



RESPONSIBLE
GAMING
FOUNDATION



EU funds
for Malta
2014-2020

TAKE ACTION RESEARCH



14th December 2019



Operational Programme I – European Structural and Investment Funds 2014-2020
“Fostering a competitive and sustainable economy to meet our challenges”
Activity part-financed by the European Regional Development Fund
Co-financing rate: 80% European Union; 20% National Funds



TABLE OF CONTENTS

Executive Summary	1
Introduction	3
Methodology	5
Data Analysis & Reporting	9
Overall gambling participation	11
Games played for fun	13
Social impact arising from irresponsible gambling	23
General questions on gaming	27
Conclusions - Quantitative research	33
Qualitative Research - Methodology	38
Interviews & Interviewer credentials	40



EXECUTIVE SUMMARY

The youth population tends to play games just for fun more than any of the other sample populations. The main reason for engaging in such games is for leisure and they usually do so for less than an hour per week.

The most popular sector for the previous year is the National Lottery games for Nationwide and Youth samples, while for the Self-barred sample; Casino is the most popular sector. The next popular sectors are Tombola, Remote Gaming and National Lottery Games for the Nationwide, Youths and Self-Barred samples respectively.

Nationwide and Youth sample majorities spent less than 10 euro per month on gambling. This contrasts with the Self-barred individuals who have spent mainly between either 21 or 50 euro per month or between 151 and 500 euro per month.

For married respondents, the whole youth sample spent less than 5% while for nationwide respondents, around 6% spent between 5% and 50% of their yearly income wage on gambling. This contrasts with the Non-Married respondents where around 7% of the Youth sample spend between 5% and 50% of their yearly income while for Nationwide respondents, 11% spend between 5% and 15%. The ranges for Self-barred individuals are much higher than this. In fact their largest bandwidth of yearly wage spent is between 100% and 150% for Married and Non-married respondents respectively.

In all the samples, there was a significant percentage of respondents who started gambling at an illegal age. In fact, the majority of the self-barred sample started at an illegal age while for the other two samples, the majority of individuals started gambling between the ages of 19 and 24 years.

Engaging in such games induces an adrenaline rush, but may also cause anxiety. In fact, 61% of the self-barred respondents feel anxious whilst playing games for money followed by 22% of youths and 19% for the nationwide sample.

For all three samples the absolute majorities agree that individuals gamble as a force of habit and that gambling in Malta is a huge problem. Moreover, the majorities of all three samples do not have relatives who gamble.



INTRODUCTION

The research study was conducted to quantify the extent and effects of gambling amongst the Maltese population.

Through a number of separate surveys and a number of one-to-one interviews, analysis was carried out specifically on the Maltese population, youth generation and self-barred individuals.

The study aims to understand the motivation for gambling, opinions related to the gaming industry and to analyse the main differences in perceptions and characteristics between gamblers and non-gamblers.

Consideration of these different perspectives, as well as of the many factors (including unforeseen factors) which are relevant to the analysis of excessive gambling in Malta, has required careful preparation, thought, and the planning of a number of subsequent research phases.





METHODOLOGY

Rationale:

For these research surveys and interviews, the concept of gaming, as it presents itself within the contemporary Maltese context, was first defined. Expert bodies and institutions were consulted in drafting a research instrument, which was applied across a stratified sample of respondents. The main aim was to quantify the present extent and awareness of the phenomenon of gambling amongst the Maltese population.

This aim was reached through a structured operational framework, which involved:

- conducting a research survey across the Maltese population through a methodological approach designed to collect data that was as detailed as possible, whilst taking ethical issues and the particularly sensitive nature of the research subject into consideration;
- analysing the responses obtained and drawing up relevant results, which could then be shared with the Responsible Gaming Foundation (RGF) and professionals, and used to come up with various strategies to tackle excessive gambling in Malta.

Designing an Adequate Research Instrument:

For the purposes of the proposed research, special care was taken to design a research instrument that included items from different instruments which had been successfully applied in similar research exercises abroad. The instrument was designed and tailored for the Maltese context. Some of the variables included in the tool were:

- past-year participation in gambling activities and frequency of participation in these activities;
- time and money spent on gambling per month/week;
- changes in gambling behaviour;
- reasons for different approaches to gambling;
- help-seeking and awareness of service.

Nationwide Sample:

As part of the methodology for the 'Nationwide survey', a pilot study was carried out prior to moving forward to collecting data among the actual sample of individuals.

The adapted procedure is outlined hereunder:

- i. A pilot study was carried out with fifty (50) participants.
- ii. Following the closure of the pilot study and based on the feedback collected from the participants, the questionnaire was refined.
- iii. Data from the full sample of 2500 individuals was collected (representative of the Maltese population, 16 years of age and above).
- iv. The data collected was analysed through the use of statistical analysis software SPSS and Excel.

Youth Sample:

As part of the methodology for the 'Youths survey', a pilot study was carried out before collecting data from the actual sample.

The adapted procedure is outlined hereunder:

A pilot study was carried out with fifty (50) youth participants. Based on the feedback collected from the participants, the questionnaire was refined. The full sample of 2500 youths was collected (representative of the Maltese youths population in Malta (between 16 and 29 years)).

The data collected was analysed through the use of statistical analysis software SPSS and Excel.



Self-Barred Sample:

As part of the methodology for the 'Self-Barred Survey', a pilot study was carried out prior to carrying out research with the larger sample.

The adapted procedure is outlined hereunder:

- i. A pilot study was carried out.
- ii. Following the pilot study, the questionnaire was refined.
- iii. All individuals who were self-barred during the past year were offered to participate in this research study. 202 self-barred individuals accepted to participate in this research study.
- iv. The data collected was analysed through the use of statistical analysis software SPSS and Excel.

Data Collection Approach:

In selecting the most suitable data collection technique, the Computer Assisted Telephone Interviews (CATI) method was selected as the best approach, in view of the enhanced quality of data, speed of delivery and cost. The data collection was carried out during May 2019.

Selection of Interviewers:

Interviewers were selected on the basis of:

- having a minimum of baccalaureate standard of education in management, marketing or related fields; or
- having a minimum experience of two years in marketing, marketing research, communications or related areas; or
- having the relevant experience to communicate clearly with different respondents who had different levels of education and came from different walks of life.



DATA ANALYSIS & REPORTING

In reporting observations, the following notes relate to how observations were validated and reported.

Summary Statistics

The analysis of respondent characteristics involved conducting a series of exploratory routines based on:

- the classification of groups of respondents;
- the counting of frequencies of ordinal and/or nominal responses;
- the categorisation and analysis of frequencies of nominal responses relating to open ended questions;
- the overall mean of scalar responses observed for Likert-type measures.

Analysis of Frequencies

In assessing differences among activity groups, ordinal or nominal responses were cross-tabulated against the different respondent groups as characterised by their classificatory properties.





OVERALL GAMBLING PARTICIPATION

The survey was technically divided as follows: questions regarding playing for fun, gambling in different sectors such as Casinos and Tombola, problems arising from gambling, knowledge on the gaming sector in Malta and general information on the respondents.

