exposure

¹ Problem Gambling Severity Index (PGSI) is a measure of at-risk gambling behaviour (Ferris & Wynne, 2001). See Appendix A for further details.

through parents and family members is associated with gambling initiation and adolescent gambling behaviour (Dittman et al., 2026; Hing et al., 2025; McComb & Sabiston, 2010).

Beyond family influences, many participants described gambling as an ordinary feature of their social life. Rather than being a distinct activity, participants described gambling as similar to drinking alcohol, talking or watching sports and racing, describing it as something that 'just happens' when socialising.

On Thursday night after training, we'd go to the pub for team selection, and there would be a time that I'd probably be gambling because other people around are gambling too. (P9: male, SA, 18-24 yrs)

We'll go to the pub and have lunch, and we'll play the pokies while we're there. We'll also pick random numbers on the Keno and things like that. So, yes, that's pretty much it. Yes, every Saturday is reserved as a watch the races and have a bet day. (P28: female Qld, 35-44 yrs)

I would say that probably most of the things that we do with my mates these days is gambling related. (P1: male, NSW, 25-34 yrs)

Participants shared bets and tips online as a routine part of group communication and social connection.

We've got 'bets with mates' groups ... and we'll be chatting on Facebook or WhatsApp as well going, 'Hey, this horse, this horse and that horse'. (P28: female, Qld, 35-44 yrs)

I normally just watch NBA ... during the game, we have the chat group. I join the chat group over the WhatsApp, right? So basically, I just watch the game ... a group [of] people, like over a 100 people ... just share what you bet ... we know each other, so we just build the relationship, build the common trust. That's the meaning of this group. (P2: male, WA, 25-34 yrs)

These online platforms and messaging apps further reinforced gambling normalisation by embedding gambling discussions, promotions and betting tips within everyday social interactions. Participants described gambling content as routinely appearing in their group chats, social media feeds and online communities, making gambling seem like a common and accepted part of engaging in sport.

This aligns with evidence that online gambling and sport have become increasingly intertwined (Etuk et al., 2022). Repeated associations between professional sport and gambling can transfer positive perceptions of sport to gambling, reinforcing its social acceptability (Hing et al., 2023). Gambling advertising on social media, including content created by social media influencers, may further normalise gambling as a part of everyday online engagement and increase exposure to gambling-related content.

Participants described the influence of sport, sports media and former athletes in promoting gambling. One participant reflected on the prominence of betting promotions during sports coverage and the role of well-known sporting personalities in shaping gambling attitudes:

And I think that you've got people suggesting multi's everywhere. I think you've got people, or former AFL players, [promoting] their best picks of the night. I do think it's everywhere. It's inescapable at times ... If Kane Cornes suggests me to bet on someone, I feel more inclined to. (P9: male, SA, 18-24 yrs)

This account highlights how gambling promotions are embedded within sports media and delivered by familiar sporting figures. The reference to former AFL player and sports media personality Kane Cornes suggests that betting messages may carry greater credibility when communicated by recognisable figures, potentially reinforcing the normalisation of gambling as part of engaging with sport.

Across participants' accounts, gambling was not only normalised in everyday settings, such as venues, in sporting coverage and social networks, but also actively reinforced through pervasive advertising, promotions and incentives.

You could be on YouTube and Sportsbet will come up and it's a promotion for the weekend of footy, 'Put a same game multi on.' I'm like, I wonder if kids would see that on YouTube? (P25: male, Qld, 25-34 yrs)

Despite recognising the negative impacts of gambling, many participants described its advertising as targeted and hard to avoid, with frequent promotional offers delivered through direct emails and text messages from companies such as Sportsbet:

I think that they [Sportsbet] target a select audience in a way. I think [they target] people that are known to be big spenders ... So, I feel like that's a bit dodgy. I feel like rewarding someone for losing a lot of money is not the way to go about it, I feel like that's a bit shit ... I think it's everywhere. I think it's impossible to ignore. (P9: male, SA, 18-24 yrs)

These accounts align with existing research indicating that greater exposure to gambling advertising is associated with an increased likelihood of participating in gambling and of being classified as at risk of gambling harm (Australian Gambling Research Centre, 2023b). Further research in Finland found a direct association between encountering online gambling marketing and problem gambling severity, with the association particularly strong for online gamblers (Savolainen et al., 2025).

