Pre-commitment: Review of the key issues

Sally Gainsbury
Centre for Gambling Education and Research, Southern Cross University
Discovery
May 1, 2014
Overview

• Why do we need pre-commitment?
• The premise of pre-commitment
• Various models and options
• Pre-commitment in action
• Key unresolved issues
• Questions and discussion
Problem Gambling

“Problem gambling is characterised by difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others or for the community” (Neal, Delfabbro, & O’Neil, 2005)

Difficulty in informed & rational choice:
• Faulty & irrational cognitions
• Lack of control
• Failure to appreciate risks/impaired judgment
• Individual vulnerabilities e.g., emotional disruption, mental health issues
Electronic gaming machines

Most problematic form of gambling
• High association with treatment seeking
• 15% regular EGM players = problem gamblers

EGMs enable:
• Irrational beliefs
• High speed play
• High expenditure
• Loss chasing
• Dissociation
Responsible Gambling

- Consumer protection
- Harm-minimisation
- Nil negative consequences
- Affordable expenditure of time and money
  - Relative to individual
- Informed, rational decisions
Who is responsible?

Environment:
• Safer products
• Reduced availability

Individuals:
• Provide accurate information
• Provide tools

Helping vulnerable people, without disturbing recreational players
Models of pre-commitment
Who should use pre-commitment?

The Korn and Shaffer
‘Public Health Framework for Gambling’ 1999

None  Mild  Substantial  Severe

NO GAMBLING  HEALTHY GAMBLING  UNHEALTHY GAMBLING

BRIEF TREATMENT  INTENSIVE

HEALTH PROMOTION  HARM REDUCTION

PRIMARY PREVENTION  SECONDARY PREVENTION  TERTIARY PREVENTION
Pre-commitment as a harm minimisation tool

Limits & budgets are not new:

- Pre-selected budgets set by consumers
- Budgeting tools available
- Mindful spending encouraged
Most gamblers set limits

For example:

- 64% of EGM players set spend limits prior to play
- 48% have strategies to keep to their limits
- 86% never or only sometimes set time limits

Blaszczynski, Gainsbury & Karlov, 2013
Loss of control

“I always do that (set a limit), but sometimes when you get so much into it you just lose control ... Couple of times I set my limit to just say $50, but it will go up to $100, $150 ... ‘Cause it's very easy”

“I guess I never really thought about the strategies going into it. I thought, ‘Well, I’ll only spend this much.’ I never, ever did ... (My) intentions at the start to only play for a certain amount of time. That never worked either.”

Hing, Gainsbury, Blaszczynski, Wood, Lubman, & Russell, 2014
Pre-commitment refers to a system enabling a gambler to set limits on how much they will spend or how long they will play – *before they start gambling*.

- Before exposure to gambling cues & commencing gambling session
- Reduce arousal, distress, irrational thoughts
- Avoid impulsive decisions
Time & place impacts limits

Figure 5. Self-reported mean EGM spend limits estimated by players at different points in time (N=194, December 2009)\textsuperscript{a}

![Graph showing mean EGM expenditure limits for different groups at various time points.]

- **Non-problem gamblers**
- **Moderate risk gamblers**
- **Low risk gamblers**
- **Problem gamblers**

\textsuperscript{a} Question - In relation to just your pokies play, What is your typical daily pokies spend limit - that is, the amount you prefer not to spend over (even if you don't keep to it) (Base: All EGM players)

Schottler Consulting, 2006
Models of pre-commitment

• Full – requires use of player card
• Partial – optional use of player card
• Mandatory – requires use of responsible gambling features
• Voluntary – optional use of RG features
• Hybrid – options for various products (e.g., low vs. high risk)
Models of pre-commitment

• Binding – cannot play past limits, must wait for new time period

• Non-binding – notified of reaching limits

Networks:
• Venue(s)
• Jurisdiction
Pre-commitment: Features

Spend limits
• Day, week, month, year
• Revised down immediately
• Delay to increase
• Limits:
  - Spend
  - Deposit
  - Win

Time limits
• Breaks in play
Pre-commitment: Features

Dynamic messages

• Limit reminders
• Accurate information
• Encourage self-appraisal
Pre-commitment: Features

Transaction history statement
• Current & past expenditure
• Inform
• Educate
Pre-commitment: Access

- In venue
  - Cashier assisted
  - Cards
  - USB
  - Biotech
  - Kiosks
  - EGMs
- Outside venues
  - Website
  - App
Pre-commitment in practice: Lessons from the field
Pre-commitment in practice

Nova Scotia, Canada

My-Play

• Voluntary from 2010
• Mandatory since 2012
• Full & light enrolment
Pre-commitment in practice

Manitoba & Saskatchewan
• Required to set time limits for VLTs
• Max play 120 minutes per machine
• Not binding
Pre-commitment in practice

Norway

• Slots banned 2007
• Cashless, card-based games returned 2009
• Individual accounts linked to bank & tax records
• Max daily loss limits (can be reduced)
• Mandatory breaks in play
Pre-commitment in practice

Sweden

• Player card required for high risk games
• Limits required – binding
• Self-evaluation - PlayScan
Pre-commitment in practice

Australia
- Voluntary pre-commitment in some venues
- Non-binding
- Victoria
  - Voluntary PC by 2015
  - Linked to loyalty programs

New Zealand
- MyLotto
- Weekly & monthly limits
Pre-commitment in practice

Outcomes

• Research limited by confounds & methodology
• Voluntary take up is low
• Spend limits facilitate responsible gambling
• Transaction history statements highest use
• No clear impact on problem gambling
• Some concerns about unintended consequences
Theory vs. reality: Issues for consideration
Discrepancy between intentions & behaviour

General positive support for pre-commitment

QLD population
- 43% would set spend limits
- 33% would set time limits

QLD trials
1. 6 months - 66 participants – 28% set limits
2. 8 months – 340 participants – 13% set limits
Problem gambling characterized by loss of control

Faulty cognitions + impaired control

→ But setting own limits

“Had there been a pre-commitment system in place when I first began playing the pokies, I sincerely believe I would not have become a pokies addict.”