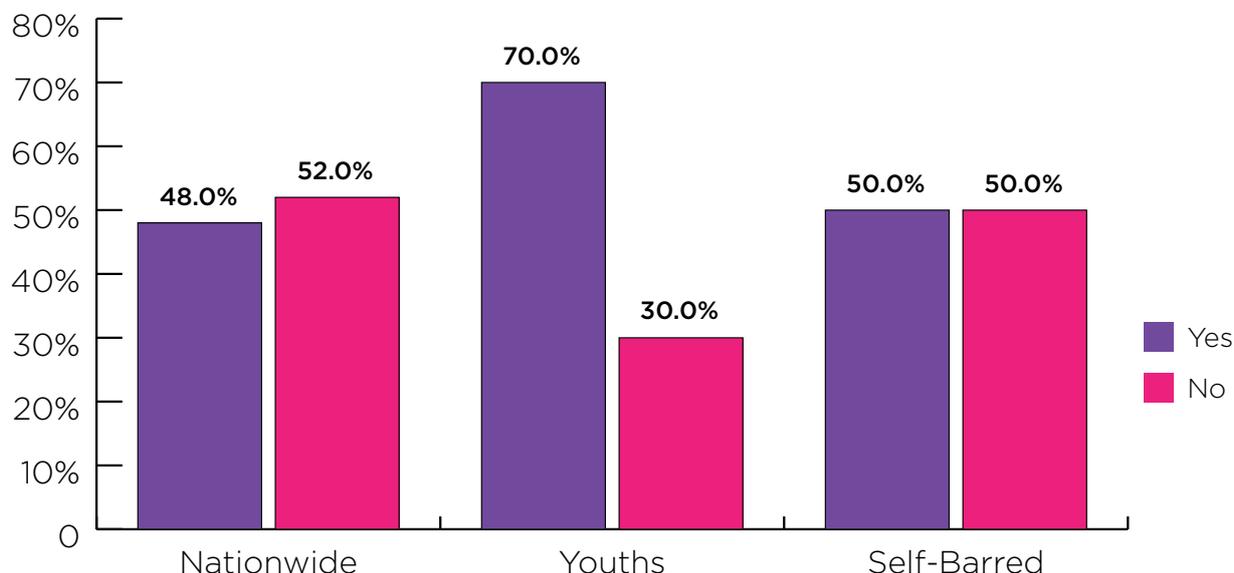
The information gained from the different sections related to gambling, was generalized in order to obtain knowledge on gaming as a whole and also estimate inferences on the total population.



GAMES PLAYED FOR FUN

The youth population tends to play games just for fun, more than any of the other sample populations. In fact, 70% of youths play games without cash involvement while from nationwide sample and self-barred sample, they play 48% and 50% games for fun respectively.

Games Played for Fun



For all three samples, the main reason for playing such games is for leisure purposes. On the contrary, the reasons why the respondents did not engage in such gaming were due to no interest in playing games and finding them as a waste of time. These reasons are common for both the Nationwide and Youth samples.

However, for the self-barred sample, the reasons for not playing such games are due to preferring to play games for money, not knowing how to play such games and lack of interest in such games.

The table shows the amount of time spent on games played without cash involvement - starting from less than an hour to more than twenty hours, across the three samples.

For Nationwide and Youth samples, the majority spent less than an hour while for the Self-barred sample the majority spent between more than an hour and less than or equal to 8 hours per week.

The Youth sample is the sample which spends the most time per week playing such games.

Games Played for Fun	Nationwide	Youths	Self-barred
< = 1 hr	49.4%	45.1%	7.8%
1 < x < = 8	36.2%	41.3%	47.1%
8 < x < = 20	10.4%	6.4%	12.8%
> 20	2.7%	5.4%	3.9%
No Response	1.3%	1.8%	28.4%
Total	100.0%	100.0%	100.0%

Spending excessive time on gaming may have consequences on one's relationships such as taking time away from their loved ones. It can also interfere with their jobs as individuals may play during working hours or even use the time allocated for one's study.

In the next question we asked whether playing such games for fun has affected their relationships or work. If one considers the responses, 'Yes, Always' and 'Almost, Always', youths tend to find themselves in such situations more frequently than the other two samples.

Time Taken	Nationwide	Youths	Self-barred
Yes, Always	1.4%	2.4%	4.9%
Almost Always	4.3%	7.2%	3.9%
Not Always the same	12.6%	23.0%	10.8%
Almost Never	6.0%	16.9%	7.8%
Never	75.8%	50.6%	67.7%
No Response	0%	0%	4.9%
Total	100.0%	100.0%	100.0%

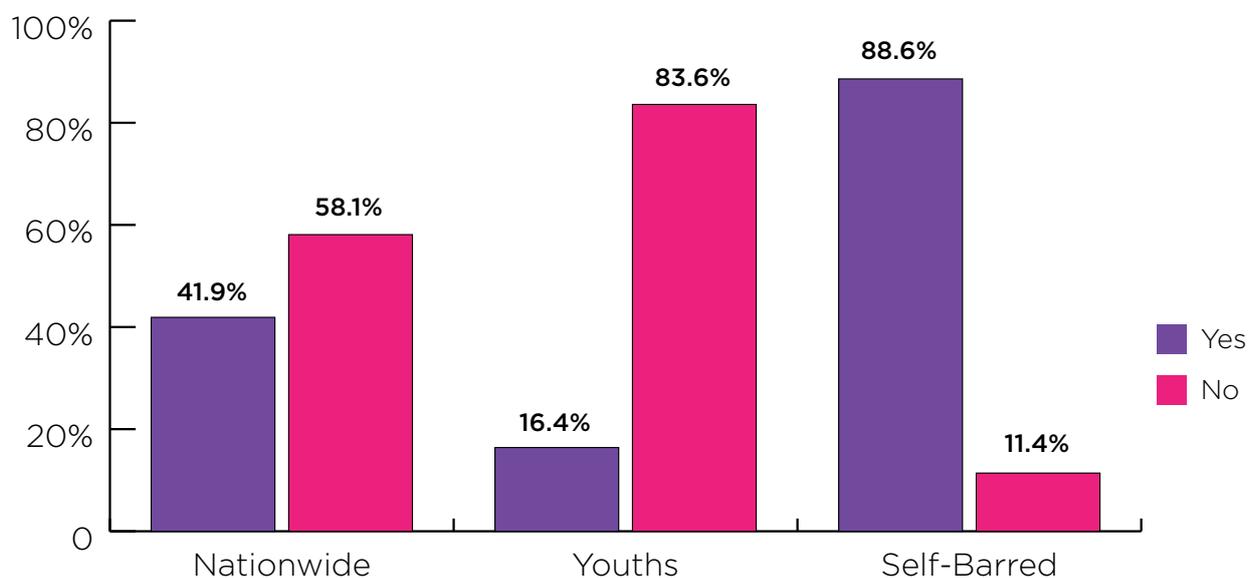


OVERALL GAMBLING PARTICIPATION

In the following slides, the presentation will concentrate on gaming involving actual money. The main focus of the next set of questions is to determine the consequences and the reality of gambling in Malta. The survey aims to give us a better understanding of the motivations for gambling, and the perception on such a gaming industry.

As expected, the highest percentage of gamblers is in the Self-barred sample since all the sample included only people who have filled out an exclusion form from Casinos or Gambling Parlours. However, the Nationwide sample still shows that 42% of the Maltese population gamble. This contrasts to the 16% of the youth population who gamble, which is a small percentage in comparison.

Percentage of Gamblers



The respondents (involved in gambling) were asked if they played games for money, in particular the following seven gaming sections: Remote Gaming, Casino, Bingo, Gambling with friends, Local Clubs, Gambling Parlours and Maltco games.

Sectors Played	Nationwide	Youths	Self-barred
Internet/Remote Gaming	4.4%	32.0%	10.1%
Casino	5.7%	13.2%	67.6%
Tombola	11.2%	10.5%	9.5%
Friends House	3.3%	7.6%	2.8%
Band Club	0.5%	1.7%	1.7%
Gambling Parlours	0.7%	7.6%	20.1%
National Lottery Games	92.5%	48.3%	49.7%
Others	0.9%	0.0%	8.9%

The most popular sector for the previous year is the National Lottery games for Nationwide and Youth samples, while for Self barred sample, Casino is the most popular. The next popular sectors are Tombola, Remote Gaming and National Lottery Games for the Nationwide, Youths and Self-Barred samples respectively.