Participants' accounts show how gambling became normalised through cumulative exposure across family, peer, sporting, digital and commercial environments. These influences embedded gambling within relationships and everyday activities, while widespread advertising, inducements and continuous availability further reinforced its visibility and social acceptability.

Turning points

Theme summary

Participants described 'turning points', often triggered by life events, losses or heightened awareness, that disrupted routine gambling patterns and brought about changes in their gambling behaviour. These moments marked a shift from gambling as recreation to an activity that helped them to cope with emotional distress or escape their situation.

Participants described disruptive life experiences as often coinciding with the onset or escalation of gambling behaviour. Across interviews, these events were commonly described as turning points that reshaped how and why participants gambled. For some, gambling was described as shifting from a primarily recreational activity to a way of coping with emotional distress.

Among the disruptions identified, grief and relationship breakdown were prominent turning points. Bereavement was especially common, with several people speaking about losing a parent, a child or multiple family members in close succession. As expressed by one participant, gambling became a distraction from overwhelming grief:

I'm going to say about two, 18 months to two years ago, I lost a baby, went through an extremely horrific time, and self-sabotaged my life by gambling. So, I think I lost \$15,000 in three months. Yep. And that was [a] get your shit together moment. (P15: female, NSW, 35–44 yrs)

Others described gambling as a temporary escape following the death of a parent.

My gambling really became an issue for me back in 2016 when my mum passed away ... I think it was just a way to distract myself maybe. I kind of see it as almost like a form of self-harm, I guess, in a way. (P14: male, NSW, 35–44 yrs)

My dad had passed away in 2013 and I'd moved to Queensland. That time, at 2015, I had finished a relationship of about 5 and a half years, so I was by myself. I didn't really have much going on around me. I used it as an escape when I first started ... I started watching sports and then started sports betting. Then it became a chase. I kicked it off, took me out of my lull period of grieving over my father and my partner because I was by myself. It was like an escape for me. (P19: male, Qld, 25–34 yrs)

Relationship breakdowns featured strongly. Separations and the loss of long-term support networks left people feeling isolated and unsettled.

I went through a phase of it not interesting me, and then just cut it all off and then just, I didn't pick it up until – I think I broke up with my then girlfriend and just was like, oh yes, start doing this again. (P9: male, SA, 18–24 yrs)

When I split with my ex-partner, I spent quite a bit of money. Thousands, I don't know how much exactly. But I got money from our split with our house. I put a fair bit of that money through the pokies. (P10: female, NSW, 35–44 yrs)

Relocation, particularly migration, was also described as creating loneliness and isolation, which gambling temporarily helped to ease:

I'm originally from Kenya ... And also being away from my family – my family are ... back in Kenya. And when I feel like I miss them, like miss Dad, miss brothers and sister, [I think], 'Oh, what can I do to get my mind off that?' [...] it just kind of take[s] me to that [gambling] path. (P23: male, Qld, 35–44 yrs)

Other turning points described by participants included fertility struggles, health crises and general life pressures that accumulated over time.

These findings are supported by broader evidence showing that stressful or traumatic life events can increase gambling severity over time, with cumulative life disruptions associated with later harm (Luce et al., 2016). Other studies have shown that trauma and stressful events often precede periods of gambling escalation for many individuals (Monson et al., 2023). In this study, these disruptions were more commonly described as catalysts, marking transitions when gambling became a more intense and emotional activity.

These accounts suggest that changes in gambling behaviour often happen alongside periods of grief, loneliness, anxiety or heightened stress. Many described gambling as taking on a different role during these periods, providing distraction, escape or temporary relief.

A lot of it is with my emotional state too I've noticed. So, if I'm having a hard time, I've noticed that I gamble more. So, if I'm going through a rough patch, I'll use that as like a thing to make me feel better. (P2: male, WA, 25-34 yrs)

Yes. So, I've got to say, my environment probably isn't good. I'm distanced from my son. My daughter and I, we haven't been close for a few years and now that's really ended. I wanted to move down by her to be with my grandchildren but it's just ended the relationship. Now of course I don't want to go down there ... So gambling escapes me, I escape from all of that. (P22: female, SA, 65+ yrs)

In this case, the participant described gambling as 'self-soothing':

When I first – I think it died off a little bit, the gambling, with the move and change of scenery and had that session and I had a break from it. And then once things settled down here and relationship sort of went a bit – was going backwards a bit, sort of started up again as like a self-soothing – self-medicating thing for myself. (P12: male, Qld, 45-54 yrs)

This pattern aligns with evidence that people may use gambling as a way to escape emotional pain or regulate distress following traumatic or stressful experiences (Buchanan et al., 2020; Monson et al., 2023). Research also suggests that trauma can lead individuals to seek emotional numbing or altered emotional states through gambling, framing it as a coping mechanism rather than a recreational activity (Monson et al., 2023).