“I am a problem gambler. As for how I would handle having to put a limit on it, I would definitely make it a high amount.”

– Testimony to JSCGR 2011
Problem gambling characterized by loss of control

Faulty cognitions + impaired control

But setting own limits

“I favour the mandatory one because if you left me on the voluntary one I would have spent the same amount; it would not have made any difference.”

– Testimony to JSCGR 2011

Without appropriate education, it is unlikely players will select affordable limits.
Limits are good, but not for me

- Preference for voluntary systems & self-determined limits
- ANU Survey on gambling (McAllister, 2014)
  - 75% People should be limited to pre-nominated amount
  - 70% Gambling should be discouraged
  - 51% The Government has a right to restrict a person’s gambling
  - 68% People should have the right to gamble whatever they want

- The system is only for problem gamblers

“As to pre-commitment, something tells me that not everybody would be happy with that. I do not think that I would have been when I was gambling. I would have found that hard to do because I denied that I had a problem. All of that comes into it”
Ways to get around the system

• Card swapping
• Other forms of gambling
• Setting high limits
• Opting out of systems

• Is it sufficient to provide option for limits & reminders?
Reluctant stakeholders

• Conflict of interest: gambling industry, venues, Government

• Reduce problem gambling
  • But, without impacting revenue

• Impact on the recreational player
  • Restrictions for some, or all?

• Lack of support from stakeholders will reduce effectiveness of system
Political & social debates

The Australian experience

Sep 2010  Wilkie supports Labor Government
Pledge for mandatory pre-commitment

→  Gambling moves to national agenda
Massive political & community debates
Inquiries held

Mar 2011  Clubs announces $20M campaign
TAKING A PUNT ON POKIES POLICY

When Andrew Wilkie MP put poker-machine reform on the national agenda, Australia’s major parties hit the donations jackpot.
CRAIG, WHY WON'T YOU STAND UP FOR OUR COMMUNITY?

MR. EMERSON, YOU PROMISED TO SUPPORT OUR COMMUNITY. NOW WE NEED THAT SUPPORT. THE ALP GOVERNMENT'S PROPOSED LICENSE PROPOSAL WILL NOT HELP OUR CLUBS AND PUBS. IF YOU VOTE YES TO THE LICENSE PROPOSAL, YOUR REPUTATION WILL NO LONGER BE ALIGNED WITH THE INTERESTS OF LOCAL COMMUNITIES, THREATENING THE EARNINGS OF OUR MEMBERS.

WHO VOTED FOR A LICENCE TO PUNT?

A LICENCE TO PUNT
ITS-UNAUSTRALIAN.COM.AU

CLUBS SUPPORT OUR Diggers

IT'S UN-AUSTRALIAN JULIA

CLUBS CARE... LABOR DOESN'T
But Jason, without your dad gambling us out of a home and family life, there wouldn't BE cheap roast dinners at the club on Thursdays...
Place your bets!

Pre-commitment to prevent the damage in the first place

Counselling to try to pick up the pieces after the damage is done
Political & social debates

The Australian experience

Sep 2010   Wilkie supports Labor Government
Mar 2011   Clubs announces $20M campaign

Oct 2011    Coalition policy opposes mandatory PC

Nov 2011    Shift in Parliament – additional seat to Labor

Jan 2012    Gillard reneges on Wilkie deal
              National Gambling Reform Bill introduced
              Trial of pre-commitment
Political & social debates

The Australian experience

Sep 2010 Wilkie supports Labor Government
Mar 2011 Clubs announces $20M campaign
Oct 2011 Coalition policy opposes mandatory PC
Nov 2011 Shift in Parliament – additional seat to Labor
Jan 2012 National Gambling Reform Bill introduced

Sep 2013 Coalition elected
Dec 2013 National Gambling Measures Act
Voluntary PC
Industry Advisory Group

Mar 2014 Act passed
Pre-commitment: Where to from here?
For consideration

• What is the intended purpose?
• Who is the intended audience?
• What are the limitations?
• What can be done to increase success?
• How to communicate about the system?
• What are the potential negative perceptions?
• What are the potential unintended consequences?

→ Stay tuned for the next session
Acknowledgments

Communio: David Aro & Laura Jakob
Department of Social Services

Individuals & stakeholders who have share their time & experiences

The views expressed in this presentation are solely those of the author. The information, views and references material in this presentation are provided solely on the basis that the audience will be responsible for making their own assessment of the information provided.
Thank you

Dr Sally Gainsbury
Postdoctoral Research Fellow, Centre for Gambling Education & Research, Southern Cross University

Email: sally.gainsbury@scu.edu.au

Website: http://works.bepress.com/sally_gainsbury/
https://scu-au.academia.edu/SallyGainsbury

@DrSalGainsbury