It is important to note that the total of the percentage does not total to 100%. This is because the data consists of only those respondents who have gambled in the last year. Moreover, some of the respondents played in more than one gambling sector.

Time Spent on Gaming (hrs)	Nationwide	Youths	Self-barred
< 1	74.5%	55.1%	11.7%
1 < x <= 10	7.5%	14.6%	27.4%
10 < x <= 25	0.1%	1.0%	6.1%
25 < x <= 40	0.5%	1.0%	2.2%
> = 50	0.0%	0.0%	1.1%
No Response	17.5%	28.3%	51.4%
Total	100.0%	100.0%	100.0%

The time spent on gaming for the majority of the Nationwide and Youth samples is less than an hour, while for Self-barred respondents the main part of the sample spend between 1 to 10 hours per week.

For the latter sample around 50% decided not to reply to such a question.

The amount spent per month on any of the aforementioned sectors were grouped as deemed appropriate. Note that for the Self-barred sample there are additional bands to distinguish amongst substantial amounts of money spent.

In fact, only Nationwide and Youth sample absolute majorities have spent less than 10 euro per month on gambling. The Self-barred sample have spent mainly between either 21 or 50 euro per month or between 151 and 500 euro per month. Also around 8% of this sample have spent more than 1,001 euro per month with the maximum band being more than 20k euro per month.

Money Spent Per Month	Nationwide	Youths	Self-barred
< €10	60.1%	57.6%	5.6%
€11 - €20	19.3%	14.4%	10.1%
€21 - €50	11.3%	9.5%	16.8%
€51 - €150	5.0%	4.9%	16.2%
€151 - €500	1.9%	2.9%	17.3%
€501 - €1000	0.1%	0.0%	6.1%
€1001 - €2000	0.0%	0.0%	2.2%
€2001 - €3000	0.0%	0.0%	1.1%
€3001 - €6000	0.0%	0.0%	1.7%
€6001 - €10000	0.0%	0.0%	0.6%
> €20,000	0.0%	0.0%	1.7%
No Response/ Vague Response	2.3%	10.7%	20.7%
Total	100.0%	100.0%	100.0%

Converting the above amounts into yearly amounts enables us to calculate the percentage of yearly income spent on gambling. This analysis shall be split between married and non-married respondents.

Percentage of Yearly Income Spent for Married Respondents	Nationwide	Youths	Self-barred
<5%	93.8%	100%	44.4%
5.01% - 10%	3.1%	0.0%	14.8%
10.01% - 15%	1.3%	0.0%	13.0%
15.01% - 25%	1.4%	0.0%	11.1%
25.01% - 50%	0.4%	0.0%	5.6%
50.01% - 75%	0.0%	0.0%	3.7%
75.01% - 100%	0.0%	0.0%	3.7%
100.01% - 150%	0.0%	0.0%	3.7%
Total	100.0%	100.0%	100.0%

Percentage of Yearly Income Spent for Non-Married Respondents	Nationwide	Youths	Self-barred
<5%	89.3%	93.0%	42.2%
5.01% - 10%	8.0%	3.5%	12.5%
10.01% - 15%	2.7%	1.8%	4.7%
15.01% - 25%	0.0%	0.0%	6.3%
25.01% - 50%	0.0%	1.8%	12.5%
50.01% - 75%	0.0%	0.0%	4.7%
75.01% - 100%	0.0%	0.0%	6.3%
100.01% - 150%	0.0%	0.0%	3.1%
150.01% - 200%	0.0%	0.0%	1.6%
200.01% - 1000%	0.0%	0.0%	3.1%
>1001%	0.0%	0.0%	3.1%
Total	100.0%	100.0%	100.0%

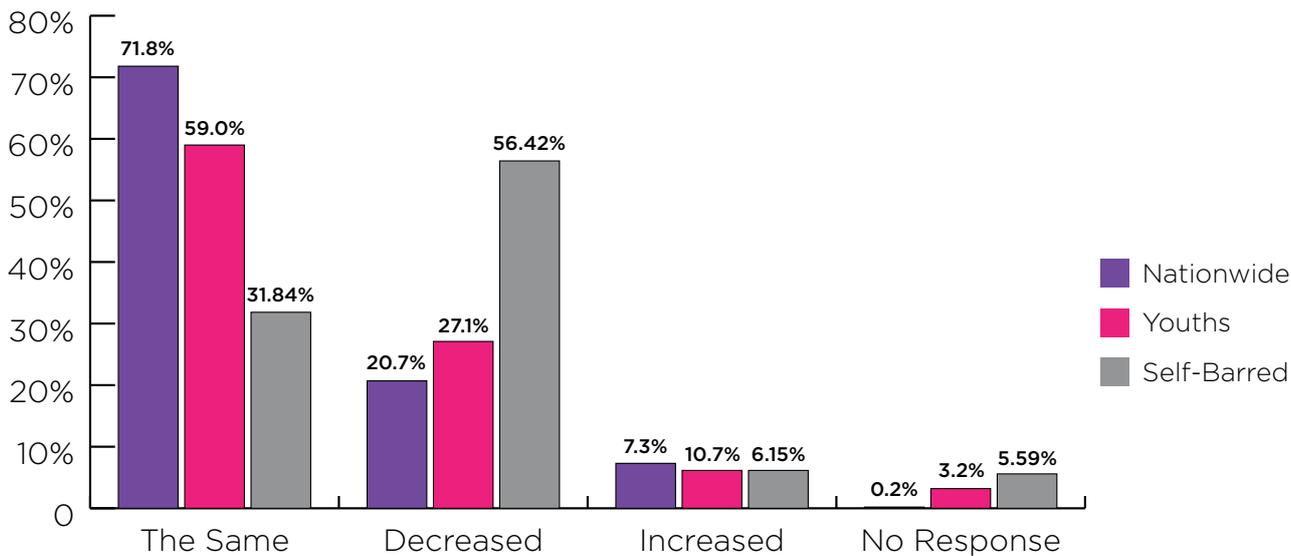
For both married and non-married respondents, the majority of all three samples spent less than 5% of their yearly wage. The absolute majority of the youths married respondents spend less than 5% of their yearly wage. Similarly for the Nationwide sample.

Around 6% spent between 5% and 50% of their yearly income wage on gambling. For the Non-Married respondents 7% of the Youth sample spend between 5% and 50% of their yearly income while for the Nationwide sample 11% spend between 5% and 15%. The ranges for Self-barred individuals are much higher than this.

Gaming is addictive and the urge to play may increase from time to time, which will in turn require more money. When comparing the previous year to the one before, the respondents were asked if they had spent less, more or about the same amount of money on gaming.