A similar pattern emerged in accounts where multiple pressures converged, with gambling providing a distraction from accumulating stresses, as one participant reflected:

Around the same time, I mean, I had a relationship breakdown, and I had issues with my accommodation as well where I was living. So, it was a combination of a whole bunch of things that I think I was just trying to distract myself from, really. (P14: male, NSW, 35-44 yrs)

These findings suggest that gambling may be better understood within the broader social, emotional and economic circumstances of a person's life, rather than as a simple response to a single risk factor (Monson et al., 2023).

Along with the existing evidence, these accounts suggest opportunities to integrate gambling harm minimisation interventions within broader support services such as relationship counselling, alcohol and other drug (AOD) services, domestic and family violence support and financial counselling services. Integrated support can also reduce reliance on individuals to self-identify their gambling-related harm.

Control, beliefs and gambling decisions

Theme summary

Participants often viewed gambling outcomes as at least partly within their control, attributing success to skill, strategy or self-regulation. These beliefs helped sustain gambling behaviour, leading some to continue gambling despite their growing losses and clear signs that outcomes were largely unpredictable.

As gambling became more prominent in participants' lives, many described strategies and beliefs that helped them maintain a sense of control over their gambling behaviour. Many emphasised strategies, routines or 'systems' they believed helped them gamble responsibly and limit losses. They commonly described strategies and personal rules, including knowing when to stop, setting limits or only spending what they could afford.

Well, when we go to the pokies I don't actually take an ATM card. So, like I'll take cash ... (P16: female, Qld, 35-44 yrs)

So, I have a certain amount that I'm willing to lose. I try not to go over that. And I'll also set a certain amount of time, and it's good when I have some appointment or something to do that will get me away from the screens. (P17: male, NSW, 45–54 yrs)

Some participants described feeling able to influence outcomes because of their experience, intuition or personal strategies, despite acknowledging that gambling outcomes were often unpredictable. This finding aligns with research on gambling-related cognitive distortions, which shows that gamblers commonly hold erroneous beliefs about their ability to predict or influence outcomes in games of chance (Clark & Wohl, 2022).

And I feel it much more enjoyable and entertaining when it's in person rather than just doing it online. And it's a lot more, you know, I have better control of things when I'm doing it in person ... Yes, I feel I have some control over things like – yes, because it's physically chips which I move around compared to online where I just end up losing a lot of stuff ... (P11: male, NSW, 25–34 yrs)

I don't use those stats but it's mainly gut feel. My gut feels in the right direction ... yes, like I follow the teams and I follow certain horses and dogs ... yes, and I do notice trends. I've been doing it for a while so I – yes, you do pick up things here and there. Even though it's just gut feel. (P13: male, NSW, 35–44 yrs)

Additionally, many participants downplayed their risk and losses by characterising their gambling as low stakes, occasional or fundamentally different from people they saw as having a 'real problem'.

I can still manage everything. Everything's still manageable for me. But I see a lot of friends, a lot of people, especially, like I mentioned, some of the people over the chat group, they've got this kind of situation. They lost much money, and some of the people, they maybe borrowed the money from other friends, from the family, after, especially after they lost. Big money, big amount of money. (P2: male, WA, 25–34 yrs)

Participants frequently contrasted their own gambling with those they perceived as having more serious gambling problems. They commonly described their own gambling as controlled or manageable. Importantly, these distinctions reflect participants' perceptions of themselves and others rather than objective measures of gambling risk.

These accounts may be understood through the concept of cognitive dissonance,² whereby individuals seek to reconcile inconsistencies between their self-perceptions as responsible gamblers and their gambling behaviour. Previous research has found that the cognitive dissonance between an individual's ideal and their actual behaviours can lead to them internalising gambling impulses as problematic and contribute to feelings of guilt and shame (Evans & Delfabbro, 2005; Johansen et al., 2019).

