

An exploratory study examining
pre-commitment in New Zealand

Prepared by Schottler Consulting Pty Ltd
for the New Zealand Ministry of Health

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SUMMARY OF MAIN FINDINGS

The current report presents findings of exploratory research examining gambler attitudes and behaviours relating to pre-commitment within New Zealand. Pre-commitment is defined as the provision of a tool to enable setting of money and/or time limits prior to gambling. Examples of such tools may include card-based systems to set limits for EGM play and deposit limits on TAB betting sites. The study included a quantitative online panel study (N=401) (with sampling across Auckland and other New Zealand locations - during December 2013) and qualitative focus groups (N=8) (conducted in Auckland during August 2013). The online panel study sample included 138 non-problem gamblers, 90 low risk gamblers, 102 moderate risk gamblers and 71 problem gamblers (including 100 New Zealand European gamblers, 101 Māori gamblers, 100 Pacific gamblers, 100 Asian gamblers). As samples are small, all findings should be interpreted with caution.

Literature on pre-commitment – Main findings

A review of literature identified that most gamblers have a monetary amount to which they attempt to self-regulate and that problem gamblers may have more difficulty adhering to limits than non-problem gamblers. While many benefits of pre-commitment were identified in literature (including benefits for gamblers at-risk for problem gambling), results of EGM pre-commitment trials may suggest that voluntary uptake of pre-commitment tools can often be low. EGMs also emerged as the gambling activity most frequently associated with gamblers exceeding limits.

Qualitative and quantitative research – Main findings

Qualitative and quantitative research highlighted that many gamblers in New Zealand *already* set informal pre-commitments for their gambling (on a psychological level). Attempts to informally pre-commit were also higher in problem, compared to non-problem gamblers. However, problem gamblers reported exceeding limits at a much higher rate.

When the concept of a voluntary pre-commitment tool was tested, 82% of EGM gamblers supported limits for EGM play, 84% of TAB gamblers felt that limits should be offered for TAB betting and 72% of table game gamblers felt that limits should be offered for table games. There was also a stronger preference for voluntary pre-commitment (67% of all gamblers), compared to mandatory pre-commitment (33% of all gamblers). However, problem gamblers were somewhat more likely to endorse mandatory pre-commitment, with 56% supporting the concept, compared to only 41% of non-problem gamblers. If gamblers were required to set a mandatory limit, up to 30% of problem gamblers and 27% of moderate risk gamblers reported that they would set a very high unaffordable limit to avoid being blocked from gambling.

In spite of positive attitudes towards pre-commitment, reported intentions to use pre-commitment were lower (if made available). Only 15% of EGM gamblers, 15% of TAB gamblers and 10% of table game gamblers indicated that they would 'definitely' use pre-commitment. However, an additional 33% of EGM gamblers, 29% of TAB gamblers and 24% of table game gamblers indicated that they would 'maybe' use such a tool.

Being older in age was also associated with a lower likelihood to use voluntary limits (over and above risk for problem gambling). This may highlight that older gamblers are less likely to take up technology-based pre-commitment tools.

When the current study used multivariate statistical methods to examine the unique influence of ethnicity on findings, results frequently showed that risk for problem gambling – rather than ethnicity - explained many results. However, observed trends based on ethnicity included the following:

- Being of Asian background reduced the potential gamblers would exceed their limits when gambling
- Being of New Zealand European ethnicity was associated with lower interest in being blocked from further play in a pre-commitment system, while being of Pacific and Asian ethnicity was associated with a higher interest in blocking
- Being of New Zealand European ethnicity was associated with a lower likelihood to believe that the New Zealand European community would use voluntary limits, while the reverse was true for people of Pacific ethnicity
- Being New Zealand European was associated with the view that voluntary limits wouldn't help recreational or problem gamblers – People of Pacific ethnicity, however, were more likely to believe that voluntary limits would help recreational gamblers

Most desired features of a pre-commitment system for both the Māori and Pacific communities were pre-paid cards, being able to set limits at home before gambling and a budgeting tool to work out if gambling limits are affordable. Top priorities for the Asian and New Zealand European community were pre-paid cards and not being able to use EFTPOS/ATMs in venues. Māori and Pacific gamblers also emphasised that it would be important that pre-commitment is not targeted at only Māori and Pacific communities (as this was seen to potentially stigmatise communities).

The possible implications of study findings for the future use and promotion of pre-commitment in New Zealand are discussed.

Executive summary

Report purpose

The current report presents key findings of exploratory research examining self-reported gambler attitudes and behaviours relating to pre-commitment within New Zealand. Pre-commitment is defined as provision of a tool to gamblers to enable the setting of money and/or time limits prior to commencement of gambling. It has been also researched throughout the world as a potential tool to minimise the harms of gambling and particularly the harms of gambling on Electronic Gaming Machines (EGMs).

Research methods

Within this context, the current research involved qualitative and quantitative research to examine pre-commitment in a New Zealand context. This included examination of key differences in views and behaviours relating to pre-commitment across New Zealand's main ethnic communities. As the first exploratory study of pre-commitment within New Zealand, the research was purposely broad in focus and aimed to inform a diverse range of research questions (Refer data collection instruments in the Appendix).

Research methodologies included the following work modules:

- Literature review of research on pre-commitment
- Eight qualitative focus groups with at-risk gamblers
- Quantitative survey of 401 gamblers (using a commercially available research panel with a sample of ~100 surveys of gamblers of New Zealand European, Māori, Pacific and Asian backgrounds – weighted to the adult population of New Zealand gamblers by age, gender, ethnicity and risk for problem gambling)

Methodologies did not aim to present a definitive view on pre-commitment, however, allowed the Ministry of Health to cost-effectively explore a range of general views and behaviours relating to pre-commitment within a New Zealand setting. The current study provides useful information that may be used to conduct more in-depth research.

Caveats relating to findings and interpretation of trends

As in all exploratory research, findings of the study should be considered indicative, rather than fully conclusive or definitive. Limitations of the study should be considered in terms of the types of samples recruited, the generalisability of findings to all gamblers (and even the general public) within New Zealand, sample sizes and the research methodologies (including use of an online panel to survey gamblers and focus group recruitment methods). It should similarly be considered that some participant feedback may represent personal opinions and thus, may not always be of a factual nature.

Sample sizes should be particularly considered when reviewing findings. The online panel study sample of 401 was based on 138 non-problem gamblers, 90 low risk gamblers, 102 moderate risk gamblers and 71 problem gamblers (including 100 New Zealand European gamblers, 101 Māori gamblers, 100 Pacific gamblers, 100 Asian gamblers). As samples are very small, caution should always be applied to interpretation of trends for gamblers of different risk segments and for people of different ethnicities.

MAJOR FINDINGS OF THE STUDY OF PRE-COMMITMENT IN NEW ZEALAND

Frequency gamblers set and adhere to limits

The key findings of the current research highlight that many gamblers in New Zealand *already* set pre-commitments for their gambling on a psychological level. Of most relevance to the current study, findings showed that attempts to pre-commit were significantly higher in problem (mean=3.3/5), compared to non-problem gamblers (mean=2.7) (Means are based on a scale from 1=never to 5=always). However, in spite of more frequent attempts to pre-commit, problem gamblers also reported exceeding their limits at a much higher rate than non-problem gamblers (mean=3.2 versus 1.6). This is consistent with findings of other research that illustrates that problem gamblers experience strong urges to continue during gambling. It also raises the issue about whether a pre-commitment tool may assist problem gamblers to improve control during gambling.

Basis of gambler pre-commitments for main gambling activities

When gamblers were asked to report the basis of their limits for their main gambling activity (e.g., daily, weekly etc.), findings showed that most New Zealand based gamblers generally think 'short term' about the limits they set. While the most common type of limit for lotto gamblers was weekly limits (41%), daily limits were typically the norm for most other main gambling activities including for scratch ticket gamblers (45% had daily limits), EGM gamblers (54% had daily limits), TAB gamblers (52% had daily limits) and table game gamblers (50% had daily limits). In contrast, use of longer time frames such as monthly limits was rare and used by only 15-28% of gamblers (depending on the activity).

Results similarly showed that problem gamblers were significantly less likely to set their spend limits before they went gambling (compared to non-problem gamblers), with 61% of problem gamblers not setting their limit before they would leave for gambling (e.g., at home) (compared to 23% of non-problem gamblers). In addition, many higher risk gamblers were not confident they could even afford their gambling limit and frequently selected a limit amount that 'felt right', without considering their broader financial circumstances.

Gambler support for voluntary v mandatory pre-commitment

Gamblers in New Zealand were generally quite positive about the concept of offering voluntary pre-commitment tools to assist consumers to set and keep to their pre-commitments while gambling. Reflecting this, results of the survey highlighted that the following percentages of gamblers thought that pre-commitment should be offered and actively promoted for gambling in New Zealand:

- 82% of all EGM gamblers supported limits for pokies play (including 86% of non-problem gamblers and 75% of problem gamblers)
- 84% of all TAB gamblers felt limits should be offered for TAB betting (including 85% of non-problem gamblers and 78% of problem gamblers)
- 72% of all table game gamblers felt that table limits should be offered for casino table games (including 83% of non-problem gamblers and 67% of problem gamblers)

Qualitative research through focus groups, however, showed that lower support was provided for additional limits (or tools) to be implemented for lotto (such as lotto store limits), although some potential was seen for the Lotteries Commission to offer purchasers limits for large jackpot draws. This was seen as a key area of risk for many members of the community and particularly for people in lower income communities. The difficulty of implementing such a model in lotto retail outlets, however, was acknowledged by gamblers. Scratch ticket limits (Instant Kiwi) were also seen as unnecessary, given the perceived low risk nature of scratch ticket gambling.

Qualitative feedback from focus groups similarly highlighted that:

- While table values (\$5 or \$10 tables) currently helped to keep table gamblers to budgets to some degree, additional limits on the maximum number of bets on tables was seen as a useful way to help table gamblers manage their expenditure (e.g., maximum of 5 bets on \$5 table). A further suggestion was also to link limits to casino rewards cards for table game play in casinos
- TAB limits were seen as a tool that should be offered online (for optional use) to TAB gamblers online (e.g., deposit limits). Requiring TAB gamblers to wait a short time (e.g., 10 minutes) before 're-investing' bets was also seen as a useful strategy to help gamblers keep to pre-commitments in TAB retail outlets

When asked about the concept of mandatory limits for gambling (defined as where gamblers had to set a limit prior to gambling, but could choose their own limit amount), 67% of all gamblers supported voluntary pre-commitment, while only 33% supported mandatory pre-commitment. Problem gamblers, however, were more likely to endorse mandatory pre-commitment, with 56% supporting the concept, compared to only 41% of non-problem gamblers.

Results also illustrated that some gamblers may engage in avoidance behaviour if forced to set a mandatory pre-commitment. In particular, up to 30% of problem gamblers and 27% of moderate risk gamblers (17% of non-problem gamblers and 18% of low risk gamblers) reported that they would set a very high, unaffordable amount as their limit to avoid being blocked from gambling.

This is an insight that is consistent with findings of other pre-commitment studies and suggests that mandatory pre-commitment may be associated with some unintended consequences. However, it is nevertheless also noteworthy that 70% of problem gamblers reported that they would set an affordable limit to benefit from pre-commitment.

Whether gamblers would use a pre-commitment card/tool/mechanism

As attitudinal support for pre-commitment is quite different to intentions to use real pre-commitment tools, gamblers were asked to indicate whether they would actually use a voluntary pre-commitment card/tool/mechanism if made available for different gambling activities. Interestingly, intentions to use pre-commitment were less positive than attitudes towards the concept. Indeed, only 15% of all EGM gamblers, 15% of TAB gamblers and 10% of table game gamblers indicated that they would 'definitely' use pre-commitment.

However, an additional 33% of EGM gamblers, 29% of TAB gamblers and 24% of table game gamblers indicated that they would 'maybe' use such a tool. Accordingly, while immediate reactions to pre-commitment did not translate to firm usage intentions, results still indicate some potential for pre-commitment to be considered by many gamblers.

Findings also showed that problem gamblers were significantly more likely to report positive intentions to use pre-commitment (i.e., based on responses of 'yes' or 'maybe') for all activities, when compared to non-problem gamblers. This also mirrors findings of past pre-commitment trials that highlighted that high risk gamblers often view pre-commitment as more useful than non-problem gamblers (e.g., Schottler Consulting Pty Ltd, 2010).

How gamblers would set limits on a pre-commitment card/tool/other mechanism

As part of the study, gamblers provided an indication of the types of limits they would set for gambling on a real pre-commitment tool for three different gambling activities. In addition to overall trends, results for problem and non-problem gamblers are summarised in Table 1. Findings highlighted that most gamblers reported interest in setting either a money limit with a time limit or a money limit alone. However, time limits alone would not be set.

Table 1. Gambler intentions to set limits (if required to make a choice) for different gambling activities if a pre-commitment card/tool/other mechanism was available for gambling (N=337 EGM gamblers, N=384 TAB gamblers, N=189 table game gamblers, December 2013)

EGM limits	TAB limits	Table game limits
Type of limits	Type of limits	Type of limits
<ul style="list-style-type: none"> All gamblers - 47% would set a money limit only, 3% a time limit and 50% both a money and time limit Problem gamblers - 53% would set a money limit only, 12% a time limit and 35% both a money and time limit Non-problem gamblers - 47% would set a money limit only, 1% a time limit and 52% both a money and time limit (Note: Significant) 	<ul style="list-style-type: none"> All gamblers - 66% would set a money limit only, 5% a time limit and 29% both a money and time limit Problem gamblers - 45% would set a money limit only, 22% a time limit and 33% both a money and time limit Non-problem gamblers - 58% would set a money limit only, 3% a time limit and 39% both a money and time limit (Note: Not significant) 	<ul style="list-style-type: none"> All gamblers - 37% would set a money limit only, 12% a time limit and 51% both a money and time limit Problem gamblers - 45% would set a money limit only, 22% a time limit and 33% both a money and time limit Non-problem gamblers - 58% would set a money limit only, 3% a time limit and 39% both a money and time limit (Note: Only significant for time limits)

EGM limits (Cont'd)	TAB limits (Cont'd)	Table game limits (Cont'd)
<p><i>Size of spend limits per day</i></p> <ul style="list-style-type: none"> • <u>All gamblers</u> – Mean of \$36, median of \$20 • <u>Problem gamblers</u> – Mean of \$128, median of \$50 • <u>Non-problem gamblers</u> – Mean of \$35, median of \$20 	<p><i>Size of spend limits per day</i></p> <ul style="list-style-type: none"> • <u>All gamblers</u> – Mean of \$59, median of \$20 • <u>Problem gamblers</u> – Mean of \$88, median of \$30 • <u>Non-problem gamblers</u> – Mean of \$45, median of \$20 	<p><i>Size of spend limits per day</i></p> <ul style="list-style-type: none"> • Not measured in the study

Comparison of gambler limits to typical gambling expenditure

Gamblers were asked to report how the size of the limits they would set using pre-commitment would compare to their typical gambling expenditure for pokies play and TAB punting. Around 48% of all EGM gamblers and 61% of TAB gamblers would set limits a little higher than they would typically spend. Interestingly, however, the same results were only 22% for problem gambling EGM gamblers and 38% for problem gambling TAB gamblers. This may of course be due to problem gamblers having very high expenditure, but may also indicate some benefits of pre-commitment for problem gamblers.

When the affordability of limits gamblers would set was probed, many gamblers reported intentions to set unaffordable limits on a pre-commitment card/tool/other mechanism. Specifically, findings showed that for:

- Pokies play – 73% reported that they would set a limit they could definitely afford and 27% would set an unaffordable limit (from somewhat to not at all affordable)
- TAB punting - 70% reported that they would set a limit they could definitely afford and 30% would set an unaffordable limit (from somewhat to not at all affordable)

Gambler interest in being blocked from gambling by a pre-commitment system

When asked to indicate interest in having their pre-commitment card (or other similar device) blocked from further gambling, blocking was endorsed by 44% of all EGM gamblers and 65% of problem gambling EGM gamblers. In addition, 45% of all TAB gamblers were interested in card/device blocking and 67% of problem gambling TAB gamblers.

Whether pre-commitment would assist problem gamblers

When asked whether voluntary pre-commitment would assist problem gamblers, 86% of all gamblers believed that it would help 'somewhat' or 'a lot'. However, discussions with gamblers in focus groups tended to suggest that most participants thought that problem gamblers would only be helped if they were motivated to use the tool properly and change their behaviour. In comparison, problem gamblers who were not interested in changing would set high limits or would avoid the system in other ways (swap cards and so forth).

Qualitative comments from focus groups included:

- *If problem gamblers were limited to one card, they would just find a way to trick the system. They would get multiple cards. A black market in cards would start*
- *I would find a way around it. They're only as good as the person who wants to change. It's up to the individual...*

Features of a pre-commitment system and other strategies to help keep gamblers in control

Gamblers participating in the study were asked to rate the usefulness of several features of a possible pre-commitment system. This also included testing other related strategies that may assist gamblers to keep to their pre-commitments (e.g, removal of EFTPOS/ATMs from gambling venues).

Findings indicated that pre-paid cards were seen as most useful overall (mean=3.1), followed by not being able to use EFTPOS/ATMs in venues, facial recognition of problem gamblers and removal of loyalty points on gamblers reaching limits at the casino (each mean=2.9).

Pre-paid cards, EFTPOS/ATM removal, being able to set limits at home and cashless gaming were also rated as the top priorities for problem gamblers (means=3.5 to 3.4). Non-problem gamblers, in comparison, believed the most useful features were pre-paid cards, EFTPOS/ATM removal, facial recognition and pop-up warning messages on EGMs (means=3.2 to 3.3).

Findings also showed that differences between non-problem and problem gambler views were statistically significant on three features ($p < .05$). Problem gamblers saw a button on a poker machine to linking to a counsellor as more useful than non-problem gamblers, found cashless gaming more useful and found it more useful having to wait 10 minutes before being able to re-use bet winnings in TAB outlets. Accordingly, in spite of some differences, there is generally high agreement on the most useful types of tools to help gamblers keep to their pre-commitments.

Cultural perspectives on pre-commitment

When the current study examined the unique influence of gambler ethnicity on study results (through use of Step-Wise Regression), analysis frequently showed that risk for problem gambling – rather than ethnicity itself - explained most findings. While this may in part be due to small available samples (and associated low statistical power), this may also highlight the need to examine the extent ethnicity uniquely influences gambling attitudes and behaviours over and above risk for problem gambling in gambling studies (as ethnicity and risk for problem gambling are typically inter-related).

Ethnicity was found to significantly influence certain results in various ways (each $p < .05$). Findings showed that:

- Being of Asian background reduced the potential gamblers would exceed their limits when gambling (even after taking account of a gambler's overall risk for problem gambling) – However, being of Māori, European or Pacific ethnicity was found to have no additional influence
- Being of New Zealand European ethnicity added to the prediction of gambler confidence in the affordability of budgets set for gambling (above and beyond risk for problem gambling) – However, no other effects for Māori, Pacific or Asian ethnicities were observed
- Being of New Zealand European ethnicity was associated with lower interest in being blocked from further play in a pre-commitment system, while being of Pacific and Asian ethnicity was associated with a higher interest in blocking (no effect was observed, however, for people of Māori ethnicity)
- Being of New Zealand European ethnicity was associated with a lower intention to use voluntary TAB limits – though no effects for other ethnicities were observed
- Asian gamblers reported intentions to set higher TAB limits than compared to other ethnicities
- Being of New Zealand European ethnicity was associated with a lower intention to use voluntary pre-commitment for table games
- Being of New Zealand European ethnicity was associated with a lower likelihood to believe that people in the New Zealand European community would use voluntary limits, while the reverse was true for people of Pacific ethnicity (who were more likely to believe that their community would use voluntary limits) (though no effect for the Māori community was observed)
- Being New Zealand European was associated with the view that voluntary limits wouldn't help everyday (non-problem) gamblers without gambling issues or people with problem gambling – People of Pacific ethnicity, however, were more likely to believe that voluntary limits would help everyday (non-problem) gamblers

In relation to desired features of a pre-commitment system:

- Top priorities for both the Māori and Pacific communities were pre-paid cards, being able to set limits at home before going gambling and a budgeting tool to work out if gambling limits are affordable
- Top priorities for the Asian and New Zealand European community were pre-paid cards and not being able to use EFTPOS/ATMs in venues

Māori and Pacific gamblers also highlighted that, while they acknowledged that their communities would most benefit from pre-commitment, it was very important that pre-commitment is not specifically targeted at only Māori and Pacific communities (based on the higher prevalence rate of problem gambling in those communities). It was also emphasised that pre-commitment should be promoted as a solution for all gamblers and that this focus would be necessary to ensure uptake by Māori and Pacific communities - *You have to be careful not to stereotype Māori as the problem gamblers. They will see that you are implying this if limits are promoted to the Māori community. They have to be convinced that it's for everyone.*

Whether pre-commitment should be introduced if charitable funding would decline

As part of focus group discussions, gamblers were asked to reflect on whether pre-commitment should be implemented if charitable gambling revenue would decline. This was based on findings of international research that expenditure may decrease for moderate risk and problem gamblers using pre-commitment on poker machines and thus, has potential to decrease charitable gambling revenues (Schottler Consulting Pty Ltd, 2010).

Feedback overall suggested that gamblers were generally not overly concerned about the impact of pre-commitment on charitable revenues. This was in part based on the perception that trusts supported many sporting rather than social services in New Zealand and there was a need for strategies to help people better manage their expenditure while gambling.

Accordingly, most focus group participants still believed that there was a strong logic argument to at least offer gamblers the ability to set limits while playing gaming machines. New Zealand based trials of pre-commitment were also suggested by participants as a way to evaluate pre-commitment implementation in the New Zealand context, along with advertising campaigns to help gamblers become more aware of the potential to actively use strategies to keep to their pre-commitments (e.g., leaving cash and cards at home). It was similarly emphasised that such advertising must target the whole community rather than problem gamblers specifically to ensure greater public awareness about ways to gamble responsibly.

NZ gambler views and preferences about pre-commitment in gambling

Preferences for voluntary versus mandatory pre-commitment:

- All gamblers - 67% preferred voluntary pre-commitment, 33% preferred mandatory pre-commitment
- Problem gamblers - Support for mandatory pre-commitment higher – 56%
- Non-problem gamblers - Support for mandatory pre-commitment lower – 41%

Support for concept of voluntary pre-commitment being offered and actively promoted in NZ:

- 82% of EGM gamblers (86% of non-problem gamblers and 75% of problem gamblers)
- 84% of TAB gamblers (85% of non-problem gamblers and 78% of problem gamblers)
- 72% of table gamblers (83% of non-problem gamblers and 67% of problem gamblers)

'Definite' intentions to use pre-commitment (if available) were lower:

- 15% of EGM gamblers (33% would 'maybe' use pre-commitment)
- 15% of TAB gamblers (29% would 'maybe' use pre-commitment)
- 10% of table gamblers (24% would 'maybe' use pre-commitment)

If required to set a mandatory limit, unaffordable amounts (to avoid being blocked from gambling) would be set by:

- 30% of problem gamblers
- 27% of moderate risk gamblers
- 18% of low risk gamblers
- 17% of non-problem gamblers

Types of limits that NZ gamblers would set if required to make a choice about pre-commitments during gambling

EGM limits

Type of limits

- All gamblers - 47% would set a money limit only, 3% a time limit and 50% both a money and time limit
- Problem gamblers - 53% would set a money limit only, 12% a time limit and 35% both a money and time limit
- Non-problem gamblers - 47% would set a money limit only, 1% a time limit and 52% both a money and time limit

Size of spend limits per day

- All gamblers – Mean of \$36, median of \$20
- Problem gamblers – Mean of \$128, median of \$50
- Non-problem gamblers – Mean of \$35, median of \$20

TAB limits

Type of limits

- All gamblers - 66% would set a money limit only, 5% a time limit and 29% both a money and time limit
- Problem gamblers - 45% would set a money limit only, 22% a time limit and 33% both a money and time limit
- Non-problem gamblers - 58% would set a money limit only, 3% a time limit and 39% both a money and time limit

Size of spend limits per day

- All gamblers – Mean of \$59, median of \$20
- Problem gamblers – Mean of \$88, median of \$30
- Non-problem gamblers – Mean of \$45, median of \$20

Table game limits

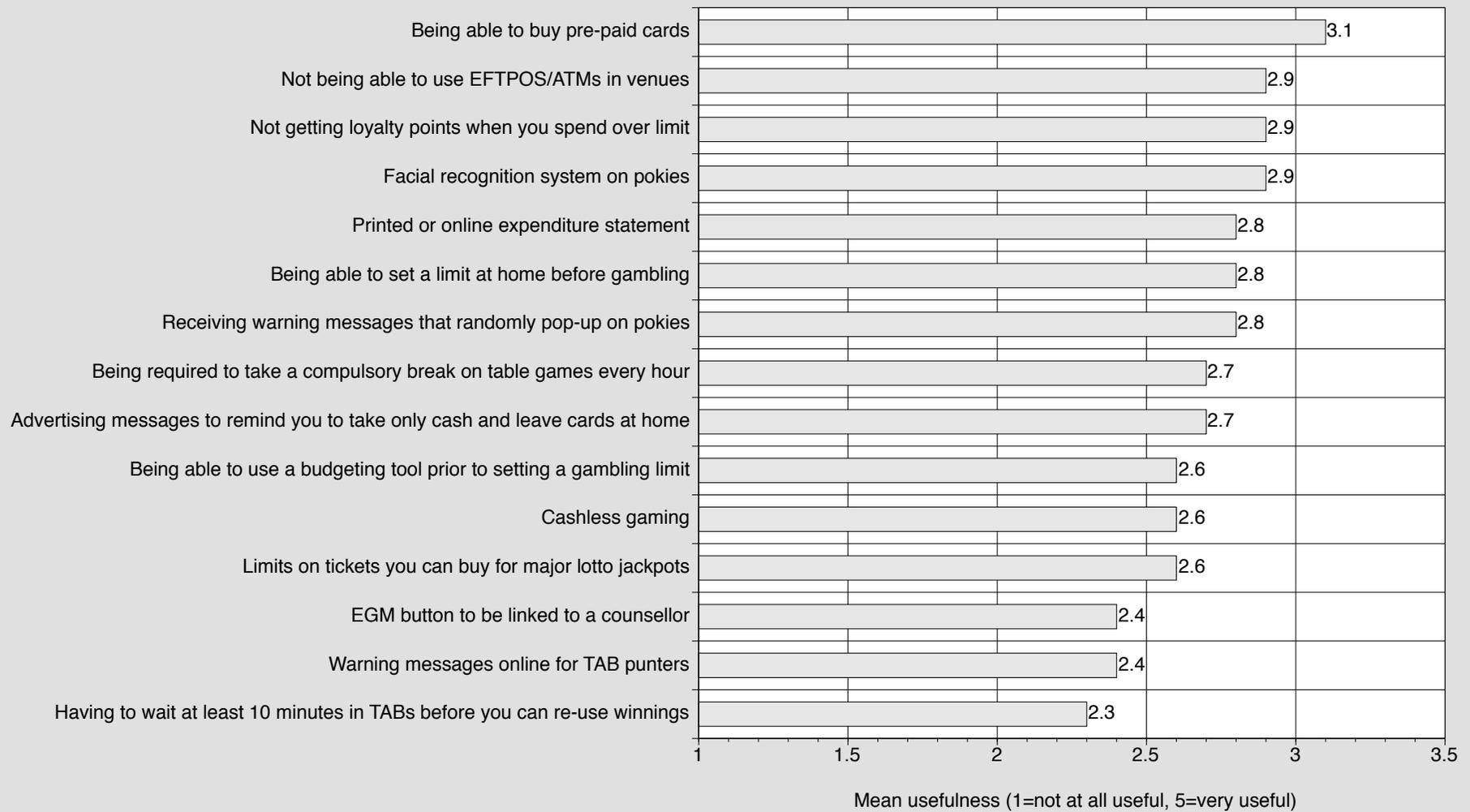
Type of limits

- All gamblers - 37% would set a money limit only, 12% a time limit and 51% both a money and time limit
- Problem gamblers - 45% would set a money limit only, 22% a time limit and 33% both a money and time limit
- Non-problem gamblers - 58% would set a money limit only, 3% a time limit and 39% both a money and time limit

Size of spend limits per day

- Not measured

Gambler views about the usefulness of different strategies that may assist with adherence to pre-commitments during gambling



Discussion of key findings

Gambler pre-commitment attitudes and behaviours

The qualitative and quantitative findings from the current study re-affirm findings of past studies that suggest that many gamblers will attempt to informally pre-commit on a psychological level as part of gambling (e.g., McDonnell-Phillips, 2006). Similarly, results of a quantitative survey highlight that, in spite of attempts to pre-commit, problem gamblers will still frequently report exceeding their limits at a higher rate than non-problem gamblers and this is a particular issue for EGM gamblers. Indeed, the only activity that added to the prediction of exceeding money limits in the past year (above and beyond risk for problem gambling) was having pokies as a *main* gambling activity. This may suggest that poker machines have a set of structural characteristics that can lead gamblers to exceed pre-commitments.

Given this finding, it is not surprising that the research showed that most gamblers supported pre-commitment for poker machines and other major forms of gambling in New Zealand. Results of the quantitative study showed that 82% of EGM gamblers, 84% of TAB gamblers and 72% of table game gamblers supported pre-commitment being offered and actively promoted for those activities. However, far less support during focus groups emerged for pre-commitment for lottery and scratch ticket gambling, as both activities were seen as much 'lower risk' overall. Some gamblers made mention though that limits for lotto jackpot draw purchases could reduce the harm associated with large lotto jackpots and 'Must be Won' lotto promotions. As jackpots have been found in previous research as a risk factor for lower income communities (particularly lower income Māori and Pacific communities) (e.g., Schottler Consulting Pty Ltd, March 2012), limits on ticket expenditure during jackpots may thus be worthy of future consideration. Discussions with TAB gamblers also highlighted that many were used to seeing limits (e.g., deposit limits, bet limits) on overseas TAB sites and saw potential for the same to be offered in New Zealand (note that limits are currently available but only on request at the New Zealand TAB). Table game gamblers similarly emphasised that, while table values assisted to control gambling expenditure, the number of bets on tables could further assist gamblers with expenditure control.

While gamblers were found to be very supportive of voluntary pre-commitment as a concept, behavioural intentions to actually adopt pre-commitment during gambling were generally less favourable. While this may reflect that many gamblers simply do not need limits for harm-minimisation, it is noteworthy that intentions to take up pre-commitment were lower than attitudinal ratings. Indeed, only 15% each of EGM gamblers and TAB gamblers and 10% of table game gamblers indicated that they would 'definitely' use pre-commitment (if made available).

This result parallels observations in real-world pre-commitment trials that illustrate that typically very few gamblers will actually use pre-commitment tools. For instance, during trial of the World Smart pre-commitment system in South Australia, it was observed that only around 1% of EGM gamblers opted to use pre-commitment (Schottler Consulting Pty Ltd, 2010). The Maxetag trial similarly found that only 1.8% of EGM gamblers took up the budget setting option in the highest pre-commitment usage venue and 80% of gambling sessions involved no use of the budgeting tool (Delfabbro, 2012). Similar difficulties in encouraging player uptake of pre-commitment were also noted during the Queensland pre-commitment trials (e.g., Schottler Consulting Pty Ltd, 2010). While a reasonable proportion of gamblers in the current study indicated that they would 'maybe' use pre-commitment (and hence uptake could potentially be higher), such findings illustrate that the real-world practical issues associated with overseas pre-commitment trials could be potentially experienced in New Zealand.

Gambler budgeting behaviours and the need for budgeting education

The need for improved decision-making regarding gambling expenditure limits is emphasised in findings of the current study. Results showed that problem gamblers in particular were not only more likely to exceed their pre-commitments than non-problem gamblers, but were less likely to set monthly spend limits for their gambling so applied much 'shorter term' thinking to their limits. Problem gamblers would also set significantly higher money and time limits for gambling, were more likely to set limits closer in time to gambling (rather than at home) and were less confident that they could afford the amount they budgeted for gambling.

Accordingly, this highlights that many problem gamblers may genuinely struggle to select an appropriate limit if given an option to use a pre-commitment system. This also reflects previous findings of an Australian attitudinal pre-commitment study (McDonnell-Phillips, 2006) and highlights that education on how to develop an affordable limit would be important if pre-commitment is to be successfully implemented in New Zealand. Focus groups also confirmed this issue. It was clear from discussions that many gamblers failed to think long term about their gambling expenditure in the context of broader financial circumstances. Participants reported 'forgetting' when bills were due and failing to incorporate a financial buffer for emergency expenses when choosing a gambling expenditure limit. This itself raises the issue of whether budgeting tools could be provided in pre-commitment systems to guide gamblers in the selection of affordable limits or even whether other strategies could be considered to help gamblers keep to pre-commitments (e.g., restrictions on access to EFTPOS or ATMs, for instance). Moreover, it also raises the potential for guidelines on safe gambling limits that take account of different gambler incomes and expenditure levels.

The value of pre-commitment to problem gamblers

While intentions to use pre-commitment were lower than the endorsement of the concept, it was noteworthy that 41% of problem gambler EGM gamblers, 36% of problem gambler TAB gamblers and 45% of problem gambler table game gamblers reported that they would definitely use pre-commitment if made available for those activities. This confirms findings of trials that illustrate that pre-commitment may be useful to higher risk gamblers. For instance, problem gamblers in the South Australian pre-commitment trial frequently reported greater benefit from limits compared to recreational gamblers and reduced their expenditure after using pre-commitment (limits in the trial were offered on a voluntary basis). This may suggest that, if higher risk gamblers can be convinced to use pre-commitment, they may also experience some positive benefits. However, achieving high uptake of pre-commitment in all gamblers will remain a key challenge.

Mandatory versus voluntary pre-commitment

It is clear from the current research that New Zealand gamblers have a much stronger preference for voluntary as opposed to mandatory pre-commitment. Reflecting this, 67% of all gamblers surveyed preferred voluntary pre-commitment and 33% preferred mandatory pre-commitment. Focus group feedback also suggested that the concept of mandatory pre-commitment would be seen by many gamblers as too 'draconian' for the New Zealand community. Other results similarly indicated that forcing use of mandatory limits may be associated with some unintended consequences. For instance, quantitative research suggested that 30% of problem gamblers and 27% of moderate risk gamblers may set a very high and unaffordable limit to avoid a system block under mandatory pre-commitment. Qualitative feedback also strongly suggested that, if problem gamblers were motivated to avoid pre-commitment, it would be likely they would find a way around the system (e.g., card swapping, development of black market on cards and so forth).

While such results may raise some doubts about the utility of mandatory pre-commitment for higher risk gamblers, it is also noteworthy that 70% of problem gamblers and 73% of moderate risk gamblers also reported that they *would* set an affordable limit to benefit from the system. While only a reported intention (rather than a trial observation), this may suggest that a segment of higher risk gamblers could potentially benefit from mandatory pre-commitment.

Relating to the concept of mandatory pre-commitment, the study also examined whether gamblers were interested in being blocked from further gambling once they reached their own pre-commitments. This concept was phrased as a possible feature of a future pre-commitment system. Results interestingly showed that 44% of all EGM gamblers and 65% of problem gambling EGM gamblers were interested in a system block, along with 45% of all TAB gamblers and 67% of problem gambling TAB gamblers. Such findings may indicate that better use of pre-commitment could be achieved, if system blocking was offered as a voluntary feature to individual gamblers. This may also help overcome gambler feelings that Government is 'controlling' gamblers and shifts the point of decision making back to individuals.

Pre-commitment limit types and levels

A part of the study explored the types and levels of limits gamblers would set for pokies play and TAB punting. Findings suggested an overall gambler preference for money limits or both money and time limits, but time limits alone were generally not of interest. This also confirms findings of previous Australian pre-commitment trials (e.g., Schottler Consulting Pty Ltd, 2010). When asked about the affordability of the limit they would set, it was also noteworthy that 48% of all EGM gamblers and 61% of all TAB gamblers would choose an amount that is a little higher than they would typically spend. This reaffirms observations made during the South Australian pre-commitment trial that highlighted that limits selected by gamblers may not always equate to actual expenditure. Such issues should thus be taken into consideration when developing budgeting tools for pre-commitment systems within New Zealand. In particular, it will be important to encourage gamblers to set limits based on affordability rather than historical spend.

Future possible features of a future pre-commitment system

The current study examined the perceived usefulness of different pre-commitment system features from a gambler perspective. There was strong support for pre-paid cards, not having access to EFTPOS/ATMs in venues, facial recognition of problem gamblers in venues and removal of loyalty points on gamblers reaching limits at the casino. Problem gamblers were also interested in pre-paid cards, having a tool to set limits at home and cashless gambling.

While not a direct feature of a pre-commitment system, reducing access to cash has been previously identified as a possible strategy to help gamblers adhere to their pre-commitments (e.g., McDonnell-Phillips, 2006). A recent study from Victoria (in Australia) has also evaluated the impact of removal of ATMs from clubs and pubs statewide (Department of Justice, 2013). Based on findings of the evaluation, ATM removal was found to be an effective harm-minimisation measure and resulted in higher risk gamblers spending less time and money on EGMs and improved gambler self-control over spending. This measure was equally described as a useful consumer protection measure for low risk gamblers and was associated with a 7% overall reduction in EGM revenue statewide. Accordingly, while pre-commitment tools may offer a range of benefits, this also illustrates that other related strategies could be considered in New Zealand to assist gamblers to keep to pre-commitments.

The concept of pre-paid cards is interesting and has been raised in other reviews of pre-commitment (e.g., Productivity Commission, 2010). While pre-paid cards were considered a 'weaker' form of pre-commitment by the Productivity Commission (Section 10.4, Productivity Commission, 2010), they were seen to provide some gamblers with potential for improved control over their gambling expenditure. Moreover, given reported concerns that loyalty schemes may encourage some gamblers to exceed pre-commitments (as gamblers are motivated to gamble for loyalty points), there may also arguably be value in loyalty card holders using pre-commitment as part of casino gambling. This would be supported by a study examining factors influencing adherence to pre-commitments in Australia (Schottler Consulting Pty Ltd, 2010). This study identified a statistical correlation between the urge to continue EGM play and the desire to gamble for loyalty points and incentives. It was similarly noteworthy that this relationship held, even after risk for problem gambling was statistically controlled (suggesting that the effect may apply for all gambling risk levels).

The reason why cashless gambling was raised as a useful feature of pre-commitment systems by problem gamblers is unclear. Early trials of cashless gambling based pre-commitment systems in some jurisdictions have anecdotally reported that cashless gambling may allow improved expenditure monitoring by gamblers (as money is held in an account on a card). However, the longer-term impacts of cashless gambling remain unknown. It is also apparent that, while some gamblers consider cashless gambling as useful, some members of the community in New Zealand remain concerned about possible 'unknown' effects of cashless gambling (e.g., whether it could lead to greater gambling expenditure). This may thus highlight the potential to examine both cashless and non-cashless pre-commitment systems in any future New Zealand trials.

A further alternative to pre-commitment raised in focus groups related to the potential for social marketing campaigns to educate gamblers to keep to their pre-commitments while gambling. This may itself suggest the benefit of a more psychological approach to delivering pre-commitment (rather than merely implementation of pre-commitment tools or systems). Based on findings of McDonnell-Phillips (2006), gamblers reported a range of strategies they found to be useful to keep to their desired gambling expenditure levels. This included leaving ATM/EFTPOS cards at home, setting limits at home prior to gambling and taking only the cash planned for spending. In this context, it is clear from focus groups that many gamblers in New Zealand see that current social marketing campaigns are very much focused on problem gambling rather than responsible gambling and thus do not explicitly target recreational gamblers. On this basis, many supported future campaigns to be directed to all gamblers including recreational gamblers.

Based on research findings, it is also clear that the future marketing of pre-commitment would need to address the widely held misperception that pre-commitment must be a tool for problem gamblers, rather than for all gamblers. This issue also emerged during focus group discussions in the current study and has been observed in many pre-commitment trials (i.e., it is assumed that pre-commitment must be a tool to 'control' problem gamblers).

Costs of pre-commitment

Within New Zealand, four casinos, the New Zealand Lotteries Commission and the New Zealand TAB currently offer pre-commitment tools for gambling. While it is relatively easy to offer pre-commitment online, it is noteworthy that very few New Zealand TAB gamblers are aware of the TAB's current 'Set your limits programme'. It is also clear from focus group discussions that gamblers believe that further effort could be directed towards making pre-commitment more accessible in an online environment. The presence of deposit and other types of betting limits in overseas TAB betting web sites also illustrates the potential for the TAB in New Zealand to further explore ways to actively promote voluntary limits online and possibly, even in retail settings (as gamblers thought both options would be useful).

The relatively low awareness of the Auckland casino pre-commitment system (at the time of the study during December 2013) similarly highlights some potential to raise awareness and promote the benefits of the system to EGM gamblers. It should of course be acknowledged, however, that the system was still early post-implementation at the time of the study. Pre-commitment tools could similarly be examined for other gambling products offered by casinos generally including for table games (as this was of interest to some table game gamblers) and through player loyalty systems more generally.

It is apparent from most pre-commitment research that it is imperative to actively design and implement on-going communications to encourage gamblers to both adopt and appropriately use pre-commitment. Indeed, if there is limited investment in education and awareness about pre-commitment, it is clear from past studies and trials that it is unlikely to result in many gamblers actually using pre-commitment during gambling. Accordingly, the costs of pre-commitment may be very high if very few gamblers make use of available pre-commitment tools. However, if pre-commitment is used by many gamblers, the cost-benefits of implementation are more obvious. This is also a challenge for future pre-commitment trials as no single trial to date has managed to encourage wide spread take up of pre-commitment. Should New Zealand ever consider wider implementation of pre-commitment, this should also be viewed as the most significant challenge.

With 17,000 gaming machines in New Zealand, the costs of pre-commitment implementation would undoubtedly be considerable. Analysis conducted by the Independent Gambling Authority in South Australia highlighted that full purchase of a pre-commitment system in 2010 could be around A\$1,400 to A\$1,500 per EGM. While these figures are of course specific to Australia and are largely now outdated in 2014, this may suggest that implementation of pre-commitment may potentially cost anywhere upwards from A\$25.5 million in New Zealand (based on 17,000 gaming machines) (approximately NZ\$27.6 million based on exchange rates at February 2014). This figure of course provides only a ballpark indication of costs and does not of course take into account New Zealand's unique environment and implementation settings (e.g., DIA Electronic Monitoring System, gaming machine protocols, smaller gambling venues with few machines and special advertising and education needs for Māori, Pacific and Asian communities, as well as the New Zealand European community). It similarly does not take account of EGM product life cycles and the ownership structures associated with EGMs within New Zealand (i.e., EGMs are owned by non-profit making trusts and societies in New Zealand).

As total costs are likely to be considerable, a New Zealand specific pre-commitment trial may potentially present as a useful means of establishing the true relevance and value of pre-commitment in a New Zealand context. However, unlike most trials to date, emphasis should be placed on trialling strategies to improve uptake and use of pre-commitment as part of trials. Indeed, achieving wider use of pre-commitment is the single major challenge in pre-commitment and if met, will be the single most important success factor in any future pre-commitment implementation.

Cultural issues relating to pre-commitment

One of the most intriguing overall findings in the current study was that many gamblers held very similar views and attitudes towards pre-commitment irrespective of their ethnicity or cultural background. The unique influence of ethnicity was also established by examining the extent to which ethnicity added to the prediction of attitudes and behaviours above and beyond risk for problem gambling. Many analyses also showed that results were often explained by a gambler's risk status for problem gambling and ethnicity alone frequently did not influence results (although this may be in part due to low statistical power of small samples).

Of particular note is that ethnicity was not found to influence gambling intentions to use voluntary pre-commitment for pokies play, however, being of New Zealand European ethnicity was associated with a lower intention to use voluntary TAB limits and voluntary table game limits. This itself may suggest that non-European communities together may be slightly more receptive than the New Zealand European community to voluntary pre-commitment for some gambling activities and may also indicate some reticence to use pre-commitment within the New Zealand European community. Such feedback was also apparent from focus groups. Many New Zealand European community members advocated that, while voluntary pre-commitment would be useful, they would probably not use pre-commitment themselves.

While few differences emerged based on ethnicity in quantitative findings, discussions with Māori and Pacific community members highlighted that pre-commitment was seen as a useful tool for both communities. Community members also emphasised that it would be very important to promote pre-commitment as a voluntary choice and to target the tool at the whole community rather than just communities with higher prevalence of problem gambling. The latter was seen to have potential to stigmatise communities and turn communities away from the value of pre-commitment.

Discussions in focus groups also emphasised the need to use community-centred approaches to actively promote the benefits of pre-commitment. For instance, using Māori, Pacific or Asian leaders to raise awareness of the benefits of pre-commitment in those community. A range of special considerations were also emphasised for different communities. For instance, Māori community members emphasised the need for education to inform the community and Whanau about how best to support gamblers to keep to their limits. Strategies such as not loaning money for gambling and not sharing pre-commitment cards (or other devices) were also seen as useful education messages. There was similarly emphasis that Māori may benefit from further education about how to set affordable budgets for gambling that take account of broader financial circumstances. The need to be clear that pre-commitment was not aiming to 'stop' gambling was also considered important, as many Māori use informal gambling activities such as housie as a means of fund raising for Marae and other community activities.

Promotion of the benefits of pre-commitment to Pacific people through churches and other similar community channels was also emphasised as important. Being a very family oriented community (as emphasised by focus group participants), Pacific people emphasised that promoting the benefits of keeping to limits for families may be a useful message to convey in the promotion of pre-commitment.