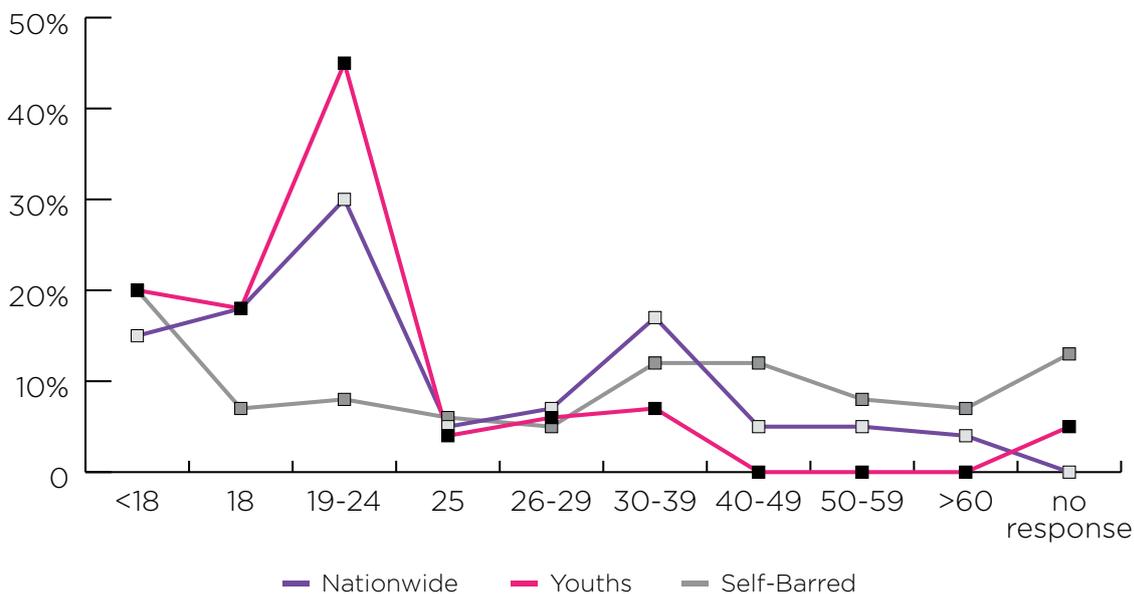
Their response, set out in the figure below shows that the majority spent about the same amount, followed by a decrease. This does not hold for the self-barred sample since the majority (56%) have decreased their spending amount while 32% have continued to spend approximately the same amount. This is plausible since the respondents in this sample have filled in an exclusion gambling form and thus, it is expected that their gambling behaviour decreases.

From a year ago, the amount of money for which you play such games, increased, decreased, or stayed approximately the same?



The people who engage in gambling are attracted mostly to the chance of winning money. This was common for all three samples. Other reasons for such cash involvement included: to unwind and relax, the adrenaline rush and excitement involved, for socializing purposes, for leisure and to try out their luck.

Age at which one start gambling



The legal age in Malta to gamble is 18 years except for Casinos which allow Maltese citizens to gamble from the age of 25 years and foreigners to gamble from the age of 18 years. Having said this, in all the samples there was a significant percentage of respondents who started gambling at an illegal age. In fact the majority for the self-barred sample started at an illegal age while for the other two samples, the majority of individuals started gambling between the ages of 19 and 24 years.

The principal reasons behind gambling initiation are various from being curious and for fun to being in need of extra money. However, for all the three samples there was a significant percentage of individuals being introduced to gambling by their friends and or families. This amounted to 25%, 23% and 30% for the Nationwide, Youth and Self-barred samples respectively.

Other reasons included but not limited to: socialising purposes, to forget their current situations, hoping to solve their financial problems such as needing to pay off a debt and in general, needing more money for instance to provide for their kids and family.

There are also respondents who do not play for money or used to play and now have stopped. Their reasons varied with the absolute majority stating that they were never interested while others think it is a waste of money. Only 2% or less worry about gambling becoming an addiction. The latter only applies to the Nationwide and Youth samples.

When it comes to the self-barred sample there were only twenty respondents who stopped gambling. As one expects one of the motives is due to the exclusion form, which did not allow them to gamble. Other reasons were: preferring to spend their money on their family instead, lack of funds and finding it impossible to win. Some of the respondents also decided to stop gambling since they used to spend large amounts of money and have therefore decided to not go through the same bad experiences again.





SOCIAL IMPACT ARISING FROM IRRESPONSIBLE GAMBLING

The following slides focus on problems which might arise due to irresponsible gaming. To analyse such issues, only the gamblers who played for money were interviewed.

People may face several problems, either when trying to obtain money for gaming in the first place or later, as a consequence of spending high amounts of money and time on gaming. During this last decade, awareness of gambling addiction has grown around the world, including in Malta. In fact there are support groups and rehabilitation centres to assist with controlling such addictions and reintegrating gamblers into a normal lifestyle.

The first question related to how often one finds himself playing more to get back the money lost in gambling. The majority for the three samples have never found themselves in this situation. However, there are still noticeable percentages for all three samples that either sometimes or always tend to play again to try regain the money lost. This is more evident in the Self-barred sample as can be seen from the table below.

Playing more so as to get back money you've lost?	Nationwide	Youths	Self-barred
Almost every time I lose money	4.5%	2.0%	31.3%
Sometimes	0.5%	17.6%	20.7%
Rarely	10.3%	23.2%	8.9%
Never	84.7%	56.1%	34.6%
No Response	0.0%	1.2%	4.5%
Total	100.0%	100.0%	100.0%

Borrowed Money	Nationwide	Youths	Self-barred
Yes	2.6%	2.0%	21.8%
No	89.9%	83.4%	73.7%
No Response	7.5%	14.6%	4.5%
Total	100.0%	100.0%	100.0%

The above table reflects the response regarding borrowed money in order to afford engaging in such games. For all three samples, the majorities have not borrowed money with small percentages for the Nationwide and Youth samples have done so. 22% of the Self-barred samples have borrowed money for gambling. In fact, in previous questions some of the Self-Barred respondents already explained that they resorted to usury and some also alluded that they were beaten up due to late payments or even lost a lot of their assets due to usury.

Out of the 76 respondents (across all samples) who admit to have borrowed money in order to gamble, only 23 respondents said that he/she was not able to repay the debt. of money and have therefore decided to not go through the same bad experiences again.

As seen in Slide 5, excessive gaming can leave an impact on one’s social life and this applies also to those who play games for money. From the table below, 21% of the Self-barred respondents gamble at work instead of doing their job. This is also evident in the Nationwide and Youth samples with 4% and 6% respectively.

Lost Time from Work	Nationwide	Youths	Self-barred
Yes	4.1%	5.9%	20.7%
No	89.1%	81.5%	74.9%
No Response	6.8%	12.7%	4.5%
Total	100.0%	100.0%	100.0%

73% of the Self-barred respondents who gamble have felt guilty at some point in their lives for spending money on gambling. This percentage was not to the same extent for the other two samples; however, they still scored 25% and 21% for the Nationwide and Youth samples respectively.

Guilty Conscience	Nationwide	Youths	Self-barred
Yes	25.2%	21.5%	73.2%
No	70.3%	64.9%	21.8%
No Response	4.5%	13.7%	5.0%
Total	100.0%	100.0%	100.0%

A slightly higher amount of the respondents who feel guilty, also think that they should stop gambling.

Should Stop Gambling	Nationwide	Youths	Self-barred
Yes	25.7%	25.4%	79.3%
No	69.9%	61.0%	15.1%
No Response	4.4%	13.7%	5.6%
Total	100.0%	100.0%	100.0%

One reason may be that such respondents are playing more than what they can afford. 36% of the self-barred respondents agree that this is their situation, while lower percentages were scored for the other two samples.

Playing more than one can afford	Nationwide	Youths	Self-barred
Yes	16.8%	9.5%	36.3%
No	79.3%	75.9%	59.2%
Don't Know	3.7%	11.5%	0.0%
No Response	0.2%	3.2%	4.5%
Total	100.0%	100.0%	100.0%

Engaging in such games instigates an adrenaline rush but may also cause anxiety. In fact, 61% of the self-barred respondents feel anxious whilst playing games for money. 22% of youths and 19% from the Nationwide sample also feel the same whilst gambling.