Participants frequently contrasted their gambling with what they perceived to be more serious forms of gambling harm, often distancing themselves from the label of 'problem gambler'. This may reflect both efforts to maintain a sense of personal control and the broader social stigma associated with gambling harm. Similar findings have been reported among young male sports bettors, who distinguished themselves from 'problem gamblers' as a way of legitimising their own gambling and maintaining a more favourable gambling identity (Irving et al., 2026).

Historically, Australian public awareness initiatives, including the 'Gamble Responsibly' slogan, sought to encourage people to reflect on their gambling behaviour. More recently, however, the Australian Government has moved towards evidence-based public messaging that explicitly acknowledges gambling harm and avoids placing responsibility solely on individuals.

While public messaging has evolved, these messages arguably continue to focus primarily on the individual gambler and personal decision making (e.g. 'you win some, you lose more', 'what's gambling really costing you?', and 'what are you really gambling with?'). This may encourage self-reflection and greater recognition of harm but it also highlights an ongoing challenge in public health communication: balancing individual awareness with broader recognition of the social, commercial and environmental factors that contribute to gambling-related harm.

The ongoing refinement of public messaging and taglines may help raise awareness of gambling-related harm and encourage self-reflection without reinforcing stereotypes of the 'problem gambler'. However, participants' experiences suggest that recognising harm can be difficult, particularly when gambling is used to cope with stress or emotional distress, or when harms develop over time. This highlights the need for messaging that supports individual awareness while also recognising the broader factors that contribute to gambling-related harm.

² Cognitive dissonance, refers to the psychological discomfort experienced when a person holds inconsistent beliefs or when their behaviour conflicts with their attitudes (Festinger, 1968)

Prevention and education across the life course

Theme summary

Participants consistently reflected that if they had had a greater understanding of gambling risks, odds and harms earlier in life, it may have influenced their gambling behaviours. Their accounts suggest that prevention is most effective before gambling becomes normalised, with a combination of school-based education, public awareness initiatives, accessible consumer information and broader harm-minimisation supports across the life course.

Participants highlighted the importance of education and awareness raising at different stages of life. Many reflected that a better understanding of the potential harms of gambling when they were younger might have influenced how they thought about gambling and the decisions they made. Rather than suggesting that education alone would have prevented gambling-related harm, participants emphasised the value of young people having a clearer understanding of how gambling works, including the realities of odds, losses and industry practices, before gambling behaviours become established. As one participant explained:

If someone had explained the odds properly when I was younger, it might have changed how I saw it [gambling]. (P9: male, SA, 18–24 yrs)

Many participants supported gambling-harm education commencing before the legal age of gambling and viewed primary school as an appropriate starting point to equip young people with relevant knowledge. Participants also highlighted the value of open conversations about gambling from an early age, viewing these discussions as an important way to reduce stigma and increase awareness of harm.

I just think there needs to be more conversations about it, and the stigma needs to lift ... put it into everyday conversations. Especially for younger people ... I think having an open conversation, especially for younger people and in schools, is beneficial, I think. It starts when you're developing and you're getting into your own personality. (P14: male NSW, 35–44 yrs)

Studies show that young people are able to understand the nuanced landscape of gambling and want honest and open conversations and to better understand gambling harm in a way that feels authentic (Lole et al., 2025; Pitt et al., 2022). PROGRAM-A (Preventing Gambling Related Harm in Adolescence), in the United Kingdom (UK), is a school-based, peer-led intervention designed to prevent gambling-related harm by increasing knowledge and awareness; as well as stimulating discussion amongst peers about gambling risks. An evaluation of the pilot program demonstrated the acceptability and feasibility of delivering structured gambling education within schools (Miller et al., 2025).

Further evidence from international literature reviews of gambling prevention programs targeting young adults, including school-based and community education initiatives in countries such as the UK, the United States, Canada, Italy and Spain, suggests that improving young people's understanding of the probabilities and odds associated with gambling products may help reduce gambling-related risk behaviours (Keen et al., 2019; Monreal-Bartolomé et al., 2023).

Overall, participants' accounts align with literature that positions education as a part of a broader public health response, rather than a standalone solution (Ukhova et al., 2024). This includes the importance of early prevention in schools:

I think education needs to be started in schools ... to actually start bringing these sorts of things in at school level ... look at how it works ... at how it sucks you in. And the machines and horse racing ... you know what I'm saying? Like how all this sucks you in. Especially the pokies ... (P29: female, SA, 65+ yrs)

Additionally, participants discussed the need for better harm-minimisation advertising, with wider reach covering social media, and questioned whether existing approaches were effective enough. One participant suggested that greater investment in public awareness campaigns and education was needed:

Participant: Instead of going, 'I'll put this on their walls,' you know, like do a proper campaign on it and show them that ...