A similar focus was emphasised by Asian community members. It was also mentioned that the application of limits to table games would be particularly important for the Asian community, as many people enjoy table games as their main form of gambling. There was similarly emphasis that voluntary pre-commitment would be most preferred by Asian community members, as many Asian people were described as liking the ability to 'think for themselves'. Translation of materials into relevant Asian languages was similarly deemed to be important.

Summary conclusions

Key findings of qualitative and quantitative research highlight support for voluntary pre-commitment within New Zealand. Voluntary pre-commitment is generally seen as a useful tool that should be both offered and actively promoted to gamblers. However, there was lower noted support for mandatory pre-commitment and many gamblers found the concept unattractive.

While trials would be needed to predict actual usage of pre-commitment within New Zealand, early exploratory research has suggested that a reasonable proportion of the community may either use pre-commitment or consider using pre-commitment for most gambling activities. However, as pre-commitment trials in many jurisdictions have shown low use of pre-commitment, it would be critical for New Zealand to invest in campaigns and strategies to ensure its use by New Zealand gamblers. This also remains the single major challenge in pre-commitment implementations worldwide, and if met, has potential to fully realise the benefits of pre-commitment as a gambling harm-minimisation tool. Moreover, given that many gamblers already attempt to informally pre-commit on a psychological level, education and social marketing campaigns may also present a further potential strategy to encourage gamblers to set and keep to affordable gambling limits.

Once again, as previously highlighted, all findings of the study should be considered indicative, rather than fully conclusive or definitive. Limitations of the study should be considered in terms of the types of samples recruited, the generalisability of findings to all gamblers (and even the general public) within New Zealand, sample sizes and the research methodologies (including use of an online panel to survey gamblers and focus group recruitment methods). It should similarly be considered that some participant feedback may represent personal opinions and thus, may not always be of a factual nature.

Introduction

The current report presents key findings of exploratory research examining gambler attitudes and behaviours relating to pre-commitment within New Zealand. Pre-commitment is defined as provision of a tool to gamblers to enable the setting of money and/or time limits prior to commencement of gambling. It has been also researched throughout the world as a potential tool to minimise the harms of gambling and particularly the harms of gambling on Electronic Gaming Machines (EGMs). EGM pre-commitment could be argued to be of particular relevance to New Zealand, given that 61% of people seeking help from gambling problems during 2011/12 sought help in relation to EGMs (N=5,474 out of a total of 9,003 new gambling clients) (Ministry of Health, 2013).

Within this context, the current research involved qualitative and quantitative research to examine pre-commitment in a New Zealand context. As the first exploratory study of pre-commitment within New Zealand, the research was purposely broad in focus and aimed to inform a diverse range of research questions. As an exploratory study, the research does not attempt to present a definitive or conclusive position on the relevance or efficacy of pre-commitment to New Zealand. Rather, the focus of the research was to bring together a foundation of knowledge and base information about how gamblers set limits in New Zealand and general gambler views about the possible value of pre-commitment as a consumer protection tool.

Specific areas of enquiry and focus for the current study included the following key research topics:

- Whether gamblers currently set gambling limits in New Zealand and how often they exceed limits
- Gambler views about the concept of pre-commitment, perceived benefits including views about voluntary versus compulsory pre-commitment
- Gambler views about the gambling activities most suitable for pre-commitment and issues to consider during the implementation of pre-commitment
- Examination of whether gamblers, if pre-commitment was available, would set affordable and realistic pre-commitments
- Examination of whether any cultural issues needed consideration in implementation of pre-commitment

Background to the current study

The Ministry of Health is responsible for problem gambling research and strategy within New Zealand. Based on a competitive tendering process, the Ministry selected a research scope for a study of pre-commitment within New Zealand. This was seen as topical and relevant, given the investigation of pre-commitment in gambling as a consumer protection measure in other jurisdictions throughout the world such as Australia, Canada and Norway.

The project was also seen as contributing to the goals of the New Zealand Ministry of Health Six-year Strategic Plan on Preventing and Minimising Gambling Harm (2010/11-2015/16). This Plan provides a high-level framework to guide the structure, delivery and direction of Ministry-funded problem gambling services and activities and outlines eleven key objectives to prevent and minimise the harms of gambling. The current study contributes particularly to Objectives 7, 8, 10 and 11 as shown below (Table 2).

Table 2. Objectives of the Ministry of Health Six-year Strategic Plan on Preventing and Minimising Gambling Harm (2010/11-2015/16)

<ul style="list-style-type: none"> • <i>Objective 1: There is a reduction in health inequalities related to problem gambling.</i> • <i>Objective 2: Māori families are supported to achieve their maximum health and wellbeing through minimising the negative impacts of gambling.</i> • <i>Objective 3: People participate in decision-making about local activities that prevent and minimise gambling harm in their communities.</i> • <i>Objective 4: Healthy policy at the national, regional and local levels prevents and minimises gambling harm.</i> • <i>Objective 5: Government, the gambling industry, communities, family/Whanau and individuals understand and acknowledge the range of harms from gambling that affect individuals, families/whanau and communities.</i> • <i>Objective 6: A skilled workforce is developed to deliver effective services to prevent and minimise gambling harm.</i> 	<ul style="list-style-type: none"> • <i>Objective 7: People have life skills and the resilience to make healthy choices that prevent and minimise gambling harm.</i> • <i>Objective 8: Gambling environments are designed to prevent and minimise gambling harm.</i> • <i>Objective 9: Problem gambling services effectively raise awareness about the range of harms from gambling that affect individuals, families/Whanau and communities for people who are directly and indirectly affected.</i> • <i>Objective 10: Accessible, responsive and effective interventions are developed and maintained.</i> • <i>Objective 11: A programme of research and evaluation establishes an evidence base, which underpins all problem gambling activities.</i>
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Current status of pre-commitment in New Zealand

While New Zealand keeps abreast of international developments in the implementation of pre-commitment, pre-commitment is currently not widely used in gambling venues within New Zealand. Given the need to further understand the possible benefits and issues associated with pre-commitment in New Zealand, a Department of Internal Affairs (DIA) discussion paper on cashless gambling in 2006, however, highlighted the need to research pre-commitment in a New Zealand context and recommended that:

'The Secretary invite comment from relevant stakeholders about the desirability and practicality of undertaking New Zealand based research to complement research being conducted in other jurisdictions on pre-commitment capable technologies (that may or may not be cashless)' (p 16).

Cashless gambling was linked to pre-commitment, as many pre-commitment systems are based on cashless gambling technologies that work via smart cards and cashless gambling accounts.

The Gambling Act 2003 provides for all gambling equipment used in Class 4 venues and casinos to comply with relevant minimum standards. While no specific provisions prevent use of pre-commitment in Class 4 venues within New Zealand, a range of minimum technical requirements has recently been prescribed for casino electronic monitoring systems. Under the Gambling Act (Casino Gambling Equipment) Minimum Standard 2004 (Updated 27 June 2012), a voluntary pre-commitment facility must be available on casino management systems offering player promotions occurring at EGMs from 31 December, 2012.

Several specific requirements for such pre-commitment systems are also prescribed (**Box 1**). Most notably, this includes the requirement for a card based pre-commitment system to be available on all EGMs and a requirement for pre-commitment systems to allow gamblers to set both money and time limits (with options for time limit based on both session length and frequency of play). Under the Standard, gamblers are also not permitted to accrue loyalty points once a limit has been exceeded and both gamblers and the venue are required to be notified once a limit has been reached.

As of September 2014, four New Zealand casinos have implemented pre-commitment systems (Auckland, Hamilton, Queenstown and Christchurch casinos). Player experiences with these pre-commitment systems, however, have not been evaluated and precise user estimates are unknown.

While pre-commitment has been mainly considered a tool for gaming machine play in most jurisdictions, pre-commitment has been applied to both lottery purchases and the TAB within New Zealand. Under the current New Zealand Lotteries web site, lottery gamblers purchasing tickets online (via The mylotto.co.nz web site) must set weekly and monthly limits, with a maximum weekly expenditure limit of \$150 and a monthly maximum expenditure limit of \$300.

The New Zealand TAB also offers a 'Set Your Limits Programme' for account customers to contact the TAB to request that a weekly limit be placed on a betting account. Once the limit is reached, no further bets are accepted. Participation requires the customer to formally request and complete a form to establish participation in the Programme and then hand the completed form to a TAB venue manager or send by mail to the TAB. The TAB also anecdotally reports requesting that a small number of clients have been asked to set limits as a harm prevention measure.

Box 1. Standards for pre-commitment in electronic casino management systems in New Zealand

- 5.4.3 Each time a player loyalty card is placed in an EGM, the player must be offered the choice of utilising the pre-commitment facility unless a player has already set pre-commitment limits.
- 5.4.4 A pre-commitment facility must, at a minimum, allow a player to select, set and alter play time and/or net loss limits. A minimum of one time limit and one net loss limit must be offered for selection at an EGM. The facility must allow a player to choose one or both of these limits at an EGM.
- 5.4.5 As a minimum, the facility must be able to offer play time limits which include:
 - i Limits of hours in a 24 hour period;
 - ii Limits of days in a week;
 - iii Limits of days in a month;
 - iv Limits on the number of consecutive days gambling can occur.
- 5.4.6 As a minimum, the facility must be able to offer net loss limits which include the amount a player is prepared to lose per:
 - i 24 hour period; and/or
 - ii week; and/or
 - iii month
- 5.4.11 A pre-commitment facility must have functionality that allows it to be configured by the casino operator with default limits when a player elects to use the facility. If this functionality is utilised, a player must be able to set their own limits which may be more or less than the default.
- 5.4.12 A pre-commitment facility must have functionality that allows it to be configured by the casino operator with a warning to a player when a net loss limit is approaching. This warning must occur within a configurable percentage of the set limit (e.g. at 10% representing net losses of \$90 having occurred within a \$100 limit).
- 5.4.13 A pre-commitment facility must also have a visual alarm to alert a player when a limit has been reached.
- 5.4.14 A pre-commitment facility must have a mechanism to immediately alert the casino operator when a limit has been reached. The alert must indicate, as a minimum, the player ID, gambling device ID and location.
- 5.4.15 Once a pre-commitment level is reached, it must not be possible for the player to continue to accumulate loyalty points and enter promotions for at least 24 hours or any longer period set by a casino operator.

Research methodologies

The current project involved both qualitative and quantitative research to examine pre-commitment in a New Zealand context. To ensure that the research design examined areas of interest to New Zealand stakeholders, a range of consultations was also undertaken. Key research priorities were also discussed with staff of both the Ministry of Health and the Department of Internal Affairs. Approval for the research was similarly sought from the Ministry of Health Multi-Region Ethics Committee, however, given the nature of the research conducted (focus groups using a research panel and a panel survey), the research was deemed to be a low risk study and thus not requiring formal ethics approval.

The research methodologies included the following key work modules:

- **Literature review of research on pre-commitment** – This involved conduct of a desktop analysis of key studies worldwide with potential to inform knowledge and understanding of the benefits of pre-commitment as a consumer protection tool and a tool to minimise gambling harm. This included searches of both leading journals and web searches of scholarly studies worldwide
- **Qualitative focus groups with gamblers** - Eight qualitative focus groups were conducted during late August 2013 with a cross-section of low risk, moderate risk and problem gamblers to explore gambler views on pre-commitment. Participants for focus groups were recruited through a commercial research panel and were screened for risk for problem gambling and ethnicity, along with the gambling activities they played. Where possible, a range of genders and ages of respondents were recruited for focus groups.

As commercial panels maintain groups of people interested in taking part in research, a variety of methods are usually used to recruit participants. In the current study, all participants were part of the existing research panel and had given informed consent to being considered for research studies. The panel generally recruits participants through advertising, snowballing and other research studies. The discussion guide for the qualitative focus groups is presented in Appendix A. Each group was conducted for approximately 1.5hrs and offered participants a \$70 shopping voucher incentive for participation.

The specific focus groups agreed with the Ministry of Health were as follows:

- Poker machine gamblers of mixed ethnicities who were low, moderate risk or problem gamblers
- Poker machine gamblers of Māori ethnicity who were problem gamblers
- Table game gamblers of mixed ethnicities who were low, moderate risk or problem gamblers
- Table game gamblers of Asian ethnicity who were problem or moderate risk gamblers
- TAB gamblers of mixed ethnicities who were low, moderate risk or problem gamblers
- TAB gamblers of Māori ethnicity who were low, moderate risk or problem gamblers
- Lotto/scratch ticket gamblers of mixed ethnicities who were low, moderate risk or problem gamblers
- Mixed gambling activities with Pacific gamblers who were low, moderate risk or problem gamblers

- **Quantitative survey of 401 gamblers** – a quantitative survey of 401 gamblers was undertaken using an online research panel to explore gambler views about pre-commitment from the perspective of gamblers of Māori, Pacific, Asian and New Zealand European backgrounds (including approximately 100 gamblers from each ethnicity). Data was collected during December 2013. The problem risk status of gamblers was allowed to fall naturally as part of sampling to permit a cross-section of different risk segments of gamblers for analysis. The survey used for the online survey is in Appendix B.

The Smile City online research panel was used as a basis for recruitment of gamblers for the quantitative study. This panel contains a question about basic gambling behaviours of all panellists. Qualification criteria for the study was participation in poker machines (either at clubs, pubs or the casino), TAB gambling (either sports or horses) or casino table games at least once in the previous 12 months. These activities were selected as the qualification criteria on the basis that they were higher-risk activities that were of interest to the current study (as many questions explored the value of pre-commitment for these specific gambling activities). Screening for gamblers who participated in these activities at least once per year also permitted a range of gamblers of different risk segments to be included in sampling. The specific screening questions are also available in the online panel survey in Appendix B.

A weighted reference population of adult gamblers aged 18 years and older was supplied by the Ministry of Health for the purpose of data weighting. The reference population and basis for weighting was a distribution of adult gamblers in New Zealand by risk for problem gambling (Non-problem/Low Risk gamblers and Moderate risk and problem gamblers combined), gender (male/female), age (18-29yrs/30-49yrs/50yrs and older) and ethnicity (New Zealand European, Māori, Pacific and Asian ethnicity). Weights were then developed for each of the 36 cells, so that the application of weights ensured that the relevant survey sample proportions were adjusted to match the reference population.

It should be noted that the above methodologies did not aim to present a definitive view on pre-commitment, however, allowed the Ministry of Health to cost-effectively explore a range of general views and behaviours relating to pre-commitment within a New Zealand context. Accordingly, the current study provides a foundation of useful information that may be used to conduct more in-depth research or even potentially future trials of pre-commitment systems (although there is currently no specific studies being considered at present).

Special perspectives on pre-commitment

Within New Zealand, the four main ethnicities are people of New Zealand European, Māori, Pacific and Asian backgrounds. As the Indigenous people of New Zealand, the Treaty of Waitangi (signed in 1840) provides special protections for Māori. Findings of the 2006-07 New Zealand Health Survey also suggest that problem gambling disproportionately affects both Māori and people of Pacific backgrounds, with prevalence rates of 1.7% for each ethnicity. In comparison, problem gambling prevalence rates for New Zealand Europeans and Asian people were respectively 0.2% and 0.1%.

Given the importance of Māori and the diversity of cultures within New Zealand, one aim of the current study involved examining pre-commitment views and behaviours from a Māori, Pacific and Asian community perspective. However, care was also taken to identify unique cultural influences, as distinct from influences that may be due to the higher gambling risk status of some communities. In this respect, the study took care to examine whether relevant observed differences were actually due to culture or simply due to a certain ethnicity's higher risk for problem gambling. This was made possible through use of a specialised multivariate statistical procedure called Step Wise regression that is able to establish unique statistical effects of different variables.

Statistical analysis

Statistically significant differences, where important and relevant to key research objectives, are highlighted in the data using the notation $p < .05$. This implies that the chance of two results being the same is less than 5% and implies that observed differences are unlikely to be due to random sampling error. It should of course be noted, however, that statistically significant does not necessarily imply that a difference (or result) is of practical significance. Rather, it merely examines whether observed differences between groups (e.g., between non-problem and problem gamblers) are statistically robust or conversely, more likely to be explained by sampling error. It should also be noted that small samples (such as in the current study) can imply some difficulty in identification of statistical significance due to small samples having low statistical power. Accordingly, it is also possible that some differences may have become statistically significant with a larger study sample.

A range of statistical analyses are used in the study to assess statistically significant trends including:

- t-tests – for continuous measures such as comparing means on ratings scales (e.g., where two means are compared between non-problem and problem gamblers)
- z-tests – for categorical responses such as when people pick one of three responses to answer a survey question (e.g., comparing the percentage of a response across non-problem and problem gamblers)
- Multiple Regression/Step Wise Regression – this is a special type of predictive multivariate analysis that allows the unique contribution of different variables to be analysed. It involves entering potential covariates or confounding variables into the regression in the first step and then assessing whether other variables (e.g., ethnicity) add uniquely to the prediction of the outcome measure. By examining partial correlations and results of significance testing of individual predictor variables, it is possible to identify the unique contribution of variables to predicting a given outcome measure

Qualitative data analysis

As the current study only involved a small number of focus groups (only eight in total), the intent was to gather a broad indication of possible views and issues that may be important in understanding the possible application and use of pre-commitment within New Zealand. For this reason, general qualitative themes were analysed without the use of focus group transcripts. Focus group transcripts are typically only useful when a very large sample of focus groups is conducted (e.g., over 20) and a very strict question and answer style methodology is applied.

As an exploratory study, this was obviously not relevant to the current project, as the key objective was to allow focus group respondents to explore and discuss pre-commitment in a semi-structured format. As part of the qualitative data analysis, verbatims raised during focus groups were thematically summarised under the key themes and research questions identified and agreed with the Ministry of Health. Following this, overall themes were identified from discussions and relevant verbatims were summarised.

Caveats relating to findings and interpretation of trends

As in all exploratory research, findings of the study should be considered indicative, rather than fully conclusive or definitive. Limitations of the study should be considered in terms of the types of samples recruited, the generalisability of findings to all gamblers (and even the general public) within New Zealand, sample sizes and also research methodologies (including use of an online panel to survey gamblers and focus group recruitment methods).

It should similarly be considered that some feedback provided by respondents may represent personal opinions and thus, may not always be of a factual nature. On this basis, misperceptions should also be considered in terms of what they may imply for the future use of pre-commitment in New Zealand and in relation to the future marketing of pre-commitment to gamblers (should it ever become more widely available within New Zealand into the future).

Sample sizes should be particularly considered when reviewing findings. The online panel study sample of 401 was based on 138 non-problem gamblers, 90 low risk gamblers, 102 moderate risk gamblers and 71 problem gamblers (including 100 New Zealand European gamblers, 101 Māori gamblers, 100 Pacific gamblers, 100 Asian gamblers). As samples are very small, caution should always be applied to interpretation of trends for gamblers of different risk segments and for people of different ethnicities.

Caveats relating to data weighting

While overall study results have been weighted for reader interest and reference (refer 'all gamblers weighted – 'wtd' result), as the current study is only a small convenience sample (from an online research panel), readers should not consider the overall results as representing highly accurate point estimates of results for the New Zealand adult gambling population. They are only indicative of possible overall trends.

Given that weights can unduly bias small samples (especially given that sampling of each risk segment was only small in a total sample of merely 401), a decision was made to turn off weights for results relating to risk segments and ethnicities. This is because risk segments and ethnicities each have very small numbers of respondents (especially when stratified by three age groups and two genders in line with the weighting procedure) and thus can be substantially influenced by the application of weights.

Accordingly, the implications of weighted and unweighted data should be considered in reviewing all study findings (e.g., unweighted data may imply that differences in results are due in part to sampling differences in the age/gender profile of gamblers or potentially other differences in the sample composition).

Key study findings from a Māori perspective

As early exploratory research, the current study aimed to gather a general whole-of-community perspective on the value of pre-commitment. To this end, the study examined the views of approximately 100 Māori across New Zealand and 100 participants each from the New Zealand European, Pacific and Asian communities.

In considering the implications of study findings for Māori, a number of limitations should naturally also be noted. As a first step study, the research examines the perspectives of Māori as individuals and does not yet examine the wider views of Māori collectively identifying as hapu and iwi.

Furthermore, as individual views, the views of Māori identified in the analysis may not always consider the broader collective Māori values of manaakitanga and whānaungatanga in assessing the true value and potential of pre-commitment.

Accordingly, this should naturally be considered in reviewing study findings. Future research may thus find great value in exploring pre-commitment from these more holistic and very important perspectives. This may also include consideration of pre-commitment based on the key elements of Kaupapa Māori research.

These principles notably include:

- Tino Rangatiratanga – The Principle of Self-determination
- Taonga Tuku Iho – The Principle of Cultural Aspiration
- Ako Māori – The Principle of Culturally Preferred Pedagogy
- Kia piki ake i ngā raruraru o te kainga – The Principle of Socio-Economic Mediation
- Whānau – The Principle of Extended Family Structure
- Kaupapa - The Principle of Collective Philosophy
- Te Tiriti o Waitangi – The Principle of the Treaty of Waitangi
- Ata - The Principle of Growing Respectful Relationships

Report structure

Key findings of the current report are presented in line with the major research methodologies. Following each section of the report, key summary insights are also captured. Major sections of the report are described as follows.

SECTION 1: LITERATURE ON PRE-COMMITMENT IN A GLOBAL CONTEXT

This section contains a review of available literature on pre-commitment particularly including the results of pre-commitment studies and trials in different jurisdictions across the world. This notably includes results of a prominent pre-commitment trial in the Australian State of South Australia. While the main focus is on EGM based pre-commitment, the application of pre-commitment to other forms of gambling - such as sports betting - is also examined.

SECTION 2: QUALITATIVE RESEARCH EXPLORING PRE-COMMITMENT IN NEW ZEALAND

This section contains the findings of eight qualitative focus groups with at-risk gamblers exploring pre-commitment. This includes the key findings relating to informal use of pre-commitment by gamblers in New Zealand, along with strategies used to keep to informal pre-commitments and gambler feedback on the concepts of both voluntary and compulsory pre-commitment. While there is a particular focus on EGM based pre-commitment, the application of pre-commitment to different gambling activities is also explored.

SECTION 3: QUANTITATIVE RESEARCH EXPLORING PRE-COMMITMENT IN NEW ZEALAND

This section contains the key findings relating to all quantitative questions relating to pre-commitment as explored in the online panel study (of 401 gamblers). This includes quantitative results relating to the frequency gamblers set to and adhere to money and time limits during gambling, how gamblers budget for gambling expenditure and gambler views about voluntary and compulsory pre-commitment. The usefulness of different possible pre-commitment system features is also explored, along with general gambler attitudes towards pre-commitment.

APPENDICES

This section contains all data collection instruments used in the research (including the focus group discussion guide and quantitative online panel survey instrument). In addition, a detailed profile of both focus group participant mix and online panel survey respondent demographics is also provided.

SECTION 1: Literature on pre-commitment in a global context

Since Dickerson initially raised the topic of gambling pre-commitment in 2003 (as a possible strategy to help prevent EGM gamblers from exceeding limits while gambling), a range of studies have explored pre-commitment from a behavioural and attitudinal perspective. This has included several studies in Australia and Canada and conduct of a small number of real-world trials of pre-commitment in these same jurisdictions.

While only a very small number of research studies have been undertaken, studies and trials of pre-commitment provide some indication of the likely utility of pre-commitment as a tool to prevent gambling harm. In addition, they also provide an indication of the possible value of pre-commitment to both recreational and problem gamblers.

Within this context, the following literature review attempts to summarise key findings of studies published on pre-commitment. This review attempts to draw a range of conclusions about the value of pre-commitment as a tool for both consumer protection and gambling harm minimisation. Given that pre-commitment is a relatively new field of research, key conclusions should be considered indicative rather than definitive. Key findings of the literature review are presented as follows:

- Pre-commitment attitudes and behaviours of gamblers
- Real-world evaluations of pre-commitment trials
- Evaluations of pre-commitment in online sports betting
- Implementation of pre-commitment in other settings world wide
- Costs associated with pre-commitment implementation
- Key findings in summary

Pre-commitment attitudes and behaviours of gamblers

Concept of pre-commitment

Pre-commitment has been the subject of considerable debate and discussion in the gambling literature. Originally conceived by Dickerson (2003), pre-commitment was described as a method for managing impaired control during electronic gaming machine play. The experience of impaired control was proposed as a general phenomenon experienced by all EGM gamblers and was said to be related to the euphoria experienced during play. It was also described as being particularly influenced by negative emotions and longer sessions of poker machine play. Dickerson (2003) then proposed that impaired control could be addressed if gamblers could 'pre-commit' or make decisions about gambling expenditure prior to commencing gambling and away from the gambling environment.

While Dickerson (2003) was the first to propose pre-commitment as a gambling harm-minimisation measure, extensive evidence illustrates that gamblers – particularly poker machine gamblers – do experience impaired control during gambling. For instance, Dickerson, Hinchy, Legg, England, Fabre and Cunningham (1992) examined the determinants of persistent gambling during EGM play. Findings showed that wins affected the play rate for up to three minutes and wins of up to 50 credits tended to elevate the rate of play. In contrast, larger wins led to a breakdown in regular patterns of play. Baron, Dickerson and Blazczynski (1995) similarly found in their study that half of EGM gamblers experienced irresistible urges to continue EGM play.

Since the original theories by Dickerson (2003), a small number of research studies on pre-commitment have been undertaken across the world. This has included several prominent studies in both Australia and Canada examining pre-commitment through real-world trials and a range of attitudinal and observational studies on topics related to pre-commitment. While only a small pool of studies has been undertaken, studies provide some insight into gambler pre-commitment behaviour and the extent to which pre-commitment may assist gamblers during gambling.

Pre-commitment attitudes and behaviours of gamblers

The study 'Analysis of gambler pre-commitment behaviour' (a study conducted for Gambling Research Australia in 2006, an entity funded by Australian state and territory governments to conduct gambling research) was the first study of its kind to explore gambler attitudes towards pre-commitment at an Australian national level (McDonnell-Phillips, 2006). To gain a better understanding of pre-commitment on a national level, a CATI telephone survey was conducted using a nationally representative sampling methodology (N=482 telephone surveys including sampling of EGM gamblers and TAB gamblers in each state/territory of Australia). Two key points of focus in the study were the triggers that led gamblers to exceed their limits (during both EGM play and TAB punting) and the control strategies which gamblers used to help keep to pre-commitments. In addition, other issues were examined including the type of limits gamblers set, how gamblers budgeted for gambling and whether gamblers considered the issue of affordability in setting limits for their gambling.

The national study produced a range of useful insights relating to attitudes about pre-commitment on an Australian national level. Most notably, the study revealed that virtually all gamblers – including many problem gamblers – typically had some monetary amount to which they attempted to self-regulate during gambling. The most popular types of limits set for regular EGM gamblers were also found to relate to money. Time, in comparison, was found to be far less important. In terms of the basis of limits, session limits (daily limits) were favoured by most EGM gamblers (51%) followed by weekly limits (24%), while TAB gamblers favoured weekly limits (37%) followed by session limits (28%). Such results provided some indication that gamblers generally are disinclined to think 'long term' about the limits they set for gambling.

Budgeting behaviours of gamblers were also explored. Results of the study suggested that around half (51%) of regular Australian gamblers admitted to not always considering the affordability of their gambling limits. It was also evident that at least one in five regular gamblers (21%) tended 'never' to do this. On this basis, understanding gambler budgeting behaviour was proposed as a key area for future investigation (given the risk that gamblers may select gambling limits which are not affordable).

The location gamblers selected their limits was also investigated in the study. Study results showed that up to 32% of regular gamblers only set their limit after they arrived at a gambling venue and this tendency was also found to be much more characteristic of EGM gamblers than TAB gamblers. Limits set closer to the time of gambling (such as at the venue) were similarly found to be more likely to be exceeded than those set further away from the time of gambling. In addition, problem gamblers were found to frequently set limits close to the time of gambling and showed a tendency to exceed limits more frequently than non-problem gamblers.

Specific triggers for exceeding limits were also identified. Study results showed that access to cash was the most significant trigger overall leading to gamblers exceeding their limit and access to cash via ATMs was particularly a significant trigger for both EGM gamblers and TAB gamblers. Control strategies used to keep to pre-commitments were also examined. Problem gamblers showed a tendency to attempt to use control strategies at a much higher frequency than non-problem gamblers. In addition, problem gamblers reported that leaving cards at home or taking only what they planned to spend were two of the most effective control strategies that helped with adherence to limits during poker machine play.

While only an attitudinal study, the study provided a wealth of early knowledge about how gamblers pre-commit and the role of access to cash in triggering gamblers to exceed pre-commitments. Given the importance of understanding factors which influence adherence to pre-commitments, Gambling Research Australia also commissioned a follow-up study to investigate the topic in a sample of EGM gamblers (Schottler Consulting Pty Ltd, 2010). Based on an observational study of 200 EGM gamblers (which involved recording EGM play data along with player excitement during play), findings showed that only a relatively small set of variables directly influenced player adherence to pre-commitments. EGM gamblers were more likely to exceed their EGM expenditure limit, if they experienced an increasing number of free spins during play, were highly involved in play, reported strong urges to continue and experienced high excitement after receiving features during EGM play. Findings similarly showed that problem gamblers exceeding expenditure limits tended to play at a much faster rate than lower risk gamblers.

The types of limits set by gamblers were also recorded during the observational study. All EGM gamblers were observed to set a spend limit and around 80% also set an additional bet size limit and 28% an additional time limit. Only 52% of EGM gamblers reported setting expenditure limits more than a day before play and problem gamblers were less likely to report 'always' setting limits, compared to non-problem gamblers. When asked to report limits at three different time points, problem gamblers were also found to report widely variable limits and very high limits were reported just prior to gambling. When risk for problem gambling was controlled in the sample, EGM gamblers who set spend limits closer to the time of play were also found to be much more likely to not adhere to limits (highlighting some possible risks for limits set at EGMs). Together, results of this study further highlight the importance of setting limits away from the gambling environment, as originally proposed by Dickerson (2003).

Real-world evaluations of pre-commitment trials

While attitudinal and observational studies provide useful insights into gambler tendencies to pre-commit, other studies have attempted to evaluate the benefits of pre-commitment tools in real-world settings. Many different types of pre-commitment tools have been developed to assist gamblers to set and keep to limits during gambling. This includes many commercial systems based on card-based gambling where gamblers set limits electronically on a gambling card and receive electronic reminders on poker machine screens upon reaching their limits.

Australian based pre-commitment trials

Australia has been a leading jurisdiction in the evaluation of pre-commitment tools designed for poker machine gamblers. Three trials have been undertaken in the state of Queensland. The first trial evaluated a card-based cashless gaming system allowing gamblers to pre-commit in a hotel in Brisbane during 2005 (unpublished report, Queensland Government). Most notably, the trial identified the importance of simple sign-up processes for pre-commitment tools (as the original approach was deemed quite complex and off-putting by gamblers) and a need for user-friendly systems with a small number of easy-to-understand limit options. In this respect, the trial showed that, while offering gamblers many options for setting limits may appear advantageous (e.g., the system under trial allowed gamblers to select a very wide range of different limit options), too many options tended to confuse gamblers. The trial similarly showed that implementation of pre-commitment was far more complex than merely installing the system and both venue staff and gamblers required considerable training to be conversant with how pre-commitment works in practice.

Based on results of the initial trial, two further evaluations of other pre-commitment systems were commissioned by Queensland Government during 2008 and 2009 (at two Queensland based clubs). With evaluations undertaken by Schottler Consulting Pty Ltd, trials included surveys and focus groups with card-based gaming gamblers, venue staff and pre-commitment system manufacturers.

The 2008 trial involved evaluation of the eBet pre-commitment system and the 2009 trial involved an evaluation of MaxGaming's Simplay pre-commitment system. Both systems were based on cashless gaming using existing player loyalty systems (widely available in Queensland) and involved gamblers using a card to set time and/or money pre-commitments. Gamblers were able to additionally use cash for EGM play in conjunction with a cashless account accessible via a PIN on the card.

Different strategies were used to encourage gamblers to trial the system. In the eBet trial, venue staff directly promoted the card to gamblers in a small venue. In the Simplay trial, a range of incentives was offered to gamblers to trial the system. This included an offer of \$20 in loyalty points as a sign-on incentive and the offer of a chance to win \$500 in a weekly draw (which was limited to gamblers in the trial). Analysis of uptake curves for each trial showed that card usage peaked for both trials at around three to four months post-implementation. Findings also showed that a total of 66 gamblers trialed the eBet system and 341 gamblers trialed Simplay (Simplay was implemented in a much larger gambling venue).

As both systems offered cashless gaming alongside pre-commitment, gamblers using each system were not required to set limits (i.e., gamblers could opt to just use cashless gaming on their card). However, analysis of gamblers electing to set limits was undertaken as part of each trial. For the eBet trial, 28% of gamblers opted to set a daily spend limit and most limits set were rather conservative (\$100 was the maximum limit set). For the Simplay trial, only 13% of gamblers opted to set a daily spend limit and limits were again conservative (\$100 was also the highest limit set for Simplay). Once again, results suggested that monetary limits were of most value to gamblers.

While gamblers at both trial sites did not extensively engage with the pre-commitment features of the card based gaming systems under trial, gamblers generally reported some value in being able to play EGMs with cashless gaming. Anecdotally, some gamblers also reported the cashless gaming card as both convenient and encouraging thoughts about gambling expenditure. This was largely attributed to being able to keep money on the card that acted as a tool to help manage gambling expenditure (card balances were accessed through a button press). In addition, while only very few gamblers had engaged in setting limits, some evidence from the trials suggested that warnings triggered through card-based play (on reaching expenditure limits) led to gamblers thinking more about their gambling expenditure. For instance, in the eBet trial, 88% of gamblers (each) agreed that receiving warnings made them both think about their gambling expenditure and made them think whether they could afford to gamble more money.

Discussions with venue staff participating in the trial similarly revealed a number of useful insights. Most notably, venue staff in the e-Bet trial indicated that, in spite of expecting the pre-commitment implementation to require additional workloads, introduction of the system had been easier than initially expected. In addition, staff involved in the eBet trial reported anecdotally some reduction in workloads due to the availability of cashless gaming (e.g., fewer hand payouts and hopper refills). In the Simplay trial, however, venue staff asserted that it may be difficult to realise the full benefits of a cashless gaming system whilst cash was being used by gamblers alongside (cashless) cards. Accordingly, pre-commitment systems were seen to have some potential to reduce venue workloads and offer gamblers harm-minimisation benefits, though achieving those benefits would be more likely if venues opted for full cashless gaming and all gamblers used pre-commitment.

While the Queensland trials provided useful foundation knowledge about the benefits of pre-commitment, during 2010, a trial in South Australia attempted to evaluate the benefits of pre-commitment more quantitatively in a multi-site trial. Evaluated by Schottler Consulting Pty Ltd (2010), this study involved a 12-month trial of Play Smart, a pre-commitment system developed by Worldsmart Technology. Somewhat distinct from the Queensland pre-commitment trials, Play Smart was a pre-commitment system that did not involve cashless gaming. Gamblers played with cash (i.e., coins as note acceptors are not permitted under South Australian regulations) using an existing player loyalty card. The product Play Smart also permitted what were termed 'primary limits' (e.g., daily, weekly limit) plus an additional 'secondary limit' (e.g., monthly) for longer term expenditure monitoring.

An evaluation of the trial showed that only a very small percent of loyalty gamblers used PlaySmart (1% overall or 258 gamblers). Similar to other trials, most gamblers (94%) set a primary expenditure limit and the group of gamblers taking up pre-commitment on their own accord were more likely to set an expenditure limit compared to a group that only took up pre-commitment after an active venue promotional phase. The most popular basis for primary expenditure limits was daily limits (56% of gamblers) followed by weekly limits (20% of gamblers), once again highlighting that gamblers were mostly disinclined to think longer term about their gambling expenditure.

Similar to other trials, evidence interestingly showed that many gamblers had been confused by the wide range of available limits in the pre-commitment system and consequently, some gamblers had set non-sensical limits (e.g., accidental reversing of primary and secondary limits due to player misunderstanding of the terms, time limits of '24 hours a day' programmed due to misunderstanding of how time limits worked etc.). Around 94% of gamblers also opted for a 24hr cooling off period for changing their limits.

Research conducted during the South Australian trial revealed a number of perceived benefits of the pre-commitment card. In particular, 19% of users surveyed felt that PlaySmart helped keep gamblers to limits, 15% felt that the product supported improved expenditure awareness and 8% felt it had improved their control over their gambling expenditure.

Several benefits for higher-risk gamblers were also noted during the trial. In particular, 23% of moderate risk gamblers reported improved adherence to limits using PlaySmart and 14% reported greater expenditure awareness. In addition, 38% of problem gamblers reported improved expenditure awareness. A total of 64% of problem gamblers and 53% of moderate risk gamblers also felt that playing with pre-commitment made it easier to keep track of pokies spending, compared to regular gaming without pre-commitment.

While the evaluator indicated the need for caution in interpretation of the results due to small samples, some interesting quantitative gambling expenditure trends were observed. Both moderate risk and problem gamblers (compared to a pseudo control group matched on gambling expenditure, gender and age) decreased their gambling expenditure while using pre-commitment during the trial period. Specifically, moderate risk gamblers decreased their expenditure by around 49% and problem gamblers decreased their expenditure by 56%. However, the expenditure of non-problem gamblers and low risk gamblers changed only very marginally in comparison (respectively only decreasing by 5% and 12%). However, one observed limitation in the trial methodology was that it was not possible to monitor player gambling activity outside the trial sites. Accordingly, preliminary results from the PlaySmart trial suggested that, in spite of very few gamblers taking up pre-commitment, some benefits may have been realised and benefits may have been particularly experienced by moderate risk and problem gamblers.

A trial of a further pre-commitment product was also undertaken in South Australia during 2010 to 2011 (Delfabbro, 2012). Termed Maxetag, the pre-commitment system was operated as part of an existing player poker machine loyalty system and allowed gamblers to set a daily budget for their gambling within a single gambling venue. Gamblers could also obtain expenditure print-outs from kiosks in the gambling venue. Phase 1 of the trial involved observation of natural uptake of pre-commitment based on minor in-venue poster promotions (where gamblers had to use a 'select' button on a console to activate limits), while Phase 2 involved activation of an automated voice message on the system which prompted gamblers to set a limit when they 'tagged on' just before play (Maxetag was a proximity card that involved gamblers 'tagging on' to play EGMs for loyalty points).

During the early observational phase (Phase 1), trial results showed that no gamblers took up the Maxetag pre-commitment option. However, in a later promotional phase (Phase 2), a total of 19 gamblers used the pre-commitment tool. The author also noted that participation soon declined after this initial usage period. Most gamblers allowed the budget setting feature to time-out when they commenced gambling. In total, results also showed that, across the two trial venues, 80% of gambling sessions involved no use of the budget setting feature. The author similarly noted that, only 1.8% of Maxetag users during Phase 2 set a budget at least once in the highest use venue and of gamblers using pre-commitment, around on half the occasions a budget was set, it was also exceeded. Staff feedback similarly noted that low uptake of the product generally may have been in part due to gamblers associating the product with problem gambling.

The South Australian Government additionally explored the potential for a non-technology solution to pre-commitment during a further type of trial during 2010 (Government of South Australia, February 2010). This trial explored the benefits of what was termed a ChangeTracker card. This represented a manual form of pre-commitment where gamblers set limits on the cash they could exchange for coins at venues with gaming cashier counters (coins only are used for gaming machine play in South Australia). This simply involved the total amount of cashed money being recorded on cards and cards being kept for self-monitoring by gamblers. While an intuitively simple concept, the overall conclusion of the trial was that there was not sufficient value in the ChangeTracker card for gamblers to warrant its future use in venues. This was based on player feedback and disinterest in using the card to monitor their gambling expenditure.

A further trial in South Australia also explored the value of issuing receipts to gaming machine gamblers converting cash to coins at both gaming venue cashiers or when gamblers used automatic coin machines (Square Holes Pty Ltd, 2012). This 'micro' trial was conducted at two small gambling venues over a period of two weeks (with respectively 12 and 7 EGMs). A total of 67 interviews were conducted with participating gamblers across the two trial venues. Results of an evaluation suggested that there was some value in receipts being issued to gamblers. Around 45% of gamblers recalling receiving a receipt had looked at the receipt and 18% of that same group retained the receipt (although only 66% remembered receiving the receipt). However, it was also noteworthy that 79% indicated no desire to receive a receipt in the future. This appears to suggest that, while some utility was noted by gamblers in the concept of a receipt, overall utility was not high.

While not an explicit trial of pre-commitment, a project conducted by University of Sydney for Aristocrat Technologies Australia Pty Ltd (the Blue Gum trial, 2011), evaluated the value of responsible gambling features introduced into gaming machines at several surf life saving clubs in Queensland. The specific features evaluated included several features with parallels to pre-commitment. Of most relevance to the current review, this included messages advocating play within affordable limits, a bank meter that allowed gamblers to 'bank' winnings (to prevent winnings being re-gambled) and an alarm clock facility that allowed gamblers to set a time limit. A total of 300 gamblers participated in the trial.

Results of the evaluation highlighted the impact of responsible gambling messages in encouraging gamblers to gamble within pre-committed limits. In particular, messages were found to reduce the play enjoyment of moderate risk and problem gamblers and did so to a much greater degree than for lower risk gamblers. However, suggesting some room for improving the pervasiveness of messaging, only 22% of gamblers noticed the messages. A similar result was observed for the bank meter. Most gamblers did not notice the meter and only 13% used the feature to lock money away and 12% to lock away winnings. Results relating to the alarm clock were also consistent with findings of other pre-commitment trials (e.g., Schottler Consulting, 2010). While nearly half the sample noticed the alarm clock, most gamblers showed little interest in pre-committing on time with only 6% using the feature while gambling.

Canadian and Norwegian-based pre-commitment trials

Canada is a further jurisdiction that has also been intensely involved in designing and evaluating pre-commitment systems. One of the most interesting pre-commitment evaluations involved the recent evaluation of the My-Play card based player tracking system for Video Lottery Terminals (VLTs) in Nova Scotia (Schellinck, Schrans, Chen and Chambers, 2010). This product allowed use of a range of responsible gambling features during VLT play including expenditure summaries (per day/month/year), wins/losses for the current play session, the ability to set time and money limits and the ability to self-exclude or limit access to play (www.myplayns.ca).

Similar to findings of other pre-commitment studies (e.g., McDonnell-Phillips, 2006; Schottler Consulting Pty Ltd, 2010), the authors found that most regular VLT gamblers attempted to set expenditure limits before arriving at the venue (87%) and over half (60%) took only what they planned to spend or cashed out frequently to keep track of their expenditure. Gamblers experiencing gambling difficulties were also reported to have tried many control strategies for their gambling, yet most had been used without great success (e.g., budgeting, setting limits, enlisting the help of others).

A two-phase evaluation was conducted before and following the introduction of My-Play. Upon surveying gamblers about the utility of pre-commitment pre-implementation, the authors found that 51% of regular gamblers supported responsible gambling features being available on VLTs in Nova Scotia. Similar to findings of other studies (e.g., McDonnell-Phillips, 2006), support was much stronger in the case of problem gamblers (68%) and 47% of problem gamblers expressed intent to access the My-Play card once available. Perceived barriers to using My-Play included low perceived relevance, player concerns about privacy and limited understanding of the benefits of responsible gambling features.

Similar to observations of Delfabbro (2012), there was a tendency for many gamblers to associate the product with problem gambling (and thus not see pre-commitment as a relevant tool for recreational gamblers without gambling problems). While the Phase 2 evaluation report has not yet been published, this report will evaluate the effects of My-Play after use of the product was made mandatory.

Omnifacts Bristol Research also conducted research in Canada (prior to the 2010 trial) providing insights about the perceived functionality of the pre-commitment system under trial (Omnifacts Bristol Research, 2005). The authors in particular examined whether introduction of a player gaming card encouraged responsible gambling behaviours (Omnifacts Bristol Research, 2007). This latter study examined both player awareness of the responsible gaming device, player attitudes toward card use and whether the card affected gambling behaviour. The card was introduced as a unit attached to each VLT in a test area within a venue. A total of 70 machines across 10 sites initially participated in the trial (53 VLTs over 9 sites by the end of the study). Responsible gambling features on the card evaluated included the account summary (which showed expenditure over time), money limits, play limits (which allowed gamblers to exclude themselves from play for a nominated period) and a 48-hour cool down period (like a mini-exclusion period where gamblers could disable their card from play for 48hrs).

A range of study findings pointed to the value of the card in encouraging responsible gambling behaviours. Findings indicated that gamblers both supported the card and supported measures to make it difficult for gamblers to breach their limits set on the card. In addition, two-thirds of gamblers on a panel who received a follow-up survey (the third panel survey) agreed they were playing more responsibly since the card was introduced. This result was also consistent across different risk segments of gamblers. Just under 40% of panelists believed that use of the card had reduced their loss chasing, 60% believed that they were spending less time and money on VLTs since the trial began and 70% thought they were more aware of their play (based on agreement ratings).

Evaluation of specific features within the card similarly produced a range of interesting trends. While between 24-47% of gamblers answering a survey (the second panel survey) about the card had 'explored' the card features (24% had explored the 48hr stop, 30% the play limit, 40% the money limit, 47% expenditure account), usage of the actual card features was far lower. The most utilised feature was the expenditure account (38%), followed by the money limit (24%), the play limit (18%) and the 48hr stop was least utilised (11%).