Feel Anxious	Nationwide	Youths	Self-barred
Yes	18.6%	22.2%	61.5%
Don't Know	3.7%	8.5%	0.0%
No	77.5%	66.1%	33.5%
No Response	0.2%	3.2%	5.0%
Total	100.0%	100.0%	100.0%



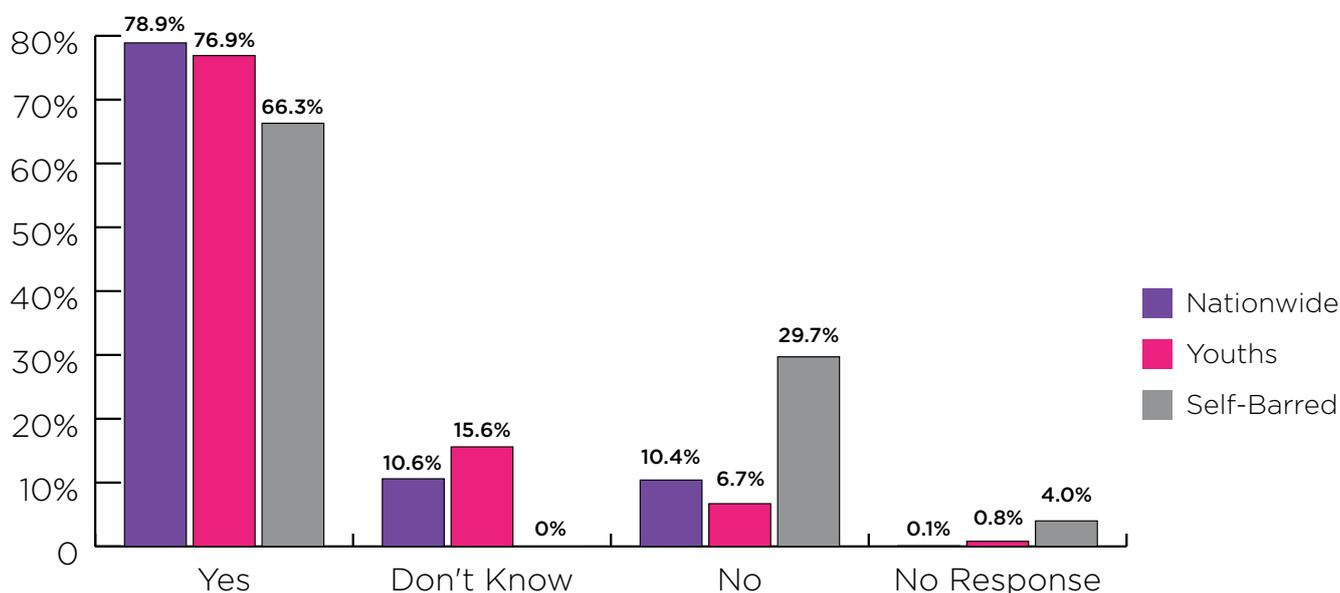
GENERAL QUESTIONS ON GAMING

Malta gains a considerable income from taxes and licence fees from the gaming sector. Therefore, in the following slides a generic analysis of the gaming industry was carried out. All respondents were included in these questions.

The main focus was on the knowledge of respondents in relation to the social repercussions from excessive gambling and if they are aware of measures that one can take to stop/decrease the amount of gambling.

This section starts off with asking the respondents if they believe that in Malta there are entities which may help gamblers stop their gambling addiction. The findings show that the absolute majority think that such entities exist in Malta, irrelevant to which sample they pertain; however, the 'Self-bared' individuals are less in favour with this.

Gambling Support in Malta



In Malta there is an exclusion form that may be submitted by a person who thinks that he/she is vulnerable to gaming addiction and who needs to self-bar himself/herself from all gaming premises in Malta and Gozo.

The applicant will be self-barred from all gaming premises (including commercial bingo, gaming parlours and casinos) for a period of 6 months or 12 months depending on the ban requested in the application form.

Heard of an Exclusion Form	Nationwide	Youths	Self-barred
Yes	18.9%	17.1%	91.6%
No	81.0%	82.1%	6.4%
No Response	0.1%	0.8%	2.0%
Total	100.0%	100.0%	100.0%

In Malta, there is also the possibility of one filling in an exclusion form. The main part of the Nationwide and Youth samples have never heard about such a form while only 6% of the Self-barred sample have no idea of the exclusion form. The sample of Self-barred individuals is made up of respondents who have filled in such a form one time or another. Thus, the 'no' and 'no response' answers show that the respondents felt uncomfortable in answering such a question.

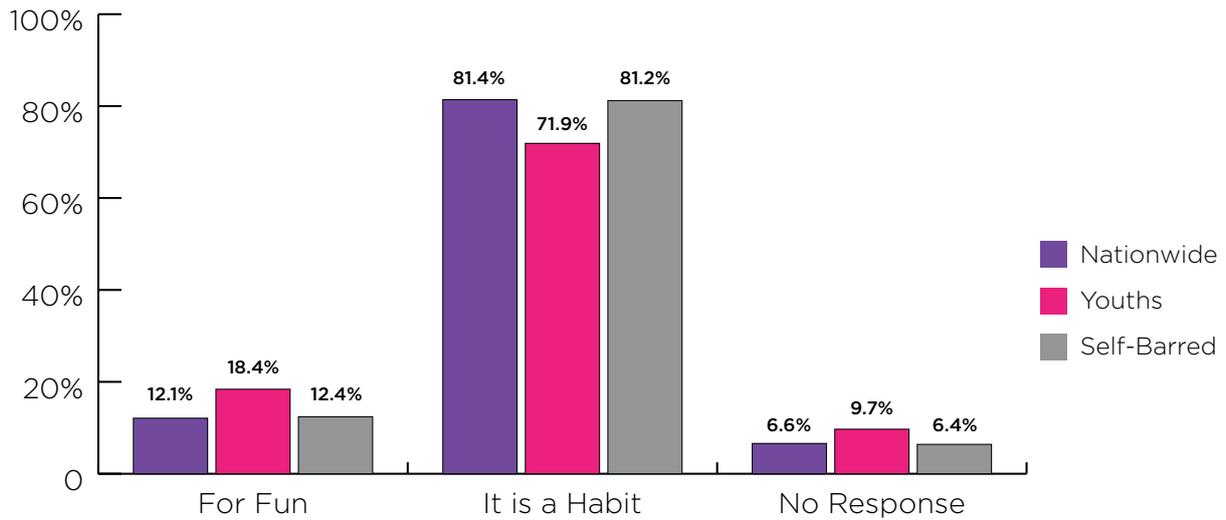
Only 3.9% of the Nationwide sample who were aware of the exclusion form have filled it in. This contrasts with the 95.6% of the Self-barred respondents who filled in such a form, as expected.

Considering only the respondents who have filled in such a form shows that the most preferred exclusion period is 6 months for the Nationwide sample while for the Self-barred sample, this is at 1 year.