Interviewer: Yes. When you say like campaign and sort of roll out and advertising, what would be sort of the best way to reach people do you think ...?

Participant: Mainly probably social media and TV ads and even ads down the pub. Just like a TV screen that just plays that ad over – you know, regularly. (P5: male, NSW, 45–54 yrs)

One participant explained that posters and pamphlets can be overlooked in venues:

There's got to be posters around the pokie machines. There's got to be pamphlets here and pamphlets there and all this jargon. It's there, but not everyone sees it. (P19: male, Qld, 25–34 yrs)

Existing evidence aligns with participant observations that in-venue signage for harm minimisation is ineffective. Competition with advertisements for gambling emphasises the need for improved promotion of consumer protection tools (Livingstone et al., 2014). One study with young people suggested channels such as social media and streaming platforms could improve visibility of intervention and education materials (Lole et al., 2025).

Collectively, participant accounts and the broader evidence reviewed in this section highlight the potential role of education and prevention initiatives delivered across the life course. Findings show that effective prevention requires a coordinated approach that combines early education, improved public messaging and strengthened systemic supports.

Future directions: participant insights

Participants were asked about a range of current and proposed gambling policy measures, including mandatory pre-commitment systems and the regulation of electronic gaming machines (EGMs), online betting products and advertising as well as illegal offshore gambling services. While participants expressed views across all these areas, the strongest themes related to 2 aspects of the gambling environment: the design and features of EGMs as well as the venue environments in which they are located and the pervasive presence of online gambling advertising.

EGM and venue features perceived as contributing to harm

Participants who discussed electronic gaming machines (pokies) consistently described gambling environments as immersive and difficult to disengage from. They identified design features such as lights, sounds, jackpot displays and machine density as encouraging continued play and making it harder to stop gambling.

As one participant explained:

The colours, the lights, the numbers at the top, that's what attracts you when you walk into the room. (P22: female, SA, 65+ yrs)

Another participant linked the sensory environment of venues to continued gambling:

Probably the noise and the excitement, like as I said the pokie machines, hearing them go off. Someone's winning. It's like, 'Maybe I could win if I go there.' (P12: male, Qld, 45–54 yrs)

Several participants also felt that the sheer number of machines in venues made gambling difficult to avoid and normalised it as part of an everyday social life:

... the accessibility for gambling in this country is just so big. It's just so easy when you're walking past the pub or you're walking – you're in a pub having a beer to watch the footy, it's just – the pokies are just always there. They're just so prevalent. (P1: male, NSW, 25–34 yrs)

Others pointed to venue layouts and jackpot rooms as encouraging prolonged play:

Comfy seats, the ability to move the seats around ... Everywhere is carpeted, I don't know if that's because the venues already are or that's a tactic. It's cushy and cosy and comfy. And the drink stations that exist in there. (P8: female, SA, 18–24 yrs)

I know of other people that have won like the grand jackpot of like \$50,000 or something on there, and they do end up putting a lot of it back in, if not all of it. Because once you have that massive win, you just want to keep getting it. (P4: female, Qld, 25–34 yrs)

One participant suggested more radical design reforms, such as duller machine graphics to reduce the intensity of play.

If the machines were black and white, I don't think anyone would play them for long. (P10: female, NSW, 35–44 yrs)

There was also support for better resourcing and training for venue staff, with recognition that frontline workers require clear protocols, organisational backing and safety protections to intervene effectively. For online gambling, participants supported stronger enforcement of self-exclusion, improved identity verification and proactive intervention when risky patterns of play are detected.

When you're in the gambling room, I think there definitely needs to be more a responsible service of gambling at the pub. Because there isn't any, so I think that would help people definitely. I don't know about seeking help but having the staff actually monitor people's spending ... having the staff walk around and maybe check on the customers. (P10: female, NSW, 35-44 yrs)

These accounts suggest that participants frequently understood their gambling behaviour as being shaped by environmental and product features that encourage attention, prolong play and increase opportunities to gamble and not solely by their individual choices.