One noteworthy unintended consequence was also identified in the third panel survey. Around 9% of gamblers reported trying to gamble back the money lost upon seeing their expenditure account on the card. Accordingly, this may suggest that, while gamblers were most interested overall in viewing their gambling expenditure, viewing expenditure statements may have contributed to loss chasing in just under 10% of gamblers. Card sharing was also reported a frequent event, as was gambling outside the trial to avoid card use.

Norway is a further jurisdiction that has introduced pre-commitment. Unlike Australian and Canadian trials, however, the Norwegian experience with limits came from what almost could be described as a natural experiment where all gaming machines were removed in July 2007 and reintroduced within the country during the Autumn of 2008. The reintroduced units were low intensity machines that required gamblers to use pre-commitment as part of play (pre-commitment was essentially made mandatory for all machine users). The prevalence studies conducted before and following the introduction of mandatory pre-commitment ironically, however, have not been able to clearly inform the effect of the changes on problem gambling prevalence. As Ladouceur, Blaszczynski and Lalande (2012) have observed, there have been markedly different interpretations of the Norwegian prevalence results and some critique of the comparability of the methodologies and figures reported. This review also concludes that it is very unclear from publically available reports and data, whether any firm conclusions can be drawn about the effects of gaming machine removal and introduction of pre-commitment on the prevalence of problem gambling in Norway.

Evaluations of pre-commitment in online sports betting

In spite of the proliferation of online forms of gambling and the relative ease of implementing and studying pre-commitment online, studies of pre-commitment in an online gambling environment are relatively very few in number. However, two key studies investigating pre-commitment in an online sports betting web site have been undertaken examining both system imposed limits and self-imposed limits (voluntary use of pre-commitment).

Broda, LaPlante, Nelson, LaBrie, Bosworth and Shaffer (2008) conducted a study to examine system imposed pre-commitment in the context of online gambling (sports betting). As part of the study, they compared the profile of gamblers who exceeded system prescribed deposit limits versus those who did not using two years of online sports betting data. Deposit limits allow gamblers to restrict the money they can load onto their betting account. Findings showed that only 160 gamblers (0.3% of the sample - of 48,114 gamblers) exceeded their deposit limit overall. These gamblers were also found to gamble with higher average numbers of bets per active gambling day and had a higher average bet size, when compared to gamblers who did not exceed their deposit limit. The 160 gamblers receiving warnings for exceeding deposits in total received an average of 14 messages. Analysis also showed that after exceeding their limit (and thus receiving warnings), this group increased their average bet size in the period following the warning and bet a much higher overall amount than the group that adhered to their limit. The authors concluded from their analysis that receiving limits did not appear to encourage gamblers to curtail their gambling. Rather, limits encouraged gamblers to change their betting strategy (using fewer much larger bets).

A further study examined gambler use of voluntary or optional pre-commitment on the same internet based sports betting site (Nelson, LaPlante, Peller, Schumann, LaBrie and Shaffer, 2008). Analysis showed that only 567 of 41,134 gamblers elected to use the voluntary pre-commitment function (which limited deposits on the web site). This group was also found to bet on a wider variety of sports and events and had placed more bets prior to using voluntary pre-commitment than the group who did not use the self-limiting option. In addition, following use of pre-commitment, gamblers were found to reduce their overall betting activity yet not the amount they bet. The authors then proposed that time spent gambling, as opposed to money alone, may be an indicator of problem gambling behaviour.

While publicly available research on gambler use of pre-commitment systems in online gambling is not available, it is clear that many online sports betting and wagering sites internationally offer pre-commitment. Closest to New Zealand, within Australia, many commercial wagering and sports betting sites offer some form of pre-commitment (especially site based deposit limits) (Table 3). The South Australian Independent Gambling Authority has also prescribed a requirement for mandatory deposit limits for all wagering sites from September 1, 2010.

Table 3. Use of pre-commitment in major online Australian sports betting/wagering sites

Web site	Type of pre-commitment limits offered (as described on web site)
Bet365	<ul style="list-style-type: none"> • Deposit limits • Access to customer history (transactions/withdrawals/deposits) • Self-exclusion or opt-outs
Sportsbet	<ul style="list-style-type: none"> • Deposit limits
Betstar	<ul style="list-style-type: none"> • Weekly deposit limits • Quick process to close accounts (if required by customers)
TAB	<ul style="list-style-type: none"> • Pre-commitment Limits (PCLs) - The Independent Gambling Authority in South Australia introduced Pre-Commitment Limits to apply to South Australian residents effective from 1 September 2010 (relating to deposits made to an account) (optional for customers outside SA) • Maximum bet limits
Tom Waterhouse	<ul style="list-style-type: none"> • Deposit limits
Sporting Bet	<ul style="list-style-type: none"> • Pre-commitment limits for amounts wagered or deposited (or both) • 7 days before limits can be increased or removed
Unibet	<ul style="list-style-type: none"> • Pre-commitment limits (though must be a customer to read further information)
Centrebet	<ul style="list-style-type: none"> • Pre-commitment limits for amounts wagered or deposited (or both) • 7 days before limits can be increased or removed

Implementation of pre-commitment in other settings world wide

The use of pre-commitment in casinos has received very little research attention in recent years. Within New Zealand, Sky City Auckland introduced pre-commitment during early 2013, however, at the time of the current research, pre-commitment had only been in operation around 6 months (and rolled out to gaming machines). Media reports also outline that the casino has announced an intent to introduce both facial recognition technology to detect self-excluded gamblers and predictive modeling technology to help identify gamblers at-risk from gambling harm. During 2013, Christchurch casino was also in the process of implementing a pre-commitment system based on a commercially available casino management system. As of September 2014, pre-commitment is also available in the Hamilton and Queenstown casinos.

Within Australia, Crown Casino in Melbourne has offered gamblers limits since 2003, however, like other systems no publically reported figures on uptake of pre-commitment are available. It is apparent, however, that the system has been introduced to other newer properties such as Crown Casino in Perth. While pre-commitment and cashless gaming has been approved through regulation in both Queensland and NSW, government has yet to mandate the availability of pre-commitment for gaming machines in these jurisdictions.

While no requirement exists for The Star Casino in Sydney to have pre-commitment (the only casino in NSW), voluntary pre-commitment technology is reportedly being rolled out to three of Queensland's four casinos (Brisbane, Townsville and the Gold Coast Casinos). In addition, outside casinos an estimated several thousand Queensland gaming machines (clubs and hotels) have pre-commitment and Victoria has also announced a state-wide policy to roll-out pre-commitment in all non-casino venues by 2015.

Based on a review of the NSW Government submission to an Australian Senate Inquiry into pre-commitment (2011), one of the reported concerns about pre-commitment implementation in NSW (based on the assumption of a centralised system where gamblers can move across venues) related to the issue that all authorised gaming machines in clubs and hotels in NSW were connected to a Centralised Monitoring System that did not accommodate two-way communications with gaming machines. Accordingly, costs of pre-commitment implementation were considered as key points of consideration in the jurisdiction adopting a state wide pre-commitment policy.

While non-casino gaming currently does not exist in Singapore, the country has opened three casinos in recent years and all casinos have introduced voluntary pre-commitment. A visit fee of S\$100 per day (or S\$2,000 per year) is also imposed for local Singaporean residents entering the casino as a strategy to avoid entry by problem gamblers.

Voluntary pre-commitment applies to all forms of gambling in the casino and identification checks of all patrons upon entry aim to prevent excluded gamblers from entering the casino. Voluntary visit limits were introduced as a 'social safeguard' and can be applied for during each calendar month through the Singaporean National Office on Problem Gambling. Applications can also be made by concerned family members (Family Visit Limits). The minimum period for Voluntary and Family Visit Limits is one year. In addition, the availability of a Third-Party Visit Limit also provides each casino with the ability to exclude customers deemed to be financially vulnerable. Such customers then have to produce evidence relating to finances to prove they would not be financially affected by gambling at the casino. While an evaluation on the use of pre-commitment in Singapore has not been published, some Singaporean casinos have also apparently implemented loss limits as an extension to the current visit limit pre-commitment system.

Sweden and Finland have also implemented a pre-commitment product and player tracking system called 'Play Scan' across a range of gambling products internationally. Svenska Spel, a Swedish provider of several gambling products, launched Playscan in 2007 and the system is currently used for both poker and lottery products. It is also used by the Swedish lotteries site Kombispel and the Norwegian provider Norsk Tipping launched PlayScan in 2013 across many online gambling products and on all Video Lottery Terminals. The same product was similarly introduced in Finland by the Finland Slot Machine Association in 2012 (for online poker and casino games) and by FDJ, an online gambling provider of lotteries in France. The use of player tracking in the delivery of pre-commitment (as money and time are by necessity tracked to provide limit warnings) may undoubtedly imply that player tracking systems will eventually become a standard part of many pre-commitment systems. Play Scan is also supposed to predict future gambling behaviour and analyse the risk level associated with a gambler's play behaviour. However, there is no publically available evidence to examine the effectiveness of the system. However, GamRes Limited in Canada is reported to be completing an evaluation of PlayScan in 2013 (Though it is unclear whether results will be made publically available).

Costs associated with pre-commitment implementation

While competitive market economies should imply ongoing reduction of costs associated with pre-commitment systems, cost is typically one of the reported barriers to implementing pre-commitment. Within over 17,000 non-casino gaming machines across 1,343 New Zealand sites (Class IV venues outside casinos), the cost of pre-commitment is undoubtedly one of key issues that would need consideration before pre-commitment was introduced within New Zealand.

While products and costs change as products evolve, some information has been published relating to likely costs of pre-commitment at a venue implementation level. Such information has also been recently summarised in an Australian Senate Enquiry into Pre-commitment schemes (First Report - Parliamentary Joint Select Committee on Gambling Reform, May 2011). Costing figures quoted are wide ranging and as noted in the report, it is likely that many quoted figures may reduce if systems were competitively tendered.

Different products are also available on a leasing versus outright purchase basis. For instance, in 2011, the MaxGaming Simplay product available in the Australian market was quoted as costing approximately A\$1.50 per machine per day inclusive of loyalty systems, cashless hardware, pre-commitment functionality and hardware (based on costing for a jurisdiction such as Queensland, which operates the Q-COM protocol similar to New Zealand). An additional charge of A\$5-7 per day was also estimated if a venue required connection to a common central pre-commitment monitoring system (as pre-commitment systems can be both local to venues or centralised).

The Independent Gambling Authority in South Australia (the regulator of gambling in the state) also shared its own estimations and reported pre-commitment system cost estimates of around A\$1,400 to A\$1,500 per machine. The Maxetag product was also reported to be in the vicinity of A\$800 per machine. In-built pre-commitment installed during manufacturing in original equipment was also estimated by Aristocrat to be in the vicinity of A\$3,000 to A\$5,000 per machine (for associated software upgrading).

As part of the evaluation of the South Australian pre-commitment trial, a cost for implementation of the PlaySmart pre-commitment system was similarly analysed (Schottler Consulting Pty Ltd, 2010). This was suggested to be a product cost of approximately A\$70,047 for 35-36 EGMs or an average cost of just under A\$2,000 per machine. The diversity of costs in such reports may provide a ballpark indication of likely costs of pre-commitment systems. It should also be noted that Schottler Consulting Pty Ltd (2010) described additional costs (for venues) to include both transition and implementation costs, however, based on the South Australian trial, implementation costs were generally considered quite conservative. Indeed, the South Australian PlaySmart trial showed that most users had been inducted into the system within the first 3 or 4 months post implementation and that very little work was subsequently required beyond this period.

The study also produced an annualized cost estimate based on a 5-year product lifecycle of pre-commitment (before depreciation and taxes). This was calculated to be around A\$18.36 per EGM per player based on the assumption of pre-commitment use by 2,000 EGM gamblers (The report should be referred to with assumptions duly noted). Accordingly, while such costs are no longer current and are not necessarily specific to the New Zealand gambling environment, they may provide some indication of possible costs of pre-commitment implementation within New Zealand (though differences in the structure of the New Zealand gambling industry must be considered).

Key findings in summary

A review of literature on pre-commitment highlights that only a relatively small number of studies have explored pre-commitment from an attitudinal and behavioural perspective. However, research does provide some useful early insights about how gamblers pre-commit and the possible utility of pre-commitment tools in real-life gambling environments.

Key insights from the review are summarised below.

- Access to cash has been found to contribute to gamblers exceeding pre-commitments
- Most gamblers have a monetary spend amount to which they attempt to self-regulate (i.e., a limit) – However, problem gamblers report more difficulty adhering to limits
- Time is seen as relatively less important to gamblers compared to money, when pre-commitments are being considered
- Most gamblers tend not to think long term about their limits (e.g., monthly, annually) – Many will only consider what they plan to spend in a single session of gambling (i.e., will set a daily limit)
- Many gamblers do not think about the affordability of gambling limits they set – This is particularly the case for problem gamblers
- Free spins and features in poker machine play have been generally found to be associated with many gamblers exceeding limits
- Trials of voluntary pre-commitment systems for EGMs have showed that:
 - Uptake of voluntary pre-commitment is generally low
 - Too many available settings and limits tends to confuse users
 - Successful trials require supportive venues to encourage and sign-up gamblers
 - Incentives have been found to be useful in attracting gamblers to sign-up
 - Player sign-up is typically complete within 3-4 months
 - Beyond sign-up, fairly minimal work is required to maintain pre-commitment systems
 - Gamblers who do use pre-commitment report many positive benefits
 - Moderate and problem gamblers using pre-commitment may reduce expenditure, while non-problem recreational gamblers may stay at broadly the same expenditure (based on a single South Australian trial)
 - However, most trials have limitations in methodologies (e.g., sample sizes, difficulty controlling outside gambling) and have only been generally short in duration
 - Design of systems and expenditure statements (associated with pre-commitment systems) need to be simple and clear to ensure optimised player usability
- Various jurisdictions in Australia and internationally are already delivering pre-commitment as part of gambling products without explicit regulation (e.g., Queensland, New South Wales or have made pre-commitment a requirement for future gaming machines (e.g., Victoria)

SECTION 2:

Qualitative research exploring pre-commitment in New Zealand

As part of the study of pre-commitment, eight qualitative focus groups were undertaken during August 2013 with at-risk gamblers. All groups were recruited and conducted in Auckland, given the presence of a major casino and given the diversity of ethnic groups available in the local population. Focus groups followed a discussion guide agreed with the Ministry of Health (refer Appendix A). A profile of gamblers taking part in focus groups is in Appendix C.

Focus groups explored a range of topics of relevance to pre-commitment including whether gamblers in New Zealand currently set limits, how often pre-committed limits were exceeded, how gamblers approached the task of setting limits (including the type of limits they set) and overall gambler views on the value of pre-commitment as a consumer protection measure. The topics of voluntary and compulsory pre-commitment were similarly explored, along with the desired characteristics of a future pre-commitment system.

While it was recognised that most discussion would be likely to centre on pre-commitment in the context of Electronic Gaming Machines (EGMs), gamblers were also encouraged to reflect on whether limits could be useful in relation to others forms of gambling - including for instance, lotteries, casino table games, scratch tickets (Instant Kiwi) and TAB punting (on horse racing and sports betting). In addition, inclusion of Māori, Pacific and Asian community members, along with members of the general European community, helped ensure that any cultural perspectives to pre-commitment could be examined in the study.

Given the exploratory nature of the study, focus groups generally aimed to capture the broad reaction of consumers to pre-commitment and purposely focused on a diverse range of topics of relevance to pre-commitment. For this reason, additional research would undoubtedly be needed to further understand key issues in more depth.

From this perspective, the following structure is used to report qualitative research findings:

- How gamblers pre-commit and strategies used to keep to pre-commitments in New Zealand
- Gambler views about the concept of pre-commitment, perceived benefits including views about voluntary versus compulsory pre-commitment
- Gambler views about the gambling activities most suitable for pre-commitment and issues to consider during implementation of pre-commitment

How gamblers pre-commit and strategies used to keep to pre-commitments in New Zealand

UNPROMPTED GAMBLER VIEWS ABOUT HOW TO MAKE GAMBLING SAFER

As part of focus groups to explore gambler views on pre-commitment within New Zealand, gamblers were asked without prompting to provide views about possible ways to make gambling safer in the community. This question was purposely designed to explore latent views about the concept of gambling limits. Interestingly, several gamblers across focus groups mentioned without prompting that gambling limits could present one means to help people gamble more safely. Other suggestions related to the removal of EFTPOS from venues and educating gamblers more generally through communications to set limits prior to leaving home. The suggestion relating to EFTPOS also highlighted an overall view that it would be significantly easier for gamblers to retain control over their gambling (and keep to limits), if less cash was available within gambling venues.

Specific suggestions provided in focus groups about ways to make gambling safer in New Zealand are in Table 4.

Table 4. Unprompted gambler views about how to make gambling safer in New Zealand – Focus groups (August, 2013)

Themes	Gambler views about how to make gambling safer
Clocks to help gamblers keep track of time	<ul style="list-style-type: none"> <i>I think they need to put more clocks in the casino to make it safer - As you just keep playing on and lose track of time!</i>
Gambling limits	<ul style="list-style-type: none"> <i>I think that giving people the ability to set limits could make gambling much safer. It's important as people just lose track of their spending</i> <i>I think asking people to identify themselves through a driver's licence would be a good idea. That along with a card would be the best way to keep people to limits. Make everyone set a limit on their card and when they reach it, make people have to stop</i> <i>I think they could implement limits at the casino cashier. People could show ID and when they cash in the chips, they can write down how many chips were requested</i> <i>Pre-commitment would be a good idea. I've been watching the Australian news and it's an on-going issue there. You set an amount which you're prepared to lose or risk and then you get a 24hr ban once you get to that amount</i> <i>I think Australia has facial recognition and biometric technology (a perception held by the respondent). I think the camera on top of the machine photographs the user and then you have a card that can limit the time and money. I believe that's what they do in Australia to limit poker machine play. That could be useful over here</i>
EFTPOS removal	<ul style="list-style-type: none"> <i>I think the main way to stop people going over limits would be to remove EFTPOS from the venue. That's the single main reason I always go over my limit. I get more money from the cash machine</i>
Slow reel spin on EGMs	<ul style="list-style-type: none"> <i>I would like to see the amount the machines go through be reduced so that people don't spend as much if they want to sit on them for a time</i>

WHEN AND WHERE GAMBLERS SET GAMBLING LIMITS

Discussions in focus groups highlighted that most gamblers think about limits at some point prior to commencing gambling. Most gamblers reported that they considered setting an informal limit for their gambling prior to leaving home for a gambling venue. In most cases, this implied that many gambling limits were informally set at home. Several gamblers admitting to experiencing problem gambling also made comment that they never set a limit for their gambling, and if they did set a limit, they were very likely to exceed that limit while gambling.

Poker machine play was also identified as the key activity that was most likely to be associated with gamblers exceeding their gambling limits. This was largely attributed to the continuous nature of poker machine play and particularly, the large amount of money that could be spent in a very short period of time.

Overall feedback provided during focus groups relating to where informal limits are set is summarised in Table 5. Money was generally identified as the most meaningful type of limit for gamblers, as exceeding a money limit would be typically more associated with harm than exceeding another type of limit (e.g., time limit). Indeed, time limits or enforced breaks in play (limiting the time gamblers could play prior to having to take a break from gambling) were seen to be far less meaningful and less useful to gamblers.

Comments made by gamblers about the relative value of time v money limits during focus groups included:

- *I can't see any real benefit in setting time limits for breaks. People would just take your machine. Like what happens if you win and you're a dollar off the jackpot!*
- *You don't panic if you spend more time gambling, but you can get into heaps of trouble if you spend more money than you could afford. So money limits make most sense to me*
- *I don't think time limits are that important. I think money is most important*
- *I always use money. Time limits don't make sense. If I want to gamble, I want to gamble. I want to relax and have time to myself and not be limited by time. So what if you play a bit longer!*

Time limits were seen to have some merit for people with restricted leisure time, such as students, though money was still seen as the ultimate criterion - *I try to limit the time I spend as I'm studying, but I would never set a time limit on a card or whatever. I'd always go with money.*

Table 5. Gambler feedback on where and when gambling limits are typically set – Focus groups (August, 2013)

Themes	Where and when informal gambling limits are typically set
Limits set at home	<ul style="list-style-type: none"> • <i>My husband and I discuss our limits at home</i> • <i>I set my limit at the venue</i> • <i>I set my limits just before I leave home</i> • <i>My husband and I discuss our limits at home</i>
Problem gamblers identified as having difficulty keeping to limits	<ul style="list-style-type: none"> • <i>At home, I set my limit and then when I'm at the venue I'd increase my limit. It's usually a sensible plan. But even just being there, you want to spend more. You get excited from playing. So your plan goes out the window</i> • <i>I've always got a figure in my head about the cash I can spend on pokies. But sticking to it is a different matter</i> • <i>I've lost a house from gambling, so I never stuck to my limits. Now if I'm going gambling, I leave my EFTPOS card at home, that's works for me. But it took a long time for me to get there. I think that's better than limits</i> • <i>I set limits in my head, but I never stayed to my limits when I was a compulsive gambler</i> • <i>When I was a problem gambler, I never set any limits EVER. I never thought whether I could afford the gambling. I was just driven to gamble. It's like an alcoholic - you just don't think about limits</i> • <i>I don't really set money limits. I just call past somewhere and grab a scratchy or buy a ticket. I don't really care about the money. Even if I got heaps of it, I'll give it away. If I have money in my pocket, I spend it. When I'm at the casino, I do go over my limits as well. I once won \$600 and then dip into the</i>

Themes	Where and when informal gambling limits are typically set
	<i>winnings. I just like playing so I don't set limits</i>
Limits set at the venue	<ul style="list-style-type: none"> <i>I set my limit at the venue</i>
Where gamblers would like to set limits (if given a choice)	<ul style="list-style-type: none"> <i>I think setting your limits at home may be good. You're more rational there. But if you don't have internet at home, then at the machine would be the best place</i> <i>I'd like to be given the option to set limits at different places. Like at home or even on an app. If I go out to a mate's and have a few drinks, I could go online on the app and set it there. You'd set it there as you know it'd be better than setting it right in front of the machine, as you'll then set it too high</i>
General comments about importance of money limits	<ul style="list-style-type: none"> <i>Money is definitely more important than time. I've got a budget to run. My partner and I go through our budget weekly and always work out what we can spend on pokies</i>
Basis of gambler limits – limits on money per day of play	<ul style="list-style-type: none"> <i>I set myself a limit of \$50. It's always based on the day I play. But I limit myself to only going a few times a month</i>
Basis of gambler limits – limits on money spent per week	<ul style="list-style-type: none"> <i>I would go for weekly limits, so you don't spend more than you should in a given week</i> <i>I set my limits over a week based on how much I can spend</i> <i>I would go for weekly limits for my gambling based on my total spending</i>
Basis of gambler limits – limits on money spent per day/session	<ul style="list-style-type: none"> <i>I think day limits (on spending) makes most sense</i> <i>I think days are most logical, as you go on the day and it's in the day that you're tempted to spend more</i> <i>My budget is per session. I walk past the pub and go yep, I'm going in (unemployed)</i>
No need for limits as good self-control	<ul style="list-style-type: none"> <i>I just have a standard limit for my gambling. I don't have self-control issues so I don't think too seriously about limits. As I don't go silly, I don't see any need to have limits or cards or whatever for me personally</i> <i>I set an amount and I stick to it. I don't go over what I can't afford. Having self-control makes it easy</i>
Basing limits around pay cycles	<ul style="list-style-type: none"> <i>I base my limits on when I get paid. If I get paid fortnightly, I base it fortnightly</i> <i>I never calculate how much I can afford. I just work around a week as that's when my pay comes in. It's then in with your weekly budget</i>

HOW BUDGETS FOR GAMBLING ARE SET BY GAMBLERS

Focus groups highlighted that many gamblers did not generally consider the overall affordability of their 'limit' set for gambling. In most cases, gamblers selected an amount which 'felt right', but did not typically allow for emergency funds or other unforeseen expenses in calculating that amount. In this respect, the budget selected by most gamblers was based on a point-in-time decision about what could be spent in a given week or given day.

In contrast, there was limited long-term consideration of whether the amount selected was actually affordable. In many cases, a certain gambling budget was also based on a desire to gamble for a certain period of time and recognition that smaller amounts of money (lower than the selected budget) would not be able to provide sufficient enjoyment of the gambling activity. Many gamblers also reported having a 'breach bracket' for their gambling, which was an extra amount they were allowed to spend above and beyond their limit. However, it was also clear that exceeding the bracket would often be associated with high levels of guilt and an overall feeling of regret.

Some gamblers were also quite unsure about whether their gambling limit was truly affordable. One gambler, for instance, provided the rationale that it 'must be affordable' as they were spending that amount, but upon further reflection, the gambler concluded that it was probably not affordable. This suggests that there is currently limited awareness about how to select affordable gambling limits. A further rationale for a budget related to a perception that winning would be more likely - *I set a high budget as when you bet with bigger numbers, you win more money. If you take \$50, you know the day finishes quickly and you run out of money quick. So then you search for your credit card and EFTPOS and you go over your budget.*

A low risk gambler also advocated that selecting affordable limits was a budgeting skill and that such skills were important to teach to all gamblers - *I think choosing the right limit comes down to information about setting budgets hey. They don't seem to educate people about that here. Maybe they should provide more education about how to set a budget for gambling - particularly an affordable budget.* It was also noteworthy that gamblers with online accounts reported using the information to reflect on the affordability of their gambling expenditure (such as online sports betting accounts).

Comments reflecting how gamblers set their gambling budgets included the following:

- *I have a number in the back of my mind when I go gambling. But I know it's not affordable (problem gambler). It's an amount I want to spend and then I'll have a bracket I can use to overspend. But I know if I go out of there, I'll feel really bad. It'll be an uncomfortable feeling. I'll always expect to breach that bracket and it doesn't feel good when you do it*
- *When I go over my limit, it's always about double the planned amount I want to spend*
- *I have to set a limit for my gambling as I don't earn much now. I've got kids and rent so it's quite a low amount. I bet only a couple of times a week, so I look at my earnings for the week. I probably can't afford it actually now that I think of it. But it still seems like the right amount as it's only \$50. But I could probably put it somewhere else*
- *I just use a rule of thumb - \$50 a week. I get paid weekly and I pay bills and if the money isn't there, I won't spend it. Whatever is left, goes to an entertainment budget like for drinking and gambling or whatever. I think I can afford it, as I'm a smoker. I spend \$20 on a pack of cigarettes three times a week and I'd ditch the smoking before I ditched the gambling. I have income and house and contents and car insurance, but I don't have other money set aside really for emergencies. But I do save for some things. I probably should set aside emergency money, but I don't really*
- *I'm part of a sports betting syndicate and I'm winning money. My friend has worked out a mathematical formula to win. We gamble online on overseas sites. I suppose I spend \$100 per week. I'm buying the house I'm living in so I can pay all that, so I assume I can afford it. That is always covered. I'm confident that it's affordable. If I don't gamble for 3mths, I also accumulate the money and up my budget*
- *My budget varies - depends on how my bills are going. It comes from a discretionary budget. It feels about right*
- *I can check how many deposits I've made to my online account, so I monitor my spending that way. It gives me a feeling what I'm spending and it makes you think about whether it's affordable*
- *I've made \$4,500 profit on my TAB gambling. With Pokerstars.com, I check my deposits and withdrawals too, so looking at all that makes you think about whether it's affordable*

Some gamblers who reported experiencing financial stress from gambling also stated that they had used gambling to raise money for household expenses and this implied that no limit was set (as this would act as a barrier to raising money for food and other items). Comments included:

- *I budget for my gambling. But on the weeks I've had \$5 for food, I often gamble to get more money. It works only about 20% of the time. Not as much as I like. But you don't want to set limits then, as you won't be able to win enough money for food and other things you need*
- *Sometimes you just need more money so you go to the casino to get more. It's what sends me over my limit*
- *I've gambled to pay bills. When I was first going out with my girlfriend I needed extra money and I went gambling to get extra money for it*
- *I am a budgeting counsellor and I see a lot of people who gamble to get extra money. So they don't set a gambling budget but they gamble to 'budget' for extra things. It's not an easy issue to uncover though. I think it's on a lot of people's mind that if they win, they can put the money towards a bill or something they need*

Some gamblers believed that budgets were not set for gambling but amounts of money were allocated to gambling and this would be like an entertainment fund – *I think people do set budgets for gambling. Though I don't think they call it that. It's like an entertainment fund.*

In selecting gambling budgets, it was also quite apparent that most gamblers experiencing some level of financial stress did not consider the need for emergency funds when setting their gambling budget. Most also admitted that they had never even considered this, but agreed that it would be ideally sensible to do this. Some people also admitted to not having extra savings aside as they felt that they would never be able to ever save enough money to plan for emergency expenses. Others admitted that they often forgot to budget for large bills which came in and these would often take them by surprise.

Comments included:

- *Yep - I often get surprised by bills. Things like insurance coming in. You forget about budgeting for some bills. Like tax bills and that type of thing*
- *Yeah, sometimes I get vehicles expenses like a gasket or tyre blows or whatever. I don't budget for these*
- *My partner has a problem with my gambling. So she pressures me to do the household expenses first and then whatever I have left I can gamble*
- *I don't really budget for emergency expenses. I should but I don't. I figure I'll never have enough money so I don't see any point worrying about emergencies*
- *My wife crashed our bus (van) and it cost \$5,000 to fix it. We don't budget for that. But we probably should. I just figure that I may as well go gambling to get more money as I'll never be rich*

Gamblers attending focus groups also provided feedback on circumstances that led to gambling limits being increased or exceeded and decreased (Table 6). It was also noteworthy that there was a low reported tendency to decrease limits and a much greater tendency to increase gambling limits. Findings overall suggested that increased access to cash was the main reason gambling limits were increased. Other influences included powerful gambling advertising (particularly lotto advertising for major jackpots), chasing losses, waiting for features and free spins (on poker machines), seeing others win and jackpots (especially when they were perceived to be close to going off). Sports betting gamblers also indicated that the availability of many small within game bets often led to limits being exceeded (e.g., bets on who would score the first try, half time winners etc.).

Table 6. Gambler feedback on where and when gambling limits are typically set – Focus groups (August, 2013)

Themes	When gamblers would increase or decrease their gambling limits
When limits are exceeded	
Increased availability of cash	<ul style="list-style-type: none"> • <i>If I do a few extra wheelings and dealings on Trade Me and I've got extra cash, I increase my limits</i> • <i>Once you pay your bills, if there's more money left over, I'll increase my limits</i> • <i>Before we go to the casino, we decide how much to spend. It's usually before we leave home. But I go over quite a bit. Sometimes I spend \$400 and that's over my budget. If I get a big job, I get more money. Now the kids are grown up, we have surplus money so we spend more on entertainment</i> • <i>I go in and say to my husband - OK a \$100 each - But quite often I go back and get more from the ATM or to the bar. That sends me over</i> • <i>I often ask for more cash when I get a beer out. That traps you</i> • <i>I think people set limits, but people use cards at the bar or the machine to get more money. So that sends people over their limits</i>
Winning during gambling	<ul style="list-style-type: none"> • <i>If I've been on a roll and winning a bit, I'll increase my limits</i> • <i>If I'm winning, my limit may jump from \$80 to \$140. I've won \$1000 before - about 10 times. So then I increase my limits</i> • <i>I dip into other budgets. Sometimes it's because I feel I'm on a roll</i>
Gambling advertising	<ul style="list-style-type: none"> • <i>When there's a big win or a Triple Dip (in lotto), I tend to spend more. Sometimes I spend more than I can afford. Like \$300 to \$400 per week</i> • <i>If those \$12 million lotto draws come up, I often go over my budget buying a few more tickets</i> • <i>I've only purchased lotto in the shops. They shouldn't advertise just the grand prize. It pulls people in. You don't even know if anyone will win it. That pushes people to spend more than they can afford</i> • <i>When you see the lotto rising, you feel you want it more. You see the big Powerball prizes and you think I'll just buy some more tickets. I definitely spend more when the big jackpots are on</i> • <i>The extra draws with lotto send me over. Like those special draws at Christmas time or Easter with all those extra prizes like cars</i> • <i>I use my cards online in the European Lotto Guild. They have multiple draws each week. I play one which covers the German, Spanish lottery and one other I think. I never go over my limit. I was tempted to go over when I was offered a place in a syndicate for \$450. The prizes were amazing. So much more than New Zealand. So for me, it's the advertising that sends me over my limits</i> • <i>I spend \$4.80 on lotto per week. If I go beyond that, it's not much anyway but it'll be for the big lotto draws or triple dips where you qualify for all the prizes. Winning a car drives me over as I like cars!</i> • <i>I set a limit and stick to it generally. I spend \$40 and that's it. If lotto is jackpotted though, I'll probably get an extra ticket. With pokies, you definitely have to be disciplined with it. It's tempting to try to make your money back but I try to cut my losses</i>
Alcohol	<ul style="list-style-type: none"> • <i>The other thing about pokies is when I've been drinking I go over my limit</i> • <i>Me and my mates, we start off alright but after a few drinks, we go over</i>
Chasing losses	<ul style="list-style-type: none"> • <i>I do sports betting and play pokies at the casino. Sometimes I spend more than I can afford as I'm adjusting other budgets for the house. Like other things I have to buy. When I'm on the pokies, I get an impulse and it's usually because I want to win my money back. I also look for money to try and win something</i> • <i>I think people go on as they want to get their money back</i>

Themes	When gamblers would increase or decrease their gambling limits
	<ul style="list-style-type: none"> • When I lose, I try to win my money back. That sends me over my limit • I do go over my budget with sports betting. I start Friday night and then if I lose, I start to chase my money. You try to recoup your losses if you lose on Friday night. So on Saturday, you try a controlled bet and chase your money. But it is controlled! My missus says I shouldn't be chasing at day 1. So it all depends how I start my betting week. If Friday goes well, I don't chase my losses
Enjoying gambling atmosphere	<ul style="list-style-type: none"> • I like playing on Saturday night at the casino. Sometimes I increase my limit just because I like being in the casino atmosphere. All the people around. It's good • Most of the time I enjoy being in the zone. Winning is nice but I like being in the zone, so you go over your limit cause you don't want to go home. You're just enjoying playing
Feeling an urge to gamble	<ul style="list-style-type: none"> • I sometimes have an urge to go out, but can't afford it, so I blow the credit card for my gambling. When the credit card reaches the limit, I just refinance and think right, I'll cut up the card. So then I clear it. But then I get back to zero and the temptation hits again and I'm right back at the pokies. I can only describe it as an urge to go
Greed	<ul style="list-style-type: none"> • I think greed sends you over your limit. People just want more and more
Excitement of seeing other people win	<ul style="list-style-type: none"> • Seeing people win on the tables pushes me over my limit. It's exciting! • I say I'll spend \$20 and then spend \$50. I'm usually playing the pokies. You look at everyone else winning and you want to win • I suppose I see other people winning. Or you think the free spins are coming. You feel it's going to happen • Sometimes people inspire me to win. Like the Asians - they are inspiring gamblers! • For me, it's other people winning. I think - the free spins are coming! It's coming in the next spin
Reflecting on excitement of previous wins during gambling	<ul style="list-style-type: none"> • It's very tempting pokies. The moments when you do win, you want to relive those moments and you feel like you're the only one playing in the gambling lounge • My highest win was \$4,000 so I think of that and how I felt. It draws you back and sends you over • It's thinking of my previous wins and how I feel that sends me over
Free spins and features	<ul style="list-style-type: none"> • I can be playing (pokies) and then I think, I've got to get a spin soon so I go back to the money machine and by the end of the night I've spent \$400 or \$500. So that sends me over the limit. I then leave for home and feel so frustrated, but the next day, I'm down there again and repeat the cycle. I usually go Saturday and Sunday • If I don't get a free spin, I feel frustrated so I keep playing. • I look for the free goes. If I don't get any, I keep playing • I wait for features and free spins. I feel duded if I don't get any so I keep on playing • Free games send me over my limit • Special features put me over the limit. You feel they are going to come up more and more • I often wait around hoping to get a feature • The free spins drive me over my limit • I think that they need to give people more free spins so that people enjoy playing more and aren't just waiting for a free spin. Today you can put \$100 or \$200 in a machine and not get a free spin at all

Themes	When gamblers would increase or decrease their gambling limits
Not understanding how gambling and EGMs work	<ul style="list-style-type: none"> <i>I think that education is why people go over. They don't understand that machines are designed so that the casino wins. So they keep playing. They don't understand how they work</i>
Losing money too quickly	<ul style="list-style-type: none"> <i>I set aside money for pokies. I think I'll spend \$60-80, but then if I'm there for only 20 minutes, I'll often spend another \$20. You often feel like playing longer than your money lasts</i> <i>I have never set a limit for pokies (problem gambler). I'd set about \$500 as my limit. I'm not sure if I can afford it actually. But that's how I gamble. I gamble half of my pay. I intend spending \$500, but if I've only been there one hour I'll spend more than that</i> <i>I go over my limit when my pokies money goes in 10 minutes. You want to play longer than just 10 minutes. So you spend more</i> <i>In the old days, you could go in with \$40 and it'd last a long time. You'd get a lot of free spins, but now, it can last 15 minutes and you sometimes get no free spins. It's the way the games are designed I feel. They should give you more free spins. It's when people don't get enough time playing that they mostly go over</i>
Prioritising gambling over household essentials	<ul style="list-style-type: none"> <i>I set myself a limit and then I think I can do without food this week and I spend a bit more. Sometimes I don't spend money on essential food. I do without and feel OK with it. I only get one night out a week, so I want to go as long as possible</i>
Becoming intensely involved in gambling activity	<ul style="list-style-type: none"> <i>I see my friends go over their limits all the time. They get into the game and are so involved, they forget that they're putting \$50 on the table each time. They forget that this is money</i> <i>I lose track of time - I'm just so involved in the game. So I just lose track of what I'm spending</i> <i>I like the greyhounds. I like the way they run and I love their names. Then I'm watching them. I nearly won one day until my dogs started having a fight. It's pretty much like rugby at the greyhounds</i>
Jackpots	<ul style="list-style-type: none"> <i>People chase the jackpots. They're only \$1,000 but when they're close to going off, people go crazy with their spending. They then go back to only \$800 or so, so you only have to spend \$200 to see them go off again. So I think they have to do something like lower the jackpots - perhaps make limits on the jackpots like \$200 maximum. People come in in droves when the jackpot is close to going off. Like a swarm of locusts and there's people on their cell phones ringing everyone to come in</i> <i>I think that the mini jackpots and the regular jackpots drive people on</i> <i>When the jackpots go up, maybe they should have the limits on them. Otherwise, people just spend far too much and keep going. It's the power of the jackpot that keeps people playing over their limit</i> <i>When the jackpot is coming, people would just ignore their limits. Maybe they shouldn't show jackpots so that people don't spend over their limit. Then people don't get excited and think it's going to be mine!</i> <i>Jackpots send people over their limits. Maybe they should make them smaller. That would help people avoid overspending their limit</i> <i>The rising jackpot gets you anxious. You know it's going to go. The room is often full and humming. It's a bit of a thrill even because of that. You don't want to leave. You feel in tune with everything happening around you. All the vibes you feel are going to lead to a win</i>
Expectations that a win is close	<ul style="list-style-type: none"> <i>I find my limit goes higher and higher. I don't go over \$500, but I know I started much lower. I put another \$20 in as I feel like I'm going to win it back. Gamblers often have a theory that time will pay off</i>

Themes	When gamblers would increase or decrease their gambling limits
Availability of so many different bets during a sporting match	<ul style="list-style-type: none"> • <i>When they have all those bets like the first try and all that type of stuff, instead of the outcome, I think that should be limited. It's getting ridiculous and all these options are also putting people over their limits. Just bet on whether the team wins</i> • <i>I think all those small bets like make people go over their limit. There are just too many. Some of the bets I've seen are higher odds for this type of stuff so people think well, I should add a bet to that. It makes people spend too much</i>
Loyalty reward points and incentives	<ul style="list-style-type: none"> • <i>The casino definitely encourages me to spend more. They give you points and car parks</i>
When limits are decreased	
Bills and payments	<ul style="list-style-type: none"> • <i>If I have lots of bills, I spend less</i>
When gambling budget is overspent	<ul style="list-style-type: none"> • <i>I always set my limits at home. When I gamble too much, I reduce my gambling – like I'll only go once a week or whatever instead of twice</i>

CONTROL STRATEGIES USED BY GAMBLERS TO KEEP TO LIMITS

As most gamblers invariably felt the urge to continue gambling beyond their limit at some point during gambling, a range of control strategies were reported to be used to keep gamblers to their gambling limits (Table 7). Control strategies were also reported as frequently quite useful in helping keep a gambler's spending under control. By far the most commonly reported control strategy (and also anecdotally reported as most effective) involved gamblers taking cash only to a gambling venue and leaving their cards at home (e.g., EFTPOS cards).

While some gamblers also used informal peer support systems to keep their gambling expenditure in-check (e.g., asking a friend to stop them from spending more money on gambling once a limit was reached), some gamblers reported that these systems were not always effective. In this respect, it appeared to relate to the issue that some gamblers implementing such 'systems' would often not listen to the advice of their peers. Accordingly, willingness to comply with the peer's advice in part determined the extent to which peer support was seen to be effective.

Table 7. Gambler feedback on how limits are adhered to while gambling – Focus groups (August, 2013)

Themes	Reported control strategies used by gamblers
Taking cash and no cards to gambling	<ul style="list-style-type: none"> <i>I take cash in and no cards</i> <i>I take a set amount to the casino and leave my cards at home. That really helps me to keep to my limit</i> <i>Before I leave I just take the cash I'm going to spend to gambling. My missus pays all the bills and handles my wages. We give each other around \$200 and off we go</i> <i>If I go to the casino, I always decide how much I plan to lose and take that amount</i> <i>I always set a limit and leave my cards at home</i> <i>I used to use credit card all the time, but now I just take cash with me</i> <i>I go with cash and leave all my cards at home. I live in Manurewa. So it's a long way home to get more money. So I don't bother and I go home</i>
Lower betting amounts	<ul style="list-style-type: none"> <i>I set myself a time limit only, but not a money limit (financially wealthy gambler). I'll say I have an hour to kill. If I start burning through money, I'll lower the amount I'm betting</i>
Switching gambling activity	<ul style="list-style-type: none"> <i>If I'm spending too much on pokies, I'll switch over to housie as it costs much less</i>
Establishment of separate accounts to prevent overspending	<ul style="list-style-type: none"> <i>I have about \$140 per fortnight as my play money. I put \$60 into my drinking and gambling and I put it into my debit card and I've set it up so I can't transfer money across. I have to go into the bank so that prevents me spending too much</i>
Peer support – found to be effective	<ul style="list-style-type: none"> <i>I have a friend who we agreed to help each other out if we feel we're each going over our limits in the casino. It works for us. I've had a chat with him a few times</i> <i>I say to my friend - it's time to go. They thank you when you walk out. It's good and it does help</i>
Peer support – not found to be effective	<ul style="list-style-type: none"> <i>My friends are no good at controlling each other. If someone wins, we just go to the pub and then keep playing. We try though</i> <i>My friends and I help each other set limits but we always go over them. I think we go out for a good night and you lose your money within 30 minutes sometimes and you think damn, I don't think I've had a good night yet. So you overspend. For me, a good night is 2-2.5hrs</i>

Key findings in summary

Focus group discussions with gamblers about where and when pre-commitments are set and control strategies used to keep to pre-commitments highlighted the following overall trends.

- Prior to being prompted about the value of pre-commitment, some gamblers suggested that gambling limits may have potential to make gambling safer within New Zealand – EFTPOS removal from venues was also a further theme mentioned
- Most gamblers reported some tendency to consider a limit prior to commencing gambling – However, this trend was less likely to be reported by self-confessed problem gamblers
- Money-based limits were considered to be most important to gamblers – In comparison, there was seen to be limited value in gamblers setting time limits. This was also based on the issue that exceeding monetary limits when gambling was seen to be associated with the greatest level of harm
- When selecting gambling limits (gambling budgets), most gamblers showed a tendency to base their limits on point-in-time affordability. In comparison, very few gamblers considered the need to budget for longer term expenses when setting their gambling limit (including those in financial stress)
- Gamblers frequently reported a tendency to extend or exceed gambling limits – Triggers for exceeding limits included the increased availability of cash, winning during gambling, seeing gambling advertising (mostly relating to lotteries), chasing losses, seeing others win and the experience of winning and enjoying gambling itself or the venue atmosphere
- EGM gamblers reported that a major trigger for exceeding limits was waiting for free spins or features to appear and waiting for jackpots to go off

Gambler views about the concept of pre-commitment, perceived benefits including views about voluntary versus compulsory pre-commitment

GAMBLER VIEWS ABOUT THE CONCEPT OF GAMBLING LIMITS

When gamblers were asked about the concept of being able to set gambling limits while gambling, a range of reactions were observed during focus groups. It was also apparent that presenting the concept of gambling limits as a possible harm minimisation strategy during focus groups engendered quite a different reaction, compared to when gamblers were asked to indicate ways to make gambling safer (when they independently raised the concept of gambling limits).

The overall reaction observed during focus groups related to a perceived concern that gamblers may be 'forced' to set a limit and that the Government may be intervening in personal privacy and the rights of individuals. Key comments made during focus groups upon initial prompting of the concept are in Table 8. Most negative reactions related to a perception that it would be far too 'paternalistic' for the Government to introduce gambling limits (gamblers assumed they would be forced to set limits upon hearing the concept). Positive reactions, in comparison, related to a perception that limits could assist some gamblers – including potentially problem gamblers. However, many positive views were also accompanied with some scepticism about whether limits would really 'work'.