Filled in an Exclusion Form	Nationwide	Youths	Self-barred
Yes	3.9%	0.0%	95.6%
No	96.1%	100%	4.4%
Total	100.0%	100.0%	100.0%

Period of Exclusion Form	Nationwide	Self-barred
6 months	60.0%	38.4%
1 Year	10.0%	54.1%
Different Periods	30.0%	2.9%
Indefinite period	0.0%	4.7%
Total	100.0%	100.0%

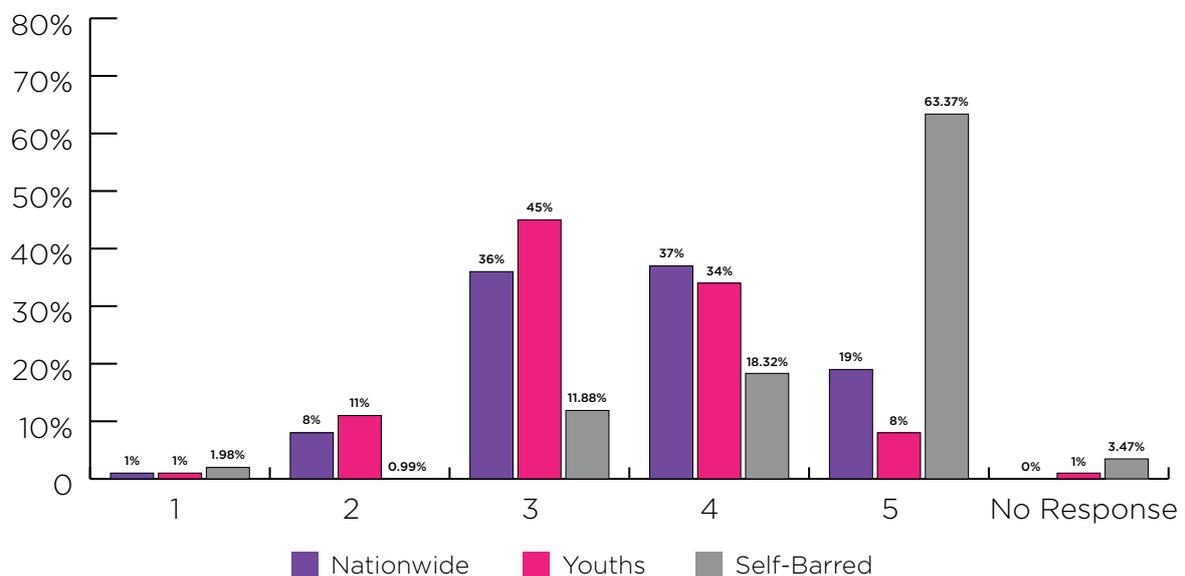
Reasons for Gambling



For all three samples, the absolute majorities agree that individuals gamble as a force of habit. This is depicted in the chart on the left.

The respondents were then asked how large of a problem excessive gambling is in Malta. This is interpreted in the chart below, where 5 means that the excessive gambling is very dominant, while 1 implies that there is no problem at all.

Excessive Gambling in Malta



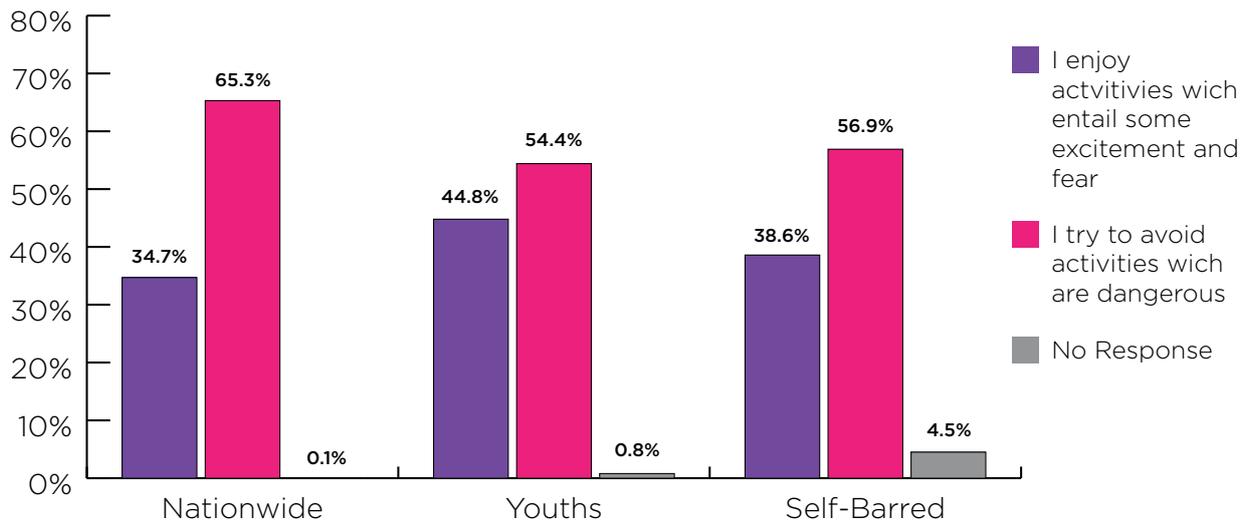
Sample	Average for Excessive Gambling in Malta
Nationwide	3.64
Youths	3.39
Self-barred	4.45

The majority in all three samples thought that gambling in Malta is a huge problem, assigning 4 and 5 to this question. It is worth noting that for the Self-barred sample, 63% assigned a 5 to this question implying that gambling is a large problem in Malta. In fact, the averages for all the samples are higher than 3.

The respondents were asked if they knew about any of their family members who gamble. The findings show that the majority of the respondents in all three samples do not have relatives who gamble, as can be seen from the table on the right.

Family Members who Gamble	Nationwide	Youths	Self-barred
Yes	30.3%	24.2%	31.2%
No	65.6%	67.5%	66.3%
Don't Know	4.0%	7.5%	0.0%
No Response	0.1%	0.8%	2.5%
Total	100.0%	100.0%	100.0%

The number of respondents who like dangerous and exciting activities and does who don't



The samples are also coherent in their replies for the question portrayed on the left, were all three majorities prefer to avoid dangerous activities rather than engage in such activities.

Having said this, the Youth sample has the highest percentage, 45% of individuals, who enjoy activities which entail excitement and fear.

The questionnaire also included some psychological questions that revolve around how one feels about themselves with respect to six different phrases. Each question had a mark from 1 to 5, where 5 means that they always feel like that, while 1 implies that they never feel that way. For comparison purposes, the average score for each question was noted and compared amongst the samples as per the table below.

Questions; have you ever felt	Nationwide Average	Youths Average	Self-barred Average
Sad about your life	1.82	2.03	2.04
Down about yourself	1.69	1.98	1.87
Without Hope	1.55	1.80	1.75
That you have Failed	1.61	1.92	2.24
That you disappointed yourself	1.82	2.16	2.85
Worried about a lot of different things	2.98	3.09	3.24

The highest average scored was for the question where one worries about several things in life and this was evident in all the three samples. All three samples had averages close to each other with the highest average being scored in the Self-Barred sample followed by Youths and Nationwide samples. This pattern is the same for all questions except for the phrases 'Down about oneself' and 'Without hope' where the youth sample scored the highest followed by Self- Barred and Nationwide samples.

The background features a white base with several overlapping geometric shapes. On the right side, there is a trapezoidal shape filled with a light purple diagonal line pattern. Below this, a solid dark red trapezoidal shape extends from the left edge. Overlapping the bottom of the dark red shape is a lighter red trapezoidal shape. The text is centered within the dark red shape.

CONCLUSIONS QUANTITATIVE RESEARCH

The aim of this study was to understand the perceptions around gambling and gambling behaviour amongst the whole Maltese population. Moreover, the Youth generation and the Self-Barred individuals were also analysed as a subset of such a population using separate samples. This presentation serves as a comparison amongst the three samples.

The youth population tends to play games just for fun more than any of the other sample populations. In fact, 70% of youths play games without cash involvement while nationwide and self-barred individuals play 48% and 50% games for fun respectively. The main reason for engaging in such games is for leisure and they usually do so for less than an hour per week. Only the Self-barred sample had the majority spend between more than an hour and less than or equal to 8 hours per week.

Spending excessive time on gaming may have consequences on one's relationships as this increases time away from their loved ones. It can also interfere with people's jobs as individuals may play during working hours or even utilise the time allocated for studies. It seems that the Youth sample tends to find themselves in such a situation more frequently than the other two samples.