Strengthening regulation of online gambling and advertising

Participants described online gambling as difficult to avoid, highly accessible and heavily promoted, often at times when people were already stressed or vulnerable. There was strong support for tighter restrictions on when and where gambling advertising can appear, especially when watching sport and at times when children were likely to be watching. As one participant states:

I feel like there is an overconsumption of it [gambling advertising]. Especially because they dedicate a section period, like 30 second period pregame. They'll be like, 'All right, tonight it's A versus B and we're projecting that A scores this many tries.' Or, 'We project that B is going to run this many metres. We're going to put a multi together. We're boosting the odds to be \$4 and you can jump on now before the game starts and place your bets ... Blah, blah, blah ... It's encouraging people before the match to jump on and do it. Do I believe it's a good thing? No! (P19: male, Qld, 25-34 yrs)

Well promotions probably pull me in easily. So, I look for promotion because I think they are, I guess, value. Deposit bonuses are another thing that I'm trying to get, because I'm getting something additional for the same product. So, they pull me in. Yes, that sort of aspect would definitely pull me in. (P13: male, NSW, 35-44 yrs)

Concerns about children's exposure were common, with participants describing gambling promotions as difficult to avoid in everyday media environments:

I've seen it [gambling advertising] throughout the day where the ads pop up all the time, I'm just thinking, I'm like, surely kids will see that and they're going to want to think about it, and then they'll like, do it. (P25: male, Qld, 25-34 yrs)

Some went as far as requesting that gambling advertising be prohibited altogether:

I think all gambling marketing should be gone, same as when they got rid of the alcohol ads, cigarette ads, just get rid of gambling ads. (P10: female, NSW, 35-44 yrs)

I would say just scrap advertising in total ... I don't think it's healthy for the Australian community. (P19: male, Qld, 25-34 yrs)

Yes, I think it's a bit too much. I don't even think they really need to advertise the gambling at all. (P10: female, NSW, 35-44 yrs)

Participants were particularly concerned about advertising that disguises gambling as humour, mateship or harmless entertainment. Promotions such as bonuses, 'money back' offers and complex multi-bets were widely viewed as misleading and as undermining attempts to gamble in a controlled way.

They should not be allowed ... because it's making it that it's great to have bets with your mates, great to have this, and we'll give you that ... I reckon it's bad for society. They should be banned like cigarettes and alcohol. (P3: male, SA, 55-64 yrs)

Participants also described online gambling promotions and bonuses as creating additional temptation to continue gambling:

... my friends say, OK, there's another platform. They're just looking for the new customer, new user. If you just come to register a new account, you will get like \$50 credit or something like that. Probably I will give it a try. I will go for try it. (P2: male, WA, 25–34 yrs)

They've got a box at the MCG where they do competitions. I won one to go to the Dabble box and you'd watch a footy game and that's all food provided, drinks provided ... So yes, there's a lot of different things that get you drawn in again. They do live streams where they're talking, and they'll do bonus bets. One of the commentators will say, 'If you bet on this dog, if it comes first, second or third – it doesn't have to win.' (P21: female, Vic, 25–34 yrs)

Conclusion

This study provides insight into how people who gamble understand their gambling experiences and the factors that shape their behaviour. Participants' accounts suggest that gambling is often normalised long before harm occurs, becoming embedded within family relationships, social activities, sporting cultures and online environments.

For many, major life disruptions such as grief, loneliness, relationship breakdown and financial stress altered the role gambling played in their lives, with gambling increasingly described as a way of coping with difficult circumstances. Participants also frequently expressed strong beliefs in their ability to control their gambling, even when those beliefs appeared to sit alongside experiences of loss or harm.

The report's findings suggest that gambling harm may be most effectively understood not simply as a matter of individual choice but as the product of interactions between personal circumstances, social relationships, gambling environments and broader systems that shape opportunities to gamble (Nicoll, 2019). Participants' experiences point toward the value of prevention approaches that begin early, continue across the life course and are supported by broader health, social and community services. They also highlight the importance of policy measures that reduce exposure to gambling, strengthen consumer protections and lessen reliance on individuals recognising and responding to risk on their own.

Together, participant accounts and the broader evidence reviewed throughout this report underscore the importance of policy responses that reduce exposure to gambling, strengthen consumer protections and recognise the broader social, emotional and economic circumstances in which gambling-related harm occurs. This evidence supports a broader public health approach to gambling harm prevention that combines education, early intervention, supportive service responses and regulatory measures to strengthen protective factors across the population.