Table 8. Initial gamblers reactions to the concept of gambling limits - Focus groups (August 2013)

Themes	Initial gambler reactions to the concept of gambling limits
Negative reactions to the concept of gambling limits	<ul style="list-style-type: none"> • <i>I find that idea offensive. I'm an adult. That would take away your free will. I don't like the sound of limits</i> • <i>If people can't control their impulses, it's their problem. It's not my problem. I don't want to be restricted because of their problem</i> • <i>I don't want others putting their restrictions on me. If people say you can't put any more on your card, I'd think - Why can't you? It's my money. Let us do what we want!</i> • <i>It makes me bloody mad. If I lose my house or car or whatever, it's my problem!</i> • <i>If you're not a problem gambler (a problem gambler), it's no-one's business to tell them what to do!</i> • <i>It's the same as other addictions whether it's sex, drugs or alcohol. It's their problem, not mine, so I shouldn't be restricted because of them</i> • <i>If every dollar you spend is monitored, it's a huge invasion of privacy for a few problem gamblers!</i> • <i>I disagree with that. You should be allowed to do as you please. It's no one's business to tell you how to spend your own money</i> • <i>It does seem a bit over the top. I know that some people do have gambling problems but I'm not one of them. I've earned my money and I have a right to spend it anyway I please. I don't want someone to tell me how much I should spend</i> • <i>I don't want to be monitored on my expenditure. It feels way too heavy-handed for me</i> • <i>I agree that you should be able to spend your money how you want to. But I would see it as a huge invasion of privacy into how you want to spend your money. New Zealand is a small country and Auckland is limited entertainment-wise. Sky City has a lot of restaurants and shows, so I'd hate to be limited on all that. It seems far too invasive</i> • <i>Just say you wanted to split a pair of 8s. Or you may want to double up on a bet and you have all your pairs. If you have a limit system and you're just about at your limit, you can't do your hot run. So it would be too much</i>

Themes	Initial gambler reactions to the concept of gambling limits
	<p><i>interference with your play</i></p> <ul style="list-style-type: none"> • <i>I don't need that level of nannying. That sounds way too much making people set a limit!</i> • <i>I don't think that people should even be forced to set a limit if they are spending a very high amount. People have different budgets so that wouldn't work</i> • <i>I don't know if it would work. It's like the whole smoking marijuana thing. People still do it</i> • <i>I wouldn't like that. What happens if I win (illustrates the implicit assumption that wins are not incorporated into limits)</i> • <i>I would never set a limit if I couldn't spend my winnings, but if I could I'd consider it</i> • <i>I like freedom of choice to not have to finish when your limit's up. I like to have my own self-control over things</i> • <i>I understand the ethics of it. But the Government are telling me how I can spend my money. I may think bugger that, I'll spend another \$100. They can't stop me doing that surely</i>
<p>Positive reactions to the concept of gambling limits</p>	<ul style="list-style-type: none"> • <i>Gee, it sounds like a good concept, but who would control this?</i> • <i>When people have problems, I think it would be good to have something in place</i> • <i>For some people, I think limits could be a good thing. Especially for people without a strong will. But if you set your own limit, you would think twice. So it would be good as I would have that second thought</i> • <i>I think it would probably make me more aware and think about what I'm spending. Maybe I would just get up and go home</i> • <i>I think limits may help people who are gambling to cope with emotional issues, but they have to admit that they have an issue</i> • <i>I think having a limit would be better than an outright ban. People like the social atmosphere of pokies so people don't want to be banned from their only social outlet. But a limit would give people more flexibility in being able to continue to go gambling but with some restraint and control</i> • <i>I think the idea of limits is good. If you go over it, at least you're more conscious about what you're spending</i> • <i>I think there's always some benefit. But I think there may be a lot of ways to get around limits, so it's a good idea, but it may not work</i> • <i>I agree with the idea. I do believe that everyone can set their own limits, but you get to decide. So I don't have a problem with it</i> • <i>I agree that you should be able to spend your money how you want to. But I agree that a gambling card may be good for people who want to monitor your spending. I see positives in the idea</i> • <i>If you were locked out of the pokies, I wouldn't personally mind that sort of thing. You'd feel less guilty. I'd love to have someone say time's up</i> • <i>Yeah - limits are already available like on Tattersall's and all the online sites. So why not pokies. I set a daily limit online and it's a pretty good idea. I set limits because I chase. It's good</i> • <i>I think it's a sensible thing for the pokies. That's my first reaction</i> • <i>It's sounds like a good idea. Then when the free spins come, you have better control over your spending</i> • <i>This would be a great idea. I'd like to see the casino sell cards - like you buy a \$60 card and you use that card for gambling. Yeah - a few RSAs have that. You just recharge the card. I've been to many like this in Aussie. But I think there's a few in New Zealand too</i>

Themes	Initial gambler reactions to the concept of gambling limits
	<ul style="list-style-type: none"> • <i>I think pokies limits are a good idea. You can then control it more</i> • <i>It's proactive offering it, even if it helps just some people. It's the right thing to offer people</i> • <i>Yeah - I'd give it a go. Got nothing to lose hey. I like the idea of reminders</i> • <i>I'll try it but I doubt I'd use it. I know how much I've put in and how much is left</i> • <i>I think penny pinchers and accountants would use it. Maybe pensioners too</i> • <i>I'd give it a go and see what it does</i> • <i>I would hope first-timers use it so that they don't get strung. Or older people</i> • <i>I like the concept of a card with a pre-set limit - like a pre-pay type card which you just buy. Yeah I'd use it. That'd be a good idea</i> • <i>I guess I would use it. Like having a card where you only use a certain amount on a day. I'd set it myself - like through a self-service online site maybe. Maybe you set it one month before you play</i> • <i>Yep - I'd use that</i> • <i>It's better to not have social problems than the minor inconvenience of playing with a card</i>

WHETHER LIMITS WOULD ASSIST GAMBLERS TO MAINTAIN CONTROL OF THEIR GAMBLING

While many focus group participants saw some positive benefits of having pre-commitment available in venues (particularly for poker machine play), there was general concern about whether limits would offer benefits to people experiencing gambling problems. In this respect, there was an automatic assumption that pre-commitment must be offered to benefit problem gamblers, rather than just as a general tool for monitoring gambling expenditure.

Few participants saw pre-commitment as a general consumer protection tool. Many participants believed that pre-commitment would not 'work' for problem gamblers, as it relied on the assumption that problem gamblers had the ability to select realistic limits for their gambling. Accordingly, while some overall merit was seen in the concept, many participants had doubts about whether pre-commitment would work for people experiencing gambling problems. Self-confessed problem gamblers or former problem gamblers also frequently emphasised that nothing would have stopped them from gambling at the peak of their addiction and that many would simply have set very high limits to avoid detection in a pre-commitment system.

Comments highlighting concerns about the potential efficacy of pre-commitment for problem gamblers included:

- *For some people, I think it could be useful. But for me (a problem gambler), it wouldn't work. I just would set high limits. They shouldn't make the entire population use it just for the benefit of a few*
- *Some of the people who gamble may be in trouble with the law already, so they wouldn't want their face being photographed. So they probably wouldn't want to use it*
- *My brother was a problem gambler. He banned himself, but as soon as it was removed, he went back to gambling. So I couldn't see limits helping someone like him*
- *When I was addicted, there was no way I'd care about limits. I wouldn't even have considered using them (if available at the time). They won't help people with addictions unless they are prepared to start changing their gambling. I would have just got irritated and found somewhere else to gamble*
- *I used to be a compulsive gambler. If I had limits, I would have just gambled at home. It wouldn't have stopped me*
- *Why spend all this money if everyone is saying it wouldn't help problem gamblers? You have all these people saying that nothing would have stopped them, so why bother introducing it!*

Many recreational gamblers also reflected, that while some segments of the population may benefit from pre-commitment, there was generally no need for 'controlled gamblers' to use such a tool. This was attributed to the fact that such people were already in control of their gambling and thus did not require pre-commitment:

- *If I'm broke I don't gamble. So I don't need a card to tell me how much to spend!*
- *No - I wouldn't use it. I don't have trouble controlling my gambling so why would I use it?*
- *I would definitely try it, but I can't see me using it in the long term to be honest. It would just be something I try for novelty. But I really don't need anything like that*
- *For me, I just take what I spend so once my money is gone, I can't get access to extra money. So limits would be no use for me at all*

GAMBLER VIEWS ABOUT THE CONCEPT OF COMPULSORY VERSUS VOLUNTARY GAMBLING LIMITS

As part of focus groups, discussions explored participant views about compulsory versus voluntary gambling limits. Voluntary limits were described as allowing gamblers to decide if and when they set a limit for their gambling (i.e., an optional tool), while compulsory limits were described as all gamblers being required to set a limit prior to gambling (but gamblers could choose the specific limit amount).

Key reactions to each concept are shown in Table 9. Findings overall indicated a general view that requiring gamblers to set compulsory limits would be too 'heavy-handed' and that voluntary limits would be much more acceptable to gamblers. There was also frequent mention that, if compulsory limits were required in New Zealand, problem gamblers would be likely to set very high limits to avoid becoming 'locked out' of poker machines. However, some gamblers also saw benefit in compulsory limits.

One gambler suggested that giving people the option to get 'locked-out' of their own limits would potentially appease a range of perspectives – *Why not give people the choice of getting locked out? Then it's up to the individual.* Analysis of player reactions to the concept of compulsory limits similarly showed that a common misperception was that limits would not permit wins to be counted towards an individual's limit (illustrating how an incorrect assumption about how pre-commitment systems may work led to a negative reaction) (Most pre-commitment systems allow winnings to be counted towards a limit and are based on net loss).

Table 9. Gambler views about the concept of compulsory versus voluntary gambling limits – Focus groups (August, 2013)

Themes	Gambler views about the concept of compulsory versus voluntary gambling limits
Compulsory limits	<ul style="list-style-type: none"> • <i>That's way too much like the Nanny State for me. I like the voluntary option. Then people can decide and we won't get Player Information interruptions either (reference to Player Information Displays)</i> • <i>If I decide on \$40 and I get my message, it's then up to me if I go over. I shouldn't be forced to stop - it should be up to the individual. I want to be able to set the limit myself</i> • <i>For me, compulsory limits may become a target, so that I'd want to play up to that limit. I'd just keep playing on thinking I should reach my limit</i> • <i>I think compulsory may be good for problem gamblers who have already hit rock bottom and they want to get back to gambling in a safe way</i> • <i>It's never good to be told what to do. I honestly don't think they'll work</i> • <i>How about limits for people on benefits? Compulsory limits may be good for them</i> • <i>If it's compulsory to set limits, people may just run out of one limit and go to another establishment or go to a different form of gambling. So compulsory limits won't stop people</i> • <i>I think it's not a bad idea really. People won't like it but in reality it would stop a lot of people from going broke gambling.</i> • <i>Compulsory limits would cause a lot of aggravation. People will be chasing jackpots and if they got a message that they have to stop, many would get really aggressive. They see it as if their money is in the machine</i> • <i>Who is somebody to say what someone can afford? A family with four kids may have a greater need for money compared to an older couple with fewer expenses. So it's impossible to set a limit for people generally as everyone is different</i> • <i>People don't like being told what to do. People want a choice so it should never be compulsory</i> • <i>I think people should not be allowed to gamble beyond their limits for online gambling. They should wait until the next day. But not for pokies - it's too hard to do it</i> • <i>With avid gamblers, people would just go from the slot machines to the roulette tables. So it would just cause another problem. They may go home</i>

Themes	Gambler views about the concept of compulsory versus voluntary gambling limits
	<p>and get violent and aggressive. Especially if they're locked out and have had a big loss. They may just gamble more the next day and come back with a vengeance</p> <ul style="list-style-type: none"> • If limits are compulsory, the problem gamblers would just set their limits at \$100,000. Or they would start a black market in cards. Or go overseas and on the internet where it's easier. It's not going to cure problem gambling. Or they will just increase their limit to \$2,000 the next day - even if they have to wait. Eventually I think they'll get around it • Advice or a tool to set limits is good. But not a compulsory thing! • If people got drunk and were blocked from playing, people would end up with assault charges • I would accept compulsory limits, especially when you're drinking. I'd probably consider using it then to keep me in check. But as long as you have the option to click accept or decline • If I couldn't get loyalty points, I'd feel frustrated. I gamble to get loyalty points. So if there was no loyalty system, there wouldn't be an incentive to gamble • I wouldn't mind the option to get locked out. I'd set my money based on what I have in my wallet like \$20 or whatever I have. Then I'd be happy to get locked out • Why not give people the choice of getting locked out? Then it's up to the individual. As long as I could decide what I wanted and as long as I could put wins back in, I'd be OK with compulsory limits • If everyone had to set a limit, I don't think that would be right. People who are addicted would just set high limits • Everyone with a Community Services Card should go on a compulsory limit or maybe they should be encouraged to go on a limit to reduce the social problems, as they can't afford to gamble • I'm on a Community Services Card and it wouldn't really worry me to have to set a limit. I'd give it a go • I think they'd have to trial it and see how it goes. People will see it as big brother and overly paternalistic • I think you'd have to have people just using cards. No cash. Otherwise it wouldn't work • I think it would be good self-discipline, but while I agree it's a good idea, I know myself too well. I'd set it really high • Yeah, I'd set it really high if this was the case. I'd set it to heaps. Real high so I didn't get the block • I'd just set it to \$400 and I couldn't afford it really. But you'd do it anyway. You want to play
Voluntary limits	<ul style="list-style-type: none"> • I think it's a good idea for a voluntary limit. As long as people have a conscious decision to go on. But isn't that the same as that screen we already have? It tells you your expenditure • People should always be able to choose. They should never be forced! • I definitely think optional is the way to go • I don't think people would mind if it's voluntary. You can pop it up all you like as long as you don't stop people playing on • I'd definitely say that it should be offered, but I'm doubtful that it will help problem gamblers. I just can't see it working • I think this may be good for addicts who can't control themselves or people who are really compulsive. But life is full of options, so it should only be offered as an option

Themes	Gambler views about the concept of compulsory versus voluntary gambling limits
	<ul style="list-style-type: none"> • <i>If you gamble and you get past the point where you should be stopping, but you carry on in the moment, it may be useful for those types of people</i> • <i>I think voluntary limits are fairer. You don't want to force everyone. We have some (Asian) visitors who go to the casino on holidays. We don't want them to be forced to have limits. People need choices. Compulsory is far too strict. If you give people a choice though, I don't think most people would use it</i> • <i>I like the idea of getting a reminder after you reach your limits</i> • <i>If limits are an option, people would just exceed it</i> • <i>I believe quite a few people would use it. Especially if it says you spent so much and then it asks if you want to continue on. In people's emotional state, when they're winning especially, I reckon they'll just keep going. People think I have to get my money back off that machine. People know that machines retain a certain percent, so they want to play until they get it back</i> • <i>I like the idea of going to the counter and giving someone \$20 and that's it. Like you get a card and then use the card. Then people can pre-commit as an option. Even if you can go back and get some money. But maybe you could offer the ability to put a limit on the card. It's good to give people an option but you can't force them</i> • <i>If there were voluntary limits, I don't think people in the Māori community would use it. Maybe the social gamblers would use it. But all the hardened gamblers would want the \$1,000, so they are going for the jackpots as it would be too limiting!</i> • <i>My friends wouldn't use it. I think they wouldn't use it as they'd see it as something for compulsive gamblers. And they don't see themselves as compulsive gamblers, even though they probably are</i> • <i>I think if people are poor and desperate to win jackpots, nothing will stop them. They are gambling to win so it's not like they care about limits</i> • <i>If it was voluntary, only the strong-minded people would use limits</i> • <i>I would use limits as it would mean your emotions are not taking you over</i> • <i>I think if you got a message that your limit is up, it would make you think. So I think it would definitely have merit</i> • <i>I would have loved to have been locked out many times. But usually I just play on. Could we have an option to be locked out I wonder?</i>

COMPARISON OF GAMBLING LIMITS AND PLAYER INFORMATION DISPLAYS (PIDS)

As part of discussions, gamblers raised comparisons between the idea of gambling limits and the benefit of current Player Information Displays (PIDSs). Some gamblers saw the concept of limits as irrelevant on the basis that 'pop-up displays' (every 30 minutes) were currently already a feature of New Zealand gaming machines. This also led to some discussion about the relative benefits of limits versus Player Information Displays (PIDs).

Generally, there was a view that it may be more meaningful for gamblers to receive reminders relating to their own limits compared to PIDs, as limits would be personally set by gamblers (as opposed to PIDs, which merely reports actual expenditure after 30 minutes on a gaming machine). PIDs were also found to be annoying to gamblers who were sitting on machines for the target period but not spending a lot of money (in their own view). Participants also raised the issue that any future pre-commitment system would need a superior design to PIDs, as PIDs was found to be ineffective in part due to poor presentation of information on the poker machine screen (e.g., including too much content).

Comments highlighting the comparisons included:

- *I hate that pop-up on your machine. It's really useless. But if you have set your own limit, it may be more meaningful to people*
- *When I see that pop-up, I think well I've had no spins, so I keep going. But then for me, it sets a blank slate and I start looking for a certain number of free spins in the next session after the pop-up. So it makes me play longer if anything*
- *I think limits are more useful than that other one (PIDs), as you set them yourself. I would also like it if it's there for a shorter period of time. At the moment, it seems to stay there for ages. It's very annoying as you didn't ask for it*
- *At the moment, these messages pop-up and you have an opportunity to carry on or stop. So you're made aware, but most people go on. I think limits would be more valuable than those pop-ups. I ignore the pop-ups. I think they're less useful as you haven't set them yourself. It comes up and you may not have even spent all that much!*
- *I don't even find those things (PIDs) accurate. I'll throw \$20 in the machine. And 4 minutes later, it says you've put in \$135. So it must have been from the previous person. But I'd just sat down! It's like the computer hadn't kept track that someone had left. That system is working well (sarcasm). It's crazy!*
- *I think limits are far more useful than those player displays*
- *Maybe it would be more useful if there was a slightly more user-friendly screen (PIDs). There seems to be lines and lines of information. Far too much! Your eyes just glaze over when you see it. Limits though may be much more useful*
- *The information on that screen (PIDs) is far too much. If they get a limit system, make it much more simple than this please!*
- *Every 30 minutes you get pop-ups at Sky City. For me, it shows you how much you've won and what the machine has paid out. It's pretty good and quite useful, so I don't think limits would add to that*
- *The only problem is that you have to play like 30 minutes or so to get the message. Limits could be set to your own preferences, so they seem more useful from my way of thinking*
- *On the pokies they have those reminders already. Though you don't see them if you spend less than 30 minutes on the machine. So that's not that useful really*
- *It's just information. The word limit doesn't come into it. It does have some effect in making people aware of their losses. But I think it would be more meaningful if people had to also compare what they aimed to spend and what they actually spent*
- *I think the pop-up is more use than the limits. As people won't use limits. At the back of your mind, it makes you think about your spending and that you've nearly run out of your money*
- *I think both are useful. Have limits plus pop-ups would be the best. Different people have different preferences*

PREFERRED FEATURES OF GAMBLING PRE-COMMITMENT SYSTEMS

As very few focus group participants had seen a pre-commitment system (with the exception of a few gamblers reporting experience with the Sky City pre-commitment system), focus groups presented an opportunity to explore the most optimal or desired characteristics of a pre-commitment system into the future. Feedback from focus group participants about desirable features of a pre-commitment system is presented in Table 10. Some of the most commonly mentioned characteristics were that systems should give gamblers a reminder prior to reaching their limit, prompt high spenders to use limits, provide expenditure records, have cooling off periods for changing limits and educate gamblers about how to set an affordable limit.

Gamblers were also keen to emphasise the need for wins to be allowed to extend limits (as gamblers wanted to keep playing, if they had a win, as it was a fundamental part of the fun of gambling). Gamblers similarly emphasised a need for confidentiality of all information recorded in the system and for systems to continually re-check limits with gamblers (as participants reported that their limits would often change from week to week). Interestingly, many of the proposed characteristics raised by participants were very similar to many pre-commitment systems currently available in the market place.

Table 10. Desired characteristics of a pre-commitment system – Focus groups (August, 2013)

Themes	Gamblers views about desired characteristics of a pre-commitment system
Wins would need to be included in limits to be acceptable to gamblers (i.e., limits should be based on net loss)	<ul style="list-style-type: none"> • <i>No way I'd use limits. How about if you win? You could get a reminder message and then have to stop (Played based view on the assumption that wins would not be included in limits)</i> • <i>It would only work if they allow you to spend your winnings</i> • <i>Maybe if they do it on the amount you lose, that may work. Like if you lose \$1,400 over a month and you want to only lose \$1,000 per month. So then you can do it all on one day or several days. Based it on the total loss</i>
Potential to segment gamblers based on exceeding limits	<ul style="list-style-type: none"> • <i>I would like the limit system to work out who is on the borderline for having problems. Like who's a red player as they're spending so much. That would be really useful for many people</i>
Gamblers need to be assured of confidentiality of system	<ul style="list-style-type: none"> • <i>You would have to make people aware that it's all confidential. People would worry about showing ID in some situations so you have to make them easy to get without requiring people to show ID to get a card. Otherwise it will just put people off</i>
Systems should educate gamblers on how to set affordable limits	<ul style="list-style-type: none"> • <i>I think that they should show some screen to encourage people to set affordable limits. Like on the Premier station now</i> • <i>I'd like to have a setting that encourages people to think beyond just the session - like a weekly limit. Many people get paid weekly so that's a good setting to offer people</i>
Expenditure information	<ul style="list-style-type: none"> • <i>Having a print out of what you'd spent would be a good option. Though the majority of people aren't problem gamblers so I also wonder whether it's all a bit much to have all this stuff going on for the few affected. I think maybe there's a better way</i> • <i>You know how they send out your bank statement each month. Why don't they have something like this. Like a bank card which shows your spending. I think that people wouldn't like to see it, but it's good for people to be aware of their spending</i> • <i>I'd like to see your expenditure emailed to you. Sky City should be forced by the government to send out expenditure to show people what they are spending</i> • <i>Even though it hurts looking at it, it'd be really useful to see your expenditure. It would give you a value by seeing it. It would have so much more meaning seeing it on the screen</i>

Themes	Gamblers views about desired characteristics of a pre-commitment system
Links people to help	<ul style="list-style-type: none"> It could tell you that you reached your limit everyday for the past month. So if you're interested, here's a number to call and hit print to get the information
Reminder messages that spending is getting close to a limit	<ul style="list-style-type: none"> I would like to see a message to tell people they are close to their limit as it would make people think about their spending
Gamblers should not be locked out of EGMs once limits are reached	<ul style="list-style-type: none"> I wouldn't want to see the machines switched off. That would be far too embarrassing for people. It would just stigmatise people
Encourage high spenders to take up limits	<ul style="list-style-type: none"> Maybe limits would be good to have for people who gamble over a certain amount. Maybe this type of person should be the target of limits
Encourage setting of maximum gambling days per week	<ul style="list-style-type: none"> I think that people should also be limited to the number of times or days a week they can gamble. Like only twice a week or whatever so it doesn't interfere with people's work.
No point in settings for breaks in play	<ul style="list-style-type: none"> I can't see much of a point having reminders for breaks which you set yourself. Time and money makes most sense
Require venues offering loyalty programs to send out expenditure statements	<ul style="list-style-type: none"> SkyCity send promotions - maybe the government should require them to send out their spending when they send out promotional material SkyCity already have information on your spending - they have a points system so they know exactly what you're spending. You can't expect to take people's money and have no responsibility. They should be required to send out the information
Cooling off periods	<ul style="list-style-type: none"> If people go over their limits, I think they should be blocked out for 24 hours People should be given multiple options. Never forced. Give people a cooling off period so once you've committed, you can't change it for 48 hrs. Then when the chase has gone, maybe then you can change it
Player education about limits	<ul style="list-style-type: none"> At the moment, they don't have any messages at Sky City to encourage people to set limits. You can't find it I'd like to have a mini budget worksheet flashed up on the machine for a few seconds so you set a limit you can afford. Maybe even flash a photo of a homeless guy or someone who is malnourished. The advertising on tobacco now makes you think about smoking, so the same sort of messages should be flashed on the pokies screen so people don't spend too much Maybe they should flash your wins and losses on the screen before you set your limit. That would be painful to look at but it would certainly get people thinking! It would probably make me take a month off gambling
Prompt gamblers to set limits while at the EGM	<ul style="list-style-type: none"> I would like to see a message to know that I can set a limit. Just a pop up on every machine when people start play when it detects a new card. The machines know how much cash in the machine, so it would be quite possible to do this easily Why don't they prompt you before you start to play and say do you want to set a limit?
Allow gamblers to set limits off-site (at home)	<ul style="list-style-type: none"> I'd like to have that put in your face at home. So people can think about it at home when they're more rational. It's like not going shopping when you're really hungry. Plus there'd be too many people looking at your screen at the venue so it would be more private at home as well I think that you could sit down and set limits on a computer
Re-check the validity of set limits	<ul style="list-style-type: none"> Maybe they should prompt people even after they put in their limits - like ask - Are you sure? My limit is \$20 one week and \$50 the next. So I don't think a fixed limit

Themes	Gamblers views about desired characteristics of a pre-commitment system
	<i>would work. I'd want to be able to change it as my week changes</i>
Encourage gamblers to set longer term limits than just daily limits	<ul style="list-style-type: none"> <i>The problem with a daily limit is that you don't think about your spending over a month. Maybe encourage them to think further ahead than just the day they are playing</i>
Offer only cashless gambling	<ul style="list-style-type: none"> <i>The problem I've got is that you can offer the system, so you can stick to your limits on a card, but then you have a roll of notes in your pocket. Maybe they should make it all on the card</i>
Give gamblers options	<ul style="list-style-type: none"> <i>You offer it as a tool. Definitely. Some people will take it up and when they see results, like they're not stretching for the electricity bill, they'll see the benefits</i> <i>Maybe offer the option to have the limit enforced. Say - do you want this limit enforced and then you press 'yes' or 'no'. It's brutal but give people the option. Or maybe put enforcement as the default and people can then opt-out if they want to get out of the block out</i>
Incorporate friendly messages	<ul style="list-style-type: none"> <i>Why give people friendly messages. Just lock them out when they reach their limit</i>
Advise bar staff when gamblers exceed limits	<ul style="list-style-type: none"> <i>If the bar staff got a light when someone goes over their limit and chat to the person, I think people would feel this is weird at first. But it's probably not a bad idea. But would they have enough bar staff to cover that?</i>
Offer a button on the EGM that allows gamblers to check their expenditure during play	<ul style="list-style-type: none"> <i>I'd probably look at how much I'm spending pretty often if that was a button on the card system. The more information at your fingertips, the better. If you look at it regularly, you might see a trend. I'd look at it even though it may hurt. Seeing that I've spend \$3000 per month may well knock some sense into me. It'd be shocking but good</i>
Views about offering linkages to counselling through pre-commitment systems	<ul style="list-style-type: none"> <i>It would be very scary to see people linked to counselling through these systems. I think people would just reach their limit and walk off. Most people wouldn't press the help button I think</i> <i>I don't think that counselling should be offered to people who go over their limit. For me, I can't see how it would add value so I couldn't justify doing that</i> <i>I think it wouldn't hurt to have a button which links to counsellors as it may help some people. I guess it wouldn't hurt</i> <i>I would like to see counsellors to be made more available to people who want to ban themselves. Like you go over your limits 100x, you should be offered a link to counsellors. Don't force it on people but maybe suggest it very subtly or put it on the screen to help people</i> <i>Linking people to counselling help through the system would be good</i> <i>People will be more likely to press the button than ringing up for help. Like if it's there while you're playing. Just a message like enter your number here and we'll ring you</i> <i>I'd like to see button where you could send yourself a text with the help number on the screen</i> <i>If I'm winning, there'd be no way I'd press that button. But if you're losing maybe I'd consider it</i> <i>I don't think people would take offence if it was subtly on the screen. As long as it doesn't get in the way of the free spins</i>

Focus group participants also discussed the concept of cashless gambling as a possible feature of a future pre-commitment system. There was a general view, however, that if the system was cashless, then a range of security features needed to be in place to ensure that gamblers did not lose the money they held on their card.

The following specific views about cashless gambling were also offered by participants:

- *I don't like cashless pokies. It's already in some RSAs. You have to wait in lines to get a card*
- *If you get up and go to the toilet, you could lose your card. You can't reserve your machine and leave it there as there's no proof it's your card. So I don't like that*
- *If it had a PIN on the card, that may be better. But if you have to show ID. So you may get some people who wouldn't want to show ID to get a card as they want to remain anonymous*
- *If you had cashless gaming and your money was on the card, you may forget the value of the money I imagine. You wouldn't have to spend time at the cashier getting money, so you may spend more because you're playing longer*
- *Yeah - I'd spend more because a card isn't cash. It's like EFTPOS as it's not as material as the actual cash in front of you. It's easier to just swipe it or tap it and use the money*
- *If the screen flashed up, today you've spend \$50 or whatever, I'd still find that it wouldn't be as real as using real money. So I expect I'd spend more with cashless gambling*
- *No - for me, I'd like cashless. I think it'd be better as you can manage your spending on the one card*

THE AMOUNT GAMBLERS WOULD SET FOR THEIR LIMITS ON A PRE-COMMITMENT SYSTEM

Focus group discussions highlighted that most at-risk gamblers would be inclined to select limits for their gambling, which were somewhat higher than their typical gambling expenditure. Overall feedback from participants is in Table 11. The reason for selecting higher limits was often to avoid situations where a player could not continue to play (such as if gamblers were winning, chasing losses or wanting to stay at a venue to enjoy the atmosphere). There was similarly a reported tendency for gamblers to allow a margin for variation in their limits. For instance, some would choose a higher amount to allow for some higher and lower spending days. There was also feedback that limits for casino gambling would be set higher, as casino was often a less frequent form of gambling for many gamblers (so gamblers needed a little 'extra' in their limits if they visited the casino for an occasional 'big night out').

Feedback from participants overall thus highlights that gamblers would not necessarily set their limit at their actual gambling expenditure and may allow an extra 'buffer' for additional expenditure above and beyond their limits. Anecdotal evidence from focus groups also suggested that this would be particularly the case for problem gamblers who would choose very high limits to avoid being limited in their gambling.

Table 11. The amount gamblers would set for their limits on a pre-commitment system – Focus groups (August, 2013)

Theme	The amount gamblers would set for their gambling limits
Would set lower than typical expenditure	<ul style="list-style-type: none"> • <i>I'd personally set my limit a bit lower if voluntary. Then I could keep going with an extra \$20-\$60 if I wanted to. So getting an early warning would be useful so I only go over a little bit</i>
Limits would be set at typical expenditure	<ul style="list-style-type: none"> • <i>I'd set my limits as what I normally spend</i> • <i>I'd set my limit at \$20 as I spend about that at the max</i> • <i>I set my limit at \$40 as I only spend about \$40. That's the maximum what I can afford to lose</i> • <i>For me, I'd set my limit at \$20 as that's what I spend</i>
Limits would be set higher than typical expenditure	<ul style="list-style-type: none"> • <i>I'd set my limit a bit higher</i> • <i>I'd just set a really high limit like \$2,000 as I trust myself so I don't really need limits</i> • <i>If I was playing at the casino, my limits would definitely be set higher than for pubs and clubs. You only go occasionally</i> • <i>I think most of us would just set the highest possible limit if we had to set one. So you'd avoid the limit to get around it. I'd do that as I would want to spend as much as I want and not be limited</i> • <i>Now that you've mentioned it, I'd set it way sky high - just in case you needed it. Otherwise you may miss out on opportunities if you're limited. Especially if you get a whole lot of aces, you want to keep playing</i> • <i>I'd set my limit at \$100. I spend about \$40-50 on average. I'd like to set it a bit higher in case I want to play longer. Sometimes you want to play on</i> • <i>I'd set mine at \$300. I spend about \$50-70 so I'd like to have the option to have it a bit higher as I don't like the idea of being locked out</i> • <i>I'd set it at \$100 - I think I'm calculating it on the average I spend. As sometimes I spent higher than \$100 and often a bit lower like \$50</i>

WHETHER LIMITS WOULD ASSIST PROBLEM GAMBLERS TO STAY IN CONTROL OF THEIR GAMBLING ACTIVITY

Discussions during focus groups explored whether pre-commitment systems may assist problem gamblers to regain control over their gambling and offer some form of harm-reduction benefit. Overall feedback from participants is in Table 12. Most gamblers held a view that limits during poker machine play (or for any other form of gambling generally) would not assist problem gamblers. All participants who previously admitted to being affected by problem gambling also claimed that under no circumstances would limits have been of benefit.

This was explained by a general desire of problem gamblers to gamble and many made comment that they would have found ways to 'overcome' a limit if it had been made compulsory as a part of poker machine play particularly. It was similarly suggested that problem gamblers would simply swap cards if mandatory limits were enforced or would alternatively turn to a different type of gambling. However, having cards linked across venues was seen to be one strategy to help reinforce to problem gamblers the need to remain in control of their gambling.

Table 12. Whether limits would assist problem gamblers – Focus Groups (August, 2013)

Themes	Whether limits would assist problem gamblers
Limits would not help problem gamblers	<p data-bbox="576 779 746 808"><i>General comments</i></p> <ul data-bbox="627 817 1362 875" style="list-style-type: none"> <li data-bbox="627 817 1362 875">• <i>I think in the moment, I don't think problem gamblers have control, so I don't think limits would work for them.</i> <p data-bbox="576 920 954 949"><i>Problem gamblers would get around limits</i></p> <ul data-bbox="627 958 1362 2024" style="list-style-type: none"> <li data-bbox="627 958 1362 1016">• <i>I don't think limits would help, as when you breach them, you could just go to another venue. If cards were across venues, that may help</i> <li data-bbox="627 1025 1362 1115">• <i>If problem gamblers were limited to one card, they would just find a way to trick the system. They would get multiple cards. A black market in cards would start</i> <li data-bbox="627 1124 1362 1182">• <i>Problem gamblers would steal and borrow cards. A black market in cards would spring up</i> <li data-bbox="627 1191 1362 1249">• <i>If someone is determined to gamble, you're not going to be able to stop them with a card</i> <li data-bbox="627 1258 1362 1317">• <i>If people are determined to gamble, limits won't work. You have to be ready to change before limits may be of any use to problem gamblers</i> <li data-bbox="627 1326 1362 1415">• <i>In the early days of the casino, we used to get cards with fake names on it. So I think problem gamblers would just do this if they were forcing people to have limits</i> <li data-bbox="627 1424 1362 1550">• <i>I don't think it would help problem gamblers. They'd just go across the road to a different venue. I couldn't see it working at all. Even if you could use the same card across all pokies, people would just gamble on someone else's card</i> <li data-bbox="627 1559 1362 1648">• <i>If limits are enforced for a problem gambler and there are no names on cards, people would just throw it away and get another card. So it would have to be linked to a person</i> <li data-bbox="627 1657 1362 1715">• <i>I would find a way around it. They're only as good as the person who wants to change. It's up to the individual to want to use limits</i> <li data-bbox="627 1724 1362 1783">• <i>If problem gamblers are forced to use it, they would purposely find ways around it</i> <li data-bbox="627 1792 1362 1872">• <i>What I've noticed is that if there are limits, people will just start playing home games. So limits across all forms of gambling won't stop people. If people want to gamble, they will</i> <li data-bbox="627 1881 1362 1962">• <i>I think there may only be 10% of the population with a gambling addiction. They will find a way to circumvent the limits so I don't think it will help them at all</i> <li data-bbox="627 1971 1362 2024">• <i>I don't think people would want to set limits. Perhaps some people would try it, but then they would find a way around it when they got to their limit</i>

Themes	Whether limits would assist problem gamblers
	<p>Limits too expensive for small population of problem gamblers</p> <ul style="list-style-type: none"> I think a small percent of the community may benefit. But I don't want us paying a fortune for just a few people who may benefit <p>Limits wouldn't be used properly by problem gamblers/wouldn't be used at all</p> <ul style="list-style-type: none"> I would use limits if they were available in pubs and clubs. But I don't know whether I'd stick to it or just keep going My girlfriend spent mega bucks at the Waihi RSA and I couldn't stop her. She had gambling issues hey. She would never have used limits. Never. She was chasing money and chasing her losses. Any place that had pokies she was there. There is no way she would have used a limit. She would have just seen this as getting in the way of her winning My friend has a poor relationship with money. He's lost about \$300,000 from gambling. I have physically tried pulling him away from a machine and he didn't want to hear it. He had a spark in his eye and was almost like another person. It was almost like I was talking to another person. It wasn't him, so there's no way he'd consider limits There's no why my friend would set limits. She rings up and says I've won this and this. She said she won \$1,500 and I said you probably put \$1,200 or \$1,300 in there to get it, but no, there's no way she'd use limits When I was a problem gambler a few years back, I was spending \$800 per day. I don't think it would have stopped me but it may have made me more aware of what I was spending If you have time and it's Saturday night and you want to play more, you may not stick to your limit. I don't think it would work I think the social climate at the time makes me play on. If you're constantly winning in the background, there's no way you'll want to stop no matter if you have the card or not My friend the problem gambler would coast down hills to save petrol and would put a sticker over the petrol light. as he was so in denial that it was on. There's no way it would work if someone is in denial I think only the controlled and organised people would use it. They would already have control though. But the problem gamblers wouldn't use it. What tangible proof is there to say it works?
Limits may help problem gamblers	<ul style="list-style-type: none"> I think a number of people will get around it, but it may help some people who are problem gamblers. No everyone will ask friends or family for another card so it may help those people Anything that may help a problem gambler, is worth a shot I think. It's worth trying anything. Problem gambling is often a lifelong thing so if it helps a little, it's worth giving people the option of limits I think that limits are like speed limits. If they are there, people may think about them. But many people will go over them. But if they're not there, people will drive even faster I could see that some people with problems may benefit from limits. But not the rest of the everyday players. We know what we're spending I don't imagine that it would help many, but there may be some people out there. So as an option it would be fine to have. But definitely not enforce it I think it would benefit problem gamblers who want to get help. It would help provide control. When you compare it to alcoholics, some people want help and these people are ready to change, so they may benefit from it I'd like the idea of it sending you your pokies expenditure. Oh well, if it provided expenditure information, that would be good, probably better than the pop-up

The potential for limits to prevent people from developing a gambling problem was also a point of discussion. There was a general view that use of limits may have some potential to prevent the development of problem gambling, however, this would also be based on the assumption that at-risk gamblers would use limits. Comments about the potential role of pre-commitment in helping prevent the development of gambling problems included:

- *I think it could possibly help people who are on the way to becoming problem gamblers. It may make them aware of their spending*
- *They could try it and see if people don't become problem gamblers as a result of limits, but it's hard to really know what effect it would have*
- *Risky gamblers wouldn't use it. So that's where it would fall down. They wouldn't want to lose face around other people. I think they'd be fearful to lose face because they'd get warnings. It'd be too embarrassing for them. So it's not going to prevent problem gambling if no-one is using it*
- *They should use it, but I don't think they will. So many people in the gambling circle are chasers. They lose the first \$20 and then do another \$20. People who want to chase wouldn't want to be restricted. Chasing also gives you adrenalin so limits would take that away*

The potential benefit of pre-commitment for non-problem gamblers was also explored during focus groups. Generally, there was a view that non-problem gamblers would not benefit greatly from pre-commitment as most were already gambling very responsibly and would not exceed what they could afford. Comments included:

- *I think people who are entertainment gamblers may not need it - that's the issue. Why would they use it if they can already control their gambling?*
- *I'm very careful with my money and I don't need to be looked after like a child thank you. I make very good decisions about how much I spend and couldn't see any point in having this type of system*
- *I wouldn't be interested in it personally, but perhaps it would be good for some people who want to track their spending*
- *I don't think the social gamblers need limits. I don't think that they'd even think about them to be honest*
- *I think limits may help some people. But I think it'll end up annoying people without a problem and maybe only help a very small few*

Gamblers were informed that Sky City Auckland had recently implemented a pre-commitment system on their poker machines (during early 2013). On this basis, gamblers were asked about whether they were aware of the system and now that they knew it was available, whether they would use the system while playing pokies. While it was apparent that some casino EGM gamblers had seen the system, most gamblers commented that they were not aware of the system nor about how it works. This was also a barrier to most people actually using the system while playing pokies.

Others aware of the system also made mention that they would not use the system given that they weren't 'problem gamblers' (reflecting an assumption that the system must be for people with gambling problems). Some gamblers also reported reluctance to try the system fearing that they would be 'blocked' out of pokies play if they reached their limit.

Gamblers were also asked to reflect how effective such a system would be if they were losing while gambling or were waiting for free spins. There was a general view that this would be a disincentive to using pre-commitment - *Yeah, I'd keep playing if I didn't get any spins. If I didn't get free spins, that'd be bad. No way, I'm not using it now!* Other participants indicated that not getting loyalty points would be a disincentive to using the SkyCity pre-commitment system.

Other comments about the Sky City system included:

- *Oh, actually I have seen the set limit thing on the machine. Is that what it is?*
- *I saw it - Yes, I've seen it on the pokies screens. But for me, it's just another thing that would bother you when you're playing. Like all those pop-ups*
- *I have never seen anyone use that Sky City limit system. I think the only people who use it would be those who recognise that they have a gambling problem. But most addicts aren't like that. They wouldn't want to be restricted*
- *At Sky City, the pokies already seem to have limits already. I think if you set the limit, it blocks you out when you reach your limit. But I'm not sure as I haven't used it myself. Next to balance is set limit and you can put things like I want to spend \$100 in 24hrs. At the end of the day, it's up to everyone if you want to use it. After they upgraded to this, it is pretty great hey. I think they upgraded this year*
- *I didn't set the limit as every time I just play \$40 and that's it. I don't have a gambling problem*
- *I don't want to be called a problem gambler – No way I'm using it*
- *For Sky City to get people to use limits, they should give people a bonus. Like a \$5 bonus or a voucher or discount. People would use it then*
- *It's scary to think what it'll say when you reach your limit – That'd put me off*
- *I didn't know you could set limits. Oh wow. That would make you aware of what you're spending. Though I don't know if I need that really*
- *I don't think people will pay much notice really. They'll just keep on gambling*
- *Yeah - I think that limiting loyalty points may stop people gambling (after their limit). It wouldn't work for me as I hate not getting points*
- *I was aware of their limit system actually. I didn't want to use it. I didn't want to set a limit even though I consider myself a problem gambler. I think it's a good idea. I didn't want to set it because I'm thinking that if I set myself to a \$100 and nothing comes of it - like no spins, I know I'm going to be blocked. Though I'm not sure if it does block you. I'm worried that a big message will come up. Like 'Leave the machine, leave the machine. You've reached your Limit!'*
- *Oh yeah, I saw that. On the bottom right hand corner I think. Nah, I didn't want to try that. It would be useful I guess. But I don't want to get blocked from the machine or called a compulsive gambler!*
- *SkyCity wouldn't want to advertise that I would think. They probably just want to make more money. I guess they put it in for social responsibility. It's like McDonalds providing nutritional information on their food*
- *I haven't seen it and I go all the time. I play about three or four times a week*
- *I'll have to look for it the next time I go*
- *I wouldn't like to lose points if I get to the limit. Does it work like that?*
- *They should do more promotion that they have limits. I think they don't do it as they fear losing money*

Key findings in summary

Focus group discussions with gamblers about the concept and value of pre-commitment, including views on voluntary versus compulsory pre-commitment, highlighted the following trends:

- When the concept of pre-commitment during gambling was presented, many gamblers reacted negatively to the concept, assuming that they would be 'forced' by Government to set and keep to a particular limit – On this basis, there was a view that this would be intervening in the personal privacy and rights of individuals
- In spite of this, a number of gamblers saw benefit in the general concept and believed that pre-commitment would be useful to some gamblers trying to stay within a certain gambling budget
- Desirable characteristics of a future pre-commitment system in New Zealand were seen as follows:
 - Wins to be incorporated into limits set (i.e., so wins extend limits)
 - Confidentiality of player information on card based gambling
 - System which educates gamblers about how to work out affordable limits
 - Expenditure information to be available through the system
 - Reminder messages once gamblers get close to their limits
 - Gamblers not to be locked out of gambling if they reach their limit
 - High spenders to be encouraged (but not forced) to take up limits
 - Limits to be set based on money (some also wanted days per week)
 - Loyalty programs to send participants their expenditure statement
 - Cooling off periods to encourage gamblers to think about their limits
 - Setting of limits to be prompted at the EGM
 - Mechanisms to help gamblers set limits outside gambling venues
 - Gamblers to be regularly prompted about the suitability of their limits
 - Information on counselling should also be presented on system screens
 - PIN protection if cashless gambling is used to avoid gamblers losing money
- Most at-risk gamblers (especially problem gamblers) reported an inclination to select limits for their gambling, which were higher than their typical gambling expenditure
- There was a general view that pre-commitment would not assist problem gamblers, unless they had a strong motivation to change their gambling - Gambling limits were seen, however, to have some potential to prevent the development of problem gambling, although most participants advocated that this was difficult to know
- While pre-commitment was viewed as a potentially useful tool to some gamblers, there was a general view that non-problem 'recreational' gamblers would not receive much benefit from use of pre-commitment

Gambler views about the gambling activities most suitable for pre-commitment and issues to consider during implementation of pre-commitment

THE TYPE OF GAMBLING THAT SHOULD BE PRIORITISED FOR IMPLEMENTATION OF PRE-COMMITMENT

When asked about where pre-commitment would be best applied, all focus group participants without hesitation believed that limits should be applied first and foremost to poker machine play in New Zealand. This was generally seen as the most risky type of gambling in New Zealand and a form of gambling associated with the greatest overall community harm. It was also seen that limits should be implemented in all types of pokies venues, as the product was generally considered harmful. A couple of participants also advocated that casinos should be the first priority, as they would be more likely to be able to 'afford' the technology (compared to pubs and clubs which did not own their poker machines and hence may struggle to pay for the required technology).