As expected the highest percentage of gamblers is in the Self-barred sample since all the sample included only people who have filled out an exclusion form from Casinos or Gambling Parlours. However, the Nationwide sample still shows that 42% of the Maltese population gambled during the past year. This contrasts to the 16% of the youth population who gamble, which is noticeably lower percentage in comparison.

The most popular sector for the previous year is the National Lottery games for Nationwide and Youth samples, while for the Self barred sample, Casino is the most popular sector. The next popular sectors are Tombola, Remote Gaming and National Lottery Games for the Nationwide, Youths and Self-Barred samples respectively.

The time spent on gambling for the majority of the Nationwide and Youth samples is less than an hour, while for Self-barred respondents the main part of the sample spend between 1 to 10 hours per week.

Nationwide and Youth sample majorities spent less than 10 euro per month on gambling. This contrasts with the Self-barred individuals who have spent mainly between either 21 or 50 euro per month or between 151 and 500 euro per month. Also around 8% of this sample have spent more than 1,001 euro per month with the maximum band being more than 20k euro per month. When adding respondents' marital status and comparing this to their yearly spending amount, one notes that the majority of all three samples spent less than 5% of their yearly wages on gambling irrespective of whether they are married or single. However, for married respondents, the total income earned is per couple.

For married respondents, the whole youth sample spent less than 5% while for Nationwide respondents, around 6% spent between 5% and 50% of their yearly income wage on gambling. This contrasts with the Non-Married respondents where around 7% of the Youth sample spend between 5% and 50% of their yearly income while for Nationwide respondents, 11% spend between 5% and 15%.

The ranges for Self-barred individuals are much higher than this. In fact their largest bandwidth of yearly wage spent is between 100% and 150% for Married and Non-married respondents respectively.

Gaming is addictive and the urge to play may increase from time to time, which will in turn require more money. When comparing the previous year to the one before, the majority of respondents spent about the same amount, followed by a decrease. This does not hold for the self-barred sample since the majority (56%) have decreased their spending. This is plausible since the respondents in this sample have filled in an exclusion gambling form and thus, it is expected that their gambling behaviour decreases.

The research also aimed to identify the reasons for people's motive to start gambling. The main reason were various ranging from: being curious and for fun to being in need of extra money. However, for all the three samples, there was a significant percentage who were introduced to gambling by their friends and or families. This amounted to 25%, 23% and 30% for the Nationwide, Youth and Self-barred samples respectively.

In all the samples, there was a significant percentage of respondents who started gambling illegally. In fact, the majority of the self-barred sample started at an illegal age while for the other two samples, the majority of individuals started gambling between the ages of 19 and 24 years.

Individuals face several problems due to irresponsible gambling. Although the majority of respondents for the three samples have never found themselves in this situation (where one plays to regain the money lost in gambling), there are still significant percentages for all three samples who either sometimes or always tend to do so.

The majority of the 3 samples have not borrowed money in order to afford gambling while small percentages for the Nationwide and Youth samples have. Out of the 76 respondents (across all samples) who admit to have borrowed money in order to gamble, only 23 respondents said that he/she was not able to pay back the debt.

Some of the individuals who gamble do so also at work. This translated into 21% for the Self-barred respondents, and 4% and 6% for Nationwide and Youth samples respectively.

73% of the Self-barred respondents who gamble have felt guilty at some point in their lives for spending money on gambling. This percentage was not that high for the other two samples; however, they still scored 25% and 21% for Nationwide and Youth samples respectively.

A slightly higher amount of the respondents who feel guilty, also think that they should stop gambling. This was unanimous in all three samples. One reason may be that such respondents are playing more than what they can afford. 36% of the self-barred respondents agree that this is their situation, while lower percentages were scored for the other two samples.

Engaging in such games induces an adrenaline rush, but may also cause anxiety. In fact, 61% of the self-barred respondents feel anxious whilst playing games for money followed by 22% of youths and 19% for the Nationwide sample.

With respect to awareness regarding the gaming sector in Malta and problems arising as a consequence to excessive spending, the respondents seem to be well-informed about the service that the Government offers. For instance, the absolute majority, irrelevant to which sample they pertain think that entities who strive at helping individuals to stop their gambling addictions exist in Malta.

In Malta, there is also the possibility of one filling in an exclusion form. The main part of the Nationwide and Youth samples have never heard about such a form while only 6% of the Self-barred sample have never heard of the exclusion form. The sample of Self-barred individuals is made up of respondents who have filled in such a form one time or another. Thus, the 'no' and 'no response' answers show that the respondents felt uncomfortable in answering such a question.

Only 2% of the Nationwide sample who were aware of the exclusion form have filled it in. This contrasts with the 93% of the Self-barred respondents who filled in such a form, as expected.

Considering only the respondents who have filled in such a form shows that the most preferred exclusion period is 6 months for the Nationwide sample while for the Self-barred sample, the exclusion period is 1 year.

For all three samples the absolute majorities agree that individuals gamble as a force of habit and that gambling in Malta is a huge problem. Moreover, the majorities of all three samples do not have relatives who gamble. The samples are also coherent in their replies for whether they avoid dangerous activities or engage in such activities, with the latter having the highest percentage.

The questionnaire also included some psychological questions that revolve around how one feels about themselves with respect to six different phrases. The highest average scored was for the question were one worries about several things in life and this was evident in all three samples.

All three samples had more or less the same replies for all the questions asked especially between the Nationwide sample and the Youth sample. The Self-Barred as expected were more extreme, e.g. having larger bandwidths for amount of money spent or higher percentages in general.

This study focused on the investigation of a sensitive topic and thus some individuals might have found themselves uncomfortable answering such questions. Nonetheless, inferences about excessive gambling can still be made especially if one focuses on the analysis made on the Self-barred respondents.

These will aid future studies and when comparing the findings to other similar studies when performed by other entities. Moreover, quantifying such results will help the Maltese Government/organisations to address the problems arising as a consequence of gaming while providing further knowledge on the spending amounts and activity in the gaming sector.

Although many governments and companies have implemented strategic plans, this has not yet served to date to prevent the major public health related problems caused by gambling and gambling disorders.

On the contrary, gambling has increased globally. More robust policies are therefore urgently required and need to be built on the findings of this study to help combat the issues arising from irresponsible gambling and to promote more 'appropriate' patterns in gambling behaviour. The findings can help policy makers to work on best practices while preventing the physical, psychological and emotional harm caused by gambling.





**QUALITATIVE
RESEARCH
METHODOLOGY**

- This study is based on sixty-five (65) interviews, which took place in Malta, between February 1st and July 8th, 2019. Each interview involved a discussion between an interviewer and an interviewee who was categorised as a 'Gamer' (or an individual who plays games for fun), 'Leisure Gambler', or 'Problem Gambler'. A total of twenty-five (25) Gamers, twenty-five (25) Leisure Gamblers, and fifteen (15) Problem Gamblers were interviewed.



INTERVIEWS & INTERVIEWER CREDENTIALS

- Each set of interviews followed a semi-structured agenda.
- Interviews were conducted in a way as to promote a free-flowing discussion between interviewer and interviewee. This relatively casual nature of the interviews also facilitated the temporary establishment of trust between interviewer and interviewee - a process that was essential particularly because of the sensitive nature of the topic.
- The interviewer has a doctorate degree in Socio-Cultural Anthropology and extensive experience (at least 10 years) in the field of qualitative research.

CLEAR SELF-IDENTIFICATION

- Most Gamers, Leisure Gamblers, and Problem Gamblers who were interviewed were introduced to gaming and gambling at a young age.
- Interviewees identify themselves as either Gamers, Leisure Gamblers, or Problem Gamblers.
- In terms of this self-identification, there is very little overlap between the groups.