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Appendix A: Methodology

This study forms part of a broader project examining gambling trends in Australia. Here we focus on the lived experiences of people who gamble. We present findings from 30 semi-structured qualitative interviews conducted between May and June 2025, participants were aged between 18 and 65+, who regularly gambled (at least monthly) including on electronic gaming machines and online gambling both within Australia and offshore. Participant characteristics are summarised in Table 1. Participants were recruited via the National Gambling Trends Survey, which surveyed 4,000 people who regularly gamble using poker machines or by participating in online sports or race betting.

Participants were asked whether they consented to participate in a follow-up qualitative interview for the National Gambling Trends Study 2024. From the pool of participants who agreed, a purposive sample was selected to capture a range of gambling experiences, including participants who reported gambling-related harm and those who had engaged with harm-reduction measures.

Participants were invited to undertake a 60-minute interview to discuss their gambling experiences, motivations and views on proposed government harm-minimisation policies. Written or verbal informed consent was obtained prior to each interview. Interviews were conducted by ORIMA, an external research fieldwork provider with extensive experience in gambling and qualitative research. Any identifying participant information was removed by ORIMA when transcribing the recorded interviews.

Participants were asked open-ended questions such as: *Can you tell me about your gambling habits? What motivates you to gamble? Have you experienced any negative impacts because of your [pokies gambling/online betting]? Have you ever sought help to reduce or stop gambling? What are your thoughts on the proposed government policy [e.g. venue opening hours/pre-commitment system/advertising/offshore gambling]?*

Participants were encouraged to share any experiences, motivations or life events that influenced their gambling behaviour. They were invited to add any other comments or observations not covered by the questions. A payment of \$90 was offered for participation. Ethics approval was obtained from the AIFS Human Research Ethics Committee: Application number 2020-06(4).

Data analysis

Thematic Analysis (TA) was selected because it offers a theoretically flexible yet rigorous methodology for exploring patterned meaning across qualitative data. Its inductive approach aligns with the study's aim to understand gamblers' lived experiences without imposing pre-existing theoretical frameworks. TA enables the identification of themes that capture both individual motivations and broader conversations in Australian society about gambling and regulation.

This flexibility is useful in a policy context where consumer perspectives are often underrepresented. It makes room for participants' experiences to be shared and considered within broader conversations about risk, responsibility and efforts to reduce harm. By looking for common themes, TA sheds light on how personal reasons for gambling connect with things such as regulations and how the industry operates. This understanding can help guide practical interventions that reflect the realities of gambling behaviour.

Data were analysed in NVivo (QSR International Pty Ltd., Version 15.2.1) using Braun and Clarke's (Braun & Clarke, 2013) reflexive thematic analysis method. The process followed 6 steps: becoming familiar with the data, coding, generating initial themes, reviewing themes, defining and naming themes, and writing a narrative account.

Initially, we adopted an inductive coding approach, allowing codes to be developed through close engagement with the data rather than applying a predetermined framework. The lead researcher and a second researcher independently coded a subset of transcripts to support reflexive engagement with the data and inform the development of a preliminary coding structure. The main researcher then applied the agreed coding framework across all transcripts. Both semantic and latent codes were generated to capture explicit meanings and underlying ideas.

Next, codes were reviewed and collated into initial categories. Themes were then actively constructed through a reflexive process of reviewing codes, exploring relationships and interpreting patterned meaning across the dataset. Using an inductive, constructionist, experiential approach, theme development involved iterative discussions within the research team to refine and define the analytic story. NVivo was used to organise codes and support iterative theme development.

Literature review

A targeted (non-systematic) review of contemporary Australian and international literature on gambling participation, gambling harm, harm minimisation and prevention was conducted. Peer-reviewed and grey literature was identified through targeted searches of academic databases, government publications and key research organisation websites. The review was used to contextualise and interpret the qualitative findings rather than to provide a comprehensive synthesis of all available evidence.

Integration of qualitative findings and evidence review

The primary source of evidence for this report was qualitative interview data. Following thematic analysis, themes were examined alongside relevant Australian and international research literature relating to gambling behaviours, gambling harm and harm-minimisation policy. The purpose of this process was not to test or validate participant accounts but to situate lived experience within the broader evidence base and identify implications for policy and practice.