Comments indicating participant views about where first to implement pre-commitment included:

- *Apply to pokies for sure and I think everywhere should have limits. The casino, RSAs, the pub and everywhere.*
- *I think pokies are by far the priority. It tends to be everyone's addiction. The other types of gambling you have to think about, so I don't think they are the same problem. But pokies are just pressing a button, so they need limits first and foremost*
- *I think casinos should be the priority before pubs and clubs. The little dingy pubs won't be able to afford it. I'm heavily involved with rugby. Our local club has about 12 pokies. To have face recognition and all the limits would be quite hilarious as they don't have funding to do it*
- *I think putting pokies on limits should be the easiest. Don't they cause the most damage to the community? That would make the most sense*
- *I think pokies limits are most important. Some groups work together to get the jackpots. They wait around machines. You can be in one venue and drive 5 minutes to Highland Park – Venues are just far too close by. You can even walk to a new pub. So you need pokies limits, but you need to link them together so that people don't go to another pub to get around a limit*
- *I'd like to see a card which you could use for any type of gambling. But just as an option. Not something which is compulsory then people could track their spending and use it for pokies or lotto or whatever*
- *I think pokies without a doubt. Do it in casinos first!*

THE POTENTIAL TO APPLY LIMITS TO DIFFERENT TYPES OF GAMBLING IN NEW ZEALAND (APART FROM POKER MACHINES)

While there was a general view of gamblers attending focus groups that limits should be prioritised to poker machine play, the potential to apply limits to other forms of gambling in New Zealand was also discussed. This included exploration of the potential to apply limits to lotto, TAB and sports betting, scratch tickets and casino table games. Following is a brief summary of key themes relating to the different gambling products discussed. In this section, it should also be noted, that as poker machines were the main topic of discussion across focus groups (and have been discussed extensively in other sections), only products other than poker machines are presented.

Lotto products

As lotto was considered a very safe type of gambling product, most focus group participants could see very little point in applying limits to lotto products in New Zealand. Feedback from participants is in Table 13. Major reasons for not wanting limits applied to lotto related to the perception that limits in a retail setting would not be practical and that they were too difficult to enforce. Some participants also recognised that limits for lotto were already available online and that spending on lotto was generally low, so did not present much potential harm to consumers. The only potential area for application of limits to lotto was seen to relate to large lotto jackpot draws. Mega-draws were seen to trigger very large spending in some communities, as people would buy tickets in the hope of having a large jackpot change their life. On this basis, some participants recommended that limits could be set for very large lotto jackpots as a harm-minimisation measure.

Table 13. Views about whether limits should be applied to lotto – Focus groups (August 2013)

Themes	Whether about limits should be applied to lotto
Already limits in place	<ul style="list-style-type: none"> • <i>There are already compulsory limits for lotto when you buy online. I think that's good. You make your own limit so it's good that it's there already</i> • <i>I set my limits high like \$100 per month. I mainly set it so that if people hack into the online portal, they can't buy heaps of tickets. I did it mainly for security of my money. So limits are already there, if I wanted to use them to control my spending</i>
Potential for lotto card	<ul style="list-style-type: none"> • <i>Maybe lotto should give people cards so that they can track their ticket purchases at retail outlets. That would be a good way to give people limits no matter where they buy their tickets</i> • <i>Because lotto is only Saturday and Wednesday, it's already easy to limit your spending. It's not like pokie machines across the country. You can also set limits online with lotto already. It could be useful for them to have a card too so that people could set limits for retail as well</i> • <i>I would like to see a card like when you go to the gym. Something you can use it for Lotto, TAB and everywhere. Then you can keep track of your spending. It would be easy enough to do. If they just used the driving licence that would be good as they have a barcode behind it. But they can't set a limit for everyone. My boss spends \$20,000 on a race and he can afford it and I spend \$20 so you can't put the same limit on everyone</i>
Retail limits not practical or too hard to police	<ul style="list-style-type: none"> • <i>I don't think retail limits are practical. How would you police that? It's just like telling people how to live their lives</i> • <i>I think lotto retailers would get irate if they had lotto limits as people wouldn't buy tickets!</i> • <i>At the moment, you can walk in Pak N Save and buy 10 tickets and then another 10 and another 10. They don't have any limits on that as they can't enforce it</i> • <i>It'd be very hard to police lotto limits. I can't see how it would work</i> • <i>I don't see any point in having limits. I can go to Takanini Countdown and then go to another Countdown and buy more tickets</i>
Lotto spending is low, so limits aren't necessary	<ul style="list-style-type: none"> • <i>I don't think a lot of people spend that much money on lotto. If there's a really big one, I may splash out \$150 bucks. So I'm not sure if limits are that important for lotto</i> • <i>I don't think lotto limits are needed, as it's probably not a major problem. Maybe for the horses and pokies. I think it would be just a waste of taxpayer's money. Especially if lotto is not detrimental to anyone</i> • <i>The biggest problem gambling area I think is pokies, so lotto limits aren't</i>

Themes	Whether about limits should be applied to lotto
	<p>important. Spending isn't high enough</p> <ul style="list-style-type: none"> • I play keno twice a day and spend \$18 twice a day. That's my limit. I don't think I need a system to remind me about my limits. I sometimes increase but not usually. I just stay with the typical amount and take the profits. I don't feel tempted so I don't think there's much an issue with limits. So I'm not interested in lotto limits. I can track things easily enough without them • Oh no, not limits on lotto and Powerball. I don't think it needs it. People don't have issues with this so why bother. People spend at most \$20 a week in most cases. It's not that bad like pokies • No point putting limits on lotto - It's not that addictive • It's only once or twice a week at most. I don't think they need them
Limits useful for Must Be Won major jackpot draws	<ul style="list-style-type: none"> • Big Mega draws or Must be Won draws would be good to have limits • Maybe just limit the tickets for the big mega jackpots • I see people spending \$500 for those big draws. Especially in South Auckland. So limits could be good for some people. Even getting people the ability to set limits for both regular draws and then a separate limit for the big one • A lot of people spend \$100 on lotto. I see people in the queues spending that much. You wonder if they can afford it. So limits may be good for some people. Especially during the big draws • I don't really think you can limit lotto. It may be good for the really big draws. If I was limited in the big draws, I suppose I would just buy the 10 tickets or whatever. I'd just get the maximum • I think that it'd be too hard to police. Those big draws do lead to people spending more so there could be some benefit, but I don't think they need it really
Everyone should be required to have a lotto limit	<ul style="list-style-type: none"> • I can limit my lotto spend per week. I've got \$50 per week I think. I've never got a reminder as yet. I have keno and Bulls Eye on them and I tried to go over with a keno ticket and it said I went over. I didn't have a problem with that. I could have gone to the dairy, but I didn't. I have a budget and I stuck to it. The message didn't worry me but I guess it was good that it let me know that I reached my limit. I certainly didn't feel angered by it and you can easily go down the road if you want to anyway. So I think limits could be easily used by everyone playing lotto without much bother
Don't take away choice	<ul style="list-style-type: none"> • I know they have online lotto limits. But that's online. Buying it from a shop, I don't know how it would work. I reckon people will show an outcry about regulating choice and taking away people's freedom. Yeah - I think so too

TAB and sports betting limits

The concept of applying gambling limits to TAB and sports betting was also discussed during focus groups. Feedback from focus group participants is in Table 14. Many gamblers recognised that limits were already available to online gamblers through many international horse racing/sports betting web sites (including on some Australian sites). While gamblers agreed that keeping deposits on a TAB site helped gamblers monitor their expenditure, there was seen to be some potential scope for the TAB to additionally offer limits to web site users. This was particularly seen as a very easy technology to implement without any great costs or impacts. There was similarly a view that limits at TAB outlets could be useful, as many gamblers would immediately reinvest their winnings by placing another bet. There was also a view that the TAB should provide education to gamblers on how to set and keep to limits while betting.

Table 14. Views about whether limits should be applied to TAB and sports betting – Focus groups (August 2013)

Themes	Whether limits should be applied to TAB and sports betting
No harm from TAB or sports betting so no need for limits	<ul style="list-style-type: none"> <i>I don't know many people in my life who've had problems with the horses. It's not like the pokies. People who are social gamblers may try it but they probably don't need it</i>
Good idea in principle	<ul style="list-style-type: none"> <i>I do a lot of punting online. I mainly use Australian bookmakers. I haven't seen anything there that suggests you can set a limit, but I think it would be a good idea. I set up the sites when I was living in Australia. I think horse racing is less addictive than pokies, so I think limits for TAB aren't critical but they are more important for pokies. I also think TAB betting requires much more skill than pokies, so I don't think limits are as important</i> <i>My initial thought is that all forms of gambling should have limits, so I agree that TAB limits should be offered. But the limits should always be voluntary</i> <i>I think limits online should definitely be offered to people</i> <i>Yeah - it'd be good to have limits. You often need to load up a minimum amount online - I don't think there's a maximum. Maybe there should be hey. They should offer everyone limits as long as each person can set their own</i> <i>If it was optional, it'd be quite good. Otherwise it's too paternalistic making people set limits. It's too subjective to put the same limit on everyone</i>
Problem gamblers would just work around limits	<ul style="list-style-type: none"> <i>I spread \$800 bets across four accounts, so it doesn't look like I'm a problem gambler. I like to keep under the radar with my betting. Many people like me would just do that to avoid limits on TAB</i> <i>I'm not even sure if people would try it - like just even give it a go. If I was told I can't bet too much on a horse race, I'd just go to the Australian and UK bookmakers. Most of the sites have some limits anyway</i>
Require limits if high expenditure on TAB/sports betting	<ul style="list-style-type: none"> <i>Maybe they should require people who gamble over a certain amount to set limits for the TAB</i>
Already find limits/online expenditure information useful	<ul style="list-style-type: none"> <i>I like the TAB online. I think it's almost a bit safer than pokies as you can track your wins and losses online. It tells you explicitly what you've spent. I find that very useful</i>
Should have limits at TAB outlets	<ul style="list-style-type: none"> <i>I bet on basketball, soccer and horses. I like to see what I've spent. I go into the TAB occasionally to bet on a dog or horse, but not often. I think it's harder to track your spending when you walk into the TAB compared to online. I find that when you got into the TAB, you get your win results immediately and then you can re-invest immediately. It's way too fast so that people don't think. So I think they should have some type of break in TABs, so that people don't gamble on and on. Normally people just keep going and going and throw their ticket in the bin</i> <i>When you go with cash, there's no way to keep check of your spending. There's no card or anything. I think that having a card could make that safer or delay the pay-outs, so that people have more time to think before they reinvest their winning. But the whole thing is run by computer, so people win and then throw it over to the next one trying to make their winnings bigger and bigger. So limits would be useful in a way</i> <i>Maybe the TAB should track people's spending and when you reach a certain limit they text you</i> <i>I think the problem with TAB is that you can walk in and keep spending and no-one tracks it. The TAB has lost a lot of ground in recent years. Thirty years</i>

Themes	Whether limits should be applied to TAB and sports betting
	<p>ago every little town had a racecourse, but now it's gone downhill. So they probably don't want people to have limits as the whole industry is in decline</p> <ul style="list-style-type: none"> I think people get too excited when they get rewarded immediately. So maybe have 5 or 10 minutes between bets at the TAB, so it slows people down and they are more rational
Should have limits online	<ul style="list-style-type: none"> I think all the TAB gamblers should be made to set limits. There is no limit at all at the moment. Even online with the apps and everything, you can put heaps of money into your account from your credit card. But there is no limit. There's no information on gambling warnings or anything there. Even SkyCity has more messages than the TAB. I think the Government just wants the tax, so they don't want to warn people to think about what they're spending With online bookmakers you can alter the amount you deposit. There are daily maximums you can set online or whatever. I think this is mainly the overseas sites like in Australia. I think the NZ TAB restricts the amount you can deposit online per day, but I think this is for anti-money laundering laws, not to help people. Actually they should have limits for gamblers. At least give people the option to do it
TAB should provide education on how to set affordable limits and how to keep to limits	<ul style="list-style-type: none"> Maybe they should base limits on people's income bracket. Even some broad guidelines may be useful. I'm sure people wouldn't like them, but I think they need them. But people wouldn't want their salary to be exposed They need to have more messages that gambling is just for fun, but not for income. You can't make money from it. They don't say this on the TAB web site, so a lot of people probably go over their limit for this reason
No-one business how much people should spent	<ul style="list-style-type: none"> I'd find TAB limits really annoying. You have your own thing if something was telling me that you're having a problem when you're not. Some days I may be want to be spending more and other days I spend less. It's none of their business

Scratch tickets

Feedback about the potential to apply limits to scratch tickets is in Table 15. Scratch tickets were generally seen as a very innocuous form of gambling. This was largely related to a perception that very few people spent large amounts on scratch tickets and most tickets were already in small denominations (e.g., \$1, \$2, \$5) to help ensure that tickets purchased could fit into any given budget. The actual return on prizes was similarly perceived to be reasonable such that many people got most of their money back (unlike poker machines). There was similarly a view that the process of scratching tickets to reveal the prize itself placed some limitation on how many people would practically purchase. For these reasons, most focus group participants found the concept of limits on scratch tickets totally unnecessary as there was not seen to be a dire need to prevent harm - *Oh no, really. Come on – having limits would be ridiculous. How on earth is that going to work?*

Table 15. Views about whether limits should be applied to scratch tickets – Focus groups (August 2013)

Themes	Whether limits should be applied to scratch tickets
Small amounts already provide some type of 'limit'	<ul style="list-style-type: none"> • <i>I think that the tickets being in small amounts already acts like a limit for people. People can just choose lower value tickets to stay to their limit</i> • <i>They have all sorts like \$20 ones, \$10 ones, \$2 ones. That's like a limit. I don't reckon they're harmful really</i>
No harm from scratch tickets, so no point in limits	<ul style="list-style-type: none"> • <i>When they have scratchies outside Pack n Save, you don't really see people buying big amounts of scratchies</i> • <i>A lot of people at my work buy 10 at once but it's only \$5, so I don't think it's really that bad. With scratch tickets, I don't see them as gambling - it's not like tables. It's just a little game. It's not as exciting as gambling.</i> • <i>Honestly how much can you scratch? You can buy a whole roll and you may be there for a long time. And still you spend only a small amount</i> • <i>I think with scratchies that you break even almost - so you don't lose a lot of money. It's not that risky. My friend and I bought a lot over a month and even though we spend several hundred, we nearly broke even. I don't think they're that harmful so they don't need limits.</i> • <i>(Laughs). Wow, that's getting a bit ridiculous!</i> • <i>Oh no, really. Come on – having limits would be crazy. How on earth is that going to work?</i>
Should have limits	<ul style="list-style-type: none"> • <i>They're only \$1 so maybe you should have limits as people buy heaps of them</i> • <i>Maybe because you find out straight away if you've won, you should have limit. They're addictive too. I buy 10 x \$1 ones at the time. Maybe the max was \$50 at once</i>

Table game limits

The concept of table game limits raised considerable discussion within focus group participants. Participant feedback is in Table 16. Unlike other forms of gambling, there was seen to be the potential for gambler harm in playing tables, given the high amounts of money often used for table game participation. On this basis, most focus group participants with experience playing tables saw great merit in having limits applied to table game play.

A range of models for implementing limits for table games was also suggested. One model involved allowing gamblers to set limits on tables using the existing casino loyalty card. When gamblers would play tables, it was proposed that expenditure could be tracked against limits set on the card. It was also expected that the casino would be currently gathering this information in loyalty card users. Alternatively, a further suggestion was that gamblers could purchase pre-paid cards for use on tables. While tables each currently had a value (e.g., \$5 tables, \$2.25 tables), there was also a comment from participants that bets could be 'scaled' to each table to help keep gamblers to a certain expenditure limit. At the present time, however, there was thought to be nothing to prevent gamblers from placing multiple bets at the table limit (e.g., 10 x \$5 bets). Accordingly, scaling the maximum bet was seen to offer potential harm-minimisation benefits.

A further proposed strategy to help keep table gamblers to limits was to set enforced breaks. One player also made comment that this practice was used at Pokerstars.com (an online web site), where gamblers were reported to be required to take a break each hour (at least for poker games the player was involved in). In addition, if player spending was high, gamblers were often locked out of games for 24hrs, so that they could gain perspective on their spending. This player also made mention that he had been relieved that this strategy was used, as it kept his spending in check after he began to exceed his ideal expenditure limit. Accordingly, the concept of being able to set limits on tables through some mechanism was seen as valuable to most table game gamblers.

Table 16. Views about whether limits should be applied to table games – Focus groups (August 2013)

Themes	Whether limits should be applied to table games
Would be helpful to have table limits based on day of play	<ul style="list-style-type: none"> • <i>Maybe you could set your limit for tables at the beginning of the night. Then you could go in and feel confident that you wouldn't be tempted to go over.</i> • <i>I like the idea of being able to use a card for the tables as long as there is a PIN to secure your money</i> • <i>Why don't they allow people to set limits as a pre-pay. People pre-pay their card or buy a card and then use it on the tables. When you start up the Action Card, they photocopy your licence anyway, so it could be good to keep money on your card so that you can keep track of your spending. At the moment, using cash is much harder to track. I would definitely prefer to see it all put on a card as I could monitor my spending more easily</i> • <i>For me, using cash on a card isn't going to make any difference. It's all money. We use money on cards everywhere these days. But I do think that this type of thing would allow people to restrict themselves to a certain spending level. And you could also get statements from the card</i> • <i>My brother was up in his betting and lost all his money in two bets. I think limits for the tables would have helped him. Like a maximum of \$200 for a table. But the problem with tables is that with a low table – like a \$2.25 table, you often want to put on more and if you do, they would just send you to another table. Like if you put 50 chips on the \$2.25 table, they'd send you to another table. But maybe they should restrict people to betting just that amount. Only \$2.25. Or they should scale the maximum bet to the table. Like a maximum of \$15 on the \$2.25 table. Then the limits are scaled to what people can afford. I think that would really help people</i>
Enforced breaks would help table gamblers regain control of their gambling	<ul style="list-style-type: none"> • <i>On Pokerstars (online table games), we get an enforced break every hour. That would be good for the casino</i> • <i>If a dealer is seeing a person losing for a while, they should have a 1 minute pause so that people consider whether they should continue or not. They do this in some poker games online so why can't they do it at Sky City</i> • <i>For me, I spend a lot of money on Pokerstars so if you spend over a certain amount, they block you for a day. They send you an email and say you're spending \$1,000 per day so we're blocking you for 24hrs or whatever. I felt good actually and then after this, I stopped playing altogether. I was playing with professional players and was losing quite heavily. I owned my own business, so was taking money out of the business. So I think it would be quite beneficial overall as it helped me cool off. I thought I was good at poker and I got a wake up</i>

Themes	Whether limits should be applied to table games
No need for table limits	<ul style="list-style-type: none"> I don't think table limits are a big priority for the casino as with tables, the odds are better with games like Blackjack. It may only be 0.5% to the house so people don't lose much money
Table minimums are already a type of limit	<ul style="list-style-type: none"> I think having min and max tables is almost like a system of limits already I think there are already limits - like \$25 tables and \$50 tables. (Another participant - Yes, but you can gamble that each hand, so the money can add up, so maybe true table limits across hands would be good) I think that's why people have \$2.50 tables or \$10 tables. So that's already a type of limit. People can choose the table they want to sit at and not feel pressured to spend more than they want to The tables have limits but they are pretty wide range. I've seen \$10 to \$500. Some tables have a minimum like \$10 but no maximum. Maybe they should have limits on ALL tables. If they lower the maximum bet, it may take longer for people to lose. The minimum for blackjack is like \$2.25. So that could help some people. But there's no maximum I think smaller steps between the tables would be useful. That's already a sort of limit. If there's a maximum, it gives people the feeling that you can't win a fortune. Maximums may stop people making maximum bets and losing all their money
Belief that casino already tracks time gamblers spend on tables	<ul style="list-style-type: none"> I think they track us already in the poker room. Though I think it only tracks time - not how much you're spending
Incorporate limits into existing loyalty program at the casino	<ul style="list-style-type: none"> The Premier Rewards system already swipes people's cards for points when they are at the table. So this would be easy to convert to a limit system I imagine On the tables, you get desensitized to the value of money. It's difficult to track how much money you have on the tables. On the tables, the supervisors seem to keep track of the cash and record the amounts when people hand it over. So I think it would be pretty easy for Sky City to have table limits as they already track this. People play with their cards so the supervisor records the amount of cash you're playing with your card. So that system already exists as far as I can see I think being able to set a limit on the Action card would be good Maybe each player could have a swipe card when at the table. Like the current card they have When you go to the table, they give you chips for cash. So maybe they can track those and help people set limits. Maybe record it on your rewards card?
Restrict total time gamblers can sit on a table	<ul style="list-style-type: none"> Maybe they could have people around who watch people's spending to make sure people don't stay too long
Provide clocks around tables	<ul style="list-style-type: none"> Maybe having clocks in casinos would be good so that people are aware of time being spent. That would help people keep to time limits
Educate table gamblers about how best to set a responsible limit	<ul style="list-style-type: none"> Maybe people could be encouraged at tables about how to set responsible limits. It should be about education so people are aware of consequences of limits being too high. That would be useful

CULTURAL PERSPECTIVES ON PRE-COMMITMENT IN DIFFERENT COMMUNITIES WITHIN NEW ZEALAND

As part of focus groups, participants of Māori, Pacific and Asian backgrounds were asked to explore whether there were any particular cultural considerations which would need to be made in implementing pre-commitment. Interestingly, discussions with focus group participants generally indicated that differences in views amongst different ethnic communities were limited and there was high consistency in views of focus group participants. However, a range of cultural perspectives was also identified and is summarised below.

Māori community

Discussions with Māori focus group participants generally indicated that gambling limits were seen similar to other ethnicities. Feedback from Māori participants is in Table 17. While limits were seen as useful in principle (and especially useful to Māori Whanau affected by gambling), many Māori made comment that they felt that problem gamblers would be unlikely to use limits. However, most Māori also felt that limits could be useful for Māori who were motivated to better control their gambling. For people less inclined to control their gambling (e.g., problem gamblers), participants also felt that members of the Māori community may find it easy to 'work around' limits, as many would be able to borrow gambling cards from Whanau. Moreover, as participants believed that some Māori can struggle with budgeting, setting affordable limits was described as a concern. It was also reported as difficult encouraging budgeting, as many Māori would feel that there is 'no point', as they would never have enough money to make a change to their life. This was also reported to lead many Māori to live pay by pay.

From this perspective, there was a view that the Māori community may benefit from further education about budgeting and how best to help family members trying to use limits whilst affected by problem gambling. There was warning, however, that it would be important not to stigmatise the Māori community in pre-commitment promotions, as there was the risk that Māori could be stereotyped as 'problem gamblers'. It was similarly advocated that messages needed to emphasise that limits were not about stopping gambling, given that many Māori use gambling as a means of fund-raising in communities (e.g., using housie as a form of fund-raising for local Marae etc.).

Table 17. Māori community perspectives on pre-commitment – Focus groups (August, 2013)

Themes	Cultural perspectives from the Māori community
Perceived value to Māori and Māori families	<ul style="list-style-type: none"> • <i>Māori kids may often not be fed as a result of gambling, so I think some Māori may think it's a good idea</i> • <i>I work in Māori education and I see a lot of kids who are suffering due to gambling. So I think it would be good for the Māori community to have limits</i> • <i>I've lost 2 weeks pay from going over my limit so I think compulsory limits may have been good for me in that circumstance. Especially if there's no way around it. It could be really good for our community</i> • <i>I think many Māori would accept it. People like to look after their families and we have family gambling days. It brings us all together in a good way and we get too drunk and it goes bad. So if people could be encouraged to have limits that could be a good thing. I also have aunts who are goody-goodies. They are very negative when we start poker so they would definitely be for limits</i> • <i>As long as there are options, I don't think it would be a problem</i> • <i>Māori have issues with gambling so the community may embrace it if it is offered as a voluntary tool. Get some leaders behind it</i> • <i>Māori will look at their Whanau and how they are impacted. Family is important so if it can protect the family, it could be seen as a good thing</i>
Important not to stigmatise Māori as needing pre-commitment	<ul style="list-style-type: none"> • <i>The thing about selling limits to Māori is that you'd have to watch that people don't think you're implying that all Māori are problem gamblers. People hate that eh. Getting tarred with the same brush as the ones who gamble away the family's money</i> • <i>You have to be careful not to stereotype Māori as the problem gamblers. They will see that you are implying this if limits are promoted to the Māori community. They have to be convinced that it's for everyone</i> • <i>I think Māori would just give a reaction like 'Don't tell me what to do!'. So I</i>

Themes	Cultural perspectives from the Māori community
	<p><i>think you need to be mindful of this. People will do this even if they are not problem gamblers. People may think you're implying that Māori are problem gamblers if it's targeted at Māori, so it should be targeted at the whole community</i></p>
<p>Māori will share cards amongst Whanau</p>	<ul style="list-style-type: none"> • <i>I think Māori would just be borrowing their Whanau's cards. That would never work. I'd have heaps of people's cards I could borrow. I may have to punt my friends a bit more than what it's worth, but I'd still probably do that. When you want to gamble, you can't stop people</i> • <i>Māori are very family-oriented. They will just share their cards with Whanau. For me, it's also credibility too. I'm a mechanic so I can just tell my family that I'll do some mechanical work for them if they loan me their card. It's an unspoken thing for Māori that you are obliged to help your family. It's the same for people of Pacific backgrounds</i> • <i>Many Māori I know have a gambling network of family members and friends. So you could just get those people's cards. Or other people in the Whanau that don't gamble. Māori take family into Sky City just to get the Rewards Cards and the perks that go with it</i> • <i>Māori would just say - You want to use my card Bro? It's that simple. Māori have big families and could easily share their cards</i> • <i>My family already gives me their free car parks to Sky City, so sharing a card is no big deal at all. That's exactly what would happen</i> • <i>If a person had problem gambling, I think Māori would think twice about giving that person their card. But I can't really see that people would know that others would have problems. People wouldn't say stay home and feed your kids generally. If someone won't give them a card, another person in the Whanau would. There's always somewhere around in the Māori community to help another person out</i>
<p>Would not stop problem gamblers of Māori background</p>	<ul style="list-style-type: none"> • <i>The Māori I know who gamble wouldn't like to be stopped gambling. They would just want to keep going no matter what</i>
<p>Money has a different meaning to Māori and is shared resource amongst Whanau</p>	<ul style="list-style-type: none"> • <i>Māori grow up in extended families. The adults work and the pay is put into cards in the old days. Then by Saturday, everyone is scrounging for money. People just borrow from Whanau if there's not enough money for food</i> • <i>There was always a budget in my household. But there was never money for emergency things in my family. People didn't budget like that as there was never enough for saving. But families which have older kids, the family becomes the budget. So money goes around in the family. I also think that's a reason why Māori wouldn't stick to limits. They don't worry about not having money</i>
<p>Māori experience gambling impacts as young children</p>	<ul style="list-style-type: none"> • <i>If the Government is serious at educating people, it needs to start early like when kids are at school. They need to make children understand that gambling can be harmful. When you're a kid, you see it in your family as a Māori as everyone does it. So it looks quite cool and it's part of family activities. So kids need to be made aware of the risks so they can see gambling when they are growing up and be aware that it can be harmful</i>
<p>Māori struggle to budget, as families live week to week</p>	<ul style="list-style-type: none"> • <i>People who live week to week don't have long term planning. They don't put money aside for things as there seems no point as they'll never be able to save. So many Māori don't budget. You try to pay the bills and then whatever is left over you gamble. So limits don't always mean the same to Māori</i>
<p>Māori often have a family member who is good with money</p>	<ul style="list-style-type: none"> • <i>In Māori families, many people have a family member they trust to help them with money. Like my wife is very good at budgeting so I give her my money. Yeah - I do the same thing with my sister</i>

Themes	Cultural perspectives from the Māori community
Some Māori may feel that limits will impact their fund-raising activities	<ul style="list-style-type: none"> I think giving Māori an option for limits may be fraught with issues, as many Māori fund-raise through cards. It goes WAY back. And there are housie nights as well. Now everything requires you to apply for funding, so we find other ways like gambling nights I think some Māori may see it as a threat to some of the traditions to have gambling limits on all forms of gambling. This is because many Māori use gambling as a type of fund-raising. So they may reject it for that reason

Pacific community

Feedback from the Pacific community about the value of pre-commitment and implementation issues is in Table 18. Pacific people were generally supportive of the concept of pre-commitment, though like Māori, Pacific people were mindful that pre-commitment promotions should not stereotype Pacific people as needing pre-commitment to address problem gambling. There was also mention that Pacific people did have a tendency to indicate agreement and that it would be important to sense for true agreement if pre-commitment was genuinely introduced into communities.

People of Pacific background also emphasised the importance of ensuring that any pre-commitment awareness or education campaigns were culturally inclusive. It was similarly emphasised that there would be value in raising awareness through churches attended by Pacific people, given the role of churches in the Pacific community. Promoting pre-commitment as a way to empower the Pacific community and protect the family was also seen as having merit, given the family oriented nature of Pacific people. Moreover, having famous Pacific people champion the cause was also suggested as a promotional strategy. Similar to the Māori community, participants also warned about the need to ensure that pre-commitment did not undermine the community's ability to use housie (and the like) for fund raising.

Table 18. Pacific community perspectives on pre-commitment – Focus groups (August, 2013)

Themes	Cultural perspectives from the Pacific community
Benefit of promoting pre-commitment through the church	<ul style="list-style-type: none"> I think promoting the concept of limits through the church could be a good idea. Pacific people are big church-goers Pacific communities go to church but use Housie to raise money. So promoting it through church could be good I think the best thing is just to talk to people about what it involves so people understand it. People often react to it at first like we did tonight, but maybe there's a need to go into the communities and do talks at halls, churches and to parents at schools. Get someone from the lotteries commission and translate the talks in different languages
Ensure promotion is culturally-inclusive – do not 'target' Pacific people	<ul style="list-style-type: none"> Generally I don't see any particular cultural issues. They just have to make sure the messages are culturally inclusive in their advertising As long as Pacific people aren't specifically targeted, I don't think they would have a problem with it
Pacific people are not inclined to reject things culturally	<ul style="list-style-type: none"> Culturally, a lot of Pacific people will say 'yes'. They answer to affirm what your views are, but they may not do it in reality
Pacific people use gambling to fund-raise so may reject limits	<ul style="list-style-type: none"> I would think that the Pacific and Māori communities would be similar in their views about limits. If it was applied to all types of gambling, people would see it as a threat, as Pacific people use gambling to raise money!
Pacific people are motivated to look after their family	<ul style="list-style-type: none"> I think all messages about limits should bring in messages about the benefit of keeping to limits for families. Pacific people are very family-oriented If it's pitched as optional and a tool, I think Pacific people will consider it - especially if you sell the merits of using the tool to protect your family income
Pacific people would reject compulsory limits	<ul style="list-style-type: none"> I think Pacific communities would see it as something to help the community, but they wouldn't want to be forced
Focus on the benefits of expenditure monitoring rather than limits	<ul style="list-style-type: none"> I think people may find a system useful if it shows what you're winning or losing so the focus could be on a system which is for watching your spending and maybe less of a focus on the limits If you sell it as a tool to take control and say to people it's an option to take

Themes	Cultural perspectives from the Pacific community
	<p>control of your own spending, that could be a good message. Remind people that gambling should be fun rather than stressful and here's a tool on how to do it</p> <ul style="list-style-type: none"> • I don't think my dad would try it. But if it's promoted on the door somewhere prominent like at the front entrance, I think some people would take it up. Maybe just say here's a way to gamble and not spend too much
Promote limits as a choice or form of empowerment	<ul style="list-style-type: none"> • I don't think the Pacific community would be necessarily closed off to the idea. But as long as it's optional and promoted as a choice • You need to pitch it to Pacific people that you're empowering them as a community to take control. I don't think you'll get much resistance in the Māori or Pacific communities. I'm not sure about the Asian communities though. They may not opt in for it as other communities • I think you can say if you set a limit, you may get more enjoyment out of it and have fun. Maybe say you can go more days a week if you stay to a limit • I'd promote it as a way to have fun while gambling. Say to people that you won't feel so much regret
Ethnicity is irrelevant to pre-commitment	<ul style="list-style-type: none"> • I don't think ethnicity really matters. It's more about anyone who needs to use it whether they are a compulsive gambler or not, it's up to individuals
Use famous Pacific celebrities and media channels to sell the benefits	<ul style="list-style-type: none"> • Get some famous Pacific people. In the Māori community, get a prominent Māori person to speak. Someone who is respected well. Get the leaders on board. Like they do for elections and get them to advocate why to use it. • Promote it through the Pacific radio stations. Flava is pretty popular station with Māori and Pacific people so that could be a good way to promote it • Get people from each community who've used it to promote the benefits. • Testimonials work well in marketing. Promote people saying it's fun and to go for it

Asian community

Feedback from discussions about pre-commitment with the Asian community is in Table 19. Discussions with the Asian community suggested that pre-commitment as a voluntary tool would be accepted, although the community would not accept compulsory pre-commitment. In this respect, people of Asian backgrounds were described as generally well-educated and valued being able to make decisions independently for themselves.

There was similarly comment that application of limits to tables would be needed for pre-commitment to benefit the Asian community. Indeed, most people of Asian background were reported as being much more likely to play table games compared to other forms of gambling. The value proposition of limits for Asian people was also seen to lie in using limits to ensure that people could proactively look their after family budget. This was based on the cultural value that Asian people give to their families. There was also comment that any materials or education campaigns raising awareness about pre-commitment needed to be in a range of Asian languages to be effective.

Table 19. Asian community perspectives on pre-commitment – Focus groups (August, 2013)

Themes	Cultural perspectives from the Asian community
Limits may be rejected by the Asian community if enforced	<ul style="list-style-type: none"> <i>I don't think Asian people will like the idea of being forced to adhere to limits. Asians are very well-educated people. They like to think for themselves</i> <i>I don't think the Asian community would like it too much if it was applied to tables. There are a lot of table players in the Asian community and I don't think people would accept limits. Plenty of people come from backgrounds with lots of money so they wouldn't like to be told what to do. Gambling originated in Asia!</i> <i>I think compulsory limits would be rejected by the Asian community. We as Asians are strong minded and would reject any system if we were forced to use it. But a tool is different</i>
Limits would be accepted by the Asian community if optional	<ul style="list-style-type: none"> <i>For me, it's a pretty alright idea to have limits. I don't think the Asian community will mind limits as long as they are optional and just a tool. But I don't think they will use it</i> <i>As long as there's not enforcement, I don't think it'll affect any community. But if it's limited, it would be a problem for the Asian community</i> <i>Maybe they just need to tell Asian people that it's like a tool to keep check on your spending. As long as it's optional, they wouldn't mind it I don't think</i>
Asian families affected by gambling may support limits	<ul style="list-style-type: none"> <i>I think some Asian families who are affected by gambling would like to have limits</i> <i>Perhaps families could be made aware of limits if they are affected by gambling, so they should have the ability to limit a family member who is gambling far too much</i>
Asian people should be encouraged to try limits	<ul style="list-style-type: none"> <i>I think the best way is to pop-up messages to people about setting limits on the machine. Asian people then may feel reminded to think about setting a limit. The pop up message at the moment only comes at 20 or 30 minutes, but if you keep moving machines you don't get it</i>
Asian people may consider limits if benefits to the family are promoted	<ul style="list-style-type: none"> <i>We as Asians are very family-orientated. We get triggered to think about our family and feel an obligation. So I think messages to remind people to think of their family would be more useful than forcing people to set limits. But you could promote limits to Asians by telling people to think of the benefits for their family when they keep to limits</i>
Table limits are most important for the Asian community	<ul style="list-style-type: none"> <i>Most Asian people seem to play on the tables, so for Asians you need to have table limits</i>
Education about limits in the right languages	<ul style="list-style-type: none"> <i>It needs to be in the right languages for people to understand it</i>

WHETHER PRE-COMMITMENT SHOULD BE INTRODUCED IF CHARITABLE FUNDING WOULD DECLINE

As part of focus group discussions, gamblers were asked to reflect on whether pre-commitment should be implemented if charitable gambling revenue would decline. This was based on findings of international research that expenditure may decrease for moderate risk and problem gamblers using pre-commitment on poker machines and thus, has potential to decrease charitable gambling revenues (Schottler Consulting Pty Ltd, 2010). As New Zealand gaming machines are run by charitable trusts (societies), this involved participants considering whether this possible effect would warrant introduction of pre-commitment.

Feedback provided by focus group participants is in Table 20. Findings overall suggested that participants were generally not overly concerned about the impact of pre-commitment on charitable revenues. This was in part based on the assumption that pre-commitment may be useful to some people including some problem gamblers. In this respect, there appeared to be a general view that even helping a very small segment of people would warrant introduction of pre-commitment.

Some gamblers also believed that much charitable revenue in New Zealand would go to sports, rather than social services in New Zealand, and for this reason, did not present as a great concern. Other comments suggested that gamblers held a view that pre-commitment may help to reduce the burden on social services if some people could be assisted to keep to gambling limits.

Table 20. Views about acceptability of having charitable revenue decline as a result of introduction of pre-commitment - Focus groups (August, 2013)

Themes	Views of gamblers about whether it would be acceptable for charitable revenue to decline, if pre-commitment was introduced
Views reflecting support of pre-commitment	<ul style="list-style-type: none"> • <i>If the charities got less money, that wouldn't worry me. I think the charities should just be given the money by Government if there's a shortfall</i> • <i>If limits helped problem gamblers, I don't think it's a good case to say not to do it because charities lose money. You have to think problem gambling destroys so many families. So it's important we do something about it</i> • <i>If charitable organisations drop their revenue, that wouldn't really worry me to be honest. I think charities can just do other fund raising to make up for shortfalls</i> • <i>If you can help a problem gambler, the charities will also benefit as they will have fewer people to help out. So their costs will drop overall</i> • <i>If charitable revenue was cut, I don't think it would really matter. No-one really knows where the money goes anyway. So I don't think it would worry people. It's like lotto - people just play because there is chance to win. They don't really care that much about the money going to charity</i> • <i>If pokie profits goes down, I guess the less fortunate may miss out on money. But if it helps problem gamblers, I think there would be merit. I guess it's a moral question almost. I may have to think about it a bit more as it's a hard one</i> • <i>I guess it may mean less money for charities, but the government may spend less on services to help people with problems</i> • <i>I think it's worth losing the charity money, as you'd be helping people with problems. They may need to become more creative in fund raising</i> • <i>I don't think they'd lose a massive amount of money. It's hardly transparent anyway how the money goes from the machine into charity so I'm not that concerned</i> • <i>If few people are going to take it up, I gather it would be worth it. Maybe then you just focus on increasing the people who take it up</i> • <i>You can't let big gamblers gamble out of control and then expect that limits won't affect revenue. It's probably going to affect the money going to charities. I don't think that's really a problem</i> • <i>If the profits start to decrease because of it, it's all relative to me. Maybe the charities will do less with people affected by gambling. I'm not really convinced that the money even goes to social services. It seems to go mostly to sports rather than things like problem gambling. So from my point of view, it's not justified given a whole lot of it goes to sports</i> • <i>It should take the pressure off some services that have to deal with all the</i>

Themes	Views of gamblers about whether it would be acceptable for charitable revenue to decline, if pre-commitment was introduced
	<p><i>negative consequences of gambling. It would be a good investment for that reason. I think they should be offering limits</i></p> <ul style="list-style-type: none"> <i>Whatever drops in revenue is a gain for household income. So this should also reduce the reliance on community services overall. It is a good reason to implement it I think</i>
Views reflecting concern that charitable revenues should not be allowed to drop due to pre-commitment	<ul style="list-style-type: none"> <i>I don't think it's fair if their revenue drops</i> <i>I don't want our charities to suffer because of this. Especially if there's not strong evidence that it even works</i>

Most focus group participants also believed that pre-commitment should be funded by gaming machine trusts given that trusts collect and distribute gambling revenue. However, a few gamblers had different views about how pre-commitment should be funded including a view that it should be funded by pubs and clubs.

Comments included:

- I think the societies should pay as that's where the money is*
- The ones making the money should fund it. Even if it's hard times, they should fund it*
- I think that pubs and clubs themselves should fund pre-commitment. They have accounts where they get a certain amount for themselves. It helps to pay for the running of the machines. Why not use that to fund the system?*
- Why not put it on to the gambling associations to run them (reference to societies)?*

Participants were also informed that the evidence supporting the benefits of pre-commitment for problem gambling and recreational gambling were still emerging and that still very little was understood about the long-term effects of pre-commitment. On this basis, participants were asked to provide a view about whether pre-commitment should be implemented in New Zealand in view of the emerging evidence base.

Interestingly, most focus group participants believed that, on reflection, it seemed reasonable to offer limits to gamblers, but there was not support for compulsory limits. There was similarly a view that it would be worthwhile trialling pre-commitment and considering implementation of pre-commitment in areas most likely to be affected by problem gambling.

Accordingly, in spite of the limited evidence base available to support the merits of pre-commitment, most focus group participants still believed that there was a strong logical argument to at least offer gamblers the ability to set limits while playing gaming machines. New Zealand based trials of pre-commitment were also suggested by several participants as a way to evaluate pre-commitment implementation in the New Zealand context.

Comments about the merits of pre-commitment in view of the limited available evidence included:

- If we don't know for certain that pre-commitment works, I think they should do it as long as it benefits some people. It's just about giving people options, so people can be given the option to try it. If it cost \$1m to set the system up, you have to think you may get it back through reduction of harm or getting people to spend less*
- Maybe New Zealand will only put it in if it's politically driven. So it may be a political decision*
- Maybe we need to have a trial where it is voluntary here and let people adjust and be educated and then move to a compulsory system. Maybe even over 12 months or so*
- I'd do a trial first over 6-12 months before I put it in*
- You have to start from somewhere and I think a trial may be a good option at the start. It'd be good to put it in pubs and clubs in poor areas as that's where there are problems. Or in rural areas where the pub is the focus of the community as there are not a lot of other options. Starting there makes sense because the harm is there*
- I'd start in the pubs*
- I'd start in all three places. Just do a survey of a few areas to get a good feel for the issues. All the gambling places make most sense*

- *Yeah - I think it's something that New Zealand should consider. Most people would say let's wait until Australia has more data*
- *I think I'd do a trial in rural and more built-up areas to get a good amount of data*
- *If only a small number take it up, it's good enough reason to offer it in my view. These surveys (reference to Australia) aren't held in New Zealand, so you can't assume it will not work or be used properly here*
- *I reckon give it a go. If trials overseas show even some value in a small capacity, I would say to go ahead and do trials in NZ and then use the trial outcome to sell it forward to the community*
- *Should NZ do a trial? Well, I'm not sure, but I think it would be a good idea. We're pretty small and probably small enough to throw it out there. So if you set up infrastructure to run a small trial, you may as well go the full way and roll it out*
- *I agree with the argument that there should be more support for social services which are helping gamblers. If this may help them, it's worth taking the risk to see if it works*
- *Even if there's not a lot of evidence, it seems to be worth a try. It's sort of logical to offer people that when they are exposed to a harmful product. Maybe they need to work out better ways to get people to try it and use it*
- *If only a few people take it up, I still think it's worth offering it in New Zealand. I think the cost factor of fixing problem gambling is high, so prevention is better than cure. If you put prevention there, it should save money in the long run. You just have to get education out there to the Whanau to get people using it*
- *I think it's good as it gives people a reality check. And hopefully people who are spending a lot will decline in their spending like occurred overseas. It's awareness without being rude*
- *Yeah - I agree with that. Even if less than 5% take it up, it's worth a go*

HOW BEST TO PROMOTE PRE-COMMITMENT TO GAMBLERS WITHIN NEW ZEALAND

As part of discussions, gamblers were asked to give views about how best to encourage the use of pre-commitment by gamblers within New Zealand. This was seen as a key challenge, as many gamblers were expected not to use pre-commitment. Feedback provided by focus group participants is in Table 21. Based on gambler feedback, emphasising the voluntary nature of pre-commitment was seen as important in future communications. It was seen as important to position pre-commitment as a tool to empower gamblers to proactively manage their gambling expenditure. It was also seen to be harmful to link the product to problem gambling, as it was felt that few people would want to be associated with it.

There was similarly a view that the community should be empowered to try pre-commitment and incentives should be offered to gamblers to use pre-commitment. Examples of incentives seen to be particularly powerful included vouchers, loyalty points and even prizes. It was also suggested that raising awareness of the availability of pre-commitment within gambling venues would help promote uptake (particularly around access to EFTPOS, as gamblers would be at-risk of exceeding limits when using EFTPOS to get money for gambling). Provision of tools to help gamblers work out affordable limits was also seen as critical when offering pre-commitment in gambling venues. Prompting gamblers on poker machines, along with promotion by venue staff, was also seen as the most useful overall way to encourage adoption of pre-commitment.