“I first went to the casino when I was old enough for them to let me in, as a celebration for my birthday with my friends ... I had been planning to go and experience it, and it was completely new for me ... since then I go occasionally and I still enjoy it ... it has never been a problem and I keep my visits occasional and see them as an outing with friends, nothing more than that...”
(Leisure Gambler)

“I started frequenting certain people who used to play slots in bars at that time, so I started playing myself ... from then onwards my gambling kept increasing, I kept playing slots wherever I could find them, and that is how I ended up with my problems...”
(Problem Gambler)

DEGREES OF SELF-REGULATION

- Some Gamers may have gone through temporary ‘problematic’ gaming phases during which they played excessively, but today manage to moderate their gaming.
- Leisure Gamblers moderate gambling by allocating fixed amount of time and money – important strategy of self-regulation.
- Problem Gamblers have knowledge of these strategies, but do not employ them when they are playing – they do not self-regulate.

“I play Lotto on Saturdays and Super Five on Wednesdays ... I don’t play anything else and I restrict myself to playing twice a week so I don’t think that I could have a ‘gambling’ problem as long as I keep it to Lotto and Super Five ...”

(Leisure Gambler)

“I used to play constantly, and I did not wish to stop ... that is one thing that made me realise that I should seek help ... when you are playing in that way, without stopping, you need help...”

(Problem Gambler)

REASONS FOR SELF-REGULATION

- There may be various reasons for which Gamers and Leisure Gamblers regulate and moderate their gaming and gambling habits. These include a will and drive to remain productive (ex. at work, school, etc.), influence of others (e.g. close family members), and the maintenance of a healthy social life.

“I used to play online [World of Warcraft] for long hours every day and night ... I know I had a problem there, I was neglecting school, and it just was not healthy ... then my mother told me that I needed to do something about it and I realised that she was right, so I just agreed to her taking away my internet connection for about a month or two ... it was very tough at the beginning but then I made it through ... eventually I resumed playing and today I still play, but much less than I used to and in a much healthier way ... ”
(Gamer)

DISPOSSESSING PROBLEM GAMBLING

- Problem Gamblers recalled how they never moderated their gambling when they were 'addicted'.
- They acknowledged that their gambling is a cause of the loss of important 'possessions', including money, family, friends.
- Many were aware of this at the peak of their addiction, but could still not stop gambling.

“At the casino I could not put limits on myself, I was always chasing the next win, to double and triple what I already had, and I had no interest in budgeting or regulating how much money I gambled then...”

(Problem Gambler)

THE VALUE OF TIME AND MONEY

- Both Gamers and Leisure Gamblers appreciate the value of time and money. Strategies of self-regulation and moderation employed by these groups depend on the acknowledgement of this value.
- Problem Gamblers on the other hand seem to ‘suspend’ a concept of value of time and money when they are playing.

“I take €50 with me, and I don’t care how much it lasts me ... if it lasts me two hours, that’s fine, if it lasts me 15 minutes, that’s also fine ... as I’m walking into the casino with it in my pocket, that €50 is already lost to me ... whether I win or lose doesn’t matter to me, it’s like I spent it on something like dining out, and so the casino is just a matter of fun and going out to me ... if I win I’m happy and I might go spend my winnings on some drinks with friends on the same night for example, but if I lose I’m also fine ... once that €50 finishes I never go and bring more money in ...”

(Leisure Gambler)

“One big reason why I wanted to stop [gambling] was because I was spending too much time at the casino ... I was going in in the early evening and then leaving in the morning as the sun was coming up ... and I used to feel guilty, especially because it would ruin the next day for me because I would waste it sleeping ... ”

(Problem Gambler)

DISTINCTION BETWEEN 'TRADITIONAL' AND 'PROBLEMATIC' GAMBLING

- Several Leisure Gamblers stated that they do not consider 'traditional' forms of betting games (e.g. Lotto and Super Five) as gambling, but as part of Maltese social life.
- Money spent on these games is small, and therefore many Leisure Gamblers do not consider them to be problematic.

"I was introduced to Super Five by my father, and him, my brother, and myself still play it weekly as a small activity between us..."
(Leisure Gambler)

"I play lotto and Super Five weekly, and it is something that I have been doing together with my family since I was young ... I don't consider myself to be a gambler because the amounts I play are very small ... when a week comes and I forget to play my numbers I only feel bad because I think that my numbers will be coming up that week, so it's only a fear of missing out on the big prize because of carelessness..."
(Leisure Gambler)

'PROBLEMATIC' GAMBLING AND LOSS OF MONEY

- Several Leisure Gamblers and Problem Gamblers noted that one can have a gambling problem without being in financial difficulties.
- Maintaining that a gambling 'problem' is only one that leads to loss of money and financial difficulties risks normalising irresponsible gambling.

"I was always in a position where I could afford to go to the casino, and I was comfortable playing and gambling because it was always my own money ... but there still came a point where I realised it had become a problem, even if I never lost all of my money and business because of gambling, I still felt I wanted to stop..."
(Problem Gambler)

"There were times when I used to play large amounts, and I never needed to borrow money, I never got to that state, but it was still bad ... I used to skip going out with friends, I never bought new clothes or went to expensive restaurants, just because I always had gambling and the money I needed for it at the back of my mind..."
(Problem Gambler)

STRUCTURES OF RECOVERY

- Most Problem Gamblers interviewed are going through a process of recovery and followed by social workers and other professionals.
- Most of these Problem Gamblers today have regained an appreciation of the value of time and money, and are able to spend these more productively.

“...now that I stopped [playing] things are different, just yesterday I bought flights to go abroad with my family, I’m comfortable spending like that now and not wasting my money anymore, I feel much better and much more at peace...”

(Problem Gambler)

IMPORTANCE OF FAMILY AND OTHER SUPPORT NETWORKS

- Apart from the need for professional support and consultation, Problem Gamblers need trustworthy friends and family members to support them through their recovery periods.
- This network must provide various types of long-term moral support and motivation throughout the process of recovery. Some younger Problem Gamblers described how, for instance, a parent or trusted friend was acting as a 'keeper' of their bank account in order to make sure that the money within it is monitored and not used for gambling. Others simply stated that being able to support their families financially and not having to hide anything from wives and children provided enough reason to desist.

AUTONOMY AND SELF-BARRING

- Problem Gamblers observed that a will to desist from gambling can only come from the self. One cannot be 'forced' to sign a self-barring form and stop gambling effectively, but instead problem gamblers need to see the extent and the specific and personal impacts of their problem themselves, and only then will they be able to start the road to recovery.
- Self-barring is effective because it provides a 'physical' barrier between the gambler and betting, but it does nothing to address the fundamental problem of addiction. Self-barring must therefore complement forms of therapy and support which the problem gambler needs to undergo in order to desist in the long-term.

“Self-barring was helpful because when I did that, I knew that I could not go into gaming outlets anymore, and that helped mentally ... I wanted to sign, but it was my wife who helped me through it and having that support was very important for me ... now I continue to speak to a social worker regularly to make sure I don't relapse...”
(Problem Gambler)

“Self-barring does not really make a difference in the case of those who go online to bet ... the system does not cover every website out there and if you get the urge to gamble you will gamble, and that is why willpower and the proper support are more important...”
(Problem Gambler)



Operational Programme I - European Structural and Investment Funds 2014-2020
"Fostering a competitive and sustainable economy to meet our challenges"
Activity part-financed by the European Regional Development Fund
Co-financing rate: 80% European Union; 20% National Funds