Theme development

Normalised gambling: Our initial coding captured a range of social and environmental influences, including *social activity, triggers and external influences, gambling normalisation, social acceptance* and the *gambling scene* (venues, sport and online spaces). Through further analysis, these were reclassified into sub-themes reflecting participants' trajectories: *early family influences, social activity with friends, gambling is part of Australian life* and *gambling is everywhere and anytime*.

Examined together, these sub-themes showed a clear progression. Early exposure within families established familiarity with gambling, which was reinforced through peer groups where gambling became a routine social activity. Over time, this repeated social engagement developed into ingrained habits, with gambling described as a taken-for-granted part of everyday life. Normalised gambling captures how gambling becomes socially learned, reinforced and sustained across the life course within the Australian environment, where it is culturally accepted and difficult to avoid.

Turning points: Early analysis revealed clusters of codes such as 'coping with death' and 'forget about reality' alongside codes for 'relationship breakdown' and 'job loss'. Initially, these were grouped under broader categories of 'escapism and coping' and 'triggers and external influences'. When examined together, a strong pattern emerged: gambling was often used as an emotional escape during periods of vulnerability, and significant life events acted as catalysts for changes in gambling behaviour. These insights were combined into the theme *Turning points: gambling as a coping mechanism during life disruptions*. This theme captures how gambling served both as a strategy for managing distress and as a behaviour shaped by external influences and significant life events.

Sense of control: Initial codes included self-reflection and awareness of gambling ('I have control', 'I use systems'), motivation for gambling (skill-based or control-oriented reasons) harm minimisation strategies and awareness (personal tactics to maintain perceived control). These were grouped under 'personal-management strategies'. Further analysis revealed that participants' sense of control was often fragile and influenced by external factors such as access to money or venue environments. This evolved into the theme *Control, beliefs and gambling decisions*, reflecting the tension between perceived control and actual risk.

Early intervention and education across the life course: Initial coding captured participant concerns relating to 'children and early exposure', 'prevention and education', and 'regulation'. These were reclassified into sub-themes of 'early education', 'improved public messaging' and 'strengthened systemic supports'; for example, training.

Examined together, participants described gambling as learned early and normalised before harms were recognised, shaping later behaviours. This led to strong support for school-based education introduced early, with a focus on realistic, honest information about odds, losses and lived experiences of harm.

Positionality and reflexivity statement

The primary analyst a female public health researcher and non-gambler, conducted the analysis of the interview transcripts but did not conduct the interviews or have prior relationships with participants. She has no personal experience of gambling-related harm. While she approached the analysis with an open mind, her public health background meant that she brought a harm-focused lens to interpretation; reflexivity was therefore maintained throughout the analytic process to consider how her perspective may have shaped interpretation of participants' accounts.

Reflexive consideration of the researcher's positionality was embedded throughout the analytic process. Analytic decisions were documented in a reflective journal, and discussions with the research team were used to challenge assumptions, explore alternative interpretations and strengthen the credibility of the analysis.

To enhance analytical rigour, codes were verified against the interview transcripts and reviewed collaboratively by the research team. Patterns and themes were discussed in team meetings to confirm coherence and distinctiveness. Key themes are presented in the findings, together with anonymised quotes where these provide useful additional context and illustrate participants' perspectives.

Problem Gambling Severity Index (PGSI)

The Problem Gambling Severity Index (PGSI) can be used to measure gambling-related harm. The PGSI provides a validated measure of at-risk gambling behaviour during the previous 12-month period.

It consists of 9 items (questions), such as 'Have you bet more than you could really afford to lose?', with response options being never (0), sometimes (1), most of the time (2) and almost always (3).

Scores are summed for a total between 0 and 27.

Respondents are grouped into 4 categories based on their scores: non-risk ('non-problem') gambling (0), low-risk gambling (1-2), moderate-risk gambling (3-7) and high-risk ('problem') gambling (8-27).

Respondents scoring 1+ may be classified as 'at-risk' of, or already experiencing, gambling-related harm. In this report, we use the term 'high-risk gambling' instead of 'problem gambling'. This is done to de-stigmatise people who are experiencing gambling harms, as the use of the term 'high-risk' is less stigmatising than the use of 'problem'. Further, the term 'high-risk gambling' focuses on a public health approach, moving away from a clinical definition.

Source: Ferris & Wynne, 2001