Table 21. Views about how best to promote pre-commitment to gamblers within New Zealand – Focus groups (August, 2013)

Theme	Views and opinions of gamblers
Empower the community to get behind pre-commitment	<ul style="list-style-type: none"> <i>You should sell it as a Census type thing. Like a big social experiment that people should get behind to try it. That would get community buy-in. Tell people let's evaluate it and see how it goes</i>
Promote that limits are optional or a choice	<ul style="list-style-type: none"> <i>I think the message should be - We're not telling you what to do, but you can choose your limit yourself. That would be the best way to promote it. Most of us are OK with it once we understand it more, but we don't want to be told. So you will have to watch out for that reaction in the general public</i> <i>I think you have to sell it as a choice. You have to avoid people saying you're telling me what to do</i>
Promote as a way to proactively manage gambling expenditure	<ul style="list-style-type: none"> <i>Perhaps tell people that it's about actively managing your gambling</i> <i>Show someone walking into the casino throwing money into the air. Versus a person walking into a casino with a card saying \$100 looking like they are in control</i>
Provide incentives	<ul style="list-style-type: none"> <i>I think that people should be encouraged to set a limit and get free spins as a reward. Like 5 free spins as a bonus if you set a limit (others - Yeah, I'd do that)</i> <i>I think they need to get people to try limits by giving people incentives. Like go into a draw for a win or a prize</i> <i>Give people a voucher or incentives. Or a power discount. A voucher for Countdown perhaps. Or a donation to a worthy cause - like a cure for cancer</i> <i>The only way to get people to set limits is to reward people. People want something out of it. Like 5 free car parks. Gamblers are incentive based so they need to incentivise it</i> <i>A voucher system of some description may be good. Even just \$10 off your power or whatever. That would be useful. It may not work, but it would hook some people. Or vouchers for fuel</i> <i>Offer people drinks and food at venues to get people on</i> <i>Give people points for sticking to their limits. Or meal vouchers</i> <i>The casino sends me mail saying come in and get your free bonus dollars, so incentives would work, as those types of incentives make me go into the casino!</i> <i>Offer something to people. Like a free \$20 on a card. A free scratch card! People would take it up then</i>
Promote limits as a tool	<ul style="list-style-type: none"> <i>I would say that limits are just another tool. You have to be clear that it's not about stopping problem gambling</i>
Use friendly language	<ul style="list-style-type: none"> <i>I would just call them reminders. Not limits</i> <i>I'd call it something soothing - like about comfort while you're gambling. Go for the comfort button. Or gamble within your means</i>

Theme	Views and opinions of gamblers
	<ul style="list-style-type: none"> • <i>Maybe call it check-point - a point where you can check your gambling</i>
Advertise the availability of limits	<ul style="list-style-type: none"> • <i>I think they need more posters about limits. Especially in Sky City and places like that</i>
Have staff promote limits to patrons and encourage patrons to think about the affordability of their limits	<ul style="list-style-type: none"> • <i>Why not get people in venues to say to people how are you doing and then offer limits to people. Like a customer service and being friendly and stuff. People may be more likely to take up limits if it is offered in a friendly way</i> • <i>Get staff to encourage people to think about whether they can afford their limits</i> • <i>I think venue staff could provide guidance to people on setting affordable limits. But they have to avoid getting over-involved in people's lives. So you can only assist people to think about different things when they are choosing their limits</i>
Focus on benefits of limits	<ul style="list-style-type: none"> • <i>It would have to be a good sell. People will otherwise just think - are you trying to tell me what to do? Focus on the benefits it'll give people</i> • <i>Show people the before and after using limits. Show people the benefits</i> • <i>Show a person an image which illustrates what happens when you go over your limit. And then show the tool</i>
Promote savings achieved through limits	<ul style="list-style-type: none"> • <i>I suppose one of the campaigns which may work could be to do something like the Power Bug (GLO-BUG). If you show the rest of NZ that others have benefitted from the limits, people will relate to them. Show people how it works based on the experience of others</i>
Provide tools to help people work out affordable limits	<ul style="list-style-type: none"> • <i>I think a tablet could be useful to help show people how to set limits affordably. Like rent costs this much, food costs this much as all your outgoings and then you put in your income and then the machine calculates your limit based on the data you provide</i>
Promote that limits could help people avoid chasing losses	<ul style="list-style-type: none"> • <i>I don't know how many chasers would ban themselves, but if you make them see that they can avoid chasing by using it, they may try it</i>
Promote limits around EFTPOS machines	<ul style="list-style-type: none"> • <i>I think people may think - are you trying to be my mother telling me what to consider when you set your limit. So maybe posters would be better. Around the toilets, EFTPOS machines and so forth. They should be putting more messages on EFTPOS machines. Why don't they have messages about keeping to limits around the machines too?</i> • <i>Some of the EFTPOS screens have floating messages on the screen. Maybe this could be done</i>

VALUE OF RESPONSIBLE GAMBLING EDUCATION AS A STRATEGY TO EDUCATE GAMBLERS TO KEEP TO THEIR PRE-COMMITMENTS

Discussions with gamblers also revealed a number of other suggested approaches to encouraging gamblers to set limits. Key comments relating to the potential for education to encourage gamblers to keep to limits are in Table 22. Findings highlighted a range of views advocating the potential to educate gamblers about setting and keeping to limits through education and awareness campaigns. Gamblers emphasised that such campaigns should not be about problem gambling, as they did not relate to such messages. Rather, the focus should be on communicating the benefits of setting limits as a responsible or 'safer' gambling behaviour.

Current campaigns within New Zealand were also seen to be very much oriented towards problem gamblers and for this reason, did not attract the attention of recreational gamblers. Some recreational gamblers additionally suggested that they did relate to problem gambling messages, as they did not relate to the image or stigma of a 'problem gambler' - *If they call it problem gambling, it's too embarrassing to associate yourself with it. I wouldn't want to tell anyone so I look away when I see that on the table. I think messages about emotional lines to get people thinking about the consequences would be good, but don't call people problem gamblers as they won't take notice.* Recreational gamblers reported, however, that they would take notice of messages which encourage reflection on the risks of their own gambling behaviour (e.g., the impact on your family if you exceed your gambling limit). There was also a general view that it would be important to make communications much more pervasive in gambling venues in New Zealand to ensure that the message was seen by gamblers at-risk of exceeding their limits. Current campaigns, in contrast, were seen to be very low key in pubs, clubs and at the Auckland casino – *I have seen the odd poster, but they're pretty hard to see in dark and dingy rooms. There should be much more advertising. Make people more aware of what they need to think about when they gamble. Like telling people to keep cards at home and so on.*

Table 22. Role of responsible gambling education in helping gamblers keep to gambling limits – Focus groups (August, 2013)

Theme	Views and opinions of gamblers
More education on keeping to limits (rather than enforcement)	<ul style="list-style-type: none"> • <i>I think there needs to be much more education for gamblers in New Zealand to make everyone think more about their gambling. They need to make people think more about what they've spending.</i> • <i>Why don't they just educate people rather than trying to enforce them. That would have a better effect than making people do something as people won't listen if they are forced</i> • <i>I think the Ministry should really focus on how to educate people to consider how much they can afford to gamble and all the risks of gambling</i>
More education to encourage people to think about the impacts of gambling prior to the problem gambling stage	<ul style="list-style-type: none"> • <i>There's a really good Australian ad I hear through the racing station online (Radio Sport 927). I heard the ad where the problem gamblers do the 100 day Challenge (Victorian campaign). I listened to those and thought they were good ads. The lady who said she felt dirty when she came out of the pokies makes you think how you feel when you go in. I think we need more of this type of thing in New Zealand</i>
More advertising targeting people who are everyday gamblers	<ul style="list-style-type: none"> • <i>I don't listen to those problem gambling ads, but I do see potential for more ads which target the everyday punters. People ignore the problem gambling ads if they aren't problem gamblers</i> • <i>I like that (New Zealand) ad where you go to the intersection and you've got that roulette type wheel - it encourages you to be a responsible driver to drive more safely. They should do the same thing to encourage people to be responsible with their gambling. Like having the same wheel with messages like make sure you pay your rent, look after your family and setting limits could be one of the messages as well</i> • <i>I think they should have more education to help everyday people keep in control of their gambling. There's not that much I've seen. It's mostly about problem gambling from what I've seen</i> • <i>I think there needs to be more education about what are the early signs of risky gambling. Most people don't know what they are. There needs to be more to prevent people becoming a problem gambler</i>
Advertising needs to avoid associations with problem gamblers, if targeting everyday gamblers	<ul style="list-style-type: none"> • <i>If they call it problem gambling, it's too embarrassing to associate yourself with it. I wouldn't want to tell anyone so I look away when I see that on the table. I think messages about emotional lines to get people thinking about the consequences would be good, but don't call people problem gamblers as they won't take notice</i> • <i>I think most messages in New Zealand are about problem gambling. I</i>

Theme	Views and opinions of gamblers
	<p>wouldn't relate to those as we're responsible. I'd relate to responsible gambling messages more as I don't associate with being a problem gambler</p> <ul style="list-style-type: none"> • I think that any advertisers should be encouraged to put messages on their advertising to tell people to keep to limits. Warning messages are important but we don't see a lot of them. It's mostly about problem gambling so if you're not a problem gambler, you don't see those messages as really applying to you • I would just disregard problem gambling warning messages personally. They have no effect on me • I would think providers of gambling should be made to put more advertising for responsible gambling. I don't want to be tarred with the same brush as a problem gambler. Those messages can be a bit insulting at times • These messages won't stop you completely, but if something can make you think again that would be useful. But problem gambling messages not so. I used to be an addict and I stopped so now the messages don't make sense to me. Even when I was, I didn't listen to them as you didn't really care. You just want to gamble. I would never use limits back then • They should have more education on the back of toilet doors about limits. Most of it seems to be about problem gambling but you don't look at these messages. I don't even see poker as gambling. It's strategy. So for me, I ignore problem gambling messages
More information to tell when you're gambling becomes risky	<ul style="list-style-type: none"> • I would like to know about whether my gambling spending is at a risky level. How do you know this? You never think that you are a problem gambler. So I'm not sure how you find out unless they give you more education
More advertising to encourage people to think about consequences of gambling	<ul style="list-style-type: none"> • On the tables, they always say this is the hotline to us. But I'm pretty sure no-one is going to call that as it's like admitting you need help. So instead of that make it in a way that impacts your feelings and emotions. They need to make everyone's brain think about what you are spending • Maybe they need to say if you spend \$1000, you can buy this. So make sure you set your limits. So people are constantly reminded not to overspend by accident. Associate money with things you can actually get • People need to be told that there is more to life than just gambling so do it in a balanced way and don't go over your limits • I know someone who was flat broke the day after he got paid. He was sleeping in his car. So why not show people the results of gambling too much. So social gamblers don't become problem gamblers. Surely prevention is better than cure • Maybe posters which ask - Have you done this before gambling? Rent, power, food for kids, paid bills - This could be a responsible gambling message. If I saw it, I wouldn't see it as a negative, I would see it as a reminder. There's advertising on the back of toilet doors. I'd rather see a reality check for people to think about. Things to make people think would be useful. The more you see, the more you'll take notice of the messages
More education for problem gambling prevention	<ul style="list-style-type: none"> • I remember seeing a sign in the casino where we change money that says something like - 'Play according to your own limits'. But that's the ONLY little sign in the whole casino! I think every table and TV should have this message. They need to be more prominent so that people see them. It's like they really don't want to show you the message too much. But they have plenty of advertising about free trips to Las Vegas or money to win and so on EVERYWHERE. They should say don't gamble too much as you may risk your family or impact your kids. Gambling can affect the whole family so they need many more of these types of messages so people don't become problem gamblers
More pervasive education and awareness of responsible gambling	<ul style="list-style-type: none"> • Sky City needs to put more messages beside the cashiers, the tables, the toilets and everywhere to remind people to keep to limits. There just isn't enough! • I think they should put more messages near the cigarette-smoking place. As when you lose, you are more reflective of what you've spent • Every gap between machines should have messages or information to encourage people to think. There's nothing really at the moment. On the coasters too
Education for people who win big during gambling	<ul style="list-style-type: none"> • I think they should have messages when people win big so people are encouraged to think about losing all their winnings when they do win. This is useful as people get really driven to gamble after a win so some messages

Theme	Views and opinions of gamblers
	<i>would be a way to reduce the number of people who gamble on and lose it all</i>
More education on the odds of winning in gambling	<ul style="list-style-type: none"> <i>I think people need to know about the house advantage. They pretend to educate you but they don't really educate you about your real chance to win. People need to know more about the chance of winning and the chance of losing</i>
Information on how to gamble responsibly	<ul style="list-style-type: none"> <i>They'll only say gamble responsibly at the casino and the TAB. But there's no advice on how to do it. Though they do have signs for people with gambling problems</i> <i>A lot of people haven't been taught how to gamble responsibly. New Zealand could teach people how to do it. I tell my girls gambling sucks and drinking's bad for you. I reckon they could do more responsible gambling education, so people don't become compulsive gamblers</i>

Alternatives to pre-commitment systems were also explored during the focus groups. This involved asking gamblers to reflect on other useful measures that may contribute to reducing gambling harm in the community. Comments highlighting views about possible alternatives to pre-commitment mostly included the potential for increased gambler education and the potential for ATM and EFTPOS limits in venues. A further less common suggestion included the idea of alcohol limits for people while gambling.

Comments included:

- I think people who are problem gamblers would be better to exclude themselves from venues. Like facial recognition technology in casinos could prevent people from entering who are problem gamblers. I would think that it would be better for the machine to recognise you so that people could ban themselves*
- I think education about problem gambling would be much more useful than limits*
- I would rather the money be spent on helping educate problem gamblers in other ways, rather than enforcing a compulsory system*
- I think you need to look at other initiatives for problem gambling before limits. Education is the first thing that comes to mind. There's probably some potential to just educate people to keep to limits. You could just educate people to take only the cash they want to spend and that would probably help a lot of people*
- I think the ATMs at the casino may have limits. I'm not sure what it is though. ATM limits would be a good idea*
- I think ATM and EFTPOS limits would be a good thing. Much more effective than gambling limits*
- Just tell people to take only what they plan to spend. That's more use than anything*
- I think that limiting people using their credit card is always a good option. But online it's hard as you have to use it to be able to gamble online*
- Voluntary limits are good but why not limit the amount you can win. That'll put people off as the return won't be that high. People would be more rational*
- Maybe drinking limits would be better than gambling limits*

Video based self-exclusion technology was also mentioned as a potentially useful tool by a couple of participants. Given the topical nature of self-exclusion using facial recognition in New Zealand, respondents were also asked about the usefulness of video cameras as a method of potentially both self-exclusion and for setting gambling limits. Generally speaking, there was a negative overall reaction to the idea of EGM gamblers being videoed, as this was seen as an invasion of privacy and as having potential to 'put off' poker machine gamblers. Nevertheless, some gamblers recognised that it was common for such technologies to be used in many areas of business and that there may be potential for gamblers to 'adapt' to such technologies into the future. However, the overall feeling from most participants was that facial recognition seemed very personally intrusive.

Comments about the use of facial recognition for self-exclusion included:

- *Oh, I don't like the idea of everyone being scanned!*
- *The idea of having a poker machine which scans everyone's face is a bit scary. Bit of an invasion of privacy. It's quite invasive. I don't want my face scanned. Who knows what people will do with it*
- *It seems to be the way of the world. There's no privacy anymore. I don't like the sound of it*
- *I think there are other things less invasive than facial recognition. Even fingerprints are less invasive. Thumb recognition for starting and finishing would be better than facial recognition. That would be easily identifiable without resorting to someone's face*
- *I think that's just going to cost way too much without knowing all the numbers. I know it's a huge assumption on my part. But I wonder how much value would this add for the small percentage who do have problem gambling. I'm all for helping them, but why should we spend millions of dollars to help a small number of people?*
- *Oh no, I wouldn't like that. I wouldn't be going to the venue. I'd rather go to a place that doesn't have the scanning. Yeah - casinos will go broke if they force that on people (Another person - I don't think they'd go broke but their revenue will drop if they introduce that)*
- *It would be like smoking. When they took that away, gambling went down. I don't think people would like that*
- *Wow - that would cost a bomb wouldn't it? I think it may put some people off. It's very invasive. Do we really need it? How many people get banned? You'd need a lot to justify that*

Key findings in summary

Focus group discussions with gamblers about the types of activities suitable for pre-commitment and issues to consider during implementation of pre-commitment highlighted the following trends:

- All gamblers believed that poker machines should be the first gambling activity prioritised for implementation of pre-commitment
- There was also seen to be merit for pre-commitment to be implemented for TAB online (through online limits) and for table games (using card based gambling or pre-paid cards)
- Targeted promotions of pre-commitment to Māori and Pacific communities were also seen to have potential to 'stigmatise' those communities and create an association between pre-commitment and problem gambling
- Asian communities believed that application of pre-commitment to table games would be needed to benefit people of Asian backgrounds
- When gamblers were informed that charitable revenue could potentially decline if pre-commitment was implemented (based on overseas research), most gamblers did not see this as a reason to not introduce pre-commitment
- In spite of gamblers being informed that the evidence base supporting the long term value of pre-commitment was still emerging and largely unknown, most gamblers still believed that it would still be logical for pre-commitment to be offered to gamblers in New Zealand
- Most gamblers believed that New Zealand's gambling advertising campaigns had focused heavily on problem gambling – On this basis, gamblers advocated the need for future campaign messages to also target risky gambling behaviours

SECTION 3:

Quantitative research exploring pre-commitment in New Zealand

As part of the research to examine pre-commitment within New Zealand, a quantitative survey of 401 gamblers was undertaken. This included an online survey of 401 gamblers of Māori, Pacific, Asian and New Zealand European backgrounds (approximately 100 in each community segment including a mix of different gambling risk segments). Data were also weighted to the overall New Zealand gambling population (by age, ethnicity and gender) to provide an indication of possible 'overall' trends (wt'd is used to identify weighted overall results). Otherwise, unweighted results are presented.

A weighted reference population of adult gamblers aged 18 years and older was supplied by the Ministry of Health for the purpose of weighting. The reference population and basis for weighting was a distribution of adult gamblers in New Zealand by risk for problem gambling (Non-problem/Low Risk gamblers and Moderate risk and problem gamblers combined), gender (male/female), age (18-29yrs/30-49yrs/50yrs and older) and ethnicity (New Zealand European, Māori, Pacific and Asian ethnicity). Weights were then developed for each of the 36 cells, so that the application of weights ensured that the relevant survey sample proportions were adjusted to match the reference population.

The purpose of the online survey was to explore gamblers views about pre-commitment and the extent to which gamblers pre-committed as part of their gambling. The survey also explored how gamblers budget for their gambling, views about voluntary and mandatory pre-commitment for poker machine play, whether gamblers believed that pre-commitment should be offered in New Zealand and whether gamblers would like their limits enforced (i.e., being blocked from gambling if they reached their limits). Pre-commitment was also explored in the context of other gambling activities of relevance to New Zealand including for products such as the TAB and casino table games.

A general profile of survey participants is in Appendix D (with unweighted counts presented). While only an early exploratory study, the quantitative study provides a range of useful insights relating to pre-commitment in a New Zealand setting. As an exploratory study, results should also be considered indicative, rather than definitive. Once again, the online panel methodology and the characteristics and demographics of gamblers presented in Appendix D should be considered when interpreting key survey results. Statistically significant differences are analysed and indicated in the report through $p < .05$. This implies that the chance of the results (typically group comparisons) being the same is quite unlikely and thus, a trend may be present in the results outlined (that is, a statistically significant trend and may not always be significant from a practical perspective).

Key findings of the quantitative research are structured as follows:

- Frequency gamblers set and adhere to money and time limits during gambling
- How gamblers budget for gambling expenditure
- EGM gambler views about voluntary pre-commitment
- TAB punter views about voluntary pre-commitment
- Table player views about voluntary pre-commitment
- General gambler attitudes towards pre-commitment
- Usefulness of different possible features of a pre-commitment system
- Gambler use of pre-commitment systems already available within New Zealand (and overseas)
- Key findings in summary

Frequency gamblers set and adhere to money and time limits during gambling

Frequency of setting and exceeding limits

Whether gamblers set and adhered to money and time limits during gambling in the past 12 months is in Table 23. Findings overall indicated that gamblers in New Zealand reported a much greater tendency to set money limits (mean=2.7) rather than time limits (mean=1.3). Findings similarly showed that, compared to non-problem gamblers, problem gamblers were significantly more likely to set money and time limits ($p<.05$). In addition, problem gamblers were also more likely to exceed both money and time limits relative to non-problem gamblers ($p<.05$). Accordingly, results tend to indicate that, while higher risk segments actively try to regularly set limits for their gambling, they have great difficulty keeping to the limits they set.

Table 23. Whether gamblers set and exceeded money and time limits during gambling in the past 12 months – Results by risk for problem gambling (December, 2013)

Setting and exceeding money and time limits during gambling in the past 12 months	Mean (1=never, 5=always)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
How often money limits were set - even if exceeded	2.7	2.9	3.1	3.3	2.7
N	138	90	102	71	401
How often money limits were exceeded	1.6	1.8	2.5	3.2	1.7
N	82	65	86	66	299
How often time limits were set - even if exceeded	1.3	1.6	2.1	2.7	1.3
N	138	90	102	71	401
How often limits on day of gambling were exceeded	1.5	1.6	2.3	2.7	1.5
N	16	16	32	32	98
How often time limits for gambling sessions were exceeded	1.5	1.7	2.5	3.1	1.7
N	8	18	26	27	79

Questions: Over the past 12 months, if at all, how often have you set yourself a limit on the maximum money you can spend on your main gambling activity - even if you spent over that limit? (Base: All gamblers); In relation to the monetary limits you set for your main gambling activity, how often - if at all - did you spend more than this limit while gambling over the past 12mths? (Base: All gamblers setting money limits) Over the past 12 months, if at all, how often have you set yourself a time limit on the maximum time you can spend on your main gambling activity - even if you went over it? (like saying you'll stay for 2hrs and then staying for 3hrs) (Base: All gamblers); In relation to the limits on the days per you gamble for your main gambling activity, how often - if at all - do you go gambling for more days than your limit? (Base: All gamblers setting day based time limits) In relation to the limits on the time you could gamble per session for your main gambling activity, how often - if at all - did you spend more time gambling than your limit? (Base: All gamblers setting session based time limits)

In relation to money limits, results showed that Māori or Pacific ethnicity did not significantly influence the setting of money limits over and above risk for problem gambling. However, being of Asian background added to the prediction of exceeding limits with a negative relationship observed ($p<.01$). This implied that, while risk for problem gambling was positively associated with exceeding a money limit during gambling, being of Asian background reduced the potential that a gambler would exceed their money limit (above and beyond risk for problem gambling).

Respondents were asked to identify their main gambling activity during questions about limits. Sufficient respondent samples were obtained for four main gambling activities – Lotto gamblers, scratch ticket purchasers, EGM gamblers and TAB gamblers (e.g., horses, sports betting).

The only activity that added to the prediction of setting and keeping to money limits over and above risk for problem gambling was having pokies as a main gambling activity. Specifically, results showed that, even when risk for problem gambling was accounted for, having pokies as a main gambling activity added to the prediction of the tendency to set limits ($p<.05$) and the tendency to exceed limits when gambling ($p<.001$). This suggests that poker machines may have some structural characteristics that lead gamblers to exceed money limits while gambling (as suggested by Livingstone et al, 2008).

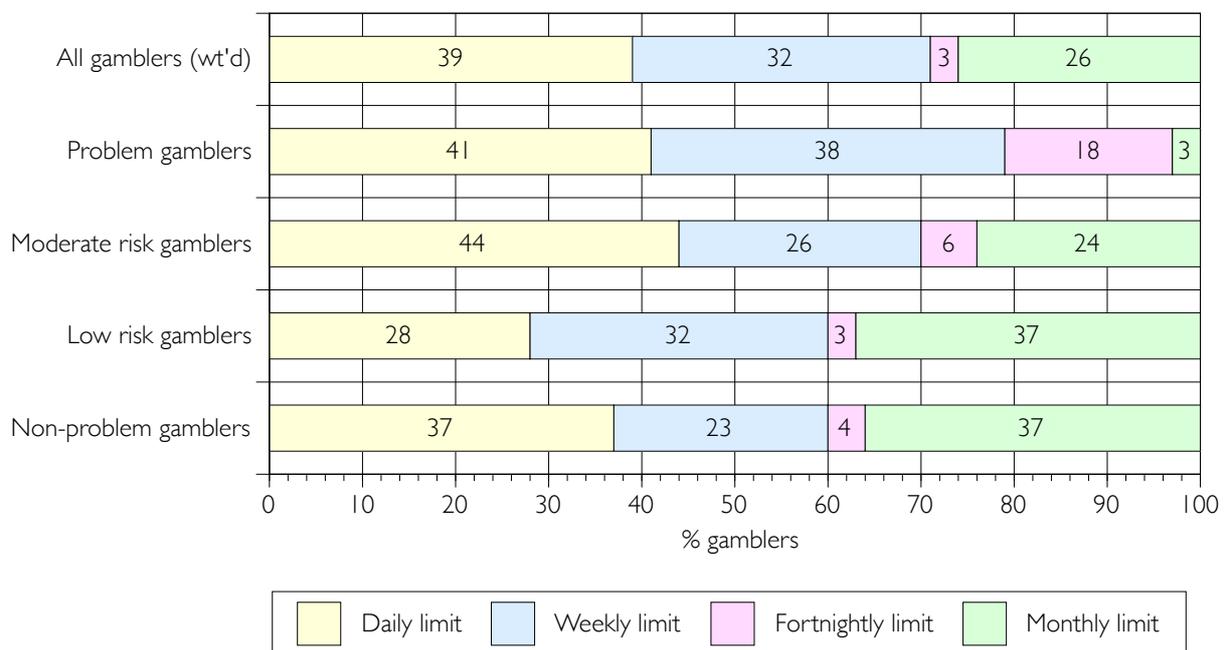
A series of step-wise regression analyses additionally showed the following gender and age related trends:

- Being female was associated with a higher tendency to set a money limit on what can be spent when gambling (after controlling for risk for problem gambling and age) – partial $r = .13$ ($p < .01$) (interestingly, age itself was not significantly related to setting money limits)
- Gender and age were not statistically related to setting time limits for gambling
- Gender and age were not statistically related to exceeding money limits when gambling
- Gender and age were not statistically related to exceeding gambling time limits (including time limits based on the days allowed for gambling and time limits relating to the session length allowed for gambling)

Basis of money limits set for gambling

The basis of money limits set by gamblers in New Zealand (e.g., weekly, monthly etc.) in the past 12 months is in Figure 1. Results showed that daily limits were the most common overall type of spend limits set (39% of gamblers), followed by weekly limits (32% of gamblers). Findings showed that problem gamblers were significantly less likely to set a monthly spend limit (3%) ($p < .05$), relative to non-problem gamblers (37%). This may indicate that longer term thinking about expenditure time frames is much less likely to occur in problem gamblers. This may also suggest that skill development about budgeting and longer term money planning may be useful.

Figure 1. Time frame for money limits set by gamblers – Results by risk for problem gambling (N=299, December 2013)



Question: Is this spending limit a daily, weekly, fortnightly or monthly limit? (Base: All gamblers setting a money limit)

The time frame for money limits set by the type of main gambling activity played in the past year is in Table 24. As the only statistical significant difference related to gamblers playing lotto as a main gambling activity (where lotto gamblers were more likely to set a weekly or monthly limit compared to a daily limit, $p < .05$), results are presented for general interest. As samples for main gambling activities were small in some cases, results should be interpreted with caution. It is not surprising to observe that weekly limits were most popular for lotto (41% of gamblers), given that lotto games typically work on a weekly cycle.

Table 24. Time frame for money limits set by gamblers – Results by main gambling activity (N=299, December 2013)

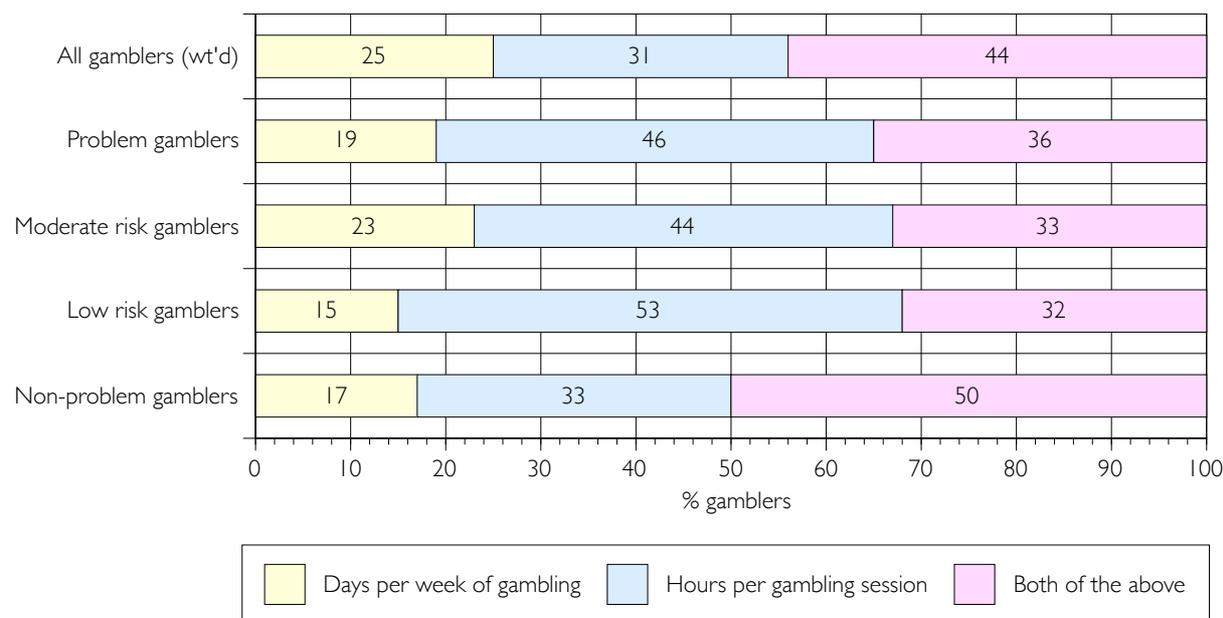
Single main gambling activity played by gambler over past 12mths	Time frame for money limit set for gambling (% gamblers)				N
	Daily limit	Weekly limit	Fortnightly limit	Monthly limit	
Lotto tickets	23	41	7	28	141
Instant Kiwi or other scratch tickets	45	21	7	28	29
Gaming machines	54	17	8	21	72
Betting on horse/harness/greyhound racing or sports	52	21	12	15	33
Table games	50	25	0	25	8
Other gambling activities	44	13	0	44	16

Question: Is this spending limit a daily, weekly, fortnightly or monthly limit? (Base: All gamblers setting a money limit reporting a main gambling activity). Samples for other main gambling activities were too small for meaningful analysis.

Basis of time limits set for gambling

The basis of time limits set for gambling is in Figure 2 (e.g., days per week, hours). Most gamblers (44% of gamblers) set time limits based their time limits on both days per week and hours per gambling session. However, session limits were slightly more popular overall (31% of gamblers) than day based time limits (25% of gamblers). While differences between non-problem and problem gamblers were not statistically significant, problem gamblers appeared somewhat less likely to set both types of time limits, when compared to non-problem gamblers.

Figure 2. Type of time limits set for gambling – Results by risk for problem gambling (N=177, December 2013)



Question: Does the time limit relate to the maximum...? (Base: All gamblers setting a time limit)

In relation to time limits, gambler ethnicity did not significantly influence the setting of time limits over and above risk for problem gambling. Ethnicity similarly did not additionally influence the extent to which gamblers adhered to their time limits (whether based on days of gambling per week or session limits).

The type of time frame for limits by the type of main gambling activity played in the past year is in Table 25. Gamblers reporting lotto as their main gambling activity were significantly more likely to report using session hours as their time limit for lotto, compared to days per week ($p < .05$). This is probably because lotto is only available for a small number of days per week (so setting limits based on days is not necessary or meaningful). Otherwise no other significant differences were observed.

Table 25. Type of time limits set for gambling – Results by main gambling activity (N=177, December 2013)

Single main activity played over past 12mth	Time limits set for gambling (% gamblers)			N
	Days per week	Session hours (max time per session)	Both of the above	
Lotto tickets	26	34	41	74
Instant Kiwi or other scratch tickets	11	56	33	9
Gaming machines	14	55	31	58
Betting on horse/harness/greyhound racing or sports	16	42	42	19
Table games	0	50	50	6
Other gambling activities	27	55	18	11

Question: Does the time limit relate to the maximum...? (Base: All gamblers setting a time limit reporting a main gambling activity)

Specific limit amounts set by gamblers

The specific size of money and time limits set by gamblers in the past 12 months is in Table 26. Given the small samples, caution should naturally be applied to interpretation (as extreme individual results can sometimes influence means). Based on means presented, problem gamblers set significantly higher limits for all types of money and time limits shown, relative to non-problem gamblers ($p < .05$).

The very high nature of many limits set by problem gamblers may account for why many problem gamblers have been observed to spend much more money and time on gambling than they can afford. Furthermore, there was also no unique additional effect for ethnicity over and above risk for problem gambling. This implies that being of a certain cultural background did not influence the size of limits set and that the main effect was due to a gambler's risk for problem gambling.

Interestingly, unlike a previous result, playing pokies as a main activity did not add significantly to the prediction of the size of any money or time limits above and beyond risk for problem gambling. The same trend applied to all other activities with a single exception. Having scratch tickets as a main gambling activity added to the prediction of the size of a gambler's weekly limit (for scratch tickets) above and beyond risk for problem gambling ($p < .05$).

Table 26. Size of money and time limits set by gamblers in the past 12 months – Results by risk for problem gambling (December, 2013) **CAUTION SMALL SAMPLES**

Specific limit amounts set by gamblers in past 12mths	Non-problem gamblers		Low risk gamblers		Moderate risk gamblers		Problem gamblers		All gamblers (weighted)	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Money limits (N=299)										
Daily (\$) limit	30	20	38	25	52	40	143	50	38	21
Weekly (\$) limit	24	20	53	32	52	50	284	50	29	20
Fortnightly (\$) limit	18	10	20	20	68	50	170	138	16	4
Monthly (\$) limit	59	50	60	30	182	50	160	160	70	50
Time limits (N=98 and N=143)										
Limit on days of gambling per week (days)	1.4	1.0	1.4	1.0	2.2	2.0	2.7	2.0	1.2	1.0
Limit on hours for single gambling session (hours)	2.3	1.0	2.1	2.0	2.6	2.0	3.5	3.0	3.3	1.0

Question: In dollars, what is your gambling spending limit per (day, per week, fortnight, month) – That is, the amount you try not to spend over when you gamble? (Base: All gamblers setting a money or time limit for their gambling as relevant to the question)

When money and time limits are set by gamblers

When money and time limits were set by gamblers in the past 12 months is in Table 27. Findings showed that 78% of gamblers setting money limits set their money limit *before* they went gambling (such as at home) and 77% also set their time limit *before* they went gambling. Compared to non-problem gamblers, problem gamblers were significantly less likely to set their money and time limits *before* they went gambling ($p < .05$). This suggests that problem gamblers are more likely to set their limits closer to the time of gambling and this may explain in part why problem gamblers have difficulty adhering to their pre-commitments (i.e., they are not making well-considered decisions about their expenditure away from the gambling venue).

In addition, ethnicity did not add to the prediction of when money limits were set (above and beyond risk for problem gambling). However, being of Māori ethnicity additionally influenced the tendency to set time limits at home before going gambling (over and above risk for problem gambling) ($p < .05$). Although the precise reason for this result is unclear.

Table 27. When money and time limits were set by gamblers in the past 12 months – Results by risk for problem gambling (December, 2013)

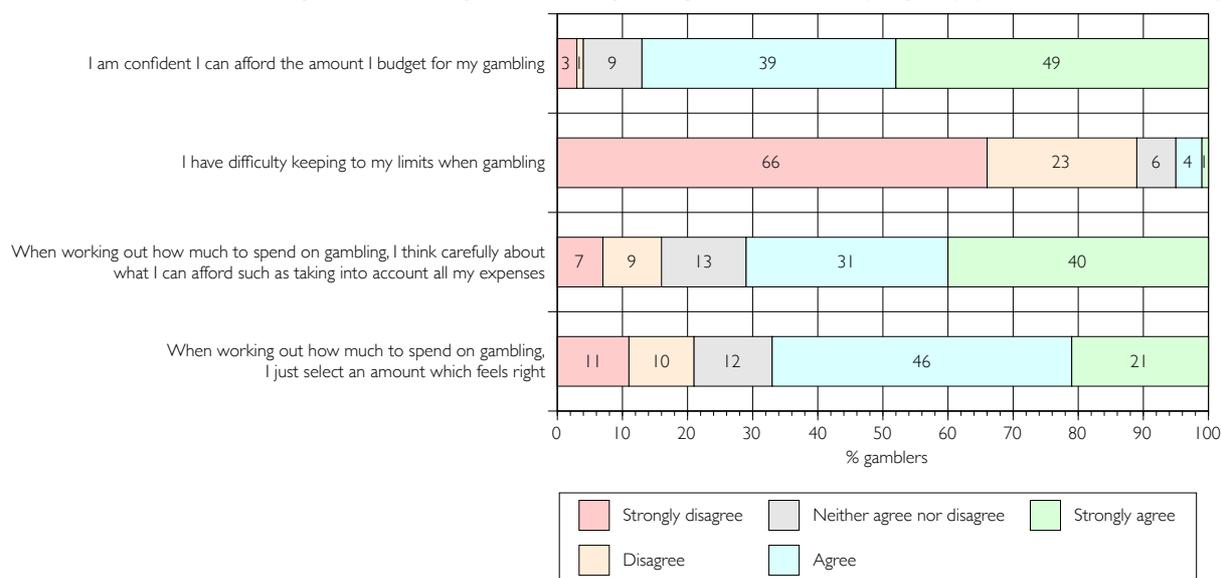
When limits were set in the past 12 months	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
When money limits were set					
Before you left to go gambling (e.g., at home)	78	62	73	39	78
On the way to gambling	4	12	9	33	5
At the gambling venue	4	12	10	14	2
Right before starting gambling	15	14	7	14	15
N	82	65	86	66	299
When time limits were set					
Before you left to go gambling (e.g., at home)	75	65	63	36	77
On the way to gambling	0	21	12	31	7
At the gambling venue	17	9	15	27	8
Right before starting gambling	8	6	10	7	9
N	24	34	60	59	177

Questions: When did you typically set your gambling spend limit/time limits for gambling (Base: Only gamblers setting money and/or time limits as relevant to the question)

How gamblers budget for gambling expenditure

How gamblers reported budgeting for gambling is in Figure 3. Based on overall results, only 40% of gamblers strongly agreed that they thought carefully about what they could afford to gamble when working out how much to spend. In addition, 21% strongly agreed that they selected an amount that felt right. Such results highlight that a reasonable percentage of gamblers may not think about the affordability of the gambling limits they set. Indeed, setting a budget that simply 'feels right' is not always a good way to work out an appropriate level of expenditure for any purchase and reflects that little consideration is given to bills and other financial commitments. In addition, 49% of gamblers strongly agreed that they could afford the amount they budgeted for their gambling.

Figure 3. How budgets are set for gambling – Overall results (weighted) (N=401, December 2013)



Question: Now I'd like you to think about your spending on gambling generally. Please rate your agreement or disagreement with the following statements (Base: All gamblers)

The same measures presented by risk for problem gambling are in Table 28. Findings overall showed that, compared to non-problem gamblers, problem gamblers were significantly more likely to report difficulty keeping to limits when gambling and were less confident that they could afford the amount they budgeted for their gambling (each $p < .05$).

The extent ethnicity added to the prediction of reported gambling budgeting above and beyond risk for problem gambling was examined. Findings showed that being of New Zealand European ethnicity added to the prediction of being confident in the affordability of the budget set for gambling, above and beyond risk for problem gambling ($p < .05$). However, no other effects for other ethnicities were observed. This suggests that ethnicity alone may not account for why some communities in New Zealand – such as Māori and Pacific communities – experience financial issues related to gambling and that the financial impacts they experience may be related other factors (e.g., higher risk for problem gambling, greater access to gambling venues in high deprivation areas).

Table 28. How budgets are set for gambling – Results by risk for problem gambling (N=401, December 2013)

Attitudes relating to budgeting for gambling	Mean agreement (1=strongly disagree, 5=strongly agree)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
I am confident I can afford the amount I budget for my gambling	4.2	3.9	3.5	2.8	4.3
When working out how much to spend on gambling, I think carefully about what I can afford such as taking into account all my expenses	3.9	4.0	4.0	3.3	3.9
When working out how much to spend on gambling, I just select an amount which feels right	3.4	3.2	3.3	3.2	3.6
I have difficulty keeping to my limits when gambling	1.6	1.9	2.7	3.5	1.5

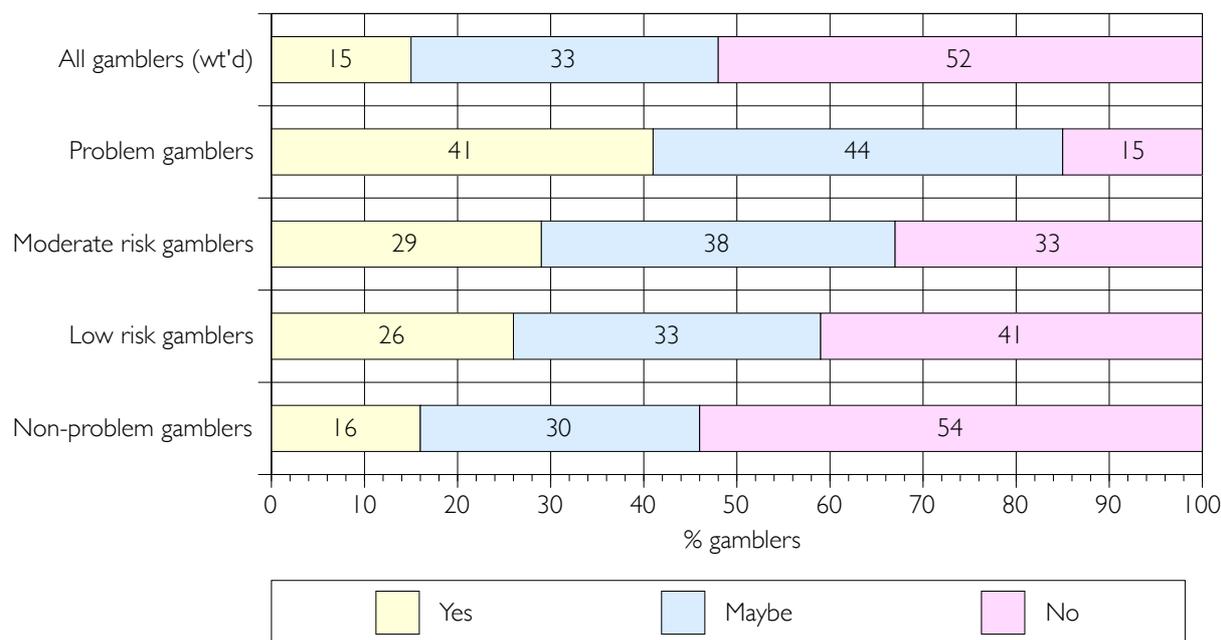
Question: Now I'd like you to think about your spending on gambling generally. Please rate your agreement or disagreement with the following statements (Base: All gamblers)

EGM gambler views about voluntary pre-commitment

Use of voluntary pre-commitment by EGM gamblers

Gamblers playing pokies at least once in the past 12 months were asked about their likely use of a voluntary pre-commitment card, tool or other mechanism, should it be available for use during pokies play. Results by risk for problem gambling are in Figure 4. Analysis suggested that all higher risk groups were generally more likely to respond positively to pre-commitment (by responding 'yes' that they would use limits), compared to non-problem gamblers ($p < .05$).

Figure 4. Whether EGM gamblers would use a voluntary card, tool or other mechanism to set a limit while playing pokies – Results by risk for problem gambling (N=337, December 2013)



Question: If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit while playing pokies? (Base: All gamblers playing pokies in the past 12 months)

Further analysis examined whether ethnicity influenced the prediction of whether gamblers would use pre-commitment over and above risk for problem gambling alone. However, findings showed that ethnicity (whether a gambler was New Zealand European, Māori, Pacific or Asian) did not significantly add to the prediction of use of voluntary pre-commitment and risk for problem gambling accounted for the observed trends alone.

In addition, being financially vulnerable (as reported by gamblers), being of a certain gender and being in an action stage of wanting to reduce gambling expenditure also did not significantly influence the tendency to report likely use of pre-commitment (over and above risk for problem gambling). Being older, however, was associated with being less likely to use voluntary limits over and above risk for problem gambling ($p < .05$). This may suggest that adoption of pre-commitment cards, tools or other mechanisms in older gamblers could be somewhat problematic.

Type of limit that would be set by EGM gamblers

The type of limit that would be set by EGM gamblers, if they opted to use a voluntary limit card, tool or other mechanism, is in Table 29. Results suggested that 50% gamblers would use both a money and time limit and 47% would use only a money limit. A money limit was generally more popular than a time limit overall, as only 3% of gamblers reported that they would only set a time limit alone. Problem gamblers were also significantly less likely to set both a money and time limit, compared to non-problem gamblers ($p < .05$). Analysis also showed that ethnicity did not significantly influence the setting of both money and time limits over and above risk for problem gambling. This suggests that the result was primarily due to the risk status of gamblers.

Table 29. Type of limit that would be set by EGM gamblers – Results by risk for problem gambling (N=337, December, 2013)

Type of limit EGM gamblers would set on the voluntary card/tool/other mechanism	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Money limit (e.g., \$50, \$100 per day etc.)	47	45	52	53	47
Time limit (e.g., 0.5hr or 3hrs etc.)	1	8	7	12	3
Both a money and time limit	52	47	42	35	50

Question: On the pokies card/tool/other mechanism, if given a choice, would you be more likely to set yourself a ...?
(Base: All gamblers playing pokies in the past 12mths)

Whether pokies limits should be offered and promoted

Whether pokies gambling limits should be offered and actively promoted in New Zealand is in Table 30. As shown, 82% of all gamblers believed that limits should be made available for pokies play in New Zealand. While differences were not statistically significant, results did suggest that non-problem gamblers may be slightly more supportive of gambling limits than all at-risk gamblers (low risk, moderate risk and problem gamblers). Moreover, ethnicity was not significantly associated with overall views about the need to offer and promote pokies limits in New Zealand. Once again, this may indicate that the observed difference is due to a gambler's risk status rather than their cultural background.

Table 30. Whether pokies gambling limits should be offered in New Zealand – Results by risk for problem gambling (N=337, December, 2013)

Whether pokies gambling limits should be offered and actively promoted in New Zealand	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Should be offered	86	79	76	75	82
Should not be offered	14	21	24	25	18

Question: Do you believe that gambling limits should be offered and actively promoted as an option to people who play poker machines in New Zealand? (Base: All gamblers playing pokies in the past 12mths)

Size of limits EGM gamblers would set

The mean and median pokies limits which would be set by EGM gamblers (in dollars) under voluntary pre-commitment (per day) are in Table 31. Once again, given the small samples, caution should naturally be applied to interpretation (as extreme individual results can sometimes influence means).

As shown, on average, EGM gamblers would set a mean limit of \$36 per day with the most common limit amount (median) \$20 per day. Significance testing revealed that problem gamblers reported a significantly higher mean limit (\$128), when compared to non-problem gamblers (\$35). While not significant differences, limits of other at-risk gamblers also appeared to trend in this same direction. However, no additional effects for ethnicity were observed.

Table 31. Size of limits EGM gamblers would set – Results by risk for problem gambling (N=401, December 2013)
CAUTION SMALL SAMPLES

Size of pokies spend limit	Size of pokies limit that would be set (\$ per day)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Mean (\$)	35	43	50	128	36
Median (\$)	20	20	40	50	20

Question: When you reach your limit, you receive a friendly reminder message saying – You have reached your limit. Do you wish to continue? If you were setting a daily money limit for pokies per day, if given a choice, at how much would you set your limit? (Base: All gamblers playing pokies in the past 12 months)

Size of limits relative to typical expenditure

Poker machine gamblers were asked to report on the size of their limit relative to their typical gambling expenditure. Results in are Table 32. This was to examine whether gamblers would set limits much higher than their expenditure to avoid being sent warnings by a pre-commitment system. Interestingly, nearly half of all gamblers (48%) reported that they would set a limit a little more than they typically would spend. Findings also showed that moderate risk and problem gamblers were significantly less likely to set limits higher than typical expenditure, when compared to non-problem and low risk gamblers ($p < .05$). This may imply that higher risk gamblers may benefit from pokies limits in a future pre-commitment system. Similar to other questions, ethnicity also did not add to the prediction of the gambler tendency to set limits more than they could afford over and above risk for problem gambling.

Table 32. Size of limits EGM gamblers would set relative to typical gambling expenditure – Results by risk for problem gambling (N=337, December 2013)

Whether the limit amount is...	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
A little more than you typically spend on pokies	44	45	19	22	48
About what you spend on pokies	46	41	57	54	45
A little less than what you spend on pokies	10	14	24	24	7

Question: Would you say that this limit is? (Base: All gamblers playing pokies in the past 12 months)

Affordability of pokies limits

The affordability of pokies limits to be set under voluntary pre-commitment, as assessed by EGM gamblers, is in Table 33. As shown, 73% of all gamblers felt that they would set an amount that is definitely affordable. In comparison, 27% reported that they would set a somewhat unaffordable limit amount. Findings also showed that, compared to non-problem gamblers, problem gamblers were less likely to report that the pokies limits they would set would be definitely affordable ($p < .05$). This is also not surprising given that spending more than you can afford is a defining item in the Canadian Problem Gambling Severity Index. Once again, no significant effects for ethnicity were observed.

Table 33. Affordability of pokies spend limit that would be set under voluntary pre-commitment – Results by risk for problem gambling (N=337, December 2013)

Affordability of pokies spend limit	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Something which you can definitely afford	70	42	48	24	73
Somewhat affordable	22	42	36	54	24
Probably not affordable	5	11	12	15	2
Not at all affordable	3	5	3	7	1

Question: Would you say this limit amount is? (Base: All gamblers playing pokies in the past 12 months)

Whether EGM gamblers would like to be blocked in a pre-commitment system

Whether EGM gamblers were interested in having their card/tool/other mechanism blocked from further gambling in a pre-commitment system is in Table 35. Interestingly, 44% of EGM gamblers overall were interested in being blocked from further play. While some possible differences emerged, these were not statistically different across gamblers of different risk for problem gambling.

However, findings did show some effects for ethnicity. In particular, results suggested that EGM gamblers of New Zealand European background were significantly less interested in being blocked from play and EGM gamblers of Pacific and Asian backgrounds were more interested (38% of New Zealand Europeans supported blocking, compared to 51% of Māori, 57% of Pacific and 61% of Asian community members) ($p < .05$).

Table 34. Gambler interest in being blocked in a voluntary pokies pre-commitment system – Results by risk for problem gambling (N=337, December 2013)

Gambler interest in being blocked in a pokies pre-commitment system	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
EGM gamblers who were interested in having their card (or other similar device) blocked	52	51	44	65	44

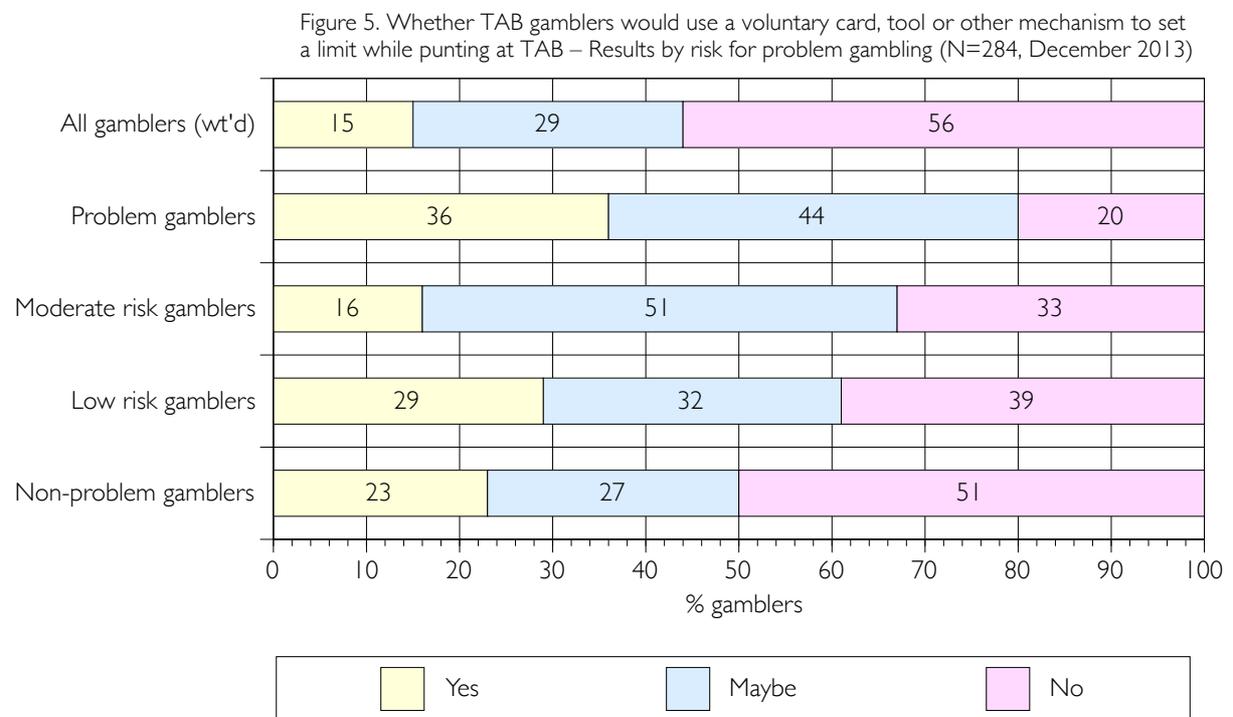
Question: A further option could be for players to elect to have their card (or other similar device) blocked from poker machine play once they reach their limit. If this was an optional feature you could choose, would you be interested in this? (keep in mind, that this would mean that you wouldn't be able to continue to play if you chose to block yourself)
(Base: All gamblers playing pokies in the past 12 months)

TAB punter views about voluntary pre-commitment

Use of voluntary pre-commitment by TAB gamblers

TAB punter views about their likely use of voluntary pre-commitment is in Figure 5. As shown, only 15% of all TAB gamblers reported that they would definitely use pre-commitment (Note that TAB limits are available, but gamblers must apply through writing so current use in New Zealand is apparently very limited). While no significant differences were apparent in intentions to definitely use pre-commitment (based on the 'yes' response), findings did reveal that problem gamblers were significantly less likely to indicate they would not use TAB limits (only 20%), compared to non-problem gamblers (51%) ($p < .05$).

A similar trend was also observed for moderate risk gamblers, compared to non-problem gamblers ($p < .05$). In addition, findings also showed that being New Zealand European added to the prediction of reported intentions to use TAB limits over and above risk for problem gambling ($p < .05$), with New Zealand Europeans being less likely to use TAB limits compared to other ethnicities (only 14% of New Zealand Europeans said 'yes' they would use TAB limits, compared to 27% Māori, 29% of Pacific and 31% of Asian community members).



Question: If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit for your TAB betting? (Base: All gamblers punting on the TAB in the past 12 months)

Type of limit that would be set by TAB gamblers

The type of limit that would be set by TAB gamblers on a voluntary pre-commitment card/tool or other mechanism is in Table 35. Findings overall showed that money was the most favoured type of limit for TAB gamblers, 66% overall selecting a money limit for a TAB pre-commitment system. In addition, around one third (29%) chose both a money and time limit. Significance testing, however, revealed no significant differences by risk for problem gambling.

Table 35. Type of limit that would be set by TAB gamblers – Results by risk for problem gambling (N=284, December, 2013)

Type of TAB limit gamblers would set on the voluntary card/tool/other mechanism	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Money limit (e.g., \$50, \$100 per day etc.)	58	58	53	45	66
Time limit (e.g., 0.5hr or 3hrs etc.)	3	6	11	22	5
Both a money and time limit	39	35	36	33	29

*Question: On the TAB card/tool/other mechanism, if given a choice, would you be more likely to set yourself a ...?
(Base: All gamblers punting on TAB in the past 12mths)*

Whether TAB limits should be offered and promoted

Whether TAB limits should be offered and actively promoted in New Zealand is in Table 36. As shown, there was very strong overall support for TAB limits to be available to TAB gamblers, with 84% endorsing the idea. Significance testing also showed that moderate risk gamblers were significantly less likely to believe TAB limits should be offered compared to non-problem gamblers. Ethnicity, however, did not add to the prediction.

Table 36. Whether TAB gambling limits should be offered in New Zealand – Results by risk for problem gambling (N=284, December, 2013)

Whether TAB gambling limits should be offered and actively promoted in New Zealand	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Should be offered	85	84	70	78	84
Should not be offered	15	16	30	22	16

Question: Do you believe that limits should be offered and actively promoted as an option to people who bet on TAB (such as betting on horses or sports betting) in New Zealand? (Base: All gamblers punting on the TAB in the past 12mths)

Where TAB limits should be offered

Where TAB limits should be offered to TAB gamblers is in Table 37. It should once again be noted that TAB limits are currently available online through application, however, most gamblers do not use these limits. For this reason, they were asked about where TAB limits should be offered.

Results indicated very strong overall support for offering TAB limits both online and at the TAB (with 91% of all gamblers indicating support). Interestingly, problem gamblers and moderate risk gamblers were significantly less likely than non-problem gamblers to support having TAB limits both online and at TAB outlets ($p < .05$). Ethnicity was again non-significant.

Table 37. Whether TAB limits should be offered online or at TAB outlets (N=284, December 2013)

Where TAB limits should be offered	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Online at the TAB web site only	3	10	16	18	4
At TAB retail outlets	5	3	16	22	5
Both online and at TAB outlets	92	87	69	60	91

Question: Should this TAB limit be offered just online or in TAB outlets or both? (Base: All gamblers punting on the TAB in the past 12mths)

Size of limits TAB gamblers would set

The mean and median daily spend limits that TAB gamblers reported that they would set for a TAB pre-commitment system are in Table 38. Once again, given small samples, caution should be applied to the interpretation of results (as high individual expenditures can often influence means).

As shown, problem gambling TAB gamblers reported that they would on average set a mean TAB limit of \$88 and non-problem gamblers reported a mean of \$45. All differences observed by risk segments were not statistically significant. Significance testing did, however, reveal an effect by ethnicity. This showed that people of Asian background reported that they would set a significantly higher TAB limit than people of Māori and Pacific backgrounds (Mean of \$58 for New Zealand Europeans, \$42 for Māori, \$34 for Pacific people and \$154 for Asian people) ($p < .05$).

Table 38. Size of daily limits TAB gamblers would set – Results by risk for problem gambling (N=288, December 2013)

CAUTION SMALL SAMPLES

Size of TAB spend limit	Mean and median TAB spend limits (\$ per day)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Mean (\$)	45	114	59	88	59
Median (\$)	20	20	28	30	20

Question: If you were setting a daily money limit for TAB per day, if given a choice, how much would you set the limit to be? (keep in mind that you'll get a reminder message when you reach that limit) (Base: All gamblers punting on TAB in the past 12 months)

Size of limits relative to typical expenditure

The size of TAB limits that gamblers would set on their pre-commitment card, tool or other mechanism, relative to their typical TAB expenditure, is in Table 39. Interestingly, 61% of all TAB gamblers reported that they would set a limit that is typically a little more than they would actually spend on TAB punting. Results of significance testing also suggested that problem gamblers were significantly less likely to do this than non-problem gamblers ($p < .05$).

In addition, being of Asian ethnicity reduced the likelihood that a TAB punter would set a limit a little more than their expenditure above and beyond risk for problem gambling ($p < .05$) (Only 30% of people of Asian background reported they would do this versus 49% of people of Pacific background, 56% of Māori background and 61% of New Zealand European background).

Table 39. Size of limits TAB gamblers would set relative to typical gambling expenditure – Results by risk for problem gambling (N=284, December 2013)

Whether the limit amount is...	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gambler's (weighted)
A little more than what you typically spend on TAB	58	55	40	38	61
About what you spend on TAB	34	40	36	45	29
A little less than what you spend on TAB	8	5	24	16	10

Question: Would you say this limit amount is? (Base: All gamblers punting on TAB in the past 12 months)

Affordability of TAB limits

The affordability of the TAB limits gamblers reported they would set under voluntary pre-commitment is in Table 40. Around 70% of TAB gamblers reported that they would set a limit that is definitely affordable. However, similar to the findings relating to pokies limits, problem gamblers were significantly less likely to indicate that they would set a limit that is definitely affordable, when compared to non-problem gamblers ($p < .05$). No additional statistically significant effects for ethnicity (above and beyond risk for problem gambling) were observed.

Table 40. Affordability of TAB spend limit that would be set under voluntary pre-commitment – Results by risk for problem gambling (N=284, December 2013)

Affordability of TAB spend limit	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Something which you can definitely afford	64	45	37	18	70
Somewhat affordable	26	47	40	56	25
Probably not affordable	7	6	20	18	4
Not at all affordable	3	2	3	7	1

Question: Would you say this limit amount is? (Base: All gamblers punting on the TAB in the past 12 months)

Whether TAB gamblers would like to be blocked in a pre-commitment system

Whether TAB gamblers were interested in having their card or other device blocked from further gambling in a pre-commitment system is in Table 41. Overall, 45% of TAB gamblers supported this idea. Problem gamblers were also significantly more likely to support card or device blocking, when compared to non-problem gamblers ($p < .05$) (with 67% supporting blocking compared to only 49% of non-problem gamblers). Ethnicity did not add to the prediction of preferences for blocking in a pre-commitment system.

Table 41. Gambler interest in being blocked in a voluntary TAB pre-commitment system – Results by risk for problem gambling (N=284, December 2013)

Gambler interest in being blocked in a TAB pre-commitment system	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Gamblers who were interested in having their card (or other similar device) blocked	49	53	36	67	45

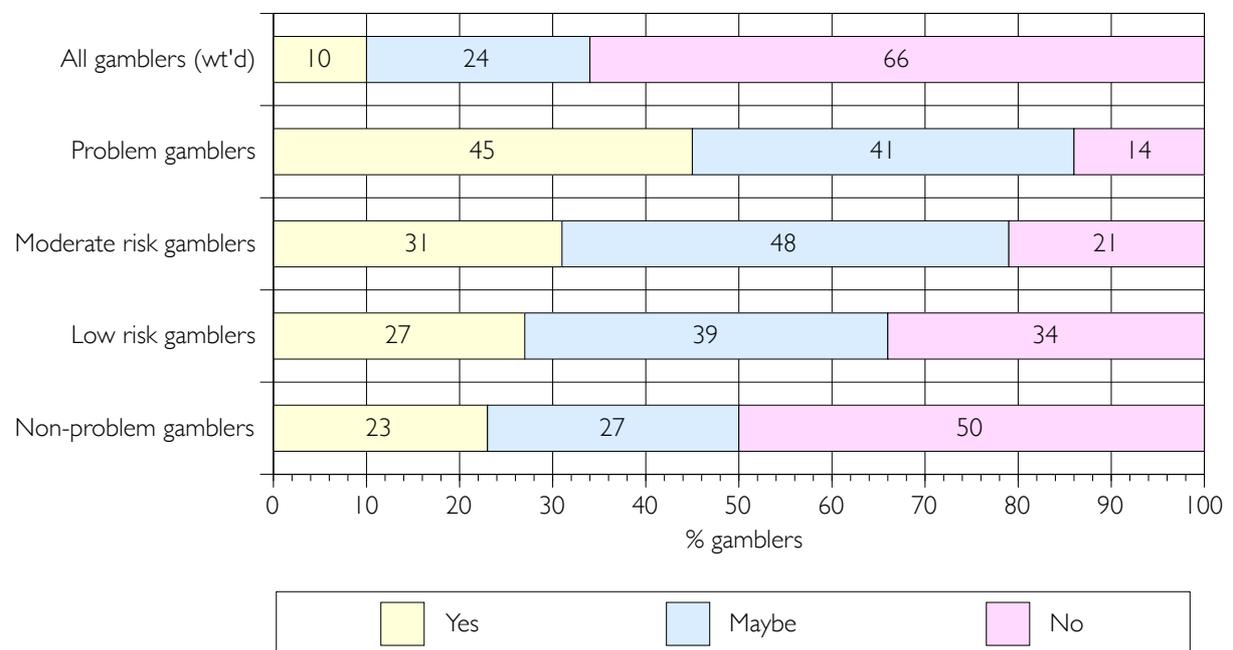
Question: A further option could be for TAB punters to elect to have their card (or other similar device) blocked once they reach their limit. If this was an optional feature, would you be interested in this? (keep in mind, that this would mean that you wouldn't be able to continue to bet on TAB if you chose this option) (Base: All gamblers punting on the TAB in the past 12 months)

Table player views about voluntary pre-commitment

Use of voluntary pre-commitment by table game gamblers

Table player intentions to use voluntary pre-commitment, if made available for gambling, are in Figure 6. As shown, only 10% of table gamblers indicated that they would definitely use pre-commitment for table games. This is quite a low figure and was the lowest for all three activities examined. Findings also showed that 45% of problem gamblers were definitely interested in table game limits, although the same was true for only 23% of non-problem gamblers. This difference was also statistically significant ($p < .05$). In addition, being of New Zealand European ethnicity added to the prediction of intentions to use voluntary limits, with New Zealand Europeans being more likely to not want to use voluntary pre-commitment for table games (e.g., 55% of New Zealand Europeans said 'no', compared to 23% of Māori, 29% of Pacific people and 19% of Asian people) ($p < .05$).

Figure 6. Whether table gamblers would use a voluntary card, tool or other mechanism to set a limit while playing table games – Results by risk for problem gambling (N=189, December 2013)



Question: If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit for your casino table games? (Base: All gamblers playing table games in the past 12 months)

Type of limit that would be set by table gamblers

Limit preferences for table gamblers are in Table 42. In total, findings showed that table gamblers mostly preferred money limits and there was an overall preference for setting both a money and time limit (51% of gamblers). The next most popular response was to set a money limit alone (37%). In relation to time limits, findings showed that problem gamblers were more likely than non-problem gamblers to choose a time limit alone ($p < .05$). Ethnicity again did not add to the prediction of the type of limits table gamblers would set.

Table 42. Type of limit that would be set by table gamblers – Results by risk for problem gambling (N=189, December, 2013)

Type of limit table gamblers would set on the voluntary card/tool/other mechanism	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Money limit (e.g., \$50, \$100 per day etc.)	58	58	53	45	37
Time limit (e.g., 0.5hr or 3hrs etc.)	3	6	11	22	12
Both a money and time limit	39	35	36	33	51

Question: On the table game card/tool/other mechanism for setting limits, if given a choice, would you be more likely to set yourself a...? (Base: All gamblers playing table games in the past 12mths)

Whether table limits should be offered and promoted

Views about whether table limits should be offered and actively promoted in New Zealand are in Table 43. Around 72% of table game gamblers believed that limits should be offered and actively promoted. While there were differences between non-problem and problem gamblers, differences were not statistically significant. In addition, ethnicity did not add to the prediction of results.

Table 43. Whether table game limits should be offered in New Zealand – Results by risk for problem gambling (N=189, December, 2013)

Whether table game limits should be offered and actively promoted in New Zealand	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Should be offered	83	73	65	67	72
Should not be offered	17	27	35	33	28

Question: Do you believe that limits should be offered and actively promoted as an option to people who play casino table games in New Zealand? (Base: All gamblers playing table games in the past 12mths)

General gambler attitudes towards pre-commitment

Gambler attitudes towards pre-commitment

Gambler agreement with different statements relating to pre-commitment is shown in Table 44 (with agreement expressed as a mean where 1 was strongly disagree and 5 was strongly agree). Findings overall suggested that most gamblers in New Zealand support voluntary pre-commitment and believe that it would benefit their community and reduce the harm associated with gambling (each mean=3.8). Interestingly, however, there was only moderate agreement that EGM gamblers would use pre-commitment, with a mean of only (mean=3.3) and mild disagreement that people with gambling problems would use limits voluntarily if made available (mean=2.8).

Findings showed a couple of interesting significant differences in views by risk for problem gambling. Moderate risk gamblers were significantly less likely to agree that the ability to set voluntary limits would benefit the community (mean=3.6), compared to non-problem gamblers (mean=3.9) ($p<.05$). In addition, problem gamblers were significantly more likely to believe that people with gambling problems would voluntarily use limits if they were made available (mean=3.5), compared to non-problem gamblers (mean=3.0) ($p<.05$).

Table 44. Gambler attitudes towards pre-commitment – Results by risk for problem gambling (N=401, December 2013)

Attitudes relating to pre-commitment	Mean agreement (1=strongly disagree, 5=strongly agree)				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Having the ability to set voluntary gambling limits would benefit my community	3.9	4.0	3.6	3.6	3.8
I see potential for voluntary gambling limits to reduce the harm that gambling causes in the community	3.9	4.0	3.7	3.7	3.8
People who gamble on pokies in my community would use a card/tool/other mechanism which offered gambling limits	3.4	3.4	3.4	3.5	3.3
Even if I could go over my gambling limit, I still believe that receiving a reminder message would help me stay in control of my gambling	3.5	3.8	3.6	3.6	3.3
People with gambling problems in my community would voluntarily use gambling limits if made available	3.0	3.3	3.2	3.5	2.8

Question: Please rate your agreement or disagreement with the following statements (Base: All gamblers)

Findings also interestingly showed the following significant trends for ethnicity ($p<.05$ or non-significant where indicated) (above and beyond risk for problem gambling):

- Ethnicity did not add to the prediction of seeing benefits to the community in setting voluntary limits
- Being of Asian ethnicity added to the prediction of believing that voluntary limits will not reduce the harm of gambling in the Asian community
- Ethnicity did not add to the prediction of the view that EGM gamblers would use pre-commitment
- Being of New Zealand European ethnicity was associated with a lower likelihood to believe that people in the New Zealand European community would use voluntary limits, while the reverse was true for people of Pacific ethnicity (who were more likely to believe that their community would use voluntary limits)
- Being of New Zealand European ethnicity was associated with a lower likelihood to believe that reminder messages would help gamblers stay in control of their gambling, while the reverse was true for people of Pacific ethnicity (who believed reminders would be helpful)

Results also showed that being female was associated with a tendency to more strongly agree (compared to males) that there was potential for voluntary gambling limits to reduce the harm that gambling causes in the community (after controlling for risk for problem gambling and age) (partial $r = .17$, $p<.001$) (Interestingly, age itself was not statistically related to this attitude).

Whether pre-commitment may help problem and non-problem gamblers

Whether pre-commitment was seen to have potential to help problem gamblers and non-problem gamblers (such as helping in the monitoring of gambling expenditure during recreational gambling) is in Table 45. As shown, 72% of all gamblers thought it would help problem gamblers somewhat. It is similarly interesting to note that this was the view of only 58% of problem gamblers.

The helpfulness of pre-commitment to non-problem gamblers produced a similar overall trend. Around 67% of non-problem gamblers believed that such a tool would help somewhat (such as in helping recreational gamblers monitor their gambling expenditure). While some small differences were apparent between risk segments, differences were not statistically significant.

Table 45. Whether pre-commitment may help problem and non-problem gamblers – Results by risk for problem gambling (N=401, December 2013)

Question	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
The extent voluntary gambling limits may help people affected by problem gambling					
Not at all	13	11	16	10	14
Somewhat	67	56	60	58	72
A lot	20	33	25	32	14
The extent voluntary gambling limits may offer benefits to everyday gamblers (without gambling issues) such as giving people the ability to monitor their spending on gambling					
Not at all	11	11	16	11	14
Somewhat	67	58	61	65	72
A lot	22	31	24	24	14

Questions: To what extent do you believe that voluntary gambling limits using a card/tool/other mechanism may help people affected by problem gambling? To what extent would voluntary gambling limits using a card/tool/other mechanism offer benefits to everyday gamblers (without gambling issues) such as giving people the ability to monitor their spending on gambling?
(Base: All gamblers)

Findings also showed the following trends for ethnicity (above and beyond risk for problem gambling) ($p < .05$):

- Being New Zealand European was associated the view that voluntary limits wouldn't help people affected by problem gambling (while trends were non-significant for other ethnicities)
- Being New Zealand European was associated the view that voluntary limits wouldn't help everyday gamblers without gambling issues (while trends were non-significant for other ethnicities), while the reverse was true for people of Pacific ethnicity (who believed that voluntary limits would help everyday gamblers)

Usefulness of different possible features of a pre-commitment system

Usefulness of different pre-commitment features

Usefulness of different possible pre-commitment system features, as rated by gamblers, is presented in Table 46. Findings indicated that pre-paid cards were seen as most useful overall (mean=3.1), followed by not being able to use EFTPOS/ATMs in venues, facial recognition of problem gamblers and removal of loyalty points on gamblers reaching limits at the casino (each mean=2.9). Pre-paid cards, EFTPOS/ATM removal, being able to set limits at home and cashless gaming were also rated as the top priorities for problem gamblers (means=3.5 to 3.4). Non-problem gamblers, in comparison, believed the most useful features were pre-paid cards, EFTPOS/ATM removal, facial recognition and pop-up warning messages on EGMs (means=3.2 to 3.3).

Findings also showed that differences between non-problem and problem gambler views were statistically significant on three features ($p < .05$). Compared to non-problem gamblers, problem gamblers saw a button on a poker machine to link to a counsellor, cashless gaming and having to wait 10 minutes before re-using bet winnings in TAB outlets as more useful. Accordingly, in spite of some differences, there is generally high agreement on the most useful types of tools to help gamblers keep to their pre-commitments.

Table 46. Usefulness of different possible pre-commitment system features – Results by risk for problem gambling (N=189-401, December 2013)

Possible features of a pre-commitment system	N	Mean usefulness (1=not at all, 5=very useful)				
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Being able to buy pre-paid cards for gambling like a \$20 or \$50 card to help keep to a certain limit for gambling	401	3.3	3.5	3.4	3.5	3.1
Not being able to use EFTPOS/ATMs in gambling venues in New Zealand	401	3.2	3.1	3.1	3.5	2.9
People being automatically videoed when playing pokies, so that facial recognition can be used to ban people from pokies, when they choose to ban themselves	401	3.2	3.0	3.0	3.3	2.9
Not getting loyalty points when you spend over your gambling limits at the casino	223	3.1	2.9	2.9	3.1	2.9
Being able to get a printed or online statement showing how much you have spent on gambling for any period (e.g., per day, per month)	401	2.9	3.4	3.1	3.2	2.8
Being able to set a limit at home before you go gambling – such as using the internet or using an app on your smart phone	401	3.1	3.4	3.4	3.4	2.8
Receiving warning messages that randomly pop-up on pokier machines to encourage players to play responsibly	283	3.2	3.2	3.0	3.3	2.8
Advertising messages in gambling venues which remind you to take only cash and leave cards at home when you go gambling	401	3.0	3.1	3.0	3.2	2.7
Being required to take a compulsory break on table games every hour so that people can make well-considered decisions about their spending	129	3.1	3.5	2.9	3.3	2.7
Being able to use a budgeting tool prior to setting a gambling limit to work out if your gambling budget is affordable	401	3.0	3.3	3.2	3.3	2.6
Having limits on the number of tickets you can buy for major multimillion dollar lotto jackpots	401	2.9	3.0	2.9	3.1	2.6

Possible features of a pre-commitment system	N	Mean usefulness (1=not at all, 5=very useful)				
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Being able to gamble on pokies by loading money on a card/tool/other mechanism without using notes/coins (cashless gaming)	283	2.8	3.1	3.2	3.4	2.6
Having a button which you can press to be linked to a counsellor if you feel you're spending too much on gambling	401	2.8	3.0	2.9	3.2	2.4
When betting on TAB online, receiving warning messages encouraging punters to bet responsibly	288	2.9	3.3	2.7	3.0	2.4
When in a TAB outlet, having to wait at least 10 minutes before you can re-use your winnings for more betting	288	2.7	3.0	2.4	2.9	2.3

Question: How useful would the following be to help you keep to your gambling spend limits? (Base: All gamblers playing the relevant type of gambling as in the survey question). Note N for all questions is 401, with exception of the following – Question about casino loyalty points N=286 casino EGM gamblers, question about cashless gaming and EGM pop-ups (each) N=337 EGM gamblers, question about table game breaks N=189 table game gamblers, question about TAB 10 minute breaks N=284 TAB horse or sports gamblers.

While the top features preferred by gamblers of different ethnicities are largely explained by the risk status of gamblers in each cultural group, they are presented for interest in Table 47. Features with the top three means by ethnicity are highlighted for reference (some means are identical for several features so these are also highlighted).

Table 47. Usefulness of different possible pre-commitment system features – Results by ethnicity (N=100-101, December 2013)

Possible features of a pre-commitment system	Mean usefulness (1=not at all, 5=very useful)			
	New Zealand European	Māori	Pacific	Asian
Being able to buy pre-paid cards for gambling like a \$20 or \$50 card to help keep to a certain limit for gambling	3.1	3.7	3.6	3.4
Not being able to use EFTPOS/ATMs in gambling venues in New Zealand	2.9	3.2	3.4	3.4
Being required to take a compulsory break on table games every hour so that people can make well-considered decisions about their spending	2.8	3.2	3.3	3.3
Receiving warning messages that randomly pop-up on pokier machines to encourage players to play responsibly	2.8	3.1	3.4	3.3
People being automatically videoed when playing pokies, so that facial recognition can be used to ban people from pokies, when they choose to ban themselves	2.8	3.0	3.3	3.3
Being able to set a limit at home before you go gambling – such as using the internet or using an app on your smart phone	2.8	3.4	3.6	3.2
Being able to gamble on pokies by loading money on a card/tool/other mechanism without using notes/coins (cashless gaming)	2.7	3.2	3.2	3.2
Advertising messages in gambling venues which remind you to take only cash and leave cards at home when you go gambling	2.7	3.0	3.2	3.2
Having limits on the number of tickets you can buy for major multimillion dollar lotto jackpots	2.6	2.9	3.1	3.2
Not getting loyalty points when you spend over your gambling limits at the casino	2.6	2.9	3.2	3.2
Having a button which you can press to be linked to a counsellor if you feel you're spending too much on gambling	2.4	2.9	3.3	3.2
When betting on TAB online, receiving warning messages encouraging punters to bet responsibly	2.4	2.8	3.4	3.2
When in a TAB outlet, having to wait at least 10 minutes before you can re-use your winnings for more betting	2.3	2.5	2.9	3.2
Being able to use a budgeting tool prior to setting a gambling limit to work out if your gambling budget is affordable	2.6	3.3	3.6	3.1
Being able to get a printed or online statement showing how much you have spent on gambling for any period (e.g., per day, per month)	2.8	3.2	3.4	3.1

Question: How useful would the following be to help you keep to your gambling spend limits? (Base: All gamblers playing the relevant type of gambling as in the survey question).

Gambler views about mandatory limits

Just as views about voluntary pre-commitment were examined in the survey, a further question examined gambler views about the idea of mandatory limits. This was described as where gamblers could choose their own pre-commitment amount, however, must set a limit before commencing gambling. As such, when gamblers reached their limit, they would be blocked or prevented from further gambling.

Overall views about mandatory pre-commitment, along with the types of limits gamblers would set for mandatory pre-commitment are in Table 48. As shown, only 33% of gamblers overall preferred mandatory pre-commitment and 19% reported that they would set an unaffordable amount to avoid blocks under mandatory pre-commitment. Significance testing also showed that problem gamblers were more likely to endorse mandatory pre-commitment, when compared to non-problem gamblers ($p < .05$) and were also significantly more likely to indicate they would set an unaffordable amount to avoid a card block (30% of problem gamblers versus 17% of non-problem gamblers). This may suggest that nearly one-third of problem gamblers would attempt to avoid pre-commitment by setting very high limits.

Table 48. Gambler views about mandatory pre-commitment – Results by risk for problem gambling (N=401, December 2013)

Views about mandatory pre-commitment	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Gambler views about mandatory pre-commitment					
Mandatory – people should be required to set a limit before they start gambling	41	47	32	56	33
Voluntary – people should be given an option to set a limit, but it shouldn't be compulsory	59	53	68	44	67
If gamblers knew they would be blocked on reaching limits, the type of limits they would set					
An affordable amount – after all, I may as well get some benefit from it	83	82	73	70	81
A very high, unaffordable amount – I would just set my limit so high to avoid the block	17	18	27	30	19

Question: While it is likely that gambling limits would be introduced as a voluntary option (if ever introduced), there is also potential for limits to be made mandatory for gambling. This would mean that gamblers would have to set a limit before starting gambling, but they could still choose their own limit amount. Once reaching that limit amount, gamblers would then be blocked from gambling. Question 1 - For poker machine play in New Zealand, do you believe that limits should be (options prompted). Question 2 - If limits were mandatory and you knew that you would be blocked out of gambling once you reached your limit, would you set your limit to be (options prompted) (Base: All gamblers)

Findings also showed that, above and beyond risk for problem gambling, some significant trends for different ethnicities emerged ($p < .05$). For reader reference, overall preferences for mandatory and voluntary limits by ethnicity are also presented below. Once again, readers should note that the significant results below relate to how ethnicity influenced preferences above and beyond a gambler's risk for problem gambling:

- Being of New Zealand European ethnicity was associated with a stronger preference for voluntary limits (27% wanted mandatory limits, 73% wanted voluntary limits)
- Being of Pacific ethnicity was associated with a stronger preference for mandatory limits (51% wanted mandatory limits, 49% wanted voluntary limits)
- Being of Asian ethnicity was associated with a stronger preference for mandatory limits (53% wanted mandatory limits, 47% wanted voluntary limits)
- However, no such influence was apparent for gamblers of Māori ethnicity (40% wanted mandatory limits, 60% wanted voluntary limits)

However, ethnicity did not add to the prediction of setting affordable limits for gambling.

Gambler use of pre-commitment systems already available within New Zealand (and overseas)

At the time of study data collection (December 2013), there were three types of pre-commitment available within New Zealand – Pre-commitment for lotteries purchases (only online), pre-commitment on the New Zealand TAB web site (available through written application, though not currently used by most TAB gamblers) and pre-commitment for EGM play at Sky City Auckland.

For general interest, the survey asked a small number of questions about the casino and TAB based pre-commitment systems of the survey sample. In particular, there was interest in assessing general gambler awareness of the TAB and Sky City casino (EGM) pre-commitment systems and then where relevant, why pre-commitment systems were not currently used (as uptake was apparently quite low at this point of time). The following section presents results of these analyses.

CASINO PRE-COMMITMENT IN AUCKLAND

Awareness and use of pre-commitment

As the Auckland (Sky City) casino implemented pre-commitment in poker machines in 2013 (accessible through the rewards card program and set on the card), gambler awareness and use of pre-commitment was examined in the panel survey. However, as the system had only been implemented in early 2013 without much promotion at the time, it was expected that awareness of the system would be fairly limited. Views also provide an indication of natural uptake of pre-commitment by EGM gamblers in a real life setting (bearing in mind obvious sample limitations).

Key findings are in Table 49. As shown, only 8% of all casino EGM gamblers taking part in the survey were aware of the card-based pre-commitment system. Findings also showed that problem gamblers had significantly higher awareness of the system than non-problem gamblers ($p < .05$). As available samples were very small, trends by ethnicity could not be analysed.

Table 49. Awareness and use of the Auckland casino pre-commitment system – Results by risk for problem gambling (N=304 and 57, December 2013)

Views about current casino based pre-commitment in Auckland	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Awareness that Sky City Auckland Premier Rewards card holders can voluntarily set a limit for their pokies play by using their card	9	13	19	38	8
Gamblers who have personally tried the gaming limits at Sky City Auckland while playing pokies with Premier Rewards card	13	22	25	67	6

Question: Were you aware that Sky City Auckland Premier Rewards cardholders can voluntarily set a limit for their pokies play by using their card? (Base: All gamblers playing pokies or table games at the casino). Have you personally tried the gaming limits at Sky City Auckland while playing pokies with your Premier Rewards card? (Base: All gamblers awareness of casino pokies pre-commitment system).

Reasons why gamblers did not use pre-commitment

While only 34 gamblers were aware of pre-commitment, yet had not used the system, these gamblers were asked to report the main reasons why they had not used the system. A list of pre-coded responses was offered for endorsement, along with an open-end 'other' response. Key findings are in Table 50.

Overall feedback suggested that the most common response was that the gambler found it easy to track their expenditure already so didn't require pre-commitment (48%) and secondly, not being able to work out how to use the system (31%). This may thus indicate some further potential for player training on the system. In this context, it should also be noted that the casino was only gradually implementing the system and had not yet pursued active promotions. Samples were again too small to assess the influence of gambler ethnicity.

Table 50. Reasons why gamblers did not use pre-commitment – Results by risk for problem gambling (N=34, December 2013) - Multiple responses - [CAUTION SMALL SAMPLES](#)

Reasons why gamblers did not use the Auckland casino pre-commitment system in spite of being aware of it	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
I find it easy to track my gambling expenditure so don't need it	29	57	50	63	48
I couldn't work out how to use the system	14	29	17	38	31
I didn't want to lose loyalty points if I reached my limit	14	0	25	0	5
I didn't want to be seen as a problem gambler	14	14	17	13	4
I was fearing that embarrassing messages would pop-up if you go over your limit	0	0	0	13	0
I was fearing that I may be blocked from the system if I reached a limit	0	0	0	0	0
Other miscellaneous reasons	29	0	17	0	12

Questions: Which of the following best describe why you have not used the Sky City poker machine limits? (multiple answers permitted)
 (Base: All gamblers aware of the Auckland casino pre-commitment system, yet reporting no use of the system)

TAB PRE-COMMITMENT VIA THE 'SET YOUR LIMITS' PROGRAMME

Awareness of TAB pre-commitment programme

The New Zealand TAB has operated a 'Set your limits' programme that can be accessed through a written mail-in application. At present, however, it is not reported by the TAB to be widely used. As part of the survey, TAB horse, greyhound and sports gamblers were asked if they were aware of the programme. Results are in Table 51. Findings overall showed that only 5% of all TAB gamblers knew of the programme. Significance testing also showed that awareness of the program was significantly higher amongst problem gamblers, compared to non-problem gamblers ($p < .05$). In addition, being of Asian ethnicity was also uniquely associated with programme awareness ($p < .05$).

Table 51. Awareness of TAB pre-commitment programme –
Results by risk for problem gambling (N=284, December 2013)

Awareness that New Zealand TAB offers a 'Set your limits programme'	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Awareness of TAB limits programme	7	13	6	35	5

*Question: Were you aware that New Zealand TAB offers a 'Set your limits programme' that you can join by filling out a form?
(Base: All TAB horse and sports gamblers)*

Reasons for non-use of the TAB pre-commitment programme

As the New Zealand TAB reported statistics showing very low use of the programme, reasons for non-use of the programme were examined in the survey. Findings are in Table 52. As shown, most TAB gamblers had not used the programme, as they simply didn't want or need limits in their own view (68%) or could manage their gambling expenditure already (25%). Interestingly, 7% were also mindful that they did not want to use a system that may lead to a system block.

Top reasons for problem gambler non-use also interestingly included fear of a system block (53%), followed by the perception of too much effort to sign up and no interest or perceived need (each 47%). Accordingly, the perception of too much effort to sign up, along with general system benefits, could be address as part of future strategies to improve overall usage of the TAB 'Set your limits' programme. Small available samples implied it was not possible to assess the influence of ethnicity on non-use of the programme.

Table 52. Reasons for non-use of the TAB 'Set your limits' pre-commitment programme – Results by risk for problem gambling – Multiple responses - **CAUTION SMALL SAMPLES** (N=38, December 2013)

Reasons for non-use of the TAB 'Set your limits' programme	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Don't need it or want it	71	63	50	47	68
Can manage my TAB expenditure just fine	14	38	75	21	25
Other miscellaneous reasons	14	0	50	5	9
Don't want to get blocked if I go over limit	14	0	50	53	7
Too much effort to sign up (e.g., filling out forms, taking or mailing it etc.)	0	0	0	47	2
I didn't want to be seen as a problem gambler	0	0	0	26	1

Question: Which of the following best describes why you have not used the TAB 'Set your limits' programme? (multiple answers permitted)
(Base: All TAB horse and sports gamblers who were aware of the programme)

TAB GAMBLERS USING LIMITS ON OVERSEAS TAB WEB SITES

TAB limits are now widely available across many international TAB horse and sports betting web sites. As New Zealand TAB gamblers anecdotally report use of many overseas web sites (particularly those within Australia), the use of pre-commitment in overseas sites was examined in the survey. Results are in Table 53. As shown, only 3% of all TAB gamblers had used limits overseas. However, interestingly problem gamblers were significantly more likely to use overseas TAB limits, compared to non-problem gamblers ($p < .05$). Accordingly, this may highlight some potential for further use of TAB limits online in New Zealand by this segment.

Table 53. Use of limits in other sports or horse betting web sites outside New Zealand – Results by risk for problem gambling (N=284, December 2013)

Use of limits in other sports or horse betting web sites outside New Zealand	% gamblers				
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	All gamblers (weighted)
Use of TAB limits outside New Zealand in overseas betting web sites	7	10	6	35	3

Question: Have you ever set limits in other sports or horse betting web sites outside New Zealand (e.g., Many Australian TAB and sports betting sites offer limits online to customers)? (Base: All TAB horse or sports betting gamblers)

In addition, findings showed the following significant ($p < .05$) and non-significant trends:

- Being New Zealand European was additionally associated with a reported lower tendency to set limits overseas
- Being of Pacific ethnicity was additionally associated with a reported lower tendency to set limits overseas
- Being of Asian ethnicity was additionally associated with a reported higher tendency to set limits overseas
- Being of Māori ethnicity did not influence the use of TAB limits overseas

Key findings in summary

A quantitative survey of gamblers examining attitudes and behaviours relating to pre-commitment highlighted the following key trends:

General pre-commitment findings

- Gamblers in New Zealand report a greater tendency to set money rather than time limits – Compared to non-problem gamblers, problem gamblers were also more likely to set money and time limits and exceed both types of limits
- Playing pokies as a main gambling activity positively influenced the tendency to exceed limits above and beyond a gambler's risk for problem gambling – This suggests that pokies may have structural characteristics that lead to limits being exceeded
- Problem gamblers were significantly more likely to report difficulty keeping to limits and were less confident that they could afford the amount they budgeted for their gambling

EGM pre-commitment

- When EGM gamblers were asked about whether they would use voluntary pre-commitment, results showed that uptake would not be universal. Specifically:
 - 16% of non-problem gamblers said 'yes', 30% said 'maybe' and 54% said 'no'
 - 26% of low risk gamblers said 'yes', 33% said 'maybe' and 41% said 'no'
 - 29% of moderate risk gamblers said 'yes', 38% said 'maybe' and 33% said 'no'
 - 41% of problem gamblers said 'yes', 44% said 'maybe' and 15% said 'no'
- 82% of gamblers believed that limits for EGMs should be offered and actively promoted

TAB pre-commitment

- When TAB gamblers were asked about whether they would use voluntary TAB pre-commitment:
 - 23% of non-problem gamblers said 'yes', 27% said 'maybe' and 51% said 'no'
 - 29% of low risk gamblers said 'yes', 32% said 'maybe' and 39% said 'no'
 - 16% of moderate risk gamblers said 'yes', 51% said 'maybe' and 33% said 'no'
 - 36% of problem gamblers said 'yes', 44% said 'maybe' and 20% said 'no'
- 84% of gamblers believed that TAB limits should be offered and actively promoted

Table game pre-commitment

- When casino table game gamblers were asked about whether they would use voluntary table game pre-commitment:
 - 23% of non-problem gamblers said 'yes', 27% said 'maybe' and 50% said 'no'
 - 27% of low risk gamblers said 'yes', 39% said 'maybe' and 34% said 'no'
 - 31% of moderate risk gamblers said 'yes', 48% said 'maybe' and 21% said 'no'
 - 45% of problem gamblers said 'yes', 41% said 'maybe' and 14% said 'no'
- 72% of gamblers believed that table limits should be offered and actively promoted

Views about mandatory pre-commitment

- When asked about preferences for mandatory versus voluntary pre-commitment, New Zealand gamblers showed an overall preference for voluntary pre-commitment (67% of gamblers) – Only 33% preferred mandatory pre-commitment
- In mandatory pre-commitment was introduced, findings also suggested that 19% of all gamblers (and 30% of problem gamblers) would set a very high, unaffordable limit to avoid being blocked from gambling – This further highlights that mandatory pre-commitment may raise complexities, given that not all gamblers will set affordable and realistic spend limits

Cultural influences

- When the current study specifically examined the unique influence of gambler ethnicity on key findings, results frequently showed that risk for problem gambling – rather than ethnicity itself - explained most findings (although it is acknowledged that this may in part be due to low statistical power associated with small samples)
- Ethnicity was not found to influence gambler intentions to use voluntary pre-commitment and intentions mainly varied based on a gambler's risk status for problem gambling
- However, several significant findings for different ethnicities were observed - In particular:
 - Being of Asian background reduced the potential gamblers would exceed limits when gambling (even after taking account of a gambler's overall risk for problem gambling)
 - When the usefulness of features of pre-commitment systems was assessed by gamblers, top priorities for Māori and Pacific communities were pre-paid cards, being able to set limits at home before gambling and a budgeting tool to work out if gambling limits are affordable. Top priorities for the Asian and New Zealand European community were pre-paid cards and not being able to use EFTPOS/ATMs in venues
 - While Māori and Pacific gamblers acknowledged that their communities would benefit from pre-commitment, it was seen as very important that pre-commitment is not targeted at only Māori and Pacific communities (as this was seen to potentially stigmatise communities)

Appendices

This contains survey instruments and other background information relating to the current study.

Appendix A – Focus group discussion guide

Note that core questions are outlined in bold and form the major lines of enquiry in the research. Qualitative prompts are selected depending on the specific group to be undertaken and not all will be administered.

General budgeting behaviour of gamblers (as influences limits set for gambling) (explored from a Māori/Pacific/Asian/General community perspective)

- To what extent do you or your household often get surprised by 'big bills' that you didn't expect?
- What type of bills and expenses are they?
- How often does this happen in your household? (particularly explore for Māori, Pacific, Asian homes)
- Why do you think that these types of bills and expenses surprise you?
- If any - What approach do you use to working out how much money is spent on different things that you need for either yourself or your household? (Please be honest if you don't have any particular approach)
- To what degree do you actually feel that you have a 'budget' in your household?
- Is it a firm budget or fairly flexible? Or do you just live pay-to-pay and work it out when it comes up?
- Who pre-pays their bills or pays small amounts each month? For what types of expenses?
- If at all, how do you plan your expenditure for the following types of items/expenses?
 - Insurances
 - Car maintenance/repair
 - Weekly leisure activities
 - Gambling at pubs or clubs
 - Gambling at the casino

Nature of limits set for gambling (explored from a Māori/Pacific/Asian/General community perspective)

- To what degree do you set a budget for your gambling?
- Would you say that you set a gambling 'limit'?
- What type of limit is this? (A money limit, type limit, break in play, bet limit, limit on days you can gamble)
(Prompt - How do you know that \$50 or \$20 is the right amount to spend on any given day?)
- How would you describe your approach to working out what you can afford to spend on gambling?
- When do you make decisions about what to spend on gambling (explore EGMs, table games, TAB, lotto, big jackpot draws etc.)? (Do you set limits at home, outside the venue, right before gambling or not at all)
- What factors influence the decision you make about how much to spend on gambling?
(explore the role of bills in reducing spending etc.)
- To what extent do you change your gambling limits from week to week or day-to-day? Why
- To what extent do you set short term versus longer-term limits? (e.g., limits per day versus yearly limits)

Whether gamblers adhere to their limits while gambling (explored from a Māori/Pacific/Asian/General community perspective)

- What factors influence whether you stick to your gambling limit when gambling on (gambling activity)?
- What influence do different gambling activities or features of gambling products (e.g., EGMs) have in sending you over your limit? How about factors in the venue?
- What strategies or techniques do you use to try to keep to your gambling limits when gambling? (if any)

Gambler views about usefulness of pre-commitment systems (explored from a Māori/Pacific/Asian/General community perspective)

- How do you think we could make gaming machines safer for players?
- How could gamblers be helped to stay to their gambling limits when gambling? (especially for pokies play, TAB/sports betting, casino tables or other forms of gambling) (explore options)
- In some countries, there are systems that allow poker machine players (or other gamblers) to use a card for their play. People put limits on the card and when they reach their limit, they receive a reminder message such as 'You have reached your limit' which comes up on the pokies screen.
What is your overall reaction to this type of system?

Gambler views about pre-commitment and pre-commitment design (explored from a Māori/Pacific/Asian/General community perspective)

- To what extent do you think that you would voluntarily use such a card if it were available?
- What types of limits would be most meaningful for you personally?
(e.g., money, time, breaks in play, bet limits, play on only certain days etc.)
- Over what time frame would you like your limit based? (e.g., daily, weekly, yearly) Why?
- What do you think would be the best way to design such a system? What features would it have?
- Some systems also allow what is called 'cashless' gaming where you keep money on a card and then transfer money from the card to gamble. When you leave a machine, the money on the machine credit meter is then automatically transferred back to the card. What do you think about this type of approach?
- To what extent would having a card...?
 - Help gamblers from spending too much
 - Be used by problem gamblers versus gamblers without problems
- What other benefits and disadvantages would you see in a pre-commitment card?
- Would prefer to set your limits at home, at the machine or elsewhere in the venue? Why?
- Under what circumstances do you change your current gambling limit?
- How should changes to limits be handled in a pre-commitment system? Should people be able to make adjustments to their limit? Should changes ever not be allowed?
- Once a player reaches their limit, should the person just get a reminder or should something else happen?
- What do you think about the idea of venue staff coming to talk to the player once they have reached their limit?
- Should the player be blocked from the system or just provided with the information and allowed to continue if they choose?
- If any, what issues or concerns would players raise about card based pre-commitment systems?
- To what extent is it important for limits to be linked across venues? (or across gaming trusts if gaming machines are owned by different trusts)
- Expenditure statements are possible if player expenditure and limits are being recorded in a system. To what extent should players be able to request this information? Should it be compulsory to be provided with this information? How useful would that be?

Whether limits are the same as 'usual expenditure' (explored from a Māori/Pacific/Asian/General community perspective)

- What sort of a limit would you personally set on a gambling card for pokies play?
- How would you compare your gambling 'limit' to what you usually spend on gambling?
- What considerations would you have in setting this limit?
- Is it the same, more or less? Why?

Setting affordable limits (explored from a Māori/Pacific/Asian/General community perspective)

- If it were a voluntary system, to what extent would gamblers set limits they can afford?
(explore likely behaviour of problem versus non-problem gamblers) Why?
- How would we help ensure that players select affordable gambling limits?
- What information could be provided to do this and how should it be given to people?

Views about use of facial recognition for pre-commitment (explored from a Māori/Pacific/Asian/General community perspective)

- While cards are often the most common way of offering pre-commitment, one further possible option could be to use facial recognition to help players set limits and to detect when players go over their limits. This would involve putting a facial recognition camera onto a poker machine. So your face gets scanned when you play. This system could also allow players to ban themselves from a gambling venue. How would you feel about this idea?
- What are the benefits/disadvantages of this type of system?
- What issues or considerations does it raise?

**Pre-commitment for other gambling products (apart from EGMs)
(explored from a Māori/Pacific/Asian/General community perspective)**

- To what extent do you believe that pre-commitment should be applied to gambling products other than just pokies alone? Why?
- Should pre-commitment be made available for any of the following types of gambling?
 - Regular lotto draws online
 - Regular lotto draws in retail shops
 - Very large mega-jackpot draws such as 'Must be Won' jackpots (retail and online)
 - TAB racing and sports betting online
 - TAB racing and sports betting at venues
 - Sports betting as associated with big matches/big events
 - Casino table games
 - Instant Kiwi at retail shops

**Views about compulsory pre-commitment and product applications
(explored from a Māori/Pacific/Asian/General community perspective)**

- Do you think that limits should be compulsory or voluntary in New Zealand? Why?
- To which gambling products should limits be priorities? Why?
- Where should limits be applied first - Casinos or clubs/pubs? Why?

**Counselling and budget agency involvement in pre-commitment
(explored from a Māori/Pacific/Asian/General community perspective)**

- How could budget agencies or counsellors help educate people about the need for gambling limits?
- To what extent should gambling limits become part of the budget advisory/financial counselling process?
- If players were not keeping to limits (e.g., a certain number of times or perhaps spending a certain amount), would it be appropriate to track these players to prevent harm?
- What do you think of the idea of player tracking generally?
- To what extent should players who exceed limits be offered support services? How would this work?

**Cultural issues in the design and delivery of pre-commitment
(relating to Māori, Pacific, Asian community members)**

- Are there any particular cultural issues that need to be carefully considered in offering pre-commitment to Māori/Pacific/Asian community members?
- How do we empower each community to use pre-commitment?
- What issues need to be considered in promoting uptake from a cultural perspective?

**Pre-commitment in existing gambling products
(relating to Māori, Pacific, Asian community members)**

- Are you aware that limits are already offered in lotto/TAB and for Sky City pokies?
- If relevant, have you used any of the systems?
- What do you think of each system?
- What limits did you set? How easy was it to use? Why do you say this?
- How could each system be improved?
- (For casino players) At the moment, loyalty system players don't get loyalty points once they go over their limit. Would you stop playing on this basis? Why?

Overall effectiveness of pre-commitment (relating to Māori, Pacific, Asian community members)

- Overall, how effective would pre-commitment be in preventing people who don't have gambling problems from spending more than they can afford on gambling? (explore)
- How effective would pre-commitment be in 'curing' problem gamblers? (explore)
- How effective would pre-commitment be in preventing recreational gamblers from developing problem gambling? (explore)
- How effective would it be in helping people to keep track of their own gambling expenditure?
- Who should fund pre-commitment in New Zealand? Government or gaming societies/gambling providers. Why?

Effectiveness of pre-commitment in special situations (relating to Māori, Pacific, Asian community members)

- How effective would pre-commitment be in preventing people from overspending if they are gambling to take their mind off things or to escape from other life problems?
- How about if they are chasing gambling losses? Or to raise money to pay bills?
- Are there any particular circumstances where pre-commitment would and wouldn't work?

Effectiveness relative to PIDs

- Are you aware of the pokies screens which pop-up after 30min of gambling?
- What do you think of those and the information they provide? How useful is it?
- How would you compare the usefulness of card-based pre-commitment versus those screens? Why?

Possible charitable expenditure reduction from pre-commitment

- There is some evidence from trials overseas that gambling expenditure in high risk or problem gamblers may reduce as a result of pre-commitment. This could mean that introducing pre-commitment would reduce the gambling revenue available to charities. At the same time, it is expected that up to 40% of this revenue may be from problem gamblers – Should pre-commitment still be considered for New Zealand? Why?

Social marketing campaigns (relating to Māori, Pacific, Asian community members)

- If there was an awareness campaign about keeping to limits when gambling, how should this campaign be promoted?
- What messages would encourage people to set a limit and then keep to their limits?
- If any, what role could hotels, clubs and casinos play in helping people set limits or use pre-commitment while gaming in their venue?
- Gambling advertising may sometimes lead to people gambling more than they can afford. To what extent would it be useful to have messages about keeping to limits in gambling advertisements?
- What should those messages say to gamblers to help them keep to their limit?
- What messages would be relevant for advertising of Must Be Won jackpot draws?
- How powerful would the following types of messages be (to start the discussion):
 - Take only what you can afford to gamble – Leave other money at home
 - Think about what you're really gambling with
 - Don't lose your head – stay in control
 - Are you spending what you can really afford?
 - Be aware that spending more than you can afford is an early sign of problem gambling
 - People keep to budgets for many things – Aim to keep to your budget when gambling
 - The odds of winning in gambling are low – so spend only what you can afford
 - Explore other possible ideas for messages
- How powerful are positive versus negative harm minimisation messages? Why?
- How should warnings be presented in gambling advertising posters, TV commercials or on radio ads?
- What the quality of 'harm-minimisation' messaging and posters in New Zealand gambling venues? (explore posters and so forth in clubs/pubs and casinos) How effective is it generally? Why?
- To what degree do you see it important to improve in-venue risk awareness materials in New Zealand?

- To what degree would TV commercials be useful to raise awareness of the need to set affordable gambling limits and to keep to those limits?

**Value of 'default' gambling limits and should limits be 'opt-in' or 'opt-out'
(relating to Māori, Pacific, Asian community members)**

- What value and use would 'default' gambling limits be in New Zealand? Like you can't spend so much per day unless you apply for a limit. Why?
- At what level should these limits be set if they were implemented? Why do you say this?
- Should limits be 'opt-in' or 'opt-out'? Why? Which approach would lead to greater uptake of limits?

**Pre-commitment education versus pre-commitment systems
(relating to Māori, Pacific, Asian community members)**

- Which do you think would be more useful – gambler education about keeping to limits alone or offering a tool for pre-commitment in gambling?
- How effective would pre-commitment systems on pokies be without education?
- Should New Zealand offer pre-commitment for EGMs/other products? Summarise your overall thoughts.

Appendix B – Quantitative survey instrument

Following is a copy of the survey instrument used for the online panel survey of 401 gamblers within New Zealand. Data collection was undertaken mid to late December 2013.

PANEL SURVEY OF 401 ON PRE-COMMITMENT IN NEW ZEALAND

I. How often have you spent any money on the following activities in the past 12 months?

Gambling activities	Never	Once a week	Once a fortnight	Once a month	Less frequently	Gambler
a) Lotto tickets (e.g., Big Wednesday, Powerball, Strike)	1	2	3	4	5	-
(b) Instant Kiwi or other scratch tickets	1	2	3	4	5	-
(c) Gaming machines or pokies in clubs or pubs (not in a casino)	1	2	3	4	5	Club-Pub-Pokies
(d) Betting on horse, harness or greyhound racing	1	2	3	4	5	TAB-horses
(e) Gaming machines or pokies at a casino	1	2	3	4	5	Casino pokies
(f) Betting on sports or events (e.g., on Rugby, elections etc.)	1	2	3	4	5	TAB-sports
(h) Electronic table games in the casino	1	2	3	4	5	Casino-tables
(g) Table games at a casino	1	2	3	4	5	Casino-tables
(i) Keno (not in a casino)	1	2	3	4	5	-
(j) Housie or bingo	1	2	3	4	5	-
(k) Gambling for money on overseas web sites (not MyLotto online or New Zealand TAB online)	1	2	3	4	5	-
(l) Informal private betting (eg. playing cards with friends for money)	1	2	3	4	5	-

Only continue to subsequent questions if either designated (as per GAMBLER_TYPE variable above) as gambler on any one or more of the following: (i.e., must respond at least 2-5 on any of the following activities – i.e. must have played activities at least once in past year)

- Club-pub pokies
- TAB-sports
- TAB-horse
- Casino-pokies
- Casino-tables

Or more than one of the above activities.

OTHERS - Screen out. Not a gambler for the purpose of the study.

Introduction page to survey:

This is an important public health study examining your views about a possible tool to help protect the community from gambling related harm. As it is a public health study, please answer questions honestly and carefully. It will take about 15 minutes to complete and your feedback will help us understand ways to better protect the community from gambling harm in New Zealand.

If respondent is a Gambler (as previously defined above)

The next questions refer to all your gambling in the past 12mths.

CPGI_1_09 - Thinking about the past 12 months, how often have you bet more than you could really afford to lose? Would you say (PROMPT):

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_2_09 - Thinking about the past 12 months, how often have you needed to gamble with larger amounts of money to get the same feeling of excitement? (PROMPT): WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_3_09 - Thinking about the past 12 months, WHEN YOU GAMBLED, how often have you gone back another day to try to win back the money you lost? (PROMPT): WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_4_09 - Thinking about the past 12 months, how often have you borrowed money or sold anything to get money to gamble? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_5_09 - Thinking about the past 12 months, how often have you felt that you might have a problem with gambling? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_6_09 - Thinking about the past 12 months, how often have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_7_09 - Thinking about the past 12 months, how often have you felt guilty about the way you gamble, or what happens when you gamble? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_8_09 - Thinking about the past 12 months, how often has your gambling caused you any health problems, including stress or anxiety? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

CPGI_9_09 - Thinking about the past 12 months, how often has your gambling caused any financial problems for you or your household? (PROMPT) WOULD YOU SAY

0. Never
1. Sometimes
2. Most of the time
3. Almost always

9 PGSI items summed in script using codes displayed:
4 groups to be formed based on sum of 9 CPGSI items:

- Non-problem gamblers - total score=0 (NP)
- Low risk gamblers - total score=1-2 (LR)
- Moderate risk gamblers - total score=3-7 (MR)
- Problem gamblers - total score=8-27 (PG)

MAIN ACTIVITY. Which of the gambling activities you played over the past 12 months do you consider your single main gambling activity? (present activities > = 2 from Q1)

The next questions look at the limits you have personally set for your main gambling activity over the past 12mths. Note that we'll refer to the main activity you selected as a form of 'gambling' for the purpose of the survey. These are amounts of money that you try not to spend over when gambling. Although many people set limits for their gambling and go over them (like saying you'll spend \$50 and then spending \$80).

MONEY_1

Over the past 12mths, if at all, how often have you set yourself a limit on the maximum money you can spend on your main gambling activity - even if you spent over that limit?

1. Never (SKIP TO TIME_1)
2. Rarely
3. Sometimes
4. Often
5. Always

(If MONEY_1=2 or 3 or 4 or 5)

MONEY_2

Is this spending limit a... (select one only)

1. Daily limit (for the day you go gambling)
2. Weekly limit
3. A fortnightly limit
4. A monthly limit

PIPES THROUGH FROM MONEY_2

MONEY_3

In dollars, what is your gambling spending limit per (insert day, per week, per fortnight, per month) – That is, the amount you try not to spend over when you gamble? _____

MONEY_4

When did you typically set your gambling spend limit?

1. Before you left to go gambling (e.g., at home)
2. On the way to gambling
3. At the gambling venue
4. Right before starting gambling

MONEY_5

(If relation to money limits set – MONEY_I > 1)

In relation to the monetary limits you set for your main gambling activity, how often – if at all – did you spend more than this limit while gambling over the past 12mths?

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always

TIME_1.

Over the past 12mths, if at all, how often have you set yourself a time limit on the maximum time you can spend on your main gambling activity - even if you went over it? (like saying you'll stay for 2hrs and then staying for 3hrs)

1. Never > SKIP TO ATTITUDES_1 (first attitude question under ATTITUDES)
2. Rarely
3. Sometimes
4. Often
5. Always

(If TIME_I > 1)

TIME_1a

Does the time limit relate to the maximum...?

1. Days per week you can go gambling
2. Hours you can play for each gambling session (e.g., a 1hr maximum session) or;
3. Both of the above

(If TIME_1a=1 or TIME_1a=3)

TIME_1b

What is the maximum days of gambling per week you limited yourself to?

1. 1 day per week
2. 2 days per week
3. 3 days per week
4. 4 days per week
5. 5 days per week
6. 6 days per week
7. 7 days per week

(If TIME_1a=2 or TIME_1a=3)

TIME_1a_2

What is the maximum hours you limit yourself to for a single gambling session?

(e.g., 0.5 hour, 4 hours etc.)? _____ hours (ALLOW 2 decimals as per example)

(In relation to time limits set based on days per week – TIME_1a=1 or TIME_1a=3)

TIME_2

In relation to the limits on the days per you gamble for your main gambling activity, how often – if at all – do you go gambling for more days than your limit?

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always

(In relation to time limits set based on session length – TIME_1a=2)

TIME_3

In relation to the limits on the time you could gamble per session for your main gambling activity, how often – if at all – did you spend more time gambling than your limit?

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always

(In relation to time limits set - If TIME_1 > 1)

TIME_4.

When did you typically set your time limits for gambling?

1. Before you left to go gambling (e.g., at home)
2. On the way to gambling
3. At the gambling venue
4. Right before starting gambling

ATTITUDES

Now I'd like you to think about the your spending on gambling generally. Please rate your agreement or disagreement with the following statements.

Statements	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1. When working out how much to spend on gambling, I just select an amount which feels right	1	2	3	4	5
2. When working out how much to spend on gambling, I think carefully about what I can afford such as taking into account all my expenses	1	2	3	4	5
3. I have difficulty keeping to my limits when gambling	1	2	3	4	5
6. I am confident I can afford the amount I budget for my gambling	1	2	3	4	5

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_1

We are researching people's views on the idea of a card, tool or other mechanism where you can set your own limit for gambling. This would not be compulsory and players could voluntary decide about whether they would like to use it to set a limit for their gambling and how much they set for their own limit (e.g., deciding if you want to spend \$20 or \$100 etc.).

For instance, a person may opt to set a limit of \$50 per day for pokies. They use it and once they reach their limit, they receive a friendly reminder on the pokie machine. It is then up to the individual to decide whether they wish to continue gambling.

If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit while playing pokies?

1. Yes
2. Maybe
3. No

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_2

On the pokies card/tool/other mechanism, **if given a choice**, would you be more likely to set yourself a ... (prompt)?

1. Money limit (e.g., \$50, \$100 per day etc.)
2. Time limit (e.g., 0.5hr or 3hrs etc.)
3. Both a money and time limit

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_3

Do you believe that gambling limits should be offered and actively promoted as an option to people who play poker machines in New Zealand?

1. Yes
2. No

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_4

When you reach your limit, you receive a friendly reminder message saying – You have reached your limit. Do you wish to continue?

If you were setting a daily money limit for pokies per day, **if given a choice**, how much would you set your limit to be? (keep in mind that you'll get a reminder message when you reach that limit)

\$_____ per day

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_6

Would you say this limit amount is?

1. A little more than you typically spend on pokies
2. About what you spend on pokies
3. A little less than what you spend on pokies

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_7

Would you say that this limit is?

1. Something which you can definitely afford
2. Somewhat affordable
3. Probably not affordable
4. Not at all affordable

[Pub-club-pokies] or [Casino-pokies]

POKIESLIMIT_8

A further option could be for players to elect to have their card (or other similar device) blocked from poker machine play once they reach their limit. If this was an optional feature you could choose, would you be interested in this? (keep in mind, that this would mean that you wouldn't be able to continue to play if you chose to block yourself)

1. Yes – I'd be interested in having my card (or other similar device) blocked
2. No – I'm not interested in having my card (or other similar device) blocked

[TAB-horses] or [TAB-sports]

TABLIMIT1

We are also researching people's views on the idea of a voluntary card, tool or other mechanism where you can set your own limit for TAB punting. This would not be compulsory and punters could voluntarily decide about whether they would like to use the card, tool or other mechanism to set a limit and how much they set for their own limit.

For instance, a person may opt to set a limit of \$50 per day for TAB. They use it and once they reach their limit, they receive a friendly reminder. It would then be up to the individual to decide whether they wish to continue gambling.

If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit for your TAB betting?

1. Yes
2. Maybe
3. No

[TAB-horses] or [TAB-sports]

TABLIMIT2

On the TAB card/tool/other mechanism, **if given a choice**, would you be more likely to set yourself a ... (prompt)?

1. Money limit (e.g., \$50, \$100 per day)
2. Time limit (e.g., 0.5hr or 3hrs)
3. Both money and time limit

[TAB-horses] or [TAB-sports]

TABLIMIT3

Do you believe that limits should be offered and actively promoted as an option to people who bet on TAB (such as betting on horses or sports betting) in New Zealand?

1. Yes
2. No

[TAB-horses] or [TAB-sports]

TABLIMIT4

Should this TAB limit be offered just online or in TAB outlets or both?

1. Online at the TAB web site only
2. At TAB retail outlets
3. Both online and at TAB outlets

[TAB-horses] or [TAB-sports]

TABLIMIT5

When you reach your limit, you receive a friendly reminder message saying – You have reached your limit. Do you wish to continue?

If you were setting a daily money limit for TAB per day, **if given a choice**, how much would you set the limit to be? (keep in mind that you'll get a reminder message when you reach that limit) \$_____ per day

[TAB-horses] or [TAB-sports]

TABLIMIT6

Would you say this limit amount is?

1. A little more than what you typically spend on TAB
2. About what you spend on TAB
3. A little less than what you spend on TAB

[TAB-horses] or [TAB-sports]

TABLIMIT7

Would you say that this limit is?

1. Something which you can definitely afford
2. Somewhat affordable
3. Probably not affordable
4. Not at all affordable

[TAB-horses] or [TAB-sports]

TABLIMIT8

A further option could be for TAB punters to elect to have their card (or other similar device) blocked once they reach their limit. If this was an optional feature, would you be interested in this? (keep in mind, that this would mean that you wouldn't be able to continue to bet on TAB if you chose this option)

1. Yes – I'd be interested in having my card (or other similar device) blocked
2. No – I'm not interested in having my card (or other similar device) blocked

[Casino-tables]

TABLELIMIT1

We are also researching people's views on the idea of a card, tool or other mechanism where you can set your own limit for casino table games. This would not be compulsory and casino table game players could voluntarily decide about whether they would like to use the card, tool or other mechanism to set a limit and how much they set for their own limit.

For instance, a person may opt to set a limit of \$100 per day for table games. They use it and once they reach their limit, they receive a friendly reminder. It is then up to the individual to decide whether they wish to continue gambling.

If available today, would you use a voluntary card, tool or other mechanism that allowed you the option to set yourself a limit for your casino table games?

1. Yes
2. Maybe
3. No

[Casino-tables]

TABLELIMIT2

On the table game card/tool/other mechanism for setting limits, **if given a choice**, would you be more likely to set yourself a:

1. Money limit (e.g., \$50, \$100 per day etc.)
2. Time limit (e.g., 0.5hr or 3hrs etc.)
3. Both a money limit and time limit

[Casino-tables]

TABLELIMIT3

Do you believe that limits should be offered and actively promoted as an option to people who play casino table games in New Zealand?

1. Yes
2. No

[ALL GAMBLERS]

PRECOMMITMENT_ATTITUDES

Please rate your agreement or disagreement with the following statements.

Statements	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1. Having the ability to set voluntary gambling limits would benefit my community	1	2	3	4	5
2. People who gamble on pokies in my community would use a card/tool/other mechanism which offered gambling limits	1	2	3	4	5
3. I see potential for voluntary gambling limits to reduce the harm that gambling causes in the community	1	2	3	4	5
4. People with gambling problems in my community would voluntarily use gambling limits if made available	1	2	3	4	5
5. Even if I could go over my gambling limit, I still believe that receiving a reminder message would help me stay in control of my gambling	1	2	3	4	5

VOLUNTARY_PG

To what extent do you believe that voluntary gambling limits using a card/tool/other mechanism may help people affected by problem gambling?

1. Not at all
2. Somewhat
3. A lot

VOLUNTARY_NPG

To what extent would voluntary gambling limits using a card/tool/other mechanism offer benefits to everyday gamblers (without gambling issues) such as giving people the ability to monitor their spending on gambling?

1. Not at all
2. Somewhat
3. A lot

CARD_FEATURES.

How useful would the following possible features of a gambling card/tool/other mechanism be to you personally?

Pre-commitment features	Not at all useful	A little useful	Somewhat useful	Quite useful	Very useful
1. Being able to get a printed or online statement showing how much you have spent on gambling for any period (e.g., per day, per month)	1	2	3	4	5
2. Being able to set a limit at home before you go gambling – such as using the internet or using an app on your smart phone	1	2	3	4	5
3. Having a button which you can press to be linked to a counsellor if you feel you're spending too much on gambling	1	2	3	4	5

OTHER_STRATEGIES

How useful would the following be to help you keep to your gambling spend limits?

Consumer protection measures	Not at all useful	A little useful	Somewhat useful	Quite useful	Very useful
1. Not being able to use EFTPOS/ATMs in gambling venues in New Zealand	1	2	3	4	5
2. Advertising messages in gambling venues which remind you to take only cash and leave cards at home when you go gambling	1	2	3	4	5
3. People being automatically videoed when playing pokies, so that facial recognition can be used to ban people from pokies, when they choose to ban themselves	1	2	3	4	5
4. Being able to buy pre-paid cards for gambling like a \$20 or \$50 card to help keep to a certain limit for gambling	1	2	3	4	5
5. Having limits on the number of tickets you can buy for major multimillion dollar lotto jackpots	1	2	3	4	5
6. [Casino-pokies] Not getting loyalty points when you spend over your gambling limits at the casino	1	2	3	4	5
7. [Club-pub-pokies] or [Casino-pokies] Being able to gamble on pokies by loading money on a card/tool/other mechanism without using notes/coins (cashless gaming)	1	2	3	4	5
8. [Club-pub-pokies] or [Casino-pokies] Receiving warning messages that randomly pop-up on pokier machines to encourage players to play responsibly	1	2	3	4	5
9. [Casino-tables] Being required to take a compulsory break on table games every hour so that people can make well-considered decisions about their spending	1	2	3	4	5
10. [TAB-horses] or [TAB-sports] When in a TAB outlet, having to wait at least 10 minutes before you can re-use your winnings for more betting	1	2	3	4	5
11. [TAB-horses] or [TAB-sports] When betting on TAB online, receiving warning messages encouraging punters to bet responsibly	1	2	3	4	5

While it is likely that gambling limits would be introduced as a voluntary option (if ever introduced), there is also potential for limits to be made mandatory for gambling. This would mean that gamblers would have to set a limit before starting gambling, but they could still choose their own limit amount. Once reaching that limit amount, gamblers would then be blocked from gambling.

For poker machine play in New Zealand, do you believe that limits should be:

1. Mandatory – people should be required to set a limit before they start gambling
2. Voluntary – people should be given an option to set a limit, but it shouldn't be compulsory

MANDATORY_LIMIT_CONCEPT

If limits were mandatory and you knew that you would be blocked out of gambling once you reached your limit, would you set your limit to be:

1. An affordable amount – after all, I may as well get some benefit from it
2. A very high, unaffordable amount – I would just set my limit so high to avoid the block

[Casino Tables] or [Casino-pokies]

SKYCITY1

Were you aware that Sky City Auckland Premier Rewards card holders can voluntarily set a limit for their pokies play by using their card?

1. Yes
2. No

(IF SKYCITY1=1)

SKYCITY3

Have you personally tried the gaming limits at Sky City Auckland while playing pokies with your Premier Rewards card?

1. Yes
2. No

(IF SKYCITY3=2)

SKYCITY4

Which of the following best describe why you have not used the Sky City poker machine limits?
(multiple answers permitted)

1. I couldn't work out how to use the system
2. I was fearing that embarrassing messages would pop-up if you go over your limit
3. I was fearing that I may be blocked from the system if I reached a limit
4. I find it easy to track my gambling expenditure so don't need it
5. I didn't want to lose loyalty points if I reached my limit
6. I didn't want to be seen as a problem gambler
7. Other (describe) _____

[TAB-sports] or [TAB-horses]

TAB1

Were you aware that New Zealand TAB offers a 'Set your limits programme' that you can join by filling out a form?

1. Yes
2. No

(IF TAB1=1) (If aware)

Which of the following best describes why you have not used the TAB 'Set your limits programme'?
(multiple answers permitted)

1. Don't need it or want it
2. Too much effort to sign up (e.g., filling out forms, taking or mailing it etc.)
3. Don't want to get blocked if I go over limit
4. I didn't want to be seen as a problem gambler
5. Can manage my TAB expenditure just fine
6. Other reason (describe) _____

[TAB-sports] or [TAB-horses]

TAB_OUTSIDE_NZ

Have you ever set limits in other sports or horse betting web sites outside New Zealand
(e.g., Many Australian TAB and sports betting sites offer limits online to customers)?

1. Yes
2. No

Demographics

FINANCES.

Would you describe your current financial situation as:

1. Struggling a little or a lot
2. Just getting by from pay to pay
3. Financially comfortable
4. Very financially comfortable - have more money than I need to live

CHANGE. Which of the following best describes your current situation with regards to gambling?

1. I am not thinking about reducing my gambling expenditure
2. I am currently thinking about reducing my gambling expenditure, but I haven't done so yet
3. I am actively in the process of trying to reduce my gambling expenditure

Firstly, can you please tell us are you:

1. Male
2. Female

QB. Which of the following age groups do you fit into?

1. Under 18 (SCREEN OUT)
2. 18-19
3. 20-24
4. 25-29
5. 30-34
6. 35-39
7. 40-44
8. 45-49
9. 50-54
10. 55-59
11. 60-64
12. 65-69
13. 70 or over

S4. And can you please indicate which ethnic group/s you belong to? Please choose all that apply

1. New Zealand European
2. New Zealand Māori
3. Pacific Islander
4. Asian

S4. And in which of the following places you live in or closest to?

Northland	1
Auckland region	2
Waikato	3
Bay of Plenty	4
Gisborne region	5
Hawke's Bay	6
Taranaki	7
Manawatu	8
Wellington region	9
Nelson	10
Marlborough	11
Tasman	12
West Coast	13
Canterbury	14
Otago	15
Southland	16

What is your combined annual household income before tax from all sources?

1. Under \$25,000
2. \$25,001 to \$50,000
3. \$50,001 to \$75,000
4. \$75,001 to \$100,000
5. \$100,001 to \$150,000
6. \$150,001 to \$200,000
7. Over \$200,000

Thanks kindly for completing this important study looking at the potential for gambling limit to protect consumers in New Zealand. We thank you for your input

Please note that for general information, if you or your family member ever experiences problem gambling, or has been affected by someone else's gambling, please note the following free and confidential services.

Gambling Helpline 0800 654 655 (24/7) (general line for anyone of any cultural background)

Asian Hotline (Offered through the New Zealand Problem Gambling Foundation) 0800 862 342

Māori Gambling Helpline 0800 654 656

- Mondays 12.00 noon – 4.00pm
- Wednesdays 5.00 – 9.00pm
- Saturdays 8.00am – 12.00 noon

Pasifika Gambling Helpline - 0800 654 657

- Tuesdays 5.00 - 9.00pm
- Thursdays 6.00 - 9.00pm
- Fridays 12.00 noon - 4.00pm

Gambling Debt Helpline 0800 654 658

- Saturday 12.00-4.00pm

Gambling Youth Helpline 0800 654 659

- Mondays 5.00–8.00pm

Appendix C – Profile of focus group participants

The age, genders, ethnicities and problem gambling risk status of focus group participants invited to discuss pre-commitment is in Table 54. All focus groups were conducted in a focus group facility in Auckland and were recruited by a professional focus group recruiter. All participants were forewarned of the topic prior to attendance and gave informed consent to participate in the research. A \$70 shopping voucher incentive was provided to all participants to compensate for the time taken to participate in the group. Participants were also given informed on help seeking options available free of charge should they decide to seek help in the future.

Table 54. Profile of focus group participants invited to discuss pre-commitment in gambling – Risk for problem gambling and main gambling activity played indicated (along with age, ethnicity and gender)

Type of focus group	Age	Gender	Ethnicity	Risk segment
EGM gamblers – General community, mixed risk	72	M	New Zealand European	Low risk
	58	F	New Zealand European	Low risk
	43	F	New Zealand European	Moderate risk
	32	M	New Zealand European	Problem gambler
	46	F	New Zealand European	Moderate risk
	27	M	New Zealand European	Problem gambler
	38	M	New Zealand European	Moderate risk
	57	F	New Zealand European	Low risk
EGM gamblers – Māori, problem gamblers	56	M	Māori	Problem gambler
	35	M	Māori	Problem gambler
	48	M	Māori	Problem gambler
	44	F	Māori	Problem gambler
	57	F	Māori	Problem gambler
	55	F	Māori	Problem gambler
	53	F	Māori	Problem gambler
	54	F	Māori	Problem gambler
Table game gamblers – Multi-ethnicity, mixed risk	39	F	Māori	Moderate risk
	54	M	Māori	Problem gambler
	52	F	New Zealand European	Low risk
	24	M	Mexican	Problem gambler
	22	M	New Zealand European	Moderate risk
	42	M	Māori	Moderate risk
	28	F	Filipino	Problem gambler
	34	F	Māori	Problem gambler
Table game gamblers – Asian, problem gamblers	24	F	Chinese	Problem gambler
	22	F	Malaysian	Problem gambler
	30	M	Chinese	Problem gambler
	40	M	Chinese	Problem gambler
	32	F	Chinese	Problem gambler
	35	M	Chinese	Problem gambler
	40	F	Chinese	Problem gambler
	60	M	Chinese	Moderate risk
TAB gamblers – Multi-ethnicity, mixed risk	25	M	Korean	Problem gambler
	69	M	Māori	Moderate risk
	55	F	Māori	Low risk
	46	F	New Zealand European	Low risk
	46	M	New Zealand European	Problem gambler

Type of focus group	Age	Gender	Ethnicity	Risk segment
	58	M	New Zealand European	Problem gambler
	40	M	New Zealand European	Problem gambler
	38	M	New Zealand European	Low risk
	61	F	New Zealand European	Problem gambler
	40	F	New Zealand European	Problem gambler
	32	M	New Zealand European	Moderate risk
TAB sports betting – Māori, mixed risk	40	M	Māori	Problem gambler
	44	M	Māori	Problem gambler
	28	M	Māori	Problem gambler
	36	F	Māori	Problem gambler
	44	M	Māori	Problem gambler
	20	F	Māori	Problem gambler
	34	F	Māori	Moderate risk
	25	M	Māori	Problem gambler
Lotto/scratch ticket gamblers - multi-ethnicity – mixed risk	51	F	Māori	Problem gambler
	52	F	Māori	Moderate risk
	28	F	Māori	Low risk
	55	M	New Zealand European	Problem gambler
	57	M	New Zealand European	Moderate risk
	48	M	New Zealand European	Moderate risk
	39	F	New Zealand European	Low risk
	44	M	Māori	Low risk
	36	F	Pacific	Problem gambler
Mixed gambling activities - Pacific gamblers, mixed risk	42	M	Cook Island	Low risk
	25	M	Samoan	Problem gambler
	30	M	Samoan	Low risk
	60	F	Samoan	Moderate risk
	29	F	Fijian	Problem gambler
	40	M	Tongan	Moderate risk
	47	M	Fijian	Moderate risk
	38	F	Cook Island	Problem gambler
	56	F	Cook Island	Problem gambler
26	F	Cook Island	Problem gambler	

Appendix D – Profile of online panel survey respondents

Age, gender and ethnicity by risk for problem gambling

The age, gender and ethnicity of survey respondents (expressed as unweighted counts or surveys) are in Table 55.

Table 55. Age, gender and ethnicity of survey respondents –
Unweighted counts by risk for problem gambling (N=401, December 2013)

Gender	Age	Ethnicity of survey respondents (unweighted counts)							
		New Zealand European				Māori			
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
Male	18-29yrs	5	3	1	1	3	2	3	0
	30-49yrs	12	5	4	4	7	1	4	1
	50yrs+	17	3	7	2	3	1	7	0
Female	18-29yrs	3	4	0	1	8	4	3	5
	30-49yrs	7	2	4	0	15	5	8	5
	50yrs+	8	6	0	1	6	4	5	1
Gender	Age	Pacific				Asian			
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
		Male	18-29yrs	4	4	3	3	2	3
30-49yrs	3		4	5	3	10	9	8	9
50yrs+	3		0	3	3	2	2	2	1
Female	18-29yrs	4	5	2	5	3	5	4	7
	30-49yrs	7	12	11	8	4	4	4	3
	50yrs+	0	1	6	1	2	1	1	1

Question: What is your age? What is your sex? (Base: All gamblers)

Region of survey respondents

The region of survey respondents participating in the online panel survey is in Table 56. While most of the sample was obtained from Auckland, a small range of other locations had to be sampled to top-up completed surveys. Where possible, other locations sampled (apart from Auckland) were regions adjacent to a casino.

Table 56. Region of survey respondents – Unweighted counts by risk for problem gambling (N=401, December 2013)

Region	Region of survey respondents (unweighted counts)			
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
Auckland region	103	74	72	54
Other regions outside Auckland				
Bay of Plenty	0	0	0	1
Canterbury	8	8	7	3
Gisborne region	0	0	0	0
Hawke's Bay	0	0	0	0
Manawatu	1	0	0	1
Marlborough	0	0	0	0
Nelson	0	0	0	0
Northland	1	0	0	0
Otago	1	2	2	1
Southland	0	0	0	0
Taranaki	0	0	0	0
Tasman	0	0	0	0
Waikato	9	2	9	6
Wellington region	15	4	12	5
West Coast	0	0	0	0

Question - In which region do you currently live? (Base: All gamblers)

Gambling activities of survey respondents in the past 12 months

The gambling activities played by survey respondents by risk for problem gambling – based on unweighted counts – are in Table 57.

Table 57. Gambling activities of survey respondents in the past 12 months – Unweighted counts by risk for problem gambling (N=401, December 2013)

Gambling activities respondents spent money on in the past 12 months	Frequency of gambling activities	Gamblers (Unweighted Counts)			
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
Lotto tickets (e.g., Big Wednesday, Powerball, Strike)	Never	13	6	5	3
	Once a week	43	35	45	35
	Once a fortnight	7	11	14	14
	Once a month	17	13	18	9
	Less frequently	58	25	20	10
Instant Kiwi or other scratch tickets	Never	24	12	13	8
	Once a week	11	8	16	23
	Once a fortnight	6	10	12	15
	Once a month	21	18	16	12
	Less frequently	76	42	45	13
Gaming machines or pokies in clubs or pubs	Never	50	23	20	5
	Once a week	0	2	11	18
	Once a fortnight	2	0	8	16
	Once a month	8	7	17	15
	Less frequently	78	58	46	17
Betting on horse, harness or greyhound racing	Never	57	38	39	18
	Once a week	0	4	12	7
	Once a fortnight	4	0	2	10
	Once a month	5	6	6	11
	Less frequently	72	42	43	25
Gaming machines or pokies at a casino	Never	57	26	25	7
	Once a week	0	1	3	11
	Once a fortnight	1	0	7	13
	Once a month	4	6	17	15
	Less frequently	76	57	50	25
Betting on sports or events (e.g., on Rugby, elections etc.)	Never	76	43	48	23
	Once a week	3	6	8	8
	Once a fortnight	2	2	5	11
	Once a month	5	7	9	6
	Less frequently	52	32	32	23
Electronic table games in the casino	Never	100	56	59	24
	Once a week	0	0	2	9
	Once a fortnight	0	0	2	7
	Once a month	2	4	5	10
	Less frequently	36	30	34	21

Gambling activities respondents spent money on in the past 12 months	Frequency of gambling activities	Gamblers (Unweighted Counts)			
		Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
Table games at a casino	Never	94	47	58	25
	Once a week	0	0	3	6
	Once a fortnight	0	0	2	10
	Once a month	2	5	9	11
	Less frequently	42	38	30	19
Keno (not in a casino)	Never	95	47	58	20
	Once a week	3	3	3	15
	Once a fortnight	0	0	2	7
	Once a month	2	8	7	7
	Less frequently	38	32	32	22
Housie or bingo	Never	103	44	57	23
	Once a week	0	1	3	10
	Once a fortnight	0	1	2	7
	Once a month	2	3	5	8
	Less frequently	33	41	35	23
Gambling for money on overseas web sites (not MyLotto online or New Zealand TAB online)	Never	107	54	64	22
	Once a week	1	1	5	12
	Once a fortnight	2	2	4	10
	Once a month	1	2	4	9
	Less frequently	27	31	25	18
Informal private betting (e.g., playing cards with friends for money)	Never	91	51	51	23
	Once a week	0	2	3	5
	Once a fortnight	1	3	2	9
	Once a month	4	5	10	8
	Less frequently	42	29	36	26

Question: How often have you spent any money on the following activities in the past 12 months? (Base: All gamblers)

Financial background of survey respondents

The household income and self-reported financial circumstance of survey respondents – expressed as unweighted counts – is in Table 58.

Table 58. Financial background of survey respondents –
Unweighted counts by risk for problem gambling (N=401, December 2013)

Financial background	Gamblers (Unweighted counts)			
	Non-problem gamblers	Low risk gamblers	Moderate risk gamblers	Problem gamblers
Household income				
Under \$25,000	14	11	15	13
\$25,001 to \$50,000	30	26	36	19
\$50,001 to \$75,000	27	26	22	19
\$75,001 to \$100,000	26	17	15	9
\$100,001 to \$150,000	24	6	9	7
\$150,001 to \$200,000	10	3	4	2
Over \$200,000	7	1	1	2
Financial circumstance (self-reported)				
Struggling a little or a lot	13	12	9	12
Just getting by from pay to pay	36	43	62	42
Financially comfortable	74	33	29	14
Very financially comfortable - have more money than I need to live	15	2	2	3

Question: What is your combined annual household income before tax from all sources? (Base: All gamblers)

Would you describe your current financial situation as (prompts)? (Base: All gamblers)